

THE BUYER'S CHECKLISTS

Practical *checklists*

Four lists to guide you step by step through the buying process — from viewing to moving in.

01 · Viewing

02 · Documents

03 · Costs

04 · Moving

Your legacy in real estate.

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OI Viewing

What to look for in a property — take this list to every viewing and photograph anything notable.

Location & surroundings

☐ Orientation and hours of sun (morning or afternoon)

☐ View — and can it be built out?

☐ Distance to beach, town, shops, healthcare and transport

☐ Access, approach road and parking

☐ Noise: traffic, hospitality, neighbours — check at different times

☐ Future building plans nearby

Inside & layout

☐ Natural light and layout per room

☐ Storage, terrace and outdoor space

☐ Furniture/contents included or not

Structural condition

☐ Damp and mould, especially bathrooms

☐ Cracks, subsidence and roof condition

☐ Air-con/heating, water pressure and hot water

☐ Condition of frames, windows and insulation

☐ Electrics and fuse box in order

Community, costs & papers

☐ Community fee & any planned derramas (special levies)

☐ Condition of pool, gardens and common areas

☐ Tourist rental allowed? (community statutes)

☐ Energy certificate (CEE) available

☐ Rental or capital-growth potential

Tip: ask for the annual charges (IBI, refuse tax, community) and average utility costs, and ideally visit a property twice — at different times of day.

02 Documents

Everything for the formalities, mortgage and notarial transfer. Home-country documents often translated and apostilled.

Basics & identity

- ☐ Valid passport (copy, 2 pages)
- ☐ N.I.E. number applied for / obtained
- ☐ Spanish bank account opened
- ☐ Power of attorney (if buying remotely)
- ☐ Visa / residency card (non-EU buyers, if relocating)

Proof of funds

- ☐ Bank statements, last 6 months
- ☐ Source of funds (anti-money-laundering)
- ☐ Evidence: savings, sale deed or gift deed

If taking a mortgage

- ☐ Last 3 payslips / annual accounts (self-employed)
- ☐ Income tax returns, last 2 years
- ☐ Employer's statement / company registration extract
- ☐ Credit report & proof of own funds
- ☐ Valuation report (tasación)

About the property

- ☐ Nota simple (ownership extract)
- ☐ Energy certificate (CEE) & occupancy licence (LPO)
- ☐ Community debt certificate & latest IBI receipt
- ☐ VUT licence (for tourist rentals)

Tip: have home-country documents sworn-translated and apostilled where needed — it avoids delays at the notary.

03 Costs

Work out your total budget. Tick what applies to your situation and note the amounts.

One-off at purchase

☐ Tax: 7% ITP or 10% IVA + 1.2% AJD	€ ____
☐ Notary	€ ____
☐ Registration (Registro de la Propiedad)	€ ____
☐ Lawyer (± 1% + VAT)	€ ____
☐ Gestoría / admin	€ ____
☐ Valuation (tasación) if mortgaging	€ ____
☐ Mortgage: opening & AJD (+ 1-2%)	€ ____

Recurring annually

☐ IBI (property tax)	€ ____
☐ Basura (refuse tax)	€ ____
☐ Community fee (comunidad)	€ ____
☐ Insurance (buildings & contents)	€ ____
☐ Utilities (water, electricity, internet)	€ ____
☐ IRNR / Modelo 210 (19% EU · 24% non-EU)	€ ____
☐ Rental management (if letting, 15-25%)	€ ____

INDICATIVE TOTAL ADDITIONAL PURCHASE COSTS

IO – 14%

O4 Moving

Land smoothly in Spain — settle these around and after the handover of keys.

Home in order

☐ Utilities in your name + direct debit

☐ Internet and TV arranged

☐ Locks changed & keys noted

☐ Buildings/contents insurance active

☐ Furniture/fit-out and any alarm or smart-home

Transport & address

☐ International mover booked

☐ Car and/or pets arranged (EU pet passport)

☐ Change of address notified (post, banks, subscriptions)

Registrations

☐ Empadronamiento at the town hall

☐ Residency — EU certificate / non-EU TIE

☐ Register for healthcare (SIP) & choose a GP

☐ Exchange driving licence (where required)

Financial & legal

☐ Draw up a Spanish will

☐ Consult a tax adviser (home + Spain)

☐ Cancel home-country subscriptions & insurance

Tip: arrange your N.I.E. and bank account before completion, so utilities and direct debits can go into your name right away.



NEED A HAND?

We'll go through it *together*.

These checklists give you grip; we make sure nothing falls through the cracks. Do ask us for the most current version.

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LANGUAGES

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These checklists contain general information and are not legal or tax advice. Amounts and rules may change and vary by situation. Always consult a lawyer or tax adviser.