

# THE COMPLETE COSTA DEL SOL PROPERTY BUYER'S GUIDE 2025

Everything You Need to Know About Buying Your Dream Home in Spain's Premier Coastal Region

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# Welcome to Your Costa del Sol Journey

## Why Costa del Sol?

Welcome to your comprehensive guide to purchasing property on Spain's Costa del Sol—one of Europe's most desirable locations for international property buyers. The Costa del Sol, stretching over 150 kilometers along Spain's southern Mediterranean coast, has attracted property buyers from around the world for over 60 years. With over 300 days of sunshine annually, world-class golf courses, pristine beaches, excellent infrastructure, and a welcoming international community, it's easy to see why this region remains a top choice for holiday homes, retirement properties, and investment opportunities.

What makes Costa del Sol truly special is the combination of Mediterranean lifestyle, modern amenities, and exceptional value. Average annual temperatures of 19°C mean year-round outdoor living, while Málaga-Costa del Sol Airport's 140+ direct flight destinations keep you connected to the world. The infrastructure rivals northern Europe—modern hospitals, international schools, fiber-optic internet, and excellent roads—yet the cost of living remains 30-40% lower than cities like London or Paris.



## At a Glance

- 320+ days of sunshine yearly
- 150km of Mediterranean coastline
- 70+ world-class golf courses
- 20M+ annual airport passengers
- 30% international residents
- Property from €120K to €20M+

### First-Time Buyers

Complete guidance through Spanish property law, NIE requirements, and every step of the purchase process.

### Retirement Planners

Healthcare access, expat communities, and the perfect climate for your golden years in the sun.

### Investment Seekers

Strong rental demand, 5-8% annual appreciation, and rental yields up to 8% in prime locations.

### Relocating Families

International schools, safe communities, and comprehensive settling-in guidance for your entire family.

# Understanding the Costa del Sol Property Market

## Current Market Overview 2025

The Costa del Sol property market continues to show resilience and growth in 2025, driven by strong international demand, limited coastal supply, and Spain's increasingly attractive visa options for foreign buyers. Approximately 45,000 property transactions occur annually on the Costa del Sol, with international buyers representing 35-40% of purchases. British buyers lead at 22%, followed by German (15%), French (12%), and Benelux buyers (11%).

The market has experienced average price appreciation of 5-8% annually over the past five years, with premium locations like Marbella's Golden Mile seeing higher increases. New-build developments with energy efficiency, home automation, and contemporary design are commanding premium prices, while the remote work revolution has increased demand for properties with dedicated office space and high-speed internet connectivity.

€3,800	45K	38%	6.5%
Average Price per M²	Annual Transactions	International Buyers	Annual Growth
Coastal properties average €3,800/m², ranging from €2,200 inland to €8,000+ beachfront	Approximately 45,000 property sales yearly on Costa del Sol	Over one-third of purchases from foreign buyers worldwide	Average property value appreciation over past 5 years

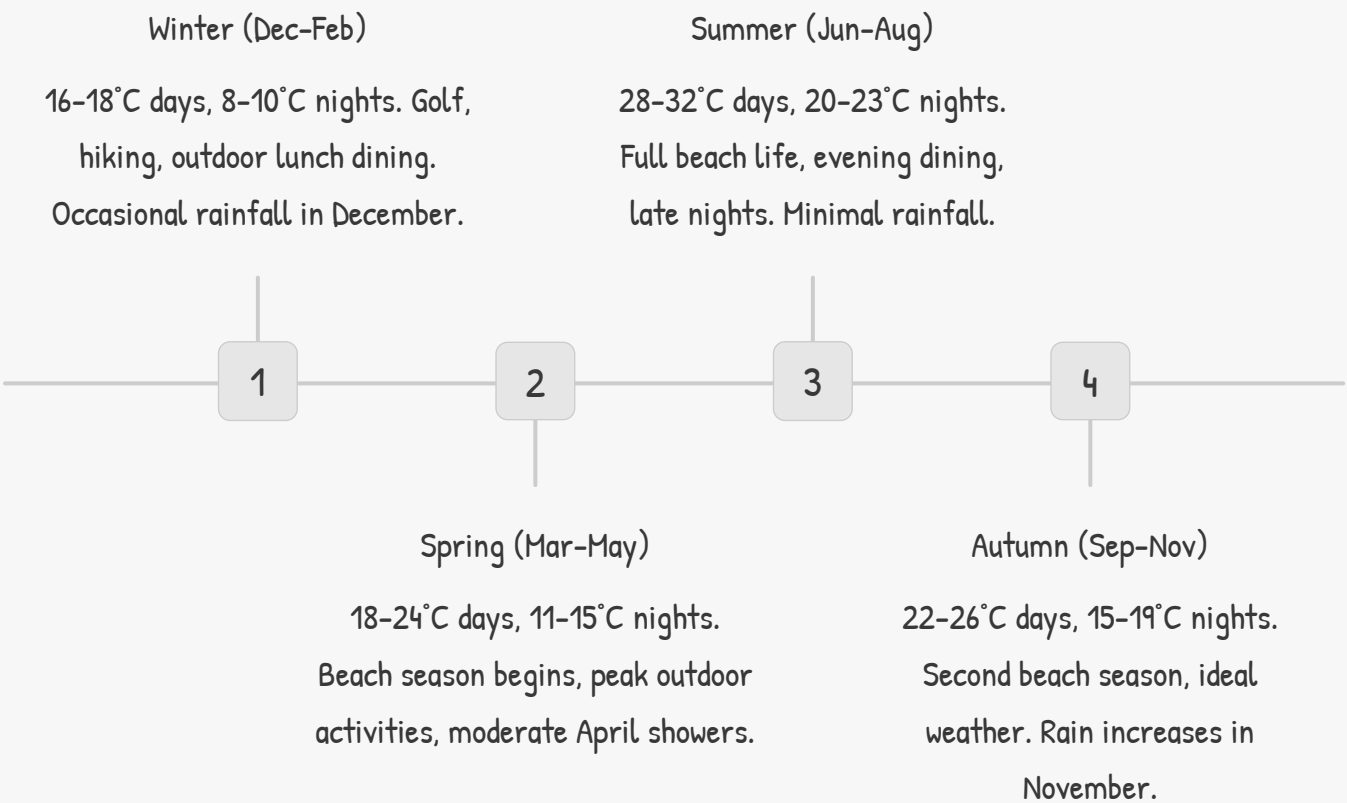
## Price Ranges by Location

Premium Western Coast	Value Central & Eastern Coast
<ul style="list-style-type: none"><li>Marbella: €280K-€15M+ (avg €4,200-€8,500/m²)</li><li>Puerto Banús: €450K-€20M+ (avg €5,500-€12,000/m²)</li><li>Benahavís: €350K-€12M+ (avg €3,500-€7,000/m²)</li><li>Estepona: €180K-€3.5M (avg €2,800-€4,500/m²)</li></ul>	<ul style="list-style-type: none"><li>Mijas Costa: €160K-€2M (avg €2,500-€4,200/m²)</li><li>Fuengirola: €140K-€1.5M (avg €2,400-€3,800/m²)</li><li>Benalmádena: €150K-€1.8M (avg €2,600-€4,000/m²)</li><li>Nerja: €180K-€2M (avg €2,900-€4,800/m²)</li></ul>

# Lifestyle Match: Finding Your Perfect Location

## Climate and Living Experience

Costa del Sol enjoys one of Europe's finest climates with over 320 days of sunshine annually and mild temperatures year-round. Winter temperatures rarely drop below 10°C, while summers average a comfortable 25-30°C thanks to Mediterranean breezes. This means year-round outdoor living—terraces are used 10+ months, pool season runs March through November, and golf, hiking, and beach activities are possible every day of the year.



## Matching Location to Lifestyle

### Golf Enthusiasts

Benahavís, Mijas Golf, and Estepona Golf offer properties on championship courses with club memberships and stunning mountain-sea views. 70+ courses within one hour.

### Families

Mijas, San Pedro, and Estepona New Town provide international schools nearby, safe neighborhoods, parks, and excellent value properties from €280K-€800K.

### Tranquility Seekers

Benahavís Mountains, Mijas Pueblo, and inland villages offer peace, nature, hiking trails, and larger plots with mountain views from €280K-€1.2M.

### Social Butterflies

Puerto Banús, Marbella Center, and Málaga City deliver restaurants, beach clubs, shopping, marina lifestyle, and vibrant social scenes from €350K-€2M+.

# Legal Requirements for Foreign Buyers

## NIE Number: Your Essential First Step

The NIE (Número de Identificación de Extranjero) is a unique tax identification number required for almost all legal and financial transactions in Spain. You absolutely cannot buy property without one. Your NIE number is permanent and never expires—you'll use the same number for all future transactions including buying property, opening bank accounts, signing contracts, paying taxes, and setting up utilities.

01

### Determine Application Method

Apply in Spain at police stations (fastest—same day to 1 week), at Spanish Consulate in your home country (2–8 weeks), or hire a lawyer/gestoría with Power of Attorney (1–3 weeks, €200–€400).

02

### Gather Required Documents

Complete EX-15 form, valid passport original plus photocopies, letter stating reason (property purchase), and payment of €9.64 fee via Modelo 790 form.

03

### Book Appointment

If applying in Spain, book "cita previa" online at [sede.administracionespublica.gob.es](https://sede.administracionespublica.gob.es). Appointments book fast during peak season—reserve 2–4 weeks ahead.

04

### Submit Application

Attend appointment with all documents, submit application, and receive NIE certificate same day or within one week. Store this number securely—you'll need it for decades.

## Residency Options for Extended Stays

You don't need residency to buy property in Spain—there are zero restrictions on foreign ownership. However, residency offers significant benefits including unlimited stay (no 90-day tourist limit), lower tax rates on rental income, access to public healthcare, legal work permission, and a path to Spanish/EU citizenship after 10 years.

Non-EU citizens visiting as tourists face the 90-day Schengen rule—you can only stay 90 days in any 180-day period. If you want to spend more time enjoying your Costa del Sol property, you'll need one of several residency visa options. The most popular for



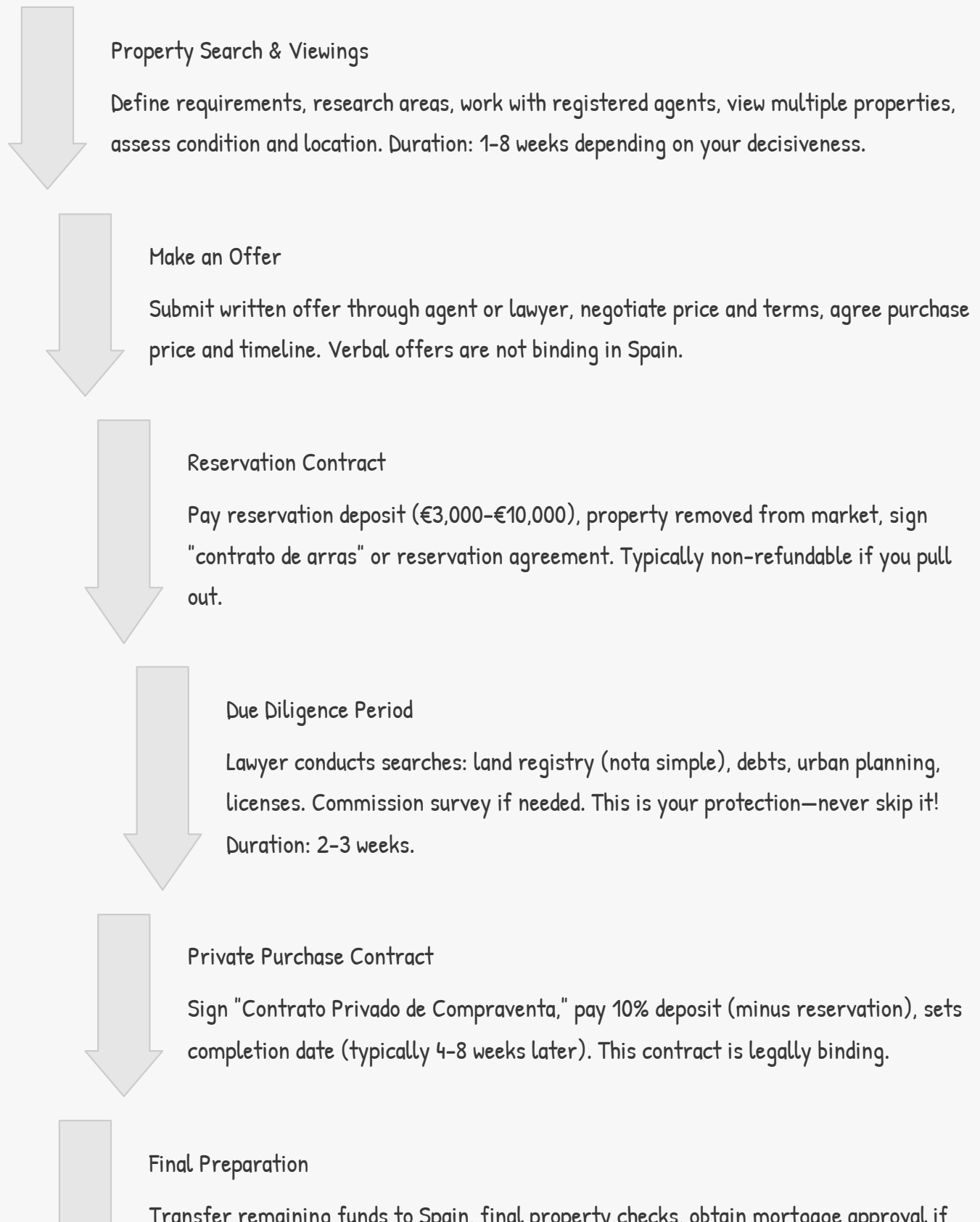
### Important

**Distinction:** Legal residency (TIE card) allows you to live in

# The Complete Property Buying Process

## Your Step-by-Step Journey to Ownership

Buying property in Spain follows a structured legal process designed to protect both buyers and sellers. The entire journey typically takes 8-12 weeks from offer to completion, though it can be faster for cash purchases or slower if financing is involved. Understanding each step helps you know what to expect and ensures you don't skip crucial due diligence that could cost you later.



# Costs, Taxes, and Your Complete Budget

## Understanding the Full Financial Picture

Many international buyers focus solely on the property purchase price and receive an unpleasant surprise when additional costs add 10–15% to their total budget. Spanish property transactions involve multiple taxes, professional fees, and ongoing costs that you must plan for from day one. This comprehensive breakdown ensures you budget accurately and avoid financial stress during your purchase.

### One-Time Purchase Costs



#### Transfer Tax or VAT

**Resale properties:** ITP (Transfer Tax) 7–10% of purchase price, varies by region—Andalusia charges 7% up to €400K, then 8–10% on amount above.

**New builds:** IVA (VAT) 10% of purchase price plus AJD stamp duty 1.2–1.5%.

**Example:** €300K resale = €21,000 tax. €300K new build = €30,000 VAT + €3,600 AJD.



#### Legal Fees

Lawyer fees: €1,500–€3,000 + VAT (21%) for typical property purchase. Never skip hiring your own independent lawyer—they protect your interests.

Includes: Due diligence, contract review, notary attendance, registration, tax filings.

**Example:** €2,000 + €420 VAT = €2,420 total.



#### Notary & Registry Fees

**Notary fees:** €600–€1,500 depending on property value (government-regulated scale).

**Land registry:** €400–€800 to register property in your name.

**Example:** €300K property = approx €900 notary + €600 registry = €1,500.



#### Mortgage Costs (if applicable)

**Arrangement fee:** 0.5–1% of loan amount.

**Valuation:** €300–€600.

**Bank fees:** €500–€1,000.

**Mortgage tax:** Abolished 2018, but check regional variations.

**Example:** €200K mortgage = €2,000 arrangement + €400 valuation + €700 fees =

# Finding Your Perfect Costa del Sol Property

## Property Types Explained

Costa del Sol offers remarkable property diversity—from €120K beachside apartments to €20M+ luxury estates. Understanding property types, terminology, and what fits your lifestyle is crucial before beginning your search. Each property type has distinct advantages, maintenance requirements, and investment potential.



### Apartamento (Apartment)

Individual units within buildings, typically 1-3 bedrooms with shared community areas including pools and gardens. Monthly community fees of €50-€300+ cover maintenance. Ideal for lock-and-leave convenience, investment rentals, and low-maintenance living. Price range: €120K-€2M+.



### Ático (Penthouse)

Top-floor apartments with private terraces, often duplex (two-level) with premium views. Higher community fees than standard apartments but exceptional outdoor space and prestige. Price range: €200K-€5M+.



### Adosado (Townhouse)

Multi-story attached homes with 2-4 bedrooms, small private gardens, and garages. Community amenities like pools while maintaining privacy. Good value compared to villas. Price range: €180K-€3M+.



### Villa/Chalet

Detached single-family homes with private pools, gardens, and complete privacy. Higher maintenance responsibilities and costs but maximum independence and space. Price range: €350K-€20M+.



### Cortijo (Country House)

Traditional Andalusian farmhouses, usually inland with large plots (1,000-10,000m<sup>2</sup>+). Rustic character, often requiring renovation. Perfect for nature lovers seeking authenticity. Price range: €200K-€1.5M+.



### Obra Nueva (New Build)

Brand new construction with modern specifications, energy efficiency, and builder warranties. Pay 10% VAT instead of 7-10% transfer tax. Contemporary design with latest technology. Price range: €180K-€5M+.

## New Build vs Resale: Making the Right Choice



# Working with Professionals: Your Expert Team

## Building Your Trust Network

Navigating Spanish property law, language barriers, and local customs requires professional expertise. The small investment in qualified professionals pays enormous dividends by protecting you from costly mistakes, ensuring legal compliance, and providing peace of mind throughout your purchase journey. Never attempt to save money by skipping professional advice—the risks far outweigh the costs.

### Your Independent Lawyer (Abogado)

**Essential—never buy without one!** Your lawyer is your primary protection, conducting full due diligence including land registry searches, checking for debts, verifying building licenses, reviewing contracts, attending notary signing, and registering your property. They work solely for you, not the seller or agent.

**Cost:** €1,500–€3,000 + VAT for typical purchase

**How to choose:** Must be registered with Colegio de Abogados, fluent in your language, specialized in property law, fully insured, and comes with strong recommendations from past clients.

**Red flags:** Lawyers recommended by sellers, refusal to provide insurance details, pressure to skip searches, extremely low fees (below €1,000), or poor communication.

### Real Estate Agent (Agente Inmobiliario)

Agents help you find properties matching your requirements and negotiate on your behalf. The seller pays the agent commission (typically 3–5% + VAT), so using an agent costs you nothing. However, remember the

# Your Costa del Sol Adventure Begins

## Resources and Essential Contacts

You're now equipped with comprehensive knowledge to confidently purchase your Costa del Sol property. From understanding the market and choosing the perfect location, to navigating NIE applications, residency options, and the complete buying process—you have a solid foundation for this exciting journey. Remember, the key to a successful purchase is taking your time, conducting thorough due diligence, and working with qualified professionals who have your best interests at heart.

### Official Government Resources

- Spanish Property Registry: [www.registradores.org](http://www.registradores.org)
- NIE Appointment Booking: [sede.administracionespublica.gob.es](http://sede.administracionespublica.gob.es)
- Spanish Immigration Office: [www.inclusion.gob.es](http://www.inclusion.gob.es)
- Málaga Town Hall: [www.malaga.eu](http://www.malaga.eu)
- Marbella Town Hall: [www.marbella.es](http://www.marbella.es)

### Professional Associations

- Málaga Bar Association (Lawyers): [icamalaga.es](http://icamalaga.es)
- College of Real Estate Agents (GIPE): [gipe.es](http://gipe.es)
- College of Architects: [coamalaga.es](http://coamalaga.es)
- Notary Association: [notariado.org](http://notariado.org)

### Healthcare & Emergency Services

- Emergency Services (Police, Fire, Ambulance): 112
- Hospital Costa del Sol: +34 951 976 669
- Hospital Quirónsalud Marbella: +34 952 774 200
- National Police: 091
- Local Police: 092

### Utilities & Services

- Endesa (Electricity): +34 800 760 909
- Emasa (Water - Málaga): +34 952 352 100
- Movistar (Internet/Phone): 1004
- Vodafone Spain: +34 607 123 000
- Orange Spain: 1414

## Your Property Buying Checklist

### Before You Search

- Determine your budget (including 12–15%

### After Purchase

- Register property at Land Registry