

New development

Makarska, Dalmatia



Ref	RE-LB-FIL12811
Type	New development
Region	Dalmatia › Makarska
Location	Makarska
Front line	No
Sea view	Yes
Distance to sea	400 m
Floorspace	62 sqm
No. of bedrooms	1
No. of bathrooms	1
Price	€ 195 534

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We are now accepting reservations for two-bedroom and three-bedroom apartments in a smaller residential building located in the western part of the city of Makarska cca. 400-500 meters from the sea.

The building will be situated below Zadarska Street and will include a basement level with garage spaces, storage rooms, and an elevator, as well as four above-ground floors.

The building will house a total of eight residential units, including two two-bedroom apartments and six three-bedroom apartments.

The construction will adhere to the highest building standards, with first-class ceramics and parquet flooring, PVC windows with thermal and sound insulation, security entrance doors, air conditioning, and bathrooms with underfloor heating equipped with sanitary ware from renowned manufacturers.

Construction is set to begin on January 5, 2025, with completion expected by June 15, 2026. The property will be located in a peaceful and quiet area with unobstructed sea views.

Available apartments:

2-bedroom apartments:

- Apartment 2 – 1st Floor: 70.33m², €232,089.00
- Apartment 3 – 1st Floor: 61.50m², €195,534.00

3-bedroom apartments:

- Apartment 1 – Ground Floor: 87.81m², €280,672.00
- Apartment 5 – 2nd Floor: 94.81m², €312,873.00
- Apartment 6 – 2nd Floor: 87.18m², €296,412.00
- Apartment 7 – 3rd Floor: 97.63m², €341,705.00
- Apartment 8 – 3rd Floor: 87.21m², €305,235.00

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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.

- 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.

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:
3154 €

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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