

Costa del sol

Buying guide



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Each ERA® agency is legally and financially independent.

Follow your dreams!

Welcome to ERA Costa del Sol, your trusted real estate agency on the stunning Spanish Costa del Sol!

Our experienced and enthusiastic team is ready to guide you through every step of the buying or selling process of your dream home. With in-depth knowledge of the local market and a personal approach, we ensure that you feel right at home with us.

At ERA Costa & Sol, we believe in a personal touch. Whether you are looking for a holiday home, an investment, or a permanent residence on the sun-drenched coast, our team is here to make your real estate dreams come true. With years of experience and an international network, we ensure a smooth and hassle-free process.

We warmly invite you to get to know us or visit us for a no-obligation consultation, so we can discuss your wishes and start the search for your perfect home on the Costa del Sol!

Your dream home starts with ERA Costa & Sol.

Marinus Maas
Founder & CEO
ERA Costa & Sol





Costa del Sol

The Costa del Sol: Where Life Truly Shines

With over 300 days of sunshine a year and breathtaking views of the Mediterranean Sea, the Costa del Sol offers the perfect balance between relaxation and adventure. From the vibrant boulevards of Marbella to the charming whitewashed villages of Andalusia, every corner tells a story of culture, tradition, and pure enjoyment.

Stroll through picturesque streets adorned with colorful flowers, savor authentic cuisine in lively plazas, and witness golden sunsets over endless beaches. But the Costa del Sol is more than just a holiday destination – it's a feeling of coming home to a place where every day feels like a gift. Whether you seek tranquility, nature, or the vibrant energy of southern Spain, the Costa del Sol welcomes you with open arms and an endless horizon of possibilities.

Climate

A Climate That Invites You to Stay

One of the biggest attractions of the Costa del Sol is its subtropical Mediterranean climate. With over 320 sunny days a year and mild winters, it's the perfect destination for anyone who loves the outdoors—whether for a permanent move or a holiday getaway

Property

A Home for Every Lifestyle

The Costa del Sol offers a diverse range of properties, from luxurious beachfront villas to modern apartments and traditional Spanish fincas nestled in the countryside. Whether you're looking for an apartment in Marbella, an exclusive villa in Puerto Banús, or a charming country house in Mijas, there's something for everyone.

Rental

A Lucrative Investment Opportunity

Thanks to the region's enduring popularity, the Costa del Sol offers excellent rental opportunities, especially during the summer season. This makes real estate a highly attractive and profitable investment.

Lifestyle

The Costa del Sol is known for its relaxed lifestyle. The combination of sun, sea, and a laid-back rhythm of life attracts those who want to enjoy the good life. The region offers countless recreational activities, from playing golf on world-renowned courses to watersports, hiking in the mountains, and dining in excellent restaurants. Additionally, the area is rich in culture and history, with nearby cities such as Málaga and Granada offering numerous historical landmarks.

Value

Real estate on the Costa del Sol has shown stable value growth in recent years. Despite global economic fluctuations, the demand for properties in this region remains strong among both international buyers and Spaniards. This makes it an attractive option for both short- and long-term investments. With ongoing development projects, such as new luxury resorts and infrastructure improvements, the real estate market in the region continues to be a solid and promising investment.

Conclusion

Buying real estate on the Costa del Sol is not just an investment in a property but also in a high-quality lifestyle and a stable future. Whether you are looking for a second home, a permanent residence, or an investment property, the Costa del Sol offers an unparalleled combination of climate, infrastructure, culture, and financial returns.



Marbella

Luxury and exclusivity

Marbella is the jewel of the Costa del Sol and is globally renowned for its luxurious lifestyle. This city offers a blend of top-tier golf courses, designer boutiques, exclusive restaurants, and stunning marinas, such as the famous Puerto Banús. For those seeking exclusive real estate, including beachfront villas or penthouses with breathtaking views, Marbella is an excellent choice. The real estate market here primarily caters to the high-end segment, featuring both new developments and renovated traditional Andalusian homes.

Estepona

Authentic and Relaxed

Estepona has retained the charm of a traditional Andalusian fishing village while seamlessly blending it with modern amenities. The real estate market in Estepona is growing rapidly, especially with the rise of luxurious new developments. The city is perfect for buyers seeking a more tranquil environment while still having access to top-tier facilities such as golf courses, spa resorts, and miles of sandy beaches. Compared to the cosmopolitan vibe of Marbella, Estepona offers a more authentic atmosphere, making it an attractive choice for families and retirees.

Benalmádena

Vibrant and Scenic

Benalmádena is a diverse coastal town, loved for its beaches and numerous attractions such as Selwo Marina Park and the Tivoli World amusement park. This city offers a dynamic mix of cultural landmarks, including the stunning Bil Bil Castle and the Buddhist Stupa, the largest in Europe. Real estate in Benalmádena ranges from modern apartments to spacious villas with sea views, making it an ideal choice for both investors and families looking for a home with easy access to the beach and city.





Benahavis

Luxury and Nature

Benahavis, nestled in the hills behind the coast, is known as one of the most exclusive residential areas on the Costa del Sol. The municipality offers breathtaking views of the mountains and the sea, along with an abundance of luxury villas and apartments. It is also renowned for its gastronomy, boasting a wide range of restaurants offering culinary delights. The real estate market in Benahavis caters to buyers seeking privacy and a tranquil lifestyle while remaining close to the vibrant coastal towns of Marbella and Estepona.

La Cala de Mijas

Beach and Tranquility

La Cala de Mijas has evolved from a small fishing village into a sought-after coastal residential area. This location is ideal for those seeking a more relaxed lifestyle, featuring a beautiful beach, a nearby golf resort, and a wide range of restaurants and shops. La Cala offers excellent new-build projects and villas and is popular among both local residents and expats looking for a peaceful place to live while still being close to larger cities such as Marbella and Fuengirola.

Malaga

Culture and investments

Málaga, the capital of the Costa del Sol, is a vibrant city that offers a blend of history, culture, and modernity. The city is famous for its museums, including the Picasso Museum and the Centre Pompidou, as well as its historical landmarks such as the Alcazaba and the cathedral. The real estate market in Málaga is diverse, with options ranging from historic apartments in the city center to modern homes in emerging neighborhoods. For investors, Málaga is an attractive destination due to the growing demand for rental properties, both from tourists and long-term residents.

Sotogrande

Exclusivity and an Active Lifestyle

Sotogrande, located slightly west of Estepona, is known as one of the most exclusive and luxurious residential areas in southern Spain. This prestigious enclave is famous for its stunning golf courses, including the world-renowned Valderrama Golf Club, often ranked among the best in Europe. In addition, Sotogrande boasts an impressive marina surrounded by luxurious apartments and villas, making it a popular destination for sailing enthusiasts and polo aficionados.

New Golden Mile

Luxury and modern

Although technically part of Marbella, the New Golden Mile also extends to Estepona. This area offers modern apartments and luxury villas along the coast, with a wide range of amenities, including golf courses, restaurants, and shops. It is a popular choice for buyers seeking a contemporary lifestyle close to the beach, with easy access to both Marbella and Estepona.

San Pedro de Alcàntara

Authentic and Accessible

San Pedro de Alcàntara is located to the west of Marbella and offers a more relaxed atmosphere compared to the hustle and bustle of the city center. This charming town has retained its traditional Andalusian charm, featuring a lively village square, local markets, and a variety of restaurants and cafés. The real estate market in San Pedro includes both affordable apartments and luxurious villas, making it appealing to both families and investors. Additionally, San Pedro boasts a beautiful coastline with excellent beaches, ideal for water sports and recreation.



About Us

ERA Costa Del Sol

Since 2023, we have been active with ERA on the beautiful Costa del Sol, with our headquarters in picturesque Benahavís, operating under the renowned ERA brand. ERA Costa & Sol strives to be the trusted and high-quality real estate agency that guides and fully supports you throughout the entire buying or selling process. From finding your dream home to handling all practical matters, we are here to provide you with a worry-free experience. Our services include a wide range of real estate activities, including

- New developments: Exclusive and modern homes in prime locations.
- Resale properties: High-quality resale of existing properties.
- Rental contracts: For both short- and long-term rentals.
- Property management: Comprehensive care for your property with attention to every detail.

At ERA Costa & Sol, we serve clients across all segments of the real estate market, handling transactions in all price ranges—from affordable apartments to luxury villas. Our personalized service and years of expertise make us the ideal partner for anyone looking for a home on the Costa del Sol.

Our Ambition

We have a clear ambition: to become the leading reference for quality and reliability in real estate on the Costa del Sol. That's why, in the coming years, we will continue to expand our network by opening multiple offices to serve you even better.

Whether you are buying, selling, renting, or investing, ERA Costa & Sol provides the full support you need to achieve your real estate goals.

10 steps to buying a house



Buying Guide Spanje

Everything You Need to Know About Buying Property in Spain as a Foreigner

Buying a home is one of the most important moments in your life. That's why we take the time not only to discuss your preferences, such as the number of bedrooms and bathrooms, but also to truly understand who you are and how you live. This way, we can help you find the perfect home that not only meets your requirements but also truly feels like home.

We offer a wide range of properties, both from our own portfolio and through collaborating real estate agents. This gives us access to the entire real estate market, allowing us to present you with the best options based on your needs. We also schedule the viewings, ensuring that you can see the most suitable properties within a short time during your visit.

Based on your preselection, we can also visit the selected properties in advance and offer you a virtual tour via video call or recorded video.

Viewings

During the viewings, one of our real estate agents will accompany you to provide advice on the advantages and disadvantages of each property, based on our local expertise. This way, we help you make an informed decision.

Reservation

It is common for the seller to accept the first offer from a buyer willing to pay the asking price. The final price can be determined through negotiation. Once you have found your ideal property, we will guide you through the price and terms negotiations with the seller. In many cases, a reservation contract is drawn up.

Purchase Agreement

The next step in the buying process is the signing of the purchase agreement, known as the Arras. At this stage, you typically pay 10% of the purchase price. This contract is prepared by the buyer's lawyer.

Payment

The payment is processed through the notary. Typically, 97% of the purchase price is paid directly to the seller. The remaining 3% is paid to the Spanish tax authorities as a deposit to cover any potential tax obligations of the seller. Once the seller has fulfilled their tax obligations, this amount is refunded to them.

NIE Number

To own property in Spain, you need a Spanish tax identification number, known as the NIE number (Número de Identificación de Extranjero). This number is required to officially transfer ownership and register your property. Your lawyer can assist you in obtaining this number once you have found the right property. You can also apply for it yourself through the Spanish embassy or at certain police stations in Spain.

Costs

The total purchase costs of a property in Spain typically range between 10% and 14% of the purchase price, slightly higher for new-build properties than for resale homes.

Transfer Tax

For resale properties, the transfer tax (ITP) varies between 6% and 10% of the sale price, depending on the region. For higher-value properties, this tax may be higher.

VAT and Stamp Duty

For new-build properties, you will pay 10% VAT (IVA) plus stamp duty (AJD), which usually ranges between 1% and 1.5% of the purchase price, depending on the region.

Notary and Registration Fees

Notary fees depend on the property value and typically range between €500 and €800.

If you are taking out a mortgage, additional loan registration fees apply, usually between €300 and €500.

Financing

What are the financing options when buying a property in Spain?

Before actively searching for your dream home, you should determine how you will finance your purchase. It's essential to calculate all costs in advance.

You can apply for a mortgage either with a bank in your home country or with a Spanish bank. Spanish banks typically offer mortgages covering up to 70% of the market value of the property.

We can connect you with trusted financial advisors to make this process as efficient as possible.

SALVIA

COWORKING



Costa & Sol

Buying Guide Spain

Rental

If you are considering renting out your property on the Costa del Sol, it is important to know that you are required to obtain a rental license (Licencia de Alquiler Turístico). This license is legally required to rent out your property as a holiday home. Below is everything you need to know about the rental license in this region.

Why Do You Need a Rental License?

The Spanish government has introduced regulations to ensure the quality and safety of holiday rentals, especially in tourist areas like the Costa del Sol.

- Without a valid rental license, you may face significant fines that can amount to tens of thousands of euros.
- Having a license provides peace of mind for both landlords and tenants, as it proves that the property meets legal requirements.

Tax Obligations

If you generate income from renting out your property, you are required to declare this income to the Spanish tax authorities. The following taxes may apply

Income Tax

- Both residents and non-residents in Spain must pay tax on their rental income.
- Non-residents typically pay a fixed rate of 24.75% on rental income, without the possibility of deducting expenses such as maintenance or agency fees (different rules apply for residents).

Tourist Tax

- In some regions, a tourist tax may apply, although this is not currently mandatory in Andalusia.

Obtaining a rental license on the Costa del Sol is essential if you want to rent out your property as a holiday home. It ensures compliance with legal regulations, provides protection for both you and your tenants, and helps you avoid hefty fines.

If you need assistance with applying for a rental license or managing your holiday rental, our team of experts is ready to guide you through the process.

How to Apply for a Rental License?

Applying for a rental license is relatively simple and can be done online through the Junta de Andalucía website. Below is an overview of the steps:

Online Registration

You must register your property via the Junta de Andalucía's online platform. You will then receive a registration number, which you are required to include in all your rental advertisements (e.g., on Airbnb or other rental platforms).

Submit Required Documents

You need to submit several documents, including:

A copy of your property deed (Escritura Pública).
Proof of your NIE number (Spanish tax identification number).

A declaration of compliance, confirming that the property meets all legal requirements.

Inspection

- In some cases, an inspection may be conducted to verify that the property meets all necessary requirements.
- However, this is not always mandatory and depends on local regulations.

Conclusion

Renting out a property on the Costa del Sol can be an excellent source of income, but it is essential to be aware of the tax obligations involved. Whether you are a resident or non-resident, proper tax management and compliance with regulations will help you avoid issues with the Spanish tax authorities. Consult with a local tax specialist or accountant to ensure that you correctly pay all relevant taxes and maximize the benefits of your investment.

Income Tax on Rental Income

The tax you pay on rental income depends on your tax residency status in Spain, meaning whether you are a resident or non-resident. This affects both the tax rate and how the tax is calculated.

For Non-Residents

As a non-resident, you pay a fixed income tax rate of 24.75% on your gross rental income. This means no deductions are allowed for expenses such as maintenance, repairs, or agency fees.

EU Residents

If you are a non-resident but a tax resident of another EU country, the tax rate is 19%. In this case, you can deduct certain expenses, including:

- Community fees
- Maintenance costs
- Mortgage interest

For Residents

If you are a tax resident in Spain, your rental income will be combined with your other income (such as salary or pension) and taxed at progressive income tax rates. These rates range from 19% to 47%, depending on your total taxable income.


However, as a resident, you are eligible to deduct various expenses related to the rental property before calculating your taxable income. Deductible expenses may include

- Maintenance and repair costs
- Mortgage interest
- Insurance premiums
- Community fees
- Depreciation of the property

IVA (VAT) on Holiday Rentals

In most cases, long-term rentals (those exceeding three months) are exempt from VAT (IVA). However, short-term holiday rentals through platforms like Airbnb or Booking.com may incur a 21% VAT rate if additional services are offered, such as cleaning services, breakfast, or concierge services. To determine if VAT applies to your rental, it is advisable to consult a local tax advisor.



 **ERA** Costa & Sol
REAL ESTATE

Each ERA® agency is legally and financially independent.