Trébol Homes

The Irish Buyer's Costa del Sol Checklist

Twelve steps from first idea to keys in hand.

1. **Decide how you'll actually use it**
   Holiday home, rental earner, or future retirement base. The right property is different for each.

2. **Set the real budget**
   Asking price plus roughly 9% (resale) to 13% (new-build) for taxes and fees. Run yours at trebolhomes.com/cost-calculator.

3. **Sort the money early**
   Cash, pension lump sum or Spanish mortgage (60–70% for non-residents). Approval in principle before any viewing trip.

4. **Apply for your NIE now**
   Spain's tax ID for foreigners, via the Dublin consulate or a Spanish lawyer by power of attorney. Do it the week you get serious.

5. **Appoint your own independent lawyer**
   Never the agent's or seller's lawyer. Around 1% of the price, and the best money in the whole transaction.

6. **Pick your towns with winter in mind**
   Research the February version of the town, not just the August one. Community ages better than glamour.

7. **Plan the viewing trip properly**
   Six to eight viewings a day maximum. Same photos and questions in every apartment. Decide nothing on the trip.

8. **Apply the 48-hour rule**
   No signature or deposit until 48 hours after you land home. The right property survives reflection.

9. **Reserve subject to checks**
   Small holding deposit with a clause returning it if legal checks fail. Let the lawyer finish before the big deposit.

10. **Sign the arras with your eyes open**
    10% deposit, walk-away penalties both ways, completion deadline. Only sign once finance is moving.

11. **Complete, in person or by proxy**
    Power of attorney lets your lawyer sign at the notary while you stay home. Funds cleared in Spain a week early.

12. **Set up the ownership properly**
    Utilities, insurance, a Spanish will with the Irish-law clause, and every invoice kept for the eventual resale.

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