Buying a home in Barcelona

A buyer's guide to the steps, the costs and the timings, from the first viewing to the keys.

Jeremey Parker
PROPERTY SPECIALIST & BUYER'S AGENT

EDITION NOVEMBER 2026

BEFORE YOU START

How buying works in Barcelona

Buying in Spain is safe and well regulated, but it works differently from the UK, the US and much of Europe. This guide explains the process step by step, what it really costs on top of the price, and what's changed recently.

Who works for whom

In Spain, the agent selling a property (an estate agent in the UK, a realtor in the US) works for the seller, and is often paid only by the seller. Their job is to get the best price for their client. A buyer's agent works only for you: searching the whole market, including homes that never reach the portals, checking each property and negotiating on your side.

The notary

Every sale is signed in front of a notary, a public official who checks identities, confirms the property is free of charges and that the price is paid correctly. The notary is neutral; they don't advise either party on whether the purchase is a good one.

What you'll need

- An NIE, the tax identification number for foreigners. Your lawyer or gestor can usually arrange it.
- A Spanish bank account, to pay the price and the taxes and to set up utilities.
- Proof of funds, and a mortgage offer in principle if you're borrowing.
- An independent lawyer to check the paperwork and the contracts.
- A clear brief: areas, size, budget and must-haves.

How long it takes

Once an offer is accepted, completion usually takes 6 to 12 weeks. Allow a little longer with a mortgage, and much longer for the search itself: good homes in the best barrios sell quickly.

Nine steps from brief to keys

01 Brief and budget

Agree areas, size, must-haves and a realistic budget, including taxes and costs (see page 4). If you need a mortgage, get an offer in principle first.

02 NIE and bank account

Apply early: you can't sign the purchase without an NIE.

03 Search and viewings

Portals, agents' networks and off-market homes. Expect to see a shortlist in person, or by video call if you're abroad.

04 Checks BEFORE YOU OFFER

Land Registry extract (nota simple) for ownership and charges; any debts to the community or the council; the building's condition and inspection report; habitability and energy certificates; planning status; whether there are tenants.

05 Offer and negotiation

Price, timing, what's included and any conditions, agreed in writing.

06 Deposit contract (arras) USUALLY 10%

The usual private contract is arras penitenciales: if the buyer withdraws they lose the deposit; if the seller withdraws they return it twice over. Have your lawyer review it before signing.

07 Mortgage IF NEEDED

Valuation, the bank's binding offer and a compulsory reflection period of at least ten days, including a free meeting with the notary to explain the loan.

08 Signing at the notary

The deed (escritura) is signed, the balance paid by bank transfer or banker's draft, and you receive the keys the same day.

09 After completion

Transfer tax filed and paid within one month; deed registered at the Land Registry; utilities and council tax moved to your name; register as a resident at the town hall (empadronamiento) if you'll live here.

Taxes and costs on top of the price

Resale homes: transfer tax (ITP)

Catalonia, progressive bands, in force since 27 June 2025

PART OF THE PRICE	RATE
Up to €600,000	10%
€600,000 to €900,000	11%
€900,000 to €1,500,000	12%
Above €1,500,000	13%

Each rate applies only to the slice of the price within that band. Reduced rates exist in specific cases (for example some younger buyers, large families and people with disabilities, buying their main home), and a higher 20% rate applies to some large holders of property.

New-build homes

VAT (IVA)	10%
Stamp duty (AJD), Catalonia	1.5%

Worked examples: resale ITP

PRICE	ITP	EFFECTIVE
€500,000	€50,000	10.0%
€800,000	€82,000	10.3%
€1,200,000	€129,000	10.8%
€2,000,000	€230,000	11.5%

Other costs TYPICAL RANGES

Notary	€800–€1,500
Land Registry	€400–€1,000
Gestoría (filing and registration)	€300–€600
Independent lawyer	≈0.5–1% + VAT
Mortgage valuation, if borrowing	€300–€600

Rule of thumb

For a resale home in Barcelona, allow roughly 11% to 14% on top of the price for taxes and costs, depending on the price band, plus the buyer's agent fee if you use one. With a mortgage, the bank pays most of the costs of the mortgage deed itself.

Figures checked in November 2026 and given as a general guide only. Taxes, rates and fees change: confirm the final figures for your purchase with your lawyer or tax adviser before you commit.

What's changed, and what's being discussed

Golden visa ended	Since 3 April 2025, buying property in Spain no longer gives non-EU buyers a residence permit. Residence now needs another route, such as work, a non-lucrative visa or the digital nomad visa.
Higher transfer tax at the top	Catalonia replaced its near-flat 10% rate with the four bands on page 4, so more expensive homes now pay up to 13% on the top slice.
100% tax for non-EU buyers	The Spanish government's proposal for a 100% tax on homes bought by non-EU non-residents has stalled in Congress and is not law. It's worth keeping an eye on if you're buying from outside the EU and won't be resident.
Limits on speculative buying	A Catalan bill would let councils in stressed-market areas such as Barcelona restrict purchases that aren't for living in or for long-term rental. It has been going through Parliament during 2026; check its status before you buy an investment property.
Renting out	Barcelona is a stressed-market area with rent controls on long-term lets, and the city plans to end all tourist-flat licences by November 2028. If you're buying to let, factor this into the numbers.
If you won't be resident	Non-residents who own a home in Spain pay an annual non-resident income tax on it even if it isn't rented out, plus local property tax (IBI). Take tax advice in Spain and in your home country.

WORKING TOGETHER

I work only for the buyer.

I'm Jeremey Parker, a property specialist with more than 25 years' experience in London and Barcelona as an agent, a developer and now a buyer's agent with Nexitum. I search the portals and the off-market, then view, check and negotiate on your behalf, all the way to the signing at the notary.

If you're thinking of buying in Barcelona, I'd be happy to talk it through.

EMAIL info@jeremeyparker.com

PHONE & WHATSAPP +34 696 047 844

WEB jeremeyparker.com

This guide is general information, correct to the best of my knowledge in November 2026. It is not legal, tax or financial advice. Always confirm the details of your own purchase with a lawyer and tax adviser.