



INVESTMENT GUIDE COSTA DEL SOL

From Search to Smart Investment





INVESTING IN REAL ESTATE ON THE COSTA DEL SOL

1. Why Invest in the Costa del Sol?

The Costa del Sol has long been one of Southern Europe's most attractive regions for real estate investment. Its combination of guaranteed sunshine, excellent infrastructure, international schools, high-quality healthcare, and direct flight connections creates a structurally strong and resilient demand for high-quality residential property.

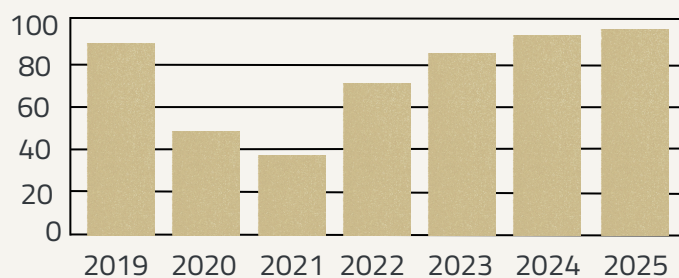
In 2025, Spain welcomed more than 85 million international tourists, a significant share of whom visited Andalusia and specifically the Costa del Sol. This underlines the region's lasting tourist appeal and its strong underlying economic fundamentals.

Why this is attractive for investors

- Structural market growth in property prices and rental demand
- Average annual price appreciation of 6–8% in prime areas
- Strong rental demand driven by tourism, expatriates, and long-stay visitors
- Ability to combine personal use and rental income
- Relatively low risk compared to other Southern European markets

INTERNATIONAL TOURISM IN SPAIN (2019-2025)

Number of international visitor (million)



Source: Turespaña, /INE Spanje (2019-2024), Prognose 2025

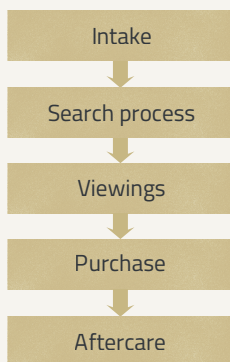


2. The ViVi Method

Our Vision

At ViVi Real Estate, we provide investors with end-to-end guidance when purchasing, managing, and optimising real estate on the Costa del Sol. We combine local market knowledge with data analysis, transparency, and highly personal service.

The ViVi method



Step-by-step approach: from orientation to returns

1. Intake – understanding objectives, budget, and return requirements
2. Search process – selection from the full market, including on- and off-market opportunities
3. Analysis & advice – data-driven return and risk assessment
4. Viewings – guided physically or digitally
5. Negotiation & purchase – including due diligence and notary support
6. After-sales service – rental, management, maintenance, and exit strategy

Why choose ViVi

- Dutch-speaking consultants based locally
- Access to the broadest property offering
- Full service, also after acquisition
- Proven track record with real, documented cases
- One single point of contact for both acquisition and operation

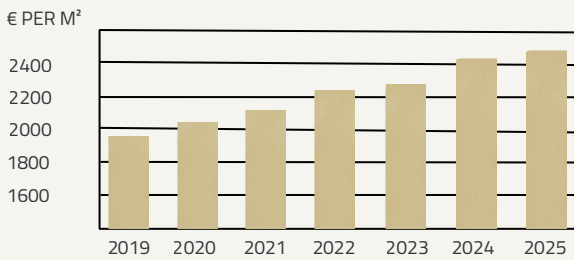


3. Return Methodology: BAR Instead of ROI

How ViVi calculates returns

ViVi primarily works with Gross Initial Yield (BAR – Annual Gross Income)

AVERAGE COSTA DEL SOL PROPERTY PRICE TRENDS (2019-2025)



BAR = annual gross rental income ÷ total initial investment.

The total initial investment consists of:

- Purchase price
- Purchase costs (on average 13%)

Why BAR?

- Objective and transparent
- Independent of financing structure
- Enables direct comparison between investments
- Suitable for both cash and leveraged strategies

Our calculations are based on:

- Historical rental data from our own portfolio
- Market data (including Tinsa and rental platforms)
- Seasonal adjustments, occupancy rates, and location analysis

$$\text{ADR} \times \text{OCCUPANCY RATE} = \text{ANNUAL REVENUE}$$



4. Case Studies (Real, Verified Data)

Business Case 1 – Property “Lotus”

Type: Growth Case

Focus: Maximum capital appreciation through early entry

Key figures

- Total investment: €397,760
- Current net market value: €617,625
- Realised value increase: €219,865 (+55.3%)
- Gross annual rental income (2025): €55,138
- Occupancy rate: 51.8%
- Average Daily Rate (ADR): €313.29
- Gross Initial Yield (BAR): 13.9%

Why this case stands out:

- Pre-launch purchase with strong value uplift
- Ideal combination of growth and rental income
- Particularly suitable for long-term investors

Business Case 2 – Property “Boa”

Type: High-End Case

Focus: Exclusivity and price optimisation

Key figures

- Total investment: €422,066
- Current net market value: €583,313
- Realised value increase: €161,247 (+38.2%)
- Gross annual rental income (2025): €53,810
- Occupancy rate: 45%
- Average Daily Rate (ADR): €366.05
- Gross Initial Yield (BAR): 12.7%



Why this case stands out:

- Fewer nights rented, higher revenue per night
- Attractive for the premium rental segment
- Strong performance in scarcity-driven markets

Business Case 3 – Property “La Brisa”

Type: Cash Flow Case

Focus: Stable and predictable rental income

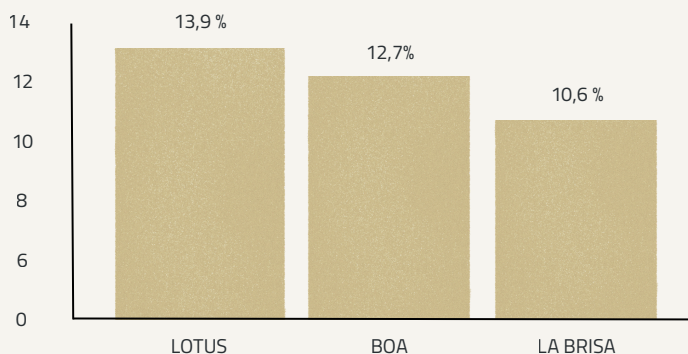
Key figures

- Total investment: €481,380
- Current net market value: €571,875
- Realised value increase: €90,495 (+18.8%)
- Gross annual rental income (2025): €51,212
- Occupancy rate: 55.3%
- Average Daily Rate (ADR): €272.41
- Gross Initial Yield (BAR): 10.6%

Why this case stands out:

- High occupancy rate
- Strong and predictable cash flow
- Ideal for more risk-averse investors

GROSS INITIAL YIELD (GIY)





5. Investment Strategies by Property Type

New Build

- Low maintenance costs
- Energy-efficient, high rental appeal
- Indicative BAR: 7–10%
- Focus: medium- to long-term growth

Existing Properties

- Immediately rentable
- Faster cash flow
- Indicative BAR: 4–6%
- Focus: direct income

Renovation Projects

- Higher complexity at entry
- Significant value-add potential
- Indicative BAR: 7–9%
- Focus: value-add strategy

6. Financing Options

Mortgages for Non-Residents

- Financing up to 70% of the purchase price
- Interest rates approximately 3–4.5%
- Loan terms up to 25 years

Indicative framework

- Equity contribution: 30–40% + purchase costs
- Monthly payments depend on rate and term
- Financing can enhance BAR through leverage



7. ViVi Homes – Property Management

With ViVi Homes, we offer a complete rental and property management solution:

- Rentals via Airbnb, Booking.com and other platforms
- Guest communication and check-in
- Cleaning and maintenance
- Monthly reporting
- Transparent fee structure

Result: maximum returns, minimal effort for the investor.

8. Conclusion

Investing on the Costa del Sol offers:

- Structural growth
- Strong and consistent rental demand
- Realistic and transparent returns
- Flexibility between personal use and exploitation

ViVi Real Estate combines data, experience, and personal guidance to make real estate investments controlled, transparent, and profitable.

Would you like to know which strategy best fits your profile?
Schedule a no-obligation call with one of our consultants.



**Whether you're looking for your dream home or
a smart investment, our team is here to help.**

Let's find your perfect property

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Get in touch

