

# *The Art* of LIVING IN SPAIN

*Buy property in Spain with confidence*

What geopolitical shifts mean for foreign  
mortgage strategy



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EUROPEAN  
PROPERTY  
AWARDS

AWARD  
WINNER  
2024-2025-2026



GRI  
AWARDS  
REAL ESTATE  
2025

REAL ESTATE  
DESTINATION  
OF THE YEAR  
TOP 3  
WORLDWIDE



LUXURY LIFESTYLE  
AWARDS 2024



PREMIOS CONSTR  
2023  
EFFICIENT  
CONSTRUCTION

## *The signal & the noise*

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### 1. When headlines move, smart buyers prepare

Geopolitical tension makes everything feel urgent. Trade disputes and diplomatic friction dominate the news, and property markets are not immune. But there is a vital distinction between sentiment and substance.

Spain's mortgage market for foreign buyers remains structured and transparent. The ECB sets the baseline, Spanish lenders compete for international business, and the legal framework protects both parties with clarity few countries match.

*Uncertainty rewards preparation. The buyers who move with clarity—not urgency—are the ones who secure the strongest terms.*

This guide breaks down what actually changes for Northern European buyers when global conditions shift, and what stays stable. The answer comes down to structure, timing and the right location.

## *Market context*

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### 2. Spain's mortgage framework holds firm

**60–70%**

*Loan-to-value ratios  
still available to  
non-resident buyers from  
Spanish lenders*

**2.5–3.5%**

*Fixed-rate mortgage  
range for qualifying  
foreign buyers in early  
2026*

**30–40%**

*Price advantage in  
Murcia vs comparable  
stock in high-demand  
provinces*

While global events influence ECB policy, Spain's lending infrastructure has remained consistent. Foreign buyers with strong documentation and a clear deposit strategy continue to access competitive fixed-rate terms from lenders actively seeking international clients.

Where geopolitics does have an impact is on timing. Approval windows can extend, currency fluctuations add complexity, and lenders may request additional documentation. Buyers who prepare early—with pre-approval and a clear financial structure—move faster when the right property appears.

*The mortgage market rewards readiness. Rates may shift, but a well-prepared buyer always negotiates from strength.*

## *Stability you can feel*

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### 3. A home anchored in fundamentals, not speculation



*The Costa Cálida coastline near Altaona — 320 days of sunshine and a pace of life that puts wellbeing first*

The best hedge against global uncertainty is a home that delivers value every day. That means year-round liveability, healthcare within ten minutes, an international airport on your doorstep, and a community that functions twelve months a year.

Murcia's Costa Cálida offers 320 days of sunshine, direct flights to the UK, Netherlands, Germany and France, and prices 30–40% below comparable regions. This is not a compromise. It is the considered choice.

## *The considered choice*

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### 4. Structure over sentiment

In uncertain times, the instinct is to wait. But waiting without preparation is not strategy—it is hesitation dressed as caution. The buyers who emerge strongest are those who use the time to get their financial structure right.



*Thoughtful decisions start with clarity — Altaona's residents choose with intention, not impulse*

Altaona offers something rare: a transparent buying process within a master-planned, award-winning resort. Fixed pricing, clear contracts and a developer with 24 years of delivery history mean fewer variables when buyers need certainty most.

## *Altaona Resort*

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### 5. Built for permanence, designed for life



*Altaona Sport & Wellness Resort — a gated community where long-term residents and world-class amenities come together*

Altaona is not a holiday park. It is a permanent, gated lifestyle community with established international residents living year-round. The 18-hole golf course, shopping centre and personalised health programmes form daily life built around movement, nature and connection.

Tennis and padel courts, with academies projected and a fitness projected. Recognised as a Top 2 Worldwide Leisure Destination at the GRI Awards 2025, Altaona's infrastructure matches its ambition.

## *Build quality*

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### 6. Quality that holds its value



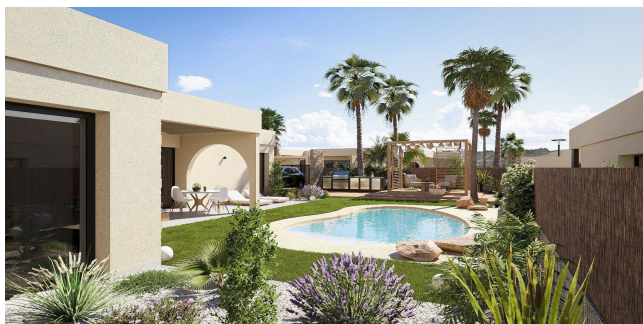
*SISMO construction delivers superior insulation, structural integrity and Energy A+ certification as standard*

Every Taolis home uses the SISMO construction system—a sustainable method delivering superior insulation and Energy A+ certification. Interiors feature 100% Italian finishes, underfloor heating and aérothermal climate systems. These homes are engineered to last decades.

Taolis has been in Spain since 2001, with a Dutch-led team and around 60 international professionals. Oasis Altaona won Best Sustainable Project in Spain at the International Property Awards 2024–2025.

## Your options

Whether buying outright or structuring a mortgage, Taolis offers projects across a range of price points and ownership models.



### Oasis Altaona

From €443,500

2–4 bed · Plot up to 660m<sup>2</sup> · Private pool · Energy A+ ·  
Delivery from Q3 2026

[View Project →](#)



### Las Vistas Altaona

From €503,000

2–3 bed · Plot up to 454m<sup>2</sup> · Private pool · Mountain views  
· KEY READY

[View Project →](#)

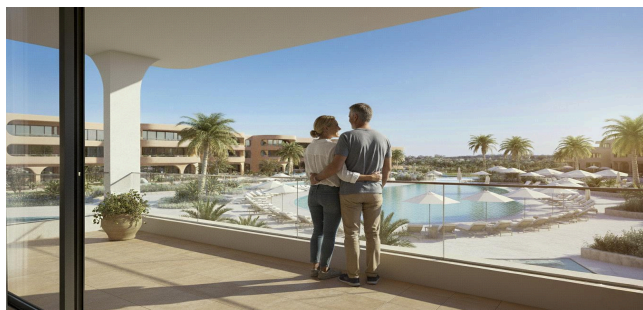


### Villas Fairway

From €1,660,000

4–12 bed · Plot 1,000–2,500m<sup>2</sup> · Infinity pool · Golf views ·  
Fully bespoke

[View Project →](#)



### WOW Longevity Hotel

Suites from €202,500

8% fixed net return · 99-year contract · Fully managed ·  
Reserve with €100

[View Project →](#)

## *Wellbeing & financial clarity*

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### 7. A home that protects your health and your capital



*The WOW Longevity Hotel & Clinic — Europe's first Blue Zone-inspired wellness destination, opening 2029*

The WOW Longevity Hotel & Clinic brings Swiss health partners and Blue Zone-inspired programming to Altaona. Personalised longevity assessments and preventive health protocols create a new standard for wellness-led living in southern Europe.

For hands-off investors, hotel suites start from €202,500 with an 8% fixed net annual return. Co-ownership of an Oasis villa from a 25% share offers up to 80% savings on purchase and running costs. Both models are structured to perform in any economic climate.

## *Your next steps*

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### 8. From preparation to ownership

Spain's legal and financial framework is designed to protect international buyers at every stage.

1

#### **Get mortgage-ready before you search**

*Gather income documentation, assess your deposit strategy and explore pre-approval. Preparation is the strongest negotiating position.*

2

#### **Speak with a Taolis Lifestyle Advisor**

*A Taolis advisor will walk you through financing structures, currency considerations and the ownership models that match your goals.*

3

#### **Visit Altaona — We will guide you through**

*Experience the resort and build quality first-hand. See how Altaona compares to what you have researched.*

4

#### **Engage Independent Legal and Tax Advice**

*Work with a qualified Spanish lawyer and tax advisor to structure your purchase and ongoing obligations correctly.*

5

#### **Secure Your Position**

*Reserve your preferred plot or suite with a structured deposit, supported by a clear contract and transparent terms.*

## *Start the conversation*

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### 9. Clarity is the best currency

Geopolitical noise will come and go. What endures is the quality of your preparation and the fundamentals of where you live. Spain remains one of Europe's most transparent property markets, and Murcia offers the strongest value for long-term buyers. Start a conversation with Taolis—we will help you build a plan that works in any climate.

*The smartest buyers don't wait for certainty. They create it—with preparation, structure and the right partners.*

[Book a Conversation with Our Team](#)

[Explore with our AI Property Advisor](#)

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The information in this guide is general in nature and current as of 2026. Property prices, availability and specifications are subject to change. Tax rates and legal requirements vary by individual circumstances, nationality and residency status.

Always seek qualified independent legal and tax advice before proceeding with any property purchase in Spain.