The Costs of Selling a Spanish Property

A Full Updated Guide for 2026

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Everything you need to know about selling costs in Spain — agency fees, capital gains tax, plusvalía municipal, notary and admin costs, and how to reduce the bill.

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What Does It Cost To Sell A Spanish Property?

Our original article on this topic dates from 2017. A lot has happened since then — prices have risen significantly, and anyone selling now is far more likely to face capital gains tax and local taxes than they were a decade ago. This guide goes through every potential cost so you know your full liability before you go to market.

The answer to 'what will it cost me?' is, as with most things in Spain, *it depends*. It depends on your autonomous community, your residency status, your age, how long you have held the property, and what you originally paid for it. We go through each cost below.

1. Estate Agency Fees

This is one of the larger costs, and it varies by region. In Valencia, costs are split between buyer and seller, so the selling commission is a standard 3% of the sale price. In much of the rest of Spain, the full agency cost falls on the seller only — typically 5–6%.

> **Valencia Property charges 0% or 2% on sale** — below the Valencia standard. See our website for full details.

What sellers should check

Confirm the commission rate and when it is due — it should be payable on completion, not on deposit. Some agencies charge commission at deposit stage and keep it even if the sale falls through. If an agent tells you this is their policy, walk away.

Check whether the agency demands exclusivity. If they do and you find a private buyer yourself, you may still owe the commission.

Understand exactly what services you are getting for the fee.

2. Capital Gains Tax (CGT)

With the increase in property values over the last decade, CGT has overtaken agency fees as the biggest cost for many sellers. Not everyone pays it, though.

Who does *not* pay CGT?

If the property is your primary residence and you are buying another property (reinvesting the gain), no CGT is due. If you are over retirement age and selling your main home, CGT is generally not owed — unless you are a non-resident. As a resident, you also have an allowance of up to €240,000 to purchase a pension annuity, which eliminates CGT on that portion of the gain.

CGT rates for Spanish residents (progressive)

Gain Band	Rate
€0 – €6,000	19%
€6,000 – €50,000	21%
€50,000 – €200,000	23%
€200,000 – €300,000	27%
Over €300,000	28%

CGT rates by residency status

Taxpayer Type	Rate	Notes
Spanish Resident	19%–28% (progressive)	Five bands as above

EU / EEA Non-Resident	19% flat	3% withholding also applies
Non-EU Non-Resident	24% flat	3% withholding also applies

Note for non-residents: For gains above €50,000, EU non-residents actually pay *less* tax than Spanish residents because they avoid the higher progressive bands and pay a flat 19% throughout. Non-EU non-residents pay 24% flat. In all non-resident cases, 3% of the sale price is withheld at notary as an advance payment against the final tax bill — you will either receive a refund or an additional demand depending on your final liability.

Use the interactive calculator to estimate your CGT — click here to open the live calculator

The calculator on the article page distinguishes between Spanish residents, EU/EEA non-residents, and non-EU non-residents. It shows the 3% withholding separately and gives you an estimated cash position after CGT before plusvalía and any mortgage redemption costs.

What reduces your CGT bill?

Keep meticulous records. The following can be deducted from your taxable gain:

• Original purchase costs — transfer tax (ITP), agency, legal and notary fees

• Energy efficiency improvements

• Documented refurbishments and extensions

• Selling costs — agency commission and legal/admin fees

All payments must be made by bank transfer with proper VAT invoices. Cash payments to builders are not deductible and cannot be proved.

3. Plusvalía Municipal

The Plusvalía Municipal is based on the notional increase in the value of the land on which the property stands, calculated between purchase and sale. It is levied at municipal level, so rates vary by town hall.

How it is calculated

Since a landmark court ruling in late 2021, sellers can choose between two methods and pay whichever produces the lower bill. That right still stands in 2026.

Method A — The Coefficient Method

Uses the cadastral value of the land and the number of years of ownership. The government sets maximum annual coefficients; individual municipalities can reduce but not exceed them. Coefficients for long-term ownership (20+ years) remain substantial. Short-term sales (under one year) carry higher coefficients to discourage quick flipping.

Formula: Land Cadastral Value × Municipal Coefficient × Local Tax Rate

Method B — The Real Gain Method

Bases the tax on the actual profit from the sale. Usually more advantageous for the seller — investigate this rather than relying on what the town hall tells you. To use this method you must produce both the purchase and sale escrituras so the town hall can verify the figures.

Formula: (Sale Price – Purchase Price) × Percentage of Land Value × Local Tax Rate

> **If you made no profit, you owe no Plusvalía tax.** If you sold for less than or exactly what you paid, you are legally exempt. However, this is *not* automatic — you must still file a declaration with the town hall and provide your deeds to prove no profit was made. Skip this step and you will likely receive a fine even though no tax is owed.

4. Notary, Registry and Admin Costs

We often group these as NRG costs. Under the standard Spanish property sale structure in Valencia, responsibilities are split between buyer and seller.

Buyer's responsibility

The buyer covers notary fees for the deed of sale (escritura de compraventa), Land Registry fees to register the new ownership, and gestoría fees for managing the paperwork and submissions. This is the default in Valencia — other autonomous communities may differ, so always check.

Seller's responsibility

The seller must provide the following documents:

• **Nota simple** — current ownership certificate from the Land Registry proving clear title

• **Energy Performance Certificate (EPC)** — certificado de eficiencia energética

• **Cédula de habitabilidad** — occupancy licence, if required in your region or expired

• **Community fees certificate** — certificado de deudas de la comunidad (all charges paid up to date)

• **IBI certificate** — certificado de deudas del IBI (local property tax settled)

• Outstanding utility bills and cancellation or transfer arrangements

If the property has charges, debts, or liens registered against it, the seller must clear these before completion. Mortgages are typically cancelled on the day of signing using the sale proceeds, along with any associated cancellation costs.

Typical seller admin costs

Document / Service	Typical Cost
Nota simple	€10–€20
Energy Performance Certificate (EPC)	€100–€300
Occupancy certificate (if needed)	€100–€250
Community and IBI certificates	Free–€50 each
Gestor support (if used)	€150–€400

The buyer's side — notary, registry and gestor for the purchase plus transfer tax — will run into the thousands, but that is their responsibility.

5. Legal and Professional Fees

For sellers, a lawyer is often not essential. In Spain the principle is buyer beware, so we always recommend buyers have legal representation. Sellers, however, can frequently avoid this cost.

When a seller's lawyer makes sense:

Complicated sales — inheritances, power of attorney, divorces where parties won't communicate, or non-residents who want someone to handle the paperwork from abroad. A lawyer can also review a deposit contract that contains unusual clauses that only benefit the buyer. Our general position: you probably don't need a lawyer to sell, but if there are any doubts we will tell you to get one.

Other optional professional costs:

Translation services, tax advice and preparation, architect's fees for signing off extensions or changes to the property, or costs for setting up a power of attorney. Optional in most cases, and not included in the calculator.

6. Non-Resident Seller Issues

The most important additional step for non-residents is the 3% withholding tax. This is retained by the buyer at notary regardless of the final tax liability — it is an advance payment. After filing, you will either receive a refund or face an additional demand.

Plan ahead. Missing documentation, unresolved ownership questions (such as an inheritance not yet registered in the property registry), and uncertainty about processes can cause major delays and unexpected costs.

7. A Full Worked Example

Resale property in Valencia city. The scenario:

Item	Detail
Original purchase price	€280,000 (2016)

Purchase costs at time (ITP 7% + other)	€28,000
Total acquisition cost	€308,000
Sale price today	€495,000
Ownership period	10 years
Seller status	Spanish tax resident

The calculation breakdown

Capital gains tax calculation
Sale price: €495,000
Less original purchase price: (€280,000)
Less original purchase costs: (€28,000)
Less selling costs (agency + legal/admin): (€20,069)
Net capital gain: €166,931

First €6,000 at 19%: €1,140
Next €44,000 at 21%: €9,240
Remaining €116,931 at 23%: €26,894
Total CGT: €37,274

Agency commission (3% + VAT at 21%) on €495,000: **€17,969**

Plusvalía municipal (cadastral land value €50,000, 10 years, Valencia rate 29%): taxable base €18,500 → **€5,365**

Legal and admin (lawyer, EPC, nota simple, gestor): **€2,100**

Summary: what's left?

Item	Amount
Sale price	€495,000
Less: Agency commission (inc. VAT)	(€17,969)
Less: Capital gains tax	(€37,274)
Less: Plusvalía municipal	(€5,365)
Less: Legal and admin costs	(€2,100)
Net proceeds to seller	**€432,292**

Out of a €495,000 sale, this seller nets approximately €432,292 — around 87% of the headline price. The biggest deductions are CGT (€37,274) and agency commission (€17,969).

How to reduce the bill

Keep all purchase receipts. Original purchase costs (tax, legal, notary, agency) can be deducted from your capital gain. In this example, €28,000 in documented costs saved around €6,500 in tax.

Document improvements. Major refurbishments, extensions, or upgrades can be deducted with proper invoices. A €20,000 kitchen and bathroom renovation saves roughly €4,600 in tax.

Check the Plusvalía calculation. Some sellers overpay because the town hall uses an inflated cadastral value or applies the maximum rate. Your lawyer or gestor can challenge this.

Check the agency fee. Valencia Property charges 0% or 2% — below the 3% Valencia standard, and well below the 5–6% common elsewhere in Spain. Don't automatically go for the lowest fee; go for the best deal and the agency that gives you confidence they can sell.

Conclusion

Selling a property in Spain involves real costs, and they largely hinge on the capital gains bill. Plan ahead, keep good records, get professional advice where needed, and you can keep the bill as low as possible and avoid nasty surprises at completion.

If you have any questions or would like us to visit your property and advise on the best way to proceed, get in touch via the website.

Read the full article and use the live calculator →

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This guide is for information purposes only and does not constitute legal or tax advice. Individual circumstances vary. Consult a qualified professional for advice specific to your situation.