



*“Easing into Spain”:  
Real estate opportunities from €26.5K*

**LIO GPS CONFERENCE**

**JUNE 2023**

**LUIS DA SILVA**







# ***The link between residency (or not) and real estate investment***



- **Schengen and the 90/180 day rule**
  - Any non-EU citizen that does not have a visa, can only spend a maximum of 90 days in every 180 (rolling) in the Schengen area
  - Any breach of this rule will lead to sanctions including possible bans from traveling into the EU
  - This means that it is possible to enjoy visits of up to 90 days at a time, good to avoid the worst winter months further north
  - For those wishing to spend longer periods of time, a visa is required. A permanent residence visa such as the NLV requires accommodation. Application must be done from country of origin
- **Shorter stays compatible with the 90/180 day rule**
  - Post-Brexit, Brits who have invested in Spain found they could no longer spend extended periods of time in their own properties
  - Non-EU citizens who do not wish to apply for a visa but want to enjoy Spain: under the 90/180 rule, 1-2x visits a year is possible
  - Fractional ownership is a way to guarantee accommodation that is owned and deeded, for low cash outlay
  - It is always possible to move from a fractional purchase to an outright purchase if you intend to spend longer periods in Spain
- **Longer stays, real estate investment, and links to visas**
  - Spain is a major W. European market with (still) very competitive prices
  - Many investors and buyers want the benefit of more modern, new build real estate, with all the modern features and amenities
  - With prices still rising, but competitive, now is a great time to invest if you are planning ahead (for example for retirement)
  - Keeping cash flow to a minimum is important so deals with the majority of payment on completion are particularly attractive
  - An investment property today can be a future residence and used for a residency visa application (such as NLV)



## Video



*We will now play a short introductory video  
of one of the opportunities*





## *Fractional ownership: low cost option for seasonal visits*



- Costa del Sol (Benalmádena) and Canaries (Tenerife)
- 1, 2 and 3 bedroom apartments available
- Fully furnished properties
- Sites include heated swimming pools, restaurants, bar, supermarket and golf course (Tenerife)
- All maintenance, upkeep and rental management (of any unused weeks) done by management company, very reasonable maintenance fees
- Fractional ownership is NOT timeshare - the property is deeded in your name, you benefit from any underlying capital appreciation, on resale





## *Fractional ownership: prices*



- Canaries (Tenerife)
  - 1 bedroom 1/8 share: €26,500
  - 2 bedroom 1/8 share: €37,950
  - 1 bedroom ¼ share: €47,500
  - 2 bedroom ¼ share: €69,000
- Costa del Sol (Benalmádena)
  - 1 bedroom 1/8 share: €42,500
  - 2 bedroom 1/8 share: €55,950
  - 1 bedroom ¼ share: €69,500
  - 2 bedroom ¼ share: €89,000
- A ¼ share will allow you to remain within the 90/180 day Schengen rule





## *Special visit offer\**



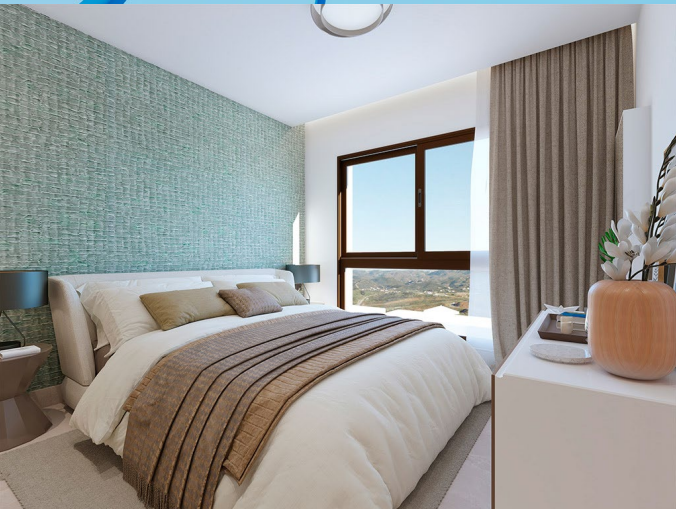
- Spend a week in the Canaries
  - €700 for two people
  - Daily breakfast
  - Ann excursion of your choice
  - A meal in the resort restaurant
- Why not add a few days on the Costa del Sol?
  - Talk to us about your plans and timing...

*\* Flights and transfers not included*





## *Costa del Sol: golf course pre-construction opportunity*



- Costa del Sol between Málaga and Marbella
- Fully equipped properties: fitted kitchen with appliances, fitted bathrooms and wardrobes, air conditioning, heat pumps, photovoltaic panels.
- Amenities: 600 m<sup>2</sup> (6460 sqft) swimming pool, gym, spa, tennis, restaurants
- White sandy beach within 10 minute drive
- First line views on championship golf course
- All maintenance, upkeep and rental management (of any unused weeks) done by management company
- Financially sound developer with many successfully delivered projects on the Costa del Sol
- 55% sold, all property types still available





## Off-plan/pre-construction: prices



- Apartments
  - 2 (80.5 m<sup>2</sup> / 867 sqft) and 3 (106.9 m<sup>2</sup> / 1151 sqft) bedroom apartments and penthouses
  - From €295,00 to €420,000
  - Peak season rentals: €1,150-2,000 p.w.
  - Completion August 2024
- Townhouses
  - 3 (280 m<sup>2</sup> / 3015 sqft) bedroom townhouses
  - From €572,000
  - Peak season rentals: €2,200-2,600 p.w.
  - Completion April 2025
- Payment terms:
  - €6,000 or 12,000 + VAT
  - 30% + VAT, 30 or 50 days later
  - 10% + VAT, after 6 months
  - **60% on completion**, may be bank financed (subject to status)
- All payments bank guaranteed!





*Limited availability in Phase 1:*



**55% sold, expected to be completely sold out after the summer!**  
**Only €6-12K to reserve.**





## About us / get in touch



- Founded in 2014
- Focus on International Retirement Migration (IRM), but also work extensively with families and DNs
- HQ in UK: current destination markets Portugal, Spain, UK
- Multilingual team located in the regions: Costa Blanca, Costa del Sol, Costa de Valencia/Azahar, de la Luz
- Enquiries from ~ 100 countries, clients from ~ 30 countries
- Many years of experience with D7 (PT) / NLV (ES), Golden Visa (PT/ES) and NHR (PT) clients
- One of few companies to work strategically with BOTH rentals and sales
- Company works with clients with a broad range of budgets:  
Rentals from €500 - €4,000+, property sales from €25K - €2M+
- Network of specialist partners including lawyers, banks, insurance, car importation, etc.
- Network of dozens of local real estate agencies and an in-house search team
- Spain's "rolling" expat survey: Living In, Moving or retiring to Spain survey: <https://forms.gle/yaFyk9TG2HtN7aPq5>

[info@spainseniorliving.com](mailto:info@spainseniorliving.com)

UK: +44 208 144 7558 | US: +1 305 424 8869 | EU: +351 925 130 169