

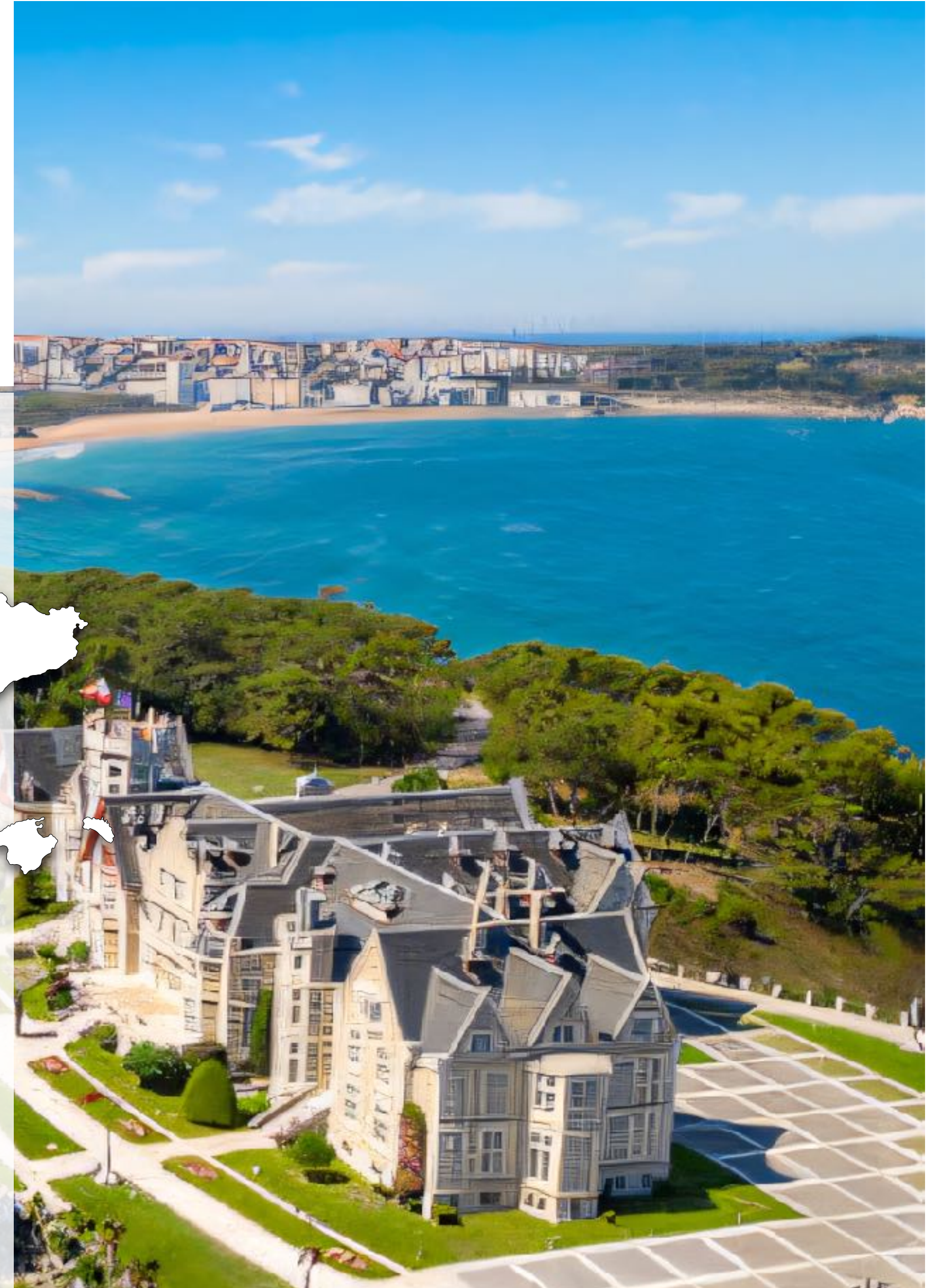


**CLAUS VON BENZ**

REAL ESTATE  
SILENT LUXURY & HIDEWAYS



**CANTABRIA**  
SANTANDER



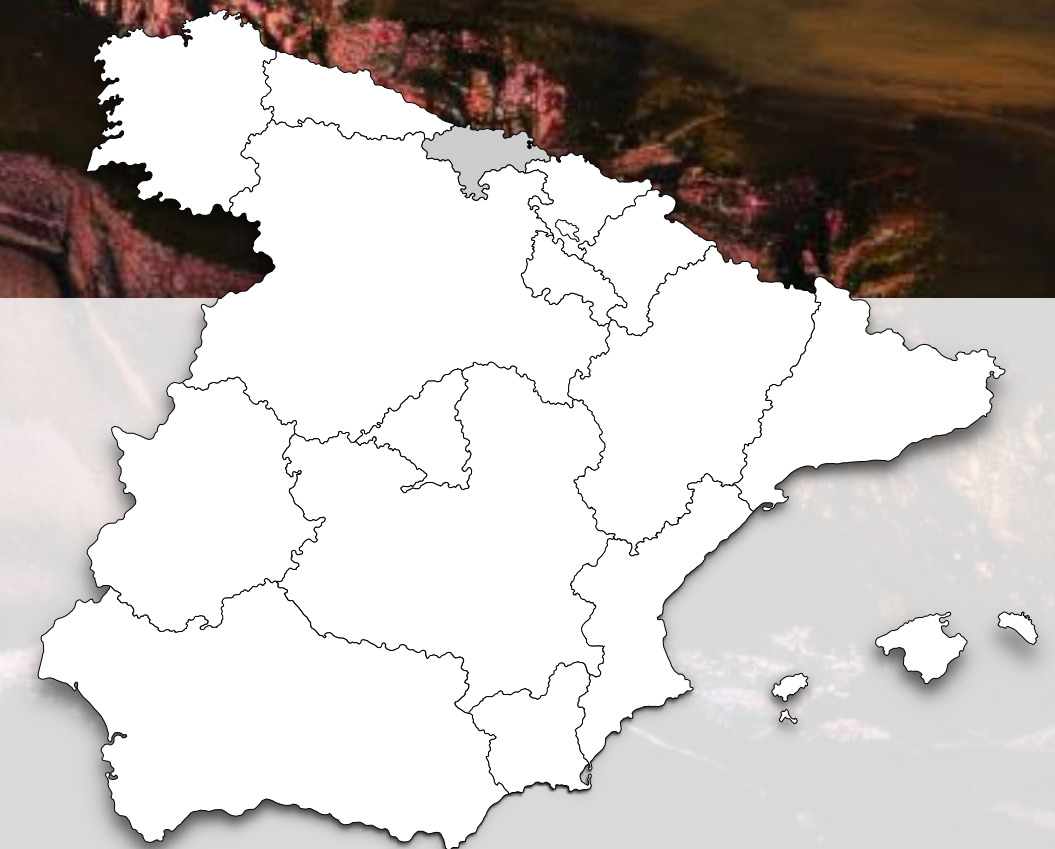
„Santander as the second best small city in the world.“



British magazine 'Monocle',  
Saturday, December 9, 2023

### Santander as the second best small city in the world to live in with less than 350 thousand inhabitants.

The British magazine 'Monocle', specialised in the business and trends sector, has chosen Santander as the second best small city in the world to live in. This is a Top 25 that offers the best of a city, while allowing a better quality of life with a close and enjoyable environment. To date, San Sebastián (Basque Country – Spain) had been the only Spanish city to be part of this ranking.





# 10 GOOD REASONS FOR AN INVESTMENT

1

Top-Investment in one of the most beautiful regions in Spain

2

Construction Company owned by a high ranked lokal official

3

Perfect Connections to other european destinations (car & airport)

4

Large number of beaches, 10 with maximum rating of "Blue Flag", and 7 worldwide recognised for surfing

5

Intense cultural activities: international Film, Jazz, Magic, Classical Music and Concert Festivals

6

4.2 million visitors last year - second fastest growing touristic region in Spain

7

Interest in land in Santander region has skyrocketed

8

Highest level of passive house standard

9

Still fair prices for land and construction because of local contacts of our partner in Santander

10

Great Investment in one of the most booming regions for perpetual travellers





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# GEOGRAPHY

The community located in the **north of Spain** has an area of 5,326 km<sup>2</sup> and **its coasts have a total length of 284 kilometres**, with a large number of beaches and mountainous areas. Due to the Gulf Stream, Cantabria has **a humid, temperate oceanic climate, with mild summers and winters.**

Its capital, Santander, is a modern and cosmopolitan city, with wide avenues and coastal promenades offering a wide range of entertainment for all tastes. This description can be applied to the entire region. Cantabria is home to numerous towns and villages that are a major tourist attraction (Castro Urdiales, Noja, Comillas, San Vicente de la Barquera, Suances...).

Despite its small size, its landscape conservation is one of its greatest attractions because it has **a large number of protected areas. Seven natural parks** (Picos de Europa, Collados del Asón, the Marshes of Santoña, Victoria and Joyel, the Peña Cabarga Massif, Oyambre and Saja-Besaya) as well as a natural monument such as the Sequoias of Monte Cabezón.



MAGDALENA PALACE IN SANTANDER





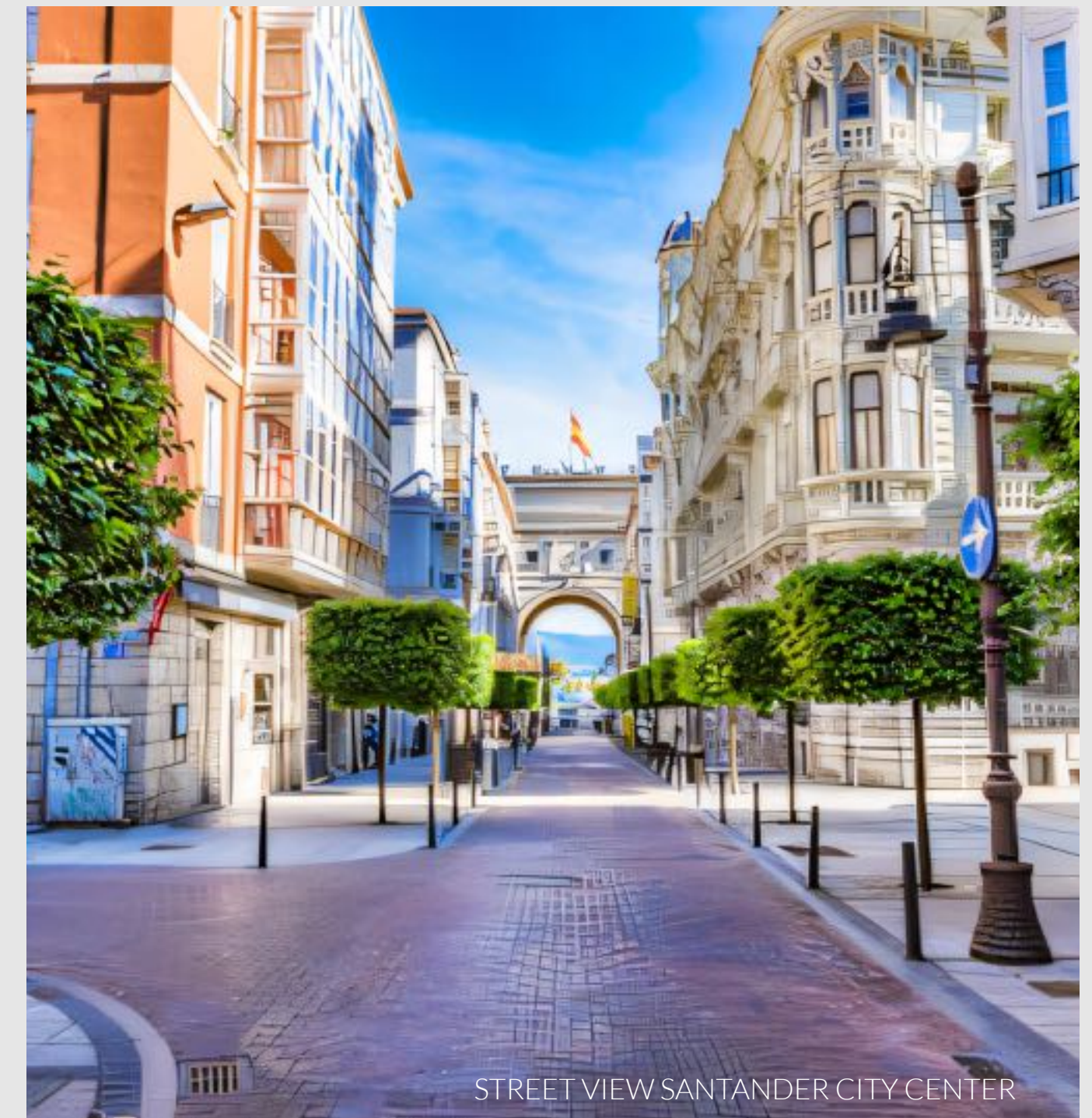
# SOCIETY

The society is a very balanced mix between conservative and dynamic. This can be seen in the way the region is cared for in terms of landscape, with the coast being the best preserved in Spain, or the rational urban planning of its towns, with few cases of excess. **Security is one of the characteristics**, being a region with one of the lowest crime rates in Europe.

In 2023, **Cantabria had a population of 591,387** inhabitants according to data from the National Institute of Statistics (representing 1.22% of the population of Spain). It has a population density of 110.57 inhabitants/km<sup>2</sup> and **a life expectancy of 80 years for men and 87 years for women**, one of the highest in the world. According to the WHO (World Health Organization), in Spain (in 2005) life expectancy is 80.3 years on average: 76.9 for men and 83.6 for women.

Compared to other Spanish regions, **Cantabria has not experienced high immigration rates**, 5.02% of the population of Cantabria is immigrant while 13.40% of the total Spanish population was immigrant. The predominant nationalities are Romania, Moldova, Venezuela, Colombia, Peru, Dominican Republic, Ecuador and Brazil in that order.

**There is only one official language**, Spanish, and there are no other co-official languages, as in other regions of Spain. **Healthcare is a benchmark**, with three public hospitals, one of them the best in Spain, the Marqués de Valdecilla University Hospital, and one private one, Mompía Hospital.





# COMMUNICATION

Santander has excellent land, sea and air connections. It is located in a privileged location.

It is connected by highway to the south of **France** (2H30Min), northern **Portugal** (4H), **Madrid** (4H30Min), **Bilbao** (45Min), **San Sebastián** (2H) and nearby one of the most important wine regions in the world, **La Rioja** (1H45Min).

An **airport** in the city, Severiano Ballesteros, located 5 km from the city, **with 19 destinations** and is planned to expand shortly, including, highlighting the connections Barcelona, Madrid, Malaga and Seville and international London, Paris, Rome, Vienna, Dublin, Brussels or Edinburgh among others and its proximity to the city of **Bilbao** which is 45 minutes away increases the number of **destinations to 31**, the main connections to Spanish and international cities to the above are added, among others Milan, Amsterdam, Copenhagen, Oslo, Geneva, Hamburg, Frankfurt, Dusseldorf, Stuttgart, Warsaw, Lisbon, Lyon, Athens, Istanbul, Luxor (Egypt), Marrakech (Morocco).

The **maritime connection** for passengers and goods with **England and Ireland** from Santander and Bilbao, in addition to the train in Santander that connects with Madrid and Bilbao, is national and international.





# ECONOMY

Cantabria's economy will grow by 2.0% in 2023, and will accelerate in 2024 to 2.5%.

After increasing by 4.0% in 2022, Cantabria's GDP will continue to recover in 2023 and 2024, with increases of 2.0% and 2.5%, respectively. Between 2023 and 2024, almost 9,500 new jobs could be created. The economy is slowing down, although less than anticipated a few months ago, due to inflation, interest rates and uncertainty that are slowing down investment and household spending, limiting their contribution to domestic demand.

But exports (particularly **services and tourism**) and employment have remained **highly dynamic** in the first months of 2023.

Industrial and construction activity will gain traction as the funds are implemented and certainty about energy costs will support the recovery of the industrial sector. The correction of inflation will continue and interest rates are expected to fall. Several factors will condition the progress of activity in 2024. These include higher rates for longer than anticipated, capacity restrictions in sectors such as tourism or housing, an impact of the NGEU Funds on private investment that is turning out to be slower than anticipated, the fiscal consolidation expected for next year or the uncertainty of economic policy.







# LEISURE ACTIVITIES

**THE SEA.** Cantabria has a large number of beaches, **10 of them with the maximum rating of “Blue Flag”**, and 7 of them recognised worldwide for **surfing**. Water sports are very important, Olympic sailing champions have come from these shores.

**THE LAND.** Cantabria has **9 golf courses**, the most important of which is Real Club de Golf de Pedreña, with a course designed by the renowned Spanish golfer Severiano Ballesteros. The world of horses also plays a leading role with **more than 10 equestrian centres**. All kinds of sports can be practised with modern facilities, the most popular being cycling, football, handball, etc.

One of the emblems of Cantabria is the **Cabárceno Nature Park**, a naturalised space by man, like a safari park, with **animals in semifreedom**. It is not a zoo, 17 kilometres from the city of Santander. Both research work related to the conservation of endangered species and environmental education programmes are carried out there. The elephant enclosure, for example, has a surface area of 20 hectares and **houses more than 120 animal species from around the world**, with large enclosures that try to reproduce a natural habitat where visitors can see them without harming their freedom.

**THE MOUNTAIN.** Skiing, the Alto Campoo resort allows you to enjoy the activity, if you like skiing you have the option of skiing in three and a half hours on the ski slopes of the Spanish and French Pyrenees. **Mountain routes , coastal trails**, river rafting, activities for all ages. Remember that the Camino de Santiago also passes through Cantabria.





# CULTURAL ACTIVITY

Cantabria has a very intense cultural activity, especially Santander. The capital has five universities, **numerous museums**, including the Reina Sofía, the Contemporáneo de Santander, the Centro Botín, the Archaeology museum and the Banco Santander museum, which will soon be opened. Many towns in Cantabria also have activities such as caves, the most famous being Santillana del Mar, but there are others to visit such as the caves of El Castillo, El Soplao or El Pendo, which are incredible for family visits.

**Towns renowned for their beauty and history include** San Vicente de la Barquera, Comillas, Bárcena Mayor, Carmona, Liérganes, among others.

Cultural activity is supported by society in an intense way through the organization of **international Film, Jazz, Magic, Classical Music and Concert Festivals** of relevant musicians.





# GASTRONOMY

Gastronomy is another strong point. **Five restaurants have Michelin stars:** El Cenador de Amós, La Casona del Judío, La Solana, El Serbal and La Bicicleta.

“They are five great examples of how highly this area is valued in the Community and of the quality we have, and that is an attraction for many people who come to check it out,” Cubero points out, who also highlights the attraction that this “small, but highly attractive” region can have for all Europeans from nearby countries, “especially French”, who take advantage of the quality of the roads that link both borders to make weekend getaways, or who pass through Cantabria on their journey through the north of Spain.





# TOURISM

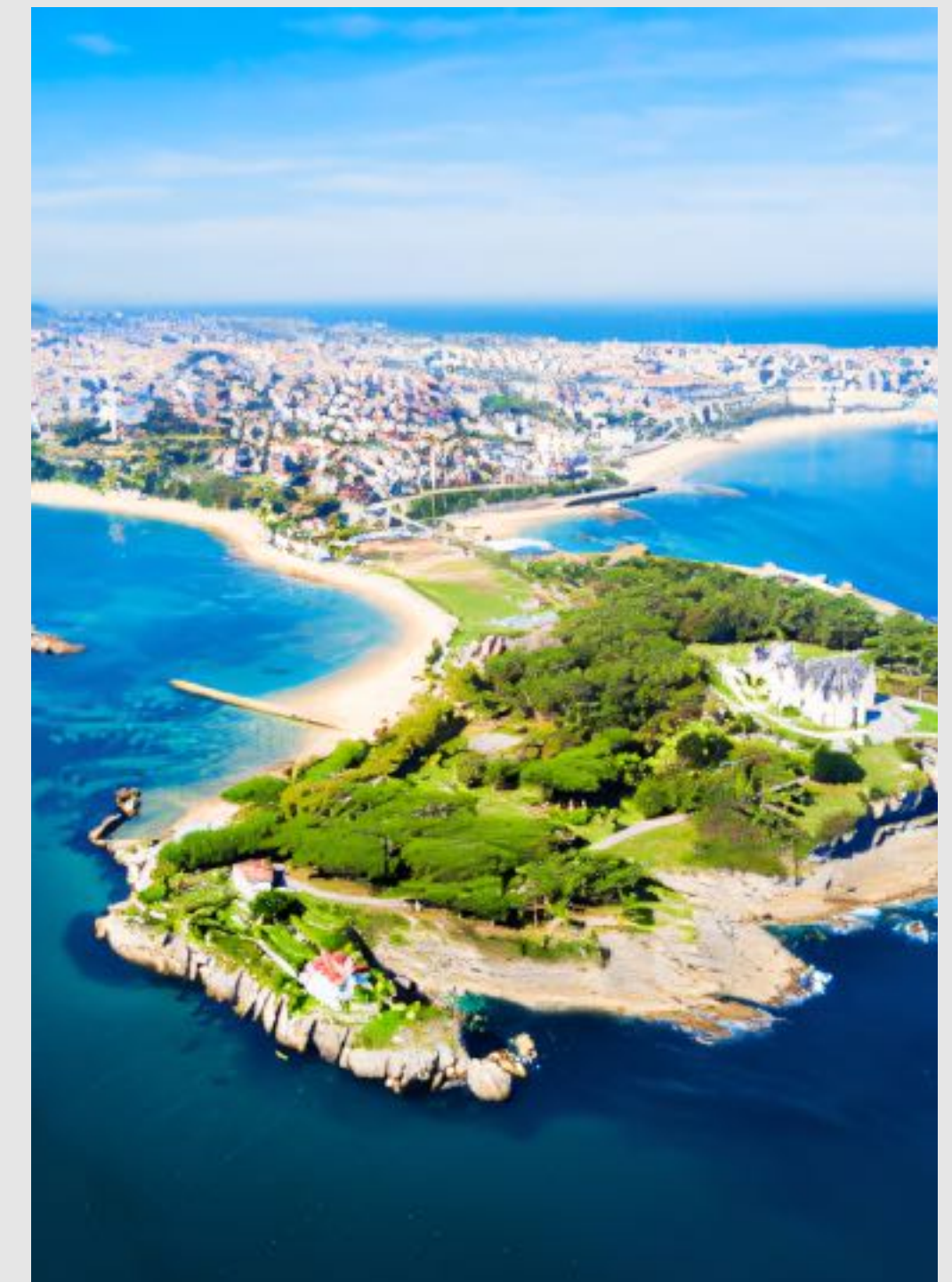
According to data issued by the Cantabrian Institute of Statistics (ICANE), the Cantabrian region received a total of 4.2 million visitors last year, which represents an increase of 16.4% compared to the previous year.

Cantabria, the largest attractor of international tourists. This is a **profile with high purchasing power, which exceeds the national client in terms of overnight stays and which also comes to the community in search of scenery, culture, gastronomy and sport**, attractions that do not necessarily have to be limited to the summer months.

To give you an idea, **last year foreign tourists spent an average of 115 euros a day in Cantabria**. More than double what national tourists spend, whose average spends around 57 euros a day.

In this regard, it is worth mentioning that although Cantabria continues to be a preferred destination for national tourism, it is worth noting that the number of international tourists is growing at a faster pace. During 2023 alone, 434,000 international tourists visited Cantabria. Likewise, during the month of May of this year, 42,000 tourists have already arrived.

When it comes to renting for your holidays, the most expensive months, in order from highest to lowest, are August, July and September, with average prices per night of €153, €147 and €132 respectively hotel accommodation. There is another market, large tourist accommodation, with three or more rooms, which can reach prices of €650 per night.





# THE REAL ESTATE MARKET IN CANTABRIA

The Covid pandemic marked a before and after in real estate activity in Santander and throughout the Cantabria region. The increased interest in being in contact with nature, combined with the undeniable factor of climate change, opened up a new paradigm.

A situation with increasingly shorter winters (as we have seen in recent years) and longer, scorching summers has caused some real estate investors, both individuals and companies, to set their sights on places with milder climates - especially in summer - to channel the destination of their investments and the path of their investments.

And it is in this context that coastal towns and cities in Cantabria have been concentrating a growing real estate interest for several years, certified by the **increase in the number of homes sold, plots of land acquired for new construction projects and activation, by the town councils, of their respective development plans to cover a future demand for new urban developments.**

There is also an increase in the number of studies carried out by national and international hotel chains to establish boutique hotels in unique and historic properties. Some palaces are to be used as second homes, while others are to be converted into firstclass holiday rentals.

**Interest in land** has skyrocketed. Just look at the official statistics to see how, after the general halt in activity in 2020, real estate transactions in general, and home sales in particular, are reflecting a considerable increase. Thus, in Cantabria, according to data from the National Institute of Statistics (INE), **between 2021 and 2023, real estate transactions increased by more than 20% compared to 2019**, the year before the pandemic.

In the case of Cantabria, this real estate boom is felt both in Santander and in other coastal municipalities. **The Cantabrian capital is one of the cities that, during 2023, has increased its average price per square metre the most.** Repercussions are already being felt that reach maximum levels in some very exclusive and unique developments, around €13,000/m<sup>2</sup>, something unimaginable until now. There are many possibilities to acquire off-market properties.





# THE REAL ESTATE MARKET IN CANTABRIA

In **Cantabria**, there are various new construction projects underway, where **4-bedroom single-family homes, with around 150 square metres built and a plot of 600 square metres, are priced at around 500,000 euros.** The prime business is also entering, with designer villas with **more than 300 square metres built, with a price range that varies between 1.5 and 2 million euros.**

**In coastal and inland towns and areas there is demand to acquire plots of land,** single-family homes and farms with detached houses but well located. We cannot forget those rustic houses and farms, dedicated to agricultural and livestock activities, on which now, thanks to **the Cantabria Building Law of 2022 and the various regulations issued by the Regional Commission for Territorial and Urban Planning (CROTU), multiple segregation projects are being addressed on land close to urban centers, to allow both residential use and the implementation of other leisure, hospitality or nursing home activities.**

Interest in acquiring one of these properties is increasingly coming from residents outside Cantabria. Approximately 25% of the real estate transactions closed in this region were carried out, equally, by residents of the Basque Country and Madrid, according to data from the INE (National Institute of Statistics). We are talking about more than 2,000 operations carried out by residents of these two autonomous communities, compared to the 8,000 registered in Cantabria throughout last year.





# THE REAL ESTATE MARKET IN CANTABRIA

Apart from Spanish investors, after the Covid19 pandemic, Cantabria has seen increased interest from foreign clients, mostly French, German, English or Dutch in national terms according to the INE.

Just look at the official statistics to see how, after the general halt in activity in 2020, real estate transactions in general, and home sales in particular, are reflecting a considerable increase. Thus, in Cantabria, according to data from the National Institute of Statistics (INE), **between 2021 and 2023, real estate transactions increased by more than 20% compared to 2019.**

Furthermore, the presence of Mexican investors, in many cases descendants of Cantabrians in search of the roots of their ancestors, is becoming evident in Cantabria. There is also interest from French, Canadian, Swiss and also Spanish residents in the USA, Canada and England. Some **buy a home as a second residence, but others are already starting to stay there for long periods or are establishing themselves by opening all kinds of businesses.**





# WHY IS INVESTMENT INTERESTING NOW?

**The reasons** for this incipient transfer of real estate interest from other areas to the north must be sought in **the growing global warming**, which increasingly punishes destinations on the Mediterranean coast, the prospects for retirement, **the opportunity to invest in very affordable unique properties or land to build new developments**, if we compare with other destinations, the lower concentration and greater natural protection, as well as the improvement of communications.

These movements bring with them a **change of model within the luxury residential segment**, which has ceased to be almost exclusively the second home of a few years ago, to become **a space in which to spend increasingly longer periods of time, or even to invest in order to make a profit through renting.**

A circumstance that is also reflected in both the number of transactions and the prices at which they are closed. In Spain, the number of luxury home transactions has doubled. In 2022, the sale of homes under 600,000 euros grew by 9%, while the sale of homes over one million euros grew by 31%. If in 2021 there were around 3,800 homes with more than one million euros throughout Spain, in 2022 there were almost 5,000 homes.







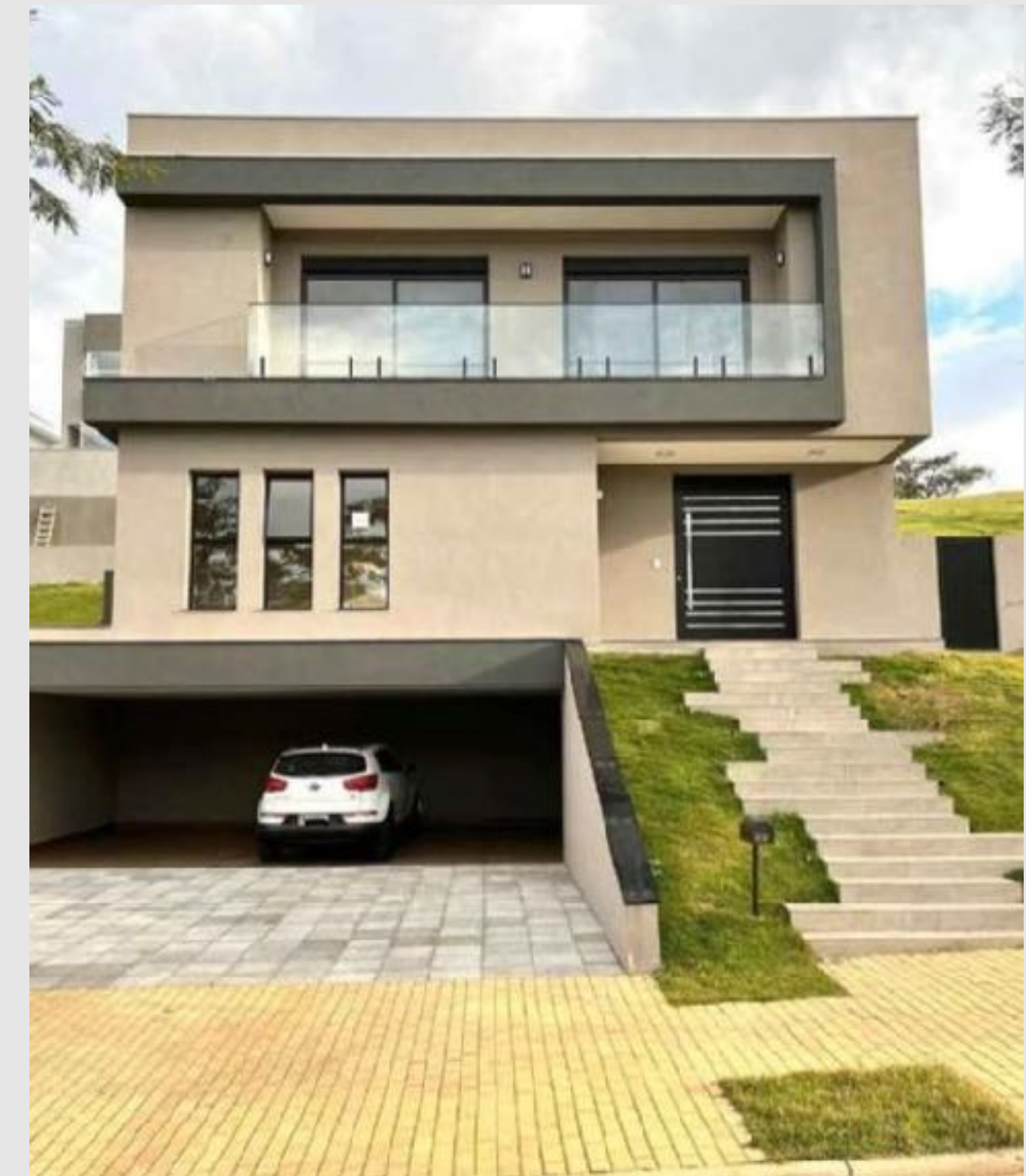
# WHY IS INVESTMENT INTERESTING NOW?

The health of the luxury residential sector was analysed at the recent Premium Real Estate Summit, held in Madrid, where experts highlighted the good prospects that lie ahead for this niche real estate market, as Spain is becoming a fashionable destination worldwide, based on pillars such as security, culture, gastronomy and quality of life.

There is also confidence in the evolution of prices in this segment, since in 2015, the price rarely exceeded 9,000 euros per square metre, while currently the maximum prices can reach 20,000 euros.

The forum also discussed in depth the topic of sustainability in the luxury residential sector, as an opportunity for clients and a strategic decision for companies. Not in vain, according to projections for 2024, 50% of buildings are expected to have sustainability certification.

In short, **the luxury segment is slowly making its way in Cantabria** and forecasts indicate that it will continue to grow in the coming years, so investments in prime products have a long way to go. And reality corroborates this trend, with more demand than supply of properties, the proliferation of boutique hotels and investment in other associated complementary services.





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 1. LAND ACQUISITION

In Cantabria, **the best option is to invest in the acquisition of land and comply with the Cantabria Building Law of 2022 and the various regulations issued by the Regional Commission for Land Management and Urban Planning (CROTU)**. Multiple segregation projects are being undertaken on land close to urban centres, to allow both residential use and the implementation of other leisure, hospitality or nursing home activities (the cohousing version would be included).

Importantly, **the acquisition of land allows for the construction of new developments that will meet the needs of the current market. There is a great demand for properties but the shortage of medium and high-end housing** has caused prices to increase exponentially in recent years.

Cantabria is currently at a disadvantage compared to its neighbouring region, the Basque Country, which has a special tax arrangement in Spain, making it one of the richest regions. The Government of Cantabria is seeking new ways to compete and create wealth in the face of the difficulties it faces due to its small size and lack of capacity to promote its image abroad. It has initiated a policy that allows new uses for properties but protects the environment and tries to avoid becoming a mass tourism area with medium/high level buildings.

### Terreno en venta

Barrio Revilla 67, poligono 33 parcela 47,  
Carmago (Cantabria)

150.000 €

4.000 m<sup>2</sup>



Interior. 12 km from Santander





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 1. LAND ACQUISITION

**The most important characteristic is that the land in Cantabria is small in size, so it is possible to build single-family homes or medium-sized developments of 5/25 homes,** aimed at specific market niches. There is now a change in the social mentality in Cantabria, the new generations that inherit the land have the desire, for the most part, to sell.

Land acquisition must be carried out through a **purchase contract with the owner with the condition that it be terminated if the land passes the project licensing procedure** that is presented to the administration.

Other formulas may be to reach an agreement with the property in **exchange for one of the homes.** The creation of a **Community of Property**, a legal figure in Spain, consists of reaching an agreement with the landowner, carrying out the project and proceeding to sell it on a flat plan. Once the sale has been made, the work must be carried out and the owner must be paid the amount agreed for the land. These formulas described have the advantage that the financing is assumed almost entirely by the buyer, but the disadvantage is that the time is longer because the agreements between promoters are complex.

### Terreno en venta

Centro de langre junto a la iglesia parroquial san felix. (Cantabria)

800.000 €

4.040 m<sup>2</sup>



Coast. 21 km from Santander





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 2. PROJECT EXECUTION. STEEL FRAME SYSTEM.

**Traditional construction currently presents two major problems, labor and execution times**, after the granting of licenses it can take more than two years to complete. The **Steel Frame construction method**, industrialized construction, uses galvanized or laminated steel profiles. This system stands out for its versatility and durability, being ideal for a wide variety of construction projects, from single-family homes to commercial and industrial buildings, in addition to **solving both problems**, much less labor is needed (teams of 3-4 workers) and the speed of execution, from the granting of licenses 6 months are very conservative estimates.

From its fast construction speed to its structural strength and energy efficiency, the Steel Frame stands out as an innovative and sustainable option in the construction world. In this context, we will focus on the six main qualities that describe the Steel Framing system.





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 2. PROJECT EXECUTION. STEEL FRAME SYSTEM.

**Lightness.** More efficient foundations, simpler extensions and remodeling, reduction of risk of injury on site, without the need to use cranes or heavy lifting equipment and quick installation.

**Durability.** Lower maintenance costs, long service life and sustainability.

**Resistance.** Greater structural safety, reduction of profile sections, less maintenance and greater fire resistance.

**Industrialization.** Higher quality standards, precision and uniformity, greater control on site, innovation and technological advancement, project acceleration and cost reduction.

**Dry work.** Efficiency in construction times, lower water consumption and a cleaner and more orderly work environment.

**Versatility.** Custom design, easy modification and expansion, compatibility with various materials, compatibility with other construction systems and energy efficiency.





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 3. CHARACTERISTICS OF OUR HOMES

### HEALTHY BUILDING.

**Our projects promote a healthy interior by taking into account aspects such as air quality and the selection of non-toxic materials**, thereby reducing the carbon footprint. We strive to create spaces that prioritize the wellbeing of occupants by implementing advanced ventilation systems that ensure a constant supply of fresh, clean air. In addition, we carefully choose construction materials and finishes that do not emit toxic substances or pollutants, such as volatile organic compounds (VOCs), minimizing exposure to harmful agents and improving long-term health.



### TABIHAUS SYSTEM.

In our mission to promote healthy building, we have integrated the TabiHaus system, a **modular construction solution that aligns perfectly with the principles of sustainability** and well-being. The Tabihaus system is an innovative solution in the field of construction, designed for the creation of interior walls, mainly partitions. This system is characterized by the use of prefabricated concrete panels, which are assembled quickly and easily on the construction site. They are made with Epsom salt, which is a natural desiccant, reinforced with double fiberglass mesh, waterproofing agents and other additives and reinforcements. It does not contain plaster, cardboard, untreated wood chips or formaldehyde.





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 3. CHARACTERISTICS OF OUR HOMES

### PASSIVHAUS STANDARD.

Our buildings focus on **achieving a high level of indoor comfort**, while also ensuring that they are sustainable and achieve a significant reduction in energy consumption. This commitment to the Passivhaus standard involves the integration of advanced technologies and practices that make it possible to create indoor spaces that maintain a constant and pleasant temperature throughout the year, regardless of the outdoor weather conditions.



### WINDOW SYSTEM: KÖMMERLING.

The KÖMMERLING window system is known for its high quality, energy efficiency and durability. This German brand, with a long history in the PVC window and door profile market, has distinguished itself by offering solutions that combine advanced technology, innovative design and a strong commitment to sustainability.





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 3. CHARACTERISTICS OF OUR HOMES

### ENERGY EFFICIENCY.

We optimize energy use to the maximum, seeking to obtain maximum performance with the lowest possible consumption through efficient installation.

Our approach is based on the integration of cutting-edge technologies and intelligent design practices that allow us to significantly reduce energy expenditure at all stages of the life cycle of our buildings. From the planning stage, we carefully consider factors such as the orientation of the building, the selection of materials and the incorporation of systems that contribute to energy efficiency.







# STRATEGY FOR INVESTMENT IN CANTABRIA

## 4. SALE OF PROMOTIONS.

The size and classification of the land determines its purpose. Three types of end customers can be established depending on their financial capacity and personal needs.

**Premium single-family home.** For a profile **with high purchasing power**, looking for landscape, culture, gastronomy and sport, attractions that do not have to be limited to the summer months and see the opportunity to invest in other locations other than the traditional ones due to their conditions with a milder climate (Mediterranean, Balearic Islands and Andalusia).

**The price starts at 1 million Euros.**





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 4. SALE OF PROMOTIONS.

### HOUSING IN PREMIUM DEVELOPMENTS.

They are for a profile with purchasing power, an age of forty or older, family-oriented, looking for, as in the previous case, landscape, culture, gastronomy and sport, a milder climate, if they are foreigners, they are interested in having their children learn Spanish and also as a way of investing, when they are not occupying the property, they rent it out. Three or more rooms.

**The price starts at 400.000 Euros.**





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 4. SALE OF PROMOTIONS.

### HOUSING IN STANDARD DEVELOPMENTS.

It is a middle class profile, aged thirty-five or older, family-oriented, looking, as in the previous case, for landscape, culture, gastronomy and sport, a milder climate, a way of investing. One to three bedrooms.

**The price starts at 250.000 Euros.**

The promotions can be independent homes, semi-detached houses or apartments.



**PROMOTION OF FLATS**

**INDEPENDENT AND SEMI-DETACHED HOUSING**





# STRATEGY FOR INVESTMENT IN CANTABRIA

## 4. SALE OF PROMOTIONS.

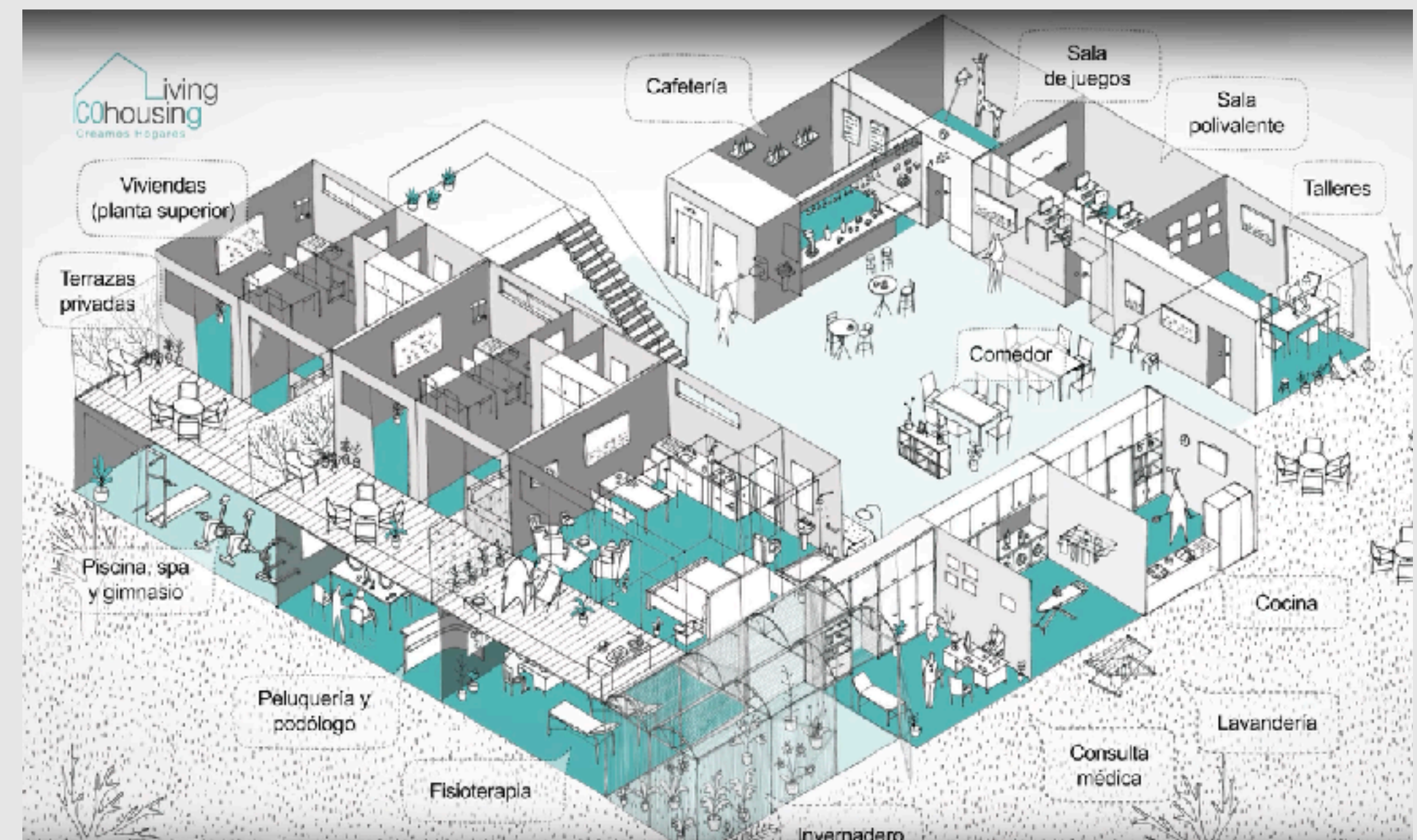
### HOUSING IN COHOUSING DEVELOPMENTS.

The Government's new State Housing Plan 2022-2025 offers aid for new types of housing, such as cohousing, a form of collaborative housing.

Cohousing **is a residential modality in which spaces such as kitchens or rest areas are shared between the inhabitants of buildings or residences, although** each has their own private space or home. **Apartments have a maximum of two rooms.**

Cohousing is the social response for **young people or the elderly**. This model is important because in Cantabria the law allows the construction of this type of spaces with special tax **conditions**, especially if it is aimed at **“senior cohousing”** to avoid loneliness among the elderly, gain in quality of life and reduce the pressure on the residence of the elderly.

**An apartment has a price starting from 60.000 Euros.**





# WHY INVEST WITH CLAUS VON BENZ?

Claus von Benz has representation in Santander and offers the opportunity to invest in the purchase of land, participate in the execution of the promotions you wish to participate in and, if you wish, you can opt for the management of the property under a tourist rental regime.

**Claus von Benz in collaboration with Steel Frame Cantabria (SFC) allows us to offer all services with local agents with more than 35 years of experience in the sector.**



## CVB SERVICES IN SANTANDER (CANTABRIA).


In order to provide a quality and guaranteed service, **CvB has a legal, fiscal and technical structure and relations with all public administrations.** CvB will provide a secure investment vehicle in which each step will be carried out, once the service has been selected, through certifications.





**CLAUS VON BENZ**

REAL ESTATE  
SILENT LUXURY & HIDEWAYS



We are waiting for you in Santander (Cantabria)  
Come and discover an infinite paradise!



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