

A wide-angle photograph of a serene mountain landscape. In the foreground, a calm lake reflects the sky and the surrounding greenery. A piece of driftwood is visible in the water. The middle ground shows a dense forest of green trees covering the lower slopes of the mountains. The background features towering, rugged mountains with grey rock faces and patches of green vegetation. The sky is a vibrant blue with scattered white clouds. Sunlight rays are visible on the left side of the image, creating a bright, airy atmosphere.

# SMART AUSTRIAN PROPERTY INVESTMENT



Alpin Resort  
**ERZBERG**  
Eisenerz

*Urlauberlebnis auf höchster Stufe*

30

# KEY-FACTS

A UNIQUE, SAFE AND INFLATION-PROOF  
INVESTMENT OPPORTUNITY  
IN THE AUSTRIAN ALPS!

100 NEWLY RENOVATED  
HOLIDAY APARTMENTS

SUPPLIED TURN-KEY, COMPLETE WITH  
TOP-QUALITY FIXTURES AND FITTINGS

SUNNY LOCATION SURROUNDED  
BY AN IMPRESSIVE MOUNTAIN PANORAMA

PLEASANT HOLIDAY RESORT IN  
SUMMER AND IN WINTER

RENTAL GUARANTEE OF 5% NET  
FOR A FULL SEVEN YEARS

UP TO 50% MORTGAGE WITH A LOW  
INTEREST RATE VARYING FROM 2% TO 2.5%

PRICE RANGE FROM  
€ 75,000 TO € 300,000





## INVESTMENT OPPORTUNITY

Austria is a favourite holiday destination, both in summer and in winter. It is easy to get to and popular with tourists from Benelux, Germany and the UK. Thanks to an increasingly prosperous middle class, more and more holidaymakers from neighbouring countries are also discovering Austria as an ideal holiday destination.

Tourism to Austria has been growing for many years, so there is a big demand for good, comfortable holiday accommodation.

Investing in a holiday apartment with a rental guarantee in the Alpin Resort Erzberg is therefore an attractive alternative to shares, bonds and low-interest savings accounts. For the first seven years you get a rental guarantee of 5% on the net purchase price.

By purchasing your apartment in combination with a low-interest mortgage you not only need less capital but your return rises still further because of the leverage effect.

In addition, there is an attractive personal use scheme.

An ideal combination of having fun with your own holiday home and an attractive investment.





## ECONOMIC DEVELOPMENTS

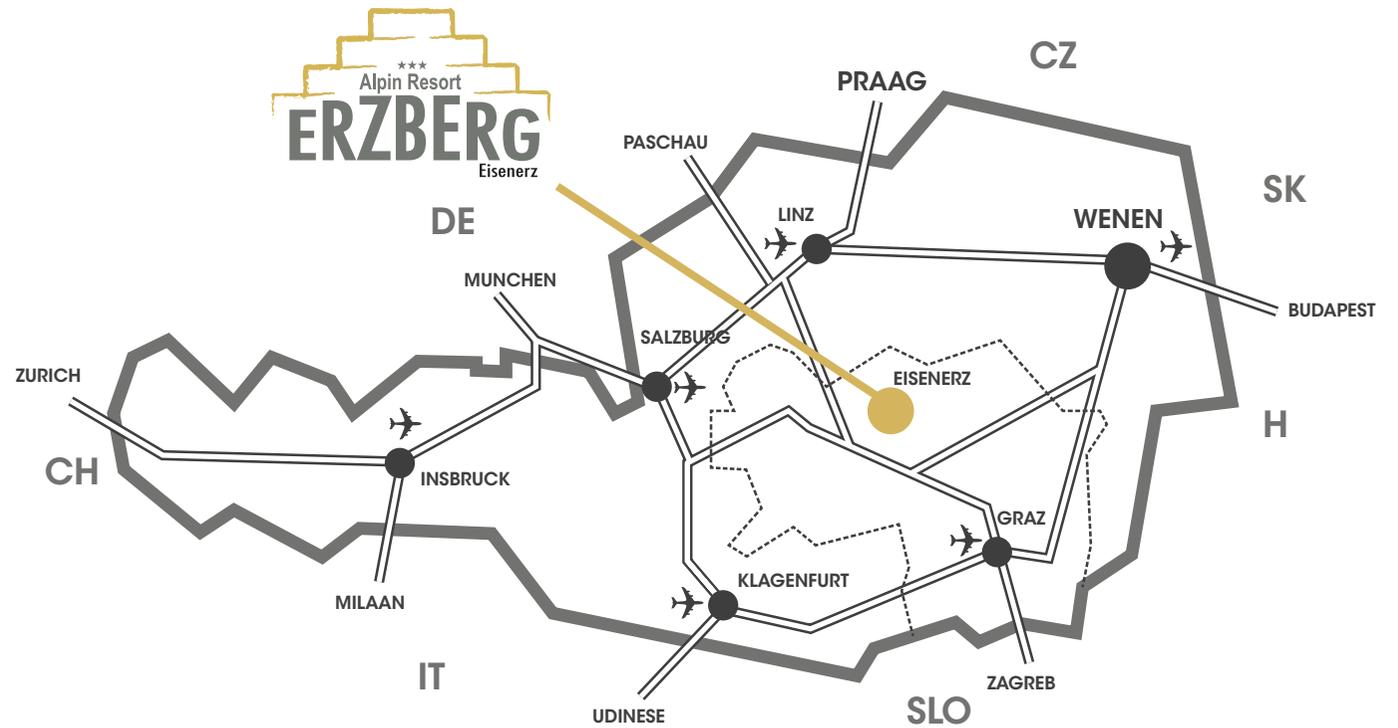
In the past, the region's economy depended totally on mining and many reminders of the former prosperity and rich traditions live on in the surrounding area. The principal basis of the economy fell away years ago when the mines were modernised, but the region has excellent potential for tourism and offers a lot to the holidaymaker.

Thanks to its many recreational possibilities, the provincial government of Styria has decided to provide substantial subsidies to Eisenerz and surrounding areas. The Redesign Eisenerz – 2021 project is a ten-year plan to develop the region for top-quality tourism.

Not only are these subsidies a stimulus for tourism, but the resulting increase in economic activity will also have a positive effect on the future prices of houses – and holiday houses – in the Eisenerz region.

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THANKS TO ITS MANY RECREATIONAL  
POSSIBILITIES, THE PROVINCIAL GOVERNMENT  
OF STYRIA HAS DECIDED TO PROVIDE  
SUBSTANTIAL SUBSIDIES TO EISENERZ AND  
SURROUNDING AREAS.



## SURROUNDINGS

Eisenerz, with its characteristic old town centre, is located in the triangle formed by Vienna, Salzburg and Graz, between the Gesäuse national park and the majestic Erzberg. Visitors here are in the midst of fascinating and largely unspoilt countryside where they can enjoy an imposing view of the Erzberg and the Eisenerzer Ramsau and Hochschwab mountain range.

### Route

Eisenerz is easily accessible by plane. There are several airlines flying to Salzburg, Graz, Vienna and Linz. Eisenerz can be easily reached by train or car from the various airports.



## SPRING, SUMMER AND AUTUMN

Hiking, hut tours, klettern, mountain biking, wild water sports, diving and the Erzberg mine are just a few of the possibilities for holidaymakers who want to spend an active holiday in the midst of nature. Mountain climbers will also find lots to challenge them in the region, especially in the mountains close to the Eisenerzer Ramsau, and the rock face at the nearby Leopoldsteinersee is popular with rock climbers.

Golf lovers will be in their element here too. The Reiting golf club lies on a sunny high plateau surrounded by the imposing mountain panorama of the Eisenerzer Alps. This fine, varied 18-hole golf course is just half an hour's drive away.

Culture enthusiasts have plenty to enjoy as well. The historic town centre of Eisenerz exudes the atmosphere and tradition of yesteryear and a variety of museums and beautiful old buildings recall the rich history of the region. The old town centre of Eisenerz also boasts many shops and a variety of restaurants, terraces and bars.



## WINTERSPORTS

This region is especially recommended for active people the whole year round. In winter you can enjoy the nearby family-oriented and modern ski resort of Präbichl with its 20 km of pistes up to a snow-sure height of 1,900 metres. In this area there are pistes to suit all levels, from wonderful family-friendly slopes to carving pistes and mogul pistes, deep snow and, for real snow-freaks, the thrilling 'Polsterrinne'.

Eisenerzer Ramsau is the Nordic centre, especially popular for sports such as cross-country skiing and biathlon. Because it is snow sure and has excellent facilities for cross-country skiing, Austria has awarded the region the Styrian cross-country skiing seal of quality.

Due to the snow security and the excellent facilities for cross-country skiing, the region is not only distinguished by the country with the Styrian cross-country label, but also serves as a training location for the professional athletes of the Austrian ski association.

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## SKIARENA

### ABFAHRTEN

- 1 FIS-Abfahrt
- 2 Mittel-Abfahrt
- 3 Stockhang-Abfahrt
- 4 Skischul-Abfahrt
- 5 Panorama
- 5a Seitensprung
- 7 Laugensack-Abfahrt
- 8 Weidtal-Abfahrt
- 9 Mühlenwald-Abfahrt

### SKIROUTEN

- 1 Polsterinne
- 2 Polsterdreieck
- 3 Zellerhang
- 4 Schlumperwald
- 5 Die Wilde





## THE PROJECT

The Erzberg Alpin Resort is a former residential area with a total of 400 apartments. These homes are being completely renovated to luxury holiday apartments and will be supplied turn-key.

The plan has a feeling of space with lots of public green in the atmosphere of a garden village.

Due to the characteristic architecture of the houses, leafy lanes and gardens, the whole has an intimate and cozy character.

The view of the impressive mountain world all around, however, will never leave you forgetting that you are in real Austria.

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THE VIEW OF THE IMPOSANT MOUNTAIN WORLD AROUND, HOWEVER, WILL NEVER LEAVE YOU FORGETTING THAT YOU ARE IN REAL AUSTRIA.





## THE APARTMENTS

The development is made up of two-storey houses comprising four or six apartments, with a porch; the houses face the road and there are square-shaped public gardens at the rear. All the apartments have a balcony.

The rental and management activities are carried out from a central reception building with a variety of facilities. The service offered will be of excellent 3-star quality and will attract a broad range of holidaymakers.

There are also entire properties for sale. These houses have a lower and upper floor and are suitable for 12 people.



# SAMPLE FLOORPLAN







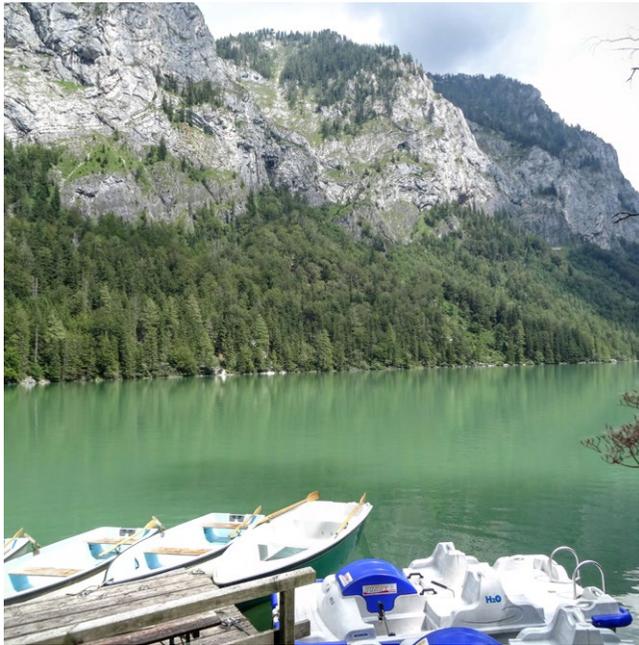
## PRICES

The living space from the 1 and 2 bedroom apartments varies from approximately 38 m<sup>2</sup> to 77 m<sup>2</sup> and prices range from €75,000 to €150,000.

The spacious 3 and 4 bedroom apartments have a living area of approximately 76 m<sup>2</sup> to 98 m<sup>2</sup> and prices range from €160,000 to €215,000.

The apartments have a living area of approximately 134 m<sup>2</sup> to 164 m<sup>2</sup> and prices range from €250,000 to €300,000.

**When purchasing a two-story house along with 4 or 6 apartments, a 5% discount applies.**



## WELLNESS APARTMENTS

The 2 bedroom apartments are all equipped with a jacuzzi. The living area is approximately 47 m<sup>2</sup> and prices range from €100,000 to €110,000.

Wellness apartment Deluxe

These 2 bedroom apartments are all equipped with a sauna, jacuzzi bath and separate toilet. The living area is approximately 62 m<sup>2</sup> and prices range from €129,000 to €139,000.



## INCLUDED & EXTRA COSTS

The prices include furnishings but exclude VAT and buyer's costs. Because you are going to rent out, you have the option of settling the VAT on the purchase price.

The civil-law notary' costs and the transfer tax are for the account of the purchaser and are calculated on the sales price (including VAT). The transfer tax is 3.5%, the cost of entry in the Grundbuch (land registry) is 1.1% and the costs of the civil-law notary are 1.5%.

INVESTING IN A HOLIDAY APARTMENT WITH A RENTAL GUARANTEE IN THE ALPIN RESORT ERZBERG IS THEREFORE AN ATTRACTIVE ALTERNATIVE TO SHARES, BONDS AND LOW-INTEREST SAVINGS ACCOUNTS.

## MORTGAGE

We have secured a project financing offer from the Austrian Raiffeisenbank. The bank will finance up to 50% of the purchase price. The term depends on the financial institution and varies from 20 to 25 years (maximum age 75) and is based on annuities. The interest rate may be fixed or variable, according to the buyer's preference. The variable interest rate is currently 2% - 2.5%.

## LETTING AND MANAGEMENT

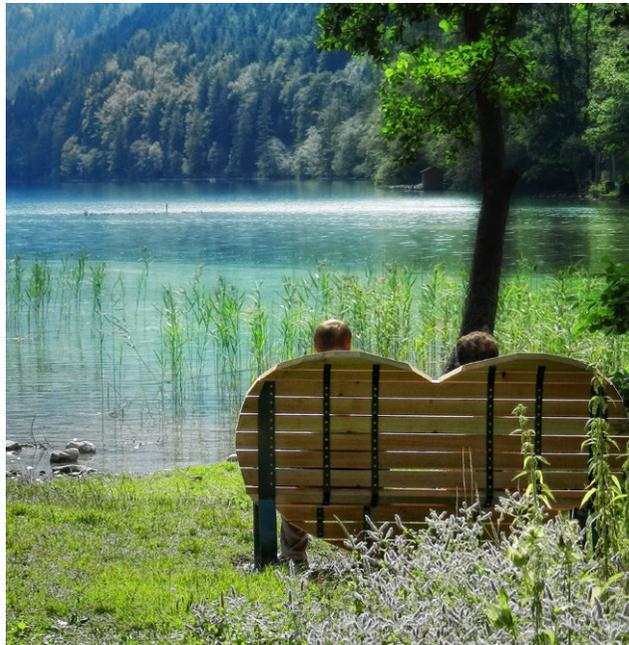
As the buyer of an apartment you enter into a rental agreement for seven years with Münichtal PV GmbH, the owner of the Alpin Resort Erzberg. The letting and management are carried out by Alps Residences Holidayservice GmbH. This professional management organization operates 18 large Austrian holiday projects with more than 5,000 tourist beds, in the Alpenpark Turrach and Kreischberg Chalets among others.

During the seven-year term of the rental agreement you will receive a 5% return on the net purchase price of the apartment, so you are assured of the return. You will have no extra expenses for energy, management, insurance and routine maintenance on your apartment.

Alps Residence takes care of the entire rental and management process and you can enjoy the return on your holiday apartment without worry.

In addition to the rental guarantee, there is an attractive and flexible arrangement for your own use.

After the first seven years the contract can be extended to cover a new period with a fixed return, possibly index-linked, or a contract with a variable return can be agreed.



# SAMPLE CALCULATION: 1 APARTMENT

<b>Investment</b>	<b>Year 1</b>
Apartment	100,000
Mortgage, land registry, transfer tax and civil-law notary	9.128
<b>Total exclusive of VAT</b>	<b>109.128</b>

## SCENARIO WITH A MORTGAGE

<b>Expenses</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Year 7</b>
Mortgage balance (remaining debt)	50.000	44.000	35.000
Own contribution	59.128	59.128	59.128
Amount of mortgage repaid	0	6.000	15.000
Total exclusive of VAT and inclusive of mortgage costs	109.128	109.128	109.128

<b>Revenues</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Year 7</b>
Net rental income	5,000	5,000	5,000
*Annuity interest rate 2% (variable)	-960	-876	-696
**Repayment 20 years	-2.076	-2.160	-2.340
***Additional costs	-250	-250	-250
Income after interest and mortgage repayment	1,714	1,714	1,714

<b>Return</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Year 7</b>
Return on own contribution with financing in € per year	3.790	3.874	4.054
Return on own contribution with financing in % per year	6,4%	6,6%	6,9%
Rise in value / inflation adjustment	3,0%	3,0%	3,0%
Total return on investment with financing	9,4%	9,6%	9,9%

All amounts in euros

\*mortgage interest rate is variable

\*\*mortgage term between 20 year depending on age and personal financial situation.

\*\*\*Additional annual expenses approx. € 250 for the Austrian tax return





## SAMPLE CALCULATION: DOPPELHAUS

<b>Investment</b>	<b>Year 1</b>
Apartment	300,000
Mortgage, land registry, transfer tax and civil-law notary	27.383
<b>Total exclusive of VAT</b>	<b>327.383</b>

### SCENARIO WITH A MORTGAGE

<b>Expenses</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Year 10</b>
Mortgage balance (remaining debt)	150.000	131.000	104.000
Own contribution	177.383	177.383	177.383
Amount of mortgage repaid	0	19.000	46.000
<b>Total exclusive of VAT and inclusive of mortgage costs</b>	<b>327.383</b>	<b>327.383</b>	<b>327.383</b>

<b>Revenues</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Year 10</b>
Net rental income	15,000	15,000	15,000
*Annuity interest rate 2% (variable)	-2.892	-2.628	-2.100
**Repayment 20 years	-6.216	-6.480	-7.008
***Additional costs	-250	-250	-250
<b>Income after interest and mortgage repayment</b>	<b>5.642</b>	<b>5.642</b>	<b>5.642</b>

<b>Return</b>	<b>Year 1</b>	<b>Year 5</b>	<b>Year 10</b>
Return on own contribution with financing in € per year	11.858	12.122	12.650
Return on own contribution with financing in % per year	6,7%	6,8%	7,1%
Rise in value / inflation adjustment	3,0%	3,0%	3,0%
<b>Total return on investment with financing</b>	<b>9,7%</b>	<b>9,8%</b>	<b>10,1%</b>

All amounts in euros

\*mortgage interest rate is variable

\*\*mortgage term between 20 year depending on age and personal financial situation.

\*\*\*Additional annual expenses approx. € 250 for the Austrian tax return

# INFORMATION AND CONTACT

We will oversee the entire process, from the initial approach to the transfer of the apartment. We will be happy to give you information about the civil-law notary, the purchase process, the mortgage and Austrian legislation and regulations. During the purchase process we will provide you with clear drawings and a list of all the expenses associated with the purchase, the mortgage calculation, etc. Needless to say, we will make the mortgage application, we will ensure that the civil-law notary gets the necessary documents and we will register you with the Austrian tax authorities.

## MORE INFORMATION

For more information, an exploratory talk or a viewing on site you can contact:

### **Ernst Greweldinger**

Tel: +31 (0)6 – 250 456 33

[ernst@austrianalpinechalets.com](mailto:ernst@austrianalpinechalets.com)

You can ask for comprehensive details, with the full sales information, floorplans, financing, return and mortgage, from:

### **Sophie van der Werff**

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You can watch an animated video of the project on:

[www.ertzberg-alpin-resort.com](http://www.ertzberg-alpin-resort.com)

 AustrianAlpineChalets.

Alpin Resort Erzberg is a project of Austrian Alpine Chalets.

You can find more information about our other Austrian projects on our website: [austrianalpinechalets.com](http://austrianalpinechalets.com)







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