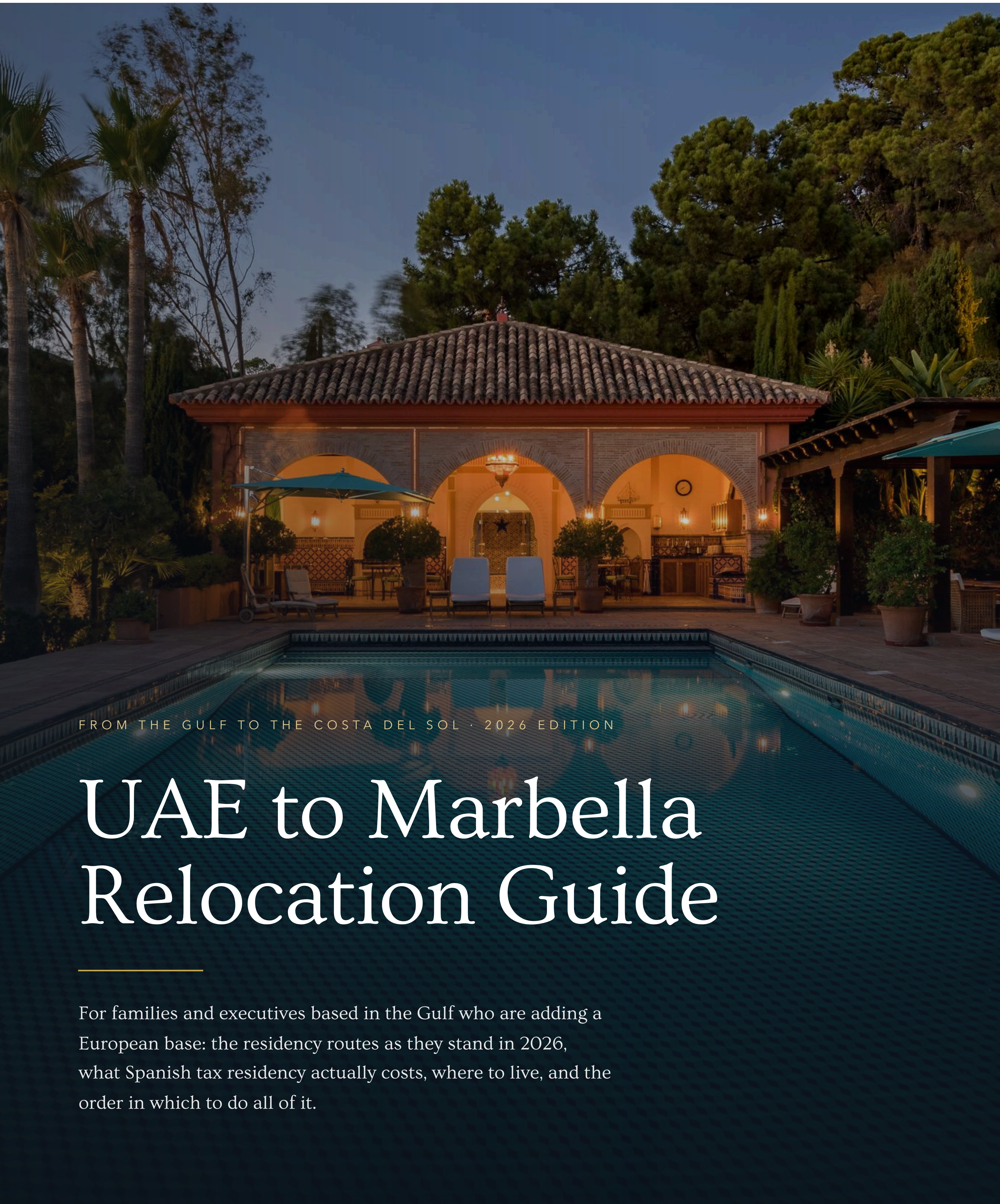

FROM THE GULF TO THE COSTA DEL SOL · 2026 EDITION

UAE to Marbella Relocation Guide

For families and executives based in the Gulf who are adding a European base: the residency routes as they stand in 2026, what Spanish tax residency actually costs, where to live, and the order in which to do all of it.

WELCOME

A second base, chosen deliberately rather than found by accident.

Almost every Gulf-based family who comes to us now describes the same thing in different words: not an exit, but a second footing. Somewhere in Europe that works for schools, that is not tied to one jurisdiction, and that can be lived in properly rather than visited. This guide sets out how that move works from the UAE in 2026, in the order it actually happens.

Two changes since our last edition matter more than anything else on these pages. Spain ended the Golden Visa on 3 April 2025, so buying a property, at any price, no longer carries residency with it. And a new immigration regulation, Royal Decree 1155/2024, came into force on 20 May 2025 and rewrote permit lengths, family rules and renewals. A great deal of what is still published online, and much of what is repeated in Dubai at dinner, predates both. Residency and tax residency are also different questions, and for anyone arriving from a jurisdiction with no personal income tax the second is the expensive one. We have given it a full page.

JUST Real Estate was founded in Marbella in 2015. Our managing partner has worked this market for 25 years. We are not lawyers or tax advisers and nothing here is advice on your own position. We do sit beside clients through this move constantly, and we will introduce you to the people who do nothing else.

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Residency and the legal framework

Spain is not closed to you, but the door has moved. Investment no longer buys residence, and every route that remains asks who you are and how you live rather than what you spent.

Do you need a residence permit at all?

START WITH THE PASSPORT, NOT THE PROPERTY

Emirati nationals travel to the Schengen area without a visa and may stay 90 days in any rolling 180-day period. Most expatriate residents of the UAE, however, cross borders on their own passports, so the visitor position depends on nationality rather than on where you live. British, American, Canadian and Australian passport holders have the same allowance. Indian, Pakistani and many other passport holders need a Schengen visa even for a first look at a school.

The count runs across the whole Schengen area together, not per country, and it rolls, so two long summers close together exhaust it faster than owners expect. The EU's Entry/Exit System became fully operational on 10 April 2026 and now records each crossing biometrically. ETIAS, a pre-travel authorisation rather than a visa, is expected later in 2026 and will not change the 90-day limit.

The routes that exist in 2026

FOR ANYONE WHO WANTS MORE THAN 90 DAYS

NON-LUCRATIVE VISA

For income already made. €28,800 a year for the main applicant plus €7,200 for each dependant, being 400% and 100% of the IPREM index for 2026. Full private health cover, and no work at all, in Spain or remotely. Applied for at the consulate.

DIGITAL NOMAD VISA

For remote work for non-Spanish clients or employers. €2,849 a month, plus €1,069 for the first dependant and €356 for each further one. Lodged from inside Spain it grants a three-year permit at once, and opens the Beckham regime.

WORK AND BUSINESS ROUTES

Highly Qualified Professional for executives hired by a Spanish company, decided centrally and family included from day one. Entrepreneur for an innovative venture with an endorsed plan. Self-employed for any other lawful trade.

The Golden Visa closed on 3 April 2025. Applications lodged before that date were honoured and existing holders keep their rights, but no new application is possible. Buying itself still needs no permit, only an NIE, which underpins every legal and financial act in Spain. Our companion guide, A Grand Tour of Spanish Visas, sets out each route in full.

THE EXPENSIVE QUESTION

Tax residency and structuring

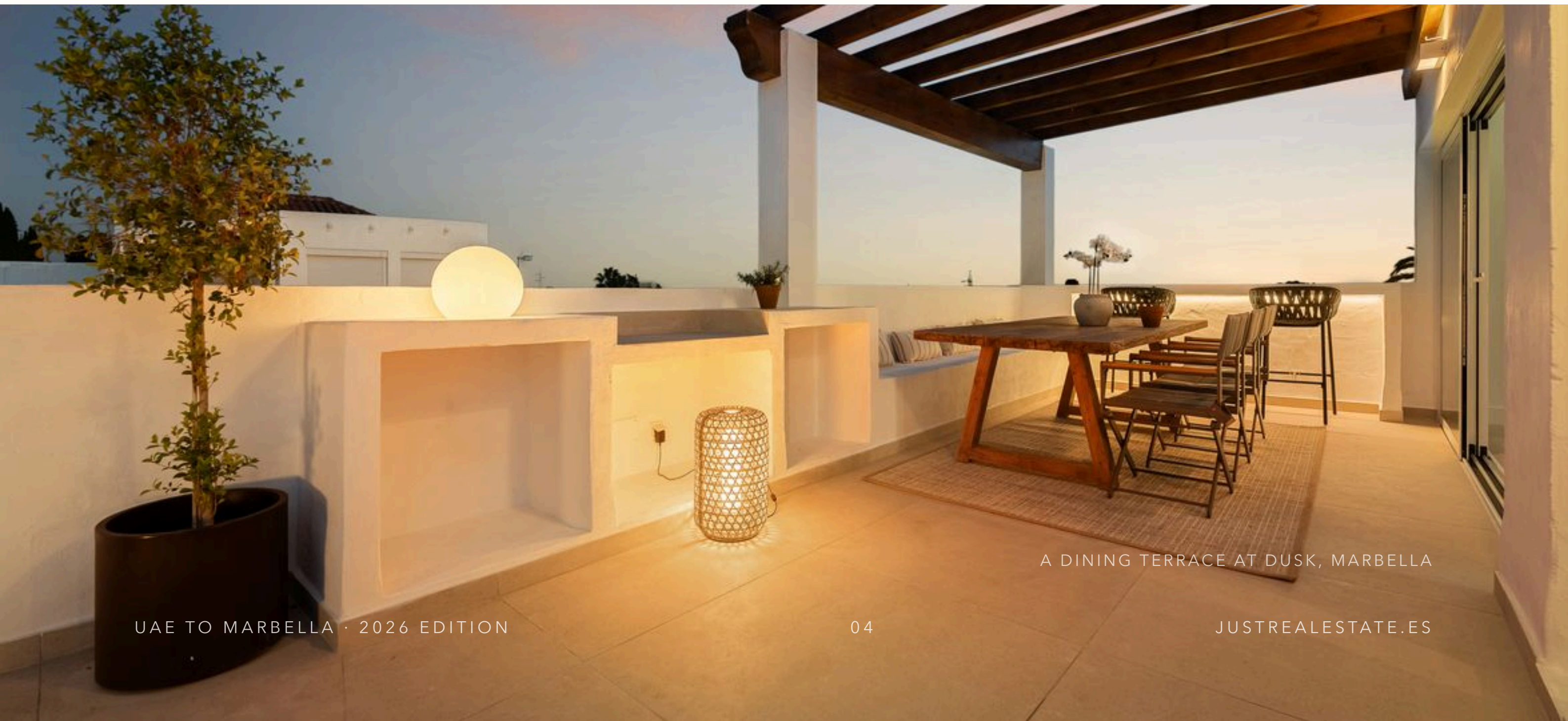
The UAE levies no personal income tax, and the 9% federal corporate tax introduced in June 2023 reaches business profits, not salaries. What changes on a move to Spain is that Spain may tax you on worldwide income once you become tax resident here. Residency is a right to be here. Tax residency is a bill, and they are decided by different rules.

What makes you tax resident. Article 9 of Ley 35/2006 sets three independent tests. Spending more than 183 days in Spain in a calendar year. Having the main base or centre of your economic interests here, whatever the day count. And a rebuttable presumption where your spouse and minor children live here habitually, which catches more Gulf families than any other rule here. Any one of the three is enough, and no residence permit is required.

The Beckham regime. Article 93 lets arrivals who have not been Spanish tax resident in the previous five tax years be taxed broadly as non-residents for six tax periods. Spanish employment income is taxed at a flat 24% up to €600,000 and 47% above, and most foreign income and assets fall outside Spanish scope. It suits salaried movers; those living on investment income less well. The election is made on form 149 within six months of registering for social security.

The treaty. Spain and the United Arab Emirates have a double taxation convention, signed in Abu Dhabi on 5 March 2006 and in force since 2 April 2007. It allocates taxing rights and provides the tie-breaker where both states would treat you as resident. It works on facts, on where your home, your family and your economic life sit, not on which certificate you hold.

Wealth. Andalucía applies a 100% rebate on regional wealth tax. Spain's national solidarity tax on large fortunes still reaches net wealth above €3 million, after a €700,000 general exemption for residents, at 1.7%, 2.1% and 3.5%, and regional tax paid is credited against it. None of this is a reason to stay away. It is a reason to take advice, in both jurisdictions, before you cross 183 days.



A DINING TERRACE AT DUSK, MARBELLA

GEOGRAPHY IS LIFESTYLE

Where to live

Marbella is not a city with districts but a chain of residential areas along twenty-five kilometres of coast, where proximity is measured in minutes, not in kilometres.

The coastal spine

MARBELLA TOWN TO PUERTO BANÚS

GOLDEN MILE

Between Marbella town and Puerto Banús, the most established address. Beach, restaurants and schools within minutes.

SIERRA BLANCA AND CAMOJÁN

Directly above the Golden Mile, gated and elevated, with larger plots and sea views, five minutes from the beach.

NUEVA ANDALUCÍA

The Golf Valley. The densest concentration of international schools and the most practical geography for families.

Inland and along the coast

BENAHAVÍS, LA ZAGALETA, ESTEPONA

BENAHAVÍS AND LA QUINTA

Ten to twenty minutes inland, green, cooler in August and better value per square metre. Golf-led and family-heavy.

LA ZAGALETA

A fully private estate with its own security, gates and golf. Scale and seclusion comparable to anywhere in Europe, chosen for discretion.

ESTEPONA AND MARBELLA EAST

Newer stock, more space for the money and genuine beachfront. Estepona has changed beyond recognition on schools and services.

RESIDENTIAL MARBELLA FROM THE AIR, THE COAST BEYOND

A ROOF TERRACE AT DUSK, MARBELLA

04 · RENTING FIRST

The year that pays for itself

The instinct arriving from the UAE is to buy quickly and be settled. In practice the families who rent for a first year almost always buy better, and often buy somewhere they had not considered in month one.

What a year on the ground teaches you. Where the school run actually goes at eight in the morning. Which side of the road catches the afternoon wind. How August feels, and how February feels, which are different towns. Whether you want the beach or the hill. None of it is visible on a viewing trip, and all of it changes what you eventually buy.

How the market differs from Dubai. The good long-let stock at the upper end is thin and moves through relationships rather than portals. Terms are negotiated rather than standard, landlords frequently ask for several months in advance from an unproven tenant, and availability is seasonal, with the worst squeeze in the spring run-up to summer. Arriving outside that window gives you both choice and leverage.

What it costs you. Rent, and the option value you give up if prices move. What it buys is the ability to walk away from a decision that would otherwise take two years and a full set of transaction costs to reverse.

Renting also solves the sequencing problem. It gives you an address for the padrón, a bill for the bank, and a base from which to see forty houses properly.

Buying property

The Spanish process is formal, documented and slower than the UAE. That is the point of it. Legal due diligence here is real work, and it is what gives you certainty on title, planning status and charges before you are committed.

The sequence. Terms are agreed, then a reservation agreement takes the property off the market against a deposit. Your lawyer then works: title, ownership, the licence of first occupation, planning status, community charges, debts and embargoes, and whether what is built matches what is registered. A private purchase contract follows, usually with a further payment as a percentage of price. Completion is before a notary, where the balance is paid and ownership passes. Allow six to ten weeks from reservation to notary on a clean resale, longer if anything needs regularising.

The costs on top of the price. On a resale in Andalucía, transfer tax at a flat 7%. On a new build, 10% VAT plus 1.2% stamp duty. Then notary, land registry and legal fees, which for most purchases land in the region of 1% to 1.5% combined. Budget around 9% on a resale and 12% on a new build, all in. These are predictable and non-negotiable, and they are the figure most often left out of the mental arithmetic on a viewing trip.

Value is not price per square metre. Two houses on the same street can differ by a third on orientation, level, noise, privacy, the quality of what is behind the walls, and whether the plot next door can be built on. Working out which of those you are paying for is the whole job.

Off-market. A meaningful part of the best stock at the top end is never advertised, because the owners will not have their homes on a portal. It circulates through agents who are trusted with it. This is not marketing language; it is simply how discretion works in a small market, and it is the reason a buyer's view of what is available can be badly incomplete.

Finance. Spanish banks lend to non-residents, typically to 60% or 70% of value, and the process takes longer than you expect. Most purchases at this level complete without leverage. If you do want a mortgage, start the conversation before you reserve, not after.

New build and off-plan. A distinct segment with its own logic: contemporary specification, payments staged across construction, and a completion date that is a forecast rather than a promise. The checks differ too. Stage payments must be covered by a bank guarantee, the licence history matters more than the brochure, and the finish you are shown is rarely the finish you receive unless it is in the contract.

Owning it as a non-resident. If you let the property while your main home is still in the UAE, Spanish non-resident income tax applies at 24% of gross rent, with no deduction for expenses, a treatment applied to non-EU residents and currently under legal challenge. A small annual return is due even when the property stands empty. That changes once you become Spanish tax resident.

Your first year, step by step

No two moves are identical, but the order rarely changes. The families who find this easy are the ones who did the tax conversation in month one and the purchase in month twelve.

01 **A recce trip, deliberately unromantic**

Four or five days, out of season if you can. Two or three areas, the schools you are serious about, a morning drive at eight, and a first meeting with a tax adviser and an immigration lawyer. No offers, no reservations. The purpose is to replace assumptions with a shortlist.

02 **Take a rental, and take the address**

Six to twelve months in the area you think you want. The lease gives you a Spanish address, which is what the padrón, the bank and the school registrar all ask for first. Expect to negotiate the terms.

03 **Register the schools before anything else**

Places at the established international schools are limited and waiting lists are normal, so this is the item that dictates your timing. Applications should go in as far ahead as the school will accept them, and the school you get frequently decides the area you live in.

04 **NIE, padrón and a Spanish bank account**

The NIE first, at the consulate or in Spain, or through your lawyer under a power of attorney. Then the padrón at the town hall on the strength of your lease. Then the bank, which will want the NIE, proof of address and a clear account of source of funds. Nothing later works without these three.

05 **Lodge the visa route you chose in month one**

Non-Lucrative and most work routes are lodged at the consulate for where you live and take up to three months. Digital Nomad, Highly Qualified and Entrepreneur can be lodged from inside Spain and are usually decided in about twenty working days. Documents need apostilles and sworn translations, and most expire in ninety days, so sequence them rather than gathering them all at once.

06 **Buy, once the year has taught you something**

By now you know the geography, the school run and your own tolerance for August. Search properly, including off-market, take the legal due diligence seriously, and complete before a notary. If you will cross 183 days, agree with your adviser which calendar year that happens in before you sign.

07 **Then look ahead to year five**

Diarise the residence card renewal sixty days before it expires, keep the insurance and the income evidence current, and remember that five years of legal residence opens long-term status. If the Beckham regime applies to you, its six years are counted from the year you arrived, so the year it ends is worth marking in the calendar now rather than discovering later.

THRESHOLDS, TAX RATES AND PERMIT RULES AS AT 2026-08-16. THE IPREM AND MINIMUM-WAGE FIGURES USED IN THIS GUIDE RESET EACH JANUARY; THE IMMIGRATION REGULATION CITED IS ROYAL DECREE 1155/2024, IN FORCE 20 MAY 2025.

07 · EDUCATION

Schools decide almost everything else

For most families arriving from the Gulf, the school is the first decision and every other decision follows it: the area, the commute, the rental, and often the month of the move itself.

What is here. A well established network of international schools, most following the British curriculum or the International Baccalaureate. Swans International School, Aloha College and The British International School of Marbella are among the longest standing, each with its own character and entry requirements, and bilingual options sit alongside.

What differs from the UAE. Not standard, which is high, but availability. The established schools are small by Gulf standards and year groups fill. Waiting lists are ordinary, and a family arriving mid-year without prior application can find no place in the relevant year group at all. Apply early, apply to more than one, and treat the offer as the thing that sets your timetable.

Geography and the school run. Almost everyone drives. Nueva Andalucía and the Golden Mile hold the densest concentration of schools, which is why so many families start there. Fifteen minutes on a map can be thirty-five in September traffic, felt twice a day for a decade.

The compensation is the environment: smaller year groups, more time outdoors, a gentler pace. Children settle faster than their parents.

A FAMILY TERRACE, AN EVENING IN MARBELLA

THE UNGLAMOROUS HALF

Setting up your life

Spain is not short of services, simply less centralised than the UAE, so each thing is arranged at its own pace. Expect a few weeks of friction and then very little.

Banking. Straightforward once you hold an NIE, but slower than you are used to, and compliance on source of funds is thorough for anyone arriving from outside the EU. Allow two to four weeks. Most clients keep their international banking alongside a Spanish account rather than replacing it.

Healthcare. Well regarded, with public and private systems side by side. Almost every international client takes private cover, for shorter waits and English-speaking doctors, and the Non-Lucrative route requires it with no co-payments. Arrange it before you land; the visa file will ask for it.

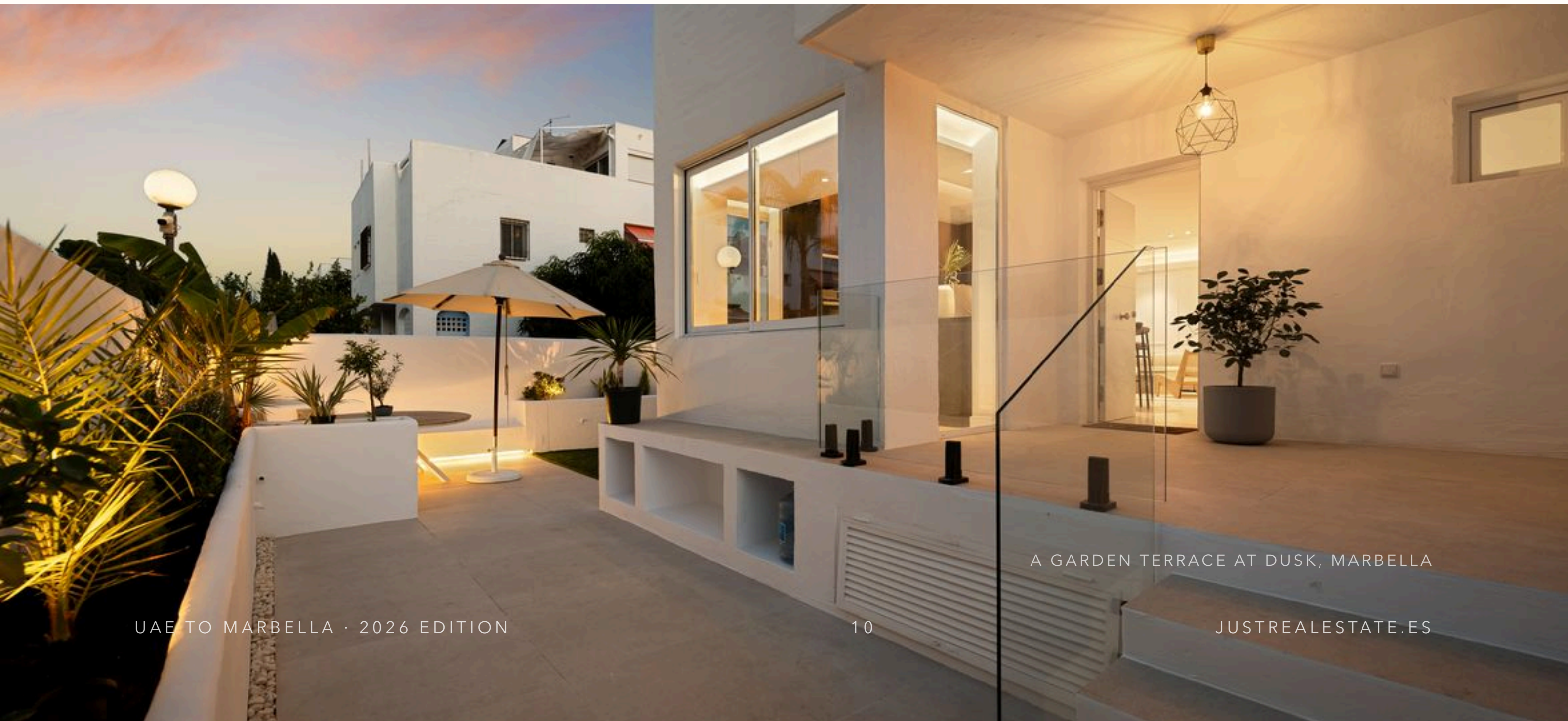
Driving. The point most often missed. Spain has bilateral licence exchange agreements with around thirty countries, and the UAE is not one of them. A UAE licence is fine for a visitor, but once you are resident you will have to sit the Spanish theory and practical tests. British licence holders can exchange under the UK agreement. Start early; it takes months, and everyone here drives.

Utilities and connectivity. Electricity, water, fibre and mobile are reliable and inexpensive by Gulf standards. Setup is rarely instant and usually needs the NIE, a bank account for the direct debit and, for a change of holder, the previous bill.

Household and insurance. Domestic help, drivers and nannies are readily found but arranged individually rather than through a managed structure, which feels fragmented at first and flexible later. Property and personal insurance belong alongside the legal and financial arrangements.

Cars. Almost every household here runs two. Buying is straightforward with an NIE; importing a Gulf car rarely pays once registration tax and homologation are priced in, and leasing is often the simplest answer for a first year.

Getting there and back. Málaga airport is thirty-five minutes away and flies direct across Europe, which is rather the point of the base.



A GARDEN TERRACE AT DUSK, MARBELLA

Lifestyle, business and security

The rhythm

WHAT ACTUALLY CHANGES

Life here is less scheduled and more outdoors. Time gets spent in the open by default rather than by arrangement, and social life is dispersed across the coast instead of concentrated in a handful of venues, so routines form around a few places you come to like rather than around whatever is new. There is a real seasonality: the summer is loud and full, and the rest of the year the town returns to itself. Families almost always report that the second is why they stayed.

Services are excellent but decentralised, so you assemble your own doctor, dentist and garage rather than inheriting a compound's list. And a great deal of life happens outside, which is why orientation, shade and privacy matter far more here than square metres do.

Working from Marbella

A BASE, NOT A HEADQUARTERS

THE TIME ZONE WORKS

Marbella sits between the Gulf and the Americas. A normal working day overlaps both, which is not true of a desk in Dubai or in New York.

GETTING BACK

There is no direct service between Málaga and a Gulf hub. Madrid is the practical gateway, with nonstop flights to Dubai of roughly seven hours, and Málaga is two and a half hours from Madrid by train.

WHERE YOU WORK

Most people work from home, and fibre across the residential areas supports it. Private offices and serviced space exist in Marbella and Puerto Banús for those who want the separation.

Security and privacy

HOW IT IS ARRANGED HERE

Serious crime is low, particularly within the established communities, and movement is open and unrestricted. Security at the upper end is individually arranged rather than built into the infrastructure: gated urbanisations with controlled access in Sierra Blanca, Camoján and La Zagaleta, monitored alarms, and personnel where the requirement calls for it. Position does much of the work.

The cultural difference matters as much as the physical one. Privacy here is a matter of not being noticed rather than of being seen to be protected, and for most of our clients that understatement is the part that takes the least getting used to.

AND WHERE THE MARKET IS GOING

Common mistakes, and the market ahead

Buying in month one. The commonest and the costliest. A first trip focuses on what shows well in isolation, not on how a house works on a Tuesday in November.

Treating tax as a later step. Most of the useful decisions, on timing, on which calendar year you cross 183 days, on the Beckham election and its six-month deadline, are only available before you arrive.

Assuming residency and tax residency are the same conversation. They are decided by different rules, by different authorities, on different facts. Your spouse and children living here can settle the tax question.

Expecting UAE timelines. The Spanish process is documentary and sequential, and pushing it rarely helps. What does help is preparing the file properly, with apostilles and sworn translations in order.

Working from the portals alone. They are a real part of the market but not all of it, particularly at the top. A buyer relying only on what is publicly listed has a partial map.

Treating the pieces separately. Property, residency, tax and schooling are one decision with four faces. Taken in isolation they produce arrangements that contradict each other, discovered after the move.

Where the market sits. We will not put invented percentages in front of you. What we can say from working it every week is that the prime segment is supply-constrained rather than demand-driven: well positioned houses with privacy and light are scarce, owners are rarely forced sellers, and decisions are taken over years rather than quarters. The buyer base is international and no longer led by one nationality, and the Gulf share has grown steadily. Selection matters more than timing.

What we watch rather than predict. How long good stock sits before it goes, how far prices move between offer and notary, and how much activity is off-market. None of it appears in a portal, and we would rather give you those readings than a number with a decimal point.

A HOUSE IN THE HILLS ABOVE THE COAST


A TERRACE OVER THE HILLS, BENAHAVÍS

A relocation, anonymised

A family relocating from Dubai, two children in the senior years of a British curriculum school, one parent continuing to run a business in the UAE. Their stated priorities on the first call were a school place and a house. The order in which we did it was neither.

Month one. A five-day trip, out of season. Two areas, three schools, a drive at eight in the morning, and separate meetings with a tax adviser and an immigration lawyer. That conversation moved their arrival into the following calendar year and changed which permit they applied for.

Month three. A twelve-month rental on the Golden Mile, taken because the school offer landed there. Nothing about the house was permanent, and it was not meant to be. It gave them an address, and that unlocked the padrón, the bank and the utilities.

Months four to ten. Living it. The school run rewrote the shortlist in a fortnight: the area they had arrived certain about came third.

Month fourteen. A purchase, off-market, in Nueva Andalucía, ten minutes from the school rather than twenty-five. Due diligence found a discrepancy between the registered and built areas, regularised before completion rather than discovered four years later.

Nothing here was clever. It was done in the right order, and the renting year paid for itself in the house they did not buy.

12 · WORKING WITH US

Why JUST

Relocating is not one decision, it is thirty, taken in the right order. Our job is to hold that order for you: to say which route fits before you fall for a house, to introduce the tax and immigration advisers who will look at your own position, to find the rental that buys you a year of clarity, and to be useful long after the keys change hands.

ORIENT

A first week on the ground built around how you will actually live, not a viewing list. Areas, schools, journey times, and the questions worth asking before anything is signed.

SECURE

On and off-market homes to rent and to buy across Marbella, Benahavís and Estepona, with legal and urbanistic due diligence on everything we put in front of you.

SETTLE

The unglamorous half: NIE, bank, padrón, utilities, schools, insurance and the right adviser for each of them, sequenced so nothing waits on anything else.

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