

YOUR LIFE
IN THE SUN,
AT YOUR PACE
and in your language.



BUYER'S GUIDE · 2026-2027 EDITION

New-build homes on the Spanish coast

Homia

WE SPEAK YOUR LANGUAGE

Hello.
Hola.
Cześć.
Hallo.
Bonjour.



Your life
by the *sea*
starts here

Can you picture breakfast on your own terrace in the middle of January, with the sea in front of you and the whole day ahead? For many people from all over Europe, that is no longer a holiday plan: it is everyday life, or a home for whenever the mood takes them.

Homiia was created to make that step easy. We are a platform specialising in new-build homes on the Spanish coast, with more than 700 developments and a team that looks after you in your language,

from the very first call until long after you have collected your keys.

In this guide you will find what you really need to know before deciding: what life is like on each of the four coasts, what it costs to buy and run a home, how buying a new-build works and what to ask before you sign. With real figures and no small print.

Take your time with it, do the quiz to find your coast and, whenever you are ready, let's talk. We are here for good – and always in your language.



The Homiia team

Alicante office - API-00775

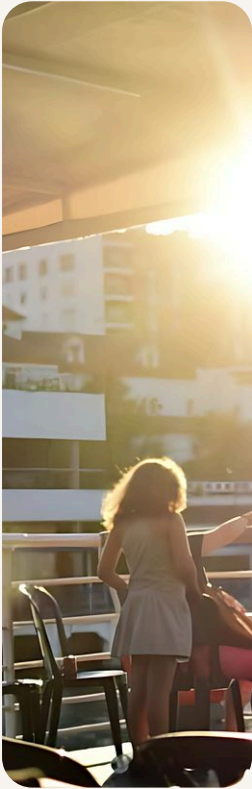
The Homiia logo, featuring a stylized 'H' made of two blue lines and the word 'omiia' in a sans-serif font.

In this *guide*

We take you round the four coasts where we work, explain step by step – with real figures – how to buy a new home in Spain, and answer the questions buyers from all over Europe ask us every week.

Each coast ends with a tip from our team, and on page 24 there is a quiz to help you find the one that suits you. When you want to look at specific developments, they are all on our website.

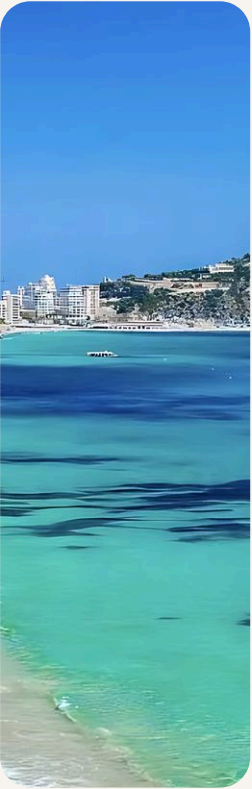
Visit the Homiia website →



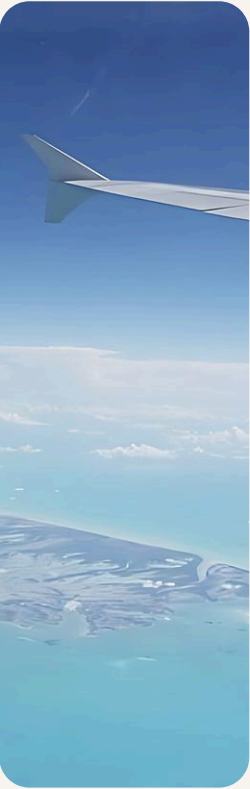
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Come and meet us

Every bit as *good* as it sounds

Sunshine almost all year round, direct flights to half of Europe, life lived outdoors and new homes at prices long gone from northern Europe. Whether you are after a second home, somewhere to spend the winter or an investment, Spain's south-east coast makes it easy.

About three hours from Poland

Direct flights to Alicante-Elche from Poland's main cities; approximate flight times.

Warsaw	3h 20m
Gdańsk	3h 20m
Kraków	3h 05m
Katowice	3h 05m
Poznań	3h 05m
Wrocław	3h

Just another Friday

07:30	You leave home for Warsaw airport.
09:15	Take-off. A coffee, a book, and that's about it.
12:35	You land at Alicante-Elche to 17°C.
13:15	You pick up the car and head for the coast.
14:00	You open the windows of your home.
14:30	Lunch on the terrace, in the sun.

WHAT AN ORDINARY DAY COSTS

White coffee (café con leche)	€1.50–2
Set lunch (menú del día)	€12–16
Small beer on a terrace	€2.50–3.50
Weekly shop for two	€70–100
Broadband and mobile	€35–55/month
Gym membership	€30–50/month
Golf green fee	€50–90

–25%

Overall, living on the coast costs around 25% less than in the UK, Germany or the Netherlands.

Typical prices on the Alicante and Murcia coast, October 2026.

THE CLIMATE

The four coasts in degrees and hours of sunshine

COSTA BLANCA NORTE

Sunshine a year	Average	January
≈ 2,800 h	18°C	16–17°C

COSTA BLANCA SUR

Sunshine a year	Average	January
≈ 2,950 h	18.5°C	17°C

COSTA CÁLIDA

Sunshine a year	Average	January
≈ 2,900 h	18°C	16°C

COSTA DE ALMERÍA

Sunshine a year	Average	January
≈ 3,000 h	19°C	17°C

Approximate climate averages (AEMET).



Sunshine in winter too

Around 3,000 hours of sunshine a year, almost twice as much as Warsaw. At midday in January it is around 17°C.



A warm welcome

Life is lived outdoors, and every coast has a large international community where you will soon feel at home.



For the whole family

Blue Flag beaches, calm water, parks and international schools.



Mediterranean food

Rice dishes, fish straight from the market, local vegetables and the set lunch, a true institution.



Nature on your doorstep

Hills for walking, cycling routes, nature parks and unspoilt coves twenty minutes away.



Lively cities

Alicante, Murcia, Cartagena and Almería: markets, museums and culture all year round.

THE COAST AS AN INVESTMENT

96.8m

international tourists visited Spain in 2025 (INE)

+16.2%

annual rise in house prices in the Valencia region (notaries' data, April 2026)

6–8%

gross yield on holiday lets, depending on area and property



“We are here for good – and always in your language.”

The Homiia promise

WHY BUY WITH HOMIIA

Someone who cares for it as *their own*

Buying a home in another country is a big decision. That is why you need someone who tells it straight, knows every coast inside out and is still there once you have the keys.

700+
new-build developments

25+
years' experience

€0
commission for you

5.0 ★
on Google, 22 reviews

EVERYTHING THAT COMES WITH BUYING THROUGH HOMIIA

One point of contact, in your language, from your very first search until long after you collect the keys. No commission for you.



700+ DEVELOPMENTS

A search built around you

All the new-builds on the coast in one place, filtered to match what you are looking for.



Virtual viewings

360° tours and video walk-throughs with our advisers – or, if you prefer, a viewing trip.



Free advice

Independent lawyers for legal, tax and financial matters, from reservation to completion.



Direct from the developer

Developer prices and direct dealings with vetted developers, with no mark-up.



Flexible payments

Stage payments during the build on most developments, and no commission for you.



SERVICE IN YOUR LANGUAGE

After-sales care in Spain

Keys, utilities, lettings and tax. We are still by your side once you are living here.

OFFICE

Alicante

Av. Alfonso El Sabio, 03002
By appointment, in person or by video call

Spain on the *map*

From the north of Alicante province down to Almería run four coasts, each with its own personality. All of them have sunshine, beaches and new-builds; what changes is the scenery, the atmosphere and the price.

Where would you feel at home: in a town with an old quarter, on a seafront that buzzes all year round, by a calm lagoon or in a nature park?

Costa de Almería

Cabo de Gata, white villages such as Mojácar and space to breathe. The sunniest, quietest coast – still waiting to be discovered.

from €190,000

p. 18



Costa Blanca Norte

Mountains that plunge into the sea, crystal-clear coves and towns with old quarters such as Altea, Jávea and Villajoyosa. For those who want scenery, quality and a touch of exclusivity.

from €333,000

p. 12

Costa Blanca Sur

Long, fine-sand beaches, pink lagoons and everything close at hand. The easiest and most international coast, a short hop from the airport.

from €149,500

p. 14

Costa Cálida

Two seas side by side: the calm, warm Mar Menor and the open Mediterranean. Golf, family life and an authentic feel.

from €182,750

p. 16

Costa Blanca Norte

From Dénia to El Campello, the greenest and most mountainous stretch of the coast: towns with old quarters, coves with crystal-clear water and villas with sea views. For those who want scenery, quality and a touch of exclusivity.



AIRPORTS

Alicante-Elche
Valencia (for the north of the coast)

GOLF

La Sella (Dénia)
Club de Golf Jávea
Ifach (Benissa)
Don Cayo (Altea)
Villaitana (Benidorm)

NATURE

Montgó Nature Park
Peñón de Ifach
Serra Gelada
Cabo de la Nao

Between coves and mountains

Here the mountains run right down to the water. The Montgó watches over Dénia and Jávea, the Peñón de Ifach towers above Calpe and the Bernia ridge separates Altea from the interior. In between lie coves such as La Granadella and Portitxol, marinas and charming towns like Altea, Moraira and Villajoyosa, famous for its brightly painted houses.

A climate for living outdoors

Some 2,800 hours of sunshine a year and an average of 18°C mean life is lived outside: hiking on the Montgó, cycling up the Coll de Rates, sailing in Jávea or a morning round of golf with sea views in the depths of winter. The mountains shelter the coast from the north wind, and winters are mild.

From harbour to table

Arroz a banda and black rice, Dénia red prawns, fish fresh from the auction in Villajoyosa or Calpe, and wines from the Jalón valley. The area also boasts some of Spain's most acclaimed restaurants, led by Quique Dacosta in Dénia.



MUST-SEES

Peñón de Ifach · Calpe
332 metres above the sea, with a path to the summit.

Altea old town · Altea
Whitewashed streets and the blue-domed church.

Dénia Castle · Dénia
Views over the harbour and the Montgó.

Guadalest · Inland
A castle village above a turquoise reservoir.

Fuentes del Algar · Callosa d'en Sarrià
Waterfalls and rock pools twenty minutes inland.

HOMIIA TIP

Head up to the Cabo de la Nao viewpoint first thing, then down to Jávea harbour for breakfast. Torn between two developments? Drive the route between them on a weekday: you will see what real life is like out of season.

BEACHES AND COVES

Granadella (Jávea)
El Arenal (Jávea)
Arenal-Bol (Calpe)
Cala del Moraig (Benitachell)
Playa del Albir (L'Àfàs del Pi)

NOT TO BE MISSED

- Jalón's Saturday flea market
- Cycling up the Coll de Rates
- Sunset at Cabo de San Antonio
- Villajoyosa's colourful houses and chocolate museum
- An afternoon's sailing in Moraira

NEW-BUILDS FROM

€333,000

Holiday let, 2-bed · per night	€210 high season · €130 low
Long-term let, 2-bed	€1,750/month
Locations	Dénia, Jávea, Calpe, Altea, Finestrat, Polop, Villajoyosa...

Costa Blanca Sur

From Alicante to Pilar de la Horadada: the coast of long beaches, pink salt lakes and everything close at hand. Convenience, an international feel and the best balance of price and quality of life.



AIRPORT

Alicante-Elche (42 km from Torrevieja)

GOLF

- La Finca (Algorfa)
- Vistabella (Orihuela)
- Las Colinas (Orihuela Costa)
- Villamartín (Orihuela Costa)
- Lo Romero (Pilar de la Horadada)

NATURE

- La Mata and Torrevieja lagoons
- Santa Pola salt flats
- Guardamar dunes
- Tabarca Island

City, lagoons and dunes

Alicante is a provincial capital that stays lively all year: the Explanada promenade, Santa Bárbara Castle and the Central Market. Further south come the Elche palm groves, the Santa Pola salt flats, the dunes and pine woods of Guardamar and the pink lagoons of La Mata and Torrevieja, where flamingos can be seen almost all year round.

The easiest coast

The land is flat and everything is close by: supermarkets, health centres, international schools, golf courses and Alicante-Elche airport less than an hour away. With around 2,950 hours of sunshine and an 18.5°C average, it is the most international stretch of coast and the liveliest in winter.

A taste of the Mediterranean

Rice dishes, salt-cured fish from Santa Pola, Elche dates and Alicante turrón, plus the ritual of a midday vermouth on a terrace. In Torrevieja and Guardamar the catch of the day rules; in the Vega Baja, it is all about the market gardens.



MUST-SEES

Santa Bárbara Castle · Alicante
The whole bay at your feet.

Elche Palm Grove · Elche
A UNESCO World Heritage Site.

Tabarca Island · Santa Pola
By boat, for a swim and a seafood lunch.

La Mata lagoons · Torrevieja
Pink water and flamingos.

Guardamar dunes · Guardamar
Pine woods and an undeveloped beach.

HOMIIA TIP

Look beyond the beachfront. Five to ten minutes from the beach you will find homes with more space, communal gardens and better prices – and on this coast, everything is close anyway.

BEACHES AND COVES

- San Juan (Alicante)
- Arenales del Sol (Elche)
- La Mata (Torrevieja)
- La Zenia (Orihuela Costa)
- Mil Palmeras (Pilar de la Horadada)

NOT TO BE MISSED

- Vermouth at Alicante's Central Market
- A boat trip to Tabarca and a swim in its coves
- Cycling through the Guardamar dunes
- Sunset over the Torrevieja salt lakes
- A different street market every day of the week

NEW-BUILDS FROM

€149,500

Holiday let, 2-bed · per night

€160 high season · €100 low

Long-term let, 2-bed

€1,350/month

Locations

Alicante, Guardamar, Torrevieja, Punta Prima, Torre de la Horadada...

Costa Cálida

The coast of the Region of Murcia brings together two seas: the Mar Menor and the Mediterranean. Calm water, golf and an authentic, less touristy feel, with prices that are still reasonable.



AIRPORTS

Region of Murcia (Corvera)
Alicante-Elche

GOLF

La Manga Club (Cartagena)
Mar Menor Golf (Torre-Pacheco)
La Serena (Los Alcázares)
Roda Golf (San Javier)
Hacienda del Álamo (Fuente Álamo)

NATURE

Calblanque
San Pedro salt flats
Cabo de Palos and the Hormigas Islands
Sierra Espuña

Two seas side by side

The Mar Menor is a large, warm, shallow saltwater lagoon, cut off from the Mediterranean by La Manga, a strip of land 21 km long. It is perfect for swimming with children, learning to sail or paddleboarding. On the other side lie the open sea, the Cabo de Palos lighthouse and the unspoilt coves of Calblanque.

A mild microclimate

With around 2,900 hours of sunshine and an 18°C average, it is one of the mildest coasts in Spain. Winters are gentle and dry, and summer lingers into October: golf, cycling along the Mar Menor promenades or diving in the Cabo de Palos marine reserve.

History and food with character

Cartagena packs three thousand years of history into its Roman Theatre, harbour and city walls, and Murcia is half an hour away. At the table: Mar Menor caldero, Murcian salad, fresh market-garden vegetables and, to finish, a café asiático – the local coffee with condensed milk and liqueur.



MUST-SEES

Roman Theatre · Cartagena
Right in the centre, with its museum.

La Manga and Cabo de Palos · Cartagena
The lighthouse and the sandbar between two seas.

Calblanque · Cartagena
Dunes and protected coves.

San Pedro salt flats · San Pedro del Pinatar
Flamingos and mud baths.

Águilas Castle · Águilas
Views over both bays.

BEACHES AND COVES

Playa Larga de Calblanque
Cala Cortina (Cartagena)
Bolnuevo (Mazarrón)
Los Narejos (Los Alcázares)
La Llana (San Pedro del Pinatar)

NOT TO BE MISSED

- A taster sailing or paddleboard session on the Mar Menor
- A mud bath at Lo Pagán
- Diving in the Cabo de Palos reserve
- The Bolnuevo rock formations at sunset
- The Águilas carnival in February

HOMIA TIP

Ask us about the current state of the Mar Menor. The lagoon has been through environmental problems and since 2022 has had its own protection law. We will give you the real picture for each area before you decide.

NEW-BUILDS FROM

€182,750

Holiday let, 2-bed · per night

€175 high season · €105 low

Long-term let, 2-bed

€1,200/month

Locations

San Pedro del Pinatar, Los Alcázares, Santa Rosalía, Cartagena, Mazarrón...

Costa de Almería

Nature at its purest: the Cabo de Gata nature park, white villages such as Mojácar and long beaches with room to spare. Peace, light and a coast still waiting to be discovered.



AIRPORTS

Almería
Region of Murcia (for the north of the coast)

GOLF

Desert Springs (Cuevas del Almanzora)
Valle del Este (Vera)
Marina Golf (Mojácar)
Playa Macenas (Mojácar)
Aguilón Golf (Pulpí)

NATURE

Cabo de Gata-Níjar
Sierra Cabrera
Tabernas Desert
Punta Entinas-Sabinar

Volcanoes, coves and white villages

The Cabo de Gata-Níjar nature park protects one of the best-preserved coastlines in Europe: volcanic coves such as Mónsul, Los Genoveses and Los Muertos, and fishing villages like San José and Las Negras. Further north, Mojácar gazes out to sea from its hilltop and Vera offers miles of beach.

The brightest light

It is one of the sunniest places in Europe, with some 3,000 hours of sunshine a year and an average of 19°C. Rain is rare and winters are bright and mild. Its semi-desert landscape, with the Tabernas Desert half an hour from Almería, is unlike anywhere else in the Mediterranean.

Tapas and local produce

In Almería, a free tapa comes with every drink. Red prawns from Garrucha, fish from Carboneras, local tomatoes and vegetables, and an easy-going life of beach bars and evening strolls.



MUST-SEES

Cabo de Gata lighthouse · Níjar
The Arrecife de las Sirenas reef and viewpoints.

Mojácar Pueblo · Mojácar
A white hilltop village with sea views.

Pulpí Geode · Pulpí
One of the largest geodes ever found, with guided tours.

Alcazaba of Almería · Almería
A Moorish fortress above the city.

Tabernas Desert · Tabernas
Where the spaghetti westerns were shot.

BEACHES AND COVES

Mónsul (Cabo de Gata)
Los Genoveses (San José)
Los Muertos (Carboneras)
Playa de Vera
San Juan de los Terreros

NOT TO BE MISSED

- A guided visit to the Pulpí Geode
- Kayaking the Cabo de Gata coves
- Sunset from the Mojácar viewpoints
- A tapas trail through central Almería
- The fish market and harbour at Garrucha

HOMIIA TIP

Think carefully about distances: this is the most spacious, least crowded coast, but also the furthest from a major airport. If you plan to fly out for lots of weekends, check the flights from your city first.

NEW-BUILDS FROM

€190,000

Holiday let, 2-bed · per night

€165 high season · €100 low

Long-term let, 2-bed

€1,250/month

Locations

Pulpí, San Juan de los Terreros, Vera, Mojácar...



“You choose a home in person: with the sun on your face and the neighbourhood at your feet.”

3–4 days on the coast

Airport pick-up

An adviser who speaks your language

Independent lawyer

No obligation to buy

HOW WE WORK

Your *Discovery Trip*, step by step

Our inspection trip: three or four days on the coast, on dates that suit you, with an adviser who speaks your language and an itinerary planned just for you. No pressure: you decide whether – and when – to take the next step.

01

Before you travel

A video call to get to know you, a shortlist of developments and virtual viewings. We help you book flights and a hotel and plan the itinerary area by area.

02

Day 1 · Arrival

We collect you from Alicante–Elche airport and take you on a first tour of the areas so you can get a feel for them.

03

Days 2 and 3 · Viewings

Show homes, building sites and plots. And the neighbourhood: beaches, supermarkets, schools and health centres.

04

Last day · Decide in your own time

A second look at your favourites and, if you wish, a meeting with the independent law firm to go through costs and your NIE.

05

Back home

We send you a summary of prices and availability. You can reserve and sign remotely, and we keep track of the build with you.

Prefer to travel in a group on set dates?

Ask us about the next dates for our coast tours.

LIFE LOOKS DIFFERENT
WITH THE MEDITERRANEAN
on your doorstep.



Which coast is *right for you?*

Eight quick questions. Tick the answer that sounds most like you, then count which letter comes up most.

01 What matters most to you?

- A Scenery and exclusivity
- B Convenience, with everything close by
- C An authentic feel and good value
- D Nature, space and peace

02 Your perfect afternoon...

- A A stroll round an old town and dinner with a view
- B A long beach and a seafront terrace
- C Sailing or paddleboarding on calm water
- D A nature-park trail and a sunset to yourself

03 The landscape that makes you happy

- A Mountains plunging into the sea
- B Fine sand, dunes and palm trees
- C A calm lagoon and two seas
- D Volcanic coves and white villages

04 In winter, you want...

- A Quiet towns with good restaurants
- B Plenty going on, and everything open
- C A local, authentic feel
- D Total peace and clear skies

05 Who will you share it with?

- A My partner, with friends to stay
- B Family and friends who visit often
- C Children: calm water and space
- D Just me or the two of us, to switch off

06 Your ideal home

- A A villa or penthouse with sea and mountain views
- B A modern apartment near the beach and shops
- C A house with a garden on a complex with a pool
- D A spacious home in natural surroundings, no high-rises

07 When it comes to price, you care most about...

- A Paying for location and views
- B The best value for the amenities
- C More space for the same money
- D A low entry price in an area with potential

08 How will you get there?

- A Alicante or Valencia – either is fine
- B As close to Alicante-Elche as possible
- C Via Murcia airport, no problem
- D I don't mind a longer drive



MOSTLY A

Costa Blanca Norte

For those who want nature, coves and towns with character, with a touch of exclusivity. Scenery, good food and outdoor living all year round.

[Page 12 →](#)

MOSTLY B

Costa Blanca Sur

For those who value convenience: sandy beaches, everything close at hand, an international feel and the airport nearby. Easy to live in, easy to let.

[Page 14 →](#)

MOSTLY C

Costa Cálida

For families and lovers of calm water: the Mar Menor, golf and a local, authentic feel, with more space for your money.

[Page 16 →](#)

MOSTLY D

Costa de Almería

For those who want space, light and nature: Cabo de Gata, white villages and a peaceful coast with room to grow.

[Page 18 →](#)

Do it online and we'll send you homes on your coast

Scan the code: your result is saved and an adviser will put together a shortlist for you. A tie? See both coasts on the same trip.



FROM OUR PORTFOLIO

Your home, *in sight*

A small taste of what is in our portfolio today: one development on each coast. Our website has all 700+ developments, with photos, floor plans and prices, and you can book a viewing.

See all 700+ developments →



COSTA BLANCA NORTE

Penthouses and apartments by Torres beach, Villajoyosa · from €339,000



COSTA CÁLIDA

Apartments by the Mar Menor in Los Alcázares



COSTA BLANCA SUR

Two-bedroom apartments with a pool in Torrevieja · from €269,000



COSTA DE ALMERÍA

Homes between the sea and the hills in Pulpí

NEW-BUILDS

700+

Developer prices and zero commission

Availability and prices as of October 2026.

Do the *maths* first

Gross yield is the figure you will see in almost every advert. What you actually keep depends on management, running costs and tax. Here is how we work through the numbers with you, using a real example from our portfolio.

96.8m

international tourists in Spain in 2025, 3.2% more than the year before (INE)

43.3%

of home purchases in Alicante province were by foreign buyers (Spanish Land Registry, Q2 2025)

6–8%

gross yield on holiday lets, depending on area and property

REAL EXAMPLE · FROM GROSS TO NET

Torrevieja ·
2 bedrooms · €269,000

Holiday let · 4 weeks' own use · cash purchase · EU resident

Gross rental income
about 135 nights at €108 (40% occupancy) €14,558

Management fees
24.2% (20% + VAT) -€3,523

Running costs
community fees, insurance, IBI, utilities and upkeep -€4,206

Non-resident income tax
19% on the profit -€1,582

You keep each year
about €437 a month €5,247

WHERE EACH EURO OF RENT GOES



AND WHEN YOU BUY

Buying costs (VAT, AJD, notary and registry) €34,701

As a share of the purchase price 12.9%

Total outlay without a mortgage €303,701

5.4%
gross yield on the price

15%
occupancy covers the running costs

2.2%
net yield before tax, on price plus buying costs

€361,500
value in 10 years at 3% growth a year

THE FOUR COASTS IN NUMBERS

	Night high	Night low	Occ.	Long let /month
Costa Blanca Norte	€210	€130	42%	€1,750
Costa Blanca Sur	€160	€100	40%	€1,350
Costa Cálida	€175	€105	37%	€1,200
Costa de Almería	€165	€100	36%	€1,250

Two-bedroom apartment, October 2026. High season: June to September; low season: the rest of the year.

TO LET IT OUT

- Registration on the regional tourist register.
- A Single Rental Register number (Registro Único de Arrendamientos), compulsory since 1 July 2025.
- Holiday lets allowed by the community's statutes or approved by 3/5 of owners (since 3 April 2025).
- Letting agent: 20–25% + VAT for holiday lets, 8–10% + VAT for long-term lets.

€ WORK OUT YOURS

Price, area, own use and mortgage:
your numbers in a minute with the
yield calculator on our website.

Go to the website →

Nine steps to *your keys*

Buying a new home in another country is exciting and, at times, overwhelming. With a clear path, a team that speaks your language and a lawyer who works only for you, it is far simpler than it looks.



01 Getting to know you

It all starts with a conversation, on a video call or at our Alicante office, in your language. You tell us what you are looking for, what the home is for and your budget, and we explain the differences between the coasts so you can choose with confidence.

02 Your numbers first

Together we work out your real budget: the price, buying costs (12–14% on a new-build) and, if you need one, the mortgage. Spanish banks lend non-residents 60–70% of the price over 25–30 years; with a 70% mortgage you put in around 43% of the price, costs included.

Example 70% of €149,500 at 3.2% over 25 years → €507/month

03 Your Discovery Trip

Three or four days on the coast, on your dates. We collect you from the airport, view the shortlisted developments and their surroundings with you, and on the last day you can meet the lawyer. No rush, no pressure.

Day 1	Arrival and a first tour of the areas
Days 2–3	Show homes, building sites and surroundings
Last day	Second viewings and, if you wish, the lawyer



04

Choosing your home

We compare floor plans, specification, orientation, views and availability with you. You can come back for a second viewing or take a virtual tour. Our advisers work only in your interest: you decide, in your own time.

Floor plans

Specification

Orientation

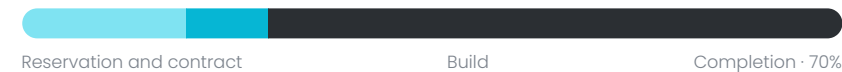
Views

Availability

05

Reservation and contract

You pay a reservation deposit and the property comes off the market. You then sign the private purchase contract and pay 20–40% during the build, with the balance on completion. Every payment goes into a ring-fenced account, protected by a bank guarantee or insurance policy.



06

Your independent lawyer

A law firm that acts for you, in your language: it obtains your NIE, checks the licences, guarantees and contract and, if you cannot travel, signs on your behalf under a power of attorney.

Homiia

Guides you through the whole process and coordinates everyone involved.

Your lawyer

Protects your interests: NIE, due diligence and contract.

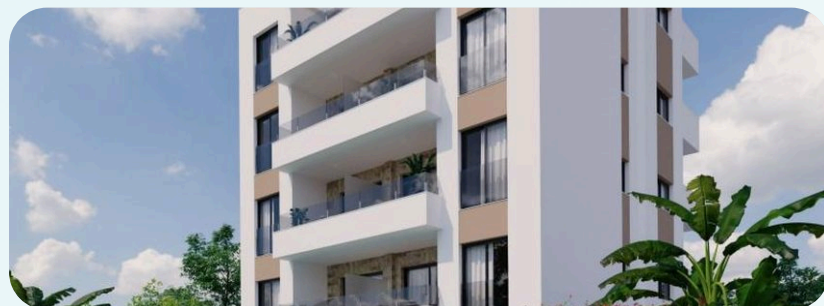
The notary

Certifies the title deed and sends it to the Land Registry.

07

Following the build from home

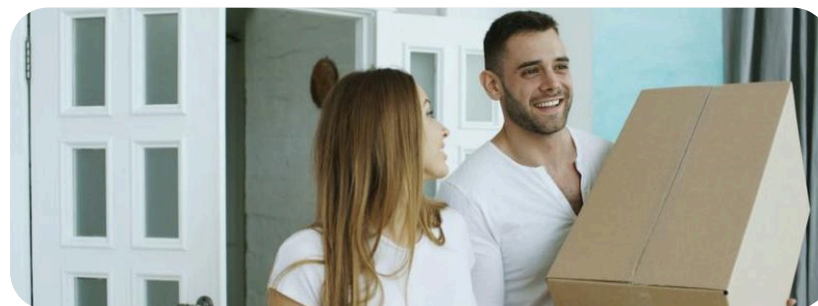
We send you progress reports and photos. If the developer allows it, we help you personalise the finishes while there is still time.



08

The keys

We carry out a snagging inspection before handover so that everything is perfect. You – or your attorney – sign the title deed before a notary, and we connect the electricity, water and internet.



09

And afterwards, always

Home insurance, a letting agent, annual taxes (Modelo 210), maintenance and the 1, 3 and 10-year guarantees. We are here for good.

Insurance

Lettings

Tax

Maintenance

Guarantees

A HOME BY THE SEA
IS ONE YOU ENJOY
every day of the year.



Your questions, *straight answers*

What do I pay on top of the price?

On a new-build, 12–14%: 10% VAT, stamp duty (AJD: 1.4% in the Valencia region, 1.5% in Murcia and 1.2% in Andalusia) and around 1.5% for the notary, Land Registry, gestor and lawyer. For a €269,000 apartment in Torrevieja, that comes to €34,701.

What will my annual running costs be?

For a two-bedroom apartment: community fees of €70–120 a month, IBI (local property tax) and refuse collection of €450–650 a year, home insurance of €150–300 and utilities of €60–120 a month. Around €3,000–3,600 a year in total.

What tax do I pay if I don't live in Spain?

If you don't let it out, tax on deemed (imputed) income: 1.1% of the cadastral value, taxed at 19% if you live in the EU. If you do let it, 19% on the profit (EU residents) or 24% on the gross income (non-EU). Both are declared on Modelo 210.

Will I be taxed twice?

Not on the same income: double taxation treaties prevent that. You may still need to declare the property in your home country – your tax adviser can confirm.

What if the developer doesn't finish the build?

Everything you pay before completion goes into a ring-fenced account, backed by a bank guarantee or insurance policy in your name. If the build is not finished or handed over on time, you are entitled to your money back plus statutory interest.

Can I buy without travelling?

Yes – with virtual viewings, a lawyer who speaks your language and a power of attorney notarised in your home country (with a Hague Apostille) or at a Spanish consulate.

How long can I stay?

EU citizens can stay as long as they like (registering as residents after three months). UK and other non-EU nationals can stay up to 90 days in any 180, or longer with a non-lucrative residence visa. The Golden Visa for property buyers was abolished on 3 April 2025.

Can I use it as a holiday let?

Yes, if the community allows it (3/5 of owners or the statutes), the property is on the tourist register and it has a Single Rental Register number. Before you reserve, we tell you which developments allow it.



FIVE PITFALLS WE OFTEN SEE

- 1 Taking the gross yield in the advert at face value, without deducting management, running costs and tax.
- 2 Comparing price per square metre without checking the specification.
- 3 Signing without a lawyer who works only for you.
- 4 Buying a holiday let without checking the community allows it.
- 5 Forgetting that buying costs can't be added to the mortgage.



Why investing on the coast *makes sense*

A home on the coast is more than a place in the sun: it can be an income, an asset and a way of life. These are the reasons that weigh most with our buyers.

01

Affordable entry prices

New-builds from €149,500 on the Costa Blanca Sur – still good value next to other southern European coasts.

02

Rental income that helps pay for it

6–8% gross from holiday lets, depending on area and property, before costs and tax.

03

New-build peace of mind

Statutory 1, 3 and 10-year guarantees, energy efficiency and less maintenance.

04

Demand that isn't going away

Spain welcomed 96.8 million international tourists in 2025, and the coast is their favourite destination.

05

Capital growth

House prices in the Valencia region rose 16.2% in a year (April 2026). No guarantee for the future, but a clear direction of travel.

06

Holidays that pay their way

Your own home instead of hotels: arrive, unlock the door and you're home.

07

A home for your future

For long winters in retirement, or for the whole family to enjoy.

Sources: INE (Frontur), Spanish General Council of Notaries, Homiia portfolio and calculator. Past performance is not a guide to future returns.



COME AND MEET US

See you on the coast, or *in your city*

We run coast tours, open days at our Alicante office, live online sessions and events in countries across Europe. Get in touch and we will let you know the next dates.



Coast tours

Four days on the coast of your choice with an adviser, in a small group.



Open days in Alicante

Drop in at our office for a coffee and a look at new developments.



Live online sessions

In your language: ask us anything from home.



Events in your country

We come to your city so we can meet in person.

OUR OFFICE

Alicante

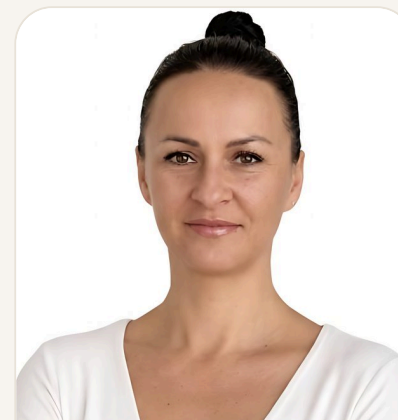
Av. Alfonso El Sabio, 03002 Alicante
By appointment, in person or by video call

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API-00775 · 5.0 ★ on Google (22 reviews)

YOUR NEW HOME *starts here.*

The people who will look after you – from Alicante, in your language.



Barbara Wolanicka
Sales Director · Poland



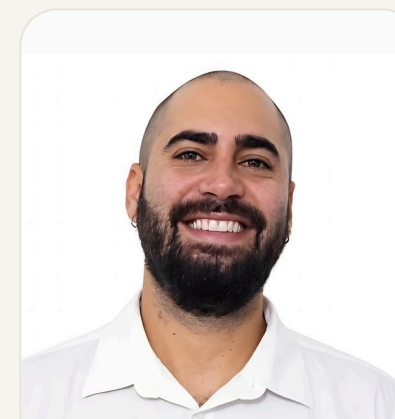
Gaspar Reos
Sales Director · Spain



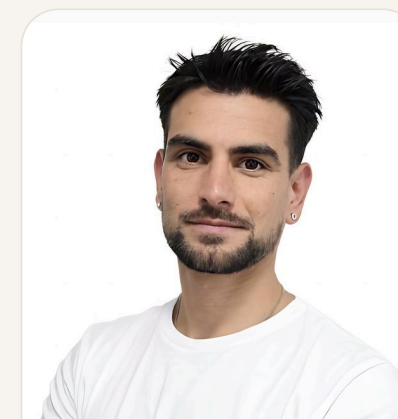
Monika Kubiak
Property Adviser



Zuzanna Gawrońska
Community Manager



Alvaro Redondo
CMO



Brahian Delgado
Digital Marketing Specialist

THE NEXT STEP

Tell us what you're looking for and we'll send you a first shortlist within 24 hours

[Message us on WhatsApp →](#)

[Go to the website →](#)



SEE YOU SOON
ON THE *coast.*

FINALLY

Your home in the sun is closer than you think

We hope this guide has brought you a little closer to the coast and the life you picture there. A home by the sea is much more than a purchase: it is where you will unwind, welcome the people you love and live at a slower pace.

If you have questions about an area, a particular development or your budget, get in touch. We will answer in your language, with no obligation and no rush.

We look forward to welcoming you in the sun.

The Homiia team

Homiia

[Visit the Homiia website →](#)

This guide has been carefully prepared using information correct as of October 2026. Market, climate and price figures are indicative and regulations may change; this guide is not a substitute for personalised legal or tax advice. Homiia Real Estate · Registered estate agent (Agente de la Propiedad Inmobiliaria) API-00775 · Av. Alfonso El Sabio, 03002 Alicante.

Costa Blanca

Norte

Costa Blanca

Sur

Costa

Cálida

Costa de

Almería

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