



FREE GUIDE • SPAIN REAL ESTATE TIPS

# The Expat's Guide to Buying & Selling Property in Spain

27 practical tips on buying, selling and lawyering up, written in plain English for foreign buyers and sellers.

**GuiriGuru.com**

## Spain Real Estate Tips for English Speaking Expats.

Expert tips for buying and selling real estate in Spain.

- Buying a property
- Selling your property
- Legal & tax essentials
- Best places to buy
- Trusted local experts

✓ Practical. Reliable. 100% in English.

### INSIDE THIS GUIDE

#### Get a Lawyer First

9 tips

#### Buying Tips

10 tips

#### Selling Tips

8 tips

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In partnership with trusted bilingual real estate lawyers and local agents

General information only - not legal, tax or financial advice. Always confirm your case with a qualified professional.

## START HERE

# Spain rewards the prepared, and punishes the rushed.

Buying or selling property in Spain can be one of the most rewarding moves of your life. A beachfront villa, an investment apartment in a growing market, or simply the place you'll call home. But the Spanish property process is genuinely different from what buyers and sellers from the US, UK, Ireland or Canada expect. It involves layers of regional and national law, several government registries, long timelines, and a language barrier that turns even simple contracts into guesswork.

Most of the horror stories we hear, hidden debts, squatters, sales that collapse days before signing, were entirely avoidable. They happened because someone skipped a check, trusted a listing, or signed a document they couldn't fully read.

This guide collects the tips we give our own clients, grouped into three sections so you can jump straight to what applies to you.

## 01 Get a Lawyer First (9 tips)

Why a bilingual abogado is non-negotiable, and exactly what they check.

## 02 Buying Tips (10 tips)

The full purchase journey, from budget to Land Registry, plus scams to dodge.

## 03 Selling Tips (8 tips)

How to prepare, price, market and close, without losing the sale.

### One rule above all the others

Never sign anything, and never transfer any money, before an independent bilingual lawyer has reviewed the property and the paperwork. Not the seller's lawyer. Not the agent's lawyer. Yours.

## SECTION 01

## Get a Lawyer First

Lawyer up before you view properties, not after you've fallen in love with one.

A qualified real estate lawyer (*abogado inmobiliario*) is not an optional extra in Spain. They are the single most effective protection you have against scams, hidden debts, illegal construction and contracts you cannot read. Here is what a good one actually does for you.

1

### Hire independently, and hire early

Engage your own lawyer before you make an offer, not after. A lawyer paid by you, and only by you, has no interest in pushing the deal through. Bring them in at the search stage and they can flag problem properties before you emotionally commit.

2

### Insist on genuine bilingual capability

Spanish contracts are dense with technical and legal terminology that even native speakers find hard. If you don't read Spanish fluently, you are signing blind. Your lawyer should translate every document, explain each clause in plain English, and confirm you understand before you sign.

3

### Choose a lawyer who knows your specific region

Real estate law varies significantly between Spain's autonomous regions. What is permitted in Valencia may not be allowed in Catalonia. Local expertise covers zoning, building permits, usage classifications and regional tax treatment.

4

### Have them verify the seller can actually sell

Your lawyer confirms the seller is the legal owner and legally authorized to sell, that the property is correctly registered with the Land Registry (Registro de la Propiedad), and that all co-owners have signed off. Missing co-owner signatures sink sales late in the process.

5

### Demand a full Nota Simple and Catastro cross-check

The Nota Simple is the official property information sheet from the registry. The Catastro is Spain's national land registry. Your lawyer matches both against the physical property to confirm plot size, boundaries, building approvals, and that the house matches the public record.

**6****Make them hunt for debts, liens and disputes**

In Spain, debts follow the property, not the person. Unpaid property taxes, community fees, outstanding mortgages and ongoing legal disputes can all become yours on completion. This search is the single highest-value thing your lawyer does.

**7****Use them for your NIE and Spanish bank account**

The NIE (Número de Identidad de Extranjero) is mandatory for any property transaction. Your lawyer books the police-station appointment and handles the paperwork, and can help you open a Spanish account so funds transfer securely and traceably.

**8****Grant Power of Attorney if you can't attend**

If you cannot be physically present for the notary signing, your lawyer can act on your behalf under a properly drafted Power of Attorney. Arrange this well in advance, not the week of completion.

**9****Keep them on after the keys change hands**

Post-sale, your lawyer registers the property in your name, ensures the deed is officially recorded, transfers utilities, and manages your property tax filings. If you're applying for Spanish residency, they can supply supporting documentation for your visa application.

**What it costs vs. what it saves**

Legal fees on a Spanish purchase typically run around 1% of the purchase price. Set that against a property carrying inherited debt, an unlicensed extension you must regularize at your own cost, or an occupied property you cannot legally clear for months. The maths is not close.

## SECTION 02

## Buying Tips

The full purchase journey, in the order it actually happens.

The Spanish buying process rarely matches what foreign buyers expect. Work through these in sequence and you'll avoid the delays, hidden surprises and last-minute stress that catch out most first-time expat buyers.

1

### Get your finances in order before you search

Set your true budget and get mortgage pre-approval if you're borrowing. Then add the costs buyers forget: legal fees, notary fees, transfer tax (ITP on resale) or VAT (IVA on new build), registry fees and agent commission. Budget roughly 10-14% on top of the purchase price.

2

### Open a Spanish bank account early

You'll need one to transfer funds and settle utilities. Some Spanish banks work readily with foreign buyers, BBVA among them. Check with your home bank in advance on how to wire money internationally, and what documentation they'll require, so nothing stalls at completion.

3

### Get your NIE number sorted

No NIE, no purchase. It's required for every property transaction in Spain. Your real estate or immigration lawyer can obtain it for you by booking an appointment at a local police station. Start this early, appointment availability varies enormously by region and season.

4

### Rent or stay in the area before you buy

Spend real time in the neighbourhood before committing. A long-stay hotel with meals and housekeeping, or a seasonal rental, lets you experience the area in different months. Summer charm and February reality can be very different places.

5

### Look beyond Madrid and Barcelona

Expats are increasingly choosing more affordable coastal regions: Valencia, Almería, the Costa Brava and the Costa Blanca. These offer a higher quality of life for the money, lower entry prices, and stronger long-term investment potential than the two big cities.

6

**Treat online listings with healthy suspicion**

Idealista and Fotocasa are Spain's biggest portals, but they are not scam-free. A common trick uses real photos stolen from Airbnb listings; the 'agent' then sends you a spoofed booking link and the deposit goes straight to the scammer. Never send money to reserve a property you haven't verified.

7

**Make the offer, then sign a reservation contract**

Once you've found the right property, your agent or lawyer drafts a reservation contract and you place a holding deposit. This takes the property off the market while legal checks are completed. Have your lawyer review it, even at this early stage.

8

**Never skip due diligence before the private contract**

Your lawyer verifies all documents, checks the Land Registry, confirms there are no debts, and reviews zoning and building permissions. Only then do you sign the private purchase contract (contrato privado de compraventa) and pay the standard 10% deposit.

9

**Check specifically for illegal additions and okupas**

Pools, patios and whole extra rooms are routinely built in Spain without licences; if they're not in the registry, regularizing them becomes your expensive problem. Separately, Spain's tenant-friendly laws make removing squatters (okupas) slow. Confirm any empty property is genuinely clear before you buy.

10

**Sign at the notary, then register and pay taxes**

On completion day both parties sign the public deed (escritura pública) at the notary and you pay the balance. Afterwards your lawyer registers the property with the Land Registry and settles the applicable taxes, and can arrange utility transfers and home insurance.

**Red flags that should stop a purchase cold**

A seller who resists giving you the Nota Simple • pressure to transfer a deposit before legal checks • a listing price far below comparable properties • an unfinished or abandoned development from the post-2008 era • a property currently occupied with no clear proof of vacancy • any request to pay part of the price in cash off the books.

## SECTION 03

## Selling Tips

Sell faster, and for more, even if you don't speak Spanish.

Selling in Spain is not a matter of uploading photos and waiting for offers. Sales collapse most often over paperwork that wasn't ready, or a price set on hope rather than evidence. These tips cover both.

1

### Stage the property before you photograph it

Spanish and international buyers alike gravitate to bright, decluttered, move-in-ready homes. Fresh white paint, modern lighting, and neutral décor transform a tired flat. If it's been a long-term rental or used seasonally, bring it back to life before the camera comes out.

2

### Spend small on the details that photograph well

New curtains, clean grout, working bulbs, and staged outdoor furniture on the balcony or terrace cost little and consistently deliver a quicker sale at a higher price. Outdoor space is a headline feature for foreign buyers; show it being used.

3

### Assemble your document pack before you list

Incomplete or outdated paperwork is the single biggest reason Spanish sales fall through. Buyers relying on a mortgage cannot proceed without it. Gather everything before the first viewing, not after an offer arrives.

4

### Get the Energy Performance Certificate early

The EPC (certificado de eficiencia energética) is legally required to market a property in Spain, and it catches many expat sellers by surprise mid-sale. Arrange it at the start; it takes days, not hours.

5

### Clear your community fees and get it in writing

If the property sits in a building or urbanization, you'll need a certificate from the administrator confirming all community fees are paid up to date. Unpaid fees transfer with the property, and buyers' lawyers always check.

6

### Price against evidence, not against your neighbour

Overpricing based on wishful thinking or what a neighbour claims their home is worth is the classic expat seller mistake. Buyers compare dozens of listings and use valuation tools. Work with an agent who knows your local market, speaks your language, and can show you genuine recent comparable sales.

7

**Market internationally, not just on Spanish portals**

You're selling a lifestyle: sunshine, culture, the beach, an escape from grey winters. That buyer is often still in the UK, Ireland or the US, planning their move. Reaching them before they arrive, rather than waiting for local foot traffic, is what separates a fast sale from a stale listing.

8

**Plan for the taxman before you celebrate**

If you've made a gain, capital gains tax may apply, plus the municipal plusvalía based on the increase in land value during your ownership. There are legitimate ways to reduce these liabilities, particularly if you've reinvested or made documented improvements. Ask your lawyer before completion, not after.

**YOUR SELLER'S DOCUMENT PACK****Have every one of these ready before you list**

- |                                        |                                            |
|----------------------------------------|--------------------------------------------|
| ✓ Escritura (title deed)               | ✓ Valid NIE number                         |
| ✓ Energy Performance Certificate (EPC) | ✓ Up-to-date IBI property tax receipt      |
| ✓ Recent utility bills                 | ✓ Community fees paid-up certificate       |
| ✓ Nota Simple from the Land Registry   | ✓ Mortgage balance or cancellation details |

**Learn from Sarah**

A British expat in Alicante listed her sea-view apartment herself and waited. Viewers asked for an energy certificate she'd never heard of. Another haggled over confusion about communal fees. A serious buyer finally walked away days before signing because their bank doubted the paperwork. The flat was lovely. The preparation wasn't.



## BEFORE YOU GO

# The short version

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If you remember nothing else from this guide, remember these six things.

- 1 Get your own independent bilingual lawyer, before you make an offer.**
- 2 Debts, liens and illegal additions follow the property. Due diligence is not optional.**
- 3 Budget 10-14% above the purchase price for taxes, fees and commissions.**
- 4 Never transfer money to reserve a property you haven't had verified.**
- 5 Sellers: your paperwork must be complete before you list, not after an offer arrives.**
- 6 Price and market against evidence, and reach international buyers where they actually are.**

## Don't navigate the Spanish property market alone.

GuiriGuru connects English-speaking buyers and sellers with bilingual real estate lawyers and trusted local agents. We explain the process in plain English, help you gather the right paperwork, and stay with you from first viewing to final signature.

→ **Book your free real estate consultation:** [guiriguru.com/spain-relocation-consultation](https://guiriguru.com/spain-relocation-consultation)

*This guide is general information for English-speaking expats and is not legal, tax or financial advice. Property law, tax treatment and procedure vary by autonomous region and change over time. Always confirm the specifics of your situation with a qualified Spanish lawyer, gestor or tax advisor before acting.*