

35. posvet - v živo in na spletu

Poslovanje z nepremičninami



13. in 14. november 2024

Roundtable on Current Industry Conditions

mag. Ajda Kaluža

arvio

Real Estate Collateral Solutions



Maja Vrtovec

- Immobili Senza Confini di
Maja Vrtovec



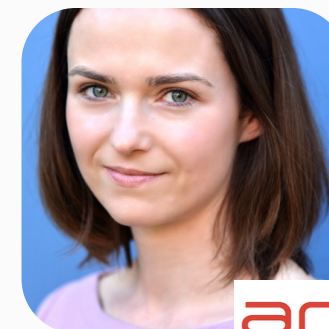
Boro Vujović

- Opereta nekretnine
- Udruženje za poslovanje
nekretninama, Hrvatska
gospodarska komora (HGK)



Tanja Tučić

- RE/MAX Nepremičninska
družba d.o.o.



Ajda Kaluža

Arvio



Aljaž Berginc

- 24nep



Milena Jančić

- M nepremičnine Milena
Jančić s.p.



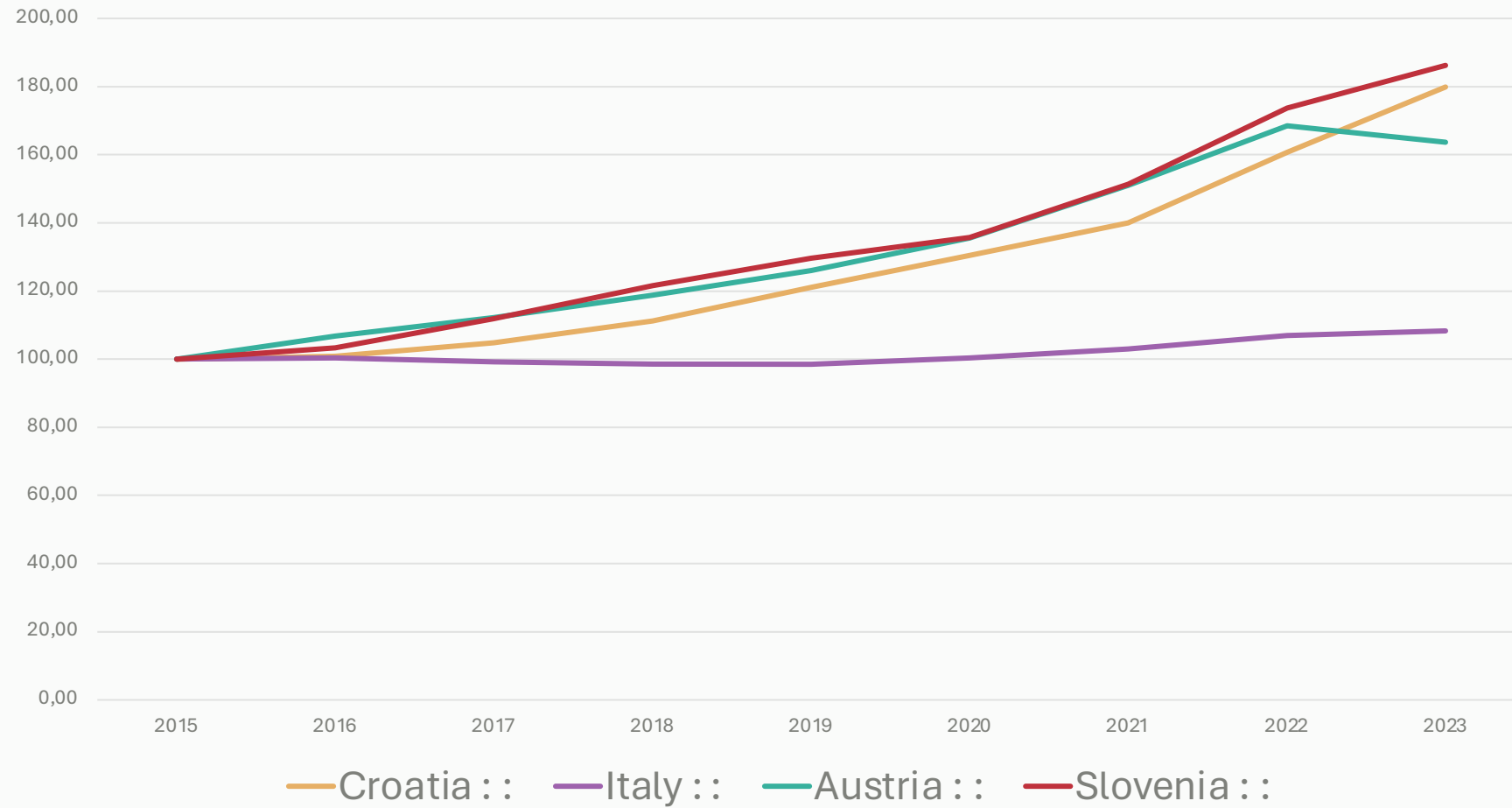
Nenad Đorđević

- Klaster nekretnine

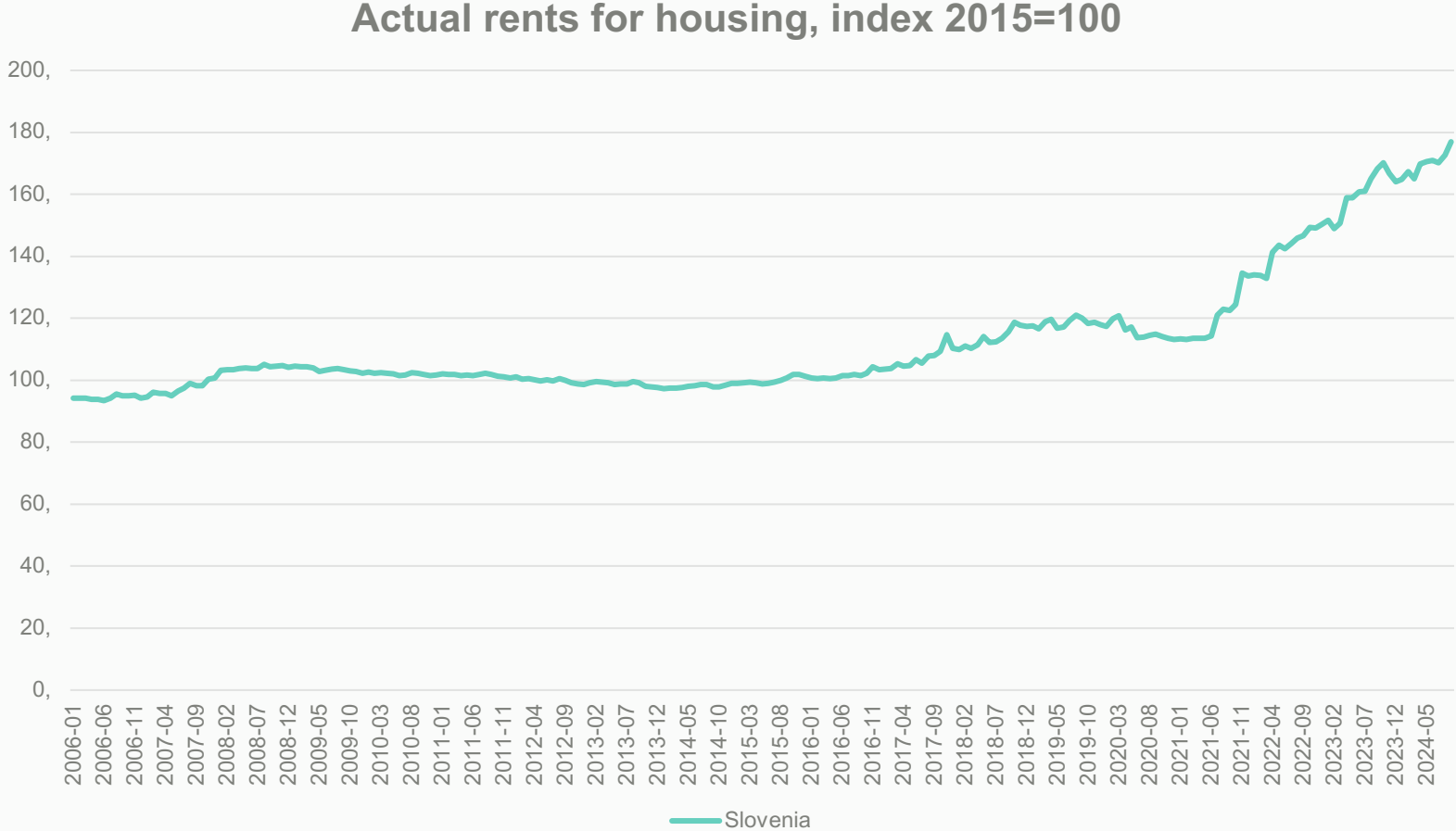
Agenda

- The state of the real estate market (data on prices, rents, and accessibility)
 - Tanja Tučič: EU
 - Milena Jančič: Austria
 - Maja Vrtovec: Italy
- Tax changes, including the introduction of property tax in Slovenia and real estate tax abroad,
- Changes to short-term rental restrictions

House price index (2015 = 100) - annual data



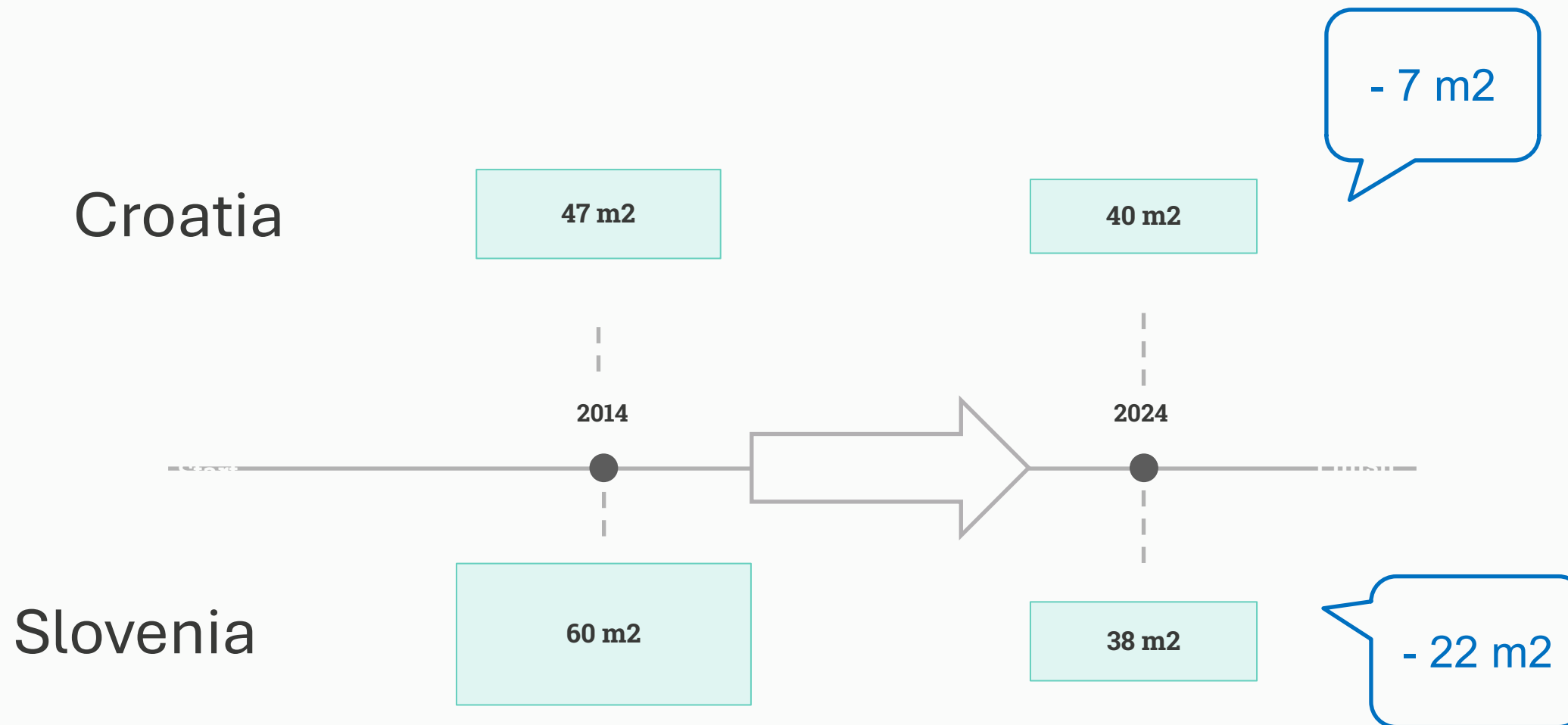
Real Estate Market Conditions - Rents



	2008	2016	2022	2023	2024
Prosječna plaća	716	755	1.016	1.148	1.239
OPERETA Prosječna cijena stana EUR/m2	1.874	1.263	2.168	2.535	2.680
<i>DUBRAVKO: Prosječna cijena stana</i>	<i>1.920</i>	<i>1.433</i>	<i>2.021</i>	<i>2.215</i>	
Ukupna cijena stana (68 m2)	127.432	85.884	147.424	172.380	182.240
Prosječna kamatna stopa	5,78%	4,79%	2,55%	3,26%	3,72%
Mjesečni Iznos anuiteta	836	514	707	889	984
Ukupna kamata	103.206	55.980	47.586	72.850	89.212
Iznos kredita s kamatom	230.638	141.864	195.010	245.230	271.452
Cijena EUR/m2 s kreditom	3.392	2.086	2.868	3.606	3.992
Auitet u postotku od plaće	117%	68%	70%	77%	79%
za m2 broj plaća ako kupujemo kreditom	4,735052292	2,76495315	2,8233913	3,141396675	3,221907017
Prosječni rok otplate kredita 23 godina					
za m2 broj plaća ako se kupuje gotovinom	2,616204002	1,673891557	2,134430419	2,208188153	2,163034705

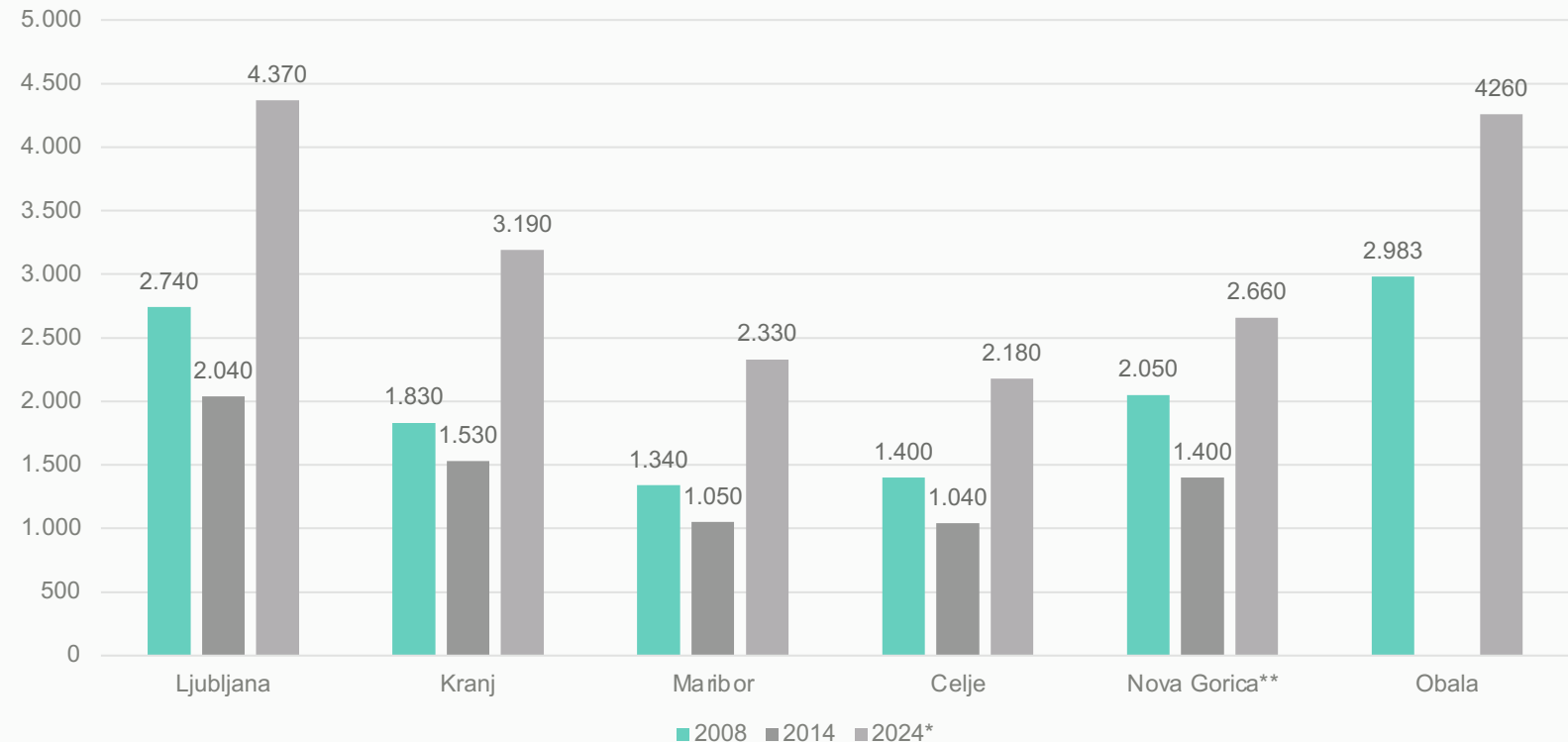


Arvio affordability index



Real Estate Market Conditions

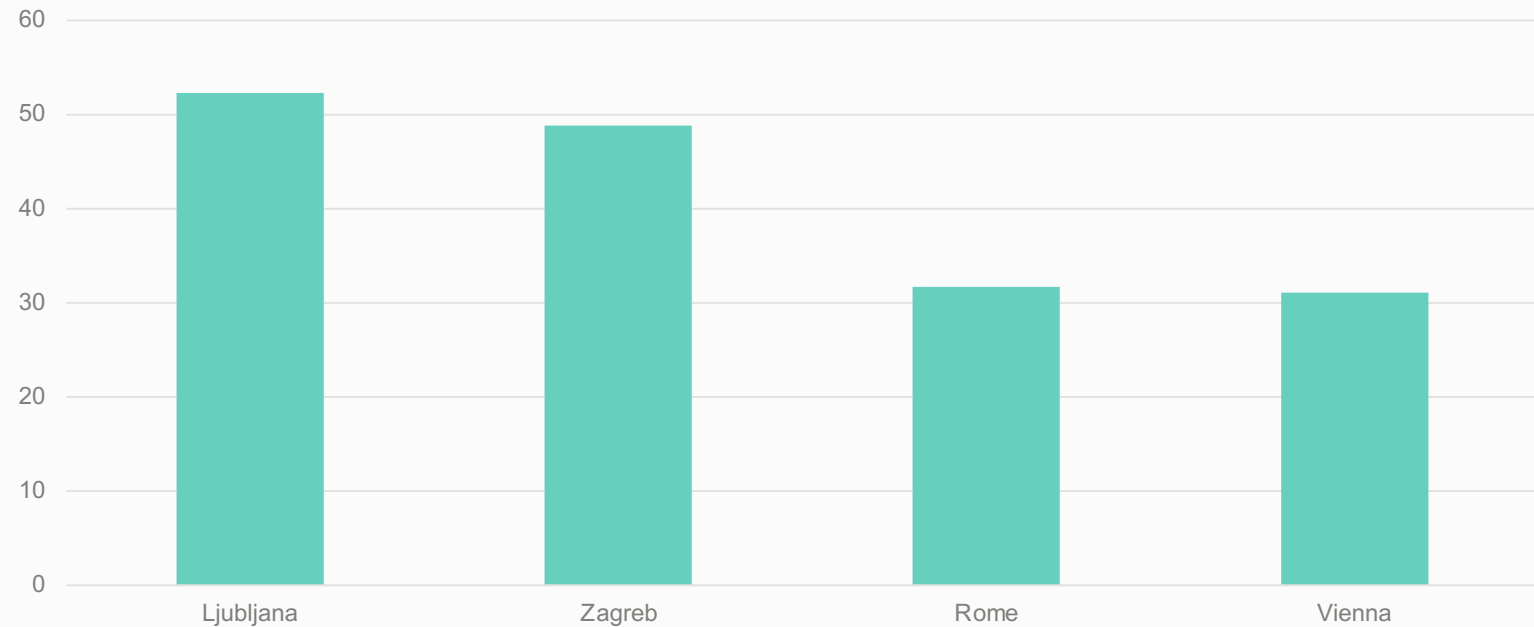
Median Price €/m² of a Pre-owned Apartment



*Data for the First Half of 2024

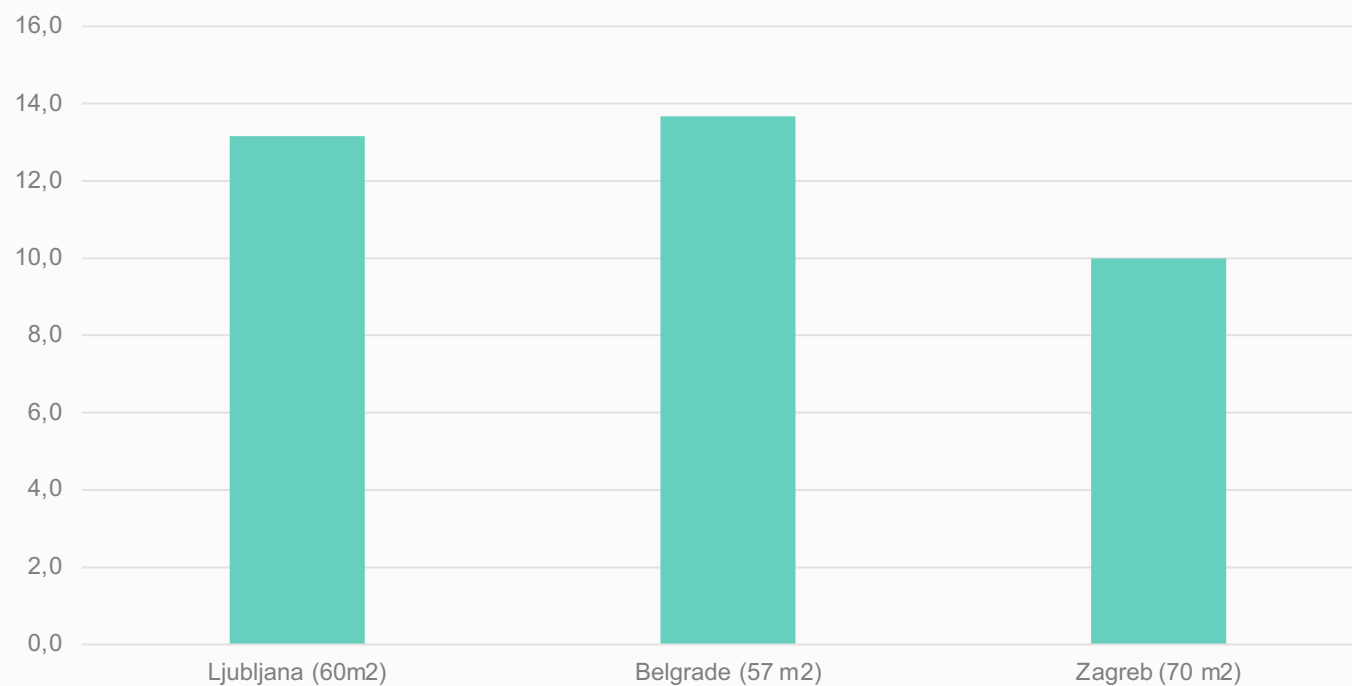
** price from 2023

Percentage of salary that residents spend on renting a standard 50m² one-bedroom apartment



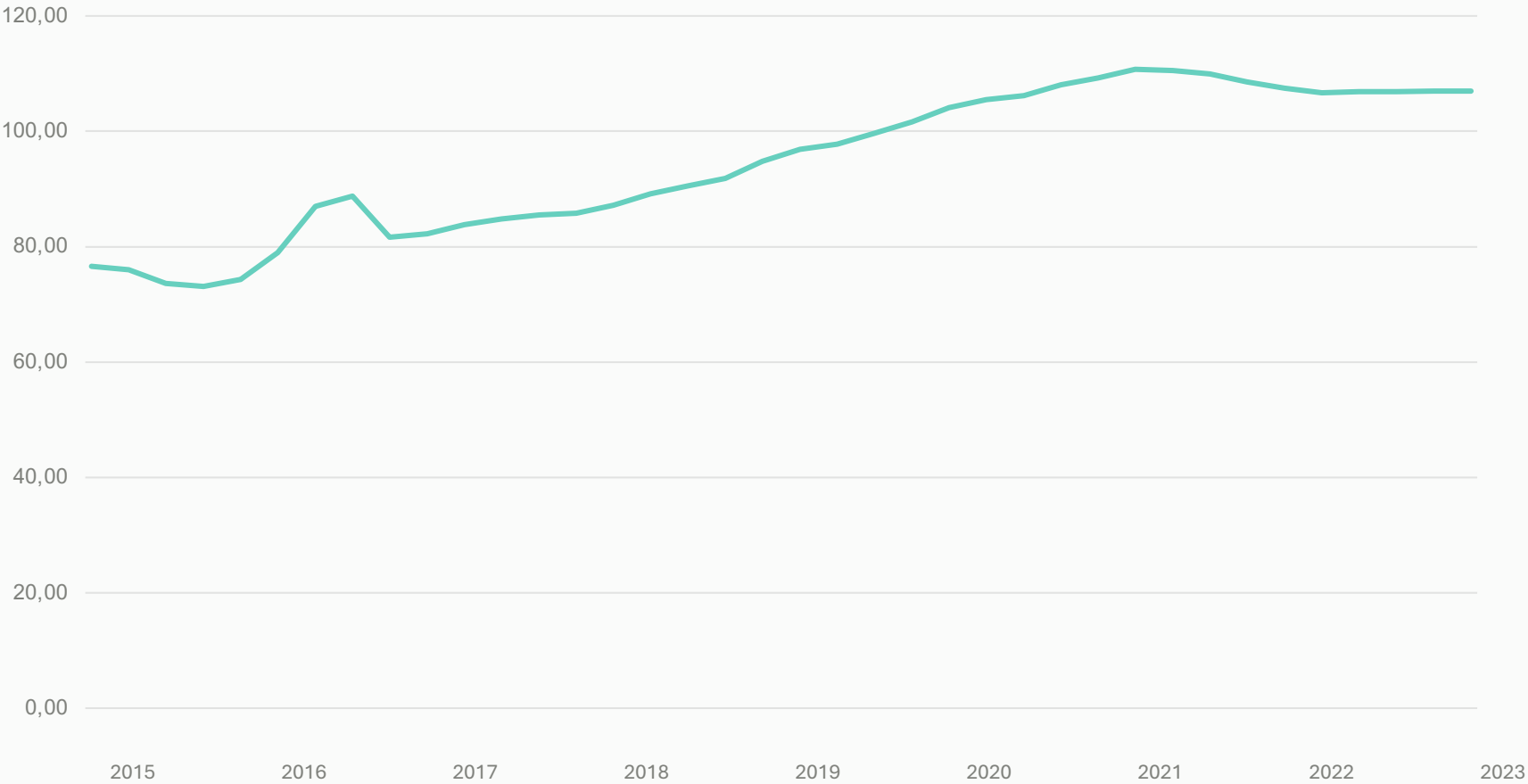
Source: finance.si

How many average annual net salaries does an apartment cost



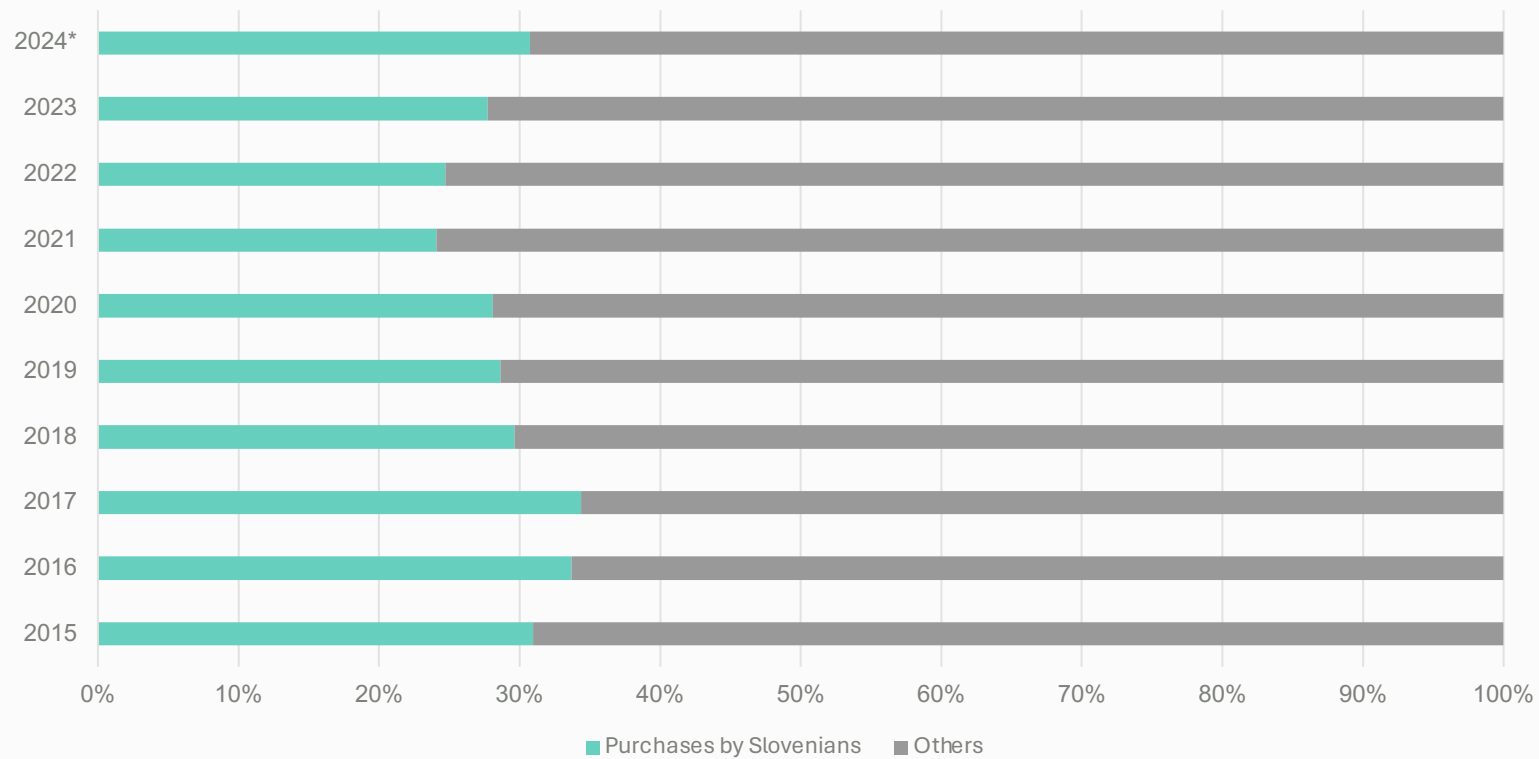
Source: finance.si, euronews.rs, forbes.hr

House price index (2010 = 100), Serbia



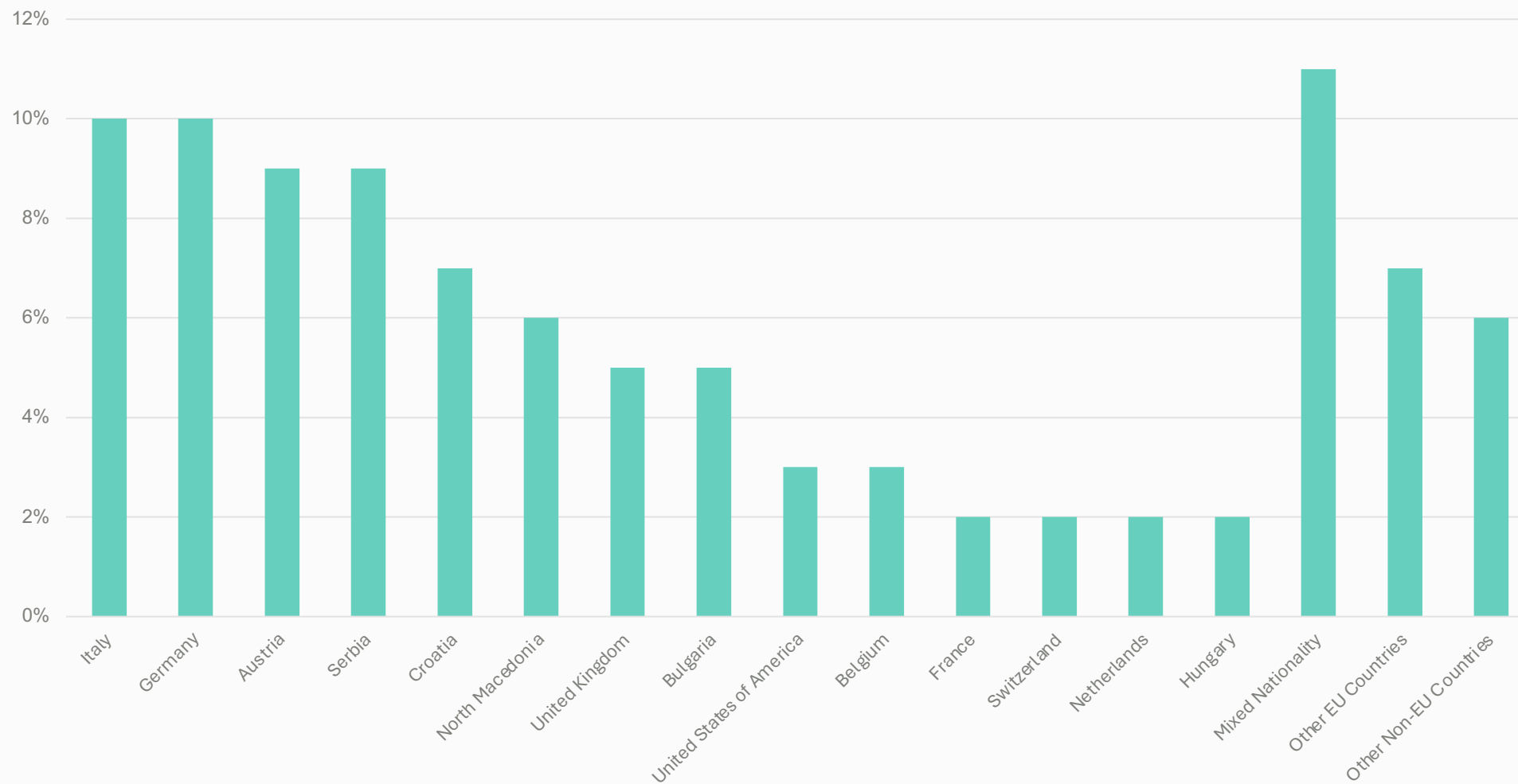
Source: Federal Reserve Economic Data

Real Estate Purchases in Croatia: Slovenians and Other Foreigners



Source:
Croatian Tax Administration

Share of Recorded Residential Property Sales (Apartments and Houses Combined) to Foreign Buyers by Nationality, Slovenia, 2017 - 2019

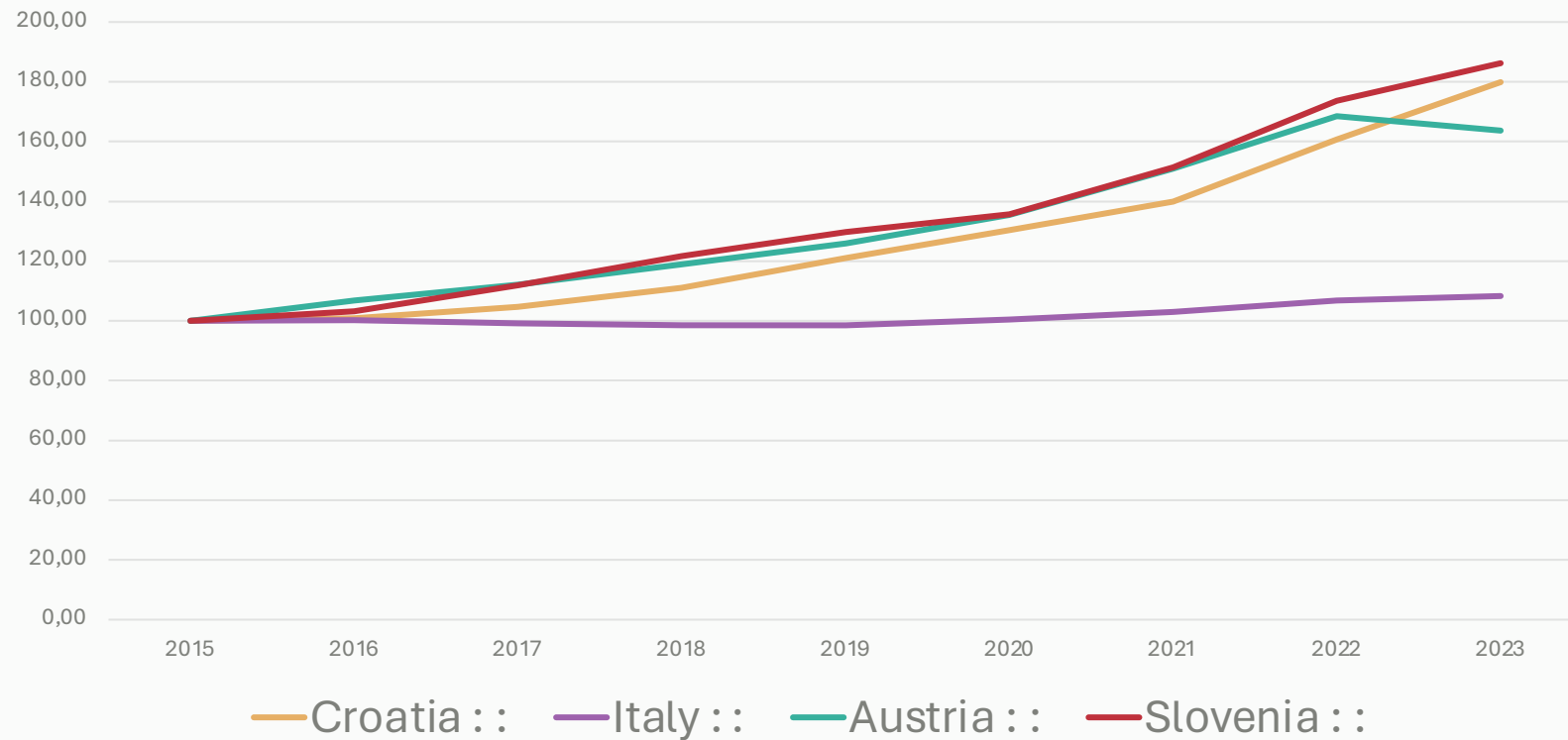


Source: GURS

Discussions

Discussion: Current Market Conditions

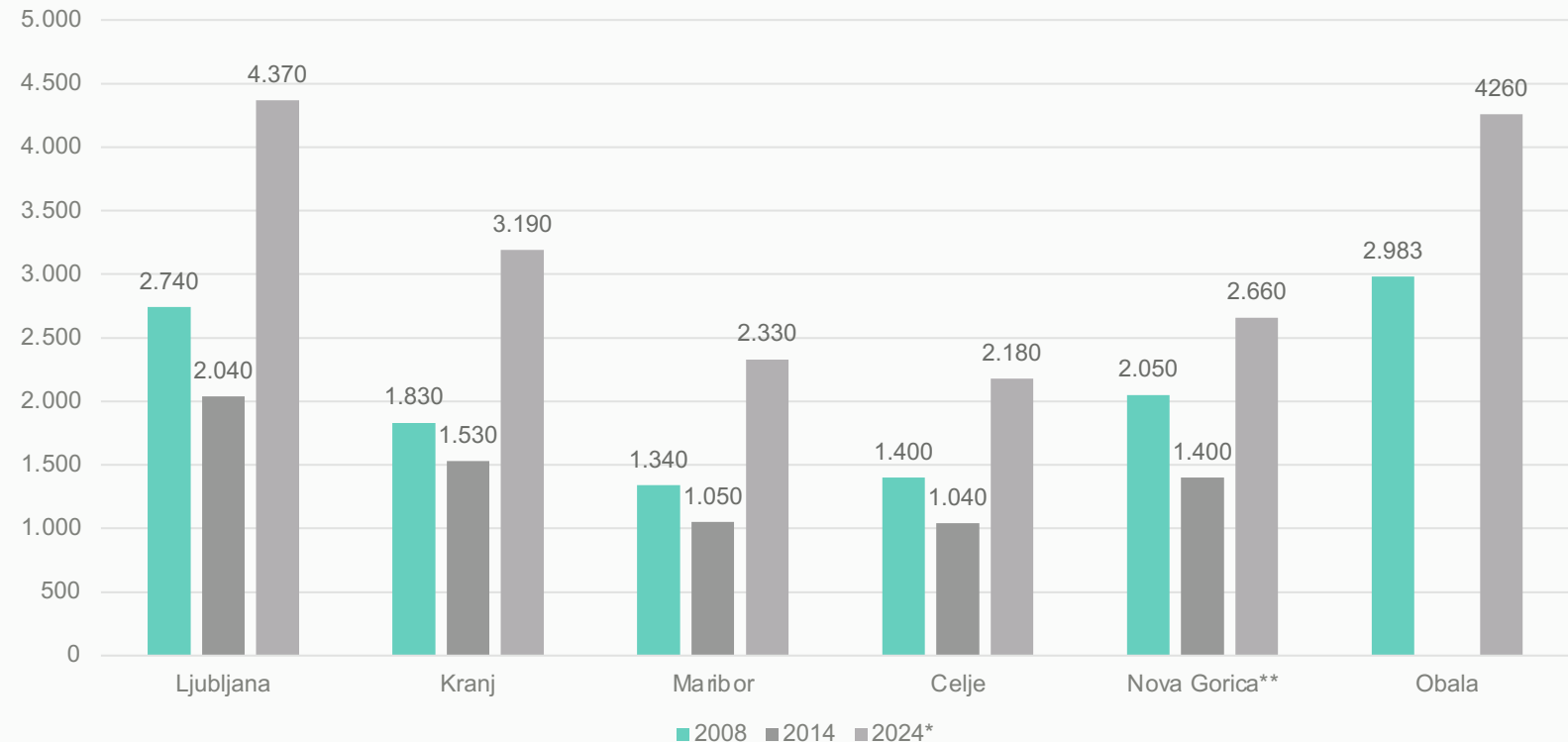
House price index (2015 = 100) - annual data



Source: Eurostat

Discussion: Current Market Conditions

Median Price €/m² of a Pre-owned Apartment



*Data for the First Half of 2024

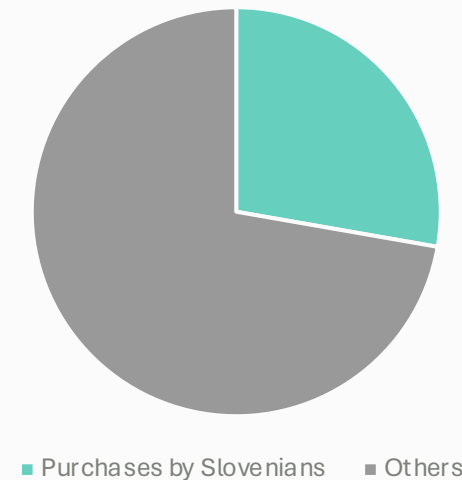
** price from 2023

Source: GURS

Discussion – Tax Legislation Impact

New Real Estate Tax: up to €8/m² – the government aims to increase property availability on the market.

Real Estate Purchases in Croatia: Slovenians and Other Foreigners, 2023



Source: Croatian Tax Administration

Discussion – Short-Term Rentals and Airbnb

Fact: EU legislation is considering classifying intermediary platforms (e.g., Airbnb) in the same category as real estate agents.

Actual rents for housing, index 2015=100

