

DEVELOPED BY F.S.R. ESTATES LTD.

# BUYER'S GUIDE TO NEVIS

Investing in real estate on this inspiring Caribbean island hideaway

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# DISCOVER PROPERTIES AT FOUR SEASONS RESORT ESTATES NEVIS

Live at Nevis' most exclusive address on the pristine shores of Pinney's Beach

Nevis is an idyllic island destination; a private oasis adrift in the Caribbean Sea. Four Seasons Resort Estates Nevis offer a selection of refined, private Caribbean villas, all perfectly complemented by Four Seasons' signature brand of luxury and service. Embrace and enjoy the peaceful, laid-back charm of this little-known jewel of the Caribbean.

Discovered by Christopher Columbus in 1492, Nevis is one of the Caribbean's most magical islands. It boasts crystalline seas, golden sand beaches, historic plantation inns, sweeping mountainsides and beautiful forests. Sun-drenched and palm-fringed, descending from a mysterious cloud-capped summit; this captivating destination has lured inquisitive travelers since the early 1600s. Today, the island's grace and appeal is accessible to many, with direct flights operating to St Kitts and an increasing number of airlines connecting to Nevis via surrounding Caribbean islands.

Owners at Four Seasons Private Residences Nevis enjoy unparalleled standards in intuitive service and expert property management from one of the world's finest, all from the comfort of their private Caribbean retreat. From the charm of the traditional Gingerbread styling, to the clean lines of contemporary homes, every style is catered to at Four Seasons Resort Estates, Nevis. Whether you are looking for a stylish, design led home just steps away from the Caribbean Sea, a plot to develop your own Caribbean dream, or a one-off, pre-owned residence, Four Seasons Resort Estates Nevis makes every lifestyle possible.

This one-of-a-kind destination offers laid-back luxury, complemented by an extensive range of first-class amenities in the comfort of your own dream home.

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# WELCOME TO AN IDYLLIC ISLAND

Prepare to fall in love

Allow the wide blue skies, lush mountains and expansive sandy beaches to welcome you to this Caribbean jewel. It is an island of relaxation and enjoyment, with its charm due to the charismatic locals who go the extra mile to welcome and delight visitors.

Today, Nevis is a picturesque island dotted with Georgian buildings and 19th-century churches, yet its history dates back to 1493, when Christopher Columbus first arrived and named the island. The name 'Nevis' is derived from 'Nuestra Senora de Las Nieves', meaning 'Our Lady of the Snows', because of its stunning cloud-capped mountain. Two men who played a prominent part in international history were Alexander Hamilton and Lord Horatio Nelson. Hamilton, one of the founding fathers of America, was born on Nevis in 1757. Nelson, Britain's most famous admiral, used Nevis as a base of operations in the 1780s before marrying a Nevisian, Frances Nisbet, in 1787.

Loved for its beauty and seclusion, Nevis is a place of picture-perfect beaches and an exceptional climate. Nevis is now one of the world's most exclusive holiday destinations and is popular with a discerning, international crowd, who find Nevis is somewhere they can truly relax. <sup>\*\*</sup>Oprah Winfrey, Britney Spears, Sylvester Stallone, Regis Philbin and many others have found solace on the Kittitian-Nevisian sands. Shy and lush Nevis showcases the opulence that has become this nation's calling card."

**U.S.News Travel** 

## NEVIS THE ISLAND

A hidden jewel in the Caribbean

Located about 350km south-east of Puerto Rico and 80km west of Antigua, Nevis is a remote island of the West Indies. Together with the neighboring island of Saint Kitts, they form the Federation of Saint Kitts and Nevis.

Since the 1970s, tourism has replaced sugar as the economy's traditional mainstay. Incorporation of companies, international insurance and reinsurance, as well as several international banks, trust companies and asset management firms has created a boost in the economy in recent years. The arrival of the first Four Seasons branded residences in 1995 put Nevis on the map, and now, residential developments have become more prolific.

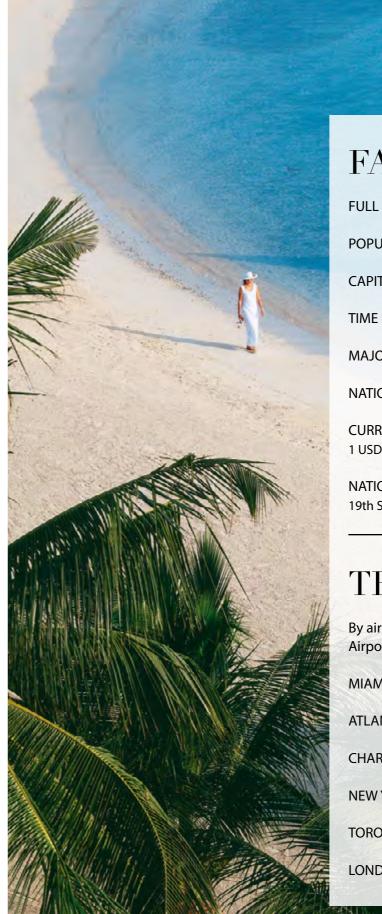
### Weather and climate

Nevis enjoys an excellent amount of sunshine. Its tropical climate is tempered by trade winds throughout most of the year. The Four Seasons Nevis residences are located on the west side of the island and are wonderfully harbored from these winds. The driest period is from January to April, while there is increased rainfall towards the end of the year.

### How to get to Nevis

Getting to Nevis is simple with the international airport nearby on the sister island of St. Kitts. Escorts are provided to Four Seasons homeowners by private launch from the St. Kitts check-in facility to their doorstep. Alternatively, fly directly from islands such as Antigua, Puerto Rico, St. Martin or Guadeloupe to the airport on Nevis. Or take to the seas and sail to Nevis directly by boat (yacht or cruise).

Four Seasons Resort Nevis' strategic partnership with the YU Lounge allows guests to bookend their Resort stay with a personalised, stylish and stress-free arrival and departure experience at St. Kitts Airport. Located in the private terminal for those passengers traveling on either commercial or private jets, the YU Lounge provides a five-star experience from start to finish that ranges from luxury vehicle pickup on the runway to culinary delights and champagne, flat-screen televisions and a private sundeck for one last taste of the sun. Arrival and departure costs approximately \$300.



# FAST FACTS

FULL NAME: Federation of Saint Kitts and Nevis

POPULATION: 51,936 (July 2015 est.)

CAPITAL: Basseterre

TIME DIFFERENCE: UTC- 4

MAJOR LANGUAGE: English (official)

NATIONALITY: Nevisian

CURRENCY: Eastern Caribbean Dollar 1 USD = 2.7 XCD

NATIONAL HOLIDAY: Independence Day, 19th September

# TRAVEL TIMES

By air to Robert L.Bradshaw International Airport, Saint Kitts

MIAMI:	3 HOURS
ATLANTA:	4 HOURS
CHARLOTTE:	4 HOURS
NEW YORK:	4.20 HOURS
TORONTO:	4:30 HOURS
LONDON:	9 HOURS

PROPERTIES ON NEVIS



# FINISHED TO THE HIGHEST STANDARDS

Contemporary villas, just steps from the most beautiful beach on Nevis

With its untouched beauty and laid-back charm, Pinney's Beach is the perfect location to choose for a Caribbean home. The Villas at Pinney's Beach are a selection of stylish, design led homes just steps from the Caribbean Sea. The spacious threeand four-bedroom villas each have a private pool and landscaped gardens. With beautiful decor throughout these fully-furnished villas are ready for owners to move straight in.

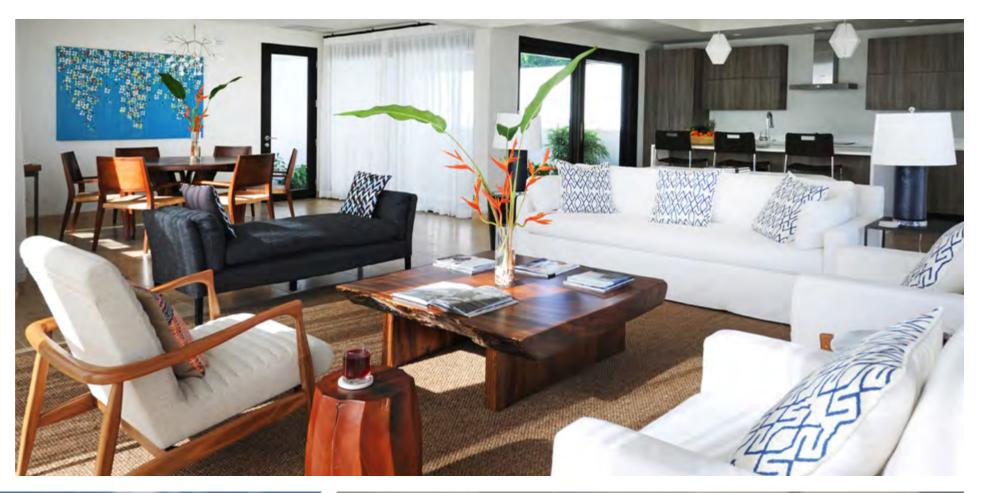
You can choose from full, one-tenth or one-quarter ownership shares in three- or fourbedroom freestanding villas. A harmonious blend of Caribbean touches alongside a Mediterranean courtyard layout are brought together with a contemporary flair. The architecture makes the most of the spectacular views in privacy and is designed to encourage indoor-outdoor living.

The villas overlook the Four Seasons Nevis golf course and Nevis Peak. As the villas are part of Four Seasons Nevis, you get exclusive access to the resort amenities. Choose from five ocean-view restaurants, visit the tropical sanctuary spa, or play a round of golf on the pristine Robert Trent Jones II course.



FOUR SEASONS RESORT ESTATES NEVIS

The villas offer a generous 4,378 square feet of living space, with the four-bedroom having the advantage of a separate, 485 square-foot guest cottage. Villas have a large outdoor area, incorporating a pool and patio, along with beautifully landscaped gardens and stunning views.









# CREATE YOUR BESPOKE HOME

Be one of 23 owners at this limited development

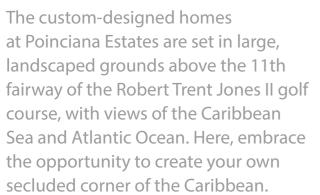
One of the most exclusive real estate neighborhoods in the Caribbean, the Poinciana Estates are a collection of 23 plots for owners to realize their own Caribbean dream.

Located above the 11th fairway and overlooking the spectacular Nevis Peak amid ocean landscapes, this elite spot on the captivating island of Nevis is located within Four Seasons Resort. Owners here benefit from the hotel's dedicated, peerless service and unmatched amenities whenever they're in residence.

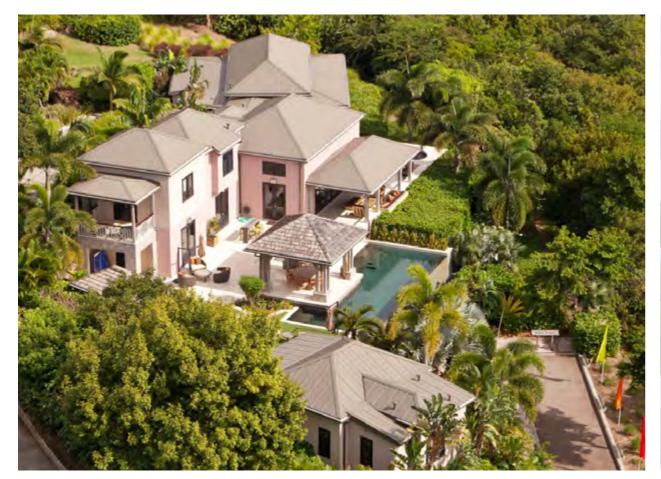
Allow your vision to become reality, from contemporary architecture, to traditional, plantation-style design. Embark on this special journey and enjoy the freedom of building your dream home. If you feel you need some guidance, Four Seasons are on hand to help, through the recommendation of award-winning architects, landscaping and interior designers. A full turnkey service is available to make home ownership at Poinciana Estates effortless.

Create a home that is truly personal and bespoke at one of only 23 available plots.













# RESIDENCE SALES

Find your perfect home on Nevis, pre-owned and ready to move into and start living the dream

From time to time, there are opportunities to purchase one-off, pre-owned residences at Four Seasons Resort Estates Nevis, in some of the most desirable neighborhoods which might otherwise be fully sold.

There are some luxurious hideaways, presented in an elegant yet relaxed style along with the benefit of world-class amenities on your doorstep. The spectacular golf course runs throughout the resort and neighborhoods, with many villas affording views of both this picturesque golf course and the Caribbean Sea.

The residences available at re-sale range from two-bed Nevisian retreats to magnificent five-bed villas at the Mahogany Hill Estates, all with private pools, outdoor space and striking views.

Owners at Four Seasons Resort Estates Nevis enjoy superlative standards in service and property management. With over 30 years of residential experience, Four Seasons is an expert in property management – dedicated to maintaining long-term value and meeting the needs of the world's most discerning residential clientele.



Uncover your perfect home among the established neighborhoods at Four Seasons Resort Estates. Choose from modern homes close to the amenities, or villas on higher ground with terraces opening onto lush gardens. At Four Seasons Resort Estates Nevis, your paradisaical island residence awaits.







### THE BUYING PROCESS

Owning a home at Four Seasons Resort Estates is a priceless investment

With such alluring options, it is good news that buying property on Nevis is a relatively simple process. Once a villa or plot of land is identified, Four Seasons Real Estate brokers will begin the process of submitting an offer. Upon acceptance, a deposit amounting to 10% of the purchase price is customary to enter into a contract with the seller. The real estate broker guides the process while licensed attorneys conduct the formalities of the transaction and often act as an escrow agent.

There are standard Purchase and Sale Agreement forms available at the Four Seasons Resort Estates Nevis, but it is recommended to use a local attorney to draft and edit the final agreement. Once the buyer and seller agree terms and the attorneys finalise the specifics of the contract, documents are signed by both parties and escrow money is typically transferred to the seller's attorney.

Formalities of the buying process for non-citizens include applying for an Alien Land Holding License. The application processing fee for this is US\$372. Alien Land Holding Licenses are approved by the Nevis Island Administration within two to four weeks. Buyers of real estate at Four Seasons Resort Estates Nevis are not required to pay the 10% license fee that is typically charged; the fee is based on either the purchase price or the value of the property (whichever is greater).

Additional fees due at closing include the Government Assurance Fund at 0.2% of the purchase price. Furthermore, a licensed surveyor generates a new survey that will become a part of the Certificate of Title to be filed with the Registrar's Office here on Nevis. Surveys cost in the region of \$2,000.

Stamp duty is payable on every real estate transaction and buyers at Four Seasons are given special considerations not adopted elsewhere on the island. New construction is levied at 6%, excluding furnishings and landscaping. Resale homes are levied at a rate of 10%, with the amount split equally between the buyer and seller – another special accommodation not found outside of Four Seasons.

Finalising the transfer of ownership, Stamp Duty is paid to the Registry office; a Memorandum of Transfer outlining the terms of the property transfer along with two copies of the Certificate of Title are also necessary. The Certificates of Title are signed and officially recorded, with one being returned to the homeowner as evidence of purchase while the other remains on file at the Registry office.

# COSTS

DEPOSIT: 10% of the purchase price to be paid.

#### NON-CITIZENS:

Pay the US\$372 processing fee for Alien Land Holding License. This will take two to four weeks to process.

#### LICENSE FEE:

TITUE

Normally an additional 10% license fee is charged but buyers of real estate at Four Seasons Resort Estates Nevis are not required to pay this.

GOVERNMENT ASSURANCE FUND: Pay the Government 0.2% of purchase price fee.

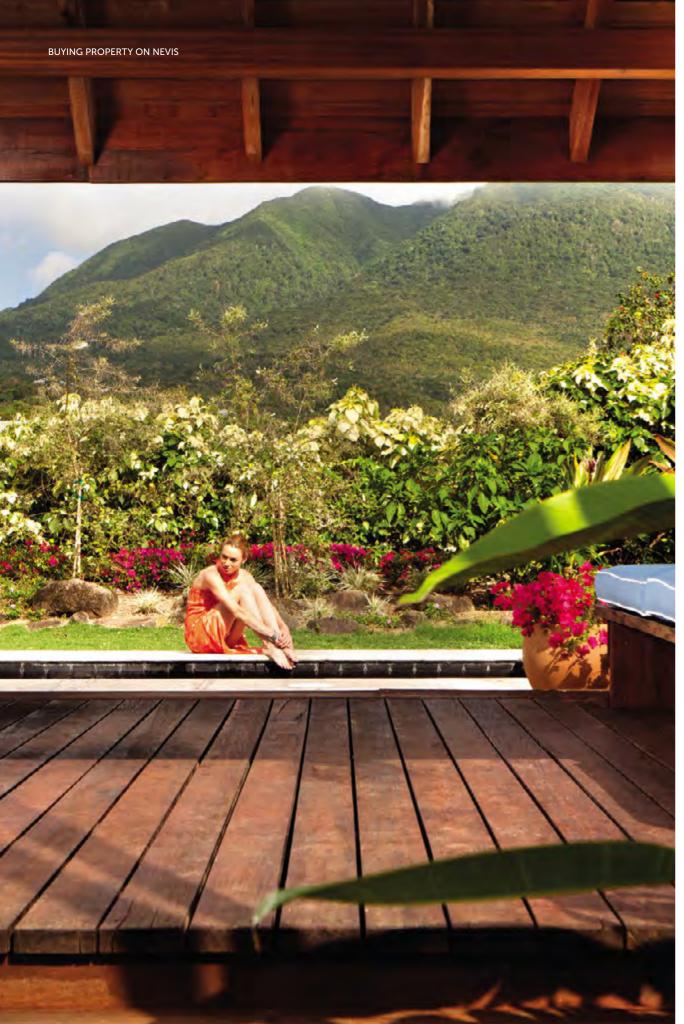
SURVEY FOR CERTIFICATE OF TITLE:

Generate a new survey to be filed with the registrar. This costs in the region of \$2,000.

STAMP DUTY:

Four Seasons offer special consideration, with new construction at 6% and resale homes at 10%.

FOUR SEASONS RESORT CLUB: New homeowners are required to join for a \$100,000 initiation fee.



All homeowners are required to join the Resort Club through a \$100,000 initiation fee. Some re-sale homes have been granted an exemption from the initiation fee to the first-subsequent buyer. Specific properties can be identified by a sales agent.

Sellers convey fee-simple title to the property, subject to the covenants of Four Seasons Resort.

# THE BENEFITS

There are many compelling advantages that come with buying a home at Four Seasons Resort Estates Nevis, including:

Access to all the Four Seasons amenities: Tee off in a lush, tropical setting with unrestricted access to the 18-hole golf course. Enjoy full use of The Spa, an authentic Caribbean sanctuary set amongst lush greenery and bright floral displays. Dine in one of the five restaurants, all serving up delectable dishes from lavish buffet breakfasts to Caribbean Rim cuisine.

A weekly Homecare Service: All private homes are cleaned and maintained whether owners are in residence or overseas. You will be allocated a dedicated Villa Manager for your home. The arrangement of services such as private chefs and grocery provisioning can be managed directly with them.

**Landscaping and housekeeping:** To keep your home and grounds in premium, this is part of every homeowner's annual maintenance costs. Every home is also connected to the on-demand back-up power generators servicing the community. Many homeowners rent their homes through the Four Seasons Resort, often recouping a percentage of annual operating expenses.

**Community:** With over 80 villas completed and nearly 20 nationalities represented by Four Seasons Resort Estates homeowners, a diverse, engaging and desirable community has been created.

**Cultural traditions:** Nevis cultivates and preserves its traditions. It is this charm that creates much of the ambiance responsible for drawing people to its sandy shores. While its neighboring Caribbean islands offer a variety of appeal, with the glamour of St Barths, cruise ship friendly St Kitts over the water and the decadent indulgences of St Martin, Nevis stands alone in this sea of tourist ostentation. It is an island that offers tranquillity and refined pleasures. Owning a home here is a lifestyle choice to be embraced and cherished by all those who come.

# CITIZENSHIP BY INVESTMENT

Citizenship by Investment is easy to obtain, especially through a purchase at Four Seasons Resort Estates Nevis

The Citizenship by Investment Program in St. Kitts and Nevis is the longest established economic citizenship program in the world, established in 1984. The Citizenship by Investment Program is well regulated as well as being internationally approved and accepted.

Nevis real estate homes sold at Four Seasons Resort Estates allow qualified applicants to obtain economic citizenship through the St. Kitts and Nevis Citizenship by Investment program. Successful applicants receive approval around 3-months after their application is submitted.

Citizenship provides various benefits such as a lifetime St Kitts and Nevis passport, visa-free travel to over 120 countries including the EU, and there are no direct personal taxes whatsoever. As part of the family application, spouses, children and parents can obtain citizenship and full residency status.



# OWNERSHIP AND RENTAL MANAGEMENT

Investors can benefit from several ownership options, including full, one-tenth or one-quarter ownership shares in a three- or four-bedroom villa.

The 1/10th villa shares are valued at \$400,000 (excluding fees), and each one allows a complete family to qualify for citizenship of St Kitts & Nevis. Each share also gives you five weeks personal use of the villa every year. Choose the 1/4 villa share and spend up to 13 weeks on-island annually.

Four Seasons Resort Estates are there to make sure every aspect of ownership is as convenient and effortless as possible, overseeing everything from the design to construction.

All private homes are cleaned and maintained whether owners are in residence or overseas. Your dedicated Villa Manager will be responsible for the day-to-day running of the property, leaving you free to enjoy the benefits of Caribbean home ownership, with none of the routine obligation.

Many homeowners rent their homes through the Four Seasons Resort, often recouping a percentage of annual operating expenses.



# FOUR SEASONS RESORT ESTATES NEVIS IS CALLING

Answer the enchanting call of this Caribbean island

We hope you have enjoyed this guide to buying property on Nevis. The island has an intangible allurement that sees many a happy family, couple or individual feel completely at home in this Caribbean enclave. Its beauty and charm would suffice alone, but in addition to this, the opportunity to gain Citizenship by Investment often seals the deal by opening many more doors.

Should you choose a home at Four Seasons Resort Estates, you will not be disappointed by the dedicated team and fantastic resort amenities. The team will talk you through ownership options, the buying process, the Citizenship by Investment program and rental management before directing you to recommended professionals to complete the process. Once you are proud owners, Four Seasons will manage and maintain your property when you are at home or away, as it were their own, so you can relax in the knowledge that your Caribbean property is in good hands.

Book your trip and visit Nevis to fully experience its seductive charm. As you stand on this paradisaical island's soft, warm shores with the sea lapping at your toes, you will undoubtedly want to call it home.

### **Four Seasons Resort Estates Nevis**

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