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Costa Blanca North Buyer Guide 2026

A guide to buying a second home in Moraira and Jalón Valley

English edition · Information reviewed on 15 October 2026

The right area depends on how you want to use your second home and your total purchase budget. This guide helps you compare Moraira and Jalón Valley, plan for costs and prepare to buy from abroad.

Moraira or Jalón Valley

What to consider	Moraira	Jalón Valley
Setting	Coast, coves and a town centre by the sea.	Inland Marina Alta, with a valley setting and villages such as Jalón and Alcalalí.
How you will use it	Suited to buyers who prioritise the sea and coastal life.	Suited to buyers who prioritise nature, peace and village life.
Exact location	Check the actual walking distance to the beach and amenities; many villas require a car.	Check access to the village and journeys to the coast; the plot may be far from the centre.
During the viewing	Slopes, orientation, privacy, noise and access.	Winter sunshine, access, plot maintenance and amenities.

My advice: choose two or three priorities before looking at properties. Proximity to the sea, an easy-to-manage plot and walking access to amenities do not always come together in one home.

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What your budget can buy

Start by separating the property price from the total amount needed to buy it. These price bands help guide a villa search; they are not average prices or a guarantee of availability.

Property price	Moraira	Jalón Valley
Up to €500,000	Explore resale homes and renovation opportunities. Check condition and location carefully.	Explore resale homes across villages and residential areas.
Over €500,000 and below €795,000	Compare resale homes by distance to the sea, plot and condition.	Broaden the resale search; check available new builds individually.
€795,000 to €1,000,000	Compare resale homes and specific projects.	Examples of new builds are advertised at €795,000, €895,000 and €960,000. [7]
Over €1,000,000	Explore new builds and higher-end villas; listings include examples around €1.5m and €1.8m. [8]	Assess individual projects by plot, specification and location.

As individual examples, a villa advertised in Moraira at €499,000 requires complete renovation, while another villa is advertised in Jalón at €395,000. These are asking-price examples, not equivalent properties or completed sale prices. [9, 10]

New build examples from our selection

Property and area	Price before costs	Illustrative total
Benarrosa Garden 19 · Alcalalí	€795,000	€901,530
Benarrosa Garden 108 · Alcalalí	€895,000	€1,014,930
Vall Paraíso · Jalón	€960,000	€1,088,640
Benissadevi · Moraira	€1,800,000	€2,041,200

Calculation: price + 10% VAT (IVA) + 1.4% stamp duty (AJD) + an illustrative 2% allowance for other costs. Assumes tax bases equal to the price and excludes finance, furnishing and renovation. Selection names and reference prices are subject to confirmation; listings do not establish immediate availability for occupation. [1, 2, 7, 8]

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The costs of buying

For a standard second-home purchase in the Valencian Community, these are the general rates applicable from 1 June 2026. The precise tax treatment depends on the transaction. [1, 2]

Transaction	Purchase taxes
Resale subject to ITP	General transfer tax (ITP) of 9%. Where the value of the property transferred exceeds €1,000,000, the 11% rate applies to the entire tax base, not just the excess.
First supply subject to VAT	General residential VAT (IVA) of 10% and general stamp duty (AJD) of 1.4%.

The tax base may differ from the price. For ITP, check the cadastral reference value where one exists and the relevant rules; multiplying the asking price by the rate is not always sufficient. No relief for a main residence is assumed. [1, 3]

Other costs to budget for

Obtain quotes for legal and tax advice, applicable notary and Land Registry costs, administrative assistance if used, translation or a power of attorney, and a technical inspection. If you need a mortgage, add the costs payable by you under the offer and the valuation. Allow for currency conversion and transfers where relevant.

Example for a property priced at 500 thousand euros

Item	Resale	First supply
Price	€500,000	€500,000
ITP	€45,000	Not applicable
VAT (IVA)	Not applicable	€50,000
Purchase stamp duty (AJD)	Not applicable	€7,000
Illustrative allowance for other costs	€10,000	€10,000
Illustrative total	€555,000	€567,000

The 2% allowance is a planning assumption, not an official tariff or professional quote. Replace it with actual quotes. Examples assume no mortgage and tax bases equal to the price.

If your total limit is €900,000, this assumption gives a maximum new build price of approximately €793,651 (€900,000 ÷ 1.134). A home advertised at €795,000 would already exceed that limit.

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Buying from abroad

Organise the purchase before committing a deposit. Timing depends on documentation, finance and, for new builds, the actual stage of the project.

1 Set your budget and prepare your documents

Gather valid identification, buyers' details and evidence of the source of funds. Arrange your NIE (foreigner identification number) in advance and check the requirements for your circumstances; applications can be made in Spain or through the relevant consulate. If you need finance, assess feasibility before reserving. [4]

2 View and compare properties

Select homes according to your intended use. Visit access routes and amenities, check orientation and maintenance, and request documents before considering an offer. You can appoint an independent lawyer and arrange a technical inspection suited to the property.

3 Check the legal and technical position

Have ownership, charges and consistency between the Land Registry, Cadastre and physical property checked. Review planning status, extensions and the pool, as well as occupation and utilities. Check community charges, local property tax (IBI) debts and the energy performance certificate. [5]

4 Agree the terms in writing

Reservation and arras agreements can create binding obligations. Before signing or paying, check the price, timetable, refund terms and consequences of a breach. If you depend on a mortgage, negotiate an express condition. Withdrawal consequences depend on the type of arras and agreed terms; a 10% deposit is not universally mandatory. [6]

5 Sign and complete the formalities

Coordinate the deed, payment arrangements and handover of keys with the notary. If you cannot attend, consider a power of attorney valid for the transaction. Afterwards, settle taxes and arrange registration, utilities and insurance. [5, 11]

6 Plan for annual costs

Include IBI, municipal charges, community fees where applicable, insurance, garden and pool maintenance. For non-resident individuals, personal use or vacancy of an urban property may give rise to imputed income tax under IRNR, even without rental income. Review your individual tax position. [12]

New build or resale

Factor	New build	Resale
What you can assess	Plans, specification and the finished home where available.	Existing condition and surroundings; a technical inspection is advisable.
Timing	Distinguish a project, construction in progress and a completed home. Confirm handover in the contract.	Handover depends on the agreement, documentation and occupation status.
Customisation	Options may be available during construction, with an agreed price and timetable.	Changes depend on technical feasibility, permissions and budget.
Later costs	Check included fittings, garden, pool, heating and cooling, and utility connections.	Allow for upgrades, repairs and outstanding maintenance.
Usual taxes	First supply: VAT and AJD.	Transaction subject to ITP.

A recent renovation does not, by itself, make a resale a first supply for tax purposes. Have the treatment of each transaction confirmed. [2]

Before buying off plan

Check the licence, land ownership, specification, timetable, price and taxes, payments and handover terms. Request documentation of advance-payment guarantees and the special account under Spain’s Building Act (Ley de Ordenación de la Edificación); your adviser should review their scope and application. [13]

Your checklist before reserving

- I have separated the price, taxes, other costs and furnishing or renovation.
- I know whether I am buying a project, a home under construction or a completed home.
- I have checked access, slopes, sunshine and actual distances to the amenities I will use.
- A professional has reviewed the documents and deposit terms.
- I have a realistic timetable for funds, finance and availability of the home.

If you plan to let the home while you are away, first check the feasibility and requirements for the intended use. Do not assume permission or a particular return.

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Prepare your property shortlist

Which area suits you best? I can help you compare options in Moraira, Jalón and Alcalalí according to your intended use and budget.

Write to me with your preferred area, total budget and intended buying timeframe. If you are still comparing, we can start by choosing the setting that matches your priorities.

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Request a property shortlist by email

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Sources and scope of this guide

Reviewed on 15 October 2026. General information to help plan a second-home purchase, subject to change and individual circumstances. It does not replace personal legal, tax or technical advice. Prices are asking prices, not valuations or completed sale prices.

1 · BOE · Law 5 of 2025 · Articles 33 and 34

2 · AEAT · VAT or ITP when buying a home

3 · Valencian Tax Agency · Cadastral reference value

4 · Ministry of Foreign Affairs · NIE applications

5 · General Council of Notaries · Property purchases

6 · General Council of Notaries · Arras agreements

7 · Olea Home · New build listings in Jalón Valley

8 · Olea Home · Moraira · Reference 2182 and related listings

9 · thinkSPAIN · Moraira · Reference 10010230

10 · Prima Casa · Villa advertised in Jalón · 2024H0065

11 · Ministry of Foreign Affairs · Powers of attorney

12 · AEAT · Non-resident tax and imputed property income

13 · BOE · Building Act · First additional provision