



Buyer beware

Avoid the pitfalls when buying in Spain with ten top tips from an expert in the field

Large numbers of us have decided to buy a property in Spain as a holiday home, investment or for permanent living but what about those horror stories that surface now and again?

We decided to ask someone who has seen it all in her time running a highly successful independent property locating service with her husband Pat. Based in the Mazarrón Bay area of the Costa Cálida, Maura Dunne of ADS Property explains some of the pitfalls of buying in Spain and offers her top tips for buying to readers of *Living Spain* magazine.

Maura's first piece of advice for potential buyers is to apply the same principles when buying abroad as what you would do at home. A property abroad is likely to be the second most expensive investment that you will ever make, so it is vitally important to get it right from the beginning. Buying your property in Spain should be an exciting and rewarding adventure if you follow some simple guidelines.

Get things checked

Many people have found themselves paying deposits and signing documents that haven't been checked by their legal representative and believing that a simple document with little information is legally binding, when in fact a document with minimal information is not worth the paper that it is written on. Some people have been

fooled into signing contracts and paying large deposits for non-existent off plan developments. Always have off plan developments checked by your legal representative and only deal with companies who provide bank guarantees and where the proper planning permissions and licences have been obtained. Bank guarantees mean that if the developer goes out of business or the property is not completed for any other reason; then you the client will get your money back.

Deal with professionals

Try to stay clear of the hard sell approach; it will be for your own benefit, the only people who benefit here are the sales people who are just interested in making a quick sale and are not interested in you as a client. Never buy through someone who is not an authorised agent. You would be surprised at how many people might approach you on your arrival, especially in bars and restaurants. They will tell you that their friend is an agent with wonderful deals available. Always remember that if something sounds too good to be true then it probably is. These people are only trying to make a quick buck and have a habit of disappearing very quickly. Beware of small ads in the newspapers and shop windows. While many of these are genuine we all sadly remember the case of the Welsh couple who were killed near Alicante a couple of years ago. They answered an advert

in a local newspaper and the guys who purported to sell the property didn't even own it; they were only renting and their greed drove them to kill the Welsh couple.

Stay level headed

Do not leave your brains at home when visiting Spain to buy property. If you feel uneasy about anything take good legal advice or if something doesn't ring true, then talk to other people and get second and third opinions.

If you have friends who have bought in Spain try to get recommendations from them. Do not be afraid to ask lots of questions. The more questions you ask the better and don't feel shy about asking questions, don't think that your question is silly, it's important to you and after all you are in a foreign country. Ask the same question to as many people as possible and this way you will get a more balanced answer.

Don't get carried away with the sangría lifestyle when visiting to view your prospective new home. Sit back and take a good look at the area and what it has to offer; is it right for you? Talk to as many expats as you can, do you need information on schools, medical facilities etc?

Don't fall into the trap of seeing everything through rose tinted glasses. Many people visit Spain in search of their dream property without having done any research. People will often arrive for a couple of

10 TOP TIPS

Maura's advice at a glance

1. Apply the same principles when buying abroad as what you would do at home
2. Get all documents checked by your legal representative
3. Stay clear of anyone doing the hard sell approach
4. Never buy through someone who is not an authorised agent
5. Beware of small ads in the newspapers and shop windows
6. If you have friends who have bought in Spain try to get recommendations from them
7. Do not be afraid to ask lots of questions
8. Don't get carried away with the sangría lifestyle when visiting to view
9. Do your research on the area before leaving for Spain
10. Be sure of your criteria and budget

FURTHER INFORMATION

For more information and help on buying in the Mazarrón area of Spain, check out www.ads-property.co.uk or call Maura and Pat on: +34 646 969 455.

As they say on their website: they are your eyes and ears and they do the leg work for you.

days on an inspection trip or on their own. They will often be so caught up in the initial excitement and they often end up buying a property that was totally outside of their initial criteria and budget.

Get what you want

Criteria and budget are important, your criteria may be that you want a large kitchen but a seller or agent may try to convince you that this is unnecessary, as you will eat outside most of the time in Spain. This is all very well during the hot summer months, but evenings and mornings can be very cool during the winter months. Your criteria are your criteria, they are important to you! ■