



# BONNIN SANSO



AGENCIA INMOBILIARIA • ESTATE AGENTS • IMMOBILIEN • A.P.I.C.

## *MENORCA - A BUILDING GUIDE*

For many the thought of buying a plot and building their own dream villa is a daunting one. You should, however, have no fears!! *BONNIN SANSO*'s project co-ordination team will guide you through the whole process, from buying the plot to completion of the building. We will introduce you to local English speaking lawyers, qualified architects and surveyors, your own team of professionals dedicated to ensuring your project goes smoothly.

We have many plots of land for sale in all areas of Menorca. As you can see below here are just some of the projects that we have completed for our clients.



# FARMHOUSE CONVERSIONS

**BONNIN SANSO** are Menorca's leading specialists in the acquisition and restoration of farmhouses and country properties.

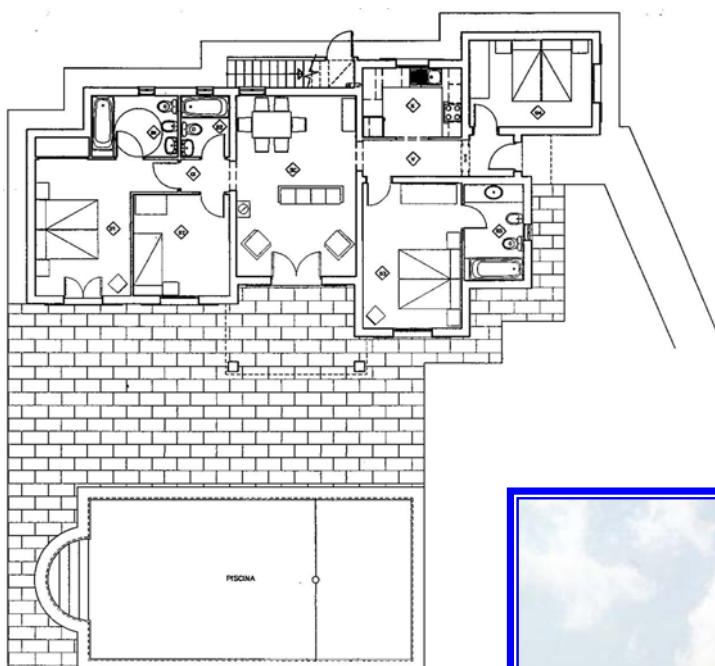


We work with a team of independent professional architects, surveyors and builders specializing in this field. Contact Colin Guanaria at our Mahon offices.



IF YOU WOULD LIKE TO

TURN THIS



INTO THIS



You should have no worries! With **BONNIN SANSO**'s years of experience and following a few simple, basic rules your dream home will be built on time, within budget and be fully covered by professional guarantees.

There is a very simple, basic Spanish Law "Who owns the land, owns what is built on it", with this in mind, identifying your building plot is very important. Take your time when selecting your plot. Where are the boundaries? Any special building regulations in the area? What can be built around you? How can your villa be situated on the plot? Where is the morning / evening sun in relation to the plot? Just a few of the questions that need to be answered.

At a very early stage we will introduce you to the appropriate English speaking professional advisers, a Lawyer, Architect and Surveyor, all fully qualified and holding full professional indemnity insurance. Before buying the plot we can prepare a basic project with costings to see if the whole project is within your budget.

## **BUYING THE PLOT**

Once you have decided to proceed, **BONNIN SANSO**, together with your Lawyer will check the plot is totally free of charges and the vendor has clear title. The Lawyer will draw up a contract, a 10% deposit is paid on signing the contract and the balance of 90% is paid on signing the deeds in front of the Notary. This whole process can take between 3 to 6 weeks.

Yours costs at this stage are:

- 7% Purchase Tax on the value of the plot. However, if you buy from a company in Spain, you are liable to 16% VAT;
- Notary and Land Registry fees, normally 1½%- 2½% of the purchase price; and
- Lawyer's fees (much depends on the Lawyer you use, but it is in the scale of 900 euros to 1500 euros, depending on the amount of work involved).

## **YOU NOW OWN YOUR PLOT**

## **DESIGNING AND PLANNING YOUR VILLA**

During the purchase of your plot, the Architect and Surveyor are preparing your project to your specification. They will have met with you on site, discussed your own requirements and shown you examples of houses that have been constructed, visited to local builders' merchants showrooms for the selection of materials. We cannot stress enough the importance of this stage. Every hour you spend at the design stage will save you time and money during the construction stage. The final project is then submitted to the local Town hall to obtain the building licence.

**OBTAINING PRICES** - During the time your project is at the Town Hall awaiting its building licences we send the project and bill of quantities to contractors for them to prepare their tenders. Normally we select three contractors who, from our experience are capable of building your project.

**CONSTRUCTION OF THE VILLA** - With your building licence in place and your contractor selected we are ready to start. **Your price is fixed and the timescale for building fixed**. Weekly site meetings are held and monthly photographic reports sent to you to show the progress being made. During the construction there will be problems, but your professional team are there to resolve these for you. No additional work is done without costs being submitted for your approval. Likewise you are informed of any savings that are being made.

We recommend you try to make at least two visits during the construction period to make final decisions on tiles, sanitary ware, kitchens etc.,

Payments are normally made on a monthly basis on the certificates produced by the Surveyor and Architect.

On completion of the building contract the Architect and Surveyor produce certificates of Practical completion to obtain the "Certificate of First Habitation" from the Town Hall. The builder produces certificates for connection to mains electricity and to obtain a contract for bottled gas as appropriate. Your Lawyer can then prepare the deeds to declare the new building work. This deed is signed in front of the Notary.

#### The costs:

- Declaration of Building Work – 0.5%;
- Notary and Land Registry – 1.6% ; and
- Lawyer's fees 900 – 1500 euros depending on work involved.

**YOUR GUARANTEES** - Not only does your builder give you a guarantee of 10 years, but both the Architect and Surveyor through their appropriate professional bodies also guarantee the building work for 10 years.

Spanish Law now demands the owner take out their own insurance policy to cover against any structural defects for a period of 10 years. This guarantee is transferable when selling. The premium is a one off payment. Please contact us for more details.

## **THE PROFESSIONALS AND THEIR ROLES**

**THE LAWYER** – To check all contracts and legal matters to prepare and submit all information for preparation of deeds to be signed in front of the Notary. Check that the land and finished villa have no charges or encumbrances against them. Prepare all documentation for declaring the building work at the notary's office. Prepare all documentation to connect electricity and water and set up standing orders to pay Town Hall rates, water and electricity. As appropriate prepare a Power of Attorney for the Lawyer to act and sign on your behalf if you are not here. Prepare a will for you which you must sign in person. Handle payments of all interim payments during the construction period. If you take a local mortgage, he will also supervise all matters related to preparation and signing of the mortgage deed in front of the Notary. His fees are subject to 16% IVA (VAT).

**THE ARCHITECT** – Prepare the anti-project for your plot to show suitability before buying the plot. Prepare full project and bill of quantities for submission to the Town Hall and College of Architecture. Supervision of work throughout the building project. Prepare interim Certificates and sign completion documentation. His fees are subject to 16% IVA (VAT).

**THE SURVEYOR (APAREJADOR) AND TECHNICAL ARCHITECT** – Discuss budget costings for project before purchase of plot. Supervise submission of tenders' and check all costings. Setting out of plot and foundations of villa. Supervise and check all construction from the technical and quality standard. The Surveyor acts as Clerk of Works throughout.

The surveyor will also arrange testing of materials as required by Law, prepare and supervise the requirements of the Health and Safety laws, prepare risk assessment report, check and supervise all costings and preparation of final account. Sign completion documentation. His fees are subject to 16% IVA (VAT)

**BONNIN SANSO** – total project co-ordination, your link at all times with all the professionals. Submission of all monthly reports. Ensuring that no extra work is done without your written approval.

## **THE CHOICE OF BUILDER**

Only fully registered and qualified builders are invited to tender. Insurance cover must be provided during the construction project. All prices quoted by builder do not include IVA (VAT), which is currently levied at 7% on new construction work.

It is not normal practice in Spain to withhold retention's for the defects liability period, as your guarantees are covered by the Architect and Surveyor as well as the builder (see notes above).

## **AFTER THE VILLA IS BUILT**

**BONNIN SANSO** will introduce you to professional management companies who can manage the villa for you. Swimming pool, cleaning and gardening are usually covered by the Management Company. If you wish to let your villa when you are not occupying it, again we can introduce you to the appropriate professionals.

**INTERIOR DECOR** - Where appropriate we can introduce you to qualified interior designers, who can design, select and supervise decor and furnishings.

**PURCHASE OF FURNITURE AND ELECTRO-DOMESTICS** - Our staff can take you to local furniture and soft furnishing stores. There are many to choose from as there are stores to buy Electro-domestics, curtains, soft furnishings and garden furniture. If you wish to bring furniture from the UK we can advise on suitable transport / removal companies. We can also advise on companies installing satellite T.V systems.

## **COSTS OF BUILDING**

This depends on many factors, amongst them:-

- Position of plot, flat or sloping;
- Quality of materials to be used;
- Size of project;
- Requirements for central heating and air conditioning;
- Town Hall building licenses may vary area to area.

We always advise at an early stage what total budget costs are likely to be and we have a number of basic project available which can be used as the basis for costings.

As a rule of thumb you can use the following formula for costings (as at January 2004). Medium to Good quality construction including all items listed below for 1,700 €uros to 2,400 €uros per m<sup>2</sup> where the constructed area exceeds 150m<sup>2</sup>. For villas of less than 150m<sup>2</sup> construction area, please contact us for prices.

**This includes:-**

- Building the villa & pool
- Architect's fees
- Surveyor's fees
- Engineer's fees
- Building licence
- Mandatory insurance policy
- New Deeds
- Lawyers fees
- Land registry fees
- Notary fees
- Basic garden
- Declaration of new building work

**ALSO ADD THE COST OF**

- Land purchase
- Furnishings

**MORTGAGES** – These are readily available for non-residents (subject to status) from 60% to 70% of the total project. Contact us direct for up-to-date rates and further information

**To finish remember only use professionals, take your time, [BONNIN SANSO](#) are here to guide you through every stage of the project.**

Contact Colin Guanaria at our Mahón office for more information.

## **MENORCA**

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