



BELLALUZ

COMUNIDAD DE PROPIETARIOS

Dear Bellaluz Owner,

The purpose of this **Welcome Information** is to assist you and provide you with important information regarding property ownership in Spain and specifically within our community of Bellaluz (*which, if you are unaware, means beautiful light*).

This has been put together by your current president, Carolina Betés and her committee.

Herein you will find some information regarding the importance of the **Law of Horizontal Property**, our **Bellaluz Community of Owners By-Laws** and the **Guidelines - Rules & Regulations**. On our website you will find all of these mentioned documents and onto which you should log and keep updated with latest information, etc. www.bellaluzlamangaclub.com

Bellaluz is just one of the 43 communities which make up La Manga Club, and could be considered to be not only the largest but the most complex, with a mix of residential and commercial ownership with the added attraction of many public areas including a main square "Plaza Mayor", a small square, "Plaza Chica", beautiful gardens and without doubt the largest and best swimming pool in La Manga Club for our own private use.

As such, we can expect lively entertainment in the high season, social events frequented not only by Bellaluz residents but also fellow owners from other communities and offer a friendly and welcoming environment.

The main purpose of your committee, and whilst working alongside the administration team, is to ensure funds are spent wisely and that communal areas are kept to the highest standards possible, with your interests in mind.

In accordance with the Law of Horizontal Property (HPL) we contract an Administrator – a legal requirement. The tasks undertaken by this team is to collect fees, instruct contractors, chase debts, keep our accounts in order, process legal requirements pertaining to a community and manage day to day incidents, amongst many others. Ours is **Independent Consultants La Manga, S.L.** who can be found in "Plaza de la Fuente". The opening hours are displayed on their door. We would ask any issues reported to them are community related, although we are sure they would help you with your own personal requirements if needed and urgent.

ADMINISTRATOR: Juan Carlos Cabeza Martinez of J.C. INDEPENDENT CONSULTANTS

C.D.197 · La Manga Club · 30389 · Cartagena · Murcia · España
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To enable them, please make sure they have your contact details, and these are updated when applicable, including information of a management company if you have engaged one, i.e. a key holder in the event of needing emergency access.

Please complete and sign the **Owner Data Form** (attached) and send it to the Administrator by email (bellaluz@jccabeza.es). Any given information will be held by the Administrator and the President and not passed on to others without your prior express permission.

Please also complete and sign a **Direct Debit Mandate** (attached), so that the Administrator can charge community fees direct to your bank account.

Owners' Rights and Responsibilities:

- These are contained in the previously mentioned **Bellaluz By Laws and Bellaluz Regulations and Guidelines**; the current versions are available on the Bellaluz website in English and Spanish – www.bellaluzlamangaclub.com

Practical Information for New Bellaluz Owners

Bank Account: After buying your property in Spain you will no doubt already have opened a national account. If not, you need to do so, otherwise standing orders and direct debits cannot be organised. There are a number on the Club and in the neighbouring Los Belones to choose from.

NIE & TIE Numbers: This effectively is your ID number in Spain and will be listed on every document, deed or other you have or get. Your conveyancing lawyer will be able to arrange one for you, which since Brexit has changed. You will sometimes need to show this card, along with visas, when purchasing. A TIE card is pertinent to residents in Spain and an NIE card for non-residents.

Electricity: You are responsible for setting up your electricity contract when purchasing your property, a task that will probably be performed by whoever does your conveyancing. If you have any problems, you can visit the Iberdrola website at www.iberdrola.es. "Iberdrola" is the principal electricity supplier in Spain, although there are now plenty of competitors. The Bellaluz Administrator can assist you.

Water Supply: You need take no action on this as water supplied by "Hidrogea" is currently supplied to Bellaluz as a whole. All the charges are paid by the Community out of Community Fees, including yours. You are charged for water as part of your Community Fees, the total of which is based on your property's coefficient (share), not usage. However, if meter readings show an elevated consumption you could be charged additionally.

T.V. & WiFi: There are a number of options available. Many use the on-site facility offered by Club TV (located near the petrol station), but there are also local companies

such as Mangatel or Olive Net. It's your choice. If you require Spanish channels only, these can be tuned in.

Cartagena Local Property Tax: This annual local tax levied on all properties in Spain (Impuesto de Bienes Inmuebles or IBI) is payable to the Town Hall (Ayuntamiento) in Cartagena every year and usually before or around 5th July. We recommend that you ask the person who did your conveyancing to set up a direct debit to ensure that this is paid promptly and so avoid accumulating charges for late payment. The last day for payment is clearly detailed on the

IBI document which you should receive by the post from the Town Hall, so ensure that your correct postal details have been supplied and logged with the local authorities. Check with your legal representative at the time of purchase this has been done and is up to date. Substantial late payment fines are added automatically. If not paid for two or more years, an embargo can be applied to your property and to your bank accounts!

Non-Residents Tax: This is another annual tax which all non-resident Owners are obliged to pay. It is based on the registered property value listed on your local tax bill (IBI). Again your legal advisor or the Bellaluz Administrator can help you.

Vehicle Taxes: The annual road tax is due by the beginning of April and if not paid can result in an embargo on your vehicle and surcharges added to the amount. We suggest you set up a direct debit to ensure prompt payment. This should be done as soon as you purchase a vehicle.

Vehicle MOT: This is called ITV in Spain, (*Inspección Técnica de Vehículos*). The frequency required is dependent on a vehicle's age. Most local garages will prepare your vehicle for an ITV inspection, and some will even take the vehicle for its inspection in Cartagena for a small charge. If the vehicle passes its inspection a certificate will be issued and also a window sticker. The expiry date is the date on the certificate, not the month end on the window sticker.

Post: Whilst we are talking about receiving annual notifications, we do not have postal deliveries to any properties in La Manga Club. Post is delivered to the central post office in Las Sabinas, where you can set up a post box. Staff will sort and deposit received mail into your own box for collection by you or a representative. Normally, and if you have a management company, you could ask them to collect mail on your behalf, but in the main, it's probably advisable to set up direct debits for annual fees and avoid complications and fines, as mentioned.

Spanish Will: It is advisable to have a Spanish Will and possibly a Power of Attorney covering your assets in Spain. The procedure in Spain is very straightforward and inexpensive. For further information on this please contact your legal representative. Legal documents in Spain require to be signed in front of a Notary and we are lucky to have one very close, in Los Belones.

Key Holding: It is a good idea to leave a copy of your property key with a responsible local person to deal with emergencies in your absence. There are management companies located in Bellaluz and throughout La Manga Club that offer this service.

Annual General Meeting (AGM): Every community in Spain is obliged to hold an AGM. Every owner can attend in person, or a representative can attend with your proxy. Note if you give your vote to someone else, you cannot then vote yourself. This is a very important meeting as at these assemblies' changes can be made to all the shared aspects of co-ownership. These include the ***Bylaws*** and ***Regulations & Guidelines*** referred to in the letter attached. Your vote is important, so please use it or appoint a proxy wisely to vote on your behalf.

The Owners' Week: Held in the same week as the AGM - in the first six months of the year, a week of leisure activities for owners is organised by the committee. Typical events include golf, coach trips, walks, dining, coffee mornings, craft fairs, etc. Details of the activities will normally be sent out with the AGM Call papers so you decide well in advance what you'd like to attend before arriving for the week.

Sports Fees: These are payable annually in January to La Manga Club SL (or any successor) and are based on the number of bedrooms in the original design of each property. Additional fees, such as rounds of golf at reduced rates due to your owner status are payable at golf administration also, which is also where you book a round. The tennis centre is now under new and private ownership. For information on their state of the art facilities and membership, please talk to them directly at the newly named "Raquet Centre".

Making alterations to your property: You may wish to make your mark on your newly acquired property. If this is your case, there are a few rules you need to follow.

You have only bought the internal part of the apartment/villa. External walls belong to the community and as such require uniformity and therefore approval to alter. If you wish to change the window frames, the doors, railings, diving walls, add an awning, re-tile a terrace or patio – all these works will require community approval. The adding of balconies also requires community approval. You may be asked to submit samples of, for example, tiles.

Air conditioning external units are to be fitted on the provided roof areas and out of sight – and you also need approval plus give assurances as to how they will be fitted. Old units need to be removed at the same time. If roof space is not available, external units should be camouflaged by lattice screening, seen throughout the village.

Internal refurbishment works can take place to your choice and always when the integrity of the building is not compromised by the removing of walls. But in any case, you should always advise the administration office of any works and to avoid grievances with neighbours, ask administration to inform them of start time and expected finish day. All works, internal or external should follow rule and regulation guidelines with regards to

site cleanliness, management, time of works and the need for skips. As a rule of thumb, just tell administration.

Any refurbishment works require Town Hall licences. Ensure your contractor will organise these for you. Works affecting the external appearance, and if approved to carry out, will require structural engineer and architectural reports and signing off, especially where balconies are concerned. Licences are your responsibility, so make sure your contractor – if asked – gets one for you.

Painting your own patio: The colour of our community has been an emotive subject in the past and we have an agreed colour for all. If you wish to “touch-up” an area you use, for example a wall within a private patio garden, please refer to the website for RAL paint colour and manufacturer details or ask the office. If you paint in a different colour, other than that voted and approved at the 2022 AGM, it will mean you will need to re-paint.

Patios, Balconies, Terraces & Stairwells: Please be mindful that items should not be affixed to walls on balconies and patios as when the time comes to paint, they will have to be removed and will not be replaced. You should also ensure any wall climbing plants on internal patios and sunken gardens are pruned regularly. Items, pots or others should not be left standing on perimeter walls or stairwells at any times. Additionally, unless you live here all year round, potted plants that require watering should be avoided. Please be aware that it is illegal in Spain to allow water from your balcony or terrace to infringe into a property or public area below yours, so the least amount of water used the better, this includes when cleaning/washing down terraces.

When you depart, terraces, balconies and gardens should be left in a clean and tidy state, without eyesores for your fellow Owners. Also, when here, please avoid hanging towels and/or washing to dry over railings and walls. Screening for balcony railings for privacy are allowed but approval should be sought via an application to the Administration office. They will advise you which type of screening is authorised for use. Also, the fitting of awnings needs to be approved and the colour of fabric in accordance with our ***Rules and Regulations***.

Stairwells are community owned spaces and do not belong to individuals, even if they do lead to your front door. These should be kept clear of personal items at all times. If not, they may be removed. Also, stairwell water meter cupboards are not storage cupboards and should not be used as such. They are sometimes cleared out, so personal items may get removed without notice if you do so.

Insurance: All Owners should ensure they hold a comprehensive insurance policy for contents and building and that it includes third party coverage on property below/to the side of you which could suffer damage caused effectively by you. Make sure your policy is adequate to cover all eventualities of a re-build including kitchen furniture, wardrobes, pipework, bathroom furniture, electrical installation, white goods, window frames, contents and damage to third parties. Your insurance broker or bank will be able to best advise you on the best option for you.

Swimming Pool: Bellaluz is in the enviable position of having one of the best, if not the best swimming pool on La Manga Club. This takes a lot of upkeep, which in turn costs money for which you pay for via your proportional part of community fees. Access is controlled by a fob system, obtained from the administration office. There is a cost attached to replacing fobs, payable in cash or by credit card upon collection. Please ensure these are not shared with non-Bellaluz Owners as the pool is private for the use of Owners, their guests and family.

The pool carries a number of rules and regulations, which we ask you and your guests to follow, including the non-reserving of sun beds by placement of towels or personal belongings, the non-use of inflatables, no food or drink within the pool basin, avoidance of loud music and no ball games for example. All rules established are clearly identified at the pool entrance.

The role of the General Community: A proportional part of your community fee goes towards our payment as a community to the “central pot”, held and controlled by the GC. This is different to the Sports Rights fee, also known as Club Fees.

The GC offices are located at Las Sabinas commercial centre, in the same building used by the doctors for their surgery.

Your elected president becomes your representative at GC presidential meetings, held approximately four times a year. Yearly an AGM is held, and several EGM’s can take throughout the year also, dependent on urgency of items that need resolving.

The GC contracts and controls such services as on-site security, refuse collection, the upkeep of public gardens, entry statement maintenance, plus others. They are also our connection with the local authorities, town hall, Guardia, etc.

They control an eco-park for large items of rubbish no longer required. Please coordinate with them directly for hours when old furniture or large items can be dumped (located behind the Owners Club House). Please be aware that any items left outside this area, even temporarily, become an eyesore to fellow owners, cctv is in place.

As a new owner, please log onto and follow the GC website on www.lamangacommunity.com and their official facebook page where several newsletters are published each year.

On-site Doctors: As mentioned above, there are two doctors (offering morning and afternoon surgery), located in the GC office building. In the mornings normally from 09:30 to 13:00 and in the afternoon from 17:00 to 20:00 (female doctor). Monday to Friday. No appointment is necessary. For emergencies out of these time parameters, you can call for assistance on +34 663 976 614. A fee is payable by owners, holidays makers and visitors.

Or you can call the Los Belones surgery on +34 968 137476

Medical Emergency.

In the unfortunate event that you need an AMBULANCE call 112 this is the same as UK 999

The nearest Accident & Emergency hospital is the St Lucia hospital in Cartagena. Follow the link for location.

[C/ Mezquita. s/n. 30202 Cartagena. Murcia. Spain](#)

LMC Security.

If you need assistance or need to report an incident to Security call +34 697 560 211 Ask for gate 1 they usually have an English speaking operator.

Guardia Civil (Police) call +34 968 142 125.

A mobile vet is available called Mobile Valeria +34 689 745 364. Open 09.30 - 20.30.

Further Assistance is offered by committee member Gillian Schofield, to all new owners If required and she can be contacted by email on gillianschofield@me.com



Bellaluz Property Number:				
Owner Name(s)	Non-Spanish Address	Telephone Numbers		Email Address
Management Co.				
Other Key Holder				
Insurance Company				
Signed:		Print Name:		
Date:				

Please send this form by post or email to the Administrator's office. The address details are shown below.

Independent Consultants La Manga,S.L., Administrator of Bellaluz Community, CD 197, La Manga Club 30389, Cartagena, Murcia, España
 Telephone (00 34) 968 338 342 // 600 118 502
 Email: bellaluz@jccabeza.es



PROPERTY NUMBER:

(e.g. Block 1, No. 1 = 01-01)

SPANISH BANK ACCOUNT: ES.....
(The full twenty digits are required)

Name of Account Holder:

NON-SPANISH ADDRESS:
.....
.....

TELEPHONE NUMBER:Mobile:

E-mail:

SIGNATURE: DATE:

PRINT NAME:

The above information will be made available only to the Administrator and his staff.

Please send this form by post or email to the Administrator's office. The address details are shown below.

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EXPRESS CONSENT FOR THE PROCESSING OF PERSONAL DATA

FIRST NAME.....

SURNAME.....

DNI / PASSPORT / NIE / CIF.....

Owner of property: of BELLALUZ VILLAGE at La Manga Club.

We have updated our Data Protection Policy in order to adapt it to the new **European Union General Data Protection Regulation (GDPR)**, that has come into effect on the **25th of May 2018**.

In compliance with this regulation, we inform you that the data that you provide us will be incorporated and processed in the database owned by the Bellaluz Community of Owners Of Bellaluz, in order to be able to provide you with our services, as well as to keep you informed about matters related to the **Bellaluz Community - La Manga Club**.

By signing this document, you expressly consent that **JUAN CARLOS CABEZA MARTINEZ, as administrator of the Community of Owners of Bellaluz**, may use the data provided by you for this specific purpose, compromising to process personal data, not to communicate or share this information to third parties and to keep it with strict confidentiality.

Likewise, we inform you of the possibility you have to exercise the rights of access, rectification, cancellation and opposition of your personal data by writing to: bellaluz@jccabeza.es accompanying a copy of your passport.

Signature:

Date: _____