DREAM HOMES ALMERIA
SELLERS GUIDE

YOUR DREAMS START HERE...

ARBOLEAS, ALMERIA, SPAIN
info@dreamhomesalmeria.com
+34 697 875 717
www.dreamhomesalmeria.com

SELLERS GUIDE
DREAM HOMES ALMERIA
Dream Homes Almeria are based in Arboleas and have 14 years property sales and marketing experience in the Almanzora Valley.

Our friendly and professional team are dedicated to helping buyers find their Dream Home in Almeria. That dream property they are looking for could very well could be yours!

Over the years we’ve helped hundreds of buyers and sellers, with many of them becoming good friends of ours. As a result, a large part of our business comes from personal referrals and recommendations. A client looking to buy in the area is more likely to trust an agent that comes highly recommended by family and friends.

When looking to instruct an estate agent to sell your property it’s important to feel confident in their experience and knowledge of the area. We know the property market and will achieve a sale for you at the right price with the minimum amount of stress to you. We use our many years’ experience and excellent reputation coupled with a friendly, professional approach to marketing to help you achieve that sale.
With innovative and extensive marketing, we reach potential buyers from the UK plus the rest of Europe and beyond. Our multilingual team speak French, German, Italian, Russian and Spanish, so attracting more foreign buyers. We advertise on all the key online property portals -

![rightmove][A Place in the Sun][kyero]

We regularly advertise in local newspapers and magazines such as The Euro Weekly and Almeria Living to attract locals, visitors and holiday makers. We are the first local agent to use professional Social Media advertising with daily property features targeted to reach thousands of potential buyers. We sponsor local charities and good causes to help our community. We’re pro active and always looking at new marketing strategies to reach a wider audience.

Our office is located in the heart of Arboleas village, directly opposite the Town Hall square. A prime location for visitors to the area to pop in for a coffee and a chat with our team, get advice on the area and discuss their requirements. Pop in and see us for a no obligation discussion on how we can help get your property sold. You can email us via the website, contact us on Facebook or Instagram or simply pick up the phone and give us a call on 0034 697875717.
HOW WE CHARGE

What commission you pay is a key factor in choosing an estate agent.

Over the years sellers have asked why commissions are higher here than the UK (an average commission in the UK is 1% of the sale price). Marketing and selling property here in Spain is very different to the UK. Before a client arrives in Spain, they will have looked online at properties, chatted to us on the phone, emailed us, and done their own research on the area. Our job is to attract the client to visit us in Spain. On arrival they may still know very little about the area, the lifestyle or the location they ultimately want to live. Our task is to sell them a property in the right area for their new lifestyle.

The Almanzora Valley being so vast means we often spend many days with a client showing them locations, different property types and building up a relationship of trust. This high level of customer service to all parties along with the cost of advertising on all the major portals, printed and Social Media means that our financial outlay is much higher. We believe in charging a fair price for the work that we do and guarantee that we will provide you with an exceptional level of service tailored to your individual requirements.

Come in and see us for a no obligation chat or we can come and visit you at home to provide you with an honest and realistic market valuation. We can discuss our competitive commission rates in the comfort of our office or your own home.
MAKING YOUR PROPERTY READY FOR SALE

Perfect presentation of your property is key to enable us to take high quality photographs to showcase your property and then later to create a good first impression when clients visit. They say that a property is sold within the first 30 seconds of a buyer walking through the gate. Curb appeal is therefore essential. Painted walls and gates, tidy gardens, a sparkling blue swimming pool, attractive and inviting seating areas all help buyers to visualise the outdoor lifestyle they have dreamed of.

Make your home as inviting and as light and airy as possible. Open the shutters, pull back curtains and voiles, use carefully placed air fresheners or scented candles to create a welcoming atmosphere. If you’re decorating before putting your house on the market, consider painting in neutral colours perhaps with a feature wall.

Where possible declutter and put away your personal items to create a feeling of space. Similar to outside, we need clients to be able to visualise themselves living in your home.

If you have dogs it may be a good idea to take them out for a walk whilst the viewing takes place. Not all clients like animals and the less distractions from the property itself the better.

No one knows your house better than you, however let the agent do their job. They will have been chatting to the clients in the car whilst out on the viewings and getting a feel for their likes and dislikes and will be using that knowledge to showcase your property in the best light. Take a seat in the garden and let your agent show the clients around the property, inside and out. Clients like to be able to walk freely around a property without feeling under pressure and be able to take it all in at their leisure. Once they’re ready they will talk to you should they have any questions. On a very hot day an offer of cold refreshments is a nice touch.
When you’ve decided to sell your property, you need to be aware of the costs and taxes that you will have to pay. Knowing these costs will help you to work out what figure you are likely to walk away with once the sale is concluded.

Below is a guide to the various costs and you are advised to seek professional advice from your legal representative to get a more accurate final costing.

**3% NON-RESIDENTS TAX**

If you are non-resident in Spain, the notary will retain 3% of the full sale price of the property on completion for non-residents tax.

If you are resident and submit annual tax returns in Spain you will need to provide a Fiscal Certificate from the Tax Office. This certificate must be dated within 3 months of completion date. With the certificate there will not be a retention of the 3% tax.

If you are resident but have not submitted a tax return, speak to your legal representative who can recommend a tax advisor to apply for Fiscal Residency on your behalf. This is a simple and inexpensive process and could well save you the 3% tax.
If you have Fiscal Residency and are making a profit on the sale of your property you are obliged to declare any profit made on the sale of the property. Capital Gains Tax is between 19- 24% of any profit. We recommend that you seek advice from a tax expert in this regard as the tax laws in Spain, as in most countries are complex.

If you are Non-Resident and selling your property at a loss from what is declared on the Escritura (Title Deed) then you may be able to reclaim the 3% Non-Residents tax retained.

This is a land tax applied by the Town Hall and is on a sliding scale based on the increase in the rateable value of the land since it was purchased. Your legal representative can give you a more specific figure as this varies from area to area allow in the region of 1000 to 2000 Euros.
Unless you bought your property in the last 5 years it’s likely that the Escritura (Title Deed) won’t include extras such as a swimming pool, garage or storeroom. This is not anything to be overly concerned about, these add-ons may have been done after the property was built so as long as the additions are more than six years old without any legal sanctions, they should be able to be added to the new Escritura. An architect can also advise.

As the seller you are required to update your legal paperwork to include all of the buildings that exist now, when the new Escritura is prepared in the buyer’s name it will correctly state what now exists. This is a simple process and will require a Certificate of Antiquity to be prepared by an architect.

As a rough guideline allow in the region of 1500 euros to cover these costs.
ENERGY PERFORMANCE CERTIFICATION

By law every property that’s sold must have one of these and it will need to be presented at the notary on completion. It is a simple document prepared by an architect which gives the property an energy rating. The certificate is valid for 10 years and the architect will register this with the Junta de Andalucia. Allow between 120-150 Euros.

“Andrea sold my villa last year, very professional more than happy to recommend.

Daniel O Sullivan
UTILITY BILLS

The Buyers Solicitor will check that all of your utility bills including IBI (Council Tax) and Basura (Rubbish Collection) have been paid and are up to date.

The seller is generally required to pay the IBI bill for the year in which the property is sold. If this bill has not yet been issued at the time of completion a sum of money will be retained by the Buyers lawyer from the sale proceeds to cover the anticipated cost.

“Thank you for your very positive communications, professionalism and proactive energy in achieving the sale. Chris and I would be happy to recommend you as the preferred estate agent in the Arboleas area. Wishing you continued success in the future.

John and Christine Hughes
LEGAL REPRESENTATION

We do not recommend any Solicitors / Conveyancers as that would be a conflict of interest however below are a number of excellent English speaking ones in the area that clients have used in the past and all come highly recommended.

Maria Maroto
Mundi Abogados
mariamaroto@mundiabogados.com
0034 950460999

Amanda Oakley
ALO Services
info@aloservices.es
0034 950449179

Angela Morales
AM and RG Abogados
ms1961@caalmeria.com
0034 950478984

Raquel Aragon
Martinez Abarca & Munoz Solicitors
deeds@mamsolicitors.com
0034 950393100
Andrea has been so supportive and absorbed the tension when stress levels were creeping up, as they inevitably do when folks are making life-changing decisions!

*Angela Curran*
This is a document sworn before a Notary giving your legal representative the authority to act on your behalf. This allows for the signing the necessary sale paperwork including at the Notary on Completion. They can also arrange transfer of your completion funds and finalising utility payments, closing bank accounts etc.

This is a simple and relatively inexpensive process. Allow approximately 100 to 150 euros per person.

Power of Attorney can also be arranged from the UK and your legal representative will be able to guide you through the process.

These vary so it is advisable to ask your legal representative to confirm their fee. As a rough guide allow between 800 and 1500 Euros.
This fee would have been agreed at the time of instructing the agent and confirmed once an offer was made.
ONCE WE HAVE FOUND A BUYER

Negotiating an acceptable sale price

Buyers will generally want to try to negotiate on the price of the property they wish to buy. Our job is to deal with the negotiations and to achieve the best price that both parties are happy with. We appreciate that you as the seller are paying our commission, but it is also fair to say that without the buyer there would be no sale. We use our experience of the market and local trends to ensure that all parties are satisfied with the end result.

If furniture is included in the sale then we will prepare an inventory which all parties will sign and will form part of the Reserve Contract. This avoids and confusion at completion as all parties know what they are buying / including.

“Just want to say thank you for your fabulous effort to sell my villa with a great result on the sale. You always kept me informed about viewings and feedback from buyers. Also when my sale was going through you kept me well informed of the progress and always liaised with our solicitor.

Gail Meek
Once a price is agreed we will draft the initial Reserve Contract which all parties will sign. This is a basic document which includes the following:

a) Names and passport / NIE numbers of all parties.
b) Property address.
c) The agreed price and whether this includes furniture. If it does then the inventory we have prepared with you of what is included will be attached to the contract.
d) Details of the reserve deposit to be paid, usually 3000 to 6000 euros and where it is to be paid, usually to a Solicitors account.
e) Agreement that you as the seller will take the property off the market for a 28 day period to allow the buyers lawyer to check the legal paperwork and confirm that they are happy for them to proceed with the purchase.
f) The date by which all of the legal paperwork must be provided by you to the buyers lawyer via ourselves or your lawyer.
g) A clause that should the buyers lawyer confirm the property is illegal the reserve deposit will be returned to the buyer.
h) A clause that should the buyers change their mind for any reason other than legality that they will forfeit the deposit.
i) A clause that should you, the seller, default on the agreed price or decide not to sell the property you will return the reserve deposit to the buyer plus pay the same amount again in compensation.
j) A date by which the buyers lawyer should produce the Purchase Contract and the next deposit payment of up to the balance of 10% will be made.
k) If known at this stage, a timescale for final completion.
Once the buyers Solicitor is satisfied with the legality of the property after carrying out all the necessary searches; they will prepare the Purchase Contract (Compra Venta). At this stage a further payment is made which is generally 10% of the purchase price agreed, minus the reservation deposit already paid. For example with a purchase price of 200,000 Euros with an initial 6000 Euros reserve deposit paid, the 10% payment will be 20,000 less 6000 = 14,000 Euros.

Once the Compra Venta is signed, the funds are usually paid into the your bank account or that of your lawyer.

In the purchase contract will be an agreed date for completion of the purchase. On average it’s a further 60 days from the date of the 10% payment but this is flexible depending on the circumstances and agreement of the parties.

Dealing with Dream Homes Almeria has for me been a very good experience. Andrea sold my property within one week. She has assisted me throughout the selling process making it as stressless as possible. I would highly recommend Andrea Hollings & she will be my first Port of call should I decide to purchase another property.

Thank you Andrea.

David Ashcroft
Once a date for completion has been agreed the Buyers legal representative will arrange a time for signing at the Notary of their choice.

On the evening before or on the day of completion we will visit to check that the property is in good order. If there is a furniture inventory, we’ll check that all is in place. We will take readings of the electric and water meter and pass the information onto the legal representatives.

Unless the legal representatives have Power of Attorney, all parties will be required to attend the Notary for the signing of the new purchase deed into the Buyers name.

At completion the balance of the purchase will be paid, by either Bankers Draft or Bank Transfer.
At the time of signing and receiving the final payment you will be required to hand over the keys to the property.

Post Completion

After the signing of the new Escritura (Title Deed) the buyers Solicitor will arrange transfer of the utility bills, IBI and Basura to the buyers name and bank account.
We’re at your service

We always put our customers first. So whether you want to make your currency transfer over the phone, online or through our handy app, our expert team is on hand to help.

If you’re buying foreign property, transferring a pension overseas or moving money home, we’re here to make sure you always get a great deal.

Contact us for more information

Mojácar
Avda. Mediterráneo 341, Mojácar, 04638.
mojacar@currenciessdirect.com
+34 950 478 914

Mazarrón
Avenida los Covachos, Camposol B, Mazarrón, 30875, Murcia
murcia@currenciesdirect.com
+34 968 976 383