

# New development

## Zivogosce, Dalmatia



<b>Ref</b>	RE-LB-IRO2260
<b>Type</b>	New development
<b>Region</b>	Dalmatia › Makarska
<b>Location</b>	Zivogosce
<b>Front line</b>	No
<b>Sea view</b>	Yes
<b>Distance to sea</b>	150 m
<b>Floorspace</b>	53 sqm
<b>No. of bedrooms</b>	1
<b>No. of bathrooms</b>	1
<b>Price</b>	€ 197 691

# New development

## Zivogosce, Dalmatia



Luxury apartments are now available for sale in a new development in Živogošće Blato, just 150 meters from the pristine, crystal-clear sea.

Nestled on the southern part of the famous Makarska Riviera, this tranquil and picturesque location is renowned for its untouched nature and captivating coastline. Živogošće Blato offers a perfect retreat for those seeking peace and serenity, with easy access to numerous restaurants, cafes, and shops.

These apartments are part of a prestigious project comprising two modern buildings that blend seamlessly into the natural landscape. Each unit has been thoughtfully designed to maximize functionality, featuring underfloor heating in the bathrooms, elevators, and top-tier thermal, hydro, and sound insulation.

Residents can also enjoy spacious private balconies, offering scenic views and a refreshing breeze—ideal for relaxation.

The project includes a variety of one- and two-bedroom apartments, available in different sizes to meet the needs of diverse buyers.

Secure garage spaces are available for €20,000, with outdoor parking spaces priced at €10,000.

Construction is expected to be completed by spring 2025, making this a prime opportunity to invest in one of the Adriatic's most sought-after locations.

### Available Apartments in Building A (West):

- **Apartment AS2** (53.43 m<sup>2</sup>): Ground floor, one bedroom, bathroom, and private yard. Price: €197,691.
- **Apartment AS6** (56.61 m<sup>2</sup>): First floor, one bedroom, bathroom, and balcony. Price: €203,718.
- **Apartment AS12** (48.75 m<sup>2</sup>): Second floor, one bedroom, bathroom, and balcony. Price: €195,000.

### Available Apartments in Building B (East):

- **Apartment BS5** (57.05 m<sup>2</sup>): First floor, two bedrooms, bathroom, and balcony. Price: €233,905.
- **Apartment BS6** (55.63 m<sup>2</sup>): First floor, one bedroom, bathroom, and balcony. Price: €216,879.
- **Apartment BS7** (72.57 m<sup>2</sup>): First floor, two bedrooms, two bathrooms, and a balcony. Price: €297,537.

These luxury apartments present a rare opportunity for those seeking a peaceful lifestyle in a natural setting, with high standards and proximity to the sea.

---

### **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).

1/

**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.

---

2/

### **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.

# New development

## Zivogosce, Dalmatia



---

This summary offers a clear overview of the main lending terms for Croatian nationals living abroad and foreign nationals seeking credit without Croatian residency.

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.

# New development

## Zivogosce, Dalmatia



Price per m<sup>2</sup>:  
3730 €

Average price/m<sup>2</sup> of this type  
in this region:  
2953 €

Median price/m<sup>2</sup> of this type  
in this region:  
3497 €

Average price/m<sup>2</sup> of this type  
in Croatia:  
4337 €

Median price/m<sup>2</sup> of this type  
in Croatia:  
4015 €

# New development

## Zivogosce, Dalmatia



Tel: +385 91 357 3071 Viber, Whatsapp  
[info@adrionika.com](mailto:info@adrionika.com)  
[www.adrionika.com](http://www.adrionika.com)



# New development

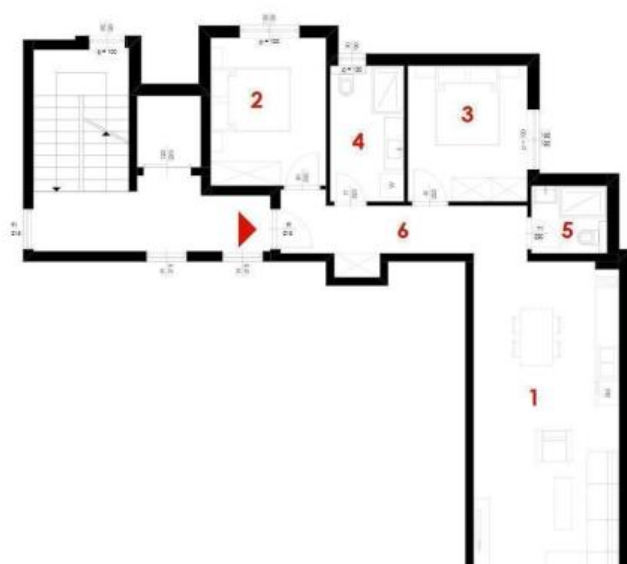
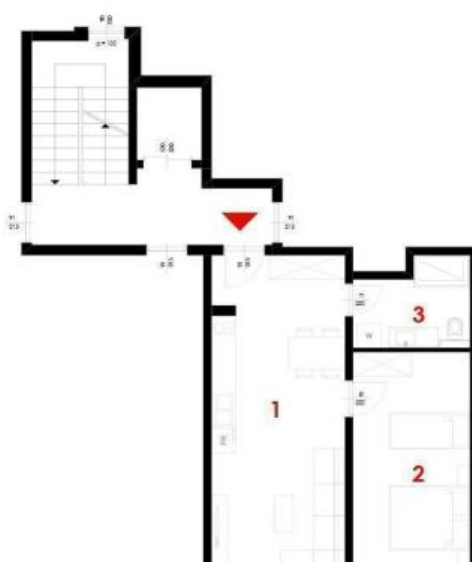
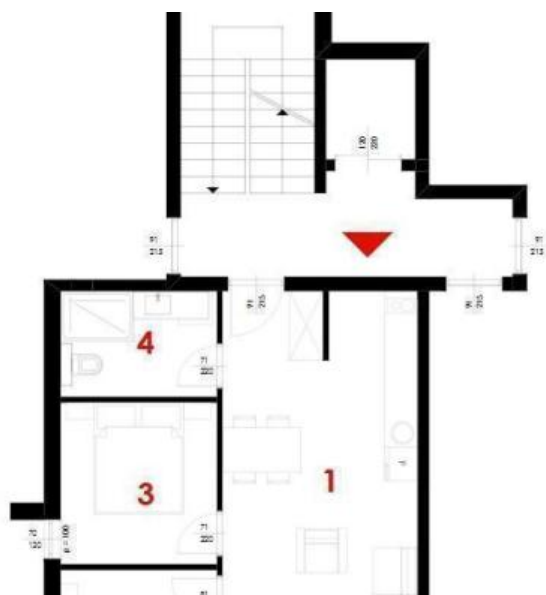
## Zivogosce, Dalmatia



Tel: +385 91 357 3071 Viber, Whatsapp  
info@adrionika.com  
www.adrionika.com

# New development

## Zivogosce, Dalmatia



Tel: +385 91 357 3071 Viber, Whatsapp  
[info@adrionika.com](mailto:info@adrionika.com)  
[www.adrionika.com](http://www.adrionika.com)