

Spanish Golden Visa: Your Gateway to Europe Through Real Estate Investment



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Agenda

- Unlocking Spain: Your Gateway to Europe Through Real Estate Investment
- Discover Spain: Intriguing Facts
- Understanding the Spanish Golden Visa: A Comprehensive Overview
- Eligibility for the Spanish Golden Visa: Who Can Apply?
- Multiple Property Investment Strategy
- Benefits of Investing in Real Estate for the Golden Visa
- Application Process for the Golden Visa via Real Estate Investment
- Essential Documents for the Golden Visa Application
- Exploring Spain's Real Estate Landscape: Opportunities for Investors
- Navigating Legalities: Key Considerations in Spanish Property Investment
- Understanding the Financial Aspects: Investment, Taxes, and Returns
- Path to Permanence: Renewing the Golden Visa and Achieving Residency
- The Road to Spanish Citizenship: Long-Term Opportunities through the Golden Visa
- Addressing Your Queries: Frequently Asked Questions about the Golden Visa
- Embarking on Your Journey: Next Steps and Professional Guidance

Unlocking Spain: Your Gateway to Europe Through Real Estate Investment

Key Points

- Unlock residency in Spain and mobility across Europe through strategic real estate investments.
- Benefit from the Spanish Golden Visa, offering visa-free travel within the Schengen area.
- Leverage Spain's position as a strategic gateway to European culture and markets.
- Capitalize on opportunities for financial returns and property value appreciation in Spain.
- Act promptly to take advantage of current policies and favorable real estate market conditions.



Discover Spain: Intriguing Facts



Sunny Costa del Sol

Costa del Sol enjoys on average 325 days of sunshine a year, making it a perfect beach destination.



Ideal Water Temperatures

From July to September, the coastal waters in Spain range in temperature from 21°C to 27°C.



Retirement Haven

Spain is ranked as one of the top 10 retirement destinations, offering a relaxed outdoor lifestyle and excellent healthcare.

Understanding the Spanish Golden Visa: A Comprehensive Overview

Key Points

- **Program Inception:** Launched in 2013, Spain's Golden Visa aims to attract global capital by offering residency to non-EU investors.
- **Key Benefits:** Provides visa-free travel in the Schengen Area, family reunification rights, and eligibility for permanent residency and citizenship.
- **Enhanced Opportunities:** Enhances lifestyle and investment prospects in Europe, with Spain as a strategic and culturally rich base.



Eligibility for the Spanish Golden Visa: Who Can Apply?



Visa Eligibility Criteria

- **General eligibility:** The visa is open to non-EU nationals and has no education or experience requirements.
- **Investment criteria:** Applicants must invest a minimum of €500,000 in real estate, or alternative investments in financial assets or business projects.
- **Additional requirements:** Applicants need a clean criminal record, valid health insurance in Spain, and sufficient financial means to support themselves and their family.

Multiple Property Investment Strategy

Introduction to Real Estate Investment Options

The Spanish Golden Visa program allows for a significant real estate investment as a pathway to residency.

Flexibility in Property Selection

Investors have the flexibility to choose from various types of properties, including residential, commercial, and land.

Conditions for Multiple Properties

All properties combined should be free of liens or encumbrances for the portion that adds up to €500,000.

Benefits of Investing in Real Estate for the Golden Visa



Visa-Free Travel in Schengen Area

Investors gain the opportunity for visa-free travel throughout the 26 countries in the Schengen zone.



Right to Live, Work, and Study in Spain

Visa holders have the right to reside, work, and study in Spain, enjoying the country's rich culture and opportunities.



Family Reunification and Citizenship Pathway

The program enables family reunification, offers a pathway to long-term residency and citizenship for the whole family.

Application Process for the Golden Visa via Real Estate Investment

Application Process Overview

- Step 1: Property search and selection in Spain.
- Step 2: Legal checks and property purchase.
- Step 3: Golden Visa application submission.
- Step 4: Required identification data submission.
- Step 5: Application approval and visa issuance.



Essential Documents for the Golden Visa Application

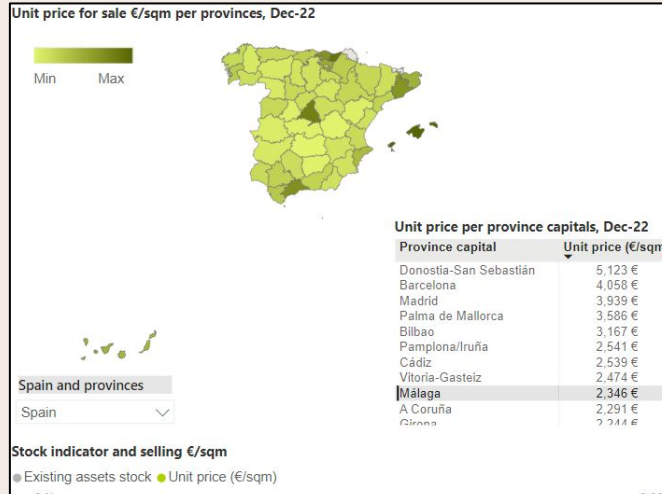
Required Documents



- Valid passport and visa application form.
- Proof of real estate investment, such as property deeds.
- Financial evidence demonstrating sufficient funds for living in Spain.
 - The primary applicant for the Spanish Golden Visa needs to demonstrate financial means of approximately €27,115.20 annually, with an additional requirement of around €6,778.80 per year for each additional family member.
- Health insurance valid in Spain.
- Criminal record certificate and medical certificate proving good health.

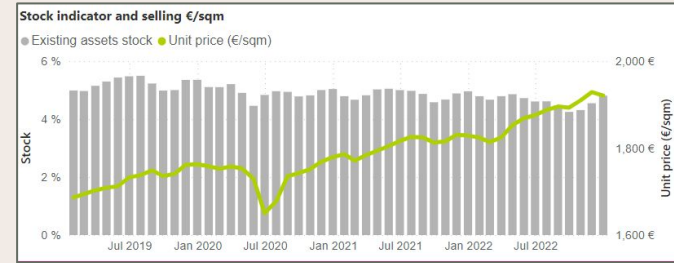
Exploring Spain's Real Estate Landscape: Opportunities for Investors

Market Dynamics



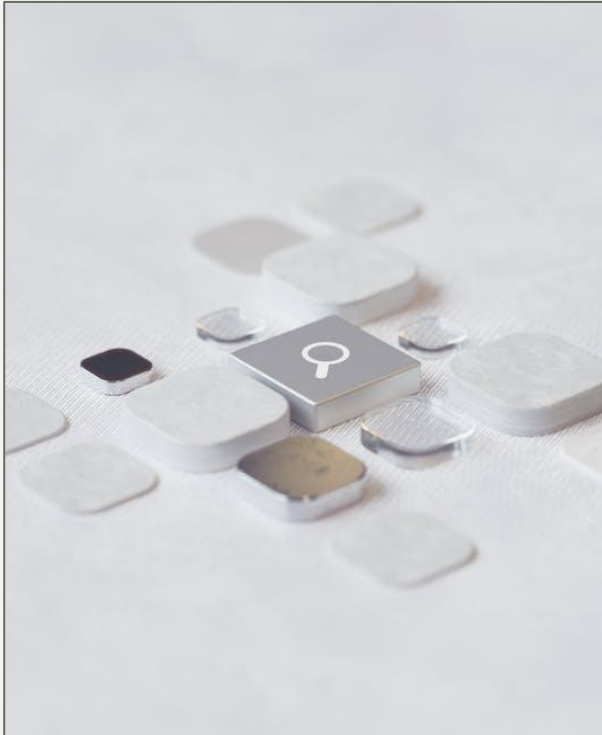
The real estate market in Costa del Sol, Spain, currently exhibits a strong appeal due to its growing property values, high demand for vacation rentals, and a steady influx of international investors.

Investment Hotspots



Driven by its appeal as a tourist hotspot and desirable living destination, Costa del Sol's property prices per square meter have steadily risen, making it an attractive area for investment and capital growth.

Málaga: The Rising Silicon Valley of Europe



Key Points

- Málaga has transformed from a traditional tourist destination to a buzzing tech and startup hub, with Google's acquisition of VirusTotal in 2012 marking a turning point.
- The current landscape is characterized by co-workings, digital nomads, and international offices, with high demand in real estate and rising property values.
- Key developments include JP Morgan's tech office establishment, and the city council's startup ecosystem initiatives, resulting in Málaga surpassing Barcelona in hype, Valencia in quality of life, and Madrid in investment allure.
- There are real estate opportunities in refurbishing properties in nearby areas.

Navigating Legalities: Key Considerations in Spanish Property Investment

Property Acquisition Process

To purchase property in Spain, investors typically select a property, conduct legal checks, sign a pre-agreement, pay a deposit, and finalize the sale through a public deed with a notary's facilitation.

Taxes and Fees

Expense (Residential)	Amount (EUR)
Property Value	500,000
VAT (10%)	50,000
Notary and Land Registry Fees (About 1.5%)	7,500
Estimated Annual Property Tax (IBI)	2,625
Total Cost with IBI	560,125

Ownership Rights and Restrictions

Foreign investors in Spain have property rights akin to citizens but must comply with local taxes and legal regulations; under the Golden Visa program, maintaining the property investment is essential for residency without minimum stay requirements.

Path to Permanence: Renewing the Golden Visa and Achieving Residency



Visa Renewal and Residency Process

- Renew Golden Visa every two years, then every five years, with proof of investment, health insurance, and valid passport; no minimum stay in Spain required.
- For permanent residency, reside in Spain for a minimum of five years.
- Post five-year residency, apply for permanent residency, potentially showing Spanish language proficiency and societal integration.
- Family members can also renew visas and apply for permanent residency, adhering to the same requirements.

The Road to Spanish Citizenship: Long-Term Opportunities through the Golden Visa



Key Information

- Eligibility for Spanish citizenship requires 10 years of residency, a clean criminal record, financial independence, and cultural integration.
- The application process involves submitting documents at the Civil Registry, with processing times up to two years, followed by an oath of allegiance.
- Applicants must pass a Spanish language test (DELE A2 or higher) and a cultural knowledge test (CCSE) for integration.
- Spain typically requires renouncing previous nationality, except for applicants from specific Ibero-American countries and a few others.

Embarking on Your Journey: Next Steps and Professional Guidance

Key Takeaways

- The Spanish Golden Visa offers residency, visa-free Schengen travel, and a path to citizenship, with real estate investment as a key route.
- Residency benefits include living, working, and studying in Spain, leveraging its vibrant lifestyle and economic opportunities.
- Viewers are encouraged to explore this opportunity, considering Spain's lucrative real estate market for investment and residency.
- For further information Enso Team is available for your assistance.



Get in Touch for More Information



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