To be yourself.
To be at home.

Buyer's Guide.

Serestar



Buying your home. A big decision in your life.

This guide has been created to support you step by step, helping you to resolve any doubts and make decisions with confidence and peace of mind. Our commitment is that you feel understood, safe and well accompanied throughout the entire process.

At Serestar Homes, our goal is to turn your home search into a simple and rewarding experience. We operate with a client-centred approach, offering new-build developments that combine design, quality and efficiency. You will find our projects in the most promising locations, always focused on your wellbeing and the long-term value of your investment.



Serestar

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Let us introduce ourselves, we are Serestar.

Personal and Attentive Service:
Every client is unique and deserves tailored attention. We take the time to listen and understand your needs in order to offer solutions that fit you perfectly.

Quality Construction and Design:
Developments that combine aesthetics, functionality and energy efficiency. We use the best materials and techniques to ensure that your home is not only beautiful, but also sustainable and durable.

Transparency:
Clear and honest information from the very first contact through to handover.

Comprehensive Guidance:
We assist you with all technical, legal and financial aspects of the purchase. Our team of experts is here to answer your questions and support you in making informed decisions.

Commitment to Sustainability:
We design our developments to meet the highest environmental standards, offering responsible solutions that respect the planet and ensure efficient energy use.

At Serestar Homes, we don't just build houses; we create the setting for your new life. With over 40 years of combined experience in the property sector, our team includes residential developers, sales professionals and housing cooperative managers, all united by one purpose: to help you find the home that perfectly fits your needs.

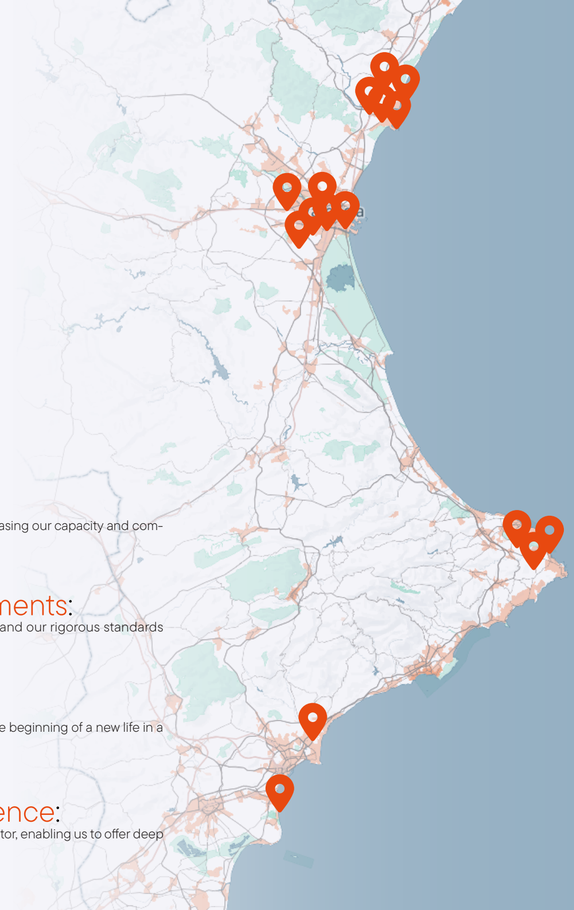
Our mission is to bring you closer to a real home, designed with passion for your everyday life and with a strong commitment to quality and the environment. We have transformed over 15,000 m² into homes, completed 25 developments and delivered more than 450 homes to satisfied clients. Each figure is a testament to our dedication and rigour.

Over 15.000 m² built:
We have transformed thousands of square metres into quality homes, showcasing our capacity and commitment in every project.

25 completed residential developments:
Each development is a testament to our expertise, our attention to detail and our rigorous standards throughout the process.

More than 450 homes delivered:
Customer satisfaction is our greatest endorsement. Every handover marks the beginning of a new life in a home designed for wellbeing.

Over 40 years of combined experience:
Our team is made up of professionals with vast experience in the property sector, enabling us to offer deep market insight and expert guidance.





Buying Journey.

Define your dream.

Get in touch with us and discover your needs; receive personalised advice from the very first moment with Serestar.

Find the perfect space.

Visit our office to explore our developments and take a tour to find the home that wins your heart.

Reserve Your Home.

Review mortgage options and secure the reservation of your home with total confidence.

Purchase Agreement.

Sign the purchase contract and key documents, always with the guidance of our expert team.

Your home comes to life.

Follow the construction of your home with regular updates and personalise the finishes to your taste.

First contact with your home.

Visit your completed future home during the courtesy walkthrough prior to official handover.

Your dream come true!

Receive the keys to your home and start enjoying the life you always dreamed of.

We stay by your side.

Enjoy peace of mind knowing that our support continues well beyond key handover through our after-sales service.

To Define Your Dream: Key Concepts.

Before beginning your search, it's essential to understand a few key concepts that will help you choose the perfect home for you.



Location

Location directly impacts your quality of life and the future value of the property. Key aspects to consider include:

Proximity to services: Schools, hospitals, supermarkets, shopping centres.

Access and connectivity: Ease of travel to work or places of interest.

Surroundings: Green spaces, leisure areas, neighbourhood tranquillity.

Planned urban development: Future projects that may affect the area.

Type of Property

It's important to identify which type of property suits your needs—not just in terms of size and layout, but also regarding community, maintenance, privacy, and other factors.

	Flat	Detached House
Community Living	You'll share communal areas and costs with neighbours.	Greater independence. Less neighbour interaction (except in residential complexes).
Maintenance	Generally managed by the owners' association, with shared expenses.	You are solely responsible for maintenance (garden, pool, etc.).
Privacy	Less privacy in comparison.	Greater privacy, with your own outdoor spaces.
Outdoor Space	Enjoy balconies or terraces.	You'll have your own private garden and possibly a pool.
Security	Often includes a concierge, surveillance systems or nearby neighbours.	Depends on the security system you choose to install.
Recurring Costs	Community fees, property tax (IBI), and basic utilities.	Property tax (IBI), garden/pool maintenance and potentially higher utility costs.

Price

It's not just about the sale price. There are also additional costs to consider when buying a home, as explained below:

VAT (IVA):

This is the Value Added Tax. Generally, it is 10% of the price of a new-build home.

For officially protected housing (VPO), it may be 4%, depending on the applicable scheme. It applies to the home, parking space and storage room if they are included in the same deed and purchased from the same developer.

Stamp Duty (AJD):

This is a regional tax on the formalisation of notarial documents (such as the purchase contract).

In the Valencian Community, the general rate is 1.5% of the purchase price.

It can be reduced to 0.1% if you meet certain requirements (primary residence, no other property owned in the past 2 years, value not exceeding €180,000, income limits, large families, people with disabilities, buyers under 35 years old, or VPO housing). You must present form 600 and supporting documentation.

Administrative Fees:

If a mortgage is involved, the bank's appointed agency usually handles tax payments and registration.

Since the 2019 Mortgage Law, these costs are generally covered by the bank, except in certain cases.

Notary Fees:

Notary fees are regulated and based on the declared value in the deed. They typically range between €600 and €1,000.

Mortgage Opening Fee:

Although increasingly uncommon, some mortgages may include an arrangement fee. This can range between 0.5% and 1% of the loan amount.

Land Registry:

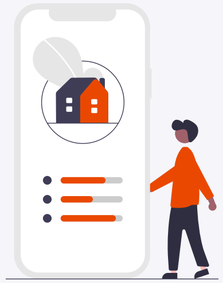
This is the cost of registering the property in the Land Registry. Also regulated by fee schedules, it usually ranges from €400 to €800, depending on the value of the property.

Annual Costs:

(not paid at the time of purchase)
IBI (Council Tax): Annual municipal property tax.

Community Fees: If you live in a building with shared areas.

Utilities: Connection and consumption of electricity, water, gas, etc.



Space and Layout

Before buying a property, it's essential to understand how the space is distributed and, above all, what surface area you're really purchasing and using. Below we explain the key differences:

Usable Floor Area:

This is the space you can walk through and use inside your home. It's the most important measurement for your daily life, as it reflects the actual liveable space.

Includes living rooms, bedrooms, bathrooms, kitchen, hallways, etc.

Does not include partition walls, pillars, ducting, structural elements, nor terraces, patios or communal areas (unless they are covered and

Built Surface Area:

This is the total surface that covers the full footprint of the property, including wall thickness and interior partitions. It is measured to the midpoint of the separating walls with neighbouring units and to the outer face of walls that face the exterior or communal areas.

It may include covered terraces, provided they are enclosed.

Important: This is the value shown in deeds and technical plans. It is typically 15% to 25% larger than the usable area.

Including Communal Elements:

In addition to your private built area, this figure includes the proportional share of communal areas in the building that corresponds to your unit.

This is the measurement usually shown in marketing brochures or land registry records. While it is not usable space, it does affect the market value of the property.

Includes areas such as stairwells, lifts, hallways, entrance lobbies, utility rooms, etc.



Legal and Technical Status of the Development

When purchasing a home—especially if it's a new-build or under construction—it is essential to know the legal and technical status of the development. This not only ensures that the project complies with building and planning regulations, but also protects your rights as a buyer. Ultimately, it ensures that you are purchasing a legally sound, safe and viable home from both a technical and legal perspective.

Here are some of the key documents to consider:

Building Permit: This is the authorisation granted by the local council to begin construction. Without this permit, works should not start. Confirming that the development has this licence ensures that it has passed technical and planning inspections.

Certificate of Completion (CFO): Issued by the project's lead technical team (architect and site manager) once construction is completed. It certifies that the works have been carried out in accordance with the approved plans and permit. This is a mandatory step to register the building in the land registry and to apply for any subsequent licences.

First Occupancy Licence (LPO): Also issued by the local council, this confirms that the home is ready to be lived in. It is essential to contract utility services (electricity, water, gas) and to sign deeds with mortgage financing.

Developer Loan: If the development is bank-financed, it's common for the developer to have a mortgage covering the entire project. In this case, the buyer is often given the option to subrogate the developer's mortgage (under agreed terms) or to arrange their own mortgage.

Legal Security and Guarantees

When buying a property—especially one under construction or off-plan—it is essential to have guarantees in place to protect the buyer, both legally and financially. There are various obligations for the developer and rights for the buyer that are important to understand:

Anti-Money Laundering (AML):

This is a mandatory legal procedure for all property transactions. As a buyer, you must prove the origin of the funds you intend to use to purchase the home. Although it may seem like a formality, it is a standard safeguard that ensures the legitimacy of the operation.

You may be asked to provide:

- Bank certificates of ownership and balance
- Bank statements
- Tax returns
- Proof of income
- Payslips

While it may seem strict, it is a normal and necessary part of any purchase process.

Guarantees or Insurance on Deposits:

When you buy an off-plan property and make payments before handover, the developer is legally required (Law 38/1999 on Building Regulation and Law 20/2015 on Guarantees) to guarantee or insure all amounts paid.

This means that if the project is not built or delivered on time, you can recover your money with full security.

Contractual Deadlines:

The purchase or reservation contract must clearly specify:

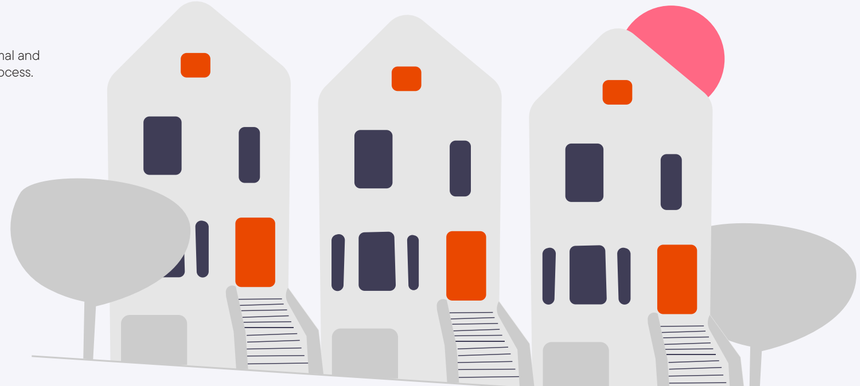
- The expected start and handover dates
- The maximum legal deadline
- The consequences in case of dela

This is key to knowing when you can expect to move in and what protections you have if deadlines are not met.

Laws Governing Developer Obligations:

The developer is subject to several regulations, including:

- Building Regulation Law (LOE): Governs the rights and obligations of all parties involved in the construction process.
- Civil Code and Consumer Protection Law: Ensure transparency, protection against unfair terms, and access to accurate information.
- Planning and Technical Regulations: Ensure the project complies with planning permission and meets quality standards.



An Overview of the Buying Process.

We're with you every step of the way on this exciting journey to make your home purchase simple and secure.





1. Defining Your Dream.

From the very beginning, our goal is to get to know you and understand what you're looking for. You can contact us by phone, email, WhatsApp or through our website. Once we receive your enquiry, we'll schedule a meeting—either in person or online—based on your availability.

During this first conversation, we'll listen carefully to learn what type of home you need, your location preferences, approximate budget, and any other concerns you may have. We'll provide you with initial information about Serestar, the key concepts involved in buying a property, the project that best fits your needs, available property types, price ranges, floorplans and specifications. Our sales team will accompany you throughout this process in a friendly and pressure-free manner, answering your questions clearly and transparently.

2. Finding the Perfect Space.

Once you've shown interest in learning more, we'll invite you to visit the development's sales office. During the visit, you'll be able to explore the architectural features of the project, the layout of spaces, communal areas, materials and surroundings.

We'll help you compare different options and choose the home that best suits your needs—such as orientation, number of bedrooms, terrace, floor level, etc. We'll also show you possible upgrades or customisation options in finishes, kitchen or carpentry. We'll make sure you understand all the possibilities so you can make an informed and well-suited decision.

3. Reserve Your Home

Once you've made your decision, we proceed with the reservation of the property. This step ensures that your chosen home is blocked from sale and withdrawn from availability to other buyers.

A reservation agreement is signed, detailing the property information, price, general terms of sale, and the amount of the deposit. This payment will be deducted from the final price. We clearly explain the timeline to proceed to the purchase contract, along with the documentation required (such as ID, NIE, tax details, etc.).

During this stage, we remain available to answer any questions you may have and will provide you with an indicative schedule of the upcoming steps.

4. Purchase Agreement

This is one of the most important stages of the process. We prepare a purchase agreement that outlines all the legal aspects of the transaction: property details, total price, payment terms, handover deadlines, warranties, penalties for default, and obligations of both parties.

Our team will support you at every moment, reviewing the contract with you, answering questions, and ensuring you understand each clause clearly. If you wish, we can coordinate the review with your lawyer or trusted advisor. Once the contract is signed, the first payment is formalised according to the percentage established in the agreement.





5. Your Home Comes to Life.

During construction, we want you to continue feeling part of the project. That's why you'll receive regular updates with photos, videos and progress reports on the status of the works.

At certain stages of the project—depending on planning and regulations—you may have the opportunity to make customisations to the interior finishes (flooring, paint, kitchen furniture, etc.). These decisions are made with the guidance of our technical and design departments.

We'll also inform you in advance about any important construction milestones. Our team will remain available by email or phone for any questions or concerns that may arise during this phase.

6. First Contact With Your Home.

The courtesy visit is the customer's first encounter with their home, usually shortly before signing the deed. Its purpose is to present the finished property as contracted and allow the client to see their future home for the first time.

This is your first in-person look at the property, to confirm that the delivery matches what was agreed (layout, finishes, etc.). It is not a technical inspection nor a time to list defects; it is not designed for managing repairs or identifying faults. For that purpose, there is an after-sales service, which becomes available after signing the deed and taking possession of the home.

7. Your Dream Come True!

At the handover, we'll give you the keys, user manuals, equipment warranties, technical bulletins and energy certificates. We'll also assist you with setting up utilities and community services. We'll explain how every system in your home works so that you can start enjoying it with total peace of mind.

8. Our Commitment to You.

At Serestar Homes, our relationship with you doesn't end when we hand over the keys—that's when our long-term commitment truly begins. We understand that your new home is a lifelong investment, which is why we make sure you feel supported well beyond the moment of purchase.

We maintain open lines of communication and have a dedicated customer service team to support you with any after-sales needs. Whether it's a question about how something works or a minor issue with any system, we're here to help.

At Serestar Homes, your wellbeing in the home of your dreams is our top priority, and we work to ensure you enjoy it to the fullest, knowing that you can count on our support at all times.



Sustainability Matters to Us.

Being sustainable isn't just about installing solar panels. It's about smart design, reducing impact from the construction stage, and applying effective solutions that enhance your daily life while protecting the environment.

We don't build luxury homes—we build thoughtful homes. Because we know that what truly matters lies in the details. That's why we've implemented sustainable solutions that optimise natural resources, reduce energy consumption, and minimise environmental impact throughout our construction processes.

Design and Materials

Sustainability starts long before you set foot in your new home. It lies in how the building is designed, the materials chosen, and every decision made from the very first plan.

At Serestar, we pay close attention to these details to create homes that are more efficient, comfortable and responsible from the ground up.

Thermal and Acoustic Insulation

We use materials that enhance the building envelope to better retain warmth in winter and coolness in summer, reducing the need for climate control. They also improve acoustic comfort, creating quieter and more pleasant spaces.



Double Glazing

Our homes include double-glazed windows that help maintain a stable indoor temperature and insulate from outside noise—boosting comfort and energy efficiency.



Thermal Bridge Elimination

We design to avoid weak points in the building envelope that cause energy loss. This reduces condensation and increases the thermal performance of the home.



Responsible Waste Management

During construction, we apply protocols to separate, recycle and reuse materials. This reduces the environmental impact of the building process and encourages a more circular economy.



Systems and Technology

Innovation can also be simple and effective. At Serestar, we incorporate technological solutions that enhance your daily life, reduce consumption, and make your home smarter—without making it more complicated. Small gestures with big impact that make every home part of the change.

Aerothermal Heating

We install aerothermal systems that harness energy from the air to heat domestic hot water. This significantly reduces electricity consumption and emissions.



Motion-Sensor LED Lighting

Common areas are fitted with low-energy LED systems, combined with motion sensors that activate the lights only when needed—avoiding unnecessary energy use.



Dual-Flush Toilets

Our homes include dual-flush toilet cisterns, allowing you to use only the water needed depending on the use. This noticeably reduces daily water consumption.



Solar Panels in Shared Areas

In many developments, we install photovoltaic panels that supply energy to communal spaces such as staircases, entryways or lifts—reducing overall building energy consumption.



Efficient Taps and Fittings

We install taps with flow limiters and aerators that help save water without reducing pressure. A simple solution with a big impact.



To be yourself.
To be at home.

Every home is a blank canvas where the most treasured moments of life are painted. It's the place where dreams come true, families grow, and lasting memories are made.

You've explored the key concepts, understood the process, and discovered the guarantees that Serestar Homes offers. Now, theory turns into an exciting reality. We're here to answer your final questions, listen to your specific needs, and guide you personally through every decision. We want this to be a joyful, safe and fulfilling experience.

At Serestar Homes, we don't just build buildings—we create the setting for your happiness. Thank you for allowing us to be part of this important chapter in your life.



Serestar

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