How to buy housing in Spain

Choose your flat on our website or directly at the office with a counselor and select the reference of the apartment(s) you like the most.

Contact ShBarcelona for details and arrange a visit.

Once an apartment is suitable and you want to buy it, follow these steps:

3.1 Make a sales proposal “Compraventa”
   a. You must make a formal offer at our office,
   b. For this proposal, you must leave a deposit of €2,000 to guarantee the seriousness of the offer,
   c. The offer will mention two dates: for the Sales agreement and for Deed of sale with a notary,
   d. We will transfer your offer to the owner of the apartment.

3.2 Receive the answer within 5 working days
   a. The owner accepts your offer, go to the next step, or
   b. The owner turns down your offer, your deposit will be refunded.

3.3 Formalize the sale agreement “Contrato de arras”
   a. The contract is drawn up in the office, it will be included in the agreement, the apartment description and surface, the conditions of sale, the signing date of sale’s the Deed of sale and how the outstanding amount will be paid,
   b. It’s usual to anticipate 10% of the total price when signing, but the parties are free to agree otherwise,
   c. The law provides for obligations on the parties and regulates the effects of their eventual failure.

3.4 If you are a foreigner, you have to apply for a NIE
   a. A NIE and opening a bank account are obligatory to buy a apartment in Spanish territory
   b. If you are outside of Spain, you can apply for it by going to any Spanish embassy or consulate,
   c. If you are in Spain and specifically in Barcelona, you can request an appointment online: https://sede.administracionespublicas.gob.es/icpplus/b/citar?accion=ac_entrada,
   d. Documents needed: EX15 form in 3 copies, the copy of your passport or ID with original and copy of the Sale agreement.

3.5 Sign Deed of sale
   a. You may choose a notary, or we can recommend one, there is no difference of cost,
   b. Go to a notary,
   c. Pay the outstanding amount of the apartment price.
4.0 After - sale steps

a. As a new owner, you will be registered at the land Registry; this process will be done by the same notary where you signed the Deed of Sale,
b. As a new member of the community of owners, you have to inform the administrator of the building and facilitate your bank account for direct debit payments and to be notified of meetings,
c. You should contact the energy supply companies (water, gas and electricity) for the change of ownership and direct debit payments, ideally providing actual readings,
d. You must inform Barcelona city hall of the change of ownership of IBI (Property Tax), which you must pay one year after purchase.

5.0 Important

5.1 What cost is involved in buying a flat?

You should calculate approximately 12% of the property price. That amount includes taxes (10% of the price), the notary time and registration of Deed in the land Registry.

5.2 What happens if a party fails to meet its commitments?

a. If the seller fails to fulfill their “obligation to sell” in the agreed terms, they must return double of what the buyer has given them.
b. If the buyer fails to fulfill their “obligation to buy” in the agreed terms, they will lose all the money already paid.