

Moving to **Spain**

A buyers guide







top 2021

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The widest selection of properties for sale on the Costa del Sol including homes in Marbella, Estepona & Mijas



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A bespoke collection of luxury homes in Benahavis, the most prestigious area of Spain

Many companies claim to work like a family — we truly are one.

On a daily basis, you'll be dealing directly with Darren and Angelina, a husband-and-wife team who act as your personal property shoppers on the Costa del Sol.

Through our portal, holiday-homes-spain.com, we provide access to more than 10,000 properties from all the leading agents across the region. In addition, we work closely with the major developers and architects on the coast, giving you direct insight into both resale homes and new projects.

We're here to guide you through every step of the buying process — from helping you choose the right area to arranging property visits. To make the most of your time, we can design a tailored viewing itinerary so you see only the homes that truly fit your needs, without having to coordinate with multiple agents.

We personally accompany you on all visits and, if you decide to purchase, we are paid a finder's fee by the listing agent. This means our service is completely free to you.

We hope you find this guide helpful and look forward to welcoming you soon to the Costa del Sol.


Warm regards,

Darren & Angelina



About Us

WHY CHOOSE THE COSTA DEL SOL?



The Costa del Sol has firmly established itself as one of Europe's premier property hotspots, attracting buyers not only from across Europe but also from the Americas, Asia, and the Middle East. Demand continues to grow as both individuals and companies look for **vacation homes, rental investments, and permanent residences** in the region.

For **non-EU residents**, owning a home in Spain also provides the added benefit of having a base within the **Schengen travel zone**. This makes it easy to enjoy extended stays in southern Europe while balancing lifestyles between different climates — whether that means escaping the intense summers of the Gulf or the cold winters of North America.

#marbslife - It's a lifestyle choice

Life on the Costa del Sol is defined by its incredible climate, with more than **300 days of sunshine** each year. Add to that breathtaking mountain and sea views, golden sandy beaches, and over **60 world-class golf courses**, and it's easy to see the appeal.

Culture is woven into the fabric of the region. Historic cities such as Málaga, Granada, Seville, Cádiz, Ronda, Córdoba, and Jerez are all within reach, alongside hidden gems like Benahavís and Nerja, each offering their own unique charm.

And then there's the food. From **lively tapas bars** and local eateries to international restaurant groups and **Michelin-starred dining**, the Costa del Sol delivers a culinary experience to suit every taste and occasion.

SAFETY & QUALITY OF LIFE

One of the biggest reasons people from the UK, Canada, and the United States choose to relocate to Spain is the noticeably **high quality of life** paired with a **strong sense of safety**. From walkable town centres and reliable public services to modern infrastructure and welcoming neighbourhoods, Spain offers a pace of life that feels calmer, more connected, and often more secure than many are used to back home.

Spain is widely recognised as **one of the safest countries in Europe**, consistently ranking above the U.S., Canada, and the UK in global safety indexes.

Key Comparisons:

- * According to the Global Peace Index, Spain scores significantly higher than the U.S. in overall safety, political stability, and personal security, while also placing above the UK and Canada in certain categories.
- * **Gun violence** is exceptionally rare. Civilian gun ownership is tightly regulated and culturally uncommon.
- * **Violent crime rates**, particularly homicide and assault, are considerably lower in Spain than in North America and the UK.
- * Spain's **political terror rating** remains in the safest "green zone" with a score of 1.5/5, compared with the U.S. at 3.5/5—a level closer to countries like Ukraine, Uganda, and Saudi Arabia.

For many newcomers, the difference is tangible. Whether it's walking home late at night, letting **children walk to school**, or simply feeling comfortable leaving doors unlocked, everyday life in Spain often feels like a welcome return to a simpler, safer normal.

BEFORE YOU TRAVEL TO SPAIN



**We want to
maximise your
time in Spain to
ensure we find
the right property
for you.**

We work in collaboration with all estate agencies in the region and maintain partnerships with the leading developers and architects. This means **we can arrange viewings for any property** that interests you, whether it's a resale home or a new development.

Before your trip, we'll help design a personalised viewing itinerary and secure all appointments in advance. The day before you travel, we reconfirm each property to ensure it is still available on the market. From the moment you arrive, we're ready to take you to **view the homes that best match your requirements.**

If you wish, we can also give you a **guided look at local amenities, schools, and attractions** in each area, so you get a real sense of the lifestyle on offer.

By taking care of all the arrangements, we free you to focus on what matters most - finding the right property and positioning yourself to secure it successfully.

Get a Mortgage Agreement in Principle

If you require finance, speak to a **Spanish mortgage specialist** before you travel. This ensures you view properties within the right budget and have a clear understanding of:

- * Your maximum borrowing limit (typically up to **70% of the property valuation**).
- * The amount of liquid cash you'll need for the purchase.
- * Expected monthly repayments.

Having a mortgage **Agreement in Principle** gives you confidence that you can complete a purchase and also strengthens your negotiating position. (See the Mortgages section of this guide for more detail.)

Have your Reservation Fee Ready

Once you sign a **Reservation Agreement**, you'll need to transfer a Reservation Fee (usually **€5,000–€11,000** depending on the property price).

- * This is paid into your solicitor's client account.
- * It is typically refundable if your solicitor identifies legal issues during due diligence.
- * Proof of transfer is required to officially take the property off the market.

We recommend having sufficient liquid funds available in your account before travelling so you can transfer this quickly if you find the right property.

N.I.E. Y00000000-Z

Para que conste a petición del interesado/a, se expide el presente, en MADRID, a veintiséis de noviembre de dos mil diecinueve

BEFORE YOU TRAVEL TO SPAIN

NIE Numbers

An NIE (**Número de Identificación de Extranjero**) is a tax identification number required for every buyer.

- * While you can apply once in Spain, arranging this early can reduce stress later.
- * We recommend granting your solicitor **Power of Attorney** so they can apply for your NIE on your behalf, sign contracts, open a Spanish bank account, and even set up utilities.
- * Your NIE must be in place **before the purchase contract is signed** (around 4 weeks after the reservation).

Prepare Supporting Documents

Spanish law requires strict anti-money laundering compliance. Be ready to provide:

- * Your **passport** (valid and in date).
- * A recent **utility bill** or official document showing your residential address.
- * If purchasing in cash: a recent **bank statement** (with sensitive details redacted) showing proof of funds. While not mandatory, this can strengthen your position with sellers and sometimes help secure a better deal.

Open A Spanish Bank Account

A Spanish bank account is required for completing the purchase, paying utilities, and setting up **direct debits** for community fees, insurance, and local taxes. Your solicitor (via Power of Attorney) can assist with this if you cannot visit the bank in person.

Consider Currency Exchange

If your funds are not in euros, consider using a specialist **currency exchange service** rather than your high-street bank.

- * Exchange companies often provide **better rates** and **lower fees**.
- * You can also **lock in rates** in advance, protecting you from fluctuations in the euro exchange rate before completion.

Choose Your Solicitor in Advance

Before travelling, select an independent solicitor who **speaks your language** and is familiar with property purchases in Spain. They will:

- * Handle due diligence on your chosen property.
- * Secure your interests in contracts.
- * Liaise with banks, notaries, and sellers on your behalf.

Spain offers a wide range of visas and residency permits, with more than 20 different routes available depending on your personal situation. Many applicants qualify for more than one type of permit.

While the Spanish administration is increasingly digitised, **most applications still require in-person steps** at a Spanish consulate or immigration office. Processing can take several months, so it's essential to prepare documents carefully. Mistakes or missing paperwork can delay your application significantly.

Key Things to Know Before Applying

Residency vs. Tax Residency: Most permits require you to spend more than 183 days (6 months) per year in Spain, which will make you a Spanish tax resident. The now-discontinued **Golden Visa** was the only exception, but it is no longer available for new applications after **April 2025**.

Translations and Legalisation: Documents must usually be officially translated into Spanish and either apostilled or legalised by a Spanish consulate.

Health Insurance: Many residency permits require private health insurance valid in Spain. Local insurers often provide more affordable coverage than international ones.

Permanent Residency: After 5 years of continuous legal residence (excluding time on a student visa), you can apply for permanent residency.

Spanish Citizenship: After 10 years of legal residence (or just 2 years for nationals of Spanish-speaking Latin American countries, Andorra, the Philippines, Equatorial Guinea, or Portugal), you can apply for Spanish nationality.



Main Visa and Residency Options for Non-EU Citizens

1. Tourist Visa (Schengen Visa)

- * Allows stays of **up to 90 days** within a 180-day period.
- * Many nationalities (including British, US, Canadian, and Latin American citizens) do not need to apply in advance. Others must apply at a Spanish consulate before travel.

2. Non-Lucrative Visa (Retirement/Passive Income Visa)

- * Allows you to live in Spain **but not to work for a Spanish company**.
- * Remote work for foreign companies or managing overseas assets is permitted.
- * Initial validity: **1 year**, renewable for 2 years at a time. After 5 years, you may qualify for permanent residency.

Requirements include:

- * Proof of financial means:
- * Approx. **€28,800** per year for the main applicant (based on 2025 IPREM).
- * Around **€7,200** extra per dependent.
- * Valid private health insurance.

Bank statements or certificates proving sufficient funds (some consulates may require 6 months of history).

Best for: retirees, digital nomads with foreign income, or families wanting to live in Spain without working locally.

3. Student Visa

- * For those enrolling in **universities, language schools, or research programmes.**
- * Allows part-time work and internships.
- * Can be converted into a work permit after graduation, making it an excellent pathway to long-term residency.

4. Work Permit for Highly Qualified Professionals

- * For those with a confirmed job offer in Spain in a **technical, managerial, or highly skilled role.**
- * Generally requires:
 - * A university degree or equivalent professional qualification.
 - * A salary above approx. **€40,000** per year.
- * Application can often be handled directly in Spain by the employer.

5. Entrepreneur or Business Residency Visa

- * For applicants setting up a business in Spain, particularly in sectors that provide innovation or economic benefit.
- * Requires a detailed business plan, proof of funding, and evidence of potential job creation.
- * Self-employed permits are also available for smaller-scale businesses or freelancers working locally.

6. Digital Nomad Visa (Visado de Teletrabajador Internacional)

Introduced in 2023, this visa has become one of the most popular routes for non-EU professionals.

Key features:

- * Available to non-EU citizens who work remotely for foreign employers or clients.
- * Initial validity:
 - * **1 year** (if applied for at a Spanish consulate abroad).
 - * **3 years** (if applied for from within Spain while on a tourist visa).
- * Renewable for up to **5 years**.

Requirements (2025):

- * Must be employed by a foreign company or self-employed with primarily foreign clients.
- * No more than **20% of income** can come from Spanish clients.
- * Minimum income:
 - * **€2,646/month (€31,752/year)** for the main applicant.
 - * **+75% of SMI (€1,984.50/month)** for a spouse.
 - * **+25% of SMI (€661.50/month)** per child.
- * Proof of stable work history (at least 3 months with current employer/clients).
- * Employer/company must be established for **at least 1 year**.
- * Applicant must have at least **3 years' professional experience** or relevant qualifications.
- * Clean criminal record.
- * Written permission from the employer to work from Spain (if employed).

Advantages:

- * Family members can be included and granted work/study rights.
- * Allows travel throughout the Schengen Zone.

Permanent Residency & Citizenship

Permanent Residency: After **5 consecutive years** on most residency permits (excluding student visas), you may apply for permanent residency. This grants similar rights to Spanish citizens, including access to work and public benefits.

Spanish Citizenship: After **10 years** of legal residence, or **2 years** for nationals of specific countries with historic ties to Spain, you may apply for citizenship. This grants you a Spanish passport and full EU rights.

✓ Spain offers multiple pathways to residency depending on your lifestyle, career, or retirement goals. Choosing the right visa is crucial, and professional advice can help ensure success.

RESIDENCY CARDS FOR NON-EU CITIZENS

CATEGORY	DURATION	CAN WORK IN SPAIN	MAIN REQUIREMENTS
Tourist Visa	Maximum stay (90 days (in 150-day period))	No	Application to a consulate may be required
Non-Lucrative Visa	Initial, 1 year then renewable every 2 years	No	Min. €29,000 income per year (+ extra for dependents)
Investor Visa	3 years, then renewable every 2 years	Yes	Investment of at least €500,000 in real estate
Student Visa	Equal to duration of studies	With restrictions	Acceptance letter from an educational institution
Work Permit – Highly Qualified	2 years, then renewable every 2 years (as per this category)	Yes	University degree, salary > €40,000 per year
Business Residency Permit	3 years, then renewable every 2 years	Yes	Business plan of economic interest to Spain
Digital Nomad Visa	1 year, then renewable for 2 years	Yes	Remote work for a company outside of Spain
Permanent Residency	After 5 years of legal residency	Yes	Legal residency



CHOOSING A SOLICITOR

Selecting the right solicitor (conveyancing lawyer) is one of the most important steps when buying property in Spain. On the Costa del Sol, there are many reputable firms that specialise in real estate purchases, often with in-house accountancy services to help you manage your finances once you own your home.



Why Grant Power of Attorney?

If you do not live in Spain (or do not speak Spanish), granting your solicitor Power of Attorney (POA) will make the entire process much easier. With POA, your solicitor can:

- * Apply for documents such as your **NIE**.
- * Sign contracts and deeds on your behalf (saving you multiple trips to Spain).
- * Open a Spanish bank account in your name.
- * Connect **utilities** (water, electricity, internet) at completion.
- * Set up **direct debits** for property-related bills and taxes.

Additional Considerations

If you plan to rent out your property, discuss with your solicitor whether it is more tax-efficient to purchase in your personal name or via a Spanish company structure.

If you are moving to Spain full-time, check whether the law firm also has an **immigration specialist** who can guide you through the visa/residency process.

CHOOSING A SOLICITOR

Always request a clear breakdown of their fees and what is included. Some firms charge a **fixed fee**, while others base their fees on a **percentage** of the purchase price. Check whether their service covers:

- * Assistance in obtaining **NIE numbers** (if required).
- * Acting under **Power of Attorney** (highly recommended for overseas buyers).
- * Opening a Spanish **bank account** in your name.
- * Setting up **utility connections** on completion.
- * Organising direct debits for taxes, community fees, and utilities.
- * Applying for a **touristic licence** if you intend to rent out the property short-term.
- * Access to an accountant or tax advisor who can calculate and submit annual property taxes on your behalf.

If any of these services are not included in the standard package, ask for a written quote for the additional

What your solicitor will do...

Your solicitor's job is to ensure that the property is legally sound and free of debts. This includes:

- * Confirming the property is correctly registered at the Land Registry and obtaining a copy of the title deed (**nota simple**).
- * Verifying the property has a valid **Licence of First Occupation** (LFO) or equivalent, confirming it was built according to planning permission.
- * Ensuring boundaries and plot size are correctly recorded.
- * Checking the property is registered for local taxes (Impuesto sobre Bienes Inmuebles – IBI).
- * Reviewing recent utility bills and confirming individual meters are in place.
- * Assessing the taxable value (**valor catastral**), used to calculate transfer taxes.
- * Confirming there are no outstanding debts, charges, or mortgages on the property - or ensuring they will be cancelled at the point of sale.



MORTGAGES

Spain remains one of Europe's most attractive property destinations, offering a mix of sun, lifestyle, and accessibility. For non-residents, securing a mortgage is entirely possible, but the process differs from that of residents. With the right preparation and expert guidance, it can be smooth and straightforward.



Is it difficult to get a mortgage in Spain?

Getting a mortgage in Spain is achievable if you meet lender requirements and prepare the necessary documents.

Non-residents face stricter conditions than residents - mainly larger deposits and more documentation - but every year thousands successfully finance holiday homes and investments this way.

Mortgage approval for non-residents

Loan-to-Value Ratios (LTV):

- * **Residents:** up to 80% of the property's value.
- * **Non-residents:** typically 60–70%, meaning a larger deposit is required.

Income Verification: Lenders require proof of stable income, usually via payslips, employment letters, tax returns, or bank statements.

Credit History: A clean credit record in your home country (and Spain, if applicable) is essential.

Mortgage Term:

- * Maximum duration for residents: up to 30 years.
- * For non-residents: usually capped at 20–25 years.
- * Most lenders require loans to be repaid before the borrower turns 75 years old.

💡 **Tip:** Use a mortgage calculator to check affordability before applying. You can try ours here: holiday-homes-spain.com/mortgages

Spanish Mortgage Law: What Changed in 2019?

Reforms introduced in 2019 aligned Spain's mortgage laws with EU standards. The changes made borrowing safer and more transparent for buyers.

Key protections include:

- * **Cost Distribution:** Most mortgage setup costs (such as notary, registry, and stamp duty) are now paid by the lender, not the borrower.
- * **Transparency:** Lenders must provide clear, pre-contractual information on interest rates, fees, and repayment terms.
- * **Mandatory Notary Meeting:** Borrowers meet with a notary before signing to confirm they fully understand the conditions.
- * **Fixed-Rate Options:** Widely available, offering repayment stability. Non-residents often find banks prefer offering fixed-rate products.
- * **Early Repayment Rights:** Reduced penalties for paying off mortgages ahead of schedule.
- * **Interest Rate Caps:** Protections against excessive increases for variable-rate loans.



Additional Considerations for Buyers

Work with a Mortgage Broker

Especially as a non-resident, a specialist **mortgage broker** is invaluable. They can:

- * Assess your eligibility quickly.
- * Compare products across multiple banks.
- * Secure better terms than applying directly.

Understand All Costs

While lenders now cover many fees, buyers should still budget for:

- * **Valuation fees** (approx. €300–€500).
- * **Taxes** (e.g. ITP for resales, IVA + AJD for new builds).
- * **Notary and registry fees** (when not included with the mortgage).

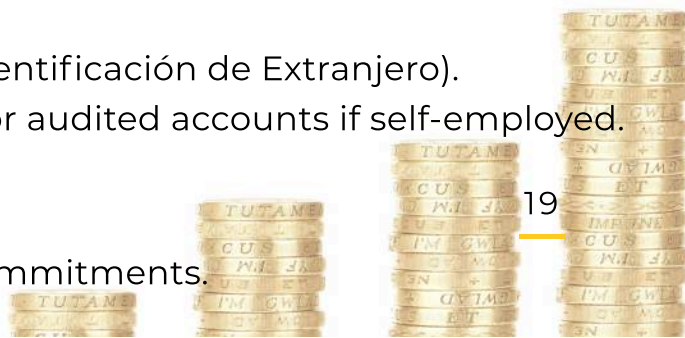
Choose the Right Mortgage Type

- * **Fixed-Rate Mortgages** – predictable monthly payments, protection from rate rises. Preferred by many non-residents.
- * **Variable-Rate Mortgages** – linked to the Euribor (European base rate). Can be cheaper when rates are low, but payments rise if interest rates increase.

Eligibility & Documentation

Typical documents required:

- * Valid **passport** and **NIE** (Número de Identificación de Extranjero).
- * Proof of income: payslips, tax returns, or audited accounts if self-employed.
- * Recent **bank statements**.
- * Credit report.
- * Details of existing loans or financial commitments.



Currency & Exchange Rates

If your income or savings are in a currency other than the euro, exchange rate fluctuations can affect affordability. Using a **currency broker** can lock in rates and reduce risk compared with relying on high-street banks.

Think Long-Term

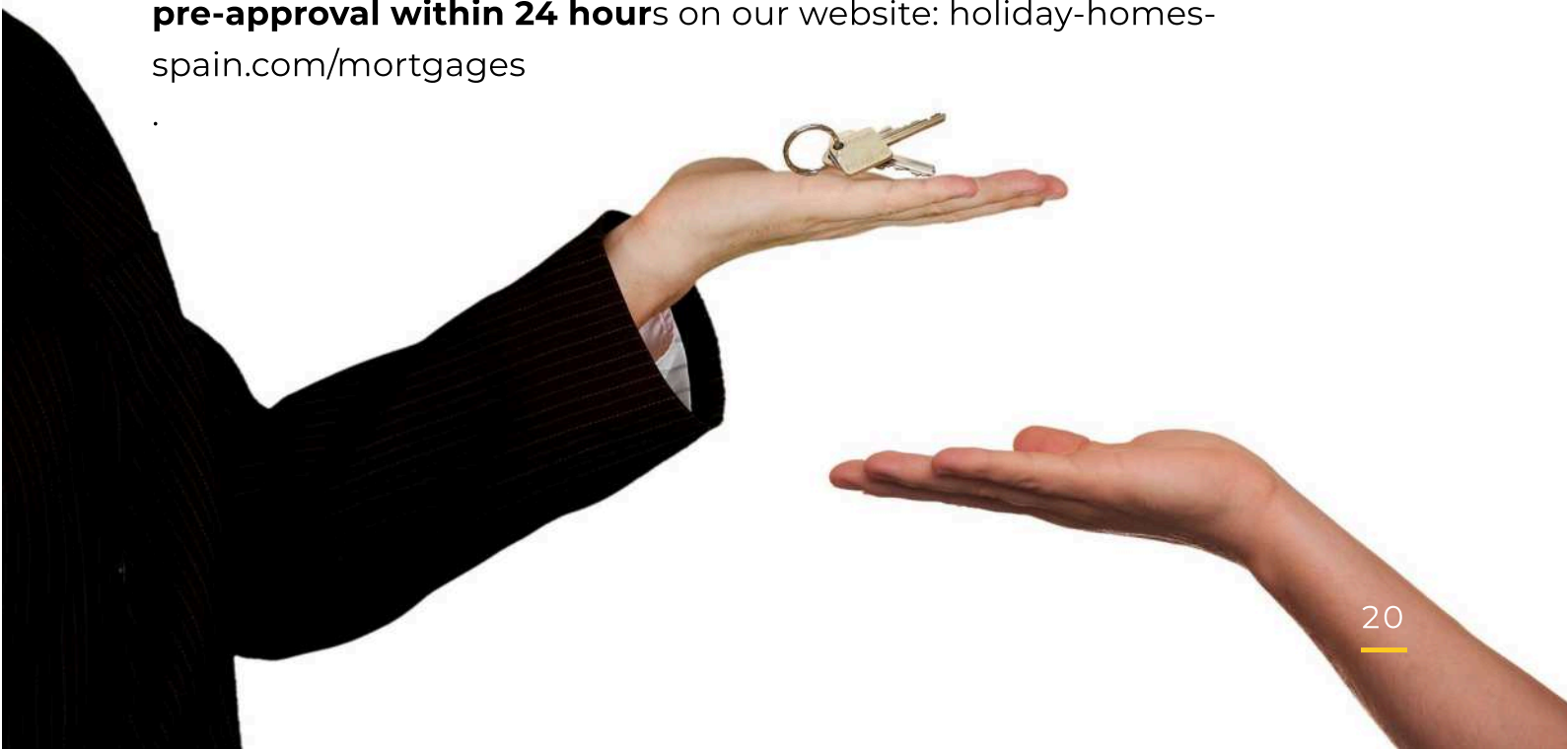
Before committing, consider:

- * How stable your income will be over the loan period.
- * The impact of interest rate changes on your repayments.
- * Your intended use of the property (holiday home, rental, or permanent residence).

Secure Your Property with Confidence

Spain's mortgage system today is transparent and strongly regulated, with safeguards for buyers. With the right advice, non-residents can access competitive mortgages and finance their dream home.

You can check affordability, calculate repayments, or request a **non-binding pre-approval within 24 hours** on our website: holiday-homes-spain.com/mortgages



RESALE VS FIRST OCCUPANCY PROPERTIES

For first-time buyers, purchasing a property in Spain can feel overwhelming.

The good news is that with the right knowledge, plus guidance from a **trusted estate agent** and **conveyancing lawyer**, the process is straightforward and transparent.

The buying process varies slightly depending on whether you are purchasing a **resale property** (a previously owned home) or a **new-build**/first-occupancy property. Each option comes with its own advantages.



RESALE VS FIRST OCCUPANCY PROPERTIES

Buying a Resale Property

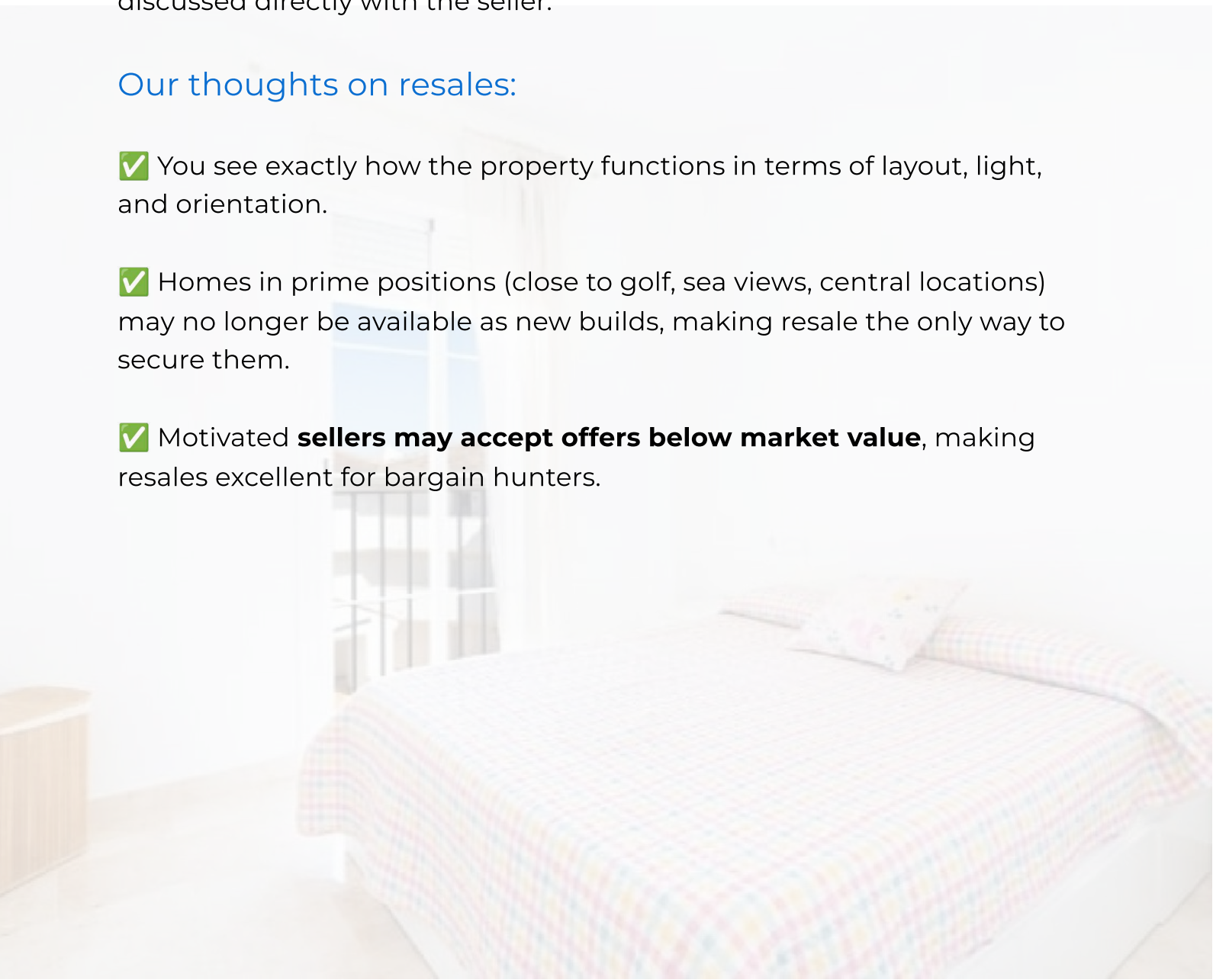
With a **resale property**, you can physically view the home you are buying. The current owner can provide exact details of running costs such as:

- * Council Tax (IBI)
- * Rubbish Collection (Basura)
- * Community Fees (if the property is part of an urbanisation)

You also have more **flexibility when it comes to negotiation**. Price, payment terms, included furniture, and completion dates can often be discussed directly with the seller.

Our thoughts on resales:

- ✓ You see exactly how the property functions in terms of layout, light, and orientation.
- ✓ Homes in prime positions (close to golf, sea views, central locations) may no longer be available as new builds, making resale the only way to secure them.
- ✓ Motivated **sellers may accept offers below market value**, making resales excellent for bargain hunters.



Buying a New-Build or First-Occupancy Property

When buying a **new-build**, the main difference lies in when and how you take possession. If the property is key-ready, you can move in quickly. If it's still under construction, you'll rely on floor plans, show homes, and developer presentations to understand the layout and finishes.

Thanks to modern technology, most developers now provide high-quality visuals, virtual tours, and detailed brochures to help you make an informed choice.

Key points about new-builds:



Financial protection: All instalments paid during construction are 100% guaranteed by Spanish law through bank guarantees.



Fixed pricing: Developers do not negotiate on price. Payment terms and listed prices are non-negotiable.



Running costs: Developers can provide estimates of IBI, Basura, and Community Fees, but you won't know the exact amounts until the first bills arrive.



Taxes: Instead of Property Transfer Tax (ITP) paid on resales, new builds are subject to VAT (IVA) at 10% plus an additional stamp duty (AJD).



RESALE VS FIRST OCCUPANCY PROPERTIES

Our thoughts on new-builds:

- ✨ **Personalisation:** Choose from finishes, tiles, and sometimes even adapt layouts to suit your taste.
- 🏠 **Modern standards:** Better insulation, soundproofing, eco-efficiency, and compliance with the latest building regulations, including seismic safety.
- 📧 **Contemporary design:** Open-plan living areas, larger terraces, and sleek finishes (though bedrooms may be slightly smaller than in older homes).
- 🌍 **Best locations:** Off-plan buyers can cherry-pick the plots with the best views and orientations.
- 🌸 **Lower maintenance:** Everything is new, so repair costs are minimal for the first years.
- 👉 **After-sales service:** Developers' teams are often onsite during completion, making it easier to resolve snags quickly.
- 📜 **Ten-year warranty:** By law, new builds come with a 10-year structural guarantee giving peace of mind.

Which Is Right For You?

Resale properties suit those who want a home they can see, touch, and move into quickly, often at a more negotiable price.

New builds are ideal for buyers who value modern design, energy efficiency, and the security of warranties, with the opportunity to personalise finishes.

Both options are safe and secure when handled through a qualified lawyer — the right choice depends on your budget, timeframe, and lifestyle preferences.

BUYING A RESALE PROPERTY

Resale properties are homes that have already been purchased by an individual or company. While most have been lived in, some may be unused or holiday homes.

Purchase Costs for a Resale Property

When budgeting, remember to factor in purchase costs in addition to the property price.

- * As of **January 2025**, the standard costs in Andalusia are:
- * Property Transfer Tax (Impuesto de Transmisiones Patrimoniales, ITP): 7%
- * Solicitor Fees: approx. 1% + VAT (1.21%)
- * Notary & Land Registry Fees: allow up to 1%

➡ As a rule of thumb, budget 10% of the purchase price to cover acquisition costs. Your solicitor will calculate the exact figure.

💡 On the Costa del Sol, **estate agency fees are paid by the seller**, not the buyer.

🔴 These figures do not include mortgage-related costs (arrangement fees, property valuation, etc.), which should be discussed with your mortgage broker.

BUYING A RESALE PROPERTY

Purchase Process for a Resale Property

Step 1: Reservation Agreement

- * Signing a **Reservation Agreement** removes the property from the market, usually for 30 days.
- * This gives your solicitor time to carry out due diligence: verifying licences, confirming the seller's right to sell, and checking for debts.
- * A **Reservation Fee** (typically €5,000–€10,000) is paid by credit card or bank transfer to your solicitor's client account.
- * Documents required: passport copies of each buyer, contact details, and (if available) NIE numbers. If you don't yet have an NIE, your solicitor can apply for one on your behalf.

Step 2: Private Purchase Contract

- * The sale becomes **legally binding** at this stage.
- * The seller's lawyer drafts the contract; your lawyer will review and amend as needed.
- * The contract sets out the price, payment terms, and estimated completion date.
- * At this point, you pay the **deposit** (usually 10–20% of the purchase price, minus the reservation fee already paid).

! If you withdraw after signing, you lose the deposit. If the seller withdraws, they must refund double the deposit.

BUYING A RESALE PROPERTY

Step 3: Completion at the Notary

- * The final stage takes place before a **Public Notary**, who acts as an impartial overseer.
- * On this day:
 - * All balances are paid via bankers' cheques.
 - * Outstanding mortgages and seller's costs are settled.
 - * You receive the keys and become the legal owner.
- * If you are buying with a mortgage, your lender's representative will attend with the required funds.
- * Registration of the title deed at the Land Registry may take several weeks.



BUYING A FIRST OCCUPANCY (NEW BUILD) PROPERTY

First-occupancy properties are homes sold directly by developers, including off-plan projects, homes under construction, and key-ready properties where you will be the first owner.

The legal process is similar to resales, but costs, protections, and payment structures differ.

Purchase Costs for a New-Build Property

In Andalusia, the standard costs are:

- * VAT (IVA): 10%
- * Stamp Duty (Actos Jurídicos Documentados, AJD): 1.2%
- * Solicitor Fees: approx. 1% + VAT (1.21%)
- * Notary & Land Registry Fees: allow up to 1%

➡ As a rule of thumb, budget **13% of the purchase price** to cover acquisition costs.

💡 As with resales, developers pay estate agency fees, so buyers do not.

Legal Protections for Buyers

Following reforms after the last housing boom, Spain has some of the strongest buyer protections in Europe:

- * **100% of all instalments are protected by bank guarantees.**
- * **Insurance-backed inspections** are carried out at each stage of construction.
- * **10-year structural warranty** is provided on completion.
- * **2-year guarantees** normally apply to fittings such as kitchens and appliances.
- * Developers typically allow a **snagging period** so minor defects can be resolved before handover.

BUYING A FIRST OCCUPANCY (NEW BUILD) PROPERTY

Purchase Process for a New-Build Property

Step 1: Reservation Agreement

- * Removes the property from the market for around 30 days.
- * Confirms the price, payment schedule, and completion date.
- * Your solicitor checks all licences, building permits, and bank guarantees.
- * Developers will request **proof of funds** to meet anti-money laundering obligations.
- * Reservation Fee: usually **€5,000–€11,000**, though higher for villas or high-end apartments.

Step 2: Private Purchase Contract

- * Skipped if the property is key-ready (in this case, you proceed directly to completion).
- * For off-plan or under-construction properties:
- * Contract confirms price, payment terms, and delivery date.
- * Deposit: typically **20–30% of the purchase price** (minus reservation fee).
- * Additional instalments may be required before completion, all protected by bank guarantees.

! If you withdraw, you lose deposits and instalments.

Step 3: Completion at the Notary

- * Takes place once the property is finished and the **First Occupation Licence** is granted.
- * Final balance is paid (via bankers' cheque or mortgage).
- * You receive the **keys** and become the legal owner.
- * Title deed registration at the Land Registry follows within a few weeks.

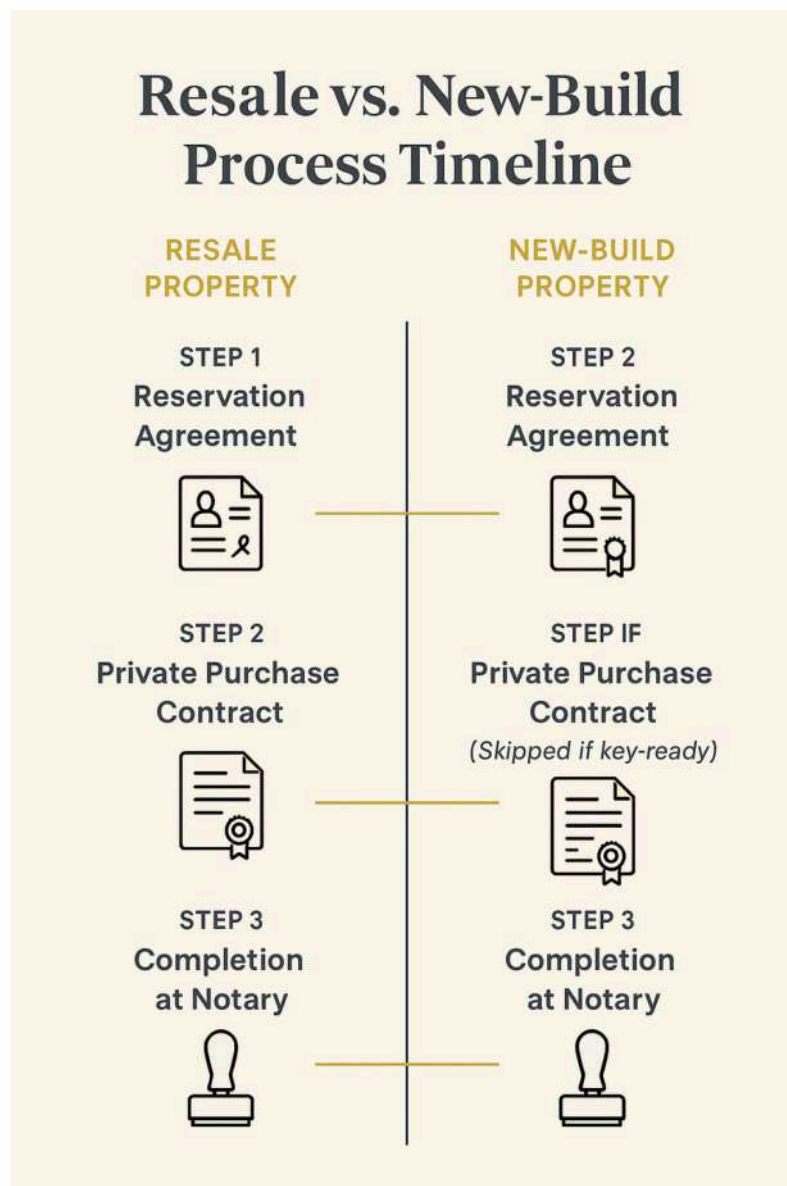
BUYING A FIRST OCCUPANCY (NEW BUILD) PROPERTY

Summary: Resale vs. New-Build

Resale properties: negotiable prices, immediate availability, and known running costs.

New-build properties: fixed prices, strong buyer protections, modern standards, and warranties.

At **Holiday Homes Spain**, we guide our clients through every stage of either process, ensuring a smooth, transparent, and stress-free experience.





POST COMPLETION

Once you've completed your purchase, the focus shifts to turning your property into a home — or preparing it as a profitable rental. Many of these steps can be organised in advance, and we can connect you with trusted suppliers, furnishers, tradespeople, and rental management companies if needed.

Connection of Utilities

If you have granted Power of Attorney to your solicitor, they can take care of setting up essential services such as:

- * Water
- * Electricity
- * Internet

They will also arrange for bills to be paid via direct debit from your Spanish bank account. For resale properties, it is often possible to transfer existing accounts into your name rather than opening new ones.

Furnishing the Property

The Costa del Sol offers a wide range of furnishing options to suit every style and budget:

- * Furniture shops: from affordable ready-to-go packages to premium collections.
- * Furniture packs: many retailers offer full packages that include not only beds, sofas, and tables but also lighting, mirrors, artwork, soft furnishings, and even bedding, kitchenware, and towels.
- * Interior designers: for those who want a bespoke finish.

Delivery and installation are usually included, but confirm whether this covers light fitting, curtain rail installation, and hanging of mirrors/artwork.



POST COMPLETION

Setting up Direct Debits

To keep your new home running smoothly, you'll need to set up direct debits for:

- * **Council Tax** (IBI)
- * **Rubbish Collection Tax** (Basura)
- * **Community fees** (if applicable)
- * **Utilities and internet**
- * **Income tax** (if the property is rented out)

Most direct debits are arranged when you sign up for services. For anything else, your solicitor can assist.

Refurbishment & Renovation

If you've purchased a resale property, you may wish to renovate or modernise. We can recommend reliable local professionals, including:

- * Decorators and handymen
- * Electricians and plumbers
- * Full-service building firms for major refurbishments

Obtaining a Tourist Licence

If you plan to rent your property short-term holiday lets), you must obtain a touristic licence.

- * Applications are submitted online through the regional authority.
- * The licence itself is free of charge, although your solicitor may charge an administrative fee to handle the application.
- * Without this licence, short-term rentals are not legal, and platforms such as Airbnb or Booking.com will require the licence number before listing your property

✓ With these steps completed, your property will be ready to enjoy as a home, holiday retreat, or rental investment.



HEALTHCARE IN SPAIN

Spain's healthcare system consistently **ranks among the best in the world**, offering both public and private options that provide high-quality care at a fraction of the cost many North Americans and Britons are used to. According to international rankings, Spain sits within the **top 10 globally for healthcare quality**, far ahead of countries like the U.S. (ranked 39th) and comparable or higher than the UK and Canada in terms of efficiency and outcomes.



Expats from the UK, Canada, and the U.S. often find healthcare in Spain to be one of the country's greatest advantages -combining affordability, accessibility, and patient-first care.

Public Healthcare – Sistema Nacional de Salud (SNS)

Spain's universal healthcare system is tax-funded and **prioritises patient care over profit**. Once registered, residents have access to a wide range of services, typically with no or minimal out-of-pocket costs:

- * Routine check-ups, screenings, and specialist visits
- * Emergency care and hospital treatment
- * Preventive care as standard, supporting long-term health
- * Free translators when needed, especially in major hospitals

For retirees and non-working residents, Spain also offers the Convenio Especial - a public healthcare plan available after one year of legal residency. Monthly contributions are modest (around **€60/month** under age 65 and **€157/month** for those over 65) and grant full access to the public system.

HEALTHCARE IN SPAIN

Key point for UK expats: British citizens may qualify for state healthcare under the S1 form if receiving a UK state pension, meaning the UK covers the cost of Spanish healthcare.

Key point for Canadians and Americans: You'll usually need to register with the Convenio Especial or maintain private health insurance until eligible for public coverage.

Private Healthcare in Spain

While the public system is excellent, many expats choose to supplement with private insurance for additional convenience and flexibility.

Benefits of private healthcare include:

- * **Faster access** to specialists and diagnostic tests
- * **English-speaking doctors** and staff (common in expat areas)
- * More personalised care, often without needing GP referrals
- * Immediate coverage, no long waiting times
- * Coverage for general care, emergencies, hospitalisation, and sometimes dental or optical services

Private insurance is affordable compared to North America or the UK, with premiums typically ranging from **€50–€200 per month**, depending on age and level of coverage.

With the right guidance and setup, expats can build rewarding careers or run successful businesses in Spain - without sacrificing the quality of life that drew them here in the first place.

Note: Most private plans do not cover prescription medication, which must be paid out of pocket. but Spanish drug prices are heavily subsidized and far cheaper than in the U.S.

Health Insurance Requirements for Expats

Most expats from the UK, Canada, and the U.S. **will need to purchase private health insurance** when applying for certain visas (such as the Non-Lucrative Visa, Golden Visa, or Digital Nomad Visa). The policy must usually be:

- * With a Spanish-based insurer
- * Without co-payments
- * Providing full coverage equivalent to Spain's public system

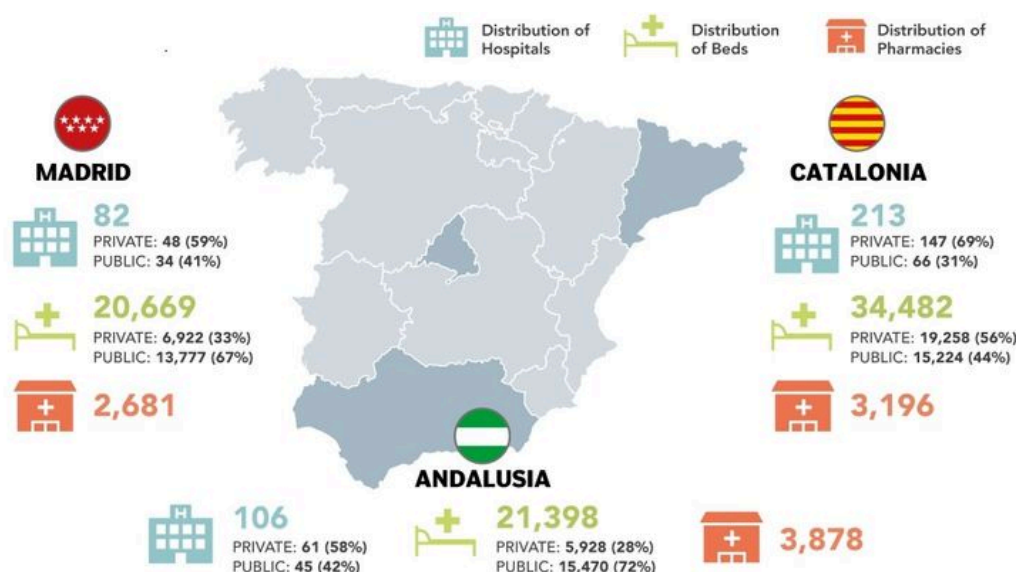
Popular Spanish providers: Adeslas, Sanitas, DKV, Helvetia, Mapfre

International providers (useful for frequent travellers): Cigna Global, Allianz, IMG

Everyday Experience

For many expats, the healthcare experience in Spain is a revelation. Where UK residents may be used to NHS delays, or Canadians to long waits for specialist appointments, and Americans to high insurance premiums, Spain offers a balance: **accessible public care** with the option to top up privately at affordable rates.

With the right guidance and setup, expats can build rewarding careers or run successful businesses in Spain - without sacrificing the quality of life that drew them here in the first place.



HEALTHCARE IN SPAIN

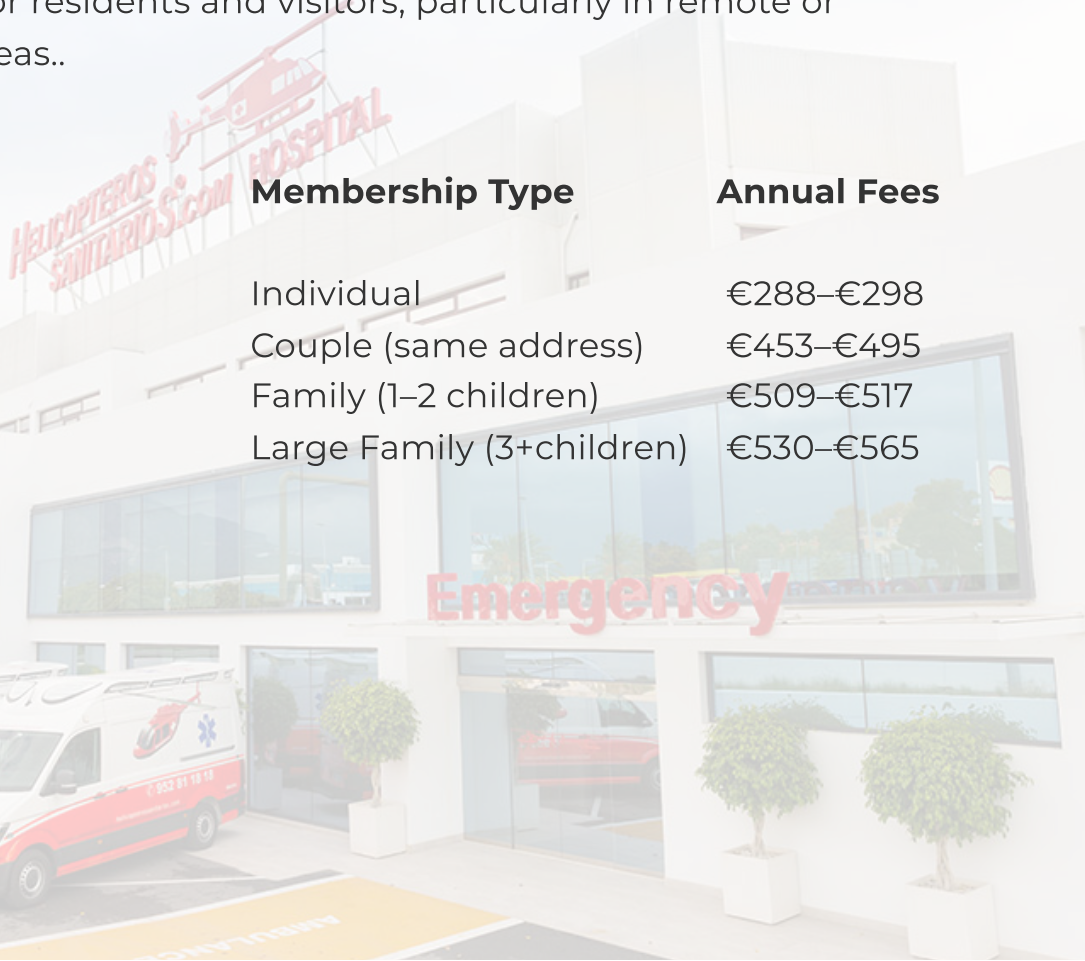
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Key point for Canadians and Americans: You'll usually need to register with the Convenio Especial or maintain private health insurance until eligible for public coverage.

Good to Know: Amazing Health Service on the Costa del Sol

Among the many highly regarded clinics and hospitals on the Costa del Sol, there is also Helicópteros Sanitarios, a private emergency medical service that offers 24/7 paramedics on demand and ambulance service to your door. The plan includes unlimited callouts, even for minor symptoms, as well as in-clinic visits if preferred.

Based in Marbella, the company's most valued offering is its air rescue coverage throughout the region. This service provides an extra layer of peace of mind for residents and visitors, particularly in remote or mountainous areas..



Membership Type

Annual Fees

Individual	€288–€298
Couple (same address)	€453–€495
Family (1–2 children)	€509–€517
Large Family (3+children)	€530–€565

EDUCATION & CHILDCARE



Marbella and the broader Costa del Sol boast some of the most respected international schools in Spain, serving expat families from the U.S., U.K., and around the world.

Fees at these schools typically range from **€6,000 to €18,000 per year**. Top International schools include:

Atalaya International College

British curriculum with Spanish integration. One of the most popular choices amongst families.

Aloha College Marbella

British curriculum with IB Diploma; known for academic rigor and strong community

Swans International School

Offers IGCSE and A-Levels with a focus on creativity and inquiry-based learning

The American College in Spain

U.S. curriculum; ideal for students planning to attend American universities

Laude San Pedro International College

Bilingual British/Spanish curriculum with top-notch extracurriculars

EIC – English International College

British curriculum with strong academic results, personalized attention, and a multicultural student body

Sotogrande International School

Full IB World School offering PYP, MYP, and Diploma Programme



Childcare

If you're moving to Spain with children, you'll find more than just schools, you'll find a complete ecosystem that supports family life. From early education to college prep and bilingual care to outdoor fun. Children typically adapt quickly to Spanish life, often becoming bilingual within their first year. Parents also find it easy to build friendships and support systems within the vibrant expat community.



Guarderías (Daycare):

For children **ages 0–3**; both public and private options available.

Private centers average
€300–€600/month.

Infantil (Preschool):

Ages 3–6; public preschools are free or low-cost, while private preschools often offer bilingual instruction.

Nannies & Au Pairs:

Nannies and au pairs are available at reasonable rates; English-speaking caregivers are common.



WORKING IN SPAIN

Spain is a growing hub for remote workers, freelancers, and entrepreneurs, especially North Americans seeking a **better work-life balance**. With modern infrastructure, a lower cost of living, and a welcoming international community, it's never been easier to live and work legally in Spain



Remote Work & the Digital Nomad Visa

Spain's Digital Nomad Visa allows non-EU citizens to live in the country while working remotely for foreign companies.

It's valid for up to **five years** and grants access to the public healthcare system. This is an ideal option for **digital professionals**, consultants, and remote employees who want to base themselves in Spain without switching employers.

Freelancing & Self-Employment (Autónomo)

Freelancers and independent contractors can register as an **autónomo**, which allows them to:

- * Legally invoice clients (Spanish and international)
- * Pay into Spain's social security system
- * Access public healthcare and pension benefits

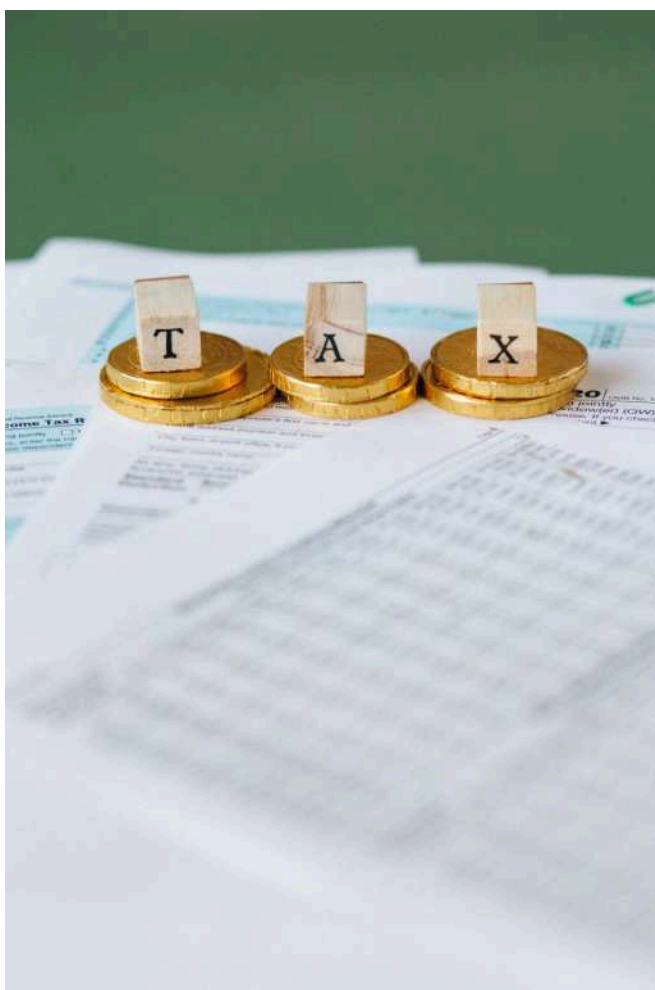
Monthly contributions usually range from **€230–€300**, though reduced rates are often available for the first year. Many expats choose this route for its simplicity and flexibility.

Opening a Business (Sociedad Limitada)

If you're starting a company in Spain, forming a Spanish limited company: **Sociedad Limitada (SL)**, is a common option. This involves:

- * Obtaining an NIE (foreigner ID number)
- * Registering with tax and social security authorities
- * Preparing a basic business plan (if visa-backed)

Expats frequently open businesses in sectors like tech, real estate, wellness, tourism, and education.



Invoicing & Tax Compliance

Spain's tax system can be complex, particularly when combined with obligations back home. However, experienced **local accountants** who specialise in expat tax law can simplify the process and provide support with:

- * Quarterly VAT filings
- * Local invoicing requirements
- * Dual tax compliance for the UK–Spain, Canada–Spain, or U.S.–Spain treaties

With the right guidance and setup, expats can build rewarding careers or run successful businesses in Spain - without sacrificing the quality of life that drew them here in the first place.

RETIRING IN SPAIN



Social Security & State Pensions

Spain has agreements in place with the United States, the United Kingdom, and Canada that allow retirees to receive state pension or social security benefits while residing in Spain.

U.S. retirees can continue receiving Social Security payments abroad, with deposits made either to a U.S. bank account or directly into a Spanish bank account.

UK retirees can claim their UK State Pension while living in Spain. Thanks to the UK–EU Withdrawal Agreement, pensions for UK citizens living in Spain continue to be uprated annually, just as if you were living in the UK.

Canadian retirees can receive their Old Age Security (OAS) and Canada Pension Plan (CPP) benefits in Spain. Payments are usually deposited directly into a Canadian or Spanish bank account.

Whichever country you are from, it's essential to **update your address and banking details** with the relevant pension authority to avoid interruptions or delays in payment.

Private Pensions & Retirement Accounts

Americans can access distributions from 401(k) plans, IRAs, and private pensions while abroad.

Britons may draw from workplace pensions, SIPPs, or personal pension plans. Depending on circumstances, some choose to transfer their UK pension into a QROPS (Qualifying Recognised Overseas Pension Scheme) for simplified management in Spain.

Canadians can withdraw from RRSPs, RRIFs, or employer pension schemes while resident in Spain, though taxation treatment may differ depending on residency status.

Given the cross-border complexities, working with an international tax advisor is highly recommended to create efficient withdrawal strategies and avoid unnecessary tax burdens.

Double Taxation Treaties

Spain has tax treaties with the U.S., the UK, and Canada designed to prevent double taxation of income.

- * In practice, you may still need to file tax returns both in Spain and in your home country.
- * However, the treaties generally ensure that the same income - whether pension, dividends, or employment earnings—is not taxed twice.
- * The exact rules can vary by income type and personal situation, so professional guidance is often invaluable.pliance for the UK–Spain, Canada–Spain, or U.S.–Spain treaties
- * With the right guidance and setup, expats can build rewarding careers or run successful businesses in Spain - without sacrificing the quality of life that drew them here in the first place.

USEFUL LINKS & ORGANISATIONS

Communities & Clubs

British Society of Marbella

A long-established social club for British residents, with cultural events, charity initiatives, and community gatherings.

 <https://britishsocietymarbella.com>

Canadian Club of Spain

A social and cultural organisation for Canadians living in Spain. Offers networking, cultural events, and connections to the wider Canadian expat community.

 <https://canadianclubspain.com>

The Association of American Clubs (AAC)

A long-established social and networking organisation for U.S. citizens abroad, with a branch in Marbella. Hosts cultural events, dinners, and expat support activities.

 <https://www.associationofamericanclubs.org/about>

InterNations – Marbella / Expat Network

International expat community with strong participation amongst English speakers. Offers monthly social events, advice, and interest groups across the Costa del Sol.

 <https://www.internations.org/marbella-expats>

USEFUL LINKS & ORGANISATIONS

Healthcare & Emergency Services

[European Emergency Number: 112](#)

Free, pan-European emergency number (ambulance, police, fire).

[Helicópteros Sanitarios](#) (Private Ambulance & Home Doctor Service)

Membership-based 24/7 private medical service covering Marbella and the Costa del Sol.

[🔗 https://helicopterossanitarios.com](https://helicopterossanitarios.com)

[Hospital Costa del Sol](#) (Public – Marbella)

Major regional hospital with English-speaking medical staff and expat-friendly services.

[🔗 https://hcs.es](https://hcs.es)

[Hospiten Estepona](#) (Private)

Modern private hospital with English-speaking doctors and comprehensive healthcare facilities.

[🔗 https://hospiten.com](https://hospiten.com)

Legal & Relocation Services

[My Lawyer in Spain](#)

English-speaking legal team offering support with property purchases, NIE applications, visas, wills, and taxation.

[🔗 https://mylawyerinspain.com](https://mylawyerinspain.com)

[Marbella Relocation Service](#) (Next Nest)

Personalised relocation services, from property search to schooling and settling into expat life.

[🔗 https://nextnestmarbella.com](https://nextnestmarbella.com)

USEFUL LINKS & ORGANISATIONS

Government & Residency Support

Marbella Town Hall – Foreign Residents Department

Provides assistance with residency registration, documentation, and local civic services for foreign nationals.

 <https://marbella.es>

Government of Canada - Spain

Official Canadian government resource covering visas, residency, healthcare, tax obligations, and safety information.

 <https://travel.gc.ca/destinations/spain>

UK Government – Spain

Official GOV.UK page for British citizens in Spain: residency, healthcare, driving, and tax advice.

 <https://www.gov.uk/living-in-spain>

US Government – Spain

Official U.S. State Department resource for Americans abroad: visas, safety information, and tax obligations.

 <https://travel.state.gov>

Spanish Tax Agency (Agencia Tributaria)

Official government site for income tax, non-resident filing, VAT, and more.

 <https://agenciatributaria.es>

DGT – Spanish Traffic Authority

Official portal for driver's licence exchanges, vehicle registration, and road regulations.

 <https://dgt.es>

USEFUL LINKS & ORGANISATIONS

British Consular Services

British Consulate General in Madrid

Main UK diplomatic mission in Spain (passports, notarial services, citizenship issues).


 Paseo de la Castellana, 259D Torre Espacio, 28046, Madrid (Madrid)

 +34 917 14 63 00

 <https://www.gov.uk/world/spain>

British Consulate in Málaga

Local consular office offering emergency support and citizen services for British nationals on the Costa del Sol.

 Paseo de Reding 3, 29016 Málaga, Spain

 +34 952 352 300


 Open Mon–Fri (appointments required)

Canadian Consular Services

Embassy of Canada in Madrid

Provides consular services including passports, citizenship, visas, and emergency assistance.


 Torre Emperador Castellana, Paseo de la Castellana 259D, Planta 33, 28046 Madrid

 +34 91 382 8400

 <https://www.canadainternational.gc.ca/spain-espagne>

Canadian Consulate in Málaga (Honorary Consulate)

Offers limited local consular assistance for Canadians on the Costa del Sol.

 C/ Panaderos 8, 1º, 29005 Málaga

 +34 952 21 91 12

 Open Mon–Fri (appointments required)

USEFUL LINKS & ORGANISATIONS

U.S. Consular Services

U.S. Embassy in Madrid

Main diplomatic mission in Spain, providing passports, visas, citizenship, and consular support.

📍 C/ de Serrano, 75, 28006 Madrid

☎ +34 91 587 2200

🔗 <https://es.usembassy.gov>

U.S. Consular Agency in Málaga

Local office supporting U.S. citizens on the Costa del Sol (passport renewals, emergency assistance, notarial services).

📍 C/ Muelle Uno, Puerto de Málaga, 29016 Málaga

☎ +34 952 28 25 52

🕒 Open Mon–Fri (by appointment)

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The widest selection of properties for
sale on the Costa del Sol including
homes in Marbella, Estepona & Mijas

CHECKLIST

- ☐ 1. Obtain NIE for all legal and financial transactions
- ☐ 2. Hire Spanish lawyer for due diligence
- ☐ 3. Reserve property with initial deposit
- ☐ 4. Sign Contrato de Arras with 10% deposit
- ☐ 5. Conduct registry checks and confirm legal status
- ☐ 6. Finalize sale with notary and register deed
- ☐ 7. Set up bank account and utilities
- ☐ 8. If financing, arrange mortgage and close payment
- ☐ 9. Enjoy life in Spain!

HOLIDAY HOMES SPAIN



Contact us at:

www.holiday-homes-spain.com



We are delighted
to assist you.