



VALENCIA PROPERTY
WWW.VALENCIA-PROPERTY.COM

Comprehensive FAQ

Everything You Need to Know About Buying, Living,
and Working with Valencia Property

Trusted. Experienced. Honest. 25+ years in Valencia.

Buyer's Agent	Since 1999	Valencia City & Surroundings
3% + VAT fee (min €3,000)	No hidden costs	British, American & European buyers

www.valencia-property.com | Valencia Property Group · 25+ years in Valencia

Working with Valencia Property

How do I work with Valencia Property?

Valencia Property operates on a buyer's agent model (similar to the US realtor system). You choose your agent and work exclusively with them. Contact us before you visit, fill in our requirements form, and stay in touch before your trip so you can hit the ground running when you arrive. The key is clear communication about what you're looking for. Visit www.valencia-property.com to get started.

What makes Valencia Property stand out?

We're scrupulously honest about properties and never list properties we don't have or that don't exist. We work exclusively for buyers, never take bribes to push particular properties, and maintain relationships with professionals, businesses and people across Valencia that speed up the entire process. It's our experience, our attitude, our team (David, Gavin, Paul, Jess, and others), and our genuine dedication to customer service. [Read what clients say about us](#) if you want verification.

What is Valencia Property's area of operation?

We concentrate on Valencia city and towns within roughly half an hour of the city. This includes L'Elia, La Pobla de Vallbona, Godella, Rocafort, and surrounding areas. We also reach out further south (Cullera, Gandia, Denia, Javea) and inland to areas like Chelva, Sot de Chera, and Chulilla. Virtually all properties are within 30 minutes of both the city and the sea. The majority of our sales are in Valencia city itself.

What's your commission structure?

As a buyer, you pay 3% plus VAT (minimum €3,000 for properties under €100k). If you buy a second property through us, you get a 20% discount on that fee. We're upfront with pricing because we know the service is worth it. We've cut costs to the bone (no office, for example) to give you the best deal in the region. Don't be deceived by agents who say they charge nothing — overpriced properties hide inflated commissions. As a seller, we only charge if your buyer isn't our client.

What support do you provide after the sale?

We don't disappear after closing. We have contacts throughout the region who can help with virtually anything you need: schools, utilities, renovations, rentals, or relocation services. We'll help within reason, but we're honest if something is outside our scope. Within the first year especially, we'll help with bill transfers, council tax registration, NIE issues, and other settling-in matters.

The Buying Process

What fees and taxes should I budget for?

On top of your purchase price, budget 14–15%. This includes 9% transfer tax (reduced from 10%, effective 1 June 2025), 3% plus VAT for the agency fee (€3,000 minimum), 1% for notary, registry and gestor, and typically 1% plus VAT for your lawyer. For example, a property priced at €100,000 really costs around €114,000–€115,000. A €200,000 property costs around €228,000–€230,000. [Read our full cost breakdown](#) for more detail.

How does the buying process work for foreign buyers?

The process is the same as for Spanish buyers, with one critical difference: you must have a NIE (Spanish tax number) to purchase. Steps are: find a property you like, make an offer, reach an agreement, set a notary date, and complete the purchase. We'll guide you through offer strategy, deposit requirements, and all coordination with your lawyer. It's not complicated, but there are important details.

What's the process for making an offer?

You view a property, you like it, you let us know your offer. We know what the owner will accept, which offers insult them (killing negotiations), and what conditions are realistic around timing and furniture. We'll often tell you what to offer as a starting guide. A reserve (usually €3,000) may be required to discourage frivolous offers. When you sign the arras (preliminary contract), the reserve is returned to you in full and you send a clean 10% deposit.

Do I need a lawyer?

We recommend it, especially if buying without a mortgage. We work with independent English-speaking lawyers. A lawyer handles conveyancing in conjunction with us. Costs run from around €400 for powers of attorney to €1,000 or 1% of house value for full conveyancing and legal representation. If you're buying with a mortgage, you can give a lawyer power of attorney to avoid flying back before the signing date.

Can I view a property remotely before making an offer?

We've stopped doing this for cold callers. We only do remote viewings for established clients who already know the area, or for investment properties where rental numbers are the only concern. You need to be ready to buy — NIE, bank account, POA with lawyer, proof of funds all in place.

How accurate are your property descriptions?

We take copious notes and ask the right questions on the day of photography. We aim for accuracy and honesty. Occasionally we might get a detail wrong, so the best check is to view in person. If something doesn't match what we described, ask us why. Our goal is that the property is exactly as we've described it.

How do I get my ducks in a row before buying?

Before contacting us seriously, have these ready: NIE (Spanish tax number), proof of funds or mortgage pre-approval, powers of attorney drafted if buying remotely, Spanish bank account for bill transfers, and a lawyer identified. If that sounds daunting, don't worry — we can arrange all of it for you. It's all part of the service. [Read our detailed buying guide](#) for the full checklist.

Mortgages and Financing

Does Valencia Property offer financing?

We're not a bank, so we don't offer financing directly. We work with mortgage advisors who connect you with various financial institutions for international buyers. Most of our clients actually buy without a mortgage, having sold properties in their home country. If you need financing, [contact us](#) and we'll put you in touch with specialists.

What are current mortgage rates and terms?

Mortgage rates are currently around 2.5% for the first year, with most recent mortgages being fixed-rate. Expect to pay 1–2% in opening commissions and broker fees. Over 25 years, expect to pay roughly €25 per month per €6,000 borrowed. Example: €120,000 = approximately €530 monthly over 25 years.

Is there an alternative to a new mortgage?

Releasing equity on a property in another country or a previously owned property is often cheaper than getting a completely new mortgage. If you're in that position, consider it as an alternative option.

Properties and Listings

What type of properties does Valencia Property offer?

We work primarily with pre-owned properties — you see what you're buying rather than relying on architect's renderings. This includes apartments in Valencia city, townhouses in surrounding towns and villages, and villas on estates within 30 minutes of Valencia. We avoid new-build projects. [Search our current listings.](#)

What's your criteria for listing a property?

We evaluate price, location, property condition, and market fit. We don't list overpriced properties. We don't list properties with issues unless they're easily resolved and the price reflects them. We also consider the seller — if they're difficult, the property won't make our site. Quality control is strict.

Are properties listed exclusively with Valencia Property?

Some are exclusive, but most appear elsewhere — other agency websites, property portals, social media. Almost nothing is truly exclusive anymore. Clients often send us properties they've found elsewhere and we'll contact agents for them.

How do I search for properties on Valencia Property?

Visit www.valencia-property.com and use the orange 'Search our Properties' button under the banner. What appears is just a snapshot in time. Our real job is finding the right places for your specific needs. If the website search doesn't yield many results, send us your requirements and we'll do the real work.

What discounts are available from asking prices?

Currently difficult to say. If a property is priced right, discounts are unusual because there are more buyers than sellers. [Read about the Four Horsemen of Spanish Property](#) for situations where discounts are possible. Every case differs.

Can I list my property for sale with Valencia Property?

Contact us via the [Sell My Property page](#) with details. We'll ask for photos and property information, then decide on market fit. If we take it on, we handle marketing: professional photos, 360 tours, video, drone shots, sharing with collaborating agents and clients.

Living in Valencia

Is Valencia a good place to live?

Yes. Valencia ranks excellently for quality of life, safety, climate, and expat-friendliness. It's consistently named one of the best cities in the world to live. Mediterranean lifestyle, low crime rate, sunny weather, and a welcoming atmosphere to newcomers make it attractive. [Read more about living in Valencia.](#)

What are the costs of living and housing prices?

Valencia is significantly cheaper than Madrid or Barcelona. Budget roughly: council tax €500/year, refuse collection €60/year, electricity €120 per two months, water €70–€150 per two months depending on whether you have a pool, gas €16–€50 per two months, phone/TV/internet €30/month.

What are the best neighbourhoods in Valencia?

Popular areas include Ruzafa (trendy, expat-heavy), El Carmen (historic), Benimaclet (student-friendly), and Poblados Marítimos (near beach). Honestly, most areas have everything you need for modern living. Choose based on your lifestyle preference, not just reputation. [Read our neighbourhood guide.](#)

Do I need to speak Spanish?

It helps. Spanish is spoken virtually everywhere except a few small villages. Some immigrants get by with English or their native language, but learning Spanish aids integration, helps you understand what's happening locally, and improves your overall experience.

What's the weather like?

300+ days of sunshine, mild winters, hot summers. Humidity can be high but isn't tropical. Occasional heavy rain arrives, especially in autumn. Expect air conditioning and fans needed in summer. Overall Mediterranean climate is one of the major attractions.

Is Valencia safe?

Yes. Valencia is one of Spain's safest cities. Spain overall is very safe internationally — low crime and especially low violent crime. Home insurance is cheap because break-ins are rare. Watch for petty theft in tourist areas. Overall, very secure.

How reliable is public transportation?

The metro, buses, and tram system are efficient and affordable. A 10-ticket pass for inner Valencia costs €4. Free for under 26s. Bus services to outlying towns are now covered by new electric buses. Most neighbourhoods are bike-friendly and walkable.

How easy is it to drive in Valencia? Do I need a car?

Many live here without a car — public transport and bikes suffice. Traffic is manageable but parking is tricky in the city centre. If you want a car, get an electric one — you can park anywhere free and charging is often free.

What's the food scene like?

Valencia is famous for paella and fresh seafood. Mercado Central is the place for ingredients. International grocery stores (Chinese, Indian/Pakistani, Middle Eastern) are available. Restaurant variety has expanded dramatically — fusion and specialty restaurants are now popular alongside traditional Valencian.

What are the biggest cultural differences?

Late dining (lunch 2–3pm, dinner 9–10pm), siesta culture (shops close midday except supermarkets and main streets), a more relaxed pace, much less stress, more outdoor lifestyle. These aren't downsides for most — they're why people love it.

Are there downsides to living in Valencia?

Of course — everywhere has trade-offs. Some mention slow bureaucracy, beach debris after storms, summer heat and humidity, occasional drain smell in old town apartments. Noise in older apartments can be an issue. [Read our honest discussion of the downsides.](#)

Relocation and Family Life

How do I get a NIE and residency visa?

The NIE (foreigner ID number) is essential for legal matters like buying, renting, or working. The process for EU vs non-EU citizens differs, and options include Digital Nomad visas and retirement permits. Once you have a NIE and are on the Padrón (local registry), you're resident. Tax residency happens after 183+ days in a calendar year. [Read our NIE guide](#) for current details.

Is Valencia family-friendly?

Very. Good international schools, lots of parks (Turia Gardens), endless beaches, welcoming to immigrants, relaxed lifestyle. Many free outdoor activities. However, think carefully before bringing children with special needs — support infrastructure is limited.

What are schools like and will my child settle in?

State schools are good without most problems seen in other countries. Teachers are respected, problem schools are rare outside inner cities. Independent schools offer UK, IB, and Spanish versions. Children generally settle faster than adults and learn language better. [Check our guide on international schools](#).

How does healthcare work for foreigners?

Spain has excellent public healthcare. Access depends on residency status. Immigrants may want or need private insurance even though they qualify for public healthcare through work or retirement. Healthcare is cheap and coverage is extensive.

What relocation services does Valencia Property provide?

We have a relocation service with contacts for education, utilities, removals, and more. Many services are free — just recommendations to professionals. [Talk to us](#) about your specific needs and we'll put together a package suited to your situation.

Can you help me find a job?

We're not an employment agency, but we'll provide contacts and ideas to help. Most of our clients either work remotely (maintaining home country salary) or are retired.

Digital Nomads and Expat Life

Can I live in Valencia as a digital nomad or remote worker?

Yes. Spain's Digital Nomad Visa supports this. Fast internet, coworking spaces (Wayco, Work&Lounge, and others) are available. [Read our Digital Nomad Visa guide](#).

What's the job market like in Valencia?

Not strong for immigrants without Spanish. Jobs exist in tourism, English teaching, tech, and remote work. Salaries are lower than Northern Europe but so is the cost of living. Remote work maintaining a home-country salary is ideal if possible.

How easy is it to make friends and find an expat community?

Valencia has a thriving expat scene with Facebook groups, meetups, and coworking spaces. Those who put themselves out there and participate in their hobbies generally find kindred spirits. Community exists but requires some effort.

Is Valencia LGBTQ+ friendly?

Very. Inclusive clubs, events, sports, and organisations abound. Non-judgmental and welcoming.

Selling and Renting Your Property

Can I rent out my property through Valencia Property?

If you're looking to rent out your property, Valencia Property works with our sister company [Stepping Stone Rentals \(SSR\)](#), which specialises in fully furnished medium-term rentals. SSR handles the operational side — tenant vetting, changeovers, maintenance coordination, and monthly management. We've never had a problem tenant in two decades, and SSR maintains that same standard. [Contact us](#) to discuss the options.

What are the costs of selling a property in Spain?

Sellers in Valencia typically pay 3–5% in agent fees to the listing agent. When we act as your selling agent, we charge 2% — below the market rate. You'll also face capital gains tax if applicable, IBI (property tax), and notary and registry costs. Non-resident sellers pay the same capital gains tax rate as residents, but there is a 3% withholding retained from the sale proceeds at notary, which is offset against any capital gains tax liability. [Read our full guide to selling costs.](#)

How do I pay my bills after buying?

On closing day, the seller gives us their bill details. We (or the lawyer's secretary) change them to your name and set up direct debit from your bank account. Electric, water, gas, and telephone are changed this way. The notary informs the local council of ownership change for tax purposes.

General Questions

How many languages is the Valencia Property website available in?

We write in English on the blog and English and Spanish on the main website. Descriptions get more effort in English because our native sense of humour works better that way. Visit www.valencia-property.com for the full site.

What if I have a question not answered here?

Email us at information@valencia-property.com with your question. If many people ask the same thing, we'll add it to our FAQ.

Where's the catch?

There isn't one. We do our best to find you your ideal Valencia property, settle you in, and make your life here as good as it should be. We tell you the truth about whether to buy based on your circumstances. We make suggestions about work and connect you with people who can help. You won't find better support. www.valencia-property.com.

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