ISRAEL
PROPERTIES
BY STAMELMAN & PARTNERS
www.israel-properties.com

EXCLUSIVELY FOR UK BUYERS · EDITION 2026

The UK Buyer's Guide

Buying a home in Israel — from discovery to contract, from contract to keys, and way beyond

MEET US IN LONDON
22–28 November 2026

PRIVATE EVENINGS
Sun 22 · Wed 25 November

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SCAN TO REGISTER

A PERSONAL WELCOME

Your home in Israel, planned properly

For a growing number of British Jewish families, a home in Israel has moved from a dream to a practical plan. Some are preparing for Aliyah. Some want a holiday home for the chaggim and summers. Others are buying for children who are studying, serving or settling in Israel — or simply want a long-term asset in a strong, growing market.

Whatever the reason, the Israeli process is fast, unfamiliar and very different from the UK. Contracts are binding on signature, there is no mortgage condition, new builds are paid in stages, and the paperwork has real tax consequences on both sides of the border.

This guide walks you through every stage, then shows you a taste of the projects we are most excited about for 2026 and 2027. We look forward to meeting you in London.

Toviyah & Shirley Stamelman

ISRAEL PROPERTIES BY STAMELMAN & PARTNERS

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01 · YOUR TEAM

One team, every step of the way

Buying from the UK means relying on people you trust on the ground. We bring everyone you need under one roof and coordinate them for you — so you deal with one team, not a dozen separate providers.

Our property advisors

Understand your goals, shortlist the right neighbourhoods and projects, negotiate price and payment terms, and stay with you from the first call to long after the keys.

Our legal team

English-speaking Israeli real estate lawyers who check ownership and planning, negotiate the contract, protect your payments and register your rights.

Our mortgage team

Assess what you can borrow before you look seriously, compare the banks, structure the mortgage tracks and manage approval through to drawdown.

Our financial team

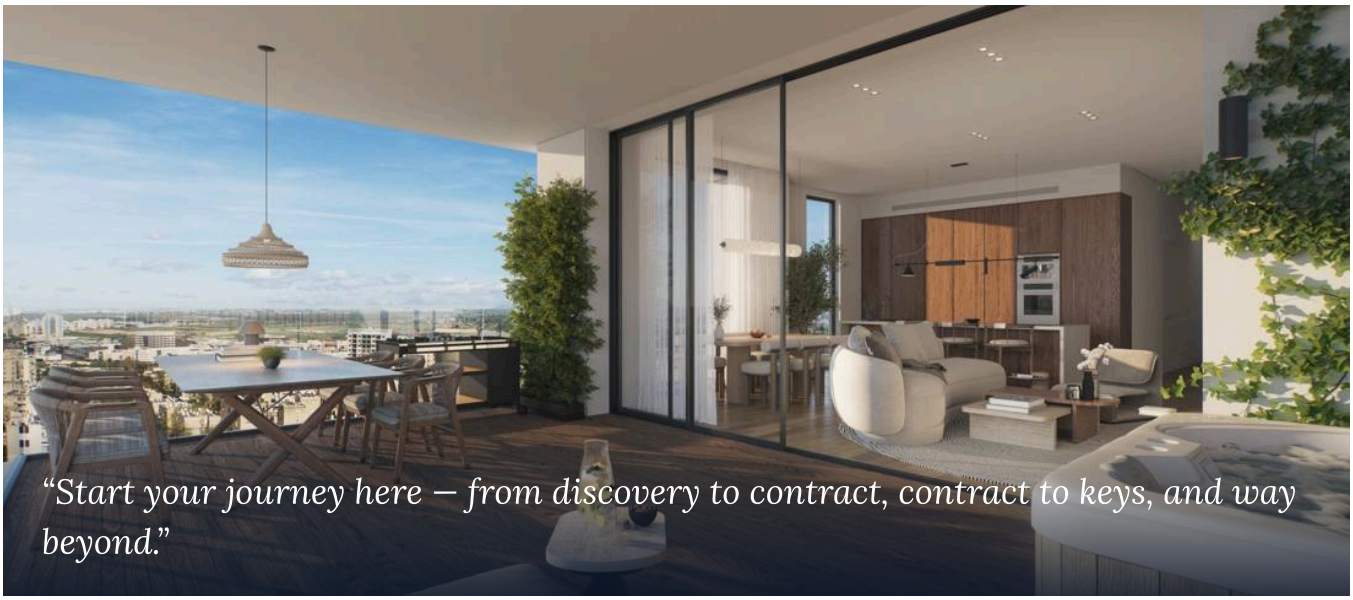
Currency transfer and forward-contract partners, source-of-funds preparation, and liaison with your UK accountant on cross-border questions.

Our design team

Architects, interior designers and kitchen specialists for layout changes, finishes, carpentry and furnishing — working as one team with our project management.

Our trusted providers

Engineers and home inspectors, contractors and tradesmen, movers, insurers, furnishing suppliers, and our rental and property management team.



“Start your journey here — from discovery to contract, contract to keys, and way beyond.”

Four stages, one partner

Most of our UK clients follow the same four stages. Knowing what happens in each — and in what order — is the best protection you have.

TYPICAL TIMELINES FROM SIGNING TO KEYS



01

Discovery

Goals, budget, mortgage pre-assessment, neighbourhoods, shortlist and viewings — in person or by video.

WHAT WE DO

Discovery call, area briefings, curated shortlist, honest comparison, viewing-trip planning

02

Contract

Offer and negotiation, legal checks, contract negotiation, signing, first payment and purchase tax filing.

WHAT WE DO

Price and payment-term negotiation, legal and mortgage coordination, power of attorney, timeline management

03

Keys

Construction payments or completion, upgrades and selections, inspections and handover.

WHAT WE DO

Project management: developer liaison, selections, upgrades, site visits, handover and snag list

04

Beyond

Furnishing, utilities and arnona, rental or holiday use, maintenance, Aliyah and future sale.

WHAT WE DO

Design and furnishing, tenants, property management, monthly reporting and lifelong advice

Start with the why

The right home depends on what it is for. Your answers shape the area, the type of property, whose name it is bought in and how it is financed.

Aliyah in a few years

Community, schools and shuls, commute, timing of purchase against your Aliyah date, delivery that matches your move.

Holiday home

Shabbat and chaggim, walkability, sea or city lifestyle, easy management while away, short-term rental options.

Home for children

Close to yeshivot, seminaries, universities or bases; transport; whose name it is in; future flexibility.

Long-term investment

Capital-growth potential, rental demand, building quality, exit options, and total costs and tax on both sides.

Retirement

Lifts and accessibility, healthcare, Anglo community, family nearby, low-maintenance living.

A foothold in Israel

A secure family asset in Israel, used and enjoyed now, with flexibility for whatever comes next.

QUESTIONS TO ANSWER BEFORE YOUR FIRST CALL

- Which cities or neighbourhoods are you drawn to, and why?
- How many rooms do you need now, and in five years?
- Do you need a safe room (mamad), lift, parking, sukkah balcony or Shabbat lift?
- When will you use it: now, in a year, or in three to five years?
- What is your total budget including costs — and how much is cash?
- Whose name will it be in? Does anyone hold Israeli citizenship?
- Will you rent it out, use it yourselves, or both?

GOOD TO KNOW

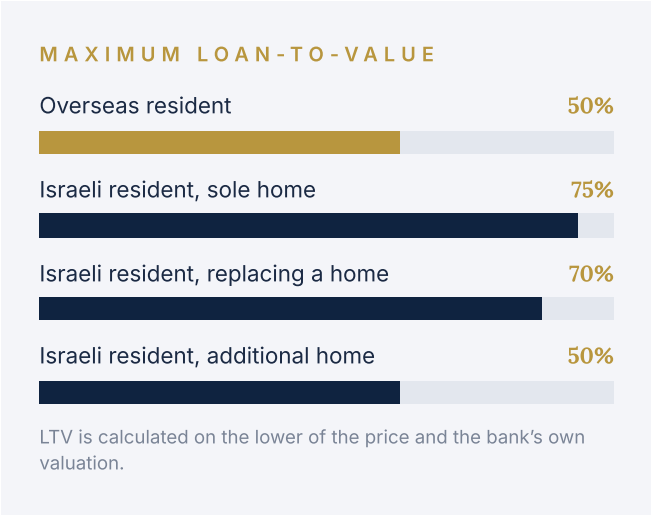
In Israel the room count includes the living room, so a “4-room” apartment has three bedrooms.

Know your budget — financing works differently here

> **The single most important rule for UK buyers.** An Israeli purchase contract has no mortgage condition. Once you sign, you are committed whether or not your financing is approved. Get a realistic assessment before you look seriously — and a bank approval in principle before you sign.

How much can you borrow?

Israeli banks lend under Bank of Israel rules that cap the loan-to-value (LTV) by buyer type. Overseas residents can usually borrow up to 50% of the value; some buyers qualify for more — for example where a spouse is an Israeli citizen. Our mortgage team checks your eligibility individually.



What the bank looks at

Affordability

Repayments are capped at a share of net income; banks are more cautious with income in pounds.

Valuation

The bank's appraiser (shamai) values the home; if it is below the price, you fund the gap.

Your documents

Payslips or accounts, tax returns, statements, existing loans and proof of deposit funds.

Insurance

Life insurance on borrowers and building insurance, assigned to the bank.

How an Israeli mortgage is built

An Israeli mortgage is a mix of "tracks" (maslulim), each with different rate and inflation features. At least a third of the loan must be at a fixed rate, and the share linked to prime is limited. The right mix depends on your income, currency and plans.

TRACK	HOW IT WORKS	POINTS TO WEIGH
Prime	Variable rate linked to the Bank of Israel base rate	Flexible, usually no early-repayment penalty; payments move with rates
Fixed, unlinked	Fixed rate, not linked to inflation	Certainty of payment; higher rate; early-repayment fees can apply
Fixed, CPI-linked	Fixed rate; balance linked to the consumer price index	Lower starting rate, but the balance grows with inflation
Variable (5-yearly)	Rate resets at set intervals, linked or unlinked	A middle ground; check how resets are calculated
Foreign currency	Loan in pounds, dollars or euros where offered	Can match your income currency; limited availability and FX risk

Your mortgage in four steps

1. Pre-assessment with our mortgage team before you view — a realistic budget, likely LTV and repayments.
2. Approval in principle (ishur ekroni) from one or more banks before you sign.
3. Valuation, insurance and final approval after signing.
4. Drawdown in line with the payment schedule — for new builds, usually towards the later payments.

Our mortgage team can pre-assess you before you fly.

DOCUMENTS TO PREPARE

- Passports and proof of address
- 3–6 months of bank statements
- Payslips, or 2–3 years of accounts if self-employed
- Latest tax returns or SA302s
- Details of existing loans and mortgages
- Evidence of the source of your deposit

What it really costs to buy

Budget roughly **13–16% on top of the price** for an overseas buyer. Most of this is purchase tax; the rest is professional fees, project management, bank costs, currency transfer and miscellaneous costs.

≈₪442K
on top of ₪3M

WORKED EXAMPLE · ₪3,000,000 APARTMENT, OVERSEAS BUYER

Purchase tax 8%	**₪240,000**
Brokerage 2% + VAT	**₪70,800**
Project management 1–2% (mid)	**₪45,000**
Miscellaneous 1–2% (mid)	**₪45,000**
Legal fees (mid)	**₪26,550**
Mortgage & bank (mid)	**₪15,000**
Total on top of the price	**≈ ₪400,000–₪485,000 (13–16%)**

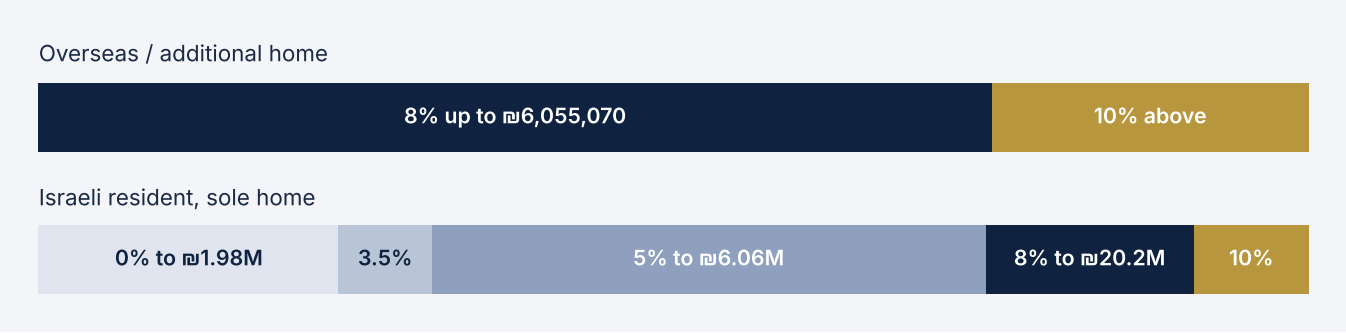
Rounded and indicative. Legal fees, project management and miscellaneous costs shown at their mid-points; mortgage costs apply only if you borrow; currency costs depend on your provider. VAT in Israel is 18%.

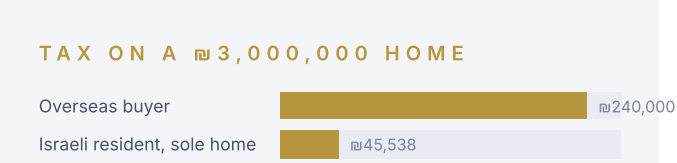
COST	TYPICAL AMOUNT	NOTES
Purchase tax (Mas Rechisha)	8% up to ₪6.06M, 10% above	The largest cost — see next page
Legal fees	0.5–1% of the price + VAT	Agreed in advance; checks, contract, filing, registration
Developer's legal fee (new builds)	A capped contribution	Common in new builds; our legal team checks it
Brokerage	2% of the price + VAT	Agreed in writing before viewings
Project management	1–2% of the price	Selections, upgrades, liaison, handover
Miscellaneous	1–2% of the price	Bank charges, notary, translations, moving
Mortgage, appraisal, bank fees	Advisor fee + bank costs	Varies by bank and complexity
Currency transfer	Margin and transfer fees	Specialists usually cost far less than banks
Index linkage (new builds)	Per contract	Negotiable — see Contract to keys
Upgrades, kitchen, furnishing	Your choices	Plan a budget early

Ongoing costs of owning: arnona (municipal tax, every two months), va'ad bayit (monthly building maintenance), utilities and insurance, and property management if let or left empty.

Mas Rechisha in 2026

Overseas buyers pay purchase tax at the additional-home rates, even on a first purchase in Israel. The brackets are frozen at these levels until 31 December 2026.





Illustrative, using the 2026 brackets. New immigrants (Olim) buying a sole home pay reduced rates for a limited period after Aliyah; our legal team confirms eligibility.

₪194,000+

potential difference on a ₪3M home between overseas and sole-home rates

Making Aliyah? Timing matters

Olim buying a sole home can benefit from significantly reduced purchase tax within a set window around their Aliyah date — often tens or hundreds of thousands of shekels. Some families sign before Aliyah and claim later where the rules allow; others sign after arriving. Plan it with our legal team before you sign.

Selling later: Mas Shevach

Betterment tax may apply to the gain when you sell. Exemptions exist for a sole residence under conditions; the rules differ for additional homes and overseas owners — another reason to decide whose name to buy in before signing.

Source: Barnea Jaffa Lande, real estate tax amendments. Buying in 2027? Ask us about any changes.





Your most important protection

An Israeli property lawyer does far more than a UK conveyancer: they drive the due diligence, negotiate the contract line by line, structure your payments and register your rights. Our legal team explains every clause in plain English.

1. **Agree the main terms**
   We negotiate price, schedule, parking and storage. Never sign a memorandum of understanding (zichron dvarim) unreviewed — in Israel it can be binding.
2. **Due diligence**
   Ownership at the Land Registry (Tabu), Israel Land Authority or developer company; liens, notes and debts; permits and legal status.
3. **Contract negotiation**
   Resales lawyer to lawyer; new builds on delivery dates, delay compensation, specification, index linkage and guarantees.
4. **Signing & first payment**
   In person or by power of attorney; typically 10–25% for a resale, as agreed for a new build.
5. **Cautionary note**
   A warning note (he'arat azhara) is registered in your favour so the property cannot be sold or mortgaged to anyone else.
6. **Purchase tax filing**
   The return is filed within 30 days of signing and paid within the Tax Authority's deadline. We handle it.
7. **Completion & registration**
   Final payment, keys, and registration in your name — for new builds, once the building is registered.

NEW-BUILD PROTECTIONS

Bank guarantee for every payment
Under the Sale Law — checked by our legal team before or with each payment.

Supervised project account
You pay with vouchers into the project's account, not to the developer.

Delivery & delay compensation
Delivery date, grace period and statutory minimum compensation.

Specification (mifrat)
Part of the contract; changes agreed in writing.

Defect warranties
One to seven years depending on the item, from handover.

Power of attorney

Signed at an Israeli consulate, or before a UK notary with an apostille. Set it up early so nothing waits for couriers at the critical moment.



"Our legal team explains every clause in plain English — wherever you are."

Every rate movement counts

Currency planning can save or cost you thousands of pounds — and funds sent without the right paperwork can be held or rejected by Israeli banks.

How our financial team helps

- Better rates than a UK high-street bank
- **Forward contracts** to lock today's rate for future new-build payments
- **Staged transfers** so you never convert everything on a bad day
- A complete **source-of-funds** file for banks and lawyers
- Opening your Israeli bank account early

WHAT ₪2,000,000 COSTS YOU IN POUNDS



Illustrative exchange rates only — not a forecast. A 40-agorot swing moves the cost by about £36,000.



SOURCE OF FUNDS — START NOW

- [ ] Bank statements with history
- [ ] UK sale completion statement
- [ ] Savings, investment or pension statements
- [ ] Gift letters with the donor's proof of funds
- [ ] Inheritance documents
- [ ] Payslips, bonus letters or accounts





Questions for your UK accountant

Buying in Israel has UK consequences too. Take these to your accountant before you buy — our financial team can liaise where useful. General pointers, not tax advice.

Rental income

UK residents generally report rent from overseas property to HMRC. The UK–Israel tax treaty helps prevent double taxation, and Israel has its own tracks for residential rent.

Selling later

A sale can bring Israeli betterment tax (Mas Shevach) and possible UK capital gains tax, with treaty relief.

Inheritance tax

Since 6 April 2025, UK inheritance tax on overseas assets depends on long-term UK residence — broadly 10 of the last 20 tax years — and stays in scope for some years after leaving.

Whose name to buy in

Your name, jointly, your children's, or another structure — affecting purchase tax, mortgage, UK tax and succession. Decide before signing.

Gifts to children

Funding a child's purchase can be a gift for inheritance tax. Ask how the seven-year rules apply.

Aliyah plans

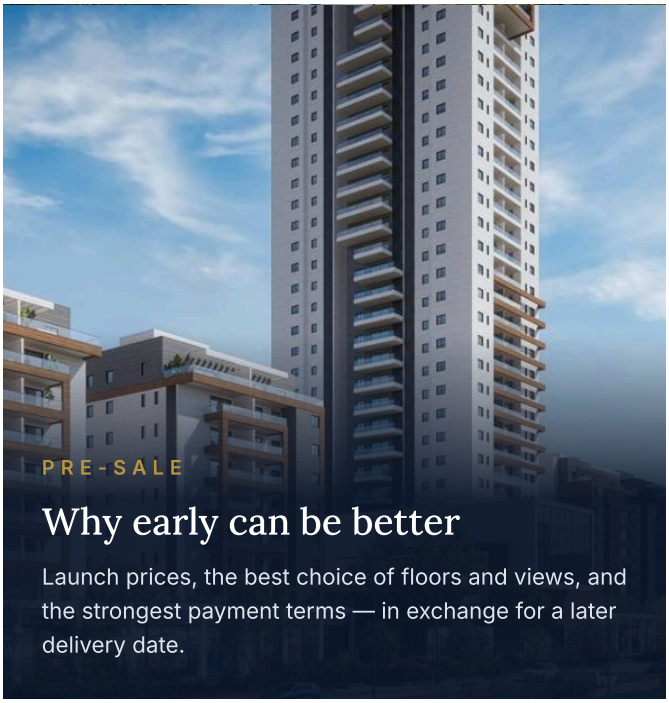
Timing affects purchase tax, Israeli new-resident benefits and your UK position. Plan with both advisers.



Sources: ACCA, non-dom regime abolished; Saffery, inheritance tax reforms. Consider an Israeli will for Israeli assets, coordinated with your English will.

New build, off-plan or resale?

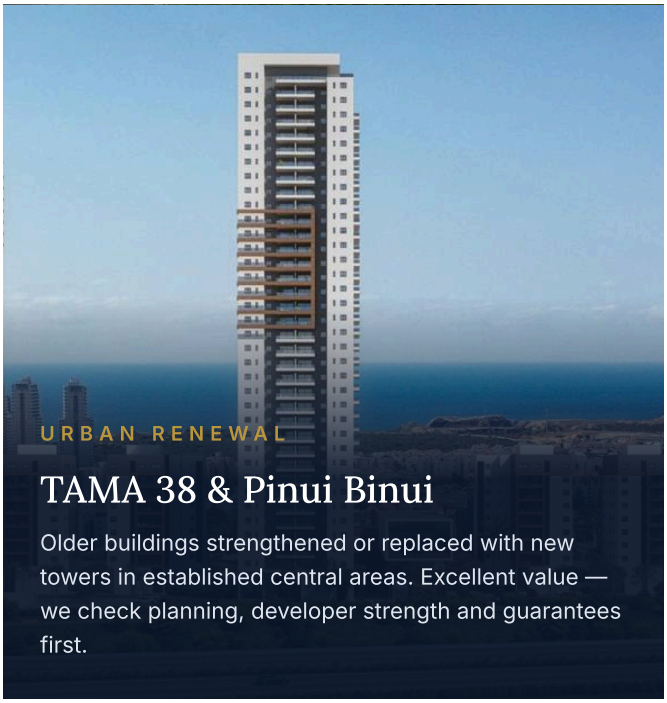
	NEW BUILD / OFF-PLAN	RESALE
Payments	Spread over 2–4 years of construction	Mostly paid within months
Move in or rent	On completion	Immediately or soon after
Features	Lifts, parking, balconies, mamad, modern layouts	Larger rooms, mature buildings
Location	Growing neighbourhoods with growth potential	Established communities
Choice	Pick floor, view and finishes early	What you see is what you get
Protection	Bank guarantee for every payment	Depends on legal checks
Watch out for	Index linkage, delays, upgrade costs	Condition, illegal additions
Best for	Aliyah in a few years, staged budgeting	Rental income now, immediate use



PRE-SALE

Why early can be better

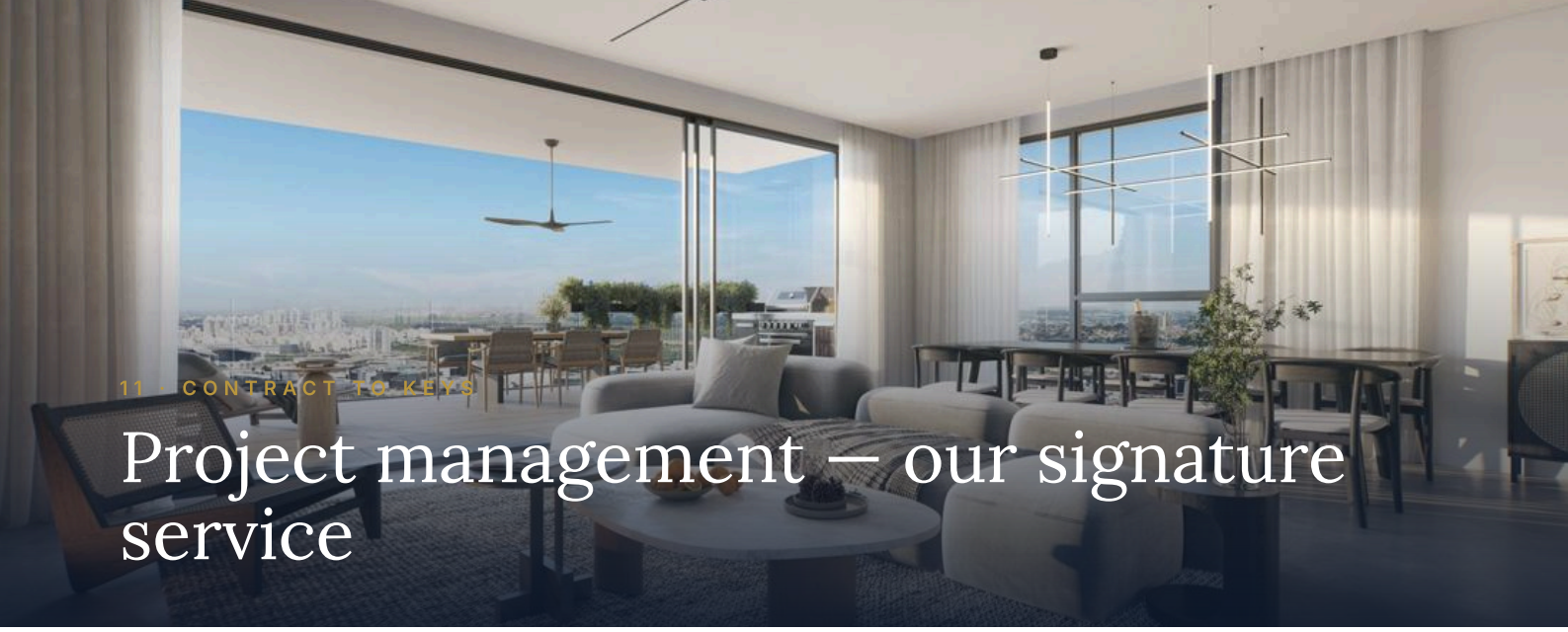
Launch prices, the best choice of floors and views, and the strongest payment terms — in exchange for a later delivery date.



URBAN RENEWAL

TAMA 38 & Pinui Binui

Older buildings strengthened or replaced with new towers in established central areas. Excellent value — we check planning, developer strength and guarantees first.



11 CONTRACT TO KEYS

Project management — our signature service

For overseas owners, the months or years between signing and keys are often the hardest part. Developers expect decisions on time, in Hebrew and on site. This is where we make the biggest difference.

Developer liaison

Your point of contact with the developer, so nothing is missed while you are in the UK.

Plans & selections

Tiles, sanitaryware, doors and fittings — chosen with you, within the deadlines.

Changes & upgrades

Which changes are worth it, price checks, everything confirmed in writing.

Kitchen & design

Kitchens, carpentry and full design with our design team.

Site visits

Visits at key stages with photos and progress updates.

Payments & index

Tracking the schedule and index-linked amounts with our legal and financial teams.

Handover (mesira)

With a professional inspector, a full snag list and follow-up until fixed.

Warranty period

Defects reported and chased within the statutory periods.

Index linkage explained

Most new-build contracts link unpaid instalments to the construction input index. As costs rise, so does your balance. Linkage can often be negotiated — partial linkage, a cap, or a larger early payment. Some projects, like Park Hayam, have no linkage at all.

HANDOVER CHECKLIST

- [ ] Engineer's inspection report (bedek bayit)
- [ ] Check against specification and agreed changes
- [ ] Test windows, shutters, electrics, plumbing, mamad
- [ ] Confirm parking and storage
- [ ] Meter readings; transfer utilities and arnona
- [ ] Warranties, manuals and occupancy (Form 4) status

We stay with you

Our relationship does not end at handover. Most of our clients stay with us for years, because a home in Israel needs looking after while you are in the UK.

Furnishing and making it home

From a full design-and-furnish package to a list of essentials — ready for your first visit or your first tenant. We receive deliveries and supervise installers for you.

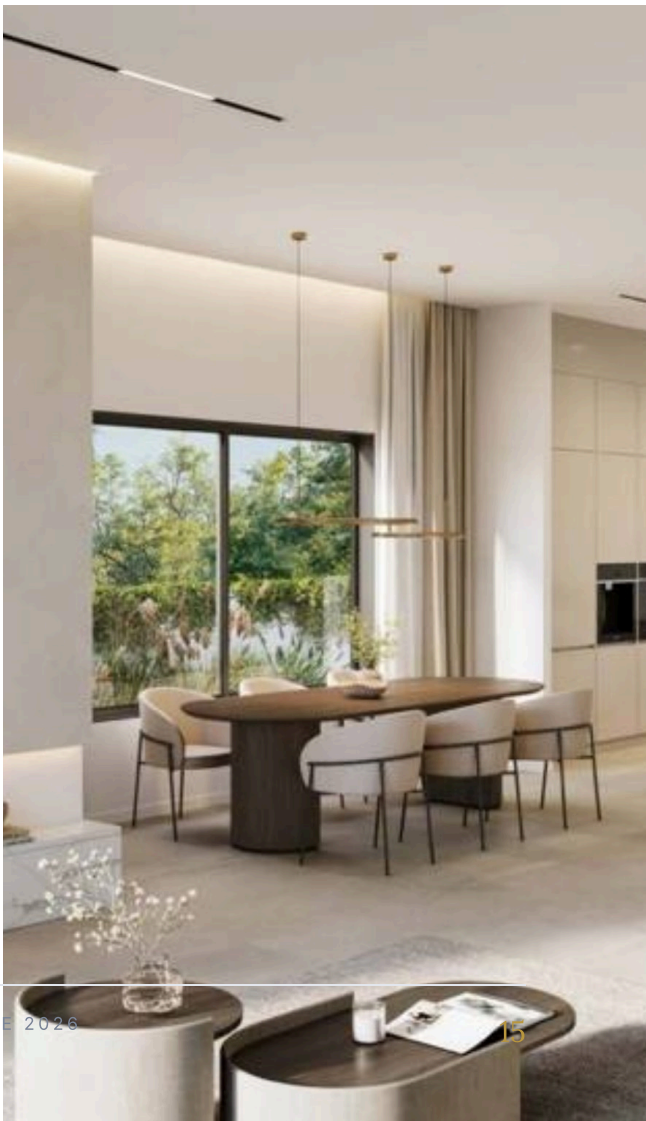
Rental and property management

- Finding and vetting tenants, with references and guarantees
- Leases, utilities and arnona in the right names
- Repairs and maintenance with trusted tradesmen
- Rent collection and monthly reporting
- Holiday homes checked and prepared for your arrival

Planning ahead

Aliyah relocation and community introductions, honest valuation advice when you upsize or sell, and the next purchase — for children or investment — when the time comes.





13 · WHERE WE FOCUS

Five markets we know inside out

We concentrate where we know the developers, the buildings and the communities best. Prices are indicative 2026 ranges, not valuations — every building, floor and view affects the price.

Jerusalem

The heart of Jewish life — new homes in established, green Beit HaKerem.

Netanya

Seaside living, a large Anglo community, holiday homes and rentals.

Tel Aviv

Israel's business hub — urban lifestyle and capital preservation.

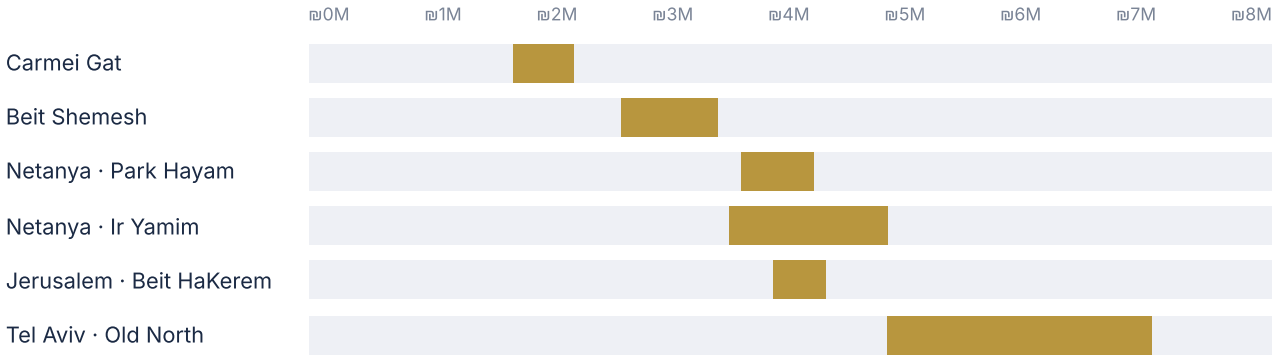
Carmei Gat

Spacious new homes at entry prices, a young Anglo community and the train.

Beit Shemesh

One of Israel's largest English-speaking communities, family-sized homes.

INDICATIVE 4-ROOM (3-BEDROOM) PRICES, 2026



Sources: Israel Properties market guides 2026 and current project price lists. Tel Aviv shows renovated 3–4-room apartments; Jerusalem shows the Park Beit Hakerem 4-room price. Citywide Tel Aviv average sale about ₪4.59M (Q1 2026).

Also covered: Efrat land opportunities; Baka, Katamon, Arnona, Rechavia and Talbiya in Jerusalem; Modiin; Ra'anana and Herzliya; Ashkelon; and the north.

Carmei Gat

35–40 min to Tel Aviv & Jerusalem

Beit Shemesh

Between Jerusalem & Tel Aviv

14 · FEATURED PROJECTS

A taste of 2026 / 2027

Some of the projects we are excited to offer you towards the end of 2026 and into 2027 — with several delivering in 2027, including The Grand and Park Hayam. Floor plans, views, availability and current prices are shown in person or on a private call — book a meeting with us in London.

JERUSALEM
Park Beit Hakerem & Others

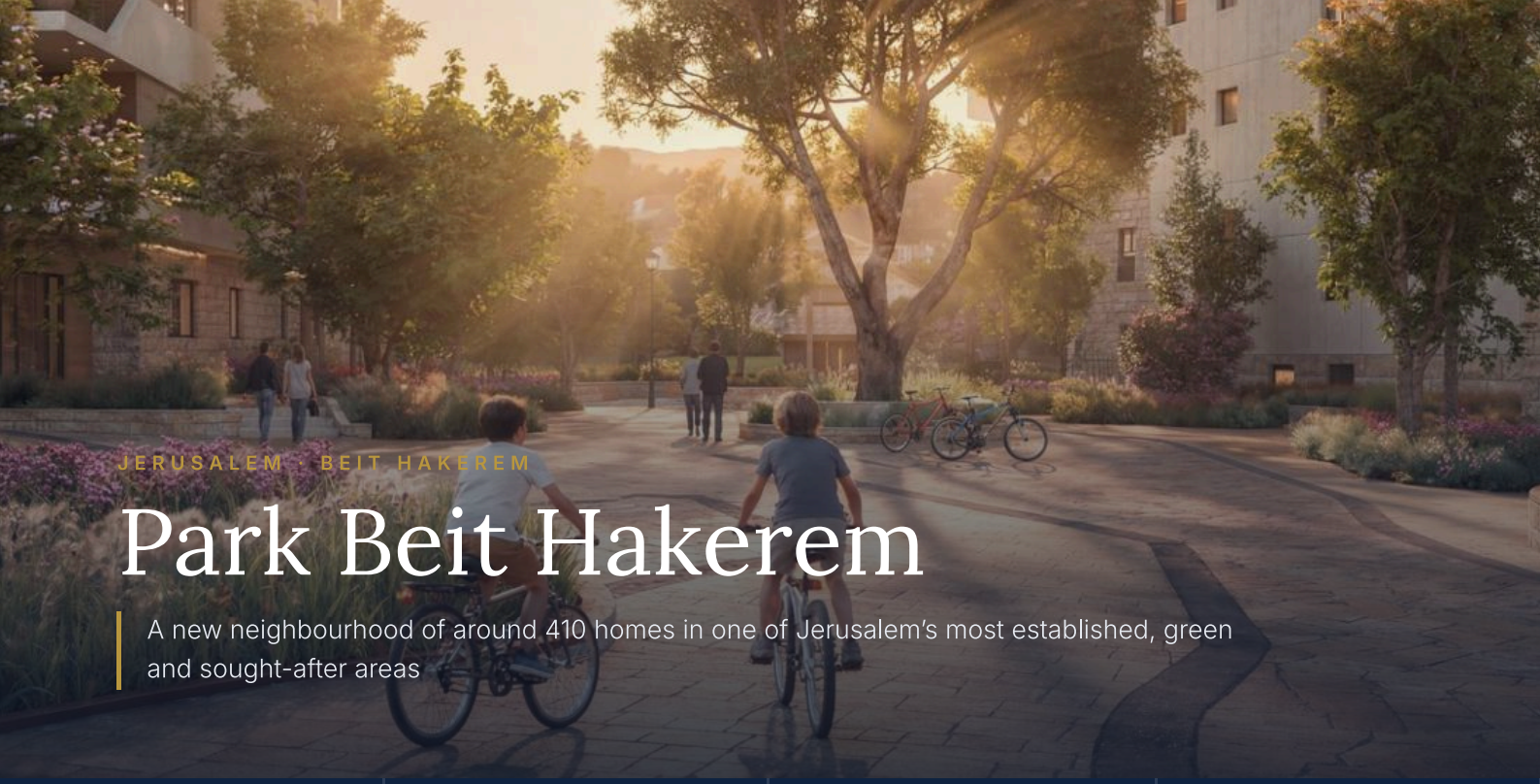
NETANYA
The Grand · Laguna · Kiryat Nordau · Park Hayam · North Netanya · Havatzelet & Others

CARMEI GAT
Kfar Edgware · Community Project · Carmei Gat North & Others

BEIT SHEMESH
PERFECT · Ramat Beit Shemesh · Neve Shamir & Others

TEL AVIV
North Tel Aviv & Others

EFRAT
Land opportunities & Others



JERUSALEM · BEIT HAKEREM

Park Beit Hakerem

A new neighbourhood of around 410 homes in one of Jerusalem's most established, green and sought-after areas

≈410	2–4	from ₪3,000,000	15% now
HOMES	ROOMS	APARTMENTS	BALANCE IN 4 YEARS

Close to the light rail, schools, shuls and the shops of Herzl and Beit HaKerem streets. A rare chance to buy new in an established central Jerusalem neighbourhood, at prices that start close to entry level for the city. We represent the project for English-speaking and international buyers.

APARTMENT	SIZE	PRICE FROM
2 rooms	62 sqm	₪3,000,000
2.5 rooms	73 sqm + 11 sqm balconies	₪3,041,000
3 rooms	68 sqm + 10.5 sqm balcony	₪3,046,200
4 rooms	92 sqm + 11 sqm balconies	₪3,859,000

WHY IT APPEALS

- New-build specification in a mature, green neighbourhood
- Walk to the light rail, shops and shuls
- Entry-level pricing for central Jerusalem
- A natural choice for Aliyah, students and holiday homes

> Floor plans and views shown in person or on Zoom

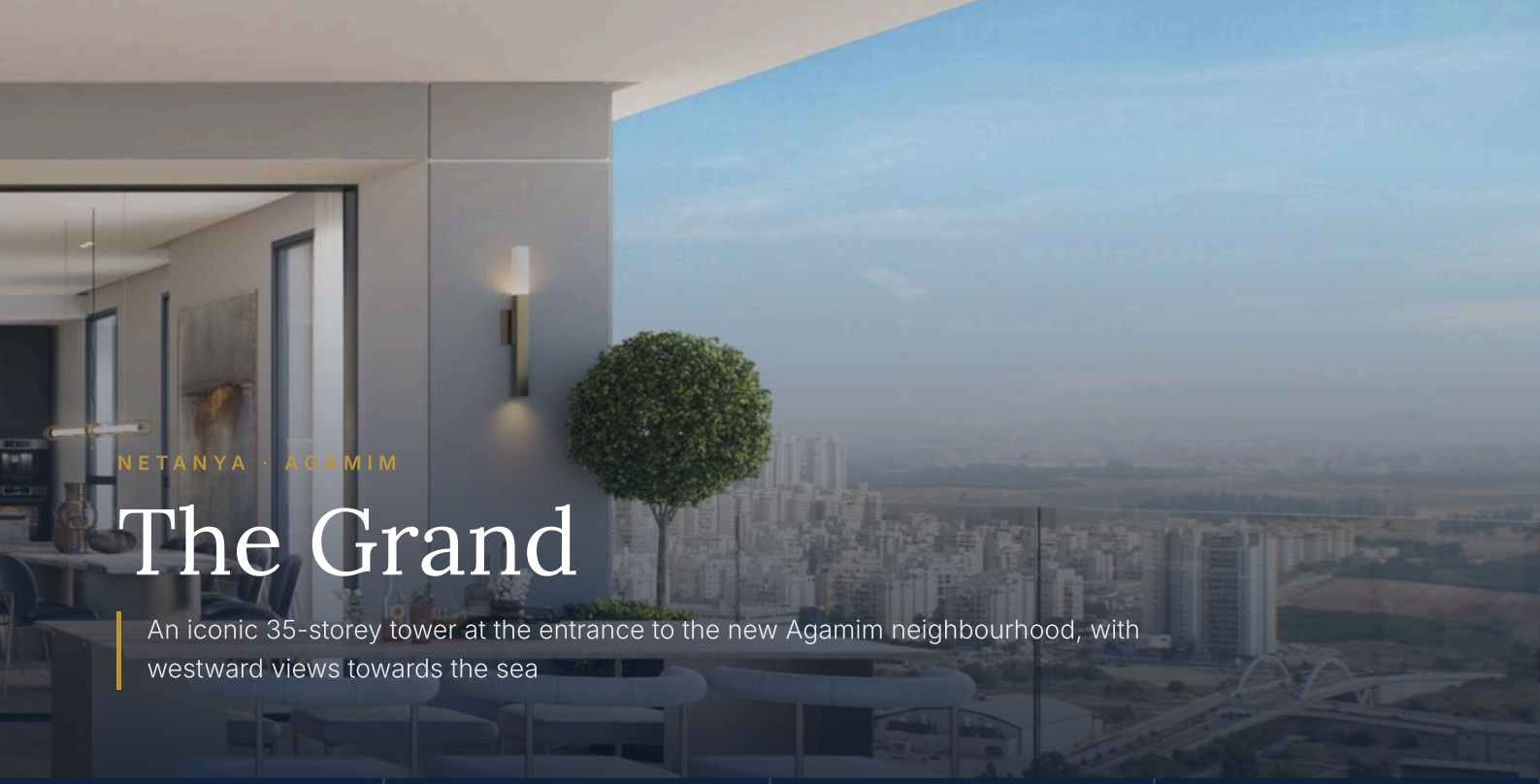
SPECIAL PAYMENT OFFER

Pay 15% now — the balance in 4 years

Secure your apartment today with a 15% payment and pay the balance four years later. Apartments from ₪3,000,000. Terms subject to developer approval.

LIVING IN BEIT HAKEREM

- One of Jerusalem's greenest, most established neighbourhoods
- Light rail on Herzl Boulevard to the city centre
- Schools, shuls, cafés and parks within walking distance
- Popular with Anglo families, students and Olim

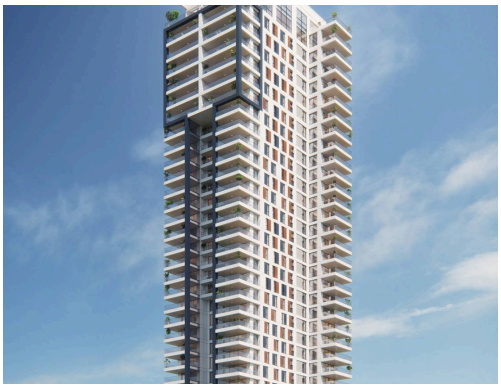


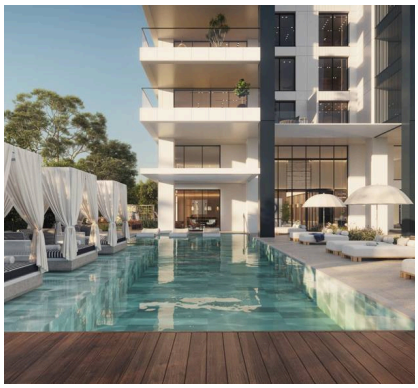
NETANYA · AGAMIM

The Grand

An iconic 35-storey tower at the entrance to the new Agamim neighbourhood, with westward views towards the sea

35	from ₪3.3M	31 Jul 2027	Private land
STOREYS	4 ROOMS	DELIVERY	NOT ILA







Location

Beside a new school and kindergarten campus and the central neighbourhood park, close to the Tidhar Lagoon business and shopping complex, with quick access to Highway 2, the beaches, Ir Yamim and the Sapir train station.

Resident facilities

Double-height designer lobby with security, four high-speed lifts, a hotel-style lifestyle complex with outdoor pool and toddler pool, spa and sauna, gym, residents' lounge, business lounge and landscaped gardens.

APARTMENT	SIZE	PRICE FROM
4 rooms	100 sqm + 17 sqm balcony	₪3,300,000
5 rooms	130 sqm + 30 sqm balcony	₪3,980,000
3 rooms · mini-PH · PH	On request	On request
Infinity (floor 29+)	Balconies 50 sqm+	On request

Parking and storage included · partial sea views from floor 14





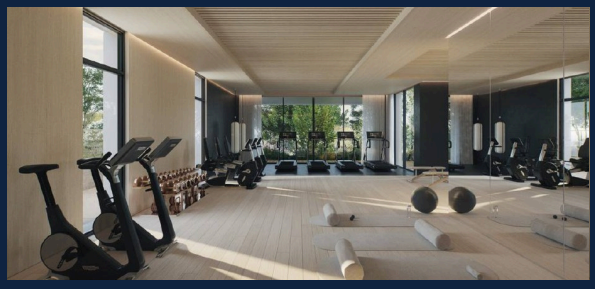
SPECIFICATION HIGHLIGHTS

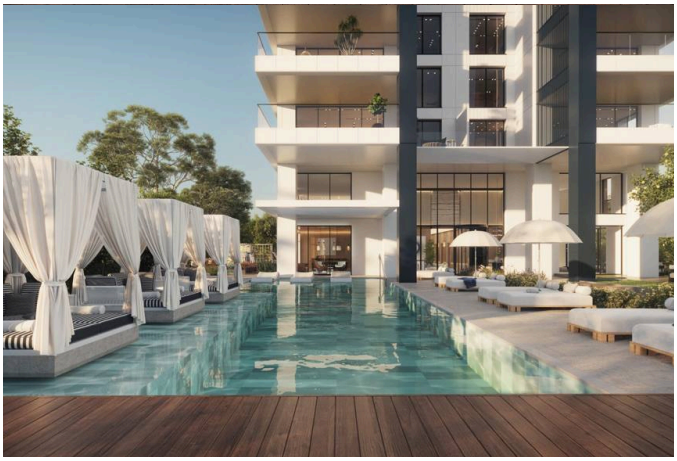
- Designer kitchen with island and Caesarstone worktop
- 120×120 cm porcelain floors, tall entrance door
- VRF air conditioning, smart-home system
- Electric shutters and curtains, low-E glazing
- Three-phase electricity, EV charging preparation
- Jacuzzi preparation on most balconies

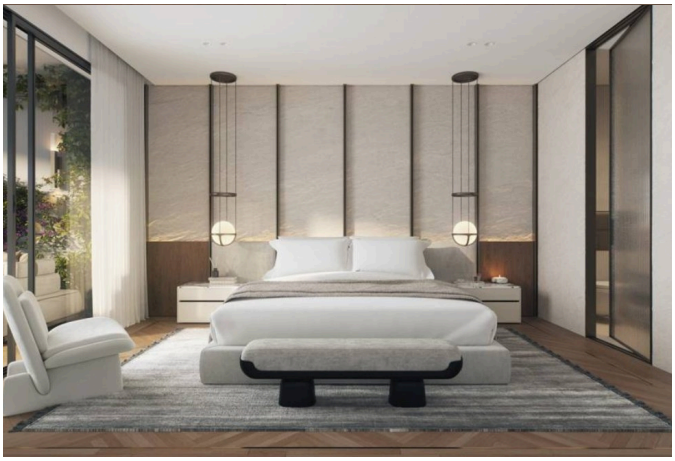
INFINITY COLLECTION

From the 29th floor up

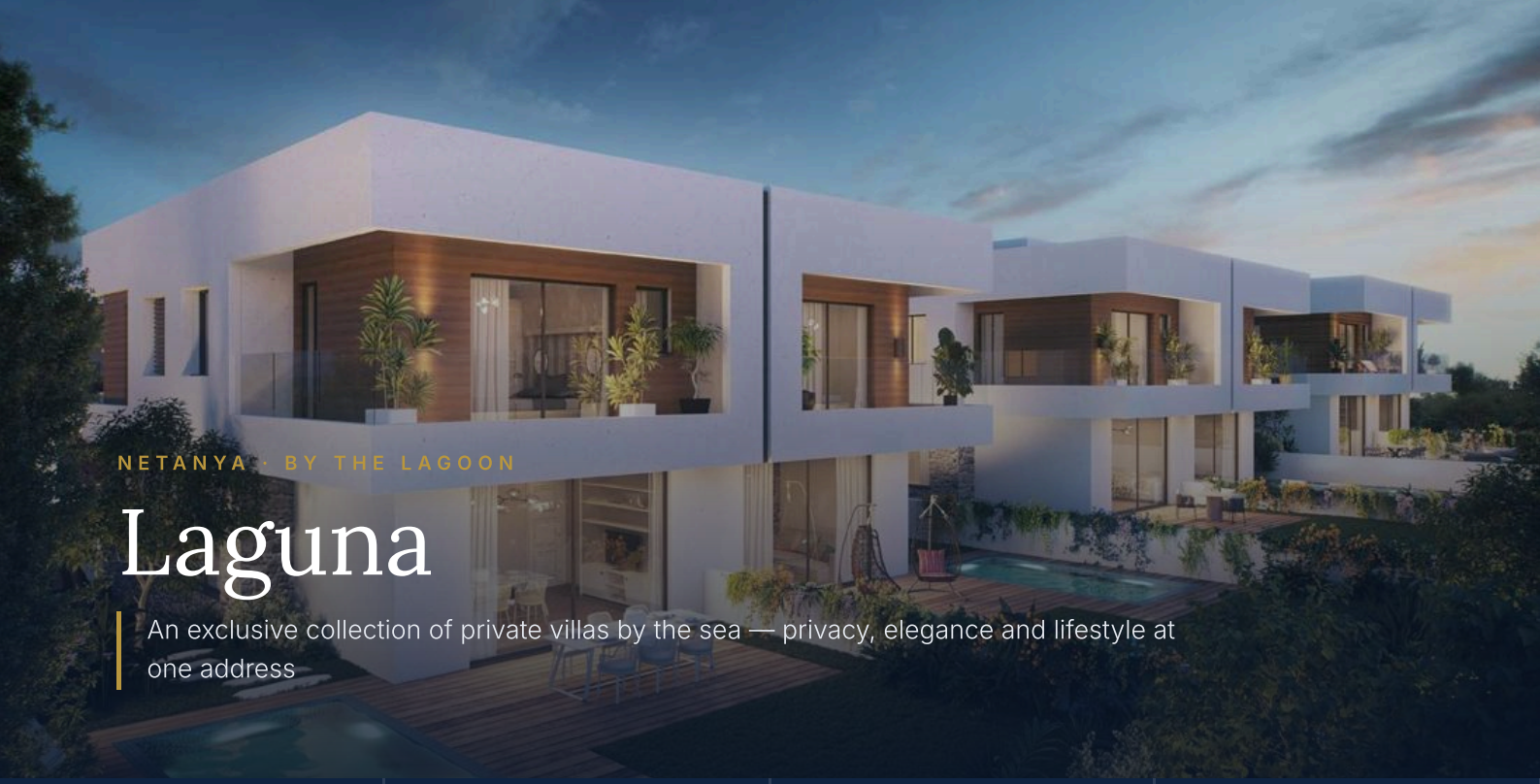
Especially large apartments with balconies of at least 50 sqm and a premium specification — the tower's most exclusive homes.







"Now there's no need to live from vacation to vacation."

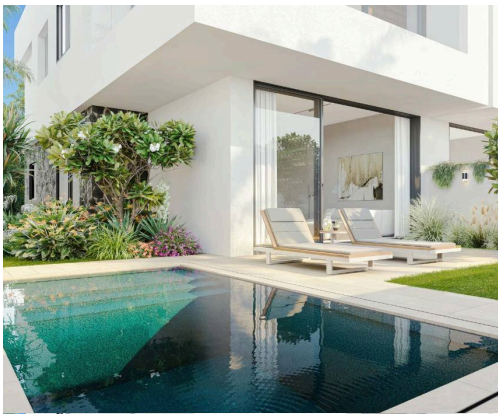


NETANYA · BY THE LAGOON

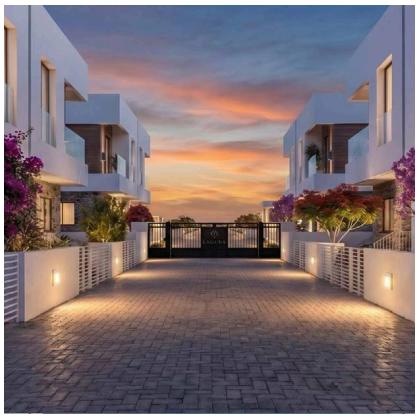
Laguna

An exclusive collection of private villas by the sea — privacy, elegance and lifestyle at one address

3	260–370 sqm	Private pool	High ₪8M+
LEVELS	PLOTS	EVERY VILLA	FROM







Close to the Agamim neighbourhood, the lagoon and the beaches, with quick access to Tel Aviv and Ben Gurion Airport, schools, restaurants and culture.

Upper floor
≈82 sqm · 4 bedrooms · 20 sqm balcony

Ground floor
≈90 sqm · open-plan living onto the garden

Lower level
≈90 sqm · 3 bedrooms · games room

EVERY VILLA INCLUDES

- Private swimming pool and landscaped garden
- Dedicated parking
- Premium designer kitchen
- VRF air conditioning and smart-home preparation
- Large terraces and panoramic glass doors



NETANYA · KIRYAT NORDAU

The New Quarter

A large-scale urban renewal quarter between the city centre, West Netanya and the beach — by one of Israel's largest developers

553	7	33	Early ₪2M
HOMES	BUILDINGS	STOREYS	FROM







A neighbourhood within a neighbourhood: three 32–33-storey towers, 8-storey buildings and low-rise buildings around a commercial centre, kindergartens, a synagogue, community buildings and open green spaces. Sea views from the upper floors.

WHY IT APPEALS

Buy at the start of a neighbourhood's transformation — next to Ir Yamim and Agamim, which have already seen strong price growth.

APARTMENT	TYPICAL SIZE
2.5 rooms	≈63 sqm + balcony
3 rooms	≈77–100 sqm + balcony
4 rooms	≈110–117 sqm + balcony
5 rooms	≈133–189 sqm + balcony
6 rooms	≈156 sqm + balcony
Garden & penthouses	Terraces over 100 sqm



NETANYA · PARK HAYAM

Park Hayam

Five-room residences in a 30-storey tower beside the park — moments from the sea

30	40 of 105	May 2027	No index
STOREYS	REMAINING	OCCUPANCY	LINKAGE







FIVE-ROOM RESIDENCES	SIZE	PRICE FROM
Wing residences	131 + 17 sqm balcony	₪3,590,000
Front-facing (floor 12+)	142 + 26 sqm balcony	₪4,190,000

Every residence includes two parking spaces and a private storage room. Resident facilities: private cinema room, gym and residents' lounge. Close to schools, shopping and Highway 2.

SPECIAL DEVELOPER OFFER

Pay the deposit now — the balance two years later

15% / 85%
15% on signing, 85% on completion

20% / 80%
20% on signing, 80% on completion with a developer loan

Take the keys and live in it, or rent it out, for two years before the balance is due. Terms subject to developer approval.

CARMEI GAT · KIRYAT GAT

Carmei Gat

A new 10,000-home neighbourhood in the geographic centre of Israel, where hundreds of English speakers have already settled

≈10,000	35–40 min	from ₪1.3M	Train
HOMES PLANNED	TO TEL AVIV & JERUSALEM	3 ROOMS	TO TEL AVIV & BE'ER SHEVA

Between Highways 40 and 6, with parks, schools, shuls, medical facilities and two new shopping centres serving a young, growing, shomer Shabbat community. Spacious new homes with gardens and penthouses at prices well below the centre of the country.

Kfar Edgware group

Our group purchase for UK families — building a community of friends and neighbours together. Full progress update at our private evening on Sunday 22 November, 6–9 PM.

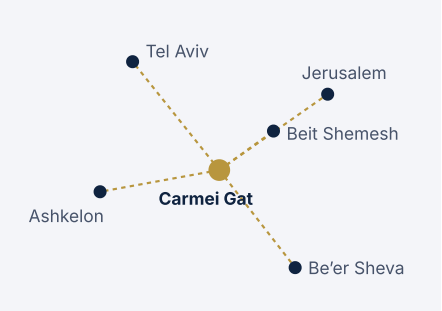
Community Project

A new project suited to families seeking a religious community atmosphere with space and value. Ask us for apartment types, prices and payment terms.

Carmei Gat North

New buildings on Sderot Lachish — apartments, garden apartments, penthouses and cottages, some with private pool options. Construction has started.

CARMEI GAT NORTH	SIZE	INDICATIVE PRICE
3 rooms (2 bedrooms)	82 sqm + 13–41 sqm balcony	₪1.3M–₪1.7M
4 rooms (3 bedrooms)	110 sqm + 23–30 sqm balcony	₪1.7M–₪2.2M
5 rooms (4 bedrooms)	124 sqm + 15–18 sqm balcony	₪2.2M–₪2.8M
Garden, penthouse, cottage	On request	₪2.8M–₪3.5M
Villas	On request	from ₪5.6M



AT THE CENTRE OF EVERYTHING

About 35–40 minutes from Tel Aviv, Jerusalem, Ashkelon and Beit Shemesh, between Highways 40 and 6, with one to two trains an hour from Kiryat Gat station to Tel Aviv and Be'er Sheva, and connections to Jerusalem and the airport.

Kfar Edgware update · Sunday 22 November · 6–9 PM, London

Beit Shemesh

One of Israel's largest English-speaking communities, between Jerusalem and Tel Aviv on Routes 1 and 10

Neve Shamir	from ₪2.4M	PERFECT	from ₪2.1M
BOUTIQUE PRE-SALE	3 ROOMS, NEVE SHAMIR	IN FULL CONSTRUCTION	3 ROOMS, PERFECT

Neve Shamir, Ramat Beit Shemesh

In the heart of upmarket Neve Shamir, walking distance to RBS Aleph and Mishkafayim, parks and a country club. Two lifts per building, central air, smart home, upgraded kitchens, covered parking for every apartment, EV and pool preparation.

APARTMENT	SIZE	FROM
3 rooms	90 sqm + 15–60 sqm	₪2,400,000
4 rooms	98 sqm + 10–50 sqm	₪2,600,000
5 rooms	124–128 sqm + 9–75 sqm	₪3,450,000
Garden duplex 5–6	169–172 + 71–155 sqm garden	On request
Penthouse 6–7	160–198 + 25–64 sqm	On request

Payment: 15% on signing · 10% after 6 months · 25% after 18 months · balance per contract

PERFECT, Beit Shemesh

3–6-room apartments, garden apartments and penthouses in full construction. Modern architecture, an inviting lobby and balconies with open outlooks, close to BIG shopping, IKEA and the railway station.

3 rooms	from ₪2.1M
4 rooms	from ₪2.6M
5 rooms	from ₪3.0M
6 rooms	from ₪4.3M

WHY BUYERS CHOOSE BEIT SHEMESH

An established Anglo community, everyday amenities, and easy access to Jerusalem and central Israel — with homes for every budget and stage of life.

Community, schools and shuls on your doorstep

TEL AVIV

Tel Aviv

Israel's business and cultural hub — urban living by the sea and long-term capital preservation

Sea views	18	from ₪5.5M	TAMA 38/2
NORTH TEL AVIV	BOUTIQUE RESIDENCES	CENTRAL TA	URBAN RENEWAL

NORTH TEL AVIV

Sea-view tower

A luxury new tower with pool, spa and gym, and sea views from the upper floors.

FEATURED

5 rooms · 15th floor · 138 sqm + 15 sqm terrace · sea view

₪11,786,000

CENTRAL TEL AVIV

Boutique building, Shefer Street

A boutique TAMA 38/2 building in the heart of Tel Aviv: 18 residences over six floors, on an elevated position, a short walk from the beach, Carmel Market and Rothschild Boulevard.

2–4 ROOMS

from 65 sqm

from ₪5.5–6M



TEL AVIV PRICE GUIDE, 2026



Citywide average sale about ₪4.59M (Q1 2026). Indicative ranges, not valuations.

This is just a taste.

For floor plans, current availability, delivery dates and payment terms on any of these projects — talk to us.

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LONDON
Private meetings 22–28 Nov

YOUR CHECKLIST

Questions to ask before you buy

Whether you buy through us or not, ask these about any property in Israel.

THE PROPERTY

- [ ] Legal and planning status — is there a permit?
- [ ] Delivery date, grace period and delay compensation?
- [ ] What is in the specification; what is the credit for changes?
- [ ] Is the price index-linked — can it be capped?
- [ ] Expected va'ad bayit and arnona?
- [ ] Which parking and storage are included?
- [ ] The developer's delivery and quality record?

THE MONEY

- [ ] How much can I borrow — do I have approval in principle?
- [ ] When does each payment fall due?
- [ ] Total cost including tax, fees and currency?
- [ ] How will I protect against currency moves?

THE FUTURE

- [ ] Realistic rent — and who manages it?
- [ ] How does Aliyah change my tax position?
- [ ] Whose name should it be in?
- [ ] Who handles selections and handover?

GLOSSARY

Arnona
Municipal property tax

Bedek bayit
Professional home inspection

He'arat azhara
Cautionary note protecting the buyer

Ishur ekroni
Mortgage approval in principle

Kablan / yazam
Contractor / developer

Mamad
Reinforced safe room

Mas Rechisha
Purchase tax

Mas Shevach
Betterment tax on a sale

Maslul
A mortgage track

Mesira
Handover of a new apartment

Mifrat
Technical specification

Pinui Binui
Urban renewal by rebuilding

Shamai
Appraiser or valuer

Shinuyim
Changes and upgrades

Tabu
The Land Registry

TAMA 38
Strengthening and extending a building

Va'ad bayit
Building committee and charge

Zichron dvarim
Memorandum of understanding



15 · MEET US IN LONDON

Private evenings, 22–28 November 2026

An intimate private evening with our property, legal, mortgage and financial teams. Not a fair or a sales show. Spaces are limited; the venue address is sent on registration.

22 SUN NOV

Kfar Edgware group update

6–9 PM · current, past and prospective clients

25 WED NOV

Israel property opportunities

7–10 PM · Jerusalem incl. Beit HaKerem, Netanya, Carmei Gat, Beit Shemesh, Tel Aviv and across Israel

22–28 NOV

Private one-to-one meetings

Golders Green · book at registration or on WhatsApp

Your team in London: Toviyah and Shirley Stamelman of Israel Properties, with our legal, mortgage and financial teams.

israel-properties.com/london

Register now

israel-properties.com/London

See the projects

Floor plans, views and availability you won't find online.

Meet the experts

Our legal, mortgage and financial teams, in one room.

Your numbers

A personal budget, tax and mortgage picture.

No pressure

An intimate evening, not a fair or a sales show.

WHAT OUR CLIENTS SAY

> *I highly recommend Israel Properties. The entire team is professional, friendly, ehrlich and responsive. Toviyah and Shirley repeatedly went out of their way to accommodate us and make the purchasing process stress-free and enjoyable.*
>
> **— Gary**

> *Buying a property in Israel while being miles away might sound overwhelming, but with Israel Properties, it's honestly a breeze. A special shoutout goes to Toviyah and Shirley Stamelman, who seem to have an endless supply of patience and positivity.*
>
> **— UK client**

> *Every step of the way, they introduced us to excellent and trustworthy professionals and tradesmen. It was also rented out effortlessly as promised to a wonderful tenant.*
>
> **— Shawna and Shaun**

ABOUT US

Israel Properties by Stamelman & Partners

An Anglo-focused real estate advisory and brokerage led by Toviyah and Shirley Stamelman, with 25+ years' experience in real estate, guiding families from the UK, US, South Africa, Australia and Israel. Property search and negotiation, our legal, mortgage and financial teams, project management from contract to keys, design and furnishing, rentals and property management — we guide and help you every step of the way.

ISRAEL PROPERTIES BY STAMELMAN & PARTNERS
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This guide is general information only, prepared in November 2026. Tax rates, regulations and prices change; take advice on your own circumstances before committing to a purchase. Project details, renderings and prices are indicative and subject to change and to developers' final plans.