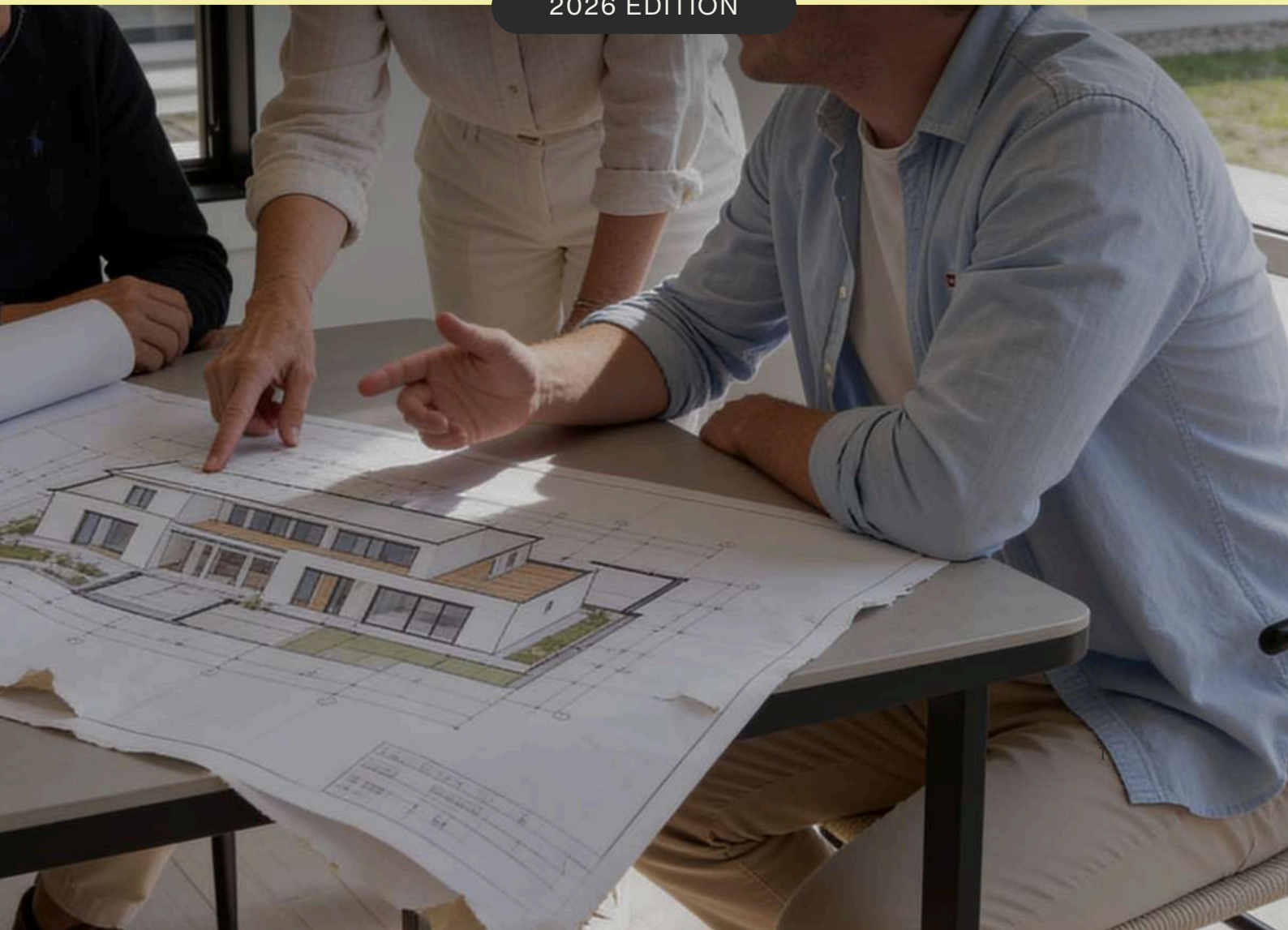


Spain Investment Guide

Everything you need to know before investing in
Spain, but that nobody normally tells you.

2026 EDITION



Investing in Spain sounds appealing. Sun, returns, a place where life feels a little lighter. Until you're ready to get serious and realise the first question is already on the table: where do you even start?

There's plenty of information out there, but a clear overview is often missing. Not because you don't understand it, but because nobody's laid out the full picture for you. And that's exactly where a lot of people get stuck. The Spanish property market doesn't work the way you're used to. Regulations, negotiation, build quality, completion, rental. What feels safe can hide risks you only spot once you know what to look for.

The goal is simple. By the end of this guide, you'll have enough of an overview to buy with confidence. Not by researching everything yourself, but by knowing what's relevant and what isn't. We explain it as it is, in plain language, with all the cards on the table. Don't expect a romantic story about buying on the coast. Expect clarity, context and honesty. So you make choices that hold up, without having to get them wrong first.

Clear overview

Everything that's genuinely relevant, in one place

Honest insights

Opportunities and risks explained plainly

Practical logic

The market translated into choices that actually work.

Honest advice on buying in Spain?

You're in the right place. Book a free consultation call directly.

book a consultation call





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Everything you need to know before buying property in Spain

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The buying process

Avoiding the risks

Overview and guidance

We enjoy thinking along with you about returns, but only with all the cards on the table.

What we actually do is this: we continuously research the Spanish market for you, pull out the facts, connect you with estate agents we'd trust ourselves, and guide you every step of the way. From your very first orientation right through to picking up the keys. You don't need to work out who's trustworthy or what's accurate. We do that.

We also think along with you about what fits your goals. Are you mainly after returns, do you want to use the property yourself, or are you looking for something with minimal management? We make it concrete and make sure you know exactly what you're getting into. On top of that, the Spanish market works differently from the UK market. The rules, processes and customs aren't the same, and that quickly leads to misunderstandings if you don't know them. We translate that into clear choices for you, so you're never caught off guard.

In short: you decide what you invest in, we make sure you get the most out of it. That's what we're good at, and that's what we enjoy doing.

The CostaConnectUK Team





Putting big dreams on hold? No need!

If you're thinking 'I'll read the rest later', we want to let you know now that you can also book a free consultation call. No preparation needed, it really is that simple.

[book a free consultation call](#)



• 01

Investing in Spain

Regions with potential

New-build vs. resale

Investing in Spanish property? It's not as strange as it sounds.

The UK property market is leaving less and less room for private investors. High entry prices, tighter regulation (from stricter EPC requirements to the phasing out of mortgage interest tax relief and stamp duty surcharges on additional homes) make it harder to keep risk and return in balance.

That's why more and more people are looking across the Channel. Spain simply offers more room to move. Lower prices, stable demand, and a market carried by different types of tenants create a healthier relationship between investment and return.

It's not a miracle solution, but it is a market that still works. Especially for people who want to diversify or who are running into walls in the UK. With the right guidance, you can make choices here that have become increasingly difficult back home

With the right guidance, you can make sensible choices here that have become harder to make in the UK.



UK vs. Spain: the market side by side

UK

ENTRY PRICES

High, limited supply and strong competition

REGULATION

Increasingly strict for private landlords. Licensing requirements and tenancy reforms limit what you can do

ENERGY EFFICIENCY

Strict requirements and mandatory investment in insulation, EPC ratings and energy performance

TAX

Rental profit is taxed at your marginal Income Tax rate (up to 45%), with mortgage interest relief for individual landlords now limited to a 20% tax credit

RENTAL POTENTIAL

Demand varies strongly by region and is under growing pressure from regulation

RETURN

Net returns under pressure from costs, regulation and price levels

LONG-TERM GROWTH

Modest or inconsistent value growth in a mature market

COMPETITION

Many investors fishing in the same pond

Spain

Lower, especially outside the big cities and in up-and-coming regions

More room for rental, fewer restrictions on most new-build projects

Fewer obligations, especially with new-build since everything is already delivered energy-efficient

24% tax on gross rental income for non-EU/EEA residents, which includes UK owners since Brexit, with no deductions for costs

Strong demand from tourism, snowbirds, digital nomads and migration. High occupancy along the coast

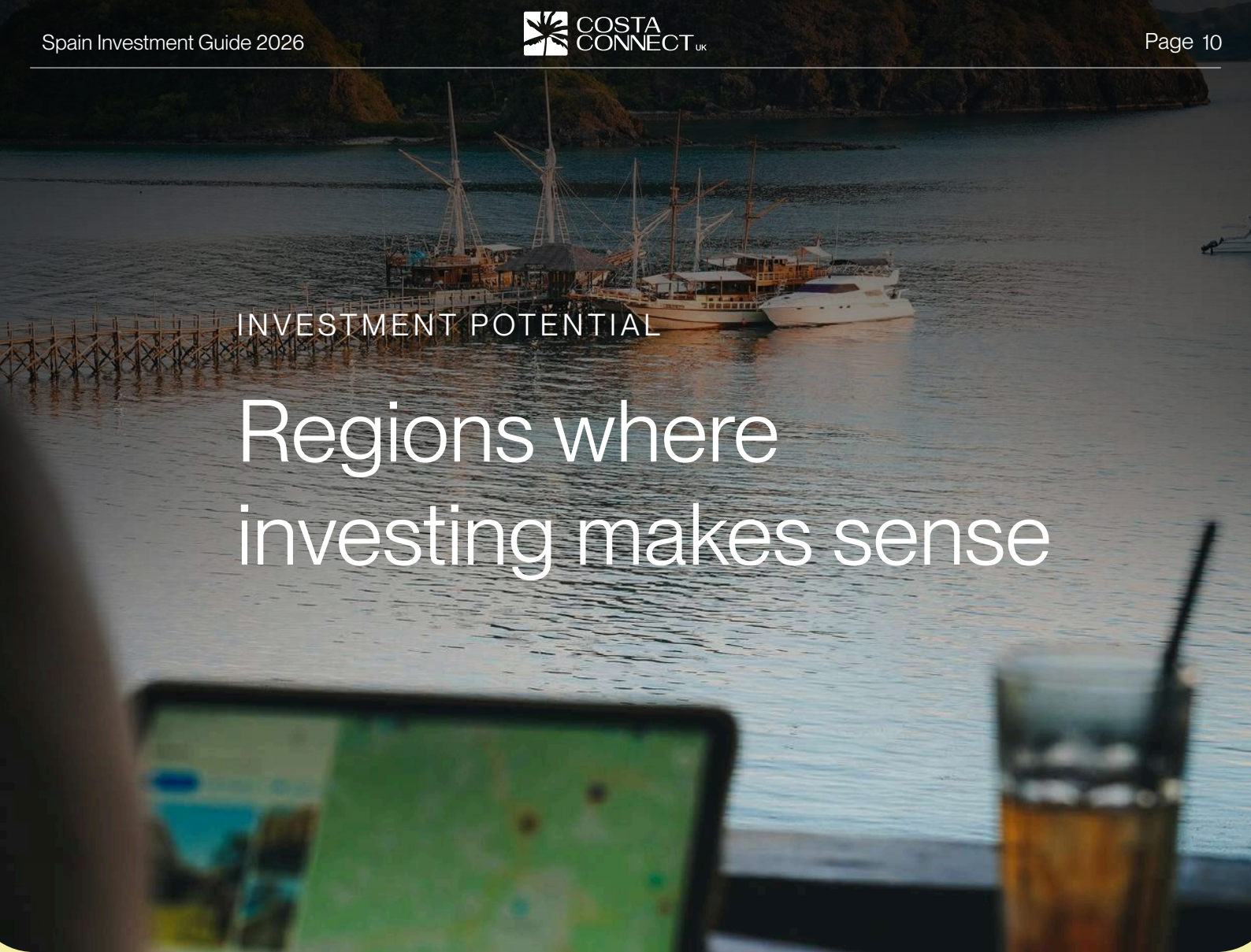
Net 5–8% realistic on short-stay lets in the right regions and seasons

Many regions show stable growth in both value and rental income

More spread and more ways to get in

A close-up, artistic photograph of a hand holding a glass of red wine. The hand is positioned in the upper right, with the wine glass tilted. Below the hand, a swimming pool with clear, rippling water is visible. The pool's edge is made of light-colored stone or concrete. The overall scene is bathed in warm, golden light, suggesting a sunset or sunrise. The text is overlaid on the left side of the image.

Next time someone asks
you 'Why Spain?' you
can just say 'Why not?'
It's as simple as that.

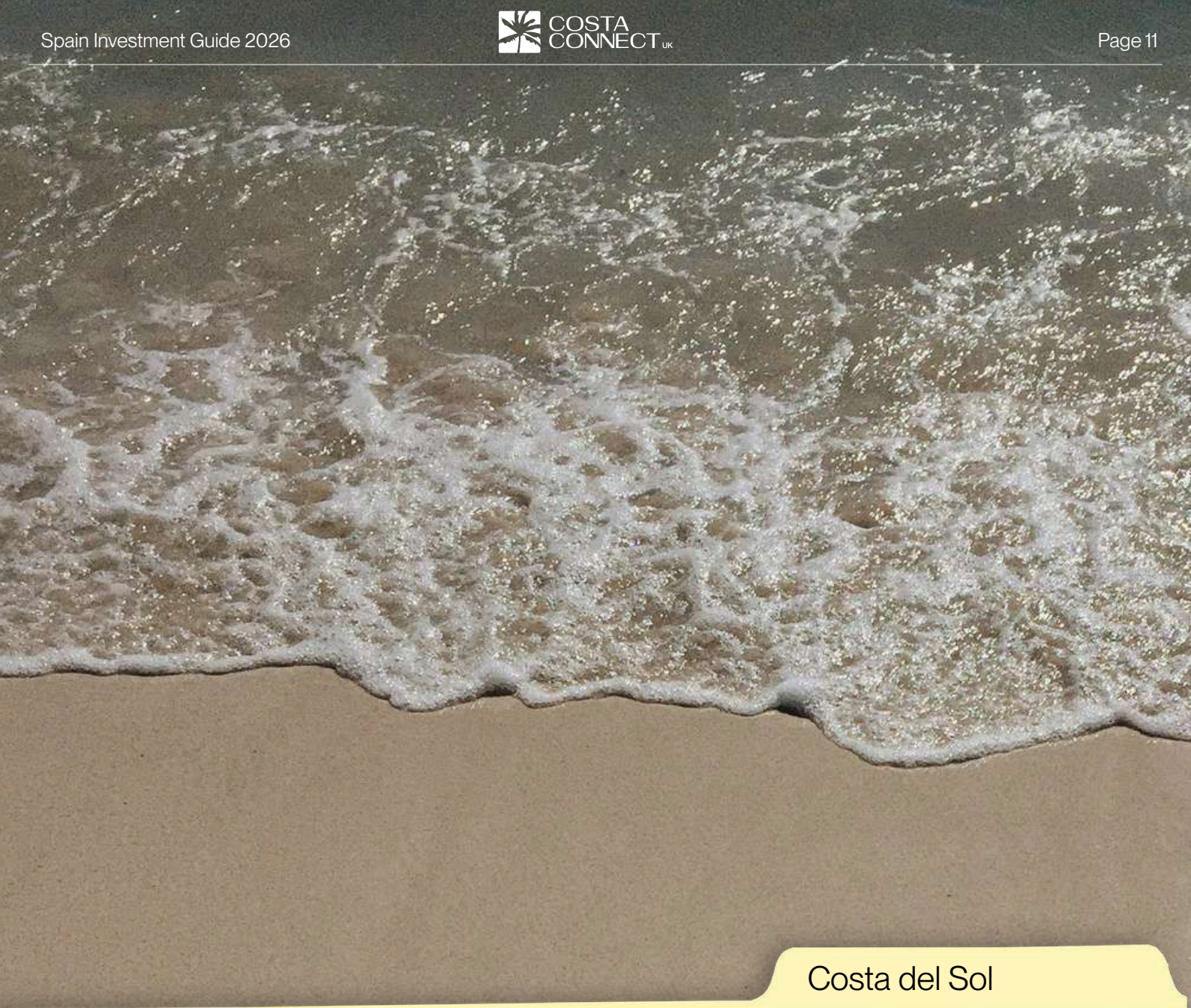


INVESTMENT POTENTIAL

Regions where investing makes sense

Not every region in Spain works the same way.

Some areas have been stable for years, others are just taking off. What they have in common is enough demand, clear growth, and rental patterns that suit what British investors are looking for. We keep it simple. First the region, then a hotspot within that region where something is genuinely happening right now.



Costa del Sol

The region that's
performed steadily for
years: the Costa del
Sol.

ESTEPONA Investment hotspot 01

The name says it all: the sun coast. From Málaga to Marbella you'll find an endless coastline full of golf courses, restaurants and energy. It's the place for anyone who loves comfort, a good glass of wine, beautiful views, and the feeling that everything's just right. Yes, it's a bit pricier, but also one of the safest choices when it comes to investment.

Costa del Sol

Why this region works

Strong demand from international buyers and tenants

High occupancy on short-stay lets, especially in peak season

Value growth of almost 17% in a single year

A luxury market with stable rents, even outside summer

What this means for you

Costa del Sol isn't a gamble. It's a mature market where stability and value retention are front and centre. Ideal for investors looking for certainty.



17% value growth in one year

Investment hotspot

Estepona, one of the fastest growing towns on the Costa del Sol

Why Estepona is interesting

Located between Marbella and Sotogrande, two strong markets in their own right

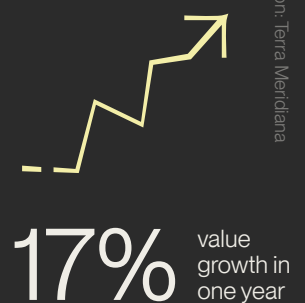
The council is investing heavily in infrastructure and urban renewal

Prices are rising as demand from the luxury market keeps growing

Year-round rental from international expats and long-stay winter residents

What this means for you

Estepona is a place where the market still has real momentum. That leaves room for growth and a stable pool of tenants



Return calculation Estepona

A worked example says more than numbers on their own. The following calculation shows what returns can look like in practice. No guarantees, but a realistic picture of what the market is doing right now.

[see the full calculation in detail](#)


TOTAL PURCHASE COSTS

Purchase price	€440.000
Buyer's costs (10% tax + additional)	€57.200
Total investment	€497.000

FINANCING

Mortgage	€250.000
Own funds	€247.200

ANNUAL INCOME & EXPENSES

Annual rental income (short-term)	€53.320
Annual costs (management, taxes, utilities, community fees)	€16.843
Mortgage costs (interest)	€5.590
Income before tax:	€30.887

TAX

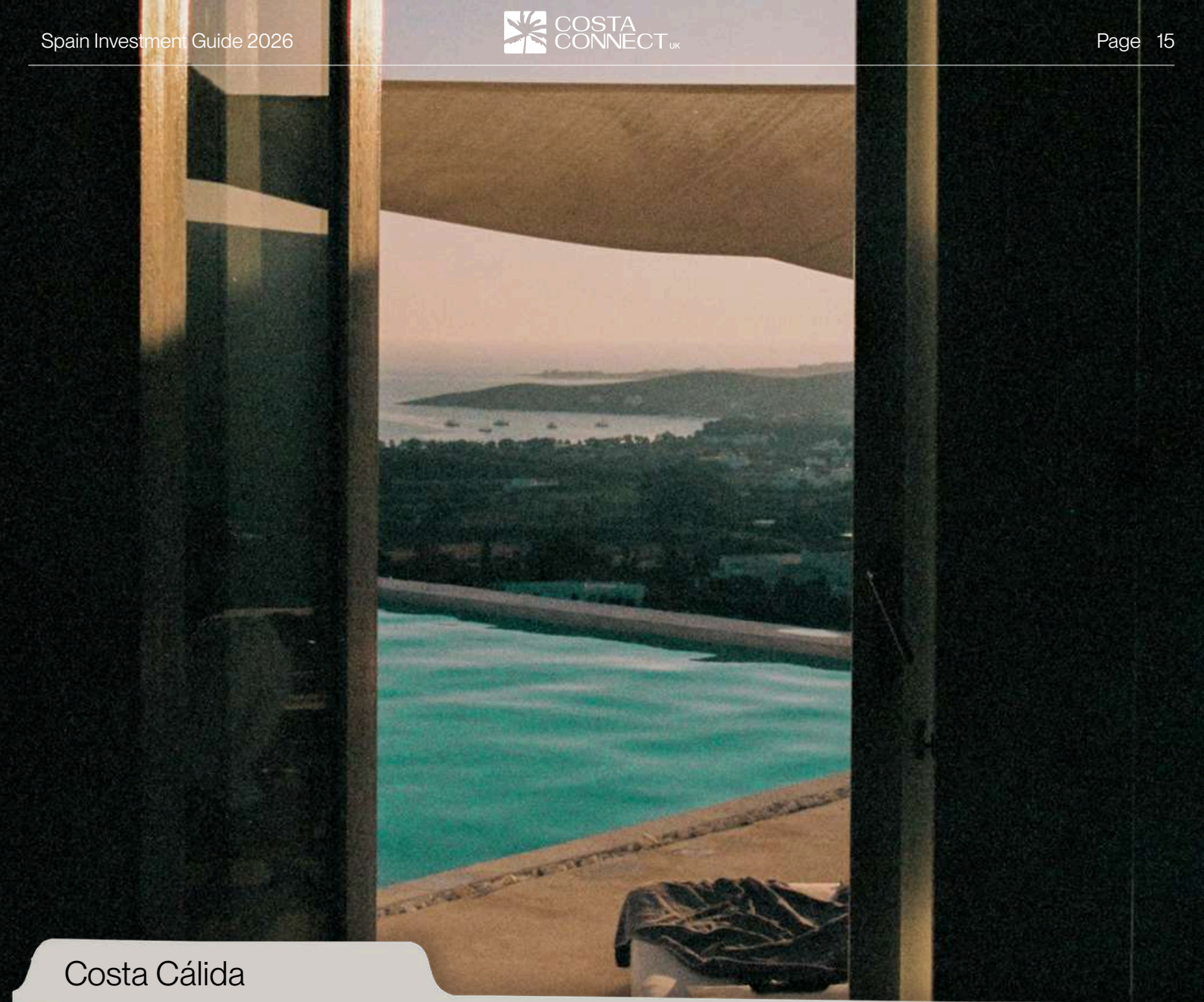
Spanish tax 24% on gross rental income	€12,797
--	---------

€18,090

Net income

7.32%

Net return on
own funds



Costa Cálida

An up-and-coming region
with lower entry prices
and room for growth.

LOS ALCÁZARES Investment hotspot 02

Spain's quiet gem. No mass tourism here, just small villages, nature and space. The Murcia region has its own charm: warm, relaxed and still affordable. With mud baths, thermal springs and a sea that never really gets cold.

Costa Cálida

Why this region works

Price growth of over 11% in a single year

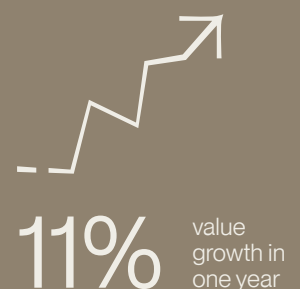
Rental season from May to October with high occupancy (short-stay)

One of the few regions where permits are still guaranteed

Popular with families, snowbirds and long-term tenants

What this means for you

Costa Cálida is interesting if you're looking to get in on a market that's still growing. Low prices, stable demand, and opportunities that are becoming harder to find elsewhere.



Investment hotspot

Los Alcázares,
a town on the Mar Menor **that's**
become noticeably more
attractive in recent years.

Why Los Alcázares is interesting

Well connected via Alicante and Murcia

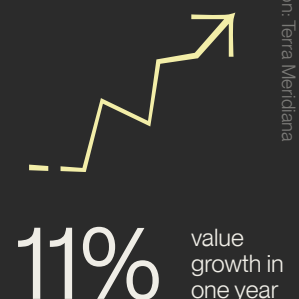
The council is investing in cycle paths, urban renewal and eco-tourism

Close to Santa Rosalía Lake & Life Resort, a project adding real value

Strong demand from tourists and families

What this means for you

A good balance between entry price and rental potential.
Extra interesting thanks to area development that's already showing results.



Return calculation Los Alcázares

To give a clear picture of what an investment here can generate, see the worked example below based on the current market. This isn't a guarantee, but it does show how the numbers can play out in practice.

[see the full calculation in detail](#)


TOTAL PURCHASE COSTS

Purchase price	€255.000
Buyer's costs (10% tax + additional)	€33.150
Total investment	€288.150

FINANCING

Mortgage	€150.000
Own funds	€138.150

ANNUAL INCOME & EXPENSES

Annual rental income (short-term)	€30.060
Annual costs (management, taxes, utilities, community fees)	– €11.162
Mortgage costs (interest)	– €3.354
Income before tax	€15.544

TAX

Spanish tax (24% on gross rental income)	€1.500
--	--------

€8,330

Net income

6.03%

Net return on
own funds

Want to know what this looks like for your budget?

We're happy to work through it with you.

Book a free consultation call



Trusted network

We only connect you with people we trust ourselves.



New-build vs. resale

Most people start their search in Spain thinking any property will work, as long as the location is right. Until you look a little closer. Then you realise you're actually looking at two completely different markets: new-build and resale.

That's often the moment we hear: 'OK... this works a bit differently than back home.'

Resale definitely has its strengths. You can buy and rent out straight away if the permits are in place, and sometimes you'll find properties with character or a location you simply won't find in new-build.

But resale also asks you to look a bit more closely: what state is the building in, how does the community of owners feel about renting, and does everything check out legally? And if you want to renovate, you'll need a bit more patience in Spain than you might expect. New-build has its own dynamic entirely.

You buy off-plan, pay in instalments, and often see the value rise while construction is still under way. Developments are modern, energy-efficient and usually designed with rental in mind. The community of owners is often made up of fellow investors, which tends to make the attitude toward renting more positive than in older complexes.

Most investors reach a point where they realise this choice is less about style and more about what fits their goal: returns, rental, value growth or personal use. From there, it gets a lot clearer.



New-build vs. resale

Returns and value growth

NEW-BUILD

With new-build you often buy off-plan and pay in phases. That not only gives you financial breathing room, but also an advantage many people only discover later: value usually starts rising during construction.

- Value growth of 20–30% during construction isn't unusual
- You're often already in profit by completion
- Modern handover with low costs in the first few years

What this means for you: your return starts earlier than you'd think, even before you start renting.

RESALE

Here you're buying at that moment's market value. Sometimes you can add value through renovation, but you do need to look closely at costs, timelines and permits.

- Value is usually stable at the point of purchase
- Renovation can generate extra return
- But extra costs and timelines can just as easily eat into the end result

What this means for you: searching well can pay off, but the real upside sits mainly in special locations or unique properties.

New-build vs. resale

Rental options and regulation

NEW-BUILD

New-build developments are now almost always built with rental in mind.

- Communities of owners are often made up of investors
- Short-stay rental is approved more quickly
- Permits are usually already prepared or simple to apply for
- Meets all requirements for tourist rental straight away

What this means for you: you know fairly quickly where you stand.

RESALE

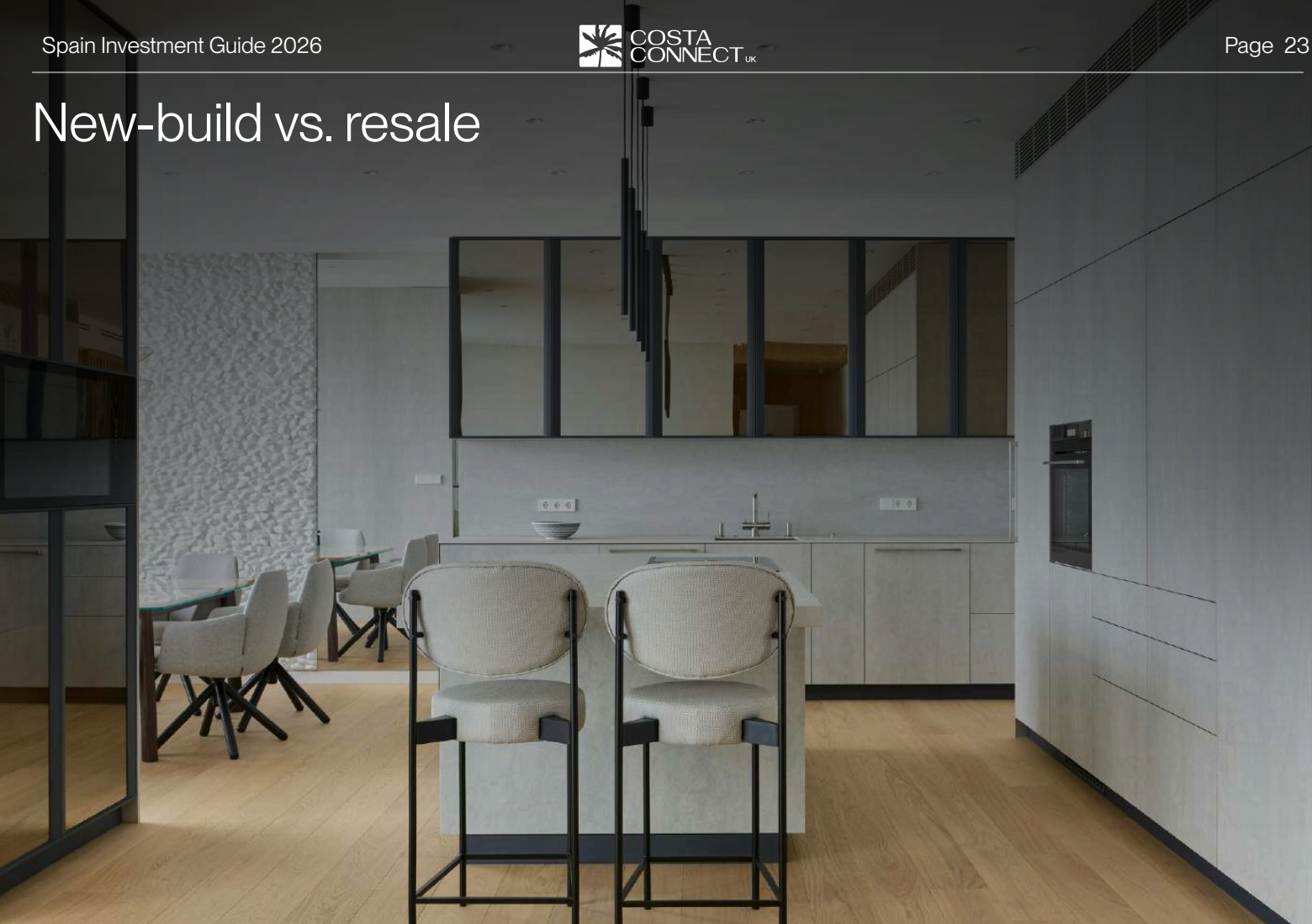
Since the law changed on 3 April 2025, short-stay rental is only allowed if 60% of the community of owners agrees. This varies by building and by group of residents.

- Some complexes allow rental
- Others refuse it outright
- Permit applications take longer and aren't always guaranteed

What this means for you: you really need to do thorough research on this beforehand.



New-build vs. resale



Technical condition and maintenance

NEW-BUILD

Modern build quality, energy-efficient, and low maintenance in the early years. Often comes with a developer's guarantee too.

- Low maintenance costs
- High energy performance
- Ready to rent immediately

RESALE

Technical condition can vary here. A proper survey is always worth having.

- Risk of hidden defects
- Renovation costs affect your return
- Some properties are in great shape, others need more attention

New-build vs. resale

Legal certainty

NEW-BUILD

Clear contracts and fixed payment structures

Everything is agreed upfront: instalment payments, completion dates and guarantees.

Bank guarantee on every instalment

Everything you pay before completion is insured. This is a legal requirement for off-plan developments.

No old charges on the property

No old mortgages, debts, inheritance issues, or unclear ownership.

Permits and regulations are up to date

New-build meets the most recent construction and rental rules, which gives a lot of peace of mind.

RESALE

Old mortgages

Sometimes there's still a debt on the property that needs resolving first.

Inheritance issues

With family-owned properties, it isn't always clear who's actually entitled to sell.

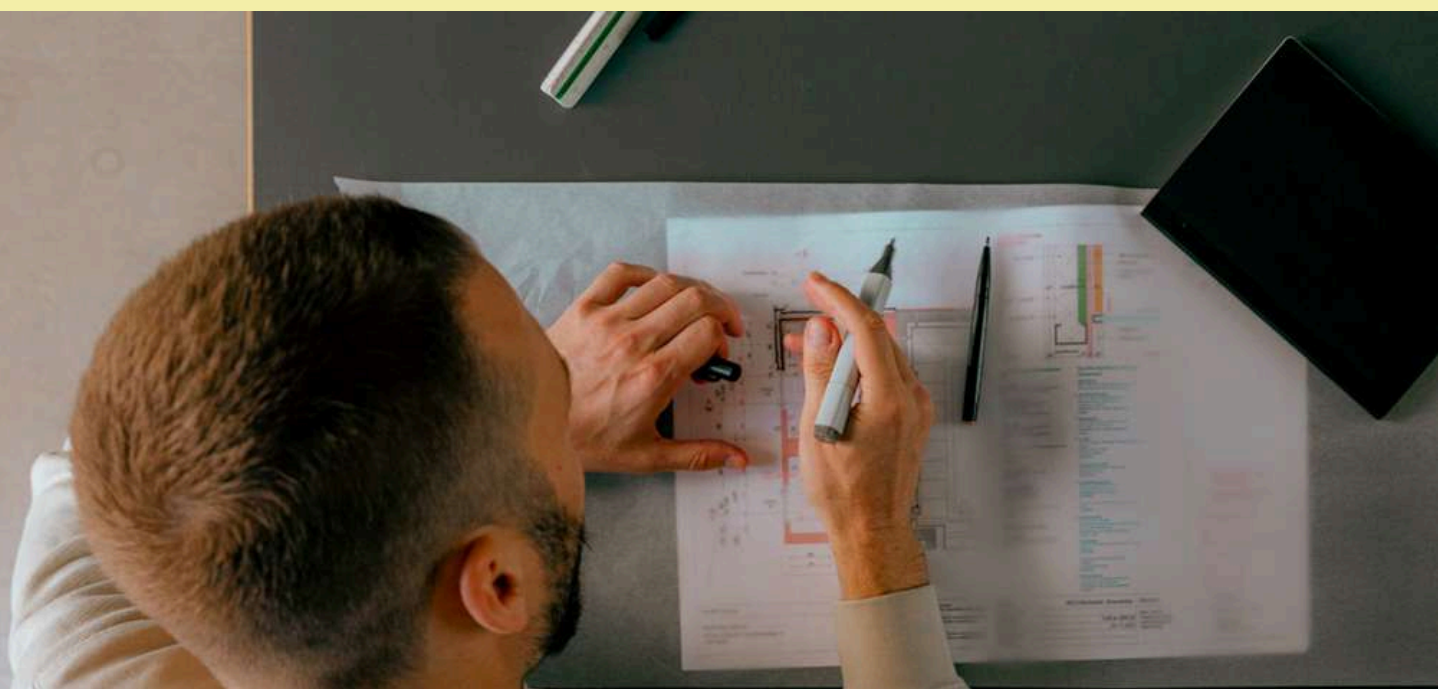
Unclear ownership structures

In older complexes, the official registration doesn't always match reality anymore.

Missing permits

Something could be missing, both on the construction side and for short-term rental.

With the right experts, all of this can be checked, but it takes more steps and more time



Conclusion: what suits you

New-build is often the most logical choice in Spain for investors looking for certainty, rental potential, value growth and low maintenance costs. It's built for today's market, and that shows in everything.

Resale can be worthwhile if you're after something specific: a unique location, a property with character, or room to add value. It just takes a bit more research, time, and sometimes more patience.



Estepona Apartment



Marbella



Denia



Fuengirola Penthouse



Estepona Apartment



Travel

A personal
property overview
in your inbox
within 1 minute.

Get my selection



Investing in Spain

02

Tax

In the Netherlands

In Spain



Tax in Spain and the UK

A property in Spain quickly raises the question: what about tax? Many people think they are paying double tax or that it is complicated. That is understandable, because you read all sorts of things online.

In practice, it is not that bad. Spain and the Netherlands have clear agreements in place, and many expenses can simply be deducted. It is mainly a matter of knowing what to look out for.

How it works in the UK

Yes, your Spanish rental income has to be declared in the UK too. No, that does not mean you are taxed twice on the same money.

The UK and Spain have a double taxation treaty. You declare the income on your Self Assessment return and claim Foreign Tax Credit Relief for the tax you have already paid in Spain, so you only ever top up the difference if the UK bill is the higher of the two.

In short:

Most UK owners pay their Spanish tax first and owe little or nothing extra to HMRC on the same income.

How it works in Spain

In Spain, there are three types of tax. They sometimes sound a bit technical, but in practice, they are manageable.

IBI

(local tax on your home)

Compare it to council tax in the UK. The amount is based on the cadastral value used by the local council, which is often significantly lower than the market value of your property. As a result, this tax usually stays limited.

Tax on rentals

Do you rent your property out? As a UK resident you are treated as a non-EU owner since Brexit, which means 24 per cent on your gross rent, without deducting costs. EU residents pay 19 per cent on net income, so this is the one figure worth building into your sums from the start. You can still deduct your costs on the UK side of the return.

Wealth tax

Only relevant if you hold more than 700,000 euros per person in Spanish property, and only in certain regions. For most investors, this is not an issue.



THE BIG PICTURE

Many people assume tax eats significantly into their returns. It is a real cost, but once you know the figures upfront you can build them into your sums, and the numbers usually still stack up.

Costs come off on the UK side

Spain taxes your gross rent, but HMRC lets you deduct your running costs on your Self Assessment return.

Spain calculates with lower values

The cadastral value is usually significantly lower than the market value, so your IBI and imputed income charge stay manageable.

The UK credits what you pay in Spain

Thanks to the double taxation treaty, you claim relief for your Spanish tax and only top up if the UK bill is higher.

In short: you pay tax in both countries, but never twice on the same income, and knowing the figures upfront is what keeps your return realistic.

UK vs. Spain: what falls where

The UK

Spain

Tax on ownership

No wealth tax. Simply owning a property abroad is not taxed in the UK.

Wealth tax only above 700,000 euros per person, in certain regions.

Tax on rental income

Taxed on your actual profit, at your own income tax rate. Costs are deductible here.

24 per cent on gross rent. As a non-EU owner, no costs deductible.

Local tax

Council tax, on your UK home only.

IBI: gebaseerd op een lagere waarde dan de marktwaarde. Meestal 0,3–0,7 procent.

Double taxation

Avoided through Foreign Tax Credit Relief.

Avoided through the treaty with the UK.

Complexity

Plenty of misconceptions about overseas property.

Clear rules, as long as you know what to declare.

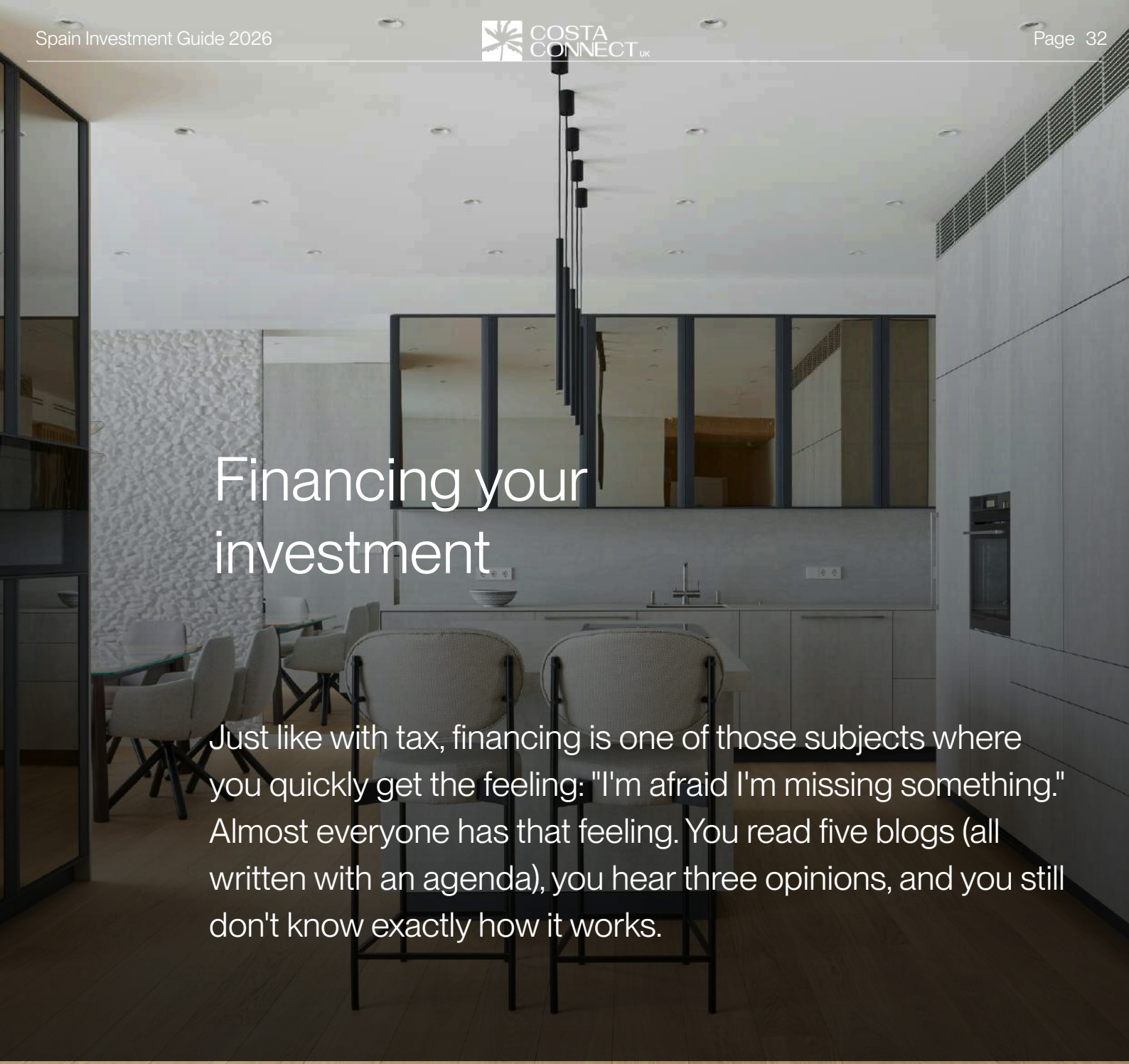
Long story short: you don't pay double. You pay what applies in Spain, and the UK credits that. The system is clearer than people think. Would you like to know what this looks like for your situation? We would be happy to work it through with you.



03

Financing

via Spain
via the UK



Financing your investment

Just like with tax, financing is one of those subjects where you quickly get the feeling: "I'm afraid I'm missing something." Almost everyone has that feeling. You read five blogs (all written with an agenda), you hear three opinions, and you still don't know exactly how it works.

That is mainly because financing in Spain works differently than in the Netherlands. Not more difficult, but different. And anything that is different often feels like a risk. While there is absolutely no need for that if you know what to look out for. We see it happen often: people who assume they have to pay for everything themselves, while they actually have many more options than they thought.

A Spanish mortgage, equity released from your UK property, or a combination of the two, which is often the sensible route if you are buying for a return. So this is not about complicated structures. It is about working out which route suits your plan, your capital, and how you intend to use the property. From here, we will walk you through it calmly, step by step.

Financing via Spain

A Spanish mortgage sounds daunting, but it is fairly straightforward in practice. Spanish banks lend to British buyers as a matter of course, as long as the figures stack up.

You can usually borrow sixty to seventy per cent of the purchase price or the valuation, whichever is lower. Terms are often around twenty to twenty-five years. Rates depend on the market, but currently sit roughly between three and five per cent for non-residents. Banks look primarily at your net income and how much you are already committed to each month.

What you need to provide is not complicated. Income details, an overview of your assets and any loans, recent bank statements, and a Spanish tax number (your NIE). That is usually all it takes.

What people appreciate about Spanish financing is that you don't have to fund the whole thing yourself. It works particularly well for new builds, where banks reach a decision more quickly. The interest you pay is deductible against your rental income on your UK Self Assessment return, which makes a real difference to your net position.

The only things to bear in mind are that Spanish banks are less flexible than you may be used to, and that the buyer's costs always come out of your own pocket.

What people appreciate about Spanish financing is that you don't have to fund the whole thing yourself. It works particularly well for new builds, where banks reach a decision more quickly.

Financing via Spain

A Spanish mortgage often sounds more complicated than it is. Spanish banks lend to British buyers without any fuss, as long as the figures stack up. The rules are clear and broadly the same everywhere.

You can usually borrow sixty to seventy per cent of the purchase price or the valuation, whichever is lower. Terms are often between twenty and twenty-five years. Rates vary with the market, but currently sit between three and five per cent for non-residents. Banks look primarily at your net income and your fixed outgoings.

What many people appreciate about Spanish financing is that you don't have to fund the whole thing yourself. It works particularly well for new builds, where banks reach a decision more quickly. The interest you pay is deductible against your rental income on your UK Self Assessment return. That makes a real difference, especially if you let short-term.

The only things to bear in mind are that Spanish banks are less flexible than you may be used to. And that the buyer's costs always come out of your own pocket.

WHEN IS THIS THE BEST CHOICE

If you want to keep the entry barrier lower, spread your capital, and take advantage of the way Spanish banks assess new-build projects.

This tends to run smoothly, particularly with off-plan purchases, meaning buying while the property is still under construction.

Tip: some people go for a combination, for example 30% released from your UK property, a 40% Spanish mortgage, and 30% of your own cash.

Financing via the UK

If you have already built up equity in the UK, you can often put it to work for your property in Spain. Many investors release part of the equity in their home. Others take out a second charge or borrow through a specialist lender. It mainly comes down to what you are comfortable with and how quickly you want to move.

The appeal of borrowing at home is that you are working within a system you know. Clear rules, familiar processes, and quick turnaround times. If you want to buy in cash in Spain, this is often the most convenient route.

It is worth knowing, though, that UK lenders will almost never accept Spanish property as security. The money you raise usually needs to be freely available. That is not a problem, but it is good to know upfront.

In practice, many investors go for a combination of the two countries. That way you keep flexibility and spread, and you are not fully dependent on either one.

WHEN IS THIS THE BEST CHOICE

If you want to move quickly, prefer working within UK rules, or want to put your equity to work so you can buy in cash in Spain.

Checklist

What do you need for a
Spanish mortgage



Proof of income

For example, payslips, or your SA302 and accounts if you are self-employed.



An overview of your savings and outstanding loans

The bank simply wants to see what comes in and what goes out.



An NIE

This is the Spanish tax number everyone needs in order to buy. You apply for it at the Spanish consulate in the UK or at a police station in Spain.



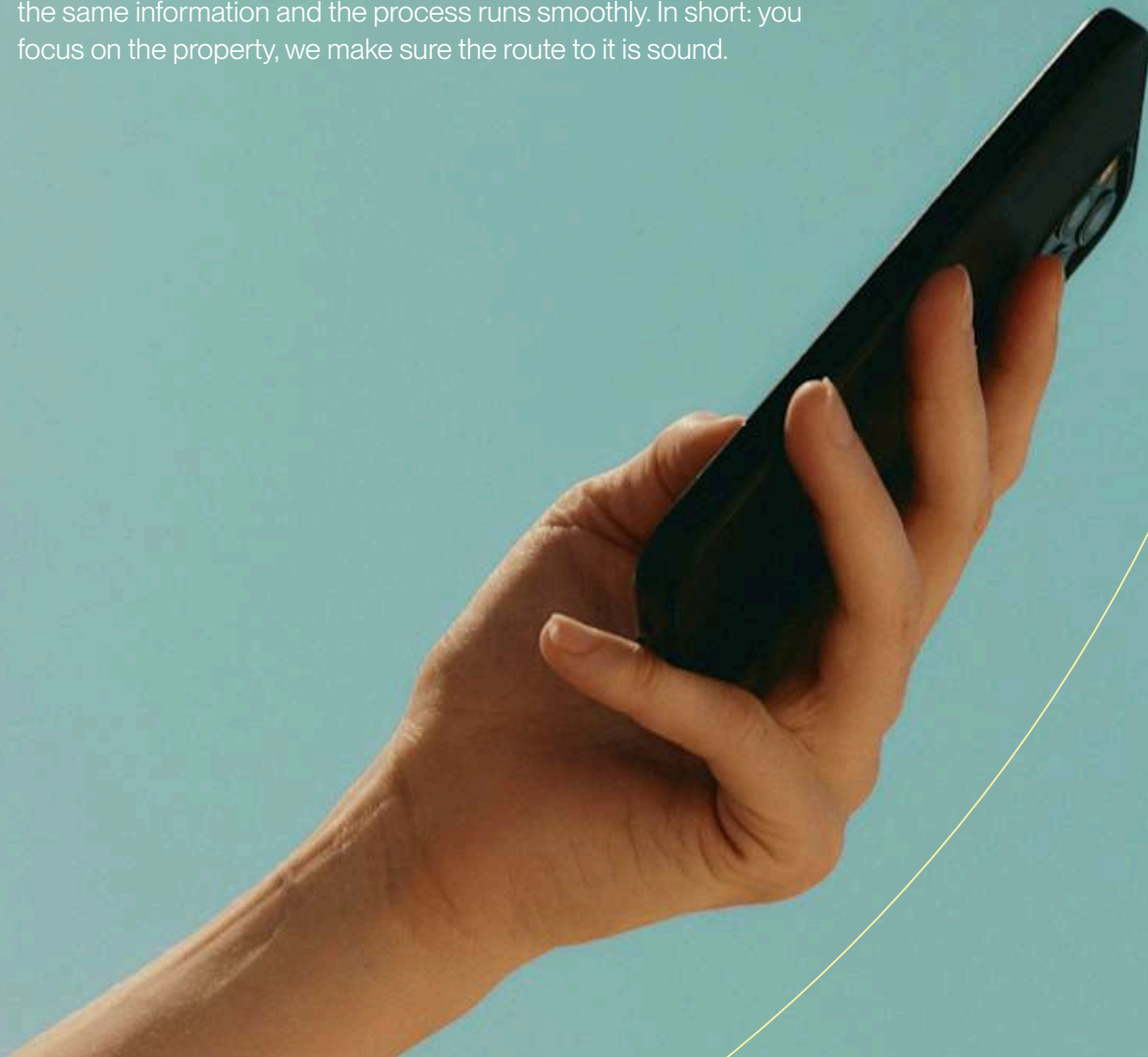
Recent bank statements

Usually covering the past three to six months.

Don't try to piece your financing together from Google.

You can work a lot of this out yourself, but you can also make life considerably easier. We guide you through the entire purchase, from the first calculation to picking up the keys. We assess what is realistic, put you in touch with mortgage advisers in both the UK and Spain, and help you with all the paperwork you need, including your NIE.

We coordinate with agents and notaries so everyone is working from the same information and the process runs smoothly. In short: you focus on the property, we make sure the route to it is sound.





04

Rental

Long-term vs short-term

Professional management

Letting and managing your property

When investing in Spain, a large part of your return comes down to letting. How you handle it determines whether your property is mainly a nice place to spend time or something that generates monthly income. That is why we look here not just at what is possible, but above all at what is realistic in the Spanish market.

Broadly speaking, you have two options: short-term or long-term lets. Both work, but they produce very different returns. Management plays a major role too.

After all, you are not living round the corner. We have set it out clearly below, so you can see exactly what fits your plans.

Short-term or long-term rental?

Short-term rental

With short-term lets, you rent by the night or by the week. This generates the highest monthly income, particularly in regions with a long summer season. It works well if you are aiming for a return and your property appeals to holidaymakers.

It does take more organising. There are changeovers, cleaning windows, and guests with questions. In some regions, you need a tourist licence. We check this upfront so you won't face any surprises.



SHORT-TERM RENTAL

Best choice for:

Short-term is the better choice if you want a higher return and don't mind a bit more coming and going at your property.

Long-term rental

With long-term lets, you rent out for longer periods, usually six to twelve months. You earn less per month than with short-term lets, but you have peace of mind. Fewer changeovers, less cleaning, and less hassle.

This route makes sense for investors who want stable income and minimal involvement. In most regions, you do not need a separate licence for it.

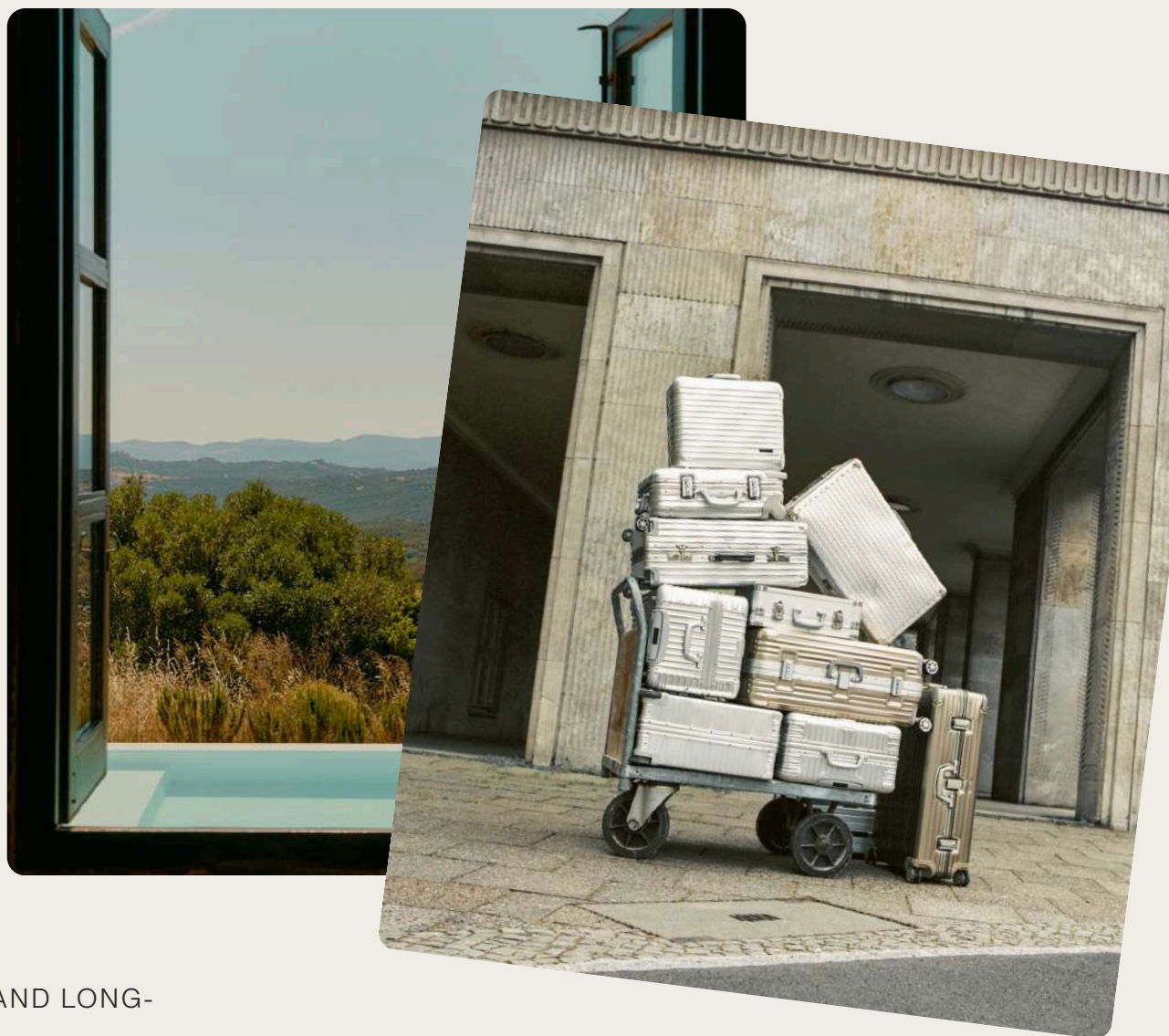


LONG-TERM RENTAL

Best choice for:

Long-term works well if you mainly want certainty and have no appetite for the ups and downs of holiday letting.

Short-term or long-term rental?



SHORT-TERM AND LONG-TERM

A combination of both

Many investors end up going for a mix: short-term over the summer months and long-term through the winter. That way you make the most of high season and have steady occupancy in the winter.

This works particularly well in coastal regions that attract both tourists and winter residents.

Short-term or long-term letting?

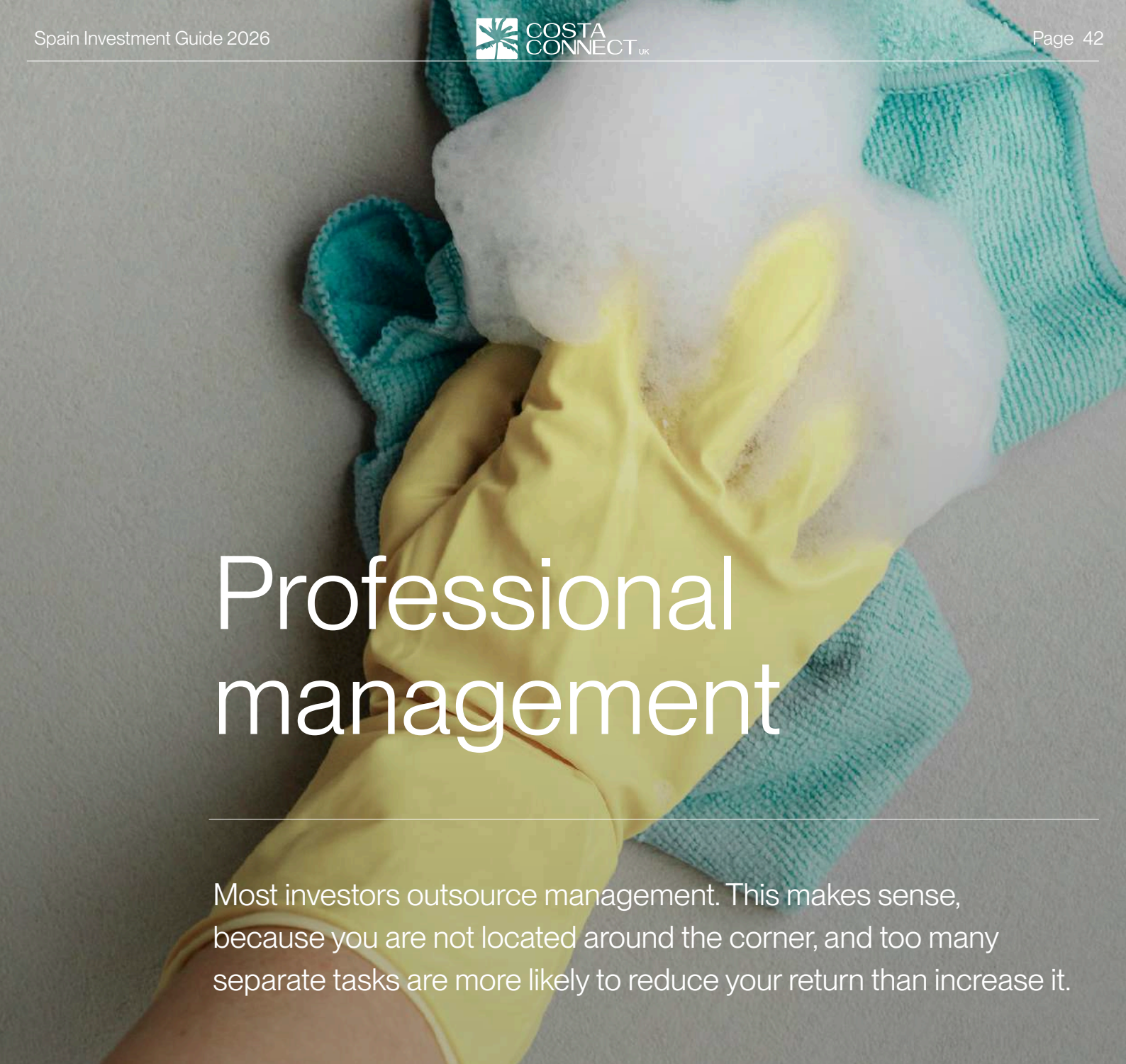
	Short-term	Long-term
Income	Highest income per month, especially over the summer season	Lower per month, but stable and predictable
Occupancy	Variable, depending on season and location	Almost always full, less time standing empty
Workload	Frequent changeovers, cleaning and guest queries	Few maintenance moments, little communication
Management	Needs active management, usually outsourced	Quiet management, low involvement
Licensing	Required in some regions	Usually no licence needed
Suits	High returns and holiday locations	Stability, calm and long tenancies
Typical tenants	Tourists, families, summer travellers	Expats, winter residents, local tenants
Risks	More work, dependent on tourist flows	Less flexibility, lower peak income

Don't just look at the monthly figure, but at what suits your property and your goal.

The best return is usually the return that you can sustain.

Schedule a no-obligation consultation





Professional management

Most investors outsource management. This makes sense, because you are not located around the corner, and too many separate tasks are more likely to reduce your return than increase it.

A management partner handles cleaning, key handover, guest communication, maintenance, reporting, and everything to do with the letting platforms. That keeps the property in good order and your occupancy rate high.

Good management often pays for itself, simply because problems get solved faster and guests are looked after better.

WHAT DOES MANAGEMENT COST?

Short-term management typically runs between fifteen and twenty per cent of the rental income. That covers service, communication, and platform management. Long-term management is often lower, because the work involved is less intensive.

We work with local partners we trust ourselves. They know the market, speak the language, and understand what British investors expect.

Pay attention to the rules per region

Letting rules vary by region and sometimes even by municipality. In some areas you need a licence. In others, short-term letting is temporarily restricted or suspended altogether. We look into this for you in advance and guide you through the application if a licence is required. That way you know exactly where you stand.



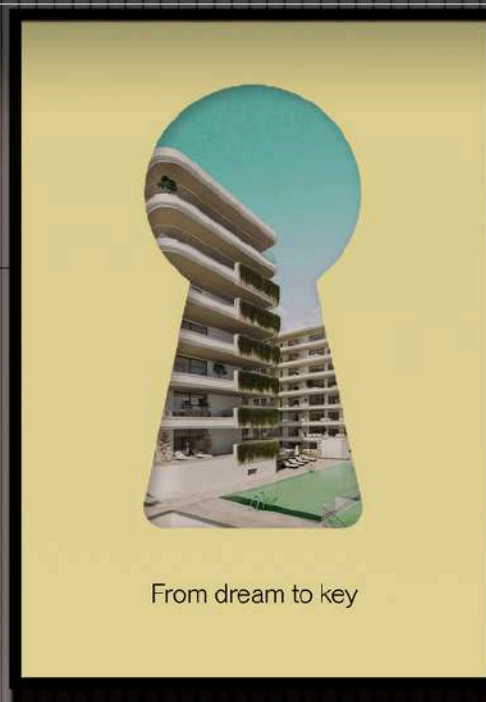
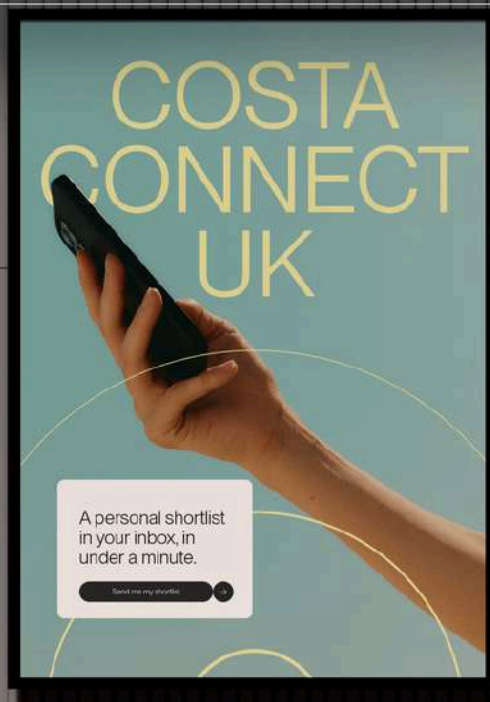


05

The purchasing process

Preventing the risks

Overview and guidance



The purchasing process in 5 simple steps

Buying a property in Spain is perfectly manageable once you know the steps involved. The process works a little differently from what you are used to, but with the right guidance it stays clear. Most purchases take six to ten weeks, depending on the property and your financing.

Below, we set out the five steps as we go through them with our clients every day.



The purchasing process in 5 steps



Orientation and budget

01

In this phase, you mainly work out what you want and what is realistic.

Is this about return, personal use, or a mix of the two? What fits your budget? And what additional costs are involved that you may not have factored in yet? We help you sharpen your search profile and show you exactly what total costs to expect, including tax and buying costs. That way you know precisely where you stand from the outset.

Region selection and home selection

02

The region determines a large part of your letting potential and future growth in value. That is why we look together at which location suits your goals. Do you want to be on the coast, in a quieter residential area, or somewhere more touristy? New build or resale? And what is the position on licences? We put together a selection of properties that make sense for your profile, along with information on letting, market developments, and expected growth.

Negotiation and reservation

03

As soon as you have found a property that works, we start negotiating. Not on gut feeling, but on market data. Once you reach an agreement, the property is secured with a reservation.

You then pay a reservation fee. This is usually somewhere between three and ten thousand euros, depending on the region and the project. It takes the property off the market temporarily so your file can be checked.

Legal review and contract

04

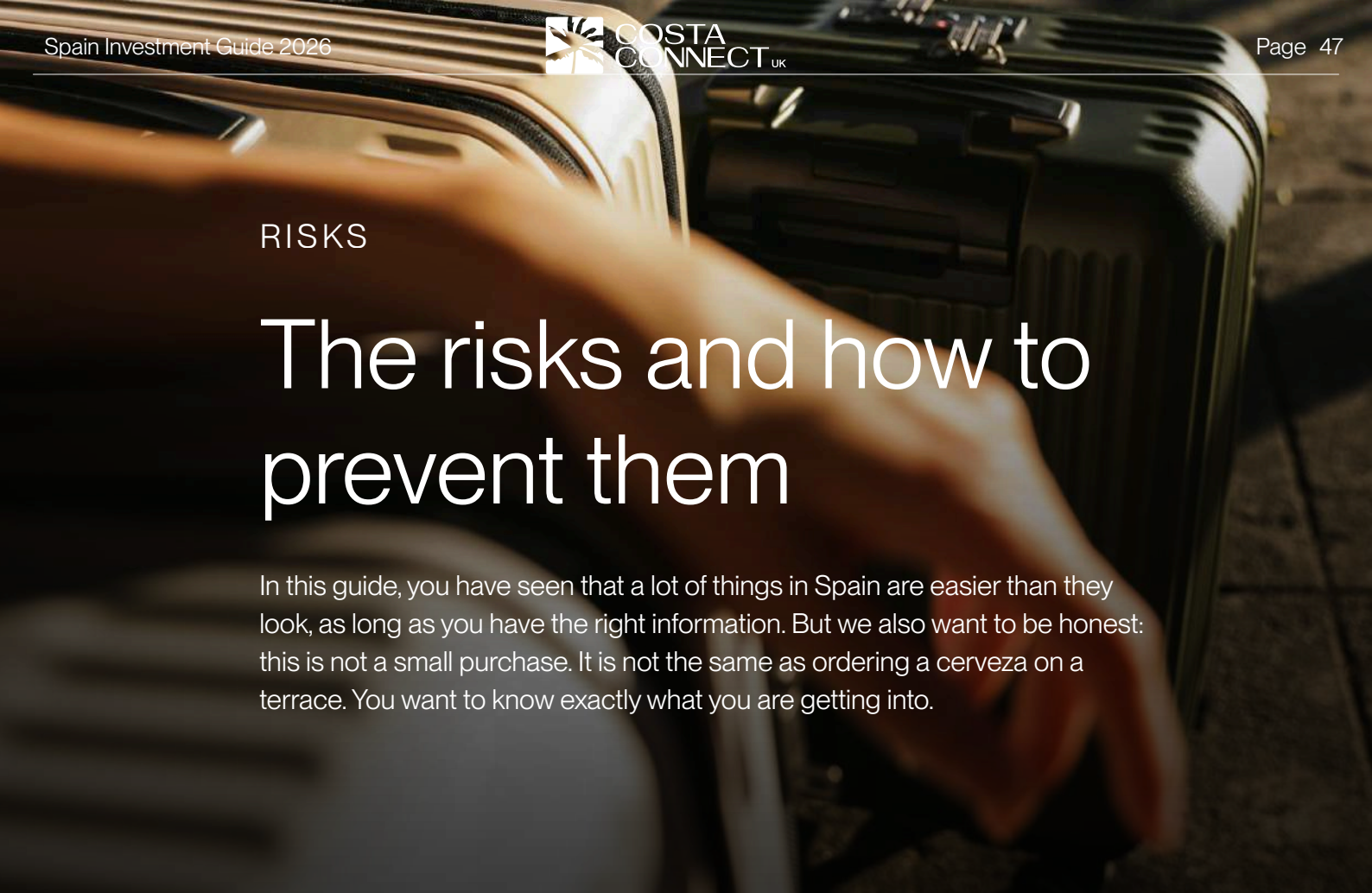
Before you sign anything, everything is checked legally by an independent lawyer. This is standard practice in Spain and prevents problems later on. They look at ownership, licences, debts, community rules, build status, contract terms, and everything else that matters for a safe purchase. We make sure the process is clear, communication runs smoothly, and everything is settled before you proceed. If you prefer, this can be handled by power of attorney so you don't need to be there in person.

Transfer and completion

05

At the notary, the property officially becomes yours. You pay the remaining balance, sign the deed, and receive the keys. After that there is some practical work to do, such as connecting the utilities and arranging management if you plan to let the property.

We stay with you after the purchase too. Furnishing, letting, management, contact with local parties. Everything needed to get the property up and running straight away.



RISKS

The risks and how to prevent them

In this guide, you have seen that a lot of things in Spain are easier than they look, as long as you have the right information. But we also want to be honest: this is not a small purchase. It is not the same as ordering a cerveza on a terrace. You want to know exactly what you are getting into.

Honesty means simply stating the risks. Because that is what we mean by putting all our cards on the table.

Most risks lie not in the home itself, but in what you do not see when you try to manage things remotely. And that is exactly where things can go wrong if there is no one by your side who knows how things work here.

That is why we have listed the most important points below. Not to scare you off, but to show that every pitfall can be avoided. With the right guidance, these will not become problems, but simply steps in the process.

The risks and how to prevent them

(1/2)

LEGAL DIFFERENCES

The legal system in Spain works differently from the UK. Always pay close attention to title deeds, licences, outstanding debts, and the rules of the community of owners. Never buy anything without checking this first, however good it looks.

How we help with this

We always have this checked by an independent lawyer who goes through the entire file before you sign anything.

ADDITIONAL COSTS

In addition to the purchase price, there are costs you don't always spot straight away. Things like tax, notary fees, registry fees, and legal advice. Budget for around ten to thirteen per cent on top. If you leave this out of your sums, your budget will no longer hold up.

How we help with this

We prepare a complete overview of all costs upfront, so you know exactly what the property will really cost you.

LETTING RULES

Short-term letting is not permitted everywhere. Some regions work with licences or temporary suspensions. Always check this before you buy, especially if return is a key reason for the purchase.

How we help with this

We establish what is permitted at your location and guide you through the licence application if needed.

The risks and how to prevent them

(2/2)

BUILD QUALITY AND TECHNICAL CONDITION

With older properties, there can be all sorts of issues you won't spot in photos: damp, outdated installations, and deferred maintenance. Always have a property surveyed before you commit to buying.

How we help with this

We bring in an independent surveyor who inspects the property fully and sets out clearly what is and isn't in order.

MARKET DYNAMICS

Rental income varies significantly by season and region. Don't base your sums on averages you find online, but on realistic figures for the specific location and property type.

How we help with this

We use up-to-date figures and local knowledge to give you a clear picture of the occupancy and yield that fit your property.



Our guidance

You can work this entire process out yourself. Some people do. But most soon find it easier to have someone who does this every day thinking it through with them. That is exactly our role. We keep the process simple,

connect you with the right people, and make sure you won't face any surprises. And because our guidance is free of charge in most cases, this feels like the logical next step for many investors.

Schedule a consultation



From initial questions to the key in hand.

This is how others have experienced the process with us.

Reviews

What our customers say



★ Trustpilot

[View all customer reviews](#)



What a pleasure it was dealing with Lemke. The first conversation felt familiar straight away, which made it a positive experience from the start. I was able to set out what I was looking for, and she got straight on with the search.

She put us in touch with several agents, and we eventually ended up with a lovely Dutch agent based in Spain, where again we were looked after very well and bought our apartment.

Marc Hanson

We have had a fantastic experience with this agency so far. We have been looked after brilliantly from the very first contact. Our agent Wessel knows exactly what he is doing and guides us through the whole process in a way that is both professional and personal.

He listens carefully to what we want and gives excellent advice, particularly on interesting off-plan projects and investment opportunities. It means we can keep looking for the ideal investment property with real confidence. Highly recommended for anyone looking for a reliable agent who takes care of everything from start to finish.

Chris

CostaConnectUK guided our son brilliantly through the purchase of his apartment in Spain. The team knows the market inside out and takes the entire process off your hands.

If you are looking for reliable, professional help buying a property in Spain, CostaConnectUK is absolutely the best choice.

Thanks to Niels and the whole team.

Diana



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