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BUYERS GUIDE

THE COMPLETE GUIDE FOR PURCHASING A HOLIDAY HOME IN SPAIN

HOLIDAY HOME IN SPAIN

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HOLIDAY HOME IN SPAIN

**INFORMATION REGARDING PURCHASE
AND RENT OF HOLIDAY HOMES IN 2024:**

The volume of residential property sales in Spain has continued to show strong growth. In 2023, sales increased by 12.3% compared to 2022, with Málaga province once again leading the way, reflecting its popularity and robust real estate market.

According to the Spanish property registry, property prices in Spain increased by 6.5% in 2023, highlighting a steady upward trend in the housing market.

In the municipality of Marbella, the prices has increased by 18,6% in the past year alone, reaching an average of 4,138 € per square meter.

Overall, property values in the Costa del Sol have been increasing annually by an average of around 4-5%, with notable spikes in specific areas driven by high demand and limited supply.

This upward trend is expected to continue, fueled by the region's popularity among international buyers and robust tourism.

The Swedes remain significant buyers in Andalusia, now accounting for 10.5% of foreign purchases. The English continue to lead at 25.1%, followed by the Belgians at 8.3%, French at 5.1%, Germans at 5.0%, Dutch at 3.4%, Danes at 2.9%, Norwegians at 2.8%, and Russians at 2.3%.

Rental prices have also seen significant increases. In 2023, rental prices rose by 18.4%, driven by high demand for luxury and modern properties. This trend underscores the ongoing appeal of the Costa del Sol as a prime location for both holiday rentals and permanent relocations.

INFORMATION REGARDING PROPERTY TOURISM AND YEAR SEASON IN 2024:

In 2023, Spain set a new record with 89 million international visitors, solidifying its position as one of the world's top tourist destinations.

Spain's economy continues to show resilience and growth. GDP growth in 2023 was 2.8%, with forecasts for 2024 predicting similar positive trends. The record number of tourists, declining unemployment, improving international credit rating, and low-interest rates contribute to a favorable outlook for the Spanish economy and property market.

Spain continues to benefit from safety concerns in Middle Eastern tourist destinations such as Turkey, Egypt, and North Africa, making it a preferred travel spot.

In January 2024, Marbella received a total of 34,100 visitors, marking an increase of 19.1% compared to January 2023. Over 76% of the registered visitors came from foreign countries, an increase of more than 22% from the previous year's numbers. This indicates a growing trend towards long-term residency, reinforcing Marbella's reputation for a year-round tourism season.

Marbella, known for its residential tourism, sees real estate sales closely tied to the influx of tourists attracted to its renowned lifestyle and amenities. The high number of tourists directly influences the robust property market, making it a prime location for second homes.

In 2023, Málaga Airport welcomed approximately 20.7 million passengers, a significant increase from previous years and surpassing pre-pandemic levels. This growth reflects the region's strong recovery and rising popularity as a tourist destination.





With increasing prices on the Spanish housing market and cheap flight tickets to Spanish airports, the number of people from Scandinavia, Benelux, France, Germany, Russia, and Poland buying holiday homes in Spain is drastically increasing. It is called "Europe's California" - the international city of Marbella and region - just 3 hours or less away from the Northern and Eastern European Airports.

Here you will find the sum of all the enjoying experiences and the world-famous lifestyle: Beautiful architecture, fantastic surroundings for an active lifestyle with golf, mountain biking, cycling, climbing, trekking, horseriding, polo, swimming, and surfing.

The 320 sunny days a year, the international community and lots of outdoor free time activities make the Spanish Sunshine Coast "Costa del Sol" one of the absolute most popular places to purchase a holiday home in Europe. This mainly counts for the regions in and around Marbella, which has grown into one of the most sophisticated and trendy places to purchase a holiday home, or "second home" since the new part of the city's foundation around the Marbella Club Hotel on Golden Mile in 1954 by Prince Alfonso of Hohenlohe-Langeburg.

Marbella's housing market is in such massive growth that many of the housing market experts appraise this exact region to be on the threshold of a new Golden Age. With increasing housing prices pending, Marbella is the perfect choice to buy a second home right now.

Although, it is always a good time to buy if you buy with lifestyle in mind. And lifestyle has always been the most basic selling argument for those who choose Marbella. Though the prices are on the rise again, they have not at all reached the levels of 2006 and 2007 in most parts of the municipality.

Historically low variable and fixed rates on mortgages, explosive tourism statistics, which year after year sets new records, national and local economies in substantial improvement, Spaniards, whom themselves have started purchasing in Marbella once more and funders from 2012 who have invested hundreds of millions of Euros in land and project on the entirety of Costa del Sol, are all of the factors that help create a success for the property tourism.

However, which region should you choose in Marbella? How will you get the financing for your property purchase in Spain? How are the Spanish inheritance and tax laws in relation to your home country? Also, how does the purchasing process work?

All of that, and so much more, we can help you to understand in this guide, where we have collected the most important pieces of information you need to know, before purchasing a holiday home in Spain.

CHOICE OF AGENT

The vast majority of holiday home buyers have limited knowledge of the Spanish housing market. That is why you should ally yourself with a professional agent in Spain, which:

- Receives good customer recommendations
- Has made successful experiences in the local market
- Offers a full counselling package for FREE.
- Can prepare you before departing, to receive the best possible yield of your inspection tour down south
- Offers assistance to airline, hotel booking, VIP service and useful experienced all-round advice.

ALL-INCLUSIVE COUNSELLING PACKAGE

To achieve maximum security and to cover the most crucial aspects of a house purchase, financially, legally and what concerns local expertise in regions and properties, it is best to choose an agent who will help you to dress appropriately, even before you travel south to purchase your dream home.

There is a benefit of choosing an agent, who has access to all of the available homes in the area – both new developments and resales – and who can and will, help you with finding the home that suits your needs and your budget. The professional agent is a particularly important counsellor and coordinator, which can also help you by providing you with a lot of essential conditions regarding the trade. This applies to e.g. appraisal of this particular region, maximum price reductions, house purchase with an eye for investment, loan approval at the bank, minimization of purchase costs, choice of lawyer, choice of notary and a bunch of other things that can be difficult in another country.

ADVANTAGES OF USING A PROFESSIONAL AGENT IN SPAIN:

- Thorough introduction in the local areas and activities, that matter for your lifestyle.
- Help with advance approval from credit institutions.
- Saves time, because the agent has access to all the homes on the market and has in advance deselected those which are problematic and selected houses where the price and quality are reasonable.
- Certainty that the house lives up to the existing Spanish laws
- Assistance with negotiating with the seller or builder, in terms of price and conditions
- Help with choice of lawyer and notary
- Help with creating a Spanish bank account and application for an NIE-number
- Good advice before, during and after your purchase. Establishment of a long-term cooperation

WHAT SHOULD I PAY ATTENTION TO, WHEN CHOOSING AN AGENT?

It's important to choose an agent, in which you trust. If the chemistry and the first impression isn't right, there's a significant possibility of bad cooperation.

You should always choose an agent with detailed knowledge of the area. That will guarantee, that you are purchasing at the right price and that the house is in an area in which the conditions are as you wish.

Also, make sure that the agent speaks English on a high level or your language. That way you can avoid any linguistic misunderstandings, which may be expensive in the long run.

Moreover, it is also vital that your agent understands your culture. There is a big difference in how purchasing a house in your home country takes place, and how it takes place in Spain. That way, you will receive the best counselling and avoid any uncomfortable surprises.

CHECKLIST FOR THE CHOICE OF AGENT:

- Is there good chemistry and a good first impression?
- Is it an agent with detailed knowledge of the area?
- Does the agent speak proper English?
- Does the agent have an understanding of your culture?
- Do you experience the right level of service with the agent from the start? Is there time for you? Are your inquiries answered quickly? Does the agent understand your needs?
- Can the agent counsel or convey counselling regarding all the aspects of the trade and take your national background into consideration in relation to Spanish legal, financial and local conditions?

WORST CASE SCENARIOS YOU SHOULD AVOID:

- Don't believe anything that sounds too good to be real. For example, many agents will draw in customers by advertising some attractive houses for an unrealistically low price online. By doing that, they make you travel south. When you then arrive and ask to see the dream house in person, it has always been sold a short time prior. The agent will then quickly suggest something, that is either more expensive or worse, than the other and that you should strike now, fast, to not "miss" the opportunity again. The truth is that the attractive house which you have been promised a tour of was sold several months ago and usually at a much higher price.
- Avoid agents who pressure you to buy, without you having had proper time to deliberate.
- It is very okay to be thrilled, but avoid buying on an impulse during your "happy holiday in the sun." You risk ending up with a house that you do not need, rather than the one that you do need.
- Avoid letting yourself be pressured (or pressure yourself) too much on the budget. In the end, it is a lot easier and faster to complete a purchase with a realistic budget.
- Avoid leaving a security deposit in a house, before you have the finances and a purchase agreement in order, and if you do choose to leave a security deposit to reserve a home, e.g., to take it off the market, then leave the deposit with your own lawyer's client account.
- Never buy anything without your occupancy permit – let your lawyer check these conditions
- Avoid projects where you run the risk of it evolving, that means when and if you get a building permit unless you have a professional background of doing so. For example, you can buy a supermodern villa project, which would typically cost £2 million, but at half price, without a guarantee of when the construction is complete. It can be delayed 1-2 years, or in the worst case scenario even longer.





CHOICE OF A HOME

When choosing to purchase a home in Marbella and the Costa del Sol area, you must decide between buying a resale property or a new development.

In 2023, out of the 510,432 properties sold in Spain, nearly a third were in the Málaga region, reflecting the highest number of property transactions since 2008. Of these properties, 414,123 were resales, and 96,309 were new developments.

The current housing market shows significant demand for properties priced between €250,000 and €1,800,000 for flats and €800,000 to €3,000,000 for villas.

There are currently 75 new development projects for sale in Marbella, Ojén, Benahavis, and Estepona, ranging from €250,000 to €5,000,000. In total, 3,200 properties are available, with 63% already sold or in the contract phase, indicating a robust market for new developments.

In the most popular areas of Marbella, such as the beachside on Golden Mile, demand exceeds supply, pushing prices upwards. For example, in the Puente Romano area, prices have continued to rise significantly. A typical two-bedroom flat, which sold for €1,150,000 in 2017, is now selling for around €1,900,000 in 2024. While demand in this exclusive area is naturally limited, there are many other attractive areas where prices remain more reasonable.

RESALE

You can choose to purchase an existing home, which is either in good condition or one which needs to be renovated which in most cases can be done relatively cheaply. In general there are relatively few of these so-called “craftsman offers” (apart from bigger villas, which needs a loving touch), however, a new kitchen, removal of a partition so you can have a more open concept and smart furnishing can often do wonders. Most people can – with good taste, smart interior design, and a little paint – decorate very stylishly.

There is a wide selection of homes on the market, including flats, townhouses, and villas in various areas, each of which has its own character. You will have to prioritize the most important things which are a must for you and accept the best possible solution, which can then be renovated and decorated according to your wish.

Your agent must be responsive and must be able to offer you everything, support in your choices, but also be able to inform you honestly if you are heading off course.

NEW DEVELOPMENT

If you want a new home in a modern style, you can, as many do, buy a new development which is delivered in 1-3 years after the conclusion of the purchase agreement. There is often a good profit of 20-30% connected to such a purchase, as you receive something of value in the trade by being a part of it from the beginning.

Generally, there is no cheating or big risk involved regarding project construction. That is a thing of the past, that buyers lose their money on new buildings. Furthermore, you must ascertain yourself that your lawyer checks that the right guarantees and insurances are part of the purchase agreement.

West of Marbella, a lot of construction takes place in Benahavis, La Quinta, San Pedro and Estepona, and east of in the areas such as Cabopino, La Cala, Mijas, and Fuengirola. Costa del Sol is historically expanding west, which is also where you often find the most unspoiled and scenic development projects.

You must choose an agent which has good cooperation agreements and concrete experience with the project developers, so you can be introduced to some of the best new homes in the right price range – the purchase agreement must be reviewed with critical eyes by your lawyer.





CHOICE OF FINANCING

DETERMINE YOUR BUDGET

It's important to determine how much you can purchase for from the start. Many buyers start looking for a house, without knowing their budget. This can lead to you finding your dream house, only to realize that it is out of your budget, or that you cannot receive the financing for the purchase.

FINANCING IN SPAIN

You can easily choose to finance your house purchase in Spain through a Spanish bank. Virtually all the Spanish banks are very interested in receiving customers from the north, where there has been an economic upsurge through the recent years, and the buyers are generally reliable. The demands a Spanish bank requires is equivalent to the standard requirements asked in Northern and Eastern European banks.

Your real estate agent can help you communicate the contract with a Spanish bank, who either speaks your own language or English on a high level, as well as help you procure the correct documents so that you can become pre-approved for a loan. Moreover, some of the agents have, as part of their counselling package, a good overlook at which banks offer the best conditions.

HERE ARE THE TYPICAL REQUIREMENTS, ASKED IN THE HOUSE TRADE AND YOUR ECONOMY REGARDING FINANCING IN SPANISH BANKS:

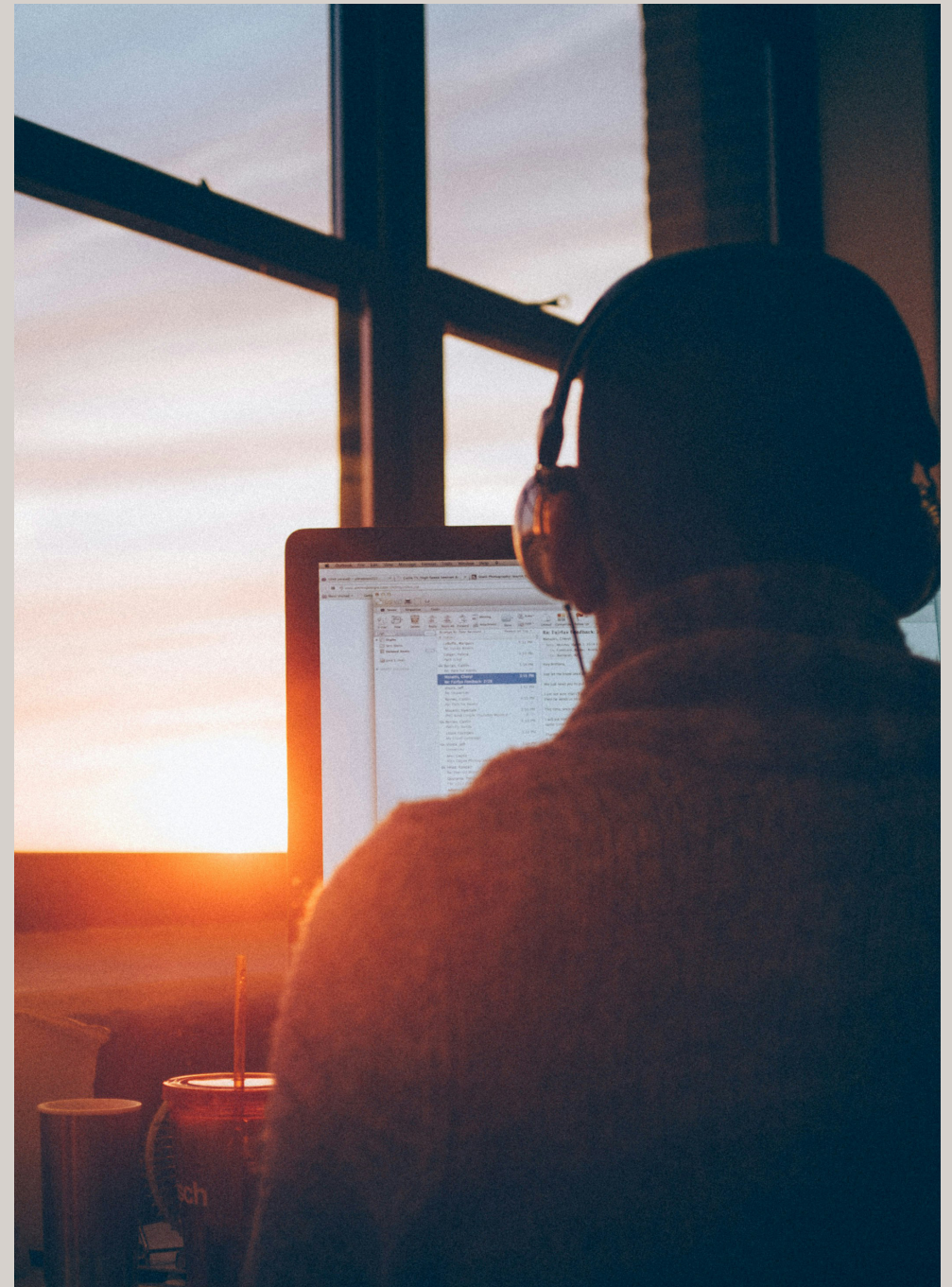
- If you are not a resident in Spain, the amount you loan can go up to 60-70% of the house's value
- The home must live up to all legal requirements in Spain.
- There can't be any registered payment problems in your credit history.
- You must, like in a bank in your home country, be able to document a stable salary.
- The duration of the loan must be adapted, so it expires at its latest when you are 75 years old. If there are more loan takers, this applies to the oldest loan taker. However, this can be adjusted, if the youngest loan taker has the main income.
- Good advice before, during and after your purchase. Establishment of a long-term cooperation

FINANCING IN YOUR HOME COUNTRY

You can also very often choose to finance the house purchase through a mortgage in your home country. Most often it will - like in your choice of agent - be best to choose a counsellor who has an understanding of the culture in your home country and of course a solid footing in Spain. This makes the whole process both safer and faster.

The advantages of choosing to finance in your home country are, that you can often mortgage the Spanish house's value higher. Some places upwards of 80% or more. If you have equity in your house, you can with good benefit take a loan in this, which then can be used for the purchase of the Spanish house.

Last, but not least, this, of course, means that you are speaking with a bank, that speaks your own language. Good communication is always the key to a successful purchase.



CHOICE OF LEGAL COUNSELLOR

For house buying in Spain, there are no requirements about a buyer and seller needing a lawyer to be connected to the transaction. However, there must be a notary involved with the signature of the deed.

LAWYER


Even though there are no requirements telling you that a lawyer must be involved, we strongly recommend that you seek legal counselling at an independent lawyer anyway, or everything could go wrong, and you could suffer losses, as there could be a lack of exchange regarding crucial information. The best is to make use of a Spanish lawyer, who also speaks English on a high level. This way, you will make sure that you understand all the parts of the purchase process, and take the right precautions. The lawyer should be involved as early as possible, before the signing of the private purchase agreement takes place, and not after signing the deed.

There could be conditions in the private purchase agreement, which cannot be subsequently changed after signing the deed.

NOTARY

By signing the deed, it is demanded by the law that a notary is involved. The notary's function is to make sure, that the signed agreement receives an official status and to guarantee that the agreement is authentic. After the notary has signed the purchase agreement, the purchase can be brought into the Spanish land registry.

The notary is an independent third party, who has been appointed by the Spanish state administration. However, these are private traders, whom you can freely choose between.

A man in a dark suit and brown shoes is walking away from the camera across a zebra crossing. The white stripes of the crossing are prominent, creating a strong geometric pattern. The man is carrying a black briefcase in his right hand.

**Tip: Your agent can help you, by referring you to an excellent local lawyer and notary.*

CONTRACT

Before signing the deed, a contract is made, which outlines rights and obligations for both seller and buyer. The contract is valid until the final deed is signed. By signing the contract, the house is reserved for the buyer, and normally the buyer simultaneously makes a deposit equal to 10% of the purchase price.

The Spanish legislation establishes most of the conditions regarding the house trade, which is why most people use a standard contract – possibly with a few alterations.

DEED AND TAKEOVER

Normally, the signing of the deed and the takeover takes place simultaneously. During the signing, a buyer and seller, as well as a notary is involved, who works as an independent witness to the trade.

The document is always signed in Spanish, and after the signing, the purchase is registered in the Spanish property register. The purchase cannot be registered without the presence of a notary, and the registering is important, to make sure the purchase is covered by all guarantees.



OTHER IMPORTANT POINTS

TAX WHEN PURCHASING A HOUSE IN SPAIN

The tax rules regarding purchases of Spain are a lot different than in your home country. Here you pay both the tax/VAT in connection with the purchase itself, and then you will be taxed annually of the property's value, although this tax is relatively limited.

OVERVIEW OF TAXES REGARDING HOUSE PURCHASES IN SPAIN

AT THE TIME OF PURCHASE:

- IVA (Spanish ITP fee) of 8–10% on resales and 10% VAT on new buildings.
- AJD (stamp duty) of 1–1,2% on resale and 1,5% on new buildings.

ANNUAL TAXATION:

- IBI (tax of the house's cadastral value) which is typically around €400 with a deed value of €200.000 Impuesta.
- Sobre la Renta de No Residentes (income tax for foreigners without a permanent residence in Spain), which is calculated as 19–24% of the cadastral value times 2% (or 1,1% with revised market value).
- In addition to these two and the property tax in your home country, some smaller ongoing fees to, e.g. daily renovation must be paid. When purchasing a holiday home in Spain, the Spanish IBI tax is often deducted in the property tax you pay in your home country.

NIE-NUMBER

An NIE-Number is an identification number, which is appointed by the Spanish domestic ministry. All foreigners who purchase or sell real estate in Spain must have one.

You must either meet up at the police in the municipality in Spain, where you wish to purchase property or apply through the Spanish embassy in your home country. You will get the fastest treatment if you do it in Spain.

But even here there can be a lot of bureaucracy, a lot of waiting and local requirements. That's why it can be an advantage to make your lawyer do the registration, even though it's more expensive than doing it yourself.

Requisition of an NIE-number is included in the complete counselling package at the professional agent and without any extra charge.

INSPECTION TOUR

The inspection tour gives you an excellent opportunity to see different areas and properties. Meanwhile, it's also a great opportunity to meet your agent and to choose your lawyer and bank. This is done most efficiently when you can look them in the eyes.

If your agent arranges the tour well, it doesn't need to last more than 2–3 days. However, most likely you will want to stay much longer when you first get a taste for the atmosphere in Marbella.

The tour should take place during weekdays, as it gives the best opportunity to visit banks and lawyers. If you buy a property during construction, it's also necessary to come on a weekday to gain access to the construction site and to see the area.

Make sure your agent plans the tour, so it doesn't happen during any local festivities. That will give the wrong impression of the area, and can also mean that there won't be access to all the things you need to see and visit.

It is recommended that you rent your own car for the inspection tour. Partly, it's cheap to rent a car, partly you will then take responsibility yourself to get to know the areas in a whole other way, than if you were in the backseat of your agent's car.

In conclusion, you travel to Spain to enrichen yourself with good experiences, and it's here where it's best to start the process, before actually purchasing a property, so you can base your choice of the area on real personal experience.



CHECKLIST WHEN BUYING A HOLIDAY HOME IN SPAIN:

- Choice of agent
- Make a budget covering how much you can buy for (remember to account for approx. 11,5% in trade costs, taxes, and fees)
- Get a pre-approval at a Spanish bank or a bank in your home country
- Go on an inspection tour
- Choose area
- Choose lawyer
- Create a Spanish bank account
- Order an NIE-Number
- Sign private purchase agreement with the seller
- Choose notary
- Sign deed and receive keys to the house

CHOICE OF AREA

The increase in the home sales supports the general assessment that the housing market in the municipality of Marbella, is at a golden age of rising housing prices in the coming years. This makes it a really attractive time to invest in a house in Marbella. With its warm climate all year round, Marbella is a pearl on Costa Del Sol and among one of the most popular holiday destinations for tourists from all over the world. So you don't need to speak Spanish to get by around here.

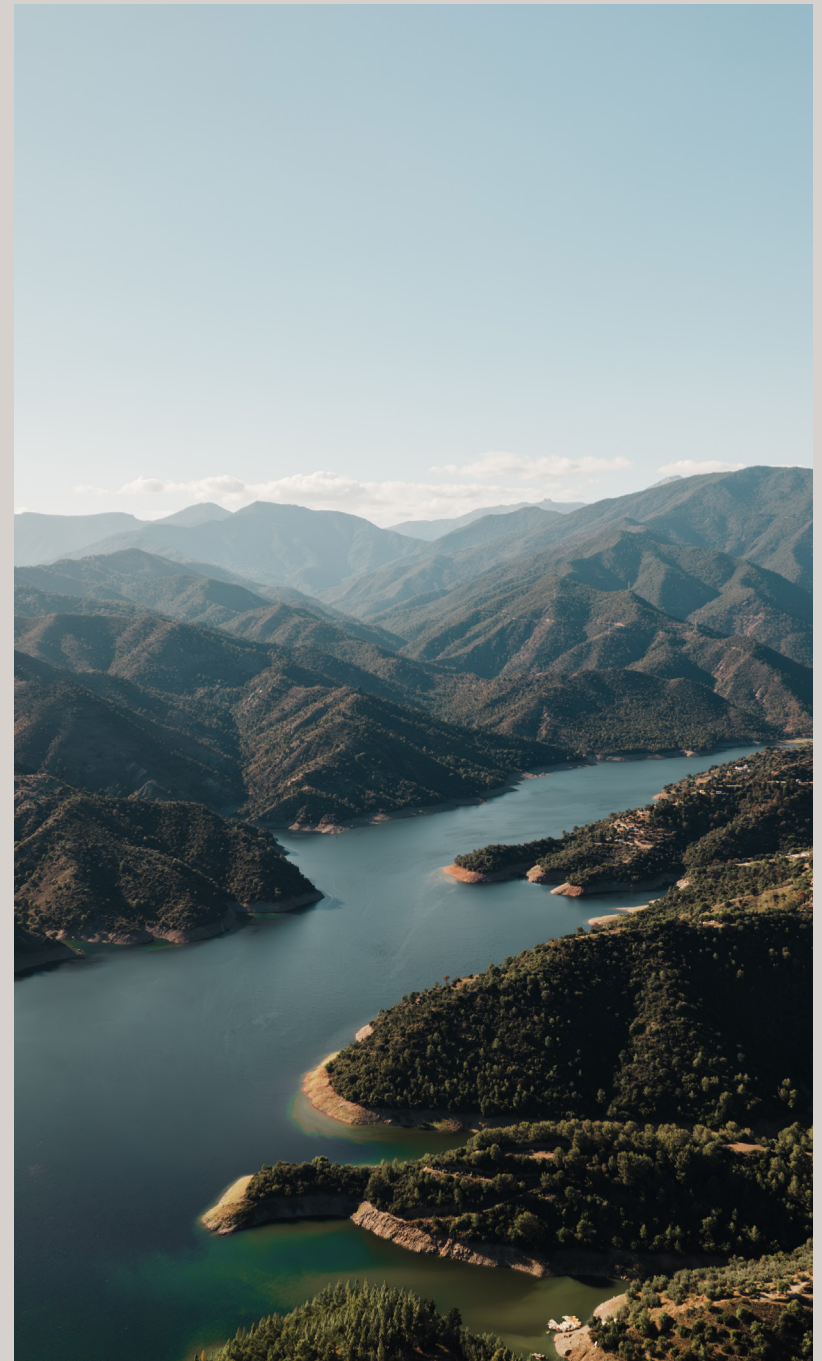
And with more than 16 million arrivals annually in Málaga airport you have assured a fixed current of tourists, if you wish to rent out your holiday home some parts of the year. Actually, you can expect that the rental incomes can cover your housing costs, and even the housing costs regarding your own holidays in the house if you rent it out the whole year.

Unlike most Mediterranean cities who shut down at the end of September and regains life again in the spring, Marbella is "open" all of the year's 12 months. The rising number of tourists out of the high season - July and August - has helped shorten the winter season, as more restaurants, including on the beach, businesses and more, are open year round.

The rising low season activity is just one of the many signs, pointing at Marbella developing its popularity, as more and more people wish to avoid the cold winter months in the rest of Europe, to visit the high quality of the Mediterranean's most southern destination.

GENERAL QUESTIONS YOU SHOULD CONSIDER WHEN CHOOSING AN AREA:

- Is there access to recreational activities, restaurants, shopping opportunities and nightlife in the area year round?
- Are there good public services, such as hospital, posthouse, school, and police?
- Is it relatively close to highway A7, so you can quickly travel from point A to point B?
- How is the public transport in the area?
- How stable are the supply services, such as water, electricity, gas, and internet in the area?
- Is it a safe area, where you can travel freely at all times of the day?
- How much does the beach life mean to you? Do you go to the beach every day, or do you appreciate the peace and scenic view a little higher up in the mountains? Remember, that no matter where you live in the area, you will live close to both beach and mountains, so you can quickly get to where you want to be.





THE AREAS IN MARBELLA

There is no place like Marbella. Excellent public services and safety, good infrastructure, more than 40 golf courses, tennis clubs, sport facilities of all sorts, grand natural areas - with possibilities of climbing, trekking, mountain biking, surfing, horseback riding in the mountains and polo - 3 marinas, excellent restaurants and an attractive nightlife, makes Marbella the only holiday resort in the Mediterranean region with an active 12-month season.

That's why Marbella attracts hedonists and connoisseurs from all over the world - and more cheap flight connections from the north make it easy to travel directly south.

In the Marbella area, there is no specific centre. Puerto Banus is often referred to as the centre, even though most people rarely go there, but at the very least, the marina is an excellent reference point, besides also being the most massive crowd-puller during the high season.

As we have experienced the area for more than ten years with a high level of activity, there are a whole lot of oases and fantastic little and larger areas. Hereunder you can achieve a better insight - firstly in the areas in and around Marbella, and then the areas from Sotogrande in the west to Malaga in the east.

MARBELLA

What was once a small white village for local fishers, is, thanks to the German prince Alfonso Hohenlohe, who established the legendary Marbella Club Hotel and its descendants, has become known as one of the most cosmopolitan beach resorts and tourist attractions.

Marbella has a grand nature, which is protected by the beautiful Sierra Blanca mountains, as well as a surprisingly attractive and charming Casco Antiguo (old district) filled with narrow streets with little tapas bars, bodegas, delicious gourmet restaurants and well-groomed flower decorations. Particularly known in Marbella's old district is "The orange square" (Plaza de los Naranjos), which is very popular both with the locals as with the tourists – in here you can find little ice cream bars and wine bars, where you can for just 2 Euros enjoy a good glass of local wine and olives.



PUERTO BANÚS *(5 km west of Marbella)*

Puerto Banús is a very popular coastal city and marina located in Nueva Andalucía, just west of Marbella – it was built in May of 1970 by José Banús, a local property developer – as a luxury marina and shopping complex. It has since then become the most central hub on Costa Del Sol with 5 million visitors annually – also popular among international celebrities.

Puerto Banús is developed around a coastal city in the Mediterranean architectural style, and here you can find expensive shopping malls, restaurants, and bars. There's also a large scene for exotic cars and sports cars, owned by international celebrities and wealthy owners, who also own the big yachts.



NUEVA ANDALUCIA *(5 km west of Marbella)*

Nueva Andalucia is a very popular and well-established residential area, especially among Scandinavians and the international – not least Scandinavian – youth and ideally located in walking distance from Puerto Banus and within a 5-minute drive from both Marbella and San Pedro de Alcantara.

The area is amazing and super central for those who want to live within walking distance, without the crowd, bustle, traffic, and noise. Close to beaches, restaurants, bars, nightlife, and facilities in the area and an excellent base for exploration of the entire Costa Del Sol.

Nueva Andalucia is more of a residential area than a city, but it has all the facilities you need, as well as the wonderful Saturday market starting at Centro Plaza. The only thing that Nueva Andalucia doesn't have, is a particularly long history, old buildings or culture. For that, you would need to go to the old district in Marbella or San Pedro.

SAN PEDRO *(8 km west of Marbella)*

San Pedro lies just west of Marbella, and a mere 5-minute drive from Puerto Banus. Here you will find, what is most likely the most typical Spanish city on Costa Del Sol. The city is very Andalusian with narrow, little streets and a central shopping area. Here there are calm parks, squares, and beautiful gardens.

Nueva Alcántara is the area with the newly built boardwalk, where new restaurants and businesses are blooming. Likewise, you will also find the largest, widest beaches, where the house and city development is taking shape.

The city is still under development and in the latest years, has become more and more popular for holiday guests and foreigners moving in. One part of the city consists primarily of the old neighbourhood with little, narrow cobblestone streets and small local boutiques. The other part of the city consists of long stretches of beach, a charming boardwalk and a lot of delicious beach restaurants.



GUADALMINA *(10 km west of Marbella)*

The coastal town Guadalmina is beautiful, peaceful and is located centrally, within walking distance to the boardwalk.

On the beachside of the coastal road, A7 lies Guadalmina Baja. Baja means “down” and the area is the most exclusive in the town. On the other side lies Guadalmina Alta. Alta means “up” and has received the name because it lies on the mountainside. The Alta neighbourhood is in everyday speech merely known as Guadalmina.

In contrast to the rest of the region, where it is often necessary to have a car to get around, it is in Guadalmina quite easy to either walk or cycle around to various restaurants and supermarkets.

There are a lot of residents, as well as locals, living here permanently in the neighbourhood, who among other things, is known for the traditional golf club, Guadalmina Golf Resort. Along the beautiful beach, Playa Guadalmina lies Hotel Guadalmina Spa & Golf Resort, where 9 holes on the golf course reach all the way down to the beach, so you can enjoy both golf and the beach life.

The hotel also offers tennis courts. Otherwise, the beach at Guadalmina Baja doesn’t house many of the otherwise known beach activities. However, it does offer that you can instead enjoy this beautiful, family-friendly beach without being invaded by hordes of tourists.

Near the beach, you will also find the beautiful, historical Las Bovedas, which are the ruins of an ancient Roman bath, as well as a large selection of restaurants and cafes.





BENAHAVIS *(12 km west of Marbella)*

Benahavis is a Spanish mountain village, located between Marbella, Estepona and Ronda 5 km from the coast. The village is known for its local restaurants and charming narrow streets. The village is in lament terms, called “ruta gastronomía”.

The village itself is surrounded by a large green nature park with countless oases, each offering open hilly landscapes, intimacy, and enjoyment.

Andalusia is known for its small white villages, spread across the mountains in all of the regions. Benahavis is the white village located closest to Puerto Banus and Marbella. That’s why it pulls in the complete Andalusian charm, in the international space of the coast.

Meanwhile, the neighbourhood is located in one of the “cheapest municipalities”. This is due to community fees in this municipality is substantially lower than the rest of the regions. Furthermore, you can acquire a building permit much faster here, than in Marbella.

The area has 9 of the 60 golf courses on Costa Del Sol. A number expected to rise to 15, in the course of the next decade. Benahavis is without a doubt a very desired place to have your house.

EL MADROÑAL *(20 km west of Marbella)*

On the edge of the nature park, Sierra De Las Nieves lies the peaceful and withdrawn El Madroñal in the municipality of Benahavis. As in La Zagaleta, it is a well-guarded area, which is only accessible to residents.

El Madroñal is luxurious and attracts celebrities from all over the world, seeking to get away from the big crowds. The calm and idyllic surroundings with large beautiful cork trees give peace of mind and slow down the tempo. Although, the city life of Marbella and the crowding on the beaches is merely a 20-minute drive away.

Known musicians such as Björk, Mariah Carey, Cher and The Cardigans, have all found inspiration in El Madroñal's beautiful landscape, as they were in the now-defunct El Cortijo sound studio.

LA ZAGALETA *(20 km west of Marbella)*

La Zagaleta offers luxurious villas and mansions, which can only be matched by a few places in the world. The closed, well-guarded area means that you can be undisturbed and be free of trespassers.

Residents in the area have the exclusive rights to the two golf courses, La Zagaleta and Los Barrancos. There are also private clubs with swimming pools, billiards, bowling and tennis courts, and in "The Riding Club" you can receive private horseback riding tutoring on majestic Arabian and Spanish horses, as well as Welsh ponies.

La Zagaleta is the creme de la creme when it comes to what the housing market can offer in Marbella. This extravagant and withdrawn village houses international stars, politicians, and royals, who all want to holiday in peaceful surroundings, away from the spotlight of the media.

ESTEPONA *(25 km west of Marbella)*

Estepona is a mere 15-20 minute drive from Marbella. Estepona covers an area of 137 square kilometres in a fertile valley with little creeks, big mountains and nature areas. Here Sierra Bermeja dominates, with reaches the height of 1.449m on the top of Los Reales.

Estepona is known for its white beaches, stretching along 21 km of coast, and is a popular resort and holiday destination. The authentic and charming old neighbourhood is worth multiple visits if you are in the area. It is larger than the old neighbourhood in Marbella, and there has recently been a blossoming which is impressive. This accounts for clean streets and fascinating new restaurants.

Estepona is a popular holiday destination the whole year round. It has two beaches with EF's blue flag and a modern sports marina with many tapas bars and restaurants. The white-walled centre with handsome flower decorations has many shops and picturesque squares with a special spirit.

CASARES *(40 km. west of Marbella)*

The picturesque city of Casares lies with its beautiful white houses, up along the mountainside with a Medieval castle on the top. The city lies 15km inland from the coast, and with its mere 3.000 residents, it provides peace and quiet from the coastal cities' busy tourist life, even though you are only a 15-minute drive away.

The city offers beautiful sights, hiking in the hilly landscape, beautiful ruins of old churches and castles, golf courses, as well as beautiful beaches - among them a dog beach - all of this very closeby.

SOTOGRADE *(50 km west of Marbella)*

Sotogrande lies just by the mouth of the Guadiaro river, and here you will find lots of beautiful nature with the mountains in the background and the beautiful beach in the foreground.

There are many activities, e.g., the two golf courses Sotogrande and Valderrama, the polo club, beach activities as well as a beautiful marina with restaurants and cafes.

Sotogrande also represents the summer residence of several of the most powerful families in both Spain, France, and England.



LOS MONTEROS *(5 km east of Marbella)*

Los Monteros is a cohesion of the three areas Los Monteros, Bahia de Marbella, and Altos de Los Monteros. This exclusive area houses Hollywood stars such as Antonio Banderas and a number of prominent business people. And despite its placement down by the coast, and nearby Marbella, the area still offers green, calm surroundings.

The prices are higher than in any other part of eastern Marbella, however, the area is also so attractive, that most of the properties are sold as fast as they are put up for sale.

The area's popularity is very understandable. Because, besides providing you with calm surroundings with all the facilities a few minutes drive away, Los Monteros also has one of the absolute best beaches in Marbella.

On the beaches lives and thrives the luxurious Marbella lifestyle in clubs such as Hotel Los Monteros' La C bane, who attracts the rich and famous. The area also offers lots of luxury villas and flats, among them entirely new buildings.

EL ROSARIO *(10 km east of Marbella)*

10 km east of Marbella lies El Rosario, who is primarily a residential area with lots of beautiful villas and flats.

But, the little city has more or less grown together with the neighbouring city, Elviria, where there is access to both an international school, tennis clubs, golf courses, restaurants, cafes, beauty salons and some of the most famous beaches in Marbella. The area is ideally located near the beach, a 5-minute drive away from Marbella and a mere half hour drive from Málaga airport.

LAS CHAPAS *(10 km east of Marbella)*

Just by Elviria, you will also find the beach area Las Chapas, which is very popular and nearly packed with people in the summer season. This is the place of the famous Nikki Beach Club, where the rich and famous flood to. The area offers lots of hotels, restaurants, clubs, bars, and cafes, which are all open the year round.

The beach provides lots of activities, and there is a lifeguard, showers, beach umbrellas, sunbeds and toilet facilities. In Elviria, bordering Las Chapas, you will find both good shopping capabilities and an international school.

ELVIRIA *(12 km east of Marbella)*

Just by El Rosario, lies Elviria, with its fantastic beaches. The long beach boardwalk, stretching many kilometres, offers a large selection of restaurants, bars, and cafes.

In the city, you will find both supermarkets and smaller Spanish speciality shops. And if you need more shopping options, you are only a few minutes drive away from the mall La Cañada, which offers more than 150 shops.

In Elviria you will find both town halls, churches, post offices, schools and one of the areas' best 18-hole golf courses Santa Maria Golf Club, where the golfing takes place in the middle of the forest between beautiful pine trees and old crooked oaks.

The beaches are booming with water activities, and the residential areas are only 5 minutes away from all the life on the beaches, but still provides lots of peace and quiet when you need to retreat.





CABOPINO *(15 km east of Marbella)*

Cabopino is a genuine Mediterranean city, offering a quiet and cosy marina, only a 20-minute drive away from Marbella. The city's location makes it hard to spot from the big roads, which is why there are fewer tourists visiting here than other places.

The marina still offers both bars and excellent restaurants. You will also find the golf course Cabopino Golf Course, as well as beautiful sandy beaches – there is even a nude beach west of the city.

LA CALA DE MIJAS *(20 km east of Marbella)*

In the middle, between Marbella and Fuengirola, lies La Cala de Mijas down by the coast. The city has 24.000 residents and lots of tourist life.

The coastal city has a long history and holds a lot of handsome historical buildings. Among these are fortifications, originating all the way back to the 16th century, and was a part of the areas' defence against the attacking Berbers of North Africa.

La Cala also offers gorgeous sandy beaches, as well as excellent restaurants and bars. And of course, you can also swing your driver on the famous Calanova Golf Club.



MIJAS PUEBLO *(35 km east of Marbella)*

One of the jewels of Costa del Sol is the beautiful little village of Mijas, which lies on the mountainside 400 meters above sea level, approx. 10 km from the coast and has a magical view. Out of the 7,500 residents, there are so many foreign citizens, that the town hall has established a very useful department for foreigners.

When you are walking through the narrow cobblestone streets in this white, charming Andalusian village, you will notice what has attracted foreigners to settle here throughout the years. Many artists and writers have made it their home and enjoy the benefits of the excellent year-round climate, on a comfortable distance from the commercial coastal cities further down the mountainside. That's why you can find wonderful handcrafted ceramics and paintings by acknowledged local artists.



BENALMADENA *(45 km east of Marbella)*

Benalmadena and its privileged location with a view of the Mediterranean lie just 19 kilometres from Malaga airport, so the city is easy to reach both from Malaga and the airport using the country roads or by train or bus.

It's always lively, but the busiest time of year is in the hot summer months, where the population more than triples with up to 100.000 people.

From the A7 you can travel by Arroyo de la Miel through beautiful gardens in La Paloma Park down to the coastal strip, Benalmadena Costa, running along the sea, where the area "Carihuela", which is famous for its specialities in fish and shellfish restaurants begins. There is also amusement parks and a scenic lift ride up to the mountain through lots of shops, bars, restaurants and an art museum.



TORREMOLINOS *(55 km east of Marbella)*

Torremolinos is just 7 km west of Malaga airport and was known as the first place, in the 50'ies, to develop itself into an attractive Costa del Sol holiday resort – now known for its clean sandy beaches, a wide selection of hotels, bars, fish restaurants and a variety of different entertainments, activities and nightlife.

Outside the season, the city has more character showing of it being a suburb of Málaga, and the atmosphere is much more Spanish, especially during the weekends.

Cuesta del Tajo, by the end of San Miguel, leads you down a steep stairway through the old fish district, El Bajondillo, which is a favorite, picturesque area with restaurants and kiosks in a market style fashion – in the bottom lies El Bajondillo beach.

MÁLAGA *(60 km east of Marbella)*

Malaga, the metropolis, offers everything from smart shops, beach life, cosy cafes and excellent restaurants, to sports, historic building and cultural experiences such as the Picasso museum, the modern art museum or the Pompidou centre.

No matter if you wish to enjoy one of the traditional, freshly caught sardines on the waterfront, a tour of one of the many galleries, tapas on the Atarazanas market or throw yourself into the thriving nightlife, then Málaga is the place. The city has experienced a rapid blossoming in the last couple of years.

And with the airport so closeby (just a 20 min drive away), which offers lots of departures to and from all important northern, eastern and southern airports, you will arrive both fast and cheaply, to your second home in the warm and lovely Spain.





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