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 gairehomes.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.