



Alistora

Your dream home in Spain

The complete guide to buying new build property on the Spanish coast



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ABOUT THIS GUIDE

This guide walks you through the entire buying process in Spain — from research to key handover. Tip: use the checklist in chapter 9.

CHAPTER

01 Why Spain?

Is Spain the right choice? We compare the climate, cost of living and property prices with Northern Europe.

Climate comparison

Spain enjoys over 300 sunny days per year along the Mediterranean coast. Compare that with an average of 1,600 sunshine hours in the Netherlands or Belgium, and it's clear why so many Northwest Europeans make the move.

Average winter temperatures reach 12–18°C on the Costa Blanca, while the Netherlands hovers around freezing.

	Spain (coast)	Netherlands	Belgium	Germany
Sunny days/year	300+	150–180	150–170	160–180
Avg. temp. winter	12–18°C	2–6°C	2–6°C	0–4°C
Avg. temp. summer	28–34°C	18–22°C	18–23°C	20–25°C
Rainy months	2–3	8–10	8–10	7–9

Cost of living

Daily life in Spain is significantly cheaper than in Northern Europe. From groceries to restaurants, from healthcare to energy — on average you save 20–35% on your monthly expenses.

Category	Spain	Netherlands	Difference
Groceries (month)	€250–350	€400–550	–30%
Restaurant (2 pers.)	€30–50	€60–90	–40%
Energy (month)	€80–120	€150–250	–45%
Health insurance	€50–100/m	€130–170/m	–50%

DID YOU KNOW?

An average couple saves €800–1,200 per month on living costs by living in Spain instead of the Netherlands or Belgium.

Property prices per m²

New build property on the Spanish coast offers excellent value for money. For the price of an apartment in Amsterdam, you can buy a spacious villa with pool on the Costa Blanca.

Location	€/m ² new build
Costa Blanca South	€1.800 – €3.200
Costa Cálida	€1.600 – €2.800
Costa del Sol	€2.500 – €5.500
Amsterdam	€5.500 – €8.500
Antwerp	€3.200 – €4.800
Munich	€7.000 – €12.000

Accessibility

Direct flights from the Netherlands and Belgium to Alicante, Murcia and Málaga take just 2.5 hours. With multiple flights daily, a weekend in Spain is as easy as a day trip.

By car, the Costa Blanca is reachable in approximately 16 hours via French motorways.

DID YOU KNOW?

From Amsterdam there are 4–6 daily direct flights to Alicante (Ryanair, Transavia, KLM) with return fares from €60.

Lifestyle & health

The Mediterranean climate and outdoor lifestyle have proven positive effects on health. Spain consistently ranks in the top 5 countries with the highest life expectancy worldwide.

Social life largely takes place outdoors: terraces, markets, beaches and walking trails are accessible year-round.

CHAPTER

02 The three coasts compared

Which region suits you? We compare the Costa Blanca, Costa Cálida and Costa del Sol on climate, atmosphere, price level and availability.

Costa Blanca

The Costa Blanca, from Dénia to Pilar de la Horadada, is the most popular coast for Northern European buyers. The area offers a perfect mix of tourist liveliness and quiet villages.

Popular towns: Torrevieja, Orihuela Costa, Benidorm, Altea, Jávea, Calpe.

The region has excellent international schools, hospitals with multilingual staff and a large expat network.

IDEAL FOR

Families, retirees and investors looking for a proven market with good facilities.

Costa Cálida

The Costa Cálida (Murcia) is the rising star of the Spanish coast. With the lowest prices and warmest climate, this region offers excellent value for money.

Popular towns: San Pedro del Pinatar, San Javier, Mazarrón, Águilas, Mar Menor.

The area around the Mar Menor (Europe's largest saltwater lagoon) is particularly popular with buyers seeking tranquility.

IDEAL FOR

Budget-conscious buyers, tranquility seekers and those who want to invest before prices rise.

Costa del Sol

The Costa del Sol is Spain's most international coast. With Marbella as its most famous name, this region attracts buyers from around the world.

Popular towns: Marbella, Estepona, Fuengirola, Mijas, Nerja, Benalmádena.

The region offers the most luxurious selection, with resort-style complexes, golf courses and high-end amenities.

IDEAL FOR

Luxury buyers, Golden Visa investors and those seeking an international lifestyle.

Comparison table

	Costa Blanca	Costa Cálida	Costa del Sol
Price level	Medium	Low	High
Avg. new build	€200K - €450K	€150K - €350K	€300K - €800K
Airport	Alicante (ALC)	Murcia (RMU)	Málaga (AGP)
Expat community	Very large	Growing	Very large
Atmosphere	Mix touristic/quiet	Quiet, authentic	International, luxury
Golf courses	20+	10+	70+

CHAPTER

03 Property types & budget guide

What can you get for your budget? We show the most common property types and what to expect per price range.

Apartment

Ideal as a holiday home or first investment. Often in a complex with pool and communal garden. 2-3 bedrooms, terrace with sea view.

Price range: €150.000 – €350.000

Penthouse

Top floor with large rooftop terrace and often panoramic views. Luxury finishes, private solarium. Popular with buyers combining space and views.

Price range: €250.000 – €600.000

Townhouse

Two to three floors with private garden and often own pool. The ideal middle ground between apartment and villa. Suitable for permanent living.

Price range: €220.000 – €450.000

Villa

Detached with private garden, pool and parking. From compact (3 bedrooms) to luxury (5+ bedrooms with guest house). The ultimate Spain experience.

Price range: €280.000 – €1.500.000+

What do you get for your budget?

€150.000 – €250.000

Starter budget

In this price range you'll find modern apartments with 2 bedrooms in complexes with communal pool. Especially on the Costa Cálida and Costa Blanca South.

Typical: 65–85 m², terrace, open kitchen, parking space.

€250.000 – €400.000

Mid-range budget

The most popular segment. Spacious apartments with 3 bedrooms, penthouses or compact villas. Often with private or semi-private pool.

Typical: 90–140 m², large terrace or garden, parking, storage.

€400.000+

Premium budget

Luxury villas with private pool, spacious gardens and high-end finishes. On the Costa del Sol also resort properties with 5-star facilities.

Typical: 150–300+ m², private pool, garage, home automation, sea view.

New build vs resale

	New build	Resale
Price	Transparent, fixed	Negotiable
Condition	Perfect, 10-year warranty	Variable, inspection needed
Tax	IVA 10% + AJD 1.5%	ITP 7–10%
Layout	Often choice of options	Fixed
Energy rating	A or B	Often D–G
Waiting time	12–24 months	Immediately available

CHAPTER

04 The buying process step by step

How does it work exactly? From initial research to key handover — we guide you through every step.

- 1 Research & define requirements** 1–3 months · €0
Define your budget, preferred region and property type. Browse listings on alistora.com.
- 2 Apply for NIE number** 1–6 weeks · €12–300
Apply for your tax identification number at the consulate or in Spain.
- 3 Viewings & selection** 3–5 days · Travel costs
Plan a viewing trip and visit your favorite projects on location.
- 4 Reservation** 1–2 days · €3.000 – €10.000
Sign a reservation agreement and pay a deposit to secure the property.
- 5 Hire a lawyer** 1 week · 1–1,5%
An independent lawyer checks the property title and guides the transaction.
- 6 Open Spanish bank account** 1–2 weeks · €0–50
Needed for payments, mortgage and utilities. CaixaBank, Sabadell or BBVA.
- 7 Sign purchase contract** 1–2 weeks · 30% purchase price
The contrato de compraventa with price, payment schedule and completion date.
- 8 Construction phase (new build)** 12–24 months · Installments per schedule
The developer builds your property. You receive regular progress updates.
- 9 Arrange mortgage (optional)** 4–8 weeks · €300–500
Spanish banks finance up to 70% for non-residents. Apply approximately 3 months before completion.
- 10 Notary & key handover** 1 day · 70% + additional costs
At the notary you sign the escritura, pay the balance and receive the keys.

CHAPTER

05 All costs at a glance

What does it really cost, all-in? We provide a complete overview of all additional costs when buying new build property in Spain.

Purchase costs breakdown

Cost item	Percentage / amount	Explanation
IVA (VAT new build)	10%	Mandatory for new build
AJD (stamp duty)	1,2-1,5%	Depends on region
Notary	€600-1.200	Deed preparation
Land registry	€400-700	Registration of ownership
Lawyer	1-1,5%	Minimum €1,500
Bank fees	€0-300	Account + transfers
Appraisal (mortgage)	€300-500	Only with financing

Detailed cost examples

Example 1: Apartment €180,000

Starter — Costa Cálida

Purchase price	€180.000
IVA (10%)	€18.000
AJD (1,5%)	€2.700
Notary	€750
Land registry	€450
Lawyer (1%)	€1.800
Bank fees	€150
Total additional	€23.850 (13,3%)
TOTAL ALL-IN	€203.850

Example 2: Villa €320,000

Mid-range — Costa Blanca

Purchase price	€320.000
IVA (10%)	€32.000
AJD (1,5%)	€4.800
Notary	€950
Land registry	€600
Lawyer (1%)	€3.200
Bank fees	€200
Total additional	€41.750 (13,0%)
TOTAL ALL-IN	€361.750

Example 3: Luxury villa €550,000

Premium — Costa del Sol

Purchase price	€550.000
IVA (10%)	€55.000
AJD (1,2%)	€6.600
Notary	€1.100
Land registry	€700
Lawyer (1%)	€5.500
Bank fees	€250
Total additional	€69.150 (12,6%)
TOTAL ALL-IN	€619.150

Monthly costs overview

Monthly costs	Apartment €180K	Villa €320K	Luxury villa €550K
Mortgage (70%, 25yr, 4%)	€665	€1.180	€2.030
Community fees	€50-80	€80-150	€150-300
IBI (monthly)	€30-50	€50-80	€80-130
Insurance	€20-35	€35-50	€50-80
Utilities	€80-120	€120-180	€150-250
Total/month	€845-950	€1.465-1.640	€2.460-2.790

CHAPTER

06 Financing & mortgage

Can I finance this? Yes — Spanish banks provide mortgages to non-residents. Here you can read how it works.

Mortgage for non-residents

As a non-resident you can finance up to 60–70% of the appraised value with a Spanish bank. The bank bases its lending on the appraised value (tasación), not the purchase price.

Important: you need at least 30% own funds, plus approximately 13% for additional costs. So count on 40–45% own contribution of the total purchase price.

Interest rates & terms

Current rates (2026):

- Variable rate: Euribor + 1.5–2.5% (total approx. 3.5–5%)
- Fixed rate: 3.5–5%
- Term: maximum 20–25 years
- Maximum age at maturity: 70–75 years

Monthly payment calculation

Purchase price	Mortgage (70%)	Monthly (4%, 25yr)
€180.000	€126.000	€665
€250.000	€175.000	€924
€320.000	€224.000	€1.183
€400.000	€280.000	€1.478
€550.000	€385.000	€2.033

Required documents

- Passport and NIE number
- Proof of income (payslips 3 months)
- Tax returns (last 2 years)
- Employment contract or proof of self-employment
- Bank statements (last 6 months)
- Overview of existing loans
- Purchase agreement or reservation

CHAPTER

07 Taxes & annual costs

What does it cost per year to own a property in Spain? An overview of all taxes and annual charges.

IBI (Impuesto sobre Bienes Inmuebles)

Spain's local property tax. Rate: 0.4–1.1% of cadastral value. Cadastral value is typically 30–50% of market value.

Property €250,000, cadastral value €100,000 → IBI approx. €500–800/year

Basura

Waste collection tax, levied by the municipality. Amount varies per municipality from €50 to €200 per year.

Comunidad de propietarios

Monthly contribution for maintenance of communal areas (pool, garden, elevator). Apartment: €50–150/month. Villa: €30–100/month.

Non-resident tax (IRNR)

Annual tax on imputed income: 1.1–2% of cadastral value, taxed at 19% (EU) or 24% (non-EU).

Cadastral value €100,000 × 1.1% × 19% = €209/year (EU)

Wealth tax

Exemption €700,000 for non-residents. Rate: 0.2–3.5% on the portion above the exemption. Only relevant for more expensive properties.

Annual cost overview

Annual costs	Property €180K	Property €320K	Property €550K
IBI	€350–500	€500–800	€800–1200
Basura	€80–150	€80–150	€100–200
Comunidad	€600–1200	€960–1800	€1800–3600
IRNR (EU)	€120–180	€200–320	€340–550
Insurance	€200–350	€350–500	€500–800
Total/year	€1350–2380	€2090–3570	€3540–6350

CHAPTER

08 Golden Visa & residency

Can I obtain a residency permit through property investment? An overview of the possibilities.

Golden Visa program

The Golden Visa is a residency permit for non-EU citizens who invest at least €500,000 in Spanish real estate. Benefits:

- Right to reside for you and your family
- Free travel in the Schengen area
- No minimum stay required
- Right to work in Spain
- Path to permanent residency after 5 years

Note: the Spanish government has announced it may review the program. Always consult a specialist for the most current status.

Alternative: non-lucrative visa

For non-EU citizens who don't want to invest €500,000 but do want to live in Spain, the non-lucrative visa is an option. Requirements:

- Proof of sufficient financial means (approx. €30,000/year)
- Health insurance in Spain
- Clean criminal record
- No work permit included

This visa is also popular with retirees.

CHAPTER

09 Checklist & next steps

What should you do now? Use this checklist to get started well-prepared.

Your checklist

- ☐ Define budget (including 13% additional costs)
- ☐ Choose preferred region (Costa Blanca, Cálida or del Sol)
- ☐ Determine property type (apartment, townhouse, villa)
- ☐ Browse listings on alistora.com
- ☐ Save favorites and compare
- ☐ Apply for NIE number (start early!)
- ☐ Explore financing (own funds + mortgage)
- ☐ Plan viewing trip
- ☐ Select independent lawyer
- ☐ Open Spanish bank account
- ☐ Sign reservation agreement
- ☐ Have purchase contract checked by lawyer
- ☐ Follow payment schedule
- ☐ Apply for mortgage (3 months before completion)
- ☐ Transfer utilities
- ☐ Take out home insurance
- ☐ Sign escritura at notary
- ☐ Register property at land registry
- ☐ Arrange IBI and basura
- ☐ Enjoy your new home!

Ready to find your dream home?

On alistora.com you'll find over 300 new build projects on the Costa Blanca, Costa Cálida and Costa del Sol. Filter by location, type, price and features — and find the property that suits you. Plan a no-obligation viewing trip and visit your favorite projects on location.

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