RedCastile

THE BUYER'S GUIDE · COMUNITAT VALENCIANA

Buying a home in Spain, *without the guesswork.*

Everything we wish every buyer knew before their first viewing: the full process in order, the real costs, the paperwork, and the moments where people get caught out. No jargon, and no sales pitch.

01 Who actually does what

In a Spanish purchase, five different people each own a different job. Confusing them is how buyers end up surprised. Keep the lanes clear and the whole thing gets simpler.

WHO	THEIR JOB
The agency	Finds and markets the home, negotiates, coordinates everyone, prepares paperwork, introduces the specialists. That is us.
Your own lawyer	Your independent due diligence: title, debts, licences, community fees. Answers only to you.
The notary	A neutral public official who formalises the sale in the deed and gives it legal force.
The property registry	Records ownership and any charges. Registering your purchase is what makes you the protected owner.
The gestoría	Files the taxes and lodges the deed after signing.

> The honest version: we coordinate the purchase and prepare the file, but the legal checks belong to your independent lawyer, and the title and charges to the registry and notary. Any agent who says they "verify everything themselves" is quietly taking on a job that is not theirs.

02 Before you start looking

Three things are worth sorting early, because they slow people down at the worst possible moment.

- **An NIE.** Your foreigner's identification number, which is also your Spanish tax number. You cannot sign a deed, pay the tax or open a bank account without it, and every buyer on the deed needs their own. A lawyer or our team can apply for you with a power of attorney, so you do not have to fly over for it.
- **A Spanish bank account.** The deposit, the balance at the notary and the utilities all run through one.
- **Your real budget.** The listing price is not the total. Set aside roughly 10 to 13 percent on top of it for tax and costs. If you are borrowing, a Spanish bank will usually lend a non-resident 60 to 70 percent of the price, so plan for a deposit of at least a third, plus those costs.

03 The journey, step by step

The viewing and the offer

When a place feels right, you make an offer through the agent. If it is accepted, a small reservation deposit takes the home off the market while the paperwork is drawn up. Nothing is binding yet.

The deposit that counts: the arras

The contrato de arras is a private contract between you and the seller. You pay a deposit, customarily around 10 percent, and both sides commit to completing by a set date. In most resale deals it is written so that if you pull out you lose the deposit, and if the seller pulls out they return it doubled. The exact wording decides that, so your lawyer should read it first. The rule that protects you: the checks come before the arras, not after.

The checks

Your independent lawyer confirms the seller really owns the property, that there is no mortgage or debt attached, that it has the right licences and habitability, and that community fees and local tax are paid. The nota simple, a short extract from the registry, shows the owner and any charges. It is where the lawyer starts, not the finish line.

Signing day

Completion happens in front of a notary, who confirms identities, reads the deed, pulls a fresh registry check minutes before you sign, and gives the sale its legal force. If you are using a mortgage, the bank pays out at the same table. You hand over the balance, the seller hands over the keys.

After the keys

A gestoría files and pays the purchase tax and lodges the deed with the registry, so your ownership is recorded and protected. Utilities move into your name, and the file is closed.

04 What it really costs

On top of the price, budget roughly 10 to 13 percent. Tax is the biggest slice.

COST	ROUGHLY
Transfer tax, ITP (resale)	9% of the price up to €1M in the Comunitat Valenciana (since June 2026), 11% above. The buyer pays.
New build: IVA + AJD	10% VAT plus 1.4% stamp duty. You pay this or ITP, never both.
Notary + registry	On an official national tariff, so nobody marks them up. A few hundred euros each.
Gestoría	Files the taxes and registers the deed. A few hundred euros.
Your lawyer	Around 1% of the price. The one cost we would never let you skip.

Selling instead? Two costs are the seller's: the plusvalía municipal on the land's gain, and, if you are non-resident, a 3 percent retention the buyer holds back at the notary and settles later.

05 The deposit moment: what to check first

Once your arras deposit is down, walking away is expensive. So this homework happens before you sign, and your lawyer leads it.

- The seller is the **registered owner**, and everyone on the deed is selling.
- There is **no mortgage, debt or embargo** attached, or a clear written plan to clear it at completion.
- The home has its **licences and habitability** (here, the segunda ocupación) and a valid **energy certificate**.
- The **community fees and local property tax (IBI)** are paid up to date.
- Exactly **what is included**: kitchen, furniture, parking, storage. In writing.
- If financing: a **firm pre-approval** before you sign, or a clause making the purchase conditional on the mortgage.

06 Buying from another country

Plenty of people buy here before they ever live here. The document that makes it possible is a **power of attorney**: signed in front of a notary at home and apostilled, it lets someone you choose apply for your NIE, open your bank account, and even sign the deed if you cannot travel. It is limited to exactly what you write into it, and you can end it whenever you like.

Your NIE and bank account can be arranged remotely. Viewings are done by honest, live video, not a polished reel. The offer, the arras and the checks work exactly as they do for a local buyer, and matter more when you are far away, not less.

07 A word on residency

Buying a home does not give you the right to live in Spain, and since the Golden Visa ended on 3 April 2025 there is no version of that trade left. Anyone still selling homes on the promise of residency is describing something that no longer exists. If moving here is the goal, that is a separate application, most often the non-lucrative visa (for those who can support themselves without working) or the digital-nomad visa (for remote workers), started before you move. Owning a home can support such an application, but never grants it.

How we help, and how to reach us

Our part is deliberately narrow, and we would rather be honest about it than oversell it. We find the right home, negotiate, coordinate every party, prepare the paperwork, introduce the specialists, and stand next to you at the notary to explain what you are signing. We are still reachable well after the sale, for whatever a home needs next.

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