

Building a house in Spain, step by step

What it takes to buy a plot and build your own home on the Costa Blanca or in the Region of Murcia: the steps, the rules on rural and urban land, the real costs, the timeline and the paperwork if you live abroad.

GUIDE · ALICANTE AND MURCIA

The seven steps

1 Find the plot	A plot that really allows the house you want. Many that look like bargains hide problems.
2 Check it before paying	A feasibility study: type of land, what can be built, flood risk, access, water and power, and the legal status of anything already built.
3 Buy safely	NIE, bank account, Land Registry extract (nota simple), deposit contract (arras) and deed. An independent lawyer handles the legal side; we check the technical side.
4 Design your house	Plans and 3D views, decided together over video calls: orientation, light, privacy, garden and pool.
5 Licence and permits	The architect's project and the building licence from the town hall.
6 Build	Choosing the builder on a complete construction project, and site supervision by the architect, with photos and videos every week or two.
7 Keys	Completion certificate, occupancy licence, water and power connections, Cadastre and the new-build deed at the Land Registry.

Rural or urban land?

It is the first decision, and it changes almost everything. In Spain, what can be built on a plot is not set by the advert or the tax bill: it is set by each town's general plan (plan general).

In the countryside (rural land)

In the Valencian Community, on common non-developable land, a detached family home is only allowed if all of this is met (article 211 of the TRLOTUP):

- At least one hectare (10,000 m²) per home
- The house occupies no more than 2 % of the plot: 200 m² on one hectare
- Your own water, sewage treatment and waste solutions
- Away from riverbeds and flood zones, without forming a cluster with other houses

In town (urban land)

You can build if the plot is a serviced building plot (solar): road access, water, power and sewers. The plan sets the minimum plot, how much can be built, the height and the distance to boundaries.

In the Vega Baja, the minimum plot for a detached house is usually between 300 and 600 m², but it changes from town to town.

In the Region of Murcia it depends on each town's plan.

Beware of the "cheap little house" in the countryside. On urban land the town hall has a time limit to act against illegal building work. On rural land in the Valencian Community there is none: an unlicensed house may have to be demolished even after many years. There are many for sale. Have an architect check one before you buy.

What it costs

A 150 m² house with mid-range finishes and 100 m² of terraces and garden, without the land:

ITEM	BASIS	AMOUNT
Building work, house	150 m ² × €1,113/m ²	€166,950
Terraces, walls and garden	100 m ² × €300/m ²	€30,000
Builder's overheads and profit	13 % + 6 %	€37,420
VAT on the building work	10 %, own home	€23,437
Building licence: tax and fees	≈ 4 % of the work	€7,878
Architects and consultants, with VAT	design, supervision, survey, soil study	€27,830
Approximate total	≈ €1,957 per built m²	≈ €293,500

Building costs based on the Valencian Building Institute (IVE) reference module, June 2026. With high-end finishes the same house comes to about €340,000; with basic finishes, about €250,000. Not a quote: real prices come when builders price a complete construction project.

On top of that: the land; purchase tax when buying from a private seller (ITP: 9 % in the Valencian Community, 8 % in the Region of Murcia; VAT instead if buying from a company); notary and Land Registry; utility connections; kitchen and furniture.

How long it takes

STAGE	TYPICAL TIME
Survey, soil study and regulations	3–4 weeks
Design in 3D	6–10 weeks
Planning project for the licence	3–4 weeks
Building licence (meanwhile: construction project and builder quotes)	3–8 months
Construction	12–18 months
Completion, occupancy and registration	1–3 months
From first meeting to keys	about 2 years

About three years if you still have to find the plot. Licence times depend a lot on the town hall, and rural land usually takes longer.

If you buy from outside Spain

- ☐ **NIE.** Your foreigner identification number. You need it to buy, to open a bank account and for taxes.
- ☐ **A Spanish bank account.** To pay for the land, the taxes and the building work.
- ☐ **Power of attorney.** If you cannot travel for every signing, you can give one to your lawyer. Most meetings with us are by video call.
- ☐ **Owner's taxes.** The yearly property tax (IBI) and, if you are not resident, non-resident income tax. A tax adviser will explain it for your country.
- ☐ **Ten-year structural insurance.** Not compulsory if you build a single home for yourself, but needed if you sell within ten years. Decide it at the start.

Who we are

We are Samuel and Antonio José, the two architects of Unité Arquitectura, a small studio in Callosa de Segura, in the Vega Baja (Alicante). The person who answers the phone is the one who visits your plot, signs the project and goes to the site. We prefer to work with you in writing (email or WhatsApp) and by video call, so nothing gets lost in translation.

The first conversation and a quick review of a plot are free. Design and site supervision of a house start at €15,000 + VAT.

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