

# HOW MUCH BUDGET DO YOU NEED TO BUY PROPERTY ON THE COSTA BLANCA?





## **How much budget do you need to buy property on the Costa Blanca?**

This is one of the most common questions when planning a property purchase in Spain — and at the same time, one of the most difficult.

On the Costa Blanca, your budget **depends not only on how much you want to spend, but above all on location, surroundings, and the lifestyle you want to live.** There is no single “*entry price*” for the entire region: the same budget can mean comfortable living close to the beach in one town, and necessary compromises in another.

**There is no “right” or “wrong” budget — only what fits your lifestyle best.**

That’s why the budget question is best approached not by starting with numbers, but by answering one key question:

**How and where do you want to live on the Costa Blanca?**



## Let's start at the beginning: location matters enormously

There is a significant price difference between places such as:

- Dénia
- Jávea
- Moraira
- Calpe

compared to areas like:

- Finestrat
- Torrevieja.

These differences are not superficial — they reflect fundamentally different environments, infrastructure, and lifestyles.

## What actually shapes your budget?

Your budget is influenced by a combination of factors:

- Exact location (Costa Blanca North vs South, established towns vs mass development).
- Sea view vs no sea view.
- First line vs second line vs inland.
- Green surroundings vs dense urbanisation.
- Walking distance to restaurants, beaches, and services.
- Quality of construction and urban planning.
- New build vs resale property.

Two properties of the same size **can have dramatically different prices** depending on just one of these factors.



## **Costa Blanca North: lifestyle-driven pricing**

Large parts of the Costa Blanca North (Dénia, Jávea, Moraira, parts of Calpe, Benidorm) are valued not only for property but for quality of life:

- Greener landscapes.
- Established towns with character.
- Good restaurants, cafés, and local infrastructure.
- Walkability in many areas.

**Buyers here often pay for the lifestyle, not just for the square meters.**



## Southern & inland areas: different priorities

Areas such as Finestrat or Torrevieja typically offer:

- Lower entry prices compared to prime locations in the north.
- Newer and denser residential developments, often in larger-scale urbanisations.
- A stronger focus on car-based mobility, with daily life more spread out.
- Fewer green zones and, in many areas, a less walkable town structure compared to established northern towns.

For many buyers, this works perfectly — especially those prioritising price, new construction, or rental-focused use. For others, it can quickly feel like a compromise, **not only in the property itself, but in everyday life and daily routines.**



## It's not just about buying — it's about living

Many buyers start with a budget question and end up with a lifestyle decision.

A lower purchase price may come with:

- Longer driving times.
- Less access to restaurants and services.
- A more seasonal atmosphere.

A higher budget in the right location may deliver:

- Walkable living
- Better long-term value retention.
- Stronger rental demand.
- A lifestyle that feels good year-round, not just on holiday.

## The right question to ask

Instead of asking only: “How much do I need?”



The better question is: “Where do I want to live — and how do I want my daily life to feel?”

Once that is clear, the **realistic budget range** becomes much easier to define.

## How much budget do you need on the Costa Blanca?

*(With real examples by €150,000 / €300,000 / €600,000 / €1,200,000+)*

Your budget is shaped by:

- **Where** you buy (Dénia vs Calpe vs Torrevieja).
- **What** you want to see (sea view, first line).
- **How** you want to live (walkable access to restaurants and green areas vs car-dependent urbanisations).

To make this practical, below are indicative examples of what your budget typically buys in different parts of the market, based on current average €/m<sup>2</sup> reference points:

- **Dénia:** approx. €3,275/m<sup>2</sup> (December 2025).
- **Jávea / Xàbia:** approx. €3,879/m<sup>2</sup> (December 2025).
- **Moraira:** approx. €4,454/m<sup>2</sup> (December 2025).
- **Calpe:** approx. €3,481/m<sup>2</sup> (December 2025).
- **Altea:** approx. €3,433/m<sup>2</sup> (December 2025).
- **Benidorm:** approx. €3,387/m<sup>2</sup> (December 2025).
- **Finestrat:** approx. €3,376/m<sup>2</sup> (December 2025).
- **Torrevieja:** approx. €2,392/m<sup>2</sup> (December 2025).
- **Orihuela Costa** (south, resort-style urbanisations): approx. €2,990/m<sup>2</sup> (December 2025).
- **Murcia** (provincial capital): approx. €1,285/m<sup>2</sup> (2025 reference).
- **Cartagena:** approx. €1,609/m<sup>2</sup> (December 2025).



## Important — to set the right expectations

- These figures represent **area-wide averages**, not guarantees. Properties with sea views, first-line locations, new builds, or prime streets can be significantly more expensive than the average.
- What *you actually* get also depends on property condition (renovation project vs turnkey) and **micro-location** — a difference of just a few minutes can have a major impact on pricing.



**€150,000 — entry-level budget on the coast (mainly Southern Costa Blanca) or good value inland**

**What this budget typically buys:**

- **Torrevieja and southern resort areas:** a studio or 1-bedroom apartment, and in less popular zones sometimes even a 2-bedroom property. This is one of the few coastal areas where a €150,000 budget still allows buyers to enter the seaside property market.
- **Murcia and Cartagena:** a noticeably larger apartment for the same money — a good option for buyers who value space and a more urban lifestyle.
- **Dénia, Jávea, Moraira, Altea:** options are limited, but smaller properties, renovation projects, or quieter locations outside the prime areas are still possible.

**Lifestyle at this budget level:**

This price range usually involves some compromises (older buildings, less walkable locations), but in return it offers a very real opportunity to own property on the Costa Blanca — whether as a second home, a holiday base, or a first international investment.



**€300,000 — where real options begin (but location is everything)**

**What this budget typically buys:**

- **Torre Vieja / Orihuela Costa:** a 2-bedroom apartment, and in some zones even 3 bedrooms depending on condition and exact location, often within established residential communities.
- **Benidorm / Finestrat:** a solid 2-bedroom apartment becomes realistic; a sea view usually means smaller size or older stock.
- **Calpe / Altea / Dénia:** a 2-bedroom apartment is often achievable, though combining proximity to the beach, a view, and modern finishes usually requires a higher budget.
- **Jávea / Moraira:** €300k is typically a compromise budget — smaller apartments, older properties, or non-prime micro-locations.

**Lifestyle at this budget level:**

In the north, €300,000 often buys you **the location**, but not necessarily the full “*dream specification*” — sea view, walkability, and modern finishes rarely come together at this level.



## €600,000 — a high-comfort lifestyle budget (Costa Blanca North becomes a realistic choice)

### What this budget typically buys:

- **Torrevieja / Orihuela Costa:** high-quality apartments with large terraces, sometimes penthouses; townhouses or villas are also possible outside first-line locations.
- **Benidorm / Finestrat:** larger apartments, newer developments, and spacious terraces; modern new-build projects appear more frequently.
- **Calpe / Altea / Dénia:** comfortable 3-bedroom apartments, selected penthouses, and the first realistic villa options in less coastal locations.
- **Jávea:** very good 2–3 bedroom apartments and genuine opportunities to buy villas with gardens and pools outside the most prestigious areas.
- **Moraira:** good-quality properties, though prime seafront locations with open views usually require a higher budget; hillside and less central areas offer strong alternatives.

### Lifestyle at this budget level:

This is the point where many buyers start saying:

*“Now we can enjoy the Costa Blanca North without constant compromises.”*



**€1,200,000 — prime lifestyle and prime investment territory**

**What this budget typically buys:**

- **Torrevieja / Orihuela Costa:** top-end villas and premium penthouses are available, though the lifestyle remains more car-oriented and resort-style compared to the north.
- **Benidorm / Finestrat:** luxury new-build apartments, modern penthouses, and contemporary villas become realistic; walkability and access to services vary significantly by micro-location.
- **Altea / Calpe / Dénia / Jávea:** entry into true sea-view penthouse and villa territory, with strong lifestyle appeal; first-line positions and iconic views push prices higher.
- **Moraira:** €1.2M often represents the entry level for highly sought-after villa properties; prime areas such as El Portet, first-line locations, and panoramic views frequently exceed this level.

**Lifestyle at this budget level:**

This is the tier where buyers can most often align location, walkability, views, architectural quality, and long-term value—especially in the Costa Blanca North.



**€1,200,000+ — first line, iconic views, signature properties**

**What this budget typically buys:**

Above €1.2M, the question is no longer “*Can we afford the area?*” but rather “*How prime do we want it to be?*” Buyers gain real choice across the most desirable segments of the market:

- First line vs second line coastal positions.
- **Unobstructed panoramic sea views** vs partial or angled views.
- Walkable locations close to beaches and restaurants vs elevated hillside settings.
- Turnkey modern villas and penthouses vs renovation projects or traditional Mediterranean styles.

At this level, **coastal prime properties are typically defined by villas and penthouses with views**, while traditional fincas with land are more commonly found inland or in backcountry locations rather than directly on the coast.

**Lifestyle at this budget level:**

This is the tier where buyers can truly customise the balance between **location, views, privacy, architecture, and long-term exclusivity** — often with no need for compromise, especially in the most sought-after areas of the Costa Blanca North.



## Key takeaway

Your budget is about location and lifestyle — not just square meters.

In places like **Dénia**, **Jávea**, **Moraira**, **Altea**, or **Calpe**, prices often include a premium for an established, green environment with good restaurants and a lifestyle that works year-round.

By contrast, areas such as **Torre Vieja**, some southern resort zones, or inland **Murcia** can offer significantly more space for the same budget but everyday life there is typically more car-dependent and shaped by newer, large-scale developments.



## How we help — making the process simple and stress-free

We support you in turning your budget into realistic options by:

- Focusing on what matters most to you — lifestyle, location, and daily comfort.
- Matching properties to your priorities, such as walkability, greenery, sea views, or strong long-term value.
- Guiding you through the local market with a trusted network, including Polish-speaking professionals.

If this overview raised questions or helped clarify your priorities, and you're considering buying property on the Costa Blanca, we'd be happy to help you confidently choose the right location and offer for your needs and goals.

We invite you to get in touch for a personal, no-obligation conversation.

**Costa Blanca Home Navigator**

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