



THE ANVESTA PROPERTY BUYERS' GUIDE 2026

Buying property in Spain

A practical guide for international buyers

Murcia • Costa Cálida • Southern Costa Blanca



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Welcome to Anvesta

Dreaming of an apartment by the coast, a villa with a pool, or a second home where winter suddenly feels a little kinder? Spain offers wonderful possibilities. But buying property involves more than falling in love with a terrace and deciding where the coffee machine will go.

At Anvesta Real Estate, we guide Belgian, Dutch and other international buyers through their property search and purchase, with personal communication and attention to the practical steps. For legal support, we work with Concept 77, which provides legal guidance through recognised lawyers with rights of audience. This helps align property guidance, administrative follow-up and legal advice.

This guide focuses mainly on Murcia, the Costa Cálida and the southern Costa Blanca. Spanish rules can differ by autonomous region and municipality. Use this guide as a practical starting point and have your own circumstances checked by the relevant professional.

Important before you begin

This publication provides general information only. It is not individual legal, tax, financial or notarial advice. Laws and rates can change. Check the current rules before signing a contract or making a payment.

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1. The purchase process at a glance

A typical purchase follows several steps. The order and documents may differ depending on whether you are buying a new-build or resale property, using a mortgage, or purchasing remotely.

- Exploration: set your budget, preferred area, intended use (personal stays, rental or both) and priorities.
- Viewings and information: look beyond the property itself. Check the surroundings, access, facilities, community fees and any renovation needs.
- Legal and technical checks: verify ownership, charges, permits, building information and relevant community rules before committing unconditionally.
- Reservation and contract: understand exactly what you pay, to whom, under what conditions and what happens if the purchase does not proceed.
- Finance and preparation: arrange financing, your NIE number, identification and source-of-funds documents, and the required payment method.
- Completion before the notary: the notarial deed is signed, and payment and key handover are completed according to the agreed arrangements.
- After purchase: handle tax filings and payments, follow up registration, arrange utilities and insurance, and update ownership records.

Golden rule

Arrange an independent legal review before paying a deposit you might lose. A beautiful property will probably still be beautiful tomorrow; an unclear contract rarely improves with age.

2. Who can buy property in Spain?

Belgian and Dutch citizens, as EU nationals, can generally buy property in Spain. You do not need to become a Spanish resident first to own property. Non-residents can also buy, but owning property and being tax-resident are two different things.

Your residency status can affect tax returns, mortgage terms, healthcare and residence formalities, and other obligations. Ask for individual advice if you spend a lot of time in Spain or plan to move here.

Check any restrictions that apply to the property itself. For apartments, the statutes and valid decisions of the comunidad de propietarios (owners' community) may affect shared facilities, renovations and holiday rentals. Additional rules can apply in certain locations, to protected housing or to particular types of land.

Look beyond the property itself

Ask about community fees, planned major works, unpaid contributions, house rules, possible rental restrictions and municipal or regional requirements.

3. NIE number, banking and documents

The NIE (Número de Identidad de Extranjero) is an identification number for foreign nationals required for many official, legal and tax-related transactions in Spain, usually including a property purchase. An NIE is not a residence permit and does not automatically make you tax-resident.

Find out early how to apply for your NIE and which documents your file will require. The procedure may differ depending on whether you apply in Spain or through a Spanish consular office. In some cases, a representative can act under a valid power of attorney.

Documents you may be asked for:

- A valid passport or identity document and any additional identification required.
- Your NIE number, or proof that an application is in progress where accepted.
- Proof of address, civil status or authority to represent you, if relevant.
- Income, assets and source-of-funds documents, especially for a mortgage or bank payments.
- Spanish bank details if practically or contractually required; ask the bank about fees and conditions in advance.

Banks and other parties may have to comply with anti-money-laundering and counter-terrorist-financing rules. They may therefore ask about the origin of funds and request supporting evidence. This is not necessarily a sign of mistrust; it is part of their legal checks.

Practical tip

Keep passports, NIE paperwork, reservation agreement, bank receipts and correspondence together in a secure place. Your future self will thank you.

4. Legal checks before you sign

An important check is the nota simple from the Registro de la Propiedad (Spanish Land Registry). It can provide information about the registered owner, mortgages, attachments, charges and certain restrictions. It is an essential starting point, but it may not be the only check needed.

Depending on the property, check:

- Does the seller match the registered owner, and are they legally entitled to sell?
- Are there mortgages, attachments, easements, rights of use or other charges that must be cleared or considered?
- Do the actual property, floor area, outbuildings and use match the available registry and cadastral information?
- Are the relevant building permits, habitability documents, energy information and any required legalisations available?
- Are IBI property tax, community fees and other relevant payments up to date? Are special contributions for major works planned?
- Are there outstanding planning issues, unauthorised extensions, or restrictions related to coastal, nature-protection or municipal rules?
- For new builds: are the developer, permits, completion documents, guarantees and protection of payments properly arranged?

The Spanish Catastro (cadastre) and Registro de la Propiedad have different functions. A cadastral entry is not the same as a full legal check of ownership and charges. Have discrepancies between documents investigated before signing.

Do not be rushed

A seller's deadline is no substitute for due diligence. Ask for explanations in plain language and have legal documents reviewed by your own qualified lawyer.

5. Reservation, purchase contract and notary

A reservation agreement, private purchase contract and notarial deed are not the same thing. Which agreement is used and what legal consequences it has depend on the wording and circumstances. Do not rely on the document's title alone.

Before signing, check at least:

- The full identities of buyer and seller and the exact description of the property.
- The purchase price, payment dates, bank details and the recipient of each payment.
- Whether a deposit is refundable and in which circumstances; what happens if either party fails to comply.
- Which documents or conditions remain outstanding, such as financing or legal regularisation.
- What is included in the price: furniture, parking, storage, appliances or other items.
- The intended date of the notarial deed, key handover and delivery free of the agreed charges.

The notary formalises the deed and performs the statutory notarial duties. However, the notary is not automatically your personal purchase lawyer and may not carry out every investigation needed to protect your individual interests. Independent legal support is therefore sensible.

After signing, the deed normally needs to be submitted for registration in the Land Registry. Applicable tax returns and payment deadlines must also be dealt with on time. Agree in advance who will handle these practical follow-up steps.

6. Taxes and purchase costs

Purchase taxes depend on factors including whether the property is new-build or resale, the region, the nature of the transaction and any applicable reliefs. The following is a general guide, not a personal tax calculation.

TYPE OF PURCHASE	TAX OFTEN RELEVANT	WHAT TO CHECK
New-build home bought directly from the developer	Usually VAT (IVA) and possibly AJD	Residential property is generally subject to 10% VAT on the first supply; exceptions exist. AJD rates and conditions depend on the autonomous region.
Resale / existing property	Usually ITP transfer tax	The rate is set regionally. Murcia's tax authority lists a general ITP rate of 8%, with possible reduced rates subject to conditions. Check the current rules.
Additional purchase costs	Notary, registry, legal advice, possible mortgage and bank costs	Amounts vary by transaction. Request an itemised estimate and confirm which services are included.

Other costs to budget for: legal support and possibly a technical inspection; mortgage valuation, bank charges and insurance if financing; translations, powers of attorney or extra documents; utility connections or changes, community fees and maintenance; renovations, furnishing, pool or garden care and unexpected repairs.

Example, not a quotation

Build a total budget that includes the purchase price, applicable tax, professional fees, furnishing and a contingency reserve. Do not treat a general percentage as a final calculation: the tax treatment must be confirmed for your property and region.

7. Mortgage and financing

Spanish banks may offer mortgages to non-residents. Available financing varies by bank and depends on income, existing debts, age, own funds, creditworthiness, residency status and the property valuation. Figures such as 60-70% financing are sometimes mentioned as a guide, but they are not a right or guarantee.

Banks may ask for:

- Identity documents and NIE number.
- Payslips, an employer's statement or proof of self-employed income.
- Recent tax returns and bank statements.
- Details of loans, fixed expenses and other financial commitments.
- Information about the property, purchase price, valuation and your own contribution.

Do not look only at the monthly payment. Consider the interest type, term, total costs, early repayment terms, insurance conditions and what happens if interest rates change. Ask for a written offer and take time to understand it.

A useful order of steps

Discuss your financing options before signing a binding purchase contract. If the purchase depends on finance, that condition must be correctly set out in the agreement.

8. After completion: practical matters

Congratulations — the keys are yours! Now the practical side begins. Keep a file with the notarial deed, tax receipts, registration details, energy and installation documents, warranties, insurance policies and supplier contact details.

Practical follow-up:

- Check that meter readings and contracts for electricity, water, internet and any gas have been transferred correctly.
- Take out suitable home insurance and check what is and is not covered.
- Record the owners' community contact details and ask about payment methods, rules and planned works.
- Check the municipal property tax (IBI) and any waste or other local charges.
- Make sure owner and contact details are updated with the relevant authorities.
- Keep invoices for improvements and major works; they may later matter for maintenance, insurance or tax calculations.
- If you plan to rent out the property, first check all applicable regional, municipal, community and national requirements.

And then, enjoy it

The paperwork has its own pace; thankfully, the Spanish sun does not send meeting invitations.

9. Holiday rentals: check first

Planning to rent the property out for holidays, in whole or in part? Do not assume that buying a home automatically gives you the right to rent it out. Requirements can depend on the autonomous region, municipality, type and duration of rental, property type, owners' community rules and how the property is marketed.

Before including rental income in your budget, check:

- Which tourist registration, declaration, licence or other formality applies in the Region of Murcia or the specific municipality.
- Whether the property meets technical, safety, information and other requirements.
- Whether the owners' community statutes and valid decisions impose restrictions or consent requirements.
- Which registration and reporting duties apply to listings and online rental platforms when you start renting.
- Requirements for guest registration, data protection, taxes, invoicing and any local charges.

Spain has introduced new rules in recent years for short-term rental registration and online platforms. In 2026, the consolidated rules and legal status of parts of the national registration system have been subject to court rulings and changes. Do not rely solely on older websites or the term "NRA". Before advertising, confirm which national registration, regional tourist registration and municipal requirements apply to your property at that time.

Planning to rent? Check feasibility first

If rental income is an important part of your investment plan, have the rental possibilities checked before purchase. A beautiful holiday home without the right rental permissions can make for a very different financial story.

10. Annual taxes and ownership costs

Annual costs may apply in addition to purchase taxes. The exact obligations depend on your tax residency, how the property is used, whether it is rented out, the municipality and your overall assets and income.

- IBI: municipal property tax. The amount depends partly on the cadastral value and municipal rules.
- Owners' community fees: regular contributions towards items such as lifts, pools, gardens, communal lighting and maintenance.
- IRNR / non-resident income tax: non-residents may have filing obligations, including depending on personal use or rental. The calculation varies by situation.
- Wealth tax and solidarity tax: applicability depends on current national and regional rules, allowances, valuations and your assets.
- Insurance, maintenance and utilities: budget for regular upkeep, repairs, garden or pool care and seasonal use.
- Rental income: may bring additional tax returns and administrative obligations.

Prepare an annual overview of fixed costs and keep supporting documents. If you are a non-resident, confirm which returns you must file and the applicable deadlines. "I did not live there" does not automatically mean there is no tax obligation.

11. Inheritance and estate planning

A Spanish property can raise questions about inheritance law, wills, inheritance tax and estate administration after a death. The outcome can depend on habitual residence, nationality, any choice of applicable law, family circumstances, the location of the property and the tax rules that apply to the heirs.

Spain has inheritance and gift tax (Impuesto sobre Sucesiones y Donaciones), and autonomous regions may have important rules and reliefs. In some cases, municipal tax on the increase in value of urban land (plusvalía municipal) may also be relevant. The exact tax and filing procedure must be assessed for each estate.

Belgian and Dutch buyers should consider seeking advice about:

- Whether a Spanish or foreign will is advisable and how it interacts with existing wills.
- Which inheritance law may apply and whether a choice of law is necessary or appropriate.
- Potential Spanish inheritance tax and any tax consequences in the country of residence.
- Co-ownership, matrimonial property arrangements, partnerships and protection of family members.
- Which documents heirs may need later and where these should be kept safely.

Plan calmly in advance

A conversation with a qualified lawyer and tax adviser can save heirs time, costs and uncertainty later. It is not a subject you want to discover while everyone is already sad — and exhausted.

12. Buyer's checklist

- ☐ I have set my total budget, including taxes, professional fees and a contingency reserve.
- ☐ I have discussed financing options and understand the terms.
- ☐ I know which documents are needed for my NIE number and identification.
- ☐ I have obtained a nota simple and arranged appropriate legal checks.
- ☐ I have had permits, the building situation and relevant registry details checked.
- ☐ I understand the reservation terms, deposit and consequences if the purchase does not proceed.
- ☐ I know which taxes apply to this type of property in this autonomous region.
- ☐ I have checked community fees, planned works and any restrictions.
- ☐ The roles of the notary, my own lawyer and other professionals are clear.
- ☐ I have a plan for insurance, utilities, IBI and other annual costs.
- ☐ If I intend to rent the property, I have checked current regional, municipal, community and national requirements.
- ☐ I have considered a will and inheritance planning.

Not every box ticked yet?

No problem. That is exactly why a purchase process has several steps. Get clarity first; then you can make your decision with greater confidence.

13. How Anvesta and Concept 77 can help

At Anvesta Real Estate, we believe buying a property should feel clear and personal. We help you get to know the property and the region, see the steps ahead and understand which questions matter before and after purchase.

Our collaboration with Concept 77

For legal support, we work with Concept 77. As described by Anvesta, Concept 77 provides legal guidance through recognised lawyers with rights of audience, including in relation to property sales and purchases. This can help buyers with legal questions and with the careful follow-up of their file.

The exact scope, services, fees and responsibilities are agreed for each case. Legal advice and formal representation are provided by the appropriately qualified legal professionals; Anvesta remains your property partner for guidance and coordination within the agreed role.

How we can help:

- Turn your wishes and budget into a focused property search.
- Help you understand the region, the property and practical points to consider.
- Help structure the different steps and documents required.
- Coordinate with Concept 77 and other professionals where agreed.
- Help you think through practical next steps and local services after completion.

A personal approach, not magic

We cannot promise a magic button that makes every Spanish form disappear. We can offer personal guidance, clear communication and help getting the right questions to the right professional.

14. Ready to make your Spanish dream a reality?

Buying property in Spain can be a wonderful step — when you are well prepared. Whether you already have a specific property in mind or are still exploring, start with your questions. We will be happy to help make the process clear and manageable.

ANVESTA REAL ESTATE
Your home in Spain, thoughtfully taken care of

Email	info@anvesta.es
Website	www.anvesta.es
Support	Personal property guidance and coordination with legal and administrative professionals

OFFICIAL INFORMATION AND FURTHER CHECKS

- Spanish government information on property purchase, notaries and the Land Registry
https://administracion.gob.es/pag_Home/en/Tu-espacio-europeo/derechos-obligaciones/ciudadanos/residencia/compraventa-bienes-inmuebles/notarias-registros-propiedad.html?imprimir=1
- Spanish Tax Agency — VAT or ITP when buying a home
<https://sede.agenciatributaria.gob.es/Sede/iva/iva-operaciones-inmobiliarias/compro-vivienda-tengo-que-pagar-itp.html>
- Region of Murcia Tax Agency — ITP/AJD and current conditions
<https://agenciatributaria.carm.es/en/impuesto-sobre-transmisiones-patrimoniales>
- Land Registry — information about nota simple
https://sede.registradores.org/site/propiedad?lang=en_EN
- Official State Gazette (BOE) — short-term rental and registration rules; check current legal status
<https://www.boe.es/buscar/act.php?id=BOE-A-2024-26931>
- Region of Murcia — property tax information
<https://sede.carm.es/web/pagina?IDCONTENIDO=1132&IDTIPO;=240&RASTRO;=c%24m>

General information reviewed for this guide on 18 October 2026. Official websites may be updated; confirm the current text and its application with the competent authority or professional. This guide does not replace individual legal, tax, financial or notarial advice.

Buy with confidence. Come home with pleasure.

Anvesta Real Estate — your Spanish dream starts here.