

Buying property in Spain as a non-resident

The house itself is rarely the problem. It comes down to preparation, documentation, timing and coordination.

From first search to completion at the notary. What to arrange, what to check and where it goes wrong.

HOW TO USE THIS GUIDE

This guide follows the purchase process in order, from preparation through to the first months after completion. Each page covers one phase, with a checklist and explanations of the terms you will come across. You can read from start to finish, or go straight to the phase that is relevant right now.

Questions after reading? Send a message to info@casconnecta.com. We read every message personally and respond within 24 hours.

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Casa Connecta

Four things to sort out before your first viewing

Buyers who start searching before the basics are in place lose time at exactly the moment when speed matters. Placing an offer on a property you cannot finance or complete on costs more than time alone. Four things to sort out before you start looking seriously.

1. NIE number

Your Spanish tax identification number. Without a NIE, there is no purchase, no mortgage, no tax filing.

- Application submitted or planned: through the Spanish consulate, a Spanish national police station or a Spanish lawyer acting on your behalf
- Processing time factored in: at least two to four weeks, sometimes longer
- Multiple certified copies ready: you will need them at every stage

2. Spanish bank account

Required for acquisition costs, utility bills, community fees and mortgage payments.

- Account opened with a Spanish bank
- Documentation ready: passport, NIE number, proof of address
- Account set up for SEPA transfers

3. Spanish lawyer

Not legally required. In practice, essential.

- Independent lawyer selected, not one connected to the selling agent
- Budget 0.5 to 1% of the purchase price
- Lawyer communicates in your language or works with a certified interpreter

4. Mortgage pre-assessment

Know what you can realistically borrow before you make an offer.

- Initial assessment done through a mortgage coordinator or ACI-certified advisor
- Clear on how much equity you need: Spanish banks typically finance non-residents up to 60-70% of the assessed value
- Acquisition costs included in your calculations: budget 10-13% on top of the purchase price in Catalonia

A note on ACI-certified

Mortgage advice in Spain falls under Ley 5/2019. Only ACI-certified advisors are legally permitted to provide this advice. Casa Connecta coordinates the mortgage process and works with ACI-certified partners for that purpose. The advice itself sits with them.

What buyers underestimate here

The mortgage pre-assessment is too often delayed until a property has been found. That seems logical. And yet it reverses the right order. Buyers who do not know what they can borrow search on instinct. Sometimes too low, sometimes too high. Both waste time.

What to check at every property you are serious about

A property stands out because of what you can see. Problems sit in what you cannot see. This is the checklist to work through for every property that comes into serious consideration, before you make an offer.

Ownership registration

- Nota simple requested from the Registro de la Propiedad, no more than a few days old
- Name on the register matches the seller
- No outstanding mortgages, charges or other encumbrances on the property
- The cadastral description matches the actual situation on the plot

Permits and building history

- Building permit for the main structure in place
- Extensions, outbuildings and alterations carried out with permits
- No ongoing enforcement proceedings or notices from the municipality
- Energy certificate present (required for sale)

Land classification and planning

- Checked whether the property sits on suelo urbano or suelo rústico, or within a protected area
- Restrictions on renovation or extension checked
- No planning procedures that could limit use or affect value

Running costs

- Community fees (comunidad de propietarios) and any arrears checked
- IBI bill from the previous year requested
- Utility connections and current costs confirmed

A note on nota simple and IBI

The nota simple is an extract from the Spanish property register. It shows who owns the property, what sits on the plot and what charges are attached. Always request a recent copy.

The IBI is the annual property tax. The bill also gives an indication of the cadastral value of the property.

Where this goes wrong more often than expected

Unlicensed extensions are common on the Costa Brava. They have sometimes been there for decades. And yet they are legally non-existent: excluded from the assessed value for mortgage purposes and a potential problem on resale. Your lawyer checks this during due diligence, but catching it early prevents having to renegotiate later.

The offer and the Contrato de Arras

Making an offer in Spain has legal consequences as soon as it is confirmed in writing. The Contrato de Arras is a binding contract. Understand what you are signing before you sign it.

The offer

- Offer made after discussion with your lawyer
- No written confirmation signed without a prior legal check
- Conditions precedent discussed, for example a subject-to-finance clause
- Negotiating margin considered: agent fees in Spain work differently from what most buyers are used to at home

The Contrato de Arras

- Lawyer has reviewed the draft arras before signing
- Deposit confirmed: typically 10% of the purchase price
- Type of arras confirmed: arras penitenciales or arras confirmatorias (see explanation)
- Exit clauses in place, including in the event the mortgage does not proceed
- Completion date and transfer deadline included in the contract

A note on the Contrato de Arras

The binding preliminary purchase contract. On signing, you pay a deposit of typically 10% of the purchase price. If you pull out without valid grounds, you forfeit the deposit. If the seller pulls out, they owe you double.

Arras penitenciales: both parties may withdraw, subject to the penalty above. **Arras confirmatorias:** that right does not exist, and withdrawal can be contested in court. Ask your lawyer to confirm the type explicitly in the contract.

What we see most often here

In popular areas of the Costa Brava, time pressure is sometimes used deliberately as a negotiating tactic. A property can genuinely sell fast. But “there is another buyer” is also used strategically to force a quick decision.

At properties that were supposedly selling ‘tomorrow’, there was quite often still room for a few days to think it over. You only see the difference once you have been through it a few times. A few days for a legal check is almost always possible.

Legal due diligence: what your lawyer checks

After the Contrato de Arras, your lawyer carries out the legal investigation. This is the phase where problems are found that were not visible during viewings. What gets checked and what you should stay alert to yourself.

Property register (Registro de la Propiedad)

- Title matches the seller
- No outstanding mortgages, charges or other encumbrances on the property
- Extensions and outbuildings are registered
- No inheritance issues or co-ownership disputes that would block the transfer

Land registry (Catastro)

- The cadastral description matches the physical reality
- Plot and building areas consistent with the property register
- Discrepancies between the two registers flagged and discussed

Permits and planning

- Building permit for the whole structure in place
- No open enforcement proceedings or municipal notices
- Land classification confirmed: suelo urbano, rústico or protected?
- Energy certificate in place

Community of owners (if applicable)

- No outstanding community fees owed by the seller
- Minutes from the past year reviewed for planned major expenditure
- Community rules received and read

A note on Registro de la Propiedad vs Catastro

The *Registro de la Propiedad* is the ownership register: who legally owns the property and what charges are attached. The *Catastro* is the land registry: the physical description of plot and building, used for tax purposes. Discrepancies between the two are not uncommon. They need to be resolved before completion.

Where it goes wrong

In inheritance or co-ownership situations, the full legal picture regularly only emerges late in the process. This causes delays, sometimes causing the transaction to fall through. Ask your lawyer to check this first, not last.

The most common surprise in due diligence is not what is found, but how late it is found. Buyers who only ask for the nota simple after signing the arras are already behind.

Submitting a mortgage file

Spanish banks assess mortgage applications from non-residents more conservatively than for residents. More documentation, lower financing levels and longer processing times are the norm. Here is what you need and how the process works.

Income and tax

- Payslips or salary statements from the past three months (employed) or accounts from the past two years (self-employed)
- Tax returns for the past two years
- Proof of any other income: rental income, investments, pension
- Overview of existing debts and fixed financial commitments

Identity and assets

- Valid passport
- NIE number
- Bank statements for the past three to six months (all accounts)
- Proof of available equity

Property documentation (once a property is found)

- Nota simple
- Draft arras or preliminary purchase agreement

Process and timeline

- Mortgage coordinator or ACI-certified advisor engaged before the application process begins
- Valuation (tasación) arranged through the bank or an independent valuer
- Processing time factored in: six to twelve weeks from submission of a complete file

A note on LTV and the 70% rule

LTV stands for Loan-to-Value: the ratio between the mortgage amount and the assessed value of the property. Spanish banks typically finance non-residents up to 60-70% of the assessed value. That means you bring in at least 30-40% yourself, plus acquisition costs on top. Use 35-40% equity as your starting point for budget planning.

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What buyers underestimate here

The biggest delays in a mortgage process almost never happen at the bank. They happen during file preparation. Spanish banks return incomplete or incorrectly submitted files without review. Each round costs two to three weeks.

The documents that hold up applications most often are not the obvious ones. Proof of income and a passport are straightforward. It is the details: a missing apostille stamp, a tax return that does not cover the required period, a bank statement that is three weeks too old. Start with a complete file, or do not start at all.

Building renovation into the purchase

Many properties in Baix Empordà come to market at lower prices because they need work. That can be a genuine opportunity. It can also become a costly surprise. What you know before you buy determines which one it becomes.

Assess before committing

- Renovation estimate obtained from a local contractor or architect before the Contrato de Arras
- Permit requirements for the planned work checked
- Heritage or architectural protection status of the property checked
- Existing work checked for permits

Budget

- Renovation budget available on top of the purchase price and acquisition costs
- Contingency included: at minimum 15-20% of the build costs
- Clear that a mortgage covers only the property value, not renovation costs

Planning and execution

- Permit timeline factored in: 1-4 months for major works
- Your timeline and availability matched to the scope of the project
- Local contractor or coordinator identified to represent your interests on site

A note on permits in Spain

Minor works (licencia de obras menores): cosmetic and non-structural work, painting, flooring, fixtures. Typically a matter of weeks.

Major works (licencia de obras mayores): structural changes, extensions, facade alterations. Requires architect drawings. Processing time 1-4 months, sometimes longer.

Where it goes wrong

Older properties in Baix Empordà almost always include some work carried out without a permit at some point. That is not the exception, that is the norm. The question is not whether it is there, but how significant it is and whether it affects the purchase or the mortgage. Get it checked before the arras, not after. Budget estimates obtained upfront are indicative: final costs run 15-30% higher in practice. Budget generously. Do that deliberately, not optimistically.

Completion at the notary

Completion at the notary is the final step in the purchase process. The notary draws up the deed and verifies the identity of both parties. They do not verify that the property is legally sound. Your lawyer has already done that.

Preparation

- Remaining purchase price (minus arras deposit) available in your Spanish bank account
- Acquisition costs ready: ITP, notary fees, registration, lawyer and gestoría
- Lawyer has reviewed all documents before the completion date
- Utility providers notified, transfer of contracts prepared

At the notary

- Original passport
- NIE number
- Lawyer or authorised representative present, or power of attorney granted if completing remotely
- Escritura Pública (title deed) received and filed

Immediately after completion

- Deed registered at the Registro de la Propiedad, usually through the gestoría
- ITP paid: the legal deadline is 30 working days
- Utility contracts transferred to your name

Acquisition costs in Catalonia (existing property, indicative)

ITP (transfer tax): 10% of the purchase price

Notary fees: approximately 0.5-1%

Registration fees: approximately 0.2-0.5%

Lawyer: 0.5-1%

Gestoría: 300-600 euros

Total: budget 11-13% on top of the purchase price.

For new-build property: IVA (10%) instead of ITP, plus AJD (approximately 1.5% in Catalonia).

Completing remotely? Yes, via a notarised power of attorney to your lawyer. Ask your lawyer about this in advance.

What buyers underestimate here

On a purchase of 500,000 euros in Catalonia, acquisition costs run to 55,000-65,000 euros on top of the purchase price. Buyers who have not factored this into their calculations find themselves short at the wrong moment. Work through these numbers before you make your offer, not on completion day.

The first 90 days after purchase

After completion, a series of administrative obligations begins. Some have legal deadlines. Not everything runs through your lawyer: part of this you handle yourself, or through a tax advisor.

Tax and registration

- ITP paid within 30 working days of completion
- Title deed registered at the Registro de la Propiedad
- First instruction given to a Spanish tax advisor for the IRNR filing

Utilities

- Electricity contract in your name
- Water supply in your name (or municipal, depending on location)
- Internet connection arranged if needed

Municipality and community

- IBI registered in your name with the municipality
- Change of owner notified to the community of owners (if applicable)
- Direct debit set up for community fees

Insurance

- Buildings insurance in place (required with a mortgage, strongly advised regardless)
- Contents insurance considered

Tax obligations at home

- Spanish property declared in your home-country tax return
- Advisor engaged who understands both tax systems

Where it goes wrong

The ITP deadline is 30 working days. It passes faster than you expect, particularly when you are not based in Spain. Missing it results in penalties and interest. Hand this off to your lawyer or gestoría immediately after completion and confirm it has been dealt with.

Ongoing costs and taxes as a non-resident owner

Owning property in Spain comes with annual obligations set by the municipality, the Spanish tax authority and the community of owners. Here is what you can expect each year.

Taxes

- IBI runs via direct debit from the Spanish account (typically 0.3-0.8% of the cadastral value per year)
- IRNR filing completed through a Spanish tax advisor: required every year, even if the property is not rented out
- Wealth tax (Impost sobre el Patrimonio) checked: Catalonia levies this on net assets above the exemption threshold
- Spanish property declared in your home-country tax return

Fixed costs

- Community fees running via direct debit
- Utility bills continuing while you are away
- Waste collection levy (basura) registered in your name

Maintenance

- Annual visit planned for inspection and minor repairs
- Property manager or trusted local contact arranged for urgent matters when you are not there

A note on IRNR

Even if you do not rent out your Spanish property, you owe tax as a non-resident on a deemed rental income. The basis is a percentage of the cadastral value of the property. The tax rate for EU/EEA nationals is 19%. What you pay in practice depends on the cadastral value of your property. Have this calculated by a Spanish tax advisor.

A note on double taxation

Spain has tax treaties with most European countries. You declare your Spanish property in your home country, but tax already paid in Spain is offset against what you owe at home. Engage an advisor who understands both systems, particularly if there are rental income flows to consider.

What we see most often here

The IRNR filing gets forgotten. It is required every year, even when the property is empty and there is no rental income. A missed filing results in penalties that accumulate if you do not file promptly. We see this regularly with buyers whose attention was elsewhere in the first year.

The five mistakes we see most often

These are not unusual scenarios. They happen to well-informed, experienced buyers. Not because they were careless, but because the system works the way it works.

MISTAKE 1

Starting to search before the basics are in place

No NIE application in progress. No clear picture of what is financeable. No lawyer identified. Then comes a viewing, then an offer, then a problem. Order matters. Page 2 of this guide is not a formality.

MISTAKE 2

Relying on the agent as the primary source of information

The agent represents the seller. That is their job and they do it well. But their interests and yours diverge. An independent lawyer and an independent mortgage coordinator are not additional costs. They are why you do not overpay and why problems are found before it is too late.

MISTAKE 3

Signing the arras before due diligence is complete

Time pressure feels real. Sometimes it is. But signing the arras before the legal check is done is the single biggest financial risk in the purchase process. A few days for a legal review is almost always possible.

MISTAKE 4

Underestimating acquisition costs

ITP alone is 10% of the purchase price in Catalonia. Notary fees, registration, lawyer and gestoría come on top. On a purchase of 500,000 euros, acquisition costs run to 55,000-65,000 euros. Buyers who have not factored this into their calculations find themselves short at the wrong moment.

MISTAKE 5

Forgetting the annual obligations

IRNR. IBI. Possibly wealth tax. Utility bills that keep running. A community of owners that makes decisions in your absence. Owning property in Spain is not a passive activity. Buyers who underestimate this are already behind by year two.

What Casa Connecta does and does not do

We are a buyer-side coordinator. That means a specific role with clear limits. Knowing in advance what to expect from us means we can work together more effectively.

WHAT WE DO

Finance (mortgage coordination, Spain-wide)

- We get your file in order: which documents you need, in what sequence, in what form
- We work with ACI-certified mortgage advisors who assess the financing options and provide the advice
- We coordinate the process between you and the bank: communication, alignment, follow-up
- We monitor the timeline and flag delays early

Projects (renovation coordination, Baix Empordà)

- We review the scope with you: what is realistic, what it costs, what requires a permit
- We select and coordinate local contractors, architects and tradespeople we know
- We represent your interests on the project, on site
- We report in writing, in your language, with updates at agreed moments

WHAT WE DO NOT DO

- We do not provide mortgage advice. That is done by ACI-certified advisors.
 - We do not review legal documents. That is done by your lawyer.
 - We do not carry out building work. That is done by the contractors.
 - We are not an agent and we do not work with parties who pay us for referrals.
 - We do not guarantee valuations, mortgage outcomes or construction timelines.
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Honest. Personal. Independent.

That's what we're here for.

NEXT STEP

Let's start with one message.

Most of the questions we receive are not unusual. We recognise them. That makes a first message useful straight away: it takes ten minutes and often gives you more clarity than weeks of research on your own.

You do not need to have everything figured out. Send us a short message and tell us where you are in the process: early exploration, actively looking, a specific property in mind, or already purchased and planning a renovation. We read every message personally and respond within 24 hours, in your language.

info@casconnecta.com

Mortgage advice and product selection are provided by registered Spanish ACI-certified advisors under Spanish law (Ley 5/2019). Casa Connecta coordinates the process exclusively on the buyer's side. We do not provide regulated financial advice.



ABOUT LOTTE AND SANDER

Casa Connecta

Lotte Schouwenaars and Sander Leenders are the founders of Casa Connecta. They spend most of the year in Baix Empordà, where in 2025 they bought, financed and renovated a property of their own.

During that process, they saw first-hand how fragmented, contradictory and often too-late the information available to international buyers really is. Four parties working separately. Documents that arrived late. Costs that were never mentioned upfront. Casa Connecta was built out of that experience, in the same area where they now work with their clients.

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Thank you for taking the time to read this guide.