



SPANISH INQUISITION

A Place In The Sun Presenter, Jonnie Irwin tells us why you should do your homework before buying in Spain

Words RACHEL MANTOCK

TV star Jonnie Irwin has spent the past twelve years advising viewers on where to buy in Spain, so he knows a thing or two about both the mainland and the Balearics. But despite his wealth of knowledge, he always advises would-be buyers to seek out expert help first.

‘It always pays to find a lawyer who lives in Spain and is fully aware of the local market. It’s a simple process if you get the right team on board, but it’s not a cheap one.’

When it comes to British buyers in



Irwin helps prospective buyers on *A Place In The Sun*

Spain, Irwin highlights the language barrier as one of the biggest issues. He stresses that it is important to seek out either an English lawyer who practises on the ground in your chosen Spanish territory or a Spanish lawyer who speaks English.

‘A lot of websites recommend getting a translator,’ he says, ‘but that’s the last thing I would do because you just get Chinese whispers and important points get lost in translation. You need to be able to speak very openly and clearly with anyone who is looking after your



The Cathedral of Cadiz in Adalusia, where new poperty laws have recently been brought in. These apply to all dwellings that are rented out touristically, requiring certain standards of safety to be met

legal interests.’

Following the same process you would when purchasing a property in the UK when buying in Spain is paramount, according to Irwin. With Spanish property being relatively cheap, many potential buyers are making their purchases in cash from either their savings or by remortgaging their homes in the UK. At home, most people will be borrowing money to buy, so the banks require surveys to be carried out. However, when buying in cash there are no checks in place.

Irwin says: ‘The UK banks force you to be sensible when you are taking out a mortgage. However, when people are in Spain after having released equity from their home, they are in control of that small amount of cash themselves and they often ignore all the rules that apply to buying property in the UK.’

While the process of buying a property is more or less the same throughout the UK, Spain differs from region to region, although the main body of property laws are put in place by the

national government.

Irwin refers to this as ‘one size does not fit all,’ emphasising the necessity of understanding how the law works in the specific region of Spain you are interested in. This brings him back to his initial point of seeking out an expert in the field, who will be ‘bang up to date’ with the market knowledge and property laws in the area.

An example of this is the region of Andalusia, where new laws have been introduced that mean you have to

register any property you want to rent out touristically, requiring it to have a certain level of gas safety and energy performance. The new laws also require owners to declare their earnings.

‘It’s when people deviate from getting independent advice that the potential problems occur,’ he says. ‘Disasters can happen when people don’t spend money on the right things like, surveys, tax planning and legal advice.’

You also need to be aware of the whole process from start to finish, says Irwin. ‘You are bound to your offer a lot

sooner in Spain than you are in the UK, where you can jump in and out of a deal quite easily. In this sense, the need for expert advice is even greater. You need to get the property surveyed and frontload all of your information before you start putting offers in.’

Of the potential issue of estate agents and lawyers mutually benefitting one another, he says: ‘This is where people go wrong. The estate agent wows them and they realise they have to start acting quickly. So they take the advice of “don’t worry, I have a good lawyer for you. He is just down the road and he is really cheap. We will sort all of that out for you”. It’s important to watch out for situations like this.’

Irwin warns that where you holiday in Spain is not necessarily where you should buy a permanent home, advising those thinking of buying to visit the region during the winter months, where some places will feel like ghost towns in comparison.

‘Remember how cautious you are when you buy property in the UK and apply the same tactics in Spain,’ he concludes.

Jonnie Irwin is Judicare’s Overseas Property Expert, visit judicaregroup.com

*Disasters can happen
when people don’t
spend money on the
right things*