



HOW TO BUY

Property in Spain with confidence

WELCOME,

Buying a second home in Spain can feel scary. There is so much that you might not know and which has the potential to catch you out.

With this guide we, mediterrano, give you the terminology and understanding of what's what.

Knowing what to expect, from whom and the timescale will smooth your property purchase.

What sort of property are you dreaming of owning?



In this guide we will talk about some of the common pitfalls and how to avoid them.

You will also learn what each of the different pieces of paperwork do.

Also included is a guide on how to choose the right place for you. For anything else, just ask.



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Mission

We are Mediterraneo. We love to match people to their perfect holiday home in this fabulous corner of Spain, rural Andalucia.

The houses are spacious, most have amazing views and the weather is fab.



SUMMARY

The four stages of a purchase

We want to help you decide for certain whether buying a property in Spain is the right thing for you to do. We will also help you work out what and where to buy



01

Find a place you love

Consider how you want to spend your time. Do you need proximity to airports, shopping centres, mountains etc.

Think about how these things may change 10 years from now. Selling is often slower in Spain than in the UK

02

Find your Pros

You don't have to use an agent or lawyer if you have decent Spanish. Most people do though. There are less client protection regulations in Spain so in this section we will tell you what to look for.

03

Understand the paperwork

If you don't read Spanish you would be forgiven for thinking that it's all Greek to you. In this section we will give you the lowdown on what each bit means.

04

Typical purchase timeline

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SECTION 1

Find the property you love



✓ Property Portals

There are many property portals. Key ones include A Place in the Sun.com Kyero.com and Idealista.com

If you want to get more for your money try specialist portals like Lazazu.com or Mediterraneo.es



✓ The Area

Check out the Winter and Summer weather. Does it get super busy in the Summer and then empty at Winter? Consider any other important factors for you. Hobbies and travel can influence your choice



✓ Prices

The prices of property can vary dramatically based on how near the beach you are. Modern villas also tend to be far more expensive than traditional properties. 45 minutes in land can halve the prices.

FIND YOUR PERFECT PLACE

Checklist

Use this checklist to work out what you need in order to be happy and healthy. If you'd like more detailed help please do contact us at Mediterraneo for a chat.

CHECKLIST

- Is proximity to an airport important?
- Do you need to be close to a hospital?
- Do you love the outdoors?
- IBeaches or mountains, or both?



CHECK OUT WHICH AIRPORTS SUIT YOU BEST

Websites like [skyscanner.net](https://www.skyscanner.net) or [Expedia.com](https://www.expedia.com) allow you to search by cost and route

MOST LARGE TOWNS HAVE FABULOUS HOSPITALS

Dentists and private healthcare are often far cheaper here in Spain than in the UK

COST SAVING TIP

Property prices are often 50% lower if you are happy to live 45 minutes inland. Generally there is little or no traffic and parking is often free.

SECTION 2

Find your Pros



✓ The Estate Agent

Bear in mind that anyone can be an agent and there are no rules on accurate property description in Spain. View in person or get a video tour done live by video call.



✓ The Solicitor

Called an abogado in Spanish. Use someone who isn't based in the town that you are buying in. This encourages fair customer treatment. Ask all the questions that you want, the more the better.



✓ Notary

A notary is the official who oversees the actual purchase contract. You will sign the contract in front of them, or your personal representative will.

Power of Attorney can be given so that you don't have to be present yourself

SECTION 3

The Property Paperwork



✓ Escritura

This is similar to the deeds of the house. It should show the actual size and layout of the property.

They can be amended fairly easily if part of the property has been missed off, which is common with older properties.



✓ Registro

This is similar to the UK Land Registry. It holds details of who owns what. Any debts registered to the house will show here. The home and land should all be included on here.



✓ Cadastro

The cadastro or cadastral is a record of the parcels of land. Kind of like a map combined with a council tax calculator. Boundaries should be similar or the same as on the registro.



PURCHASE Timeline

The timings are not fixed in stone. You can negotiate to suit all parties.

This is a typical timeline when no mortgage is involved.

FALL IN LOVE WITH A PROPERTY

Arrange a viewing and make an offer. You can check out the paperwork situation first or make the offer subject to a check

SOON AFTER - USUALLY WITHIN 48 HOURS

Offer accepted. You sign a reserve contract to take it off the market and pay a non refundable deposit of 3,000 Euros

WEEK 2

Your lawyer (abogado) checks out the papers and sets dates with the seller. They can also apply for your NIE number if you don't have one. This is similar to a National Insurance number

WEEK 4

You pay more so that a deposit of 10% has been paid in total. At this stage you are committed. If you pull out now you lose your money. If the seller pulls out they have to give you 2x your deposit

WEEK 6

An appointment is made at the notary and the sale completes. Congratulations on your new home!

FREQUENTLY Asked Questions

Am I really restricted to 90 days every 180 days in Spain?

If you have a UK passport then Yes. This is why we suggest that people choose to co own a property. If you can only be there half of the time, pay only half the bills.

Can I buy a car in Spain?

Yes. You can buy new, second hand or lease just like you can in the UK. You will need your NIE number.

Why are some properties so cheap?

It's demand and supply. People move from the villages to the cities for work. There are now many properties in rural areas that are bargains. You can buy so much more for your money in Spain than in the UK.

I've heard some horror stories of properties being demolished, are they true?

They are true yes although this practice has now stopped. Many villas were illegally built, especially in the 1990's. At Mediterraneo we specialise in older traditional homes which were registered prior to 1974 making them fully legal.

WHAT ARE YOU WAITING FOR?

Dreams don't happen unless you take action. Lets get you started. If you are unsure of what you want click here to take our questionnaire.

Want personalised recommendations from someone who has lived in Spain for years? Book a discovery call and receive a personalised report on what to do next to bring your dreams alive.

[CLICK HERE TO SCHEDULE A CALL](#)

We hope that you have found this guide useful. Now you can confidently buy in Spain. Please do get in touch if you'd like any other help or want to check out our properties.

Hasta Luego



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