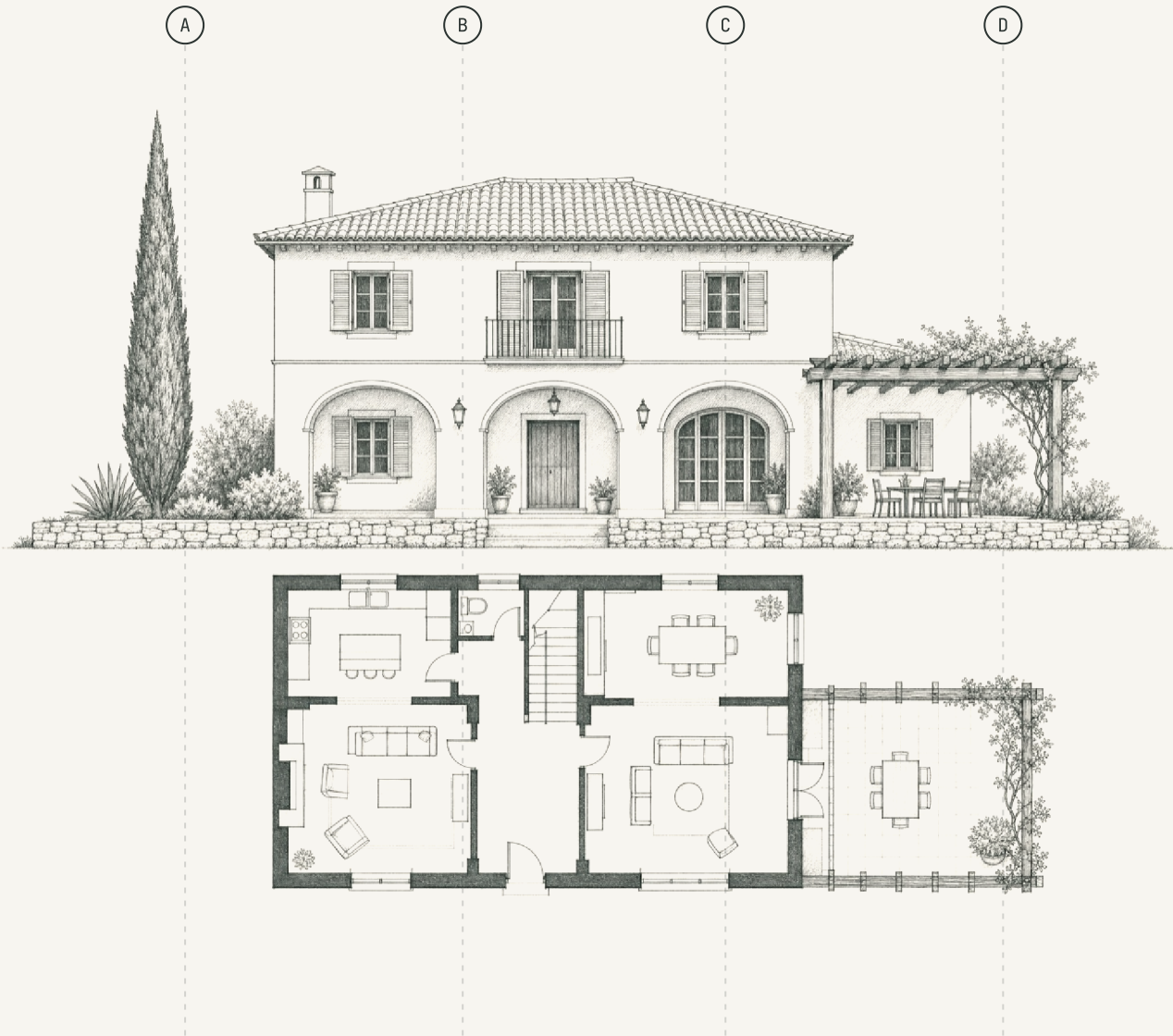


What it costs

On a €900,000 home, expect around €94,500 on top of the asking price.



INSIDE THIS GUIDE

1	Which tax applies to you	p. 2
2	The threshold at €1,000,000	p. 3
3	Where the money goes	p. 4
4	Notary and Land Registry	p. 5
5	What you pay every year	p. 6

RESALE HOME

9%

ABOVE €1,000,000

11%

NEW BUILD

10% + 1.4%

One question sets the rate: what are you buying?

Buy a home and the rate depends on whether it is new or resale. Buy land and it depends on who is selling. There is no third case.



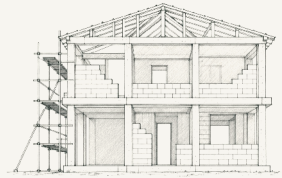
1 Resale home

Bought from a private owner or from a company. Here that makes no difference.

TRANSFER TAX

9%

Above €1,000,000 this becomes 11% on the full value.



2 New build

Sold by the developer, not resold by a private owner.

VAT PLUS STAMP DUTY

10% + 1.4%

VAT goes to the state, stamp duty to the region. No transfer tax.



3 Building plot

Here it does matter who sells, and this is where the gap is widest.

SELLER IS A COMPANY

21% VAT

plus 1.4% stamp duty

SELLER IS A PRIVATE OWNER

9% transfer tax

no VAT

WHAT THE TAX IS BASED ON

On the reference value set by the Cadastre, unless the purchase price is higher. Then the price counts. Declaring a lower price on the deed does not reduce the tax, and it is an offence.

ON A €450,000 PLOT

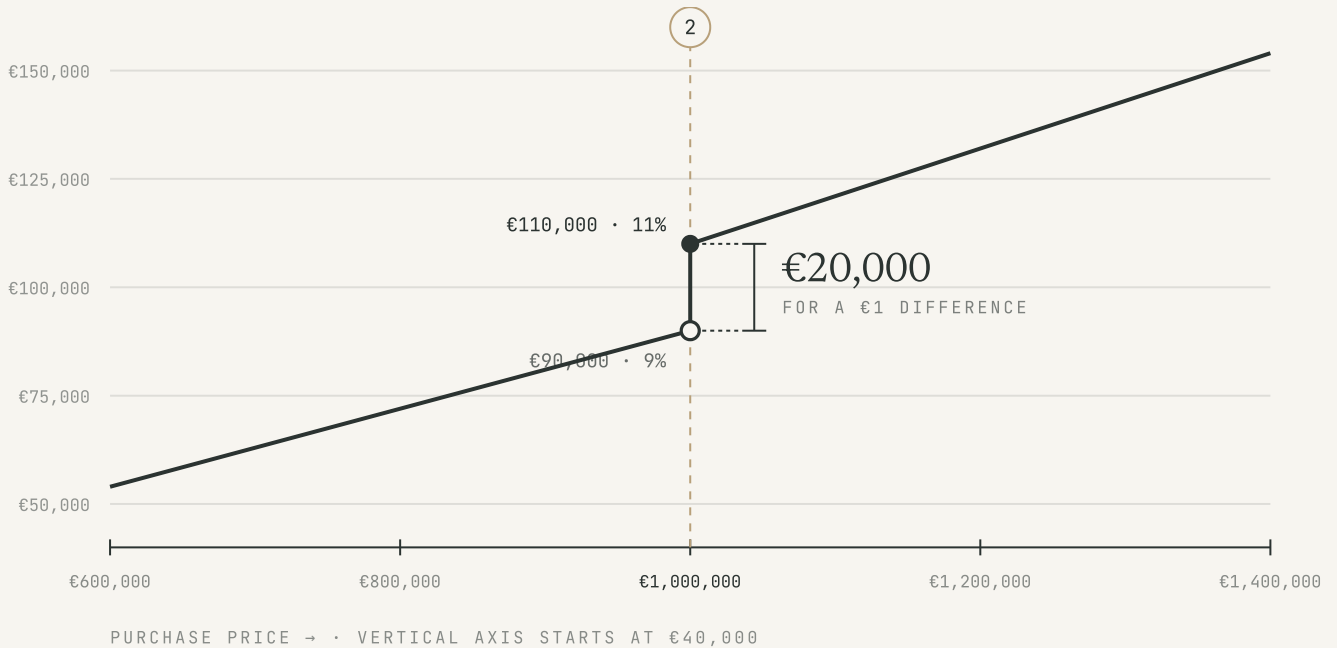
Whether the seller is a company or a private owner makes a difference of €60,300. Guide 05 (Buying a plot and building on it) works it out.

YOUR MAIN HOME

If you settle here permanently, stamp duty can be 0.1%, subject to conditions.

The €1 that costs €20,000

Above €1,000,000, transfer tax rises from 9% to 11% on the **entire** value, not just on the part above it. It is a threshold, not a tax band.



AT THE NEGOTIATING TABLE

An offer of €1,020,000 does not cost you €20,000 more than an offer of €1,000,000. It costs just over €42,000 more: the higher price plus the jump in the rate.

If a home is priced just above the threshold, that gives you an argument to negotiate with, and one the seller has often overlooked.

HOW OFTEN THIS APPLIES

53%

of the homes currently for sale in Jávea are priced above €1,000,000. Our own count, 30 August 2026.

WORKED EXAMPLE

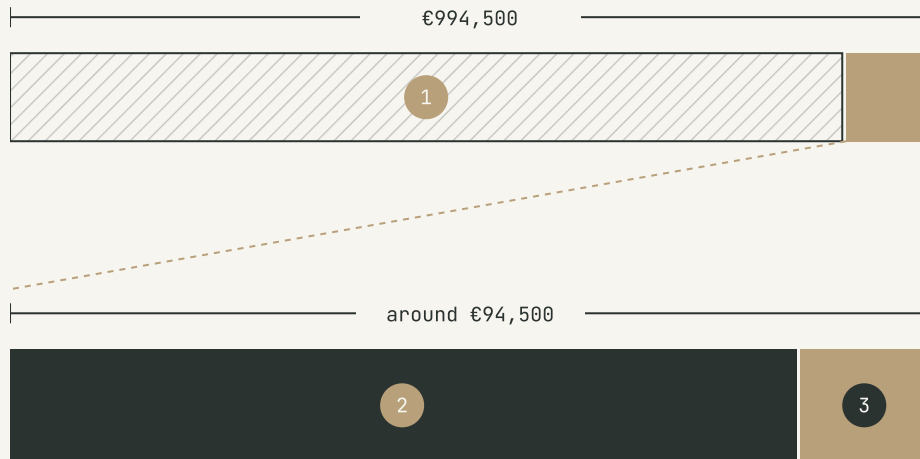
Our own calculation on the published rates, not a figure from the tax office.

PURCHASE PRICE	RATE	TRANSFER TAX	TOTAL
€950,000	9%	€85,500	€1,035,500
€1,000,000	9%	€90,000	€1,090,000
€1,000,001	11%	€110,000	€1,110,001
€1,050,000	11%	€115,500	€1,165,500

One euro separates the second row from the third, and the tax differs by €20,000. Calculated on the purchase price; if the reference value set by the Cadastre is higher, that value counts.

How the bill adds up

A €900,000 resale home, bought from a private owner. Around €94,500 comes on top of the purchase price.



Of every euro that comes on top of the purchase price, just over 85 cents goes to the tax authorities.

WHAT STANDS OUT

86%

of what comes on top is tax. The rest is professional fees.

WHAT THE FEES COVER

Legal adviser, notary, Land Registry, building survey and the administrative work. Together around 1.5% of the purchase price.

WHAT IS NOT INCLUDED

Municipal property tax (IBI) and community fees are on page 6. Renovation costs are in Guide 04 (Renovation and permits).

NO.	ITEM	WHO COLLECTS IT	%	AMOUNT
1	Purchase price	The seller	90.5%	€900,000
2	Transfer tax, 9%	Generalitat Valenciana	8.1%	€81,000
3	Professional fees, around 1.5% of the price	Adviser, notary, registry, TREE, gestoria	1.4%	around €13,500
	Agency fee	The selling party	0.0%	€0
	TOTAL		100%	around €994,500

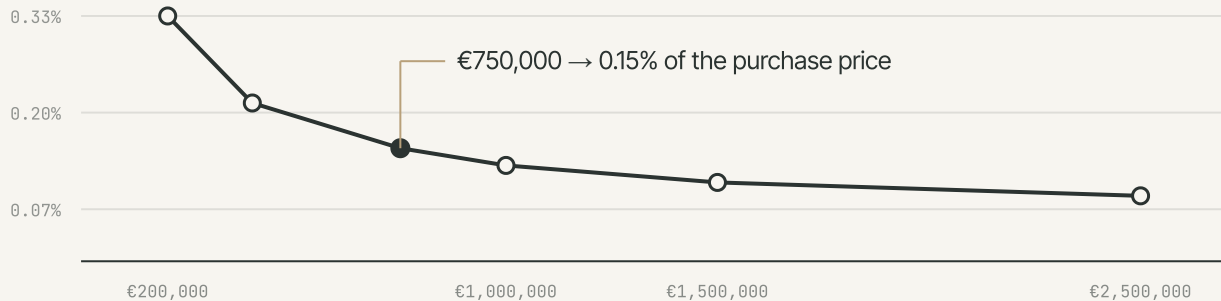
Percentages of the total. As a buyer you pay us nothing for finding the home and guiding the purchase. You do pay for the survey yourself, which is how you know the building surveyor works for you.

TAX, RESALE HOME 9%	PROFESSIONAL FEES around 1.5%	BUDGET FOR around 10.5%
------------------------	----------------------------------	----------------------------

The rule of thumb for a resale home up to €1,000,000, bought from a private owner. Above that it becomes around 12.5%.

Less than you think, and set by law

Both fees are fixed by law on a sliding scale. The more expensive the home, the smaller this item as a share of the purchase price.



PURCHASE PRICE → • NOTARY AND REGISTRY TOGETHER, INCLUDING VAT

PURCHASE PRICE	NOTARY	LAND REGISTRY	TOGETHER WITH 21% VAT
€500,000	€508	€276	€949
€750,000	€604	€336	€1,137
€1,000,000	€679	€386	€1,289
€1,500,000	€829	€486	€1,591

THIS IS THE SCALE, NOT THE BILL

The notary adds copies and other items on top. Expect more than the amounts in the table, but not a multiple of them.

THE GESTORÍA

An administrative agency whose fees are not regulated and vary by office. They are part of the professional fees of around 1.5% on page 4.

WHO DOES WHAT AT THE DEED

NO.	WHO	WHAT THEY DO	WHAT THEY DO NOT DO
1	The notary	Checks that the deed is formally correct and that nothing registered stands in the way	Represent your interests, or the seller's
2	The Land Registry	Records the deed, so your ownership also holds against third parties	Check whether the house matches what the Cadastre says
3	Your legal adviser	Checks ownership, charges, debts and licences, and works only for you	Assess the building
4	Our building surveyor	Assesses the condition of the property and whether it matches what is registered	Draw up the deed

More in Guide 06 (The papers that must be right).

3 costs that come round every year

1 Property tax The municipal property tax (IBI) is based on the cadastral value, not on what you paid. It stays with the property, so ask the seller for proof of payment.	2 Community fees Only in a complex or an urbanisation. Also ask about decisions on major maintenance, as they can mean a one-off contribution.	3 Annual tax return If you do not live in Spain, you file a return every year for a home you use yourself, even if you never rent it out. Guide 07 (After the keys) works it out.
--	--	---

PROPERTY TAX IN THE MARINA ALTA

0.51 to 1.05%

of the cadastral value per year, depending on the municipality. The law allows 0.4 to 1.1%.

WHY A RANGE

Each municipality sets its own rate, and the cadastral value is usually well below market value.

BY MUNICIPALITY

Filed with the ministry for 2024: Jávea 0.85%, Benissa 0.80%, Teulada 0.512%. Dénia is missing there; a commercial source puts it at 1.05%. The latest bill shows what applies.

The numbers for your situation

The rates are the same for everyone. What you pay depends on the home, on who sells it and on whether you will live here. We work it out with you in 30 minutes.

[Book a call](#)

CALL

+34 865 76 03 63

EMAIL

info@tree.es

SUBJECT	SOURCE
Transfer tax and stamp duty	Agència Tributària Valenciana · Ley 5/2025, since 1 June 2026
VAT on new builds and land	Agencia Tributaria · Ley 37/1992
Notary and Land Registry	Real Decreto 1426/1989 and 1427/1989
Professional fees and survey	TREE's own figure, 6 September 2026

General information, not tax advice. Worked examples are our own calculations on published rates. This guide carries a reference date and is reviewed every quarter.

THE TREE GUIDES SERIES

01 Buying in Spain	02 What it costs	03 The building survey	04 Renovation and permits	05 Buying a plot and building on it
06 The papers that must be right	07 After the keys	08 Inheritance and wills	09 Renting out	10 Mortgages for non-residents