

New development

Makarska, Dalmatia



Ref	RE-LB-FIL11908
Type	New development
Region	Dalmatia › Makarska
Location	Makarska
Front line	No
Sea view	Yes
Distance to sea	800 m
Floorspace	60 sqm
No. of bedrooms	1
No. of bathrooms	1
Price	€ 211 890

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New complex of apartments in Makarska, 800 meters from the beach on elevated position with sea views!

Luxury one-bedroom, two-bedroom, and three-bedroom apartments are available in two standalone buildings, with construction having begun in early 2024.

These apartments will be built and equipped to the highest standards, and all units will offer unobstructed views of the sea.

The buildings will include a basement level designated for garage spaces, along with four above-ground floors. The first two floors will house one-bedroom and two-bedroom apartments, while the third and fourth floors will feature spacious three-bedroom units.

The buildings will have elevators.

Apartment features include: security entrance doors, underfloor heating, a multi-split air conditioning system in all rooms (MITSUBISHI or DAIKIN), fully equipped bathrooms, first-class parquet and ceramic flooring, Schuco aluminum exterior windows with glass railings and shutters, interior doors with concealed hinges, and video surveillance in common areas.

WEST BUILDING:

- A-1 Ground Floor, One-Bedroom: 70.12m², €3,500/m², €245,420.00
- A-2 Ground Floor, Two-Bedroom: 74.13m², €3,500/m², €259,455.00
- A-3 1st Floor, Two-Bedroom: 85.11m², €3,600/m², €306,396.00
- A-4 1st Floor, Two-Bedroom: 81.94m², €3,600/m², €294,984.00
- A-5 2nd Floor, Three-Bedroom: 145.16m², €4,800/m², €696,768.00
- A-6 3rd Floor, Two-Bedroom: 163.02m², €5,500/m², €896,610.00

EAST BUILDING:

- B-1 Ground Floor, Two-Bedroom: 93.96m², €3,500/m², €328,860.00
- B-2 Ground Floor, One-Bedroom: 60.54m², €3,500/m², €211,890.00
- B-3 1st Floor, Two-Bedroom: 82.25m², €3,600/m², €296,100.00
- B-4 1st Floor, Two-Bedroom: 88.83m², €3,600/m², €319,788.00
- B-5 2nd Floor, Three-Bedroom: 148.77m², €4,800/m², €714,096.00
- B-6 3rd Floor, Two-Bedroom: 170.18m², €5,500/m², €935,990.00

Bank Financing:

Credit Conditions Summary for Croatian Nationals Living and Working Abroad, and Foreign Nationals Without Residency in Croatia (brief summary of 4-5 Croatian banks practice).

Banks set different conditions for Croatian and non-Croatian passport holders.

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For Croatian nationals residing and employed abroad, eligible applicants include those with residence and employment in an EU country, a member state of the European Economic Area (EEA) (Iceland, Liechtenstein, Norway), or Switzerland.

Credit Terms for Croatian Nationals Abroad:

- Loan Amount: Up to 80% of the property's official appraised value.
- Maximum Loan Amount: Generally up to €400,000 - €450,000 (loans up to €800,000 may be considered, subject to approval).
- Interest Rate: Current rates range from 3.69% to 4.19%.
- Collateral Requirement: Only available with a mortgage.
- Maximum Age: Up to 75 years, though most banks set a maximum of 67 years.
- Maximum Loan Duration: Up to 30 years.
- Property Insurance: Mandatory.
- Additional Insurance Requirements: Some banks require accident or life insurance.

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Credit Conditions for Foreign Nationals

Foreign nationals are eligible for credit only if they hold EU citizenship (Permanent or Temporary Residence status are NOT taken into account).

Some Croatian banks finance only those EU countries where the Euro (€) is the official currency.

We are sorry, but the buyers from Turkey, Ukraine, Russia, Georgia, Armenia, Azerbaijan, Kazakhstan and many other countries are not eligible for bank financing in Croatia.

- Loan Amount: Typically between 50% and 70% of the property's official appraised value, depending on the bank and loan size (with a minimum 30% down payment required).
- Maximum Loan Amount: Up to €400,000 - €450,000.
- Interest Rate: Current rates range from 3.89% to 4.19%.
- Collateral Requirement: Only available with a mortgage.
- Maximum Age: Up to 67 years.
- Maximum Loan Duration: Up to 30 years.
- Property Insurance: Mandatory.
- Additional Insurance Requirements: Some banks require accident or life insurance.

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Please, note that the banks may also change their offer depending on your marital status, number and age of children, dependents, etc. They may request any relevant documents on your family status.

Minimum salary/income to be shown by the borrower is cca.3000 eur per month. Please, note that potential income deriving from Croatian property renting to tourists is not taken into account. The bank wants to see some already available sources of income.

Overall additional expenses borne by the Buyer of real estate in Croatia are around 7% of property cost in total, which includes: property transfer tax (3% of property value), agency/brokerage commission (3%+VAT on commission), advocate fee (cca 1%), notary fee, court registration fee and official certified translation expenses. Agency/brokerage agreement is signed prior to visiting properties.

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Price per m²:
3532 €

Average price/m² of this type
in this region:
3386 €

Median price/m² of this type
in this region:
3582 €

Average price/m² of this type
in Croatia:
4262 €

Median price/m² of this type
in Croatia:
3987 €

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