



BUYER'S GUIDE





Stretching across southern Spain, the Costa del Sol is valued for its agreeable climate and enduring Mediterranean atmosphere.

Benefiting from over 320 days of sunshine per year, the Costa del Sol has positioned itself as one of Southern Europe’s most desirable coastal markets. The region successfully blends high-end resorts, established urban centers, and dynamic beachfront destinations, attracting strong and diversified international demand. A broad property landscape — from accessible entry-level assets to exclusive luxury villas — supports both tourism-driven returns and long-term residential investment.



ESTEPONA

Estepona is a refined coastal destination known for its quality residential areas, Blue Flag beaches, and relaxed Mediterranean character. With over 20 km of coastline, a modern marina, and a charming whitewashed town center, it attracts affluent tourists and international residents seeking a tranquil yet upscale lifestyle.

MARBELLA

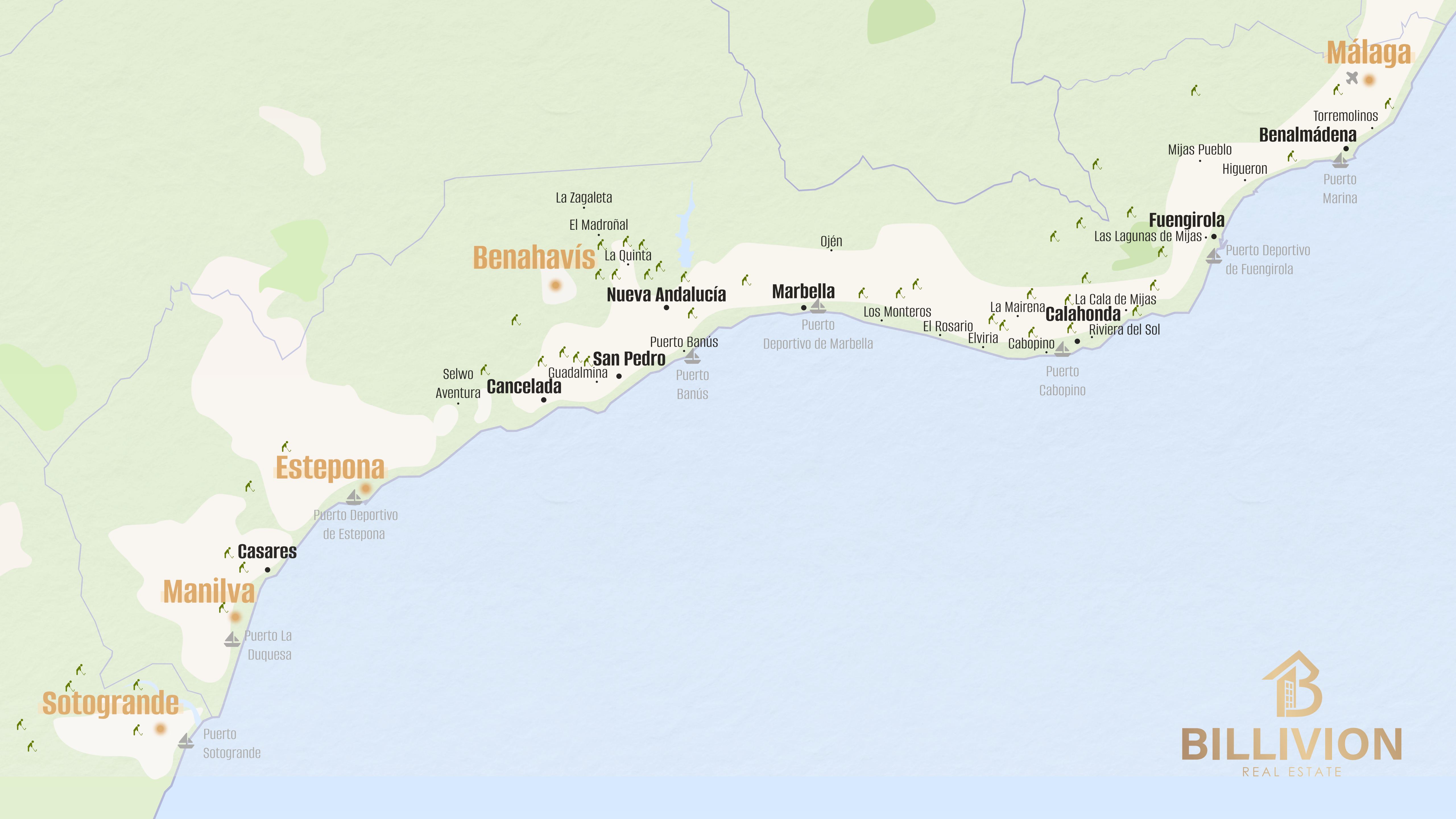
Marbella stands as one of the Mediterranean’s most prestigious lifestyle destinations, globally associated with luxury, exclusivity, and refined living. Renowned for its iconic marinas, designer retail districts, and world-class hospitality, Marbella attracts a cosmopolitan audience of high-net-worth residents and international visitors. Supported by premium real estate, championship golf courses, and a year-round social scene

FUENGIROLA - TORREMOLINOS

Fuengirola – Torremolinos area known for some of the widest and most practical beaches on the coast, the district is especially appealing to families, long-stay visitors, and full-time residents. Good transport links, easy access to the airport established urban services, and a wide range of mid-market housing create a stable environment with consistent occupancy, making the area particularly well-suited for sustainable, volume-based residential and rental investment.

MÁLAGA

Málaga is the capital of the Costa del Sol, combines the energy of a modern European city with an established coastal lifestyle. The city attracts a broad mix of residents, professionals, and visitors thanks to its diversified economy, cultural scene, and housing options ranging from accessible urban living to premium beachfront properties. There is one of Spain’s largest international airports, providing year-round connectivity to major European and global destinations.



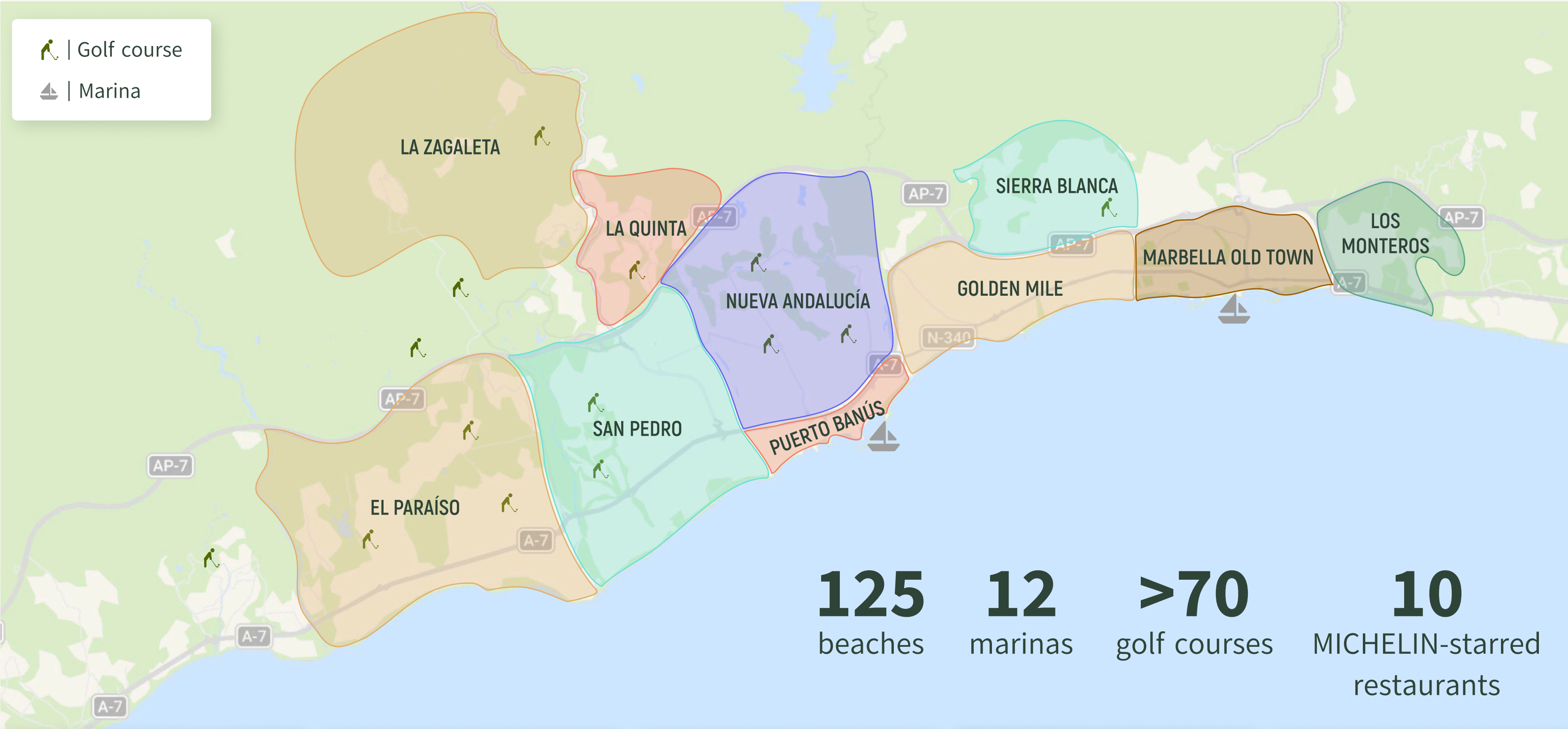


Costa del Sol stretches for approximately 150–160 km along the Mediterranean coast in southern Spain. The coastline combines wide sandy beaches and scenic rocky areas, many of which are awarded the Blue Flag for environmental quality and well-developed infrastructure. Just inland, the Sierra Blanca and Sierra Bermeja mountain ranges create a distinctive landscape while protecting the coast from strong winds, contributing to a mild, year-round climate.

The region is served by Málaga–Costa del Sol International Airport (AGP), the 4th busiest airport in Spain, located only 8 km from Málaga city and 5 km from Torremolinos, providing excellent connectivity to major European and international markets.

Costa del Sol offers one of Europe’s most developed lifestyle and tourism infrastructures, including 125 beaches, 12 marinas, over 70 golf courses, and 10 MICHELIN-starred restaurants, creating outstanding conditions for both tourism and permanent living.

Málaga and the Costa del Sol coastline represent the most dynamic real estate market in Andalusia, with sustained growth in both sales prices and rental rates, confirming the province’s attractiveness as a prime destination for residential investment among national and international buyers.





SOTOGRADE

Prices - \$\$ | Living: ** | Investment: *

Highlights: luxury gated secure area, private boarding school



MANILVA

Prices - \$ | Living: * | Investment: **

Highlights: good beaches, calm area, cheaper than marbella area



LA ZAGALETA

Prices - \$\$\$\$ | Living: ** | Investment: **

Highlights: exclusive gated community, 24/7 security, golf courses



CASARES

Prices - \$ | Living: ** | Investment: *

Highlights: luxury villas and apartment for affordable prices



NEW GOLDEN MILE

Prices - \$\$\$\$ | Living: ** | Investment: ***

Highlights: fast growing area, perfect for investment, close to the amenities



SOTOGRADE

Prices - \$\$ | Living: ** | Investment: *

Highlights: luxury gated secure area, private boarding school



ESTEPONA

Prices - \$\$ | Living: ** | Investment: **

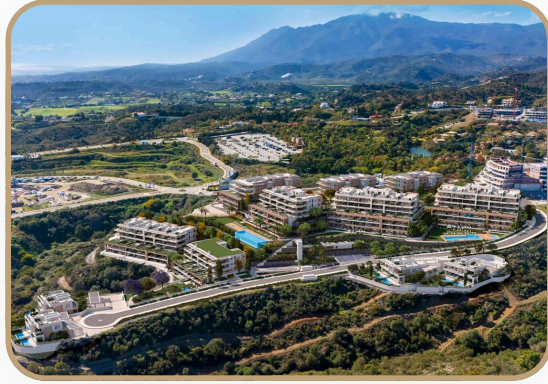
Highlights: fast growing city lot of new developments



SELWO

Prices - \$ | Living: ** | Investment: *

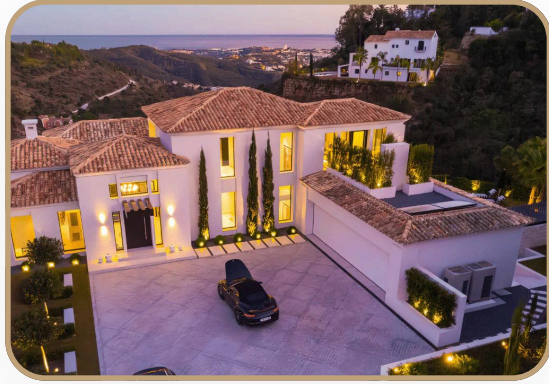
Highlights: fast growing area, lot of new developments, close to the amenities, affordable prices, quiet area



EL MADROÑAL

Prices - \$\$\$\$ | Living: ** | Investment: *

Highlights: golf courses, secure area, breathtaking views, big plots



ATALAYA

Prices - \$ | Living: ** | Investment: *

Highlights: lot of new developments



BENAHAVÍS

Prices - \$\$ | Living: ** | Investment: **

Highlights: good restaurants, private schools, golf courses, hiking, lot of new developments



LA QUINTA

Prices - \$\$\$ | Living: ** | Investment: **

Highlights: golf courses, breathtaking views, close to amenities



04 | MARBELLA CORE DISTRICTS



MARBELLA

Prices - \$\$\$ | Living: ** | Investment: ***

Highlights: luxury gated secure area, private boarding school



LAS CHAPAS

Prices - \$\$\$ | Living: ** | Investment: **

Highlights: green zones, private schools, high quality properties for affordable prices



PUERTO BANÚS

Prices - \$\$\$ | Living: ** | Investment: ***

Highlights: best nightlife, a lot of amenities, perfect for yacht lovers



CABOPINO

Prices - \$\$\$ | Living: ** | Investment: **

Highlights: close to the sea, good beaches



ELVIRIA

Prices - \$\$\$ | Living: ** | Investment: **

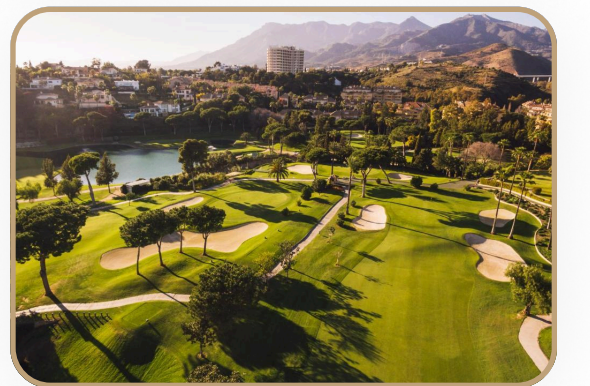
Highlights: green zones, private schools, high quality properties for affordable prices



RIO REAL

Prices - \$\$ | Living: ** | Investment: *

Highlights: new developments, affordable prices



GUADALMINA ALTA

Prices - \$\$ | Living: ** | Investment: *

Highlights: golf courses, close to town, golf views, lot of urbanisations with townhouses



NAGUELES

Prices - \$\$\$ | Living: ** | Investment: **

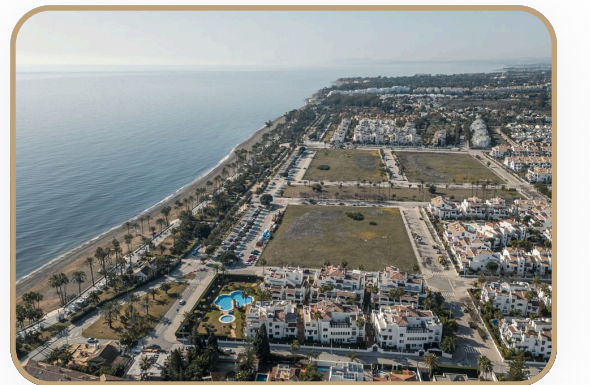
Highlights: best park for picnics, best private school, expensive properties



SAN PEDRO DE ALCÁNTARA

Prices - \$\$\$ | Living: *** | Investment: **

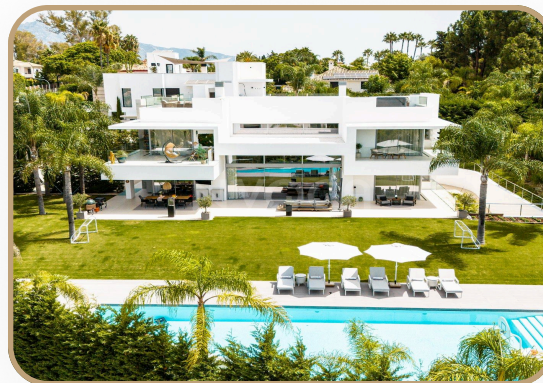
Highlights: best promenade, a lot of good restaurants, good option for family



GUADALMINA BAJA

Prices - \$\$\$ | Living: ** | Investment: **

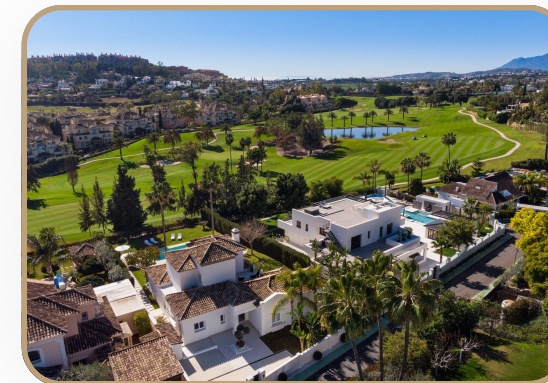
Highlights: close to schools, a lot of sea view properties, close to amenities



NUEVA ANDALUCÍA

Prices - \$\$\$ | Living: *** | Investment: ***

Highlights: public and private schools, good area for investment, possibility to find properties for every budget



SIERRA BLANCA

Prices - \$\$\$\$ | Living: *** | Investment: **

Highlights: secure and quite area, mostly luxury villas





THE GOLDEN MILE

Prices - \$\$\$\$ | Living: *** | Investment: ***

Highlights: luxury area, good beaches, the most famous area of marbella, best hotels



MIJAS PUEBLO

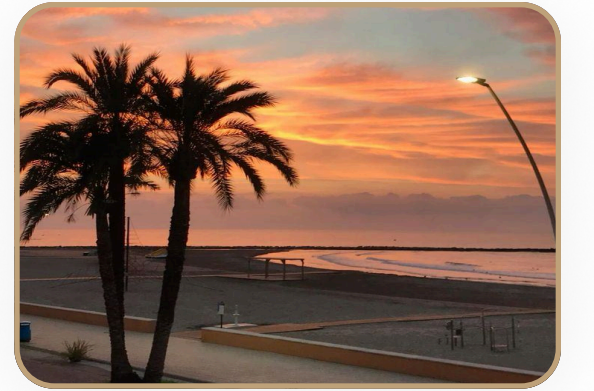
Prices - \$ | Living: * | Investment: *

Highlights: beautiful old town, small apartments, UNESCO zone



TORREBLANCA

Prices - \$ | Living: * | Investment: *



CALAHONDA

Prices - \$\$ | Living: ** | Investment: *

Highlights: beautiful beachside, golf courses, affordable prices for villas



RIVIERA DEL SOL

Prices - \$\$ | Living: ** | Investment: *

Highlights: sleeping quarters, only old urbanisations



BENALMÁDENA

Prices - \$\$ | Living: ** | Investment: **

Highlights: modern 5 stars urbanisation



LA CALA DE MIJAS

Prices - \$\$ | Living: ** | Investment: **

Highlights: lot of new developments, fast growing area, blue certified beaches



FUENGIROLA

Prices - \$\$ | Living: ** | Investment: **

Highlights: long beachside, different types of villas, townhouses and apartments



TORREMOLINOS

Prices - \$ | Living: * | Investment: *

Highlights: close to airport, affordable prices



LAS LAGUNAS

Prices - \$ | Living: * | Investment: *

Highlights: affordable new developments



LOS BOLICHES

Prices - \$ | Living: * | Investment: *

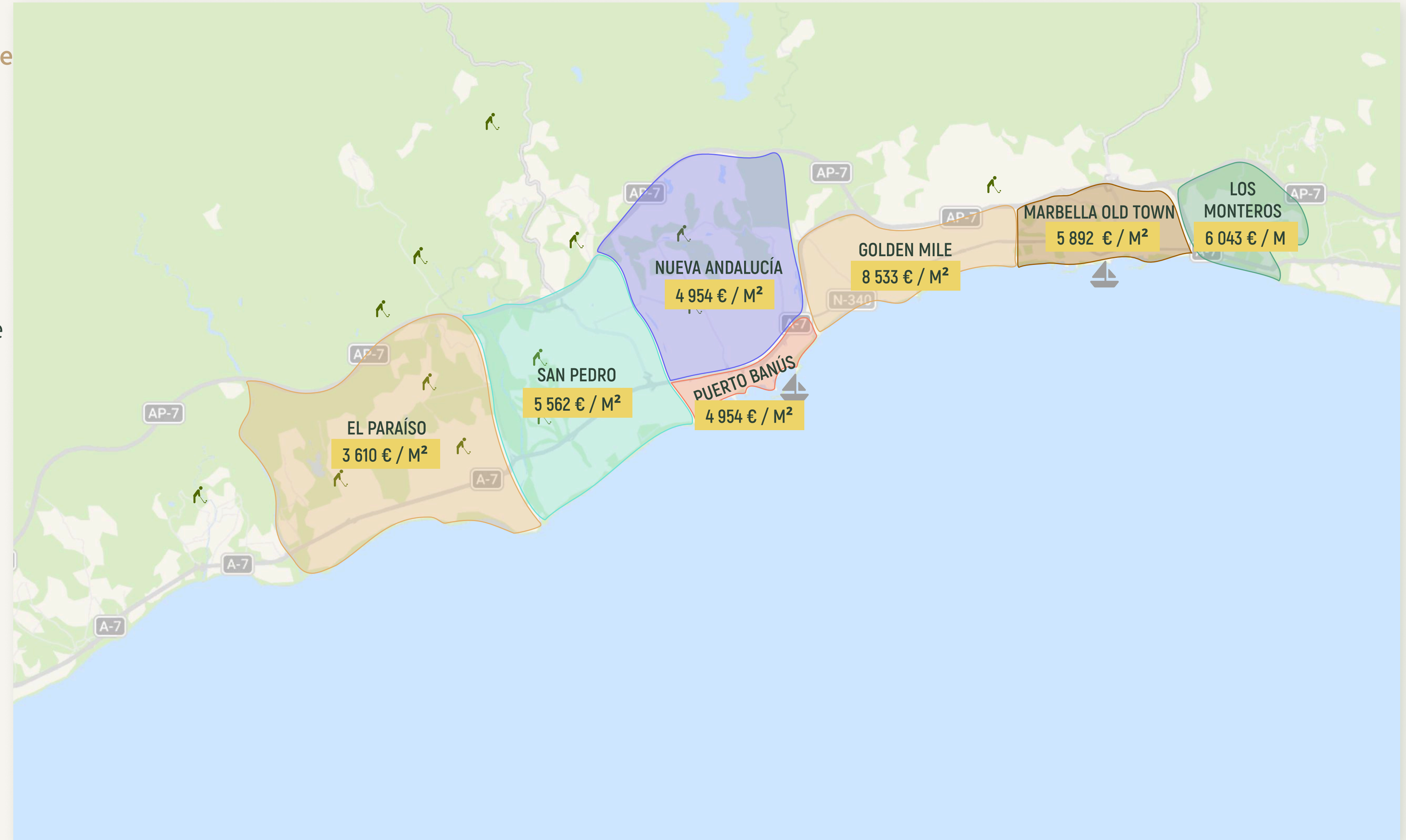
Highlights: perfect area for short term rentals



An analysis of the new development apartment market in Marbella's key districts reveals a clear price segmentation driven by location prestige, proximity to the coastline, infrastructure quality, amenities, and investment demand.

The market's pricing structure confirms Marbella's attractiveness as a long-term investment destination, offering opportunities to diversify strategies — from stable rental income and capital preservation to active growth and resale potential.

- Golden Mile — 8 533 € / M²
- Los Monteros — 6 043 € / M
- Marbella Old Town — 5 892 € / M²
- San Pedro — 5 562 € / M²
- Nueva Andalucía & Puerto Banús — 4 954 € / M²
- El Paraíso — 3 610 € / M²



07 | SECONDARY APARTMENT MARKET ANALYSIS

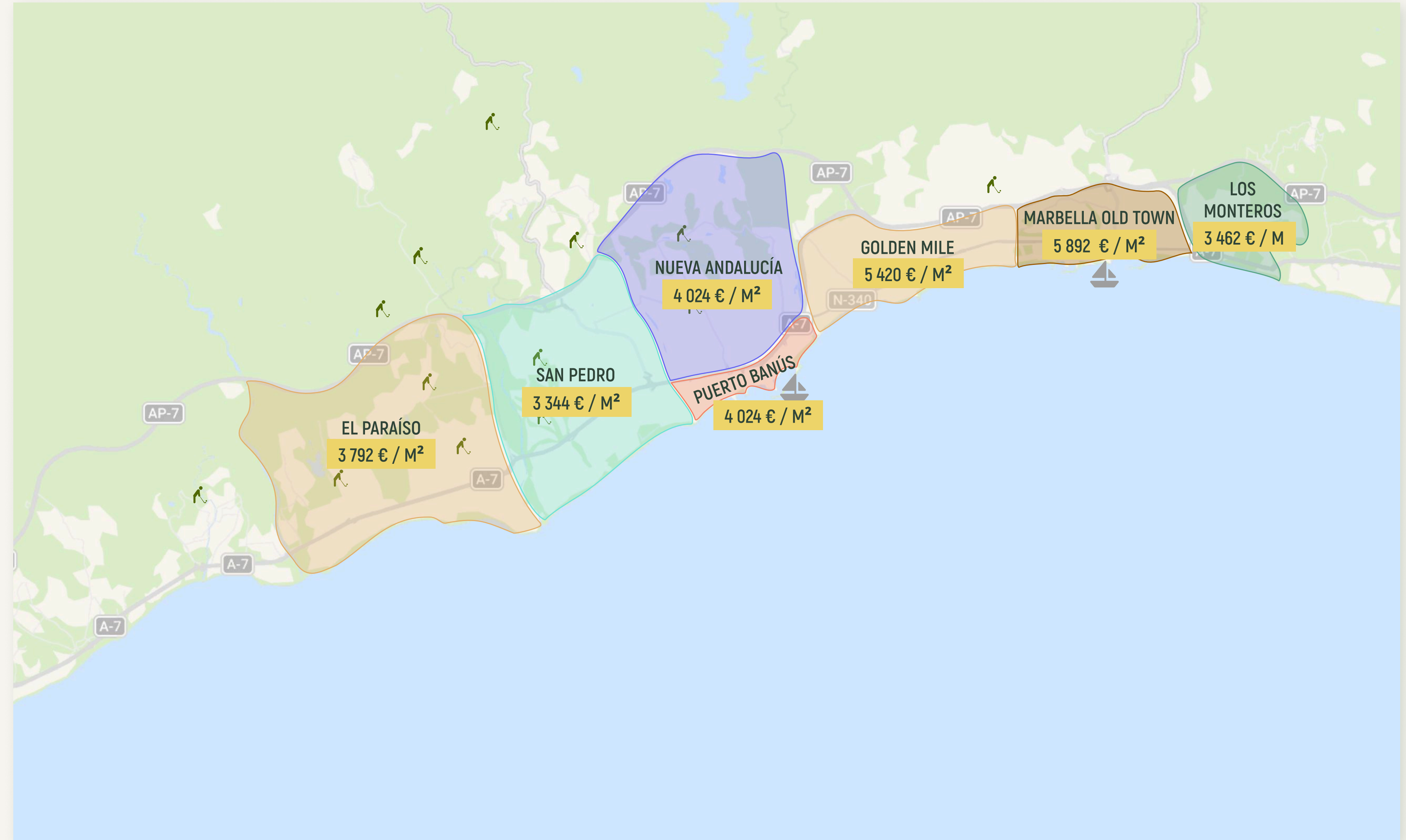


The secondary apartment market in Marbella plays a critical role in overall market liquidity and investment dynamics. It represents a substantial share of transaction volume and offers a broader range of price points compared to the primary market.

The analysis of apartment pricing across Marbella's key residential areas highlights a differentiated market structure shaped by location quality, proximity to amenities and coastline, building standards, and long-term demand fundamentals.

Secondary market price ranges across key districts:

- Golden Mile — 5 420 € / M²
- Nueva Andalucía & Puerto Banús — 4 024 € / M²
- El Paraíso — 3 792 € / M²
- Marbella Old Town — 3 672 € / M²
- Los Monteros — 3 462 € / M
- San Pedro — 3 344 € / M²



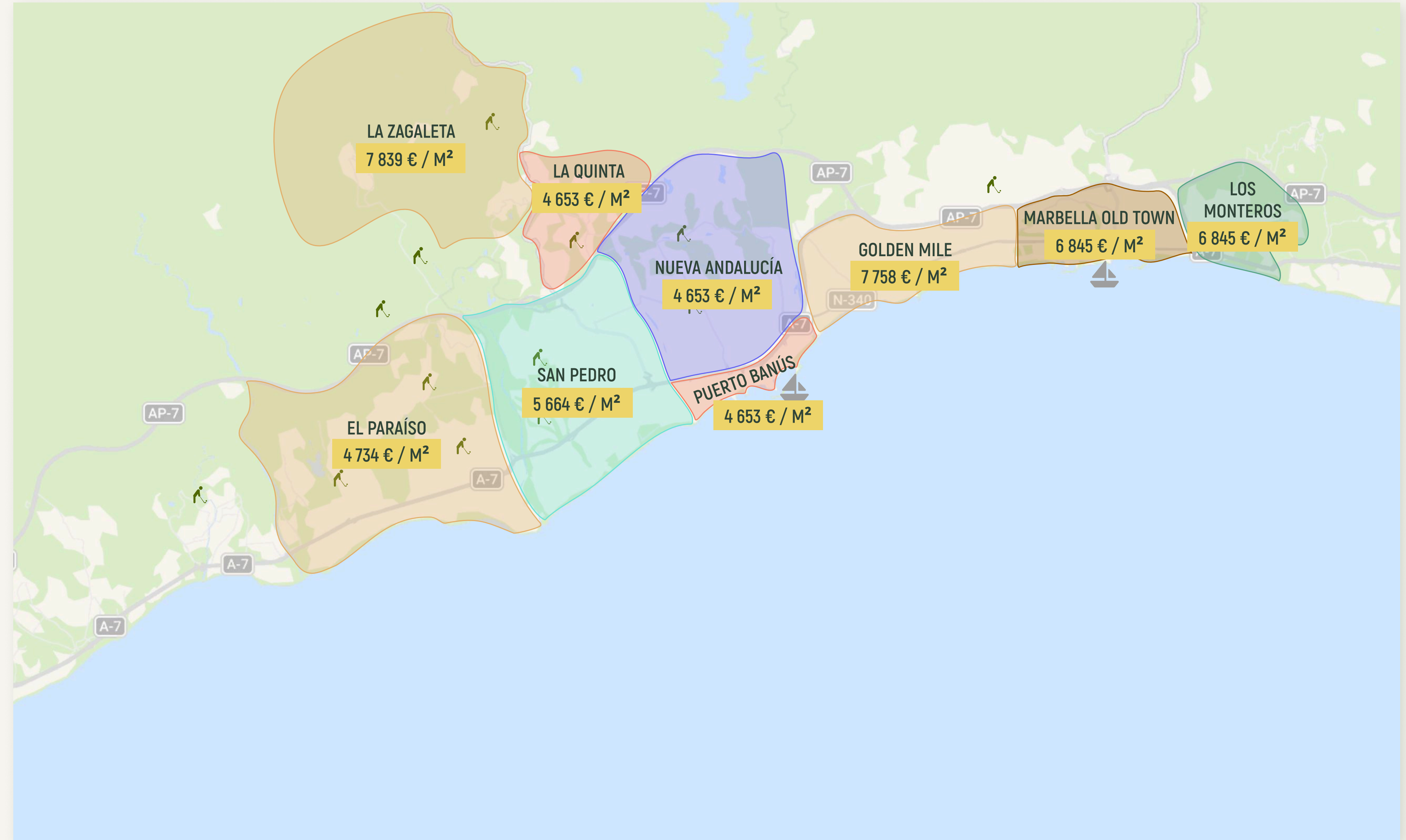
08 | NEW DEVELOPMENT VILLA MARKET ANALYSIS



An analysis of the new development villa market in Marbella's key districts reveals a clear price segmentation driven by location prestige, level of privacy, infrastructure quality, and investment demand.

The market's pricing structure confirms Marbella's attractiveness as a long-term investment destination, offering opportunities to diversify strategies — from capital preservation to active growth.

- La Zagaleta — 7 839 € / M²
- La Quinta, Nueva Andalucía & Puerto Banús — 4 653 € / M²
- San Pedro — 5 664 € / M²
- El Paraíso — 4 734 € / M²
- Golden Mile — 7 758 € / M²
- Marbella Old Town — 6 845 € / M²
- Los Monteros — 6 845 € / M²



09 | SECONDARY VILLA MARKET ANALYSIS



The secondary villa market in Marbella plays a critical role in overall market liquidity and investment dynamics. It represents the largest share of transaction volume and offers a broader range of price points compared to the primary market.

The analysis of villa pricing on resale market across Marbella's key residential areas highlights a differentiated market structure shaped by location quality, proximity to amenities, and long-term demand fundamentals.

Well-balanced areas combining lifestyle appeal with investment stability:

- San Pedro — 4,811 € / m²
- La Quinta, Nueva Andalucía & Puerto Banús — 4,803 € / m²
- La Zagaleta - 4548 €/m2
- La Quinta, Nueva Andalusia and Puerto Banus - 4803 €/m2
- San Pedro - 4811 €/m2
- El Paraiso - 3534 €/m2
- Golden Mile - 5187 €/m2
- Marbella Old Town - 5286 €/m2
- Los Monteros - 4062 €/m2





OPEN SPANISH BANK ACCOUNT

Our collaborator is Caixa Bank

- Here you will need all documents of the origin of funds and tax declarations
- All the transfers related to the acquisition property will be paid from this account.
- Future bills related to the property will be credited from this account as well

RESERVATION & PAYMENT OF DEPOSIT

Sign "Reservation agreement"

Usually 6000€ for Resale and 10 000€ for New Development

After this document is signed, the property will be removed from the market.

PRIVATE PURCHASE CONTRACT (PPC) & PAYMENT 10% OF THE SELLING PRICE

PPC contract contains terms & conditions of the deal.

20-30% If you buy a New Development

In case of cancelation of the deal:

- If the buyer cancels he loses his deposits
- If the seller cancels he will have to pay back all deposits x2

THE DEAL

SIGNING OF THE PUBLIC DEED

- Signing the Title Deed contract before
- Spanish Notary Public. Handing over the keys and all documents related to the property.

FINAL STEPS

1. Tax payment
2. Registration of a new ownership in land registry
3. Changing all contracts related to the property

- Water
- Electricity
- Internet IBI (Council Tax)
- Basura (Rubbish tax)
- Community fees

FIND A PERFECT PROPERTY

DUE DILIGENCE

- The seller sends all documents
- All property documentation
- Taxes and Debts etc

Laywers agree on the date of the deal at the Notary

TRANSFER THE BALANCE & EXPENSES

- tax
- legal fees
- notary fees
- land registry fees

7% - For Resale (ITP - Transfer tax)
10% - For New Build (VAT- Value added tax) Must be paid after PPC contract is signed at the Notary

CONGRATULATIONS!

Go have a Party!

OBTAIN NIE

- Free if client buys with us
- 200€ If didn't buy with us
- This procedure can be executed by a person / lawyer with a power of attorney



Step 1 ● Simulate your mortgage and assess your financial situation

Before applying for financing, it is crucial to compare different types of mortgages.

Additionally, to access a mortgage loan, it is important to meet certain financial requirements, such as having a stable income, little or no prior debt, savings of at least 20% of the home's price for Spanish residents and at least 50% of the home's price for non-residents, and a positive credit history.

Step 2 ● Submit documentation to the bank

You can apply for and analyse offers from different banking entities. Once you have decided which banks you want to receive offers from, you have to contact them and submit your application with the necessary documentation.

When the bank receives the documentation, it will conduct a risk analysis using 'scoring' techniques to assess your ability to repay the loan. This process includes both a financial study and an analysis of your creditworthiness profile and will determine whether your application is approved.

Step 3 ● Home appraisal

Once the application has been approved, the next step is to arrange an appraisal of the property. Banks require an official valuation to determine the property's market value and assess the risk associated with the mortgage. This step is essential and mandatory, as most banks will only finance up to 80% for Spanish residents and 60% for non-resident, of the lower value between the appraisal and the purchase price.

The bank itself may send an appraiser to value the home, or you can choose an external appraiser approved by the Bank of Spain. In any case, it is important that your appraisal result is equal to or greater than the purchase price to obtain the required financing.



1. Required Documents for a Mortgage in Spain

- Valid Spanish Identity Card (DNI) or Foreign Citizen Identity Card (NIE).
- Proof of marital status (certificate if married, divorced or widowed).
- Family record book, if applicable.

2. Proof of income

The bank needs to check your financial stability to ensure that you will be able to afford the mortgage payment:

- Payslips (last 3 months).
- Employment contract (preferably indefinite).
- Last year's income tax return (IRPF).
- Recent receipts for other loan payments, if you have active debts.
- If you are self-employed: quarterly VAT and income tax returns, annual summary and
- updated employment history.

3. Bank and asset information

- Bank statements (last 3-6 months).
- Proof of savings or investments.
- Ownership of other assets or properties.

4. Documentation of the property

Even if you have not yet bought the property, the bank will ask you for the following:

- Earnest money contract or pre-agreement of purchase. or pre-purchase agreement
- Land registry report.
- Cadastral reference.
- In some cases, a copy of the energy certificate.

5. Other documents that may be requested

- Up-to-date employment record (especially if you are young or have not been employed for very long).
- Pension or subsidy certificates (in the case of unearned income).
- Guarantors: if you provide a guarantor, all this information will also be requested from that person.



Step 4 ● Receipt of the binding offer

If everything is in order and the bank decides to grant you the mortgage, it will give you a binding offer. This offer details the loan amount and disbursement method, interest, repayments, fees, and other expenses. It has a minimum validity of 10 calendar days for you to review and accept or reject it.

Step 2 ● Transparency agreement and signing of the purchase deed

If you accept the bank's offer, the entity will provide you with further documents detailing all the information about the mortgage credit, namely the ESIS (European Standardized Information Sheet) and the FiAE (Standardized Warning Sheet). Between submitting this documentation and the signing date, a period of 10 to 14 calendar days must elapse, depending on the autonomous community. During this period, the law requires that you visit the notary at least one day before signing for a free appointment where the contract will be explained and any queries you may have can be addressed. This step is documented in the notarial transparency agreement.

You will then make a second visit to sign the mortgage deed and property purchase contract, which will involve the buyer, the bank and the management agency

At Billivion Real Estate, we redefine what it means to work with a property agency on the Costa del Sol. We operate as a boutique, clientfocused firm where quality, transparency, and personalised attention come before everything else. Our multilingual team brings extensive international experience and deep local market knowledge, allowing us to guide buyers, sellers, and investors with precision and confidence.

We don't just show properties—we curate opportunities. Every client receives strategic advice tailored to their goals, access to trusted partners, and a seamless experience from the first consultation to the final signature. Our commitment to integrity, professionalism, and exceptional service has positioned Billivion as a trusted reference for those seeking a secure, informed, and elevated real estate journey in Southern Spain.

Choosing Billivion means choosing expertise, discretion, and a team that genuinely puts your interests first.



CONTACT US

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