

FOLIO

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FOLIO MARKET CALL 2026

WHY DEMAND WILL NOT FALL IN 2026
- EVEN IF RATES DO

MARBELLA WINS GOLD AT IRONMAN

MORE THAN JUST A SPORTING TRIUMPH!

SPAIN RANKS HIGHLY WITH GEN Z

PRIORITISING LIFESTYLE OVER SALARY WHEN
CONSIDERING RELOCATION

WHERE TO LIVE IN COSTA DEL SOL

A GUIDE FOR US EXPATS

ALSO IN THIS ISSUE: NYRA RESIDENCES IS LAUNCHED!, VILLA TERESITA, THE LIST

FEBRUARY'S EDITION OF FOLIO MAGAZINE TAKES A CONFIDENT LOOK AHEAD – CUTTING THROUGH THE NOISE TO FOCUS ON WHAT REALLY MATTERS ON THE COSTA DEL SOL.

WE OPEN WITH OUR FOLIO MARKET CALL 2026, UNPACKING WHY DEMAND IS SET TO REMAIN STRONG NEXT YEAR – EVEN IF INTEREST RATES EASE. FROM THERE, WE RELIVE THE MOMENT MARBELLA HOSTED IRONMAN, AN EVENT THAT PROVED TO BE FAR MORE THAN A SPORTING SPECTACLE, PLACING THE CITY FIRMLY ON THE GLOBAL STAGE.

WE ALSO EXPLORE WHY SPAIN IS RANKING HIGH WITH GEN Z AS A RELOCATION HOTSPOT, AND OFFER A PRACTICAL GUIDE FOR US EXPATS, SPOTLIGHTING WHERE TO LIVE ON THE COSTA DEL SOL DEPENDING ON LIFESTYLE, BUDGET AND PRIORITIES.

AND, OF COURSE, YOU'LL FIND OUR HANDPICKED SELECTION OF TOP RESALE PROPERTIES AND THE BEST NEW DEVELOPMENTS – BECAUSE SMART INSIGHTS DESERVE SMART OPPORTUNITIES. SETTLE IN AND ENJOY THE FEBRUARY ISSUE – INFORMED, OPTIMISTIC AND VERY MUCH FUTURE-FOCUSED.

Enjoy!

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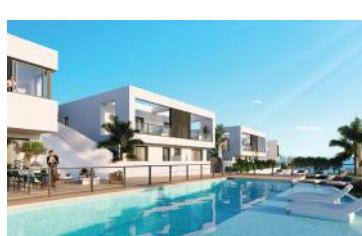
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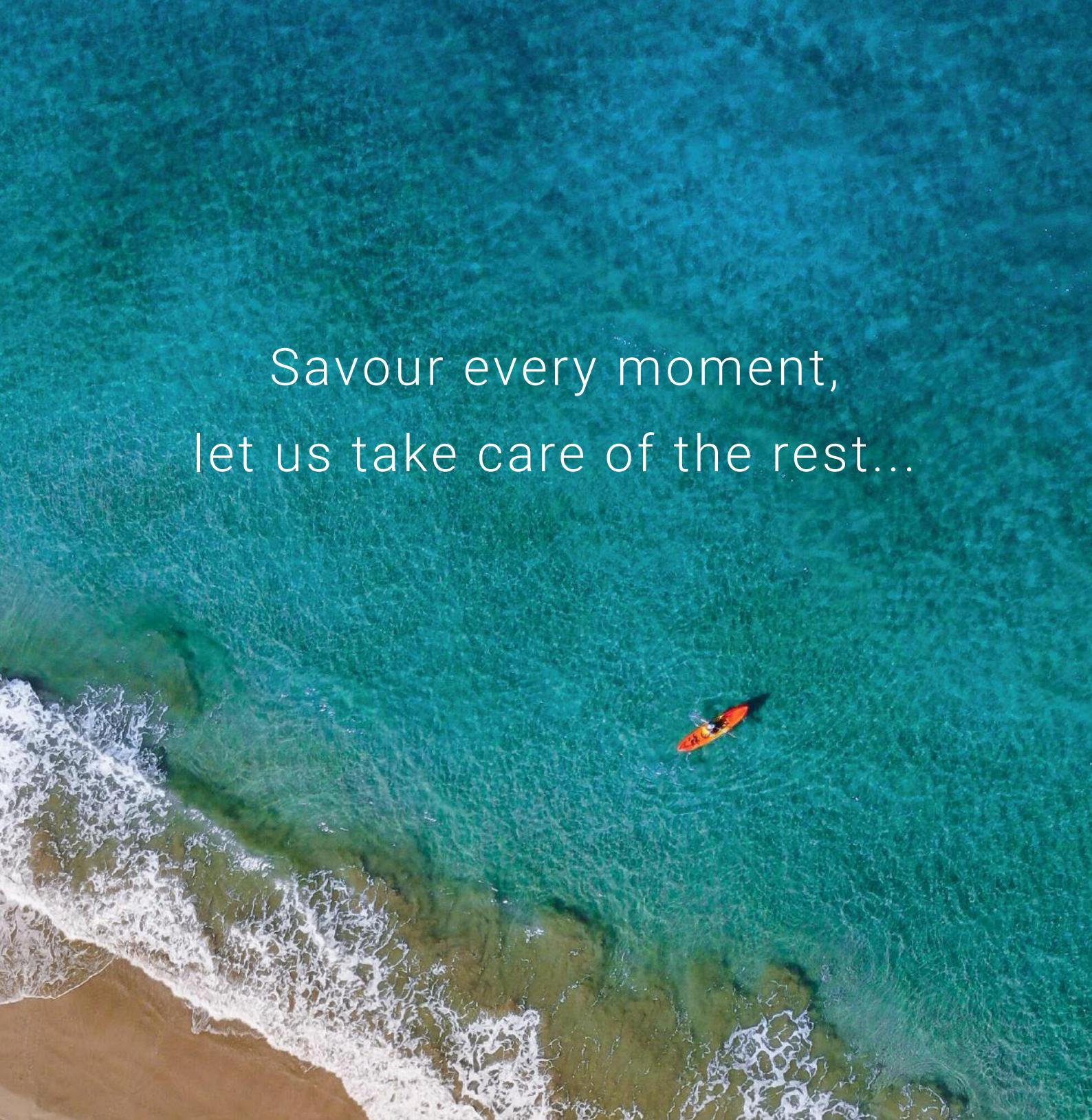
SELLING YOUR HOME

How Asset Folio can help you sell your home in 2026.

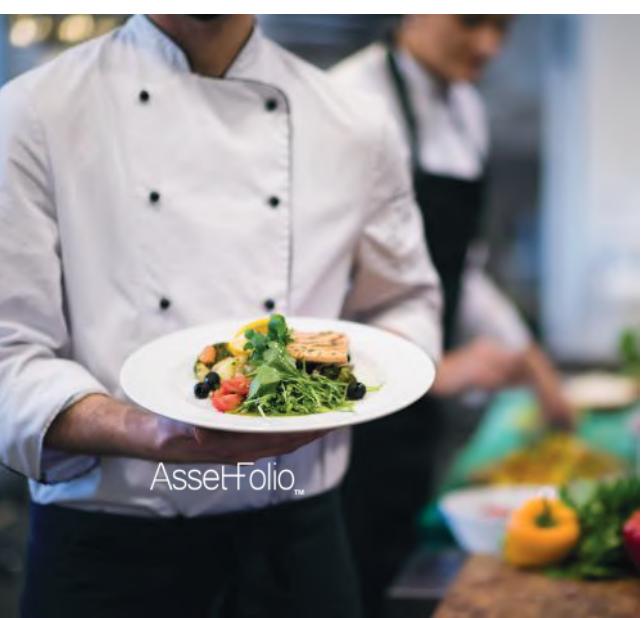
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709 SIERRA BLANCA

Maginificent 2 bedroom townhouse in a luxury urbanisation.



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Our services include:



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Join our newsletter and receive our free monthly magazine direct to your inbox.

You'll also get the latest news, properties and market insights.

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€3,950,000

SPECIFICATIONS

8 Bed
7 Bath
404 m² Built
150 m² Terraces
1400 m² Plot

EXCLUSIVE PROPERTY LISTING

VILLA *Teresita*

Stylish 8 - Bedroom Villa in Guadalmina Alta, San Pedro de Alcántara. This beautifully presented 8-bedroom, 7 -bathroom villa (including 3 en-suite) is situated in the prestigious Guadalmina Alta area, just minutes from golf, shops, schools, and the beach. Occupying a generous 1,400 m² plot with 404 m² built and 386 m² of interior space, the home enjoys a south-facing orientation, ensuring natural light throughout the day.

The property has been thoughtfully designed for modern family living and entertaining. The outdoor spaces feature a private swimming pool, landscaped gardens, and a fully integrated outdoor kitchen and barbecue area, perfect for al fresco dining. A private golf putting green adds a unique touch for golf enthusiasts.

Inside, the villa offers a bright and spacious living room with fireplace, a formal dining area, and a modern, fully fitted kitchen.









VILLA Teresita

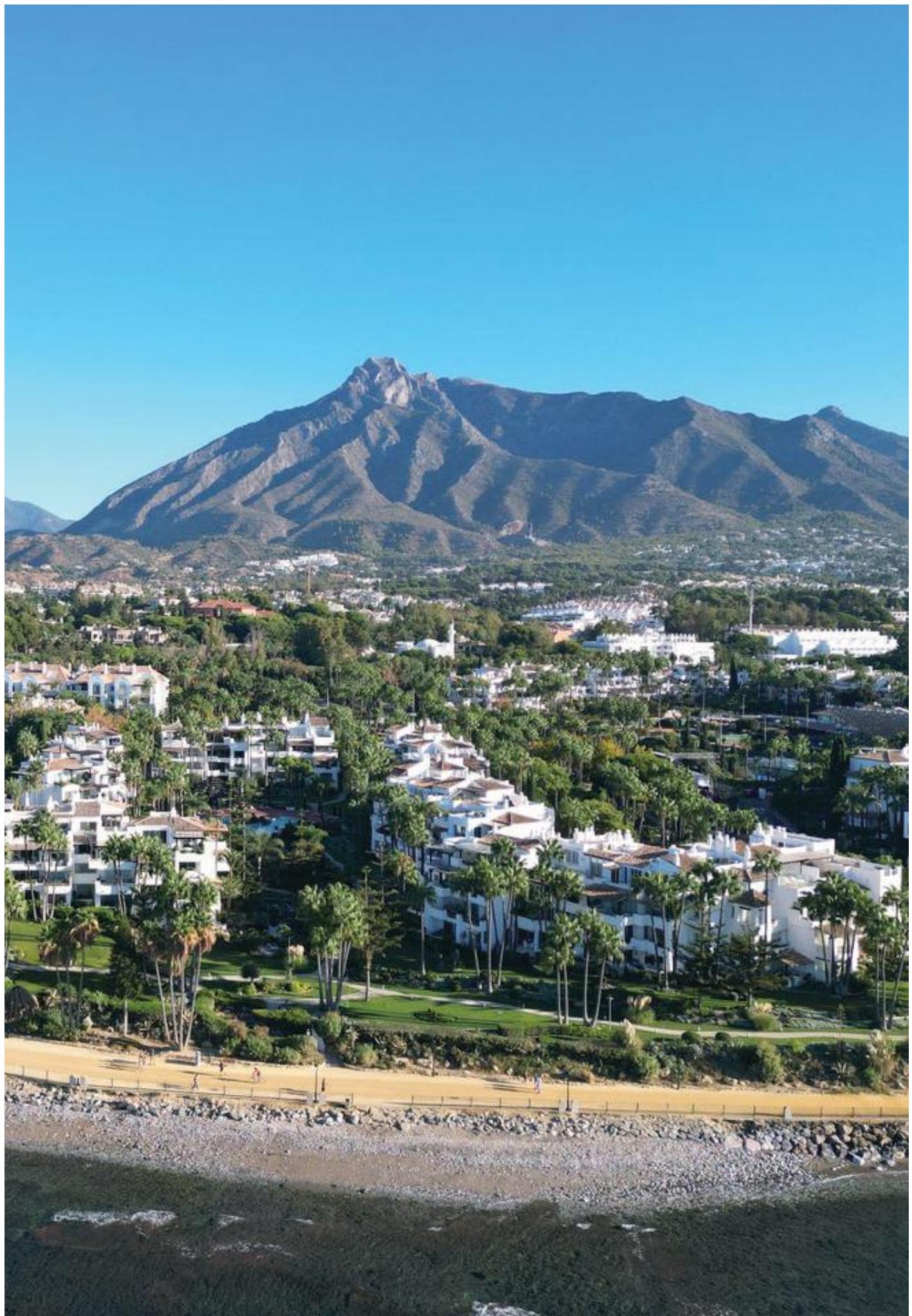
The connected guest apartment—with its own entrance and private kitchen—is ideal for teenagers, extended family, or guests seeking independence while remaining part of the main residence.

Additional highlights include an air-conditioned gym, fitted wardrobes, laundry room, storage room, solarium, double glazing, alarm system, Wi-Fi, and a private garage.

Presented in excellent condition, recently refurbished, and offered with optional furniture, this exceptional villa combines elegant design, functionality, and leisure. Enjoy views of the garden, pool, and peaceful surroundings, all within one of San Pedro de Alcántara's most sought-after residential areas.

Click Here to find out more about Villa Teresita.





WHY DEMAND WILL NOT FALL IN 2026 – EVEN IF RATES DO

Every property cycle has one dangerous assumption.

“When interest rates fall, prices will soften.”

On the Costa del Sol, that logic is wrong – and in 2026 it will be expensive for buyers who believe it.

This market is no longer driven by mortgage affordability. It is driven by **global wealth, lifestyle migration, and currency advantage**. That shift is permanent, and it is why demand will not fall next year – it will intensify.

Let's be blunt.

Over 60% of buyers in Marbella, Benahavís and Estepona today are not Spanish and are not reliant on Spanish mortgages. They are funded by:

- Cash from equity releases in the UK, Scandinavia and Germany
- Business exits and stock portfolios
- Dollar-based buyers from the US and Middle East
- Digital entrepreneurs and remote business owners

When rates drop, these buyers do not retreat.

- They accelerate.

Why? Because falling rates signal:

- Currency shifts
- Asset inflation
- And better leverage for those who want it

Meanwhile, supply on the Costa del Sol is not rising in the way people assume.

Yes, cranes are visible.

No, this does not mean oversupply.

Most new developments are:

- Small
- Phased
- And heavily restricted by planning



Large-scale coastal land releases like those of the early 2000s simply do not exist anymore. Environmental limits, infrastructure caps and zoning rules have permanently changed the build pipeline.

FOLIO MARKET CALL 2026

In simple terms:

More people want to live here than can ever be accommodated.

That is not cyclical. That is structural.

The Costa del Sol has also crossed a threshold that many buyers still underestimate: it is no longer just a second-home market.

It is now:

- A relocation hub
- A tax-efficient base for entrepreneurs
- A family destination with international schooling
- And a year-round lifestyle economy

People are not buying "holiday homes". They are buying **their lives here**.

And that changes everything.

When buyers are emotionally and strategically committed to a location, they do not time the market – they secure their place in it.

That is why 2026 will not be the pause many are waiting for.

It will be the year where:

- Quality property becomes harder to find
- Prime locations become more competitive
- And buyers who waited discover the market moved without them planning

The next phase of the Costa del Sol is not about speculation.

It's about **scarcity meeting global demand**.

And that is a combination that does not pull prices down – it locks them in.

FOLIO's call for 2026 is clear:

If you are buying well, location and quality will matter more than timing – because this market is no longer waiting for anyone.

The next phase is not about upside speculation.

It is about securing position in a market that has already matured – and is no longer waiting to be discovered.

FOLIO DATA AND REALITY CHECK

WHO IS ACTUALLY BUYING?

Buyer nationality split (Costa del Sol, rolling 12 months)

Nationality / Region	% of Buyers
UK & Ireland	24%
Scandinavia (SE, NO, DK, FI)	19%
Benelux	9%
Germany, Austria, Switzerland	11%
Middle East	8%
USA & Canada	7%
Spanish Domestic	14%
Other	8%

Key insight:

Over 86% of buyers are international, meaning the market is driven by foreign capital flows, not Spanish interest rates.

MORTGAGE DEPENDENCE IS FALLING

How purchases are funded

Funding type	Share
Cash buyers	41%
Mortgage ≤50% LTV	34%
Mortgage >50% LTV	17%
Developer financing	8%

Key insight:

Three-quarters of buyers are either cash or lightly leveraged. Rate cuts will increase purchasing power, not reduce demand.

SUPPLY VS DEMAND

New-build absorption vs delivery (Costa del Sol)

Metric	2023	2024	2025
Units released	5,400	6,100	6,300
Units sold	5,050	5,900	6,200
Absorption rate	93%	97%	98%

Key insight:

Nearly every new unit released is being sold. There is no inventory build-up.

PRICES ARE NOT FLAT

Average price €/m²

Area	2023	2023	Two-year growth
Marbella	€4,450	€5,480	23%
Benahavís	€4,200	€5,100	21%
Estepona	€3,150	€3,950	25%
Golden Mile	€6,300	€7,800	24%
Nueva Andalucía	€4,600	€5,700	24%

Key insight:

This happened despite high interest rates.

FOLIO DATA AND REALITY CHECK

WHERE DEMAND IS STRONGEST

Search & enquiry growth (12 months)

Area	Enquiry growth
West Estepona	+38%
East Marbella	+31%
Benahavís	+26%
New Golden Mile	+29%
Mijas Costa	+34%

NEW BUILD PRICE GAP

Off-plan vs completed (same developments)

Stage	Avg €/m ²
Off-plan launch	€4,250
At completion	€5,150
12 months after completion	€5,650

Key insight:

Demand is moving east and west, not just central Marbella.

Key insight:

That is a **+33% uplift** from launch to one year post-handover.

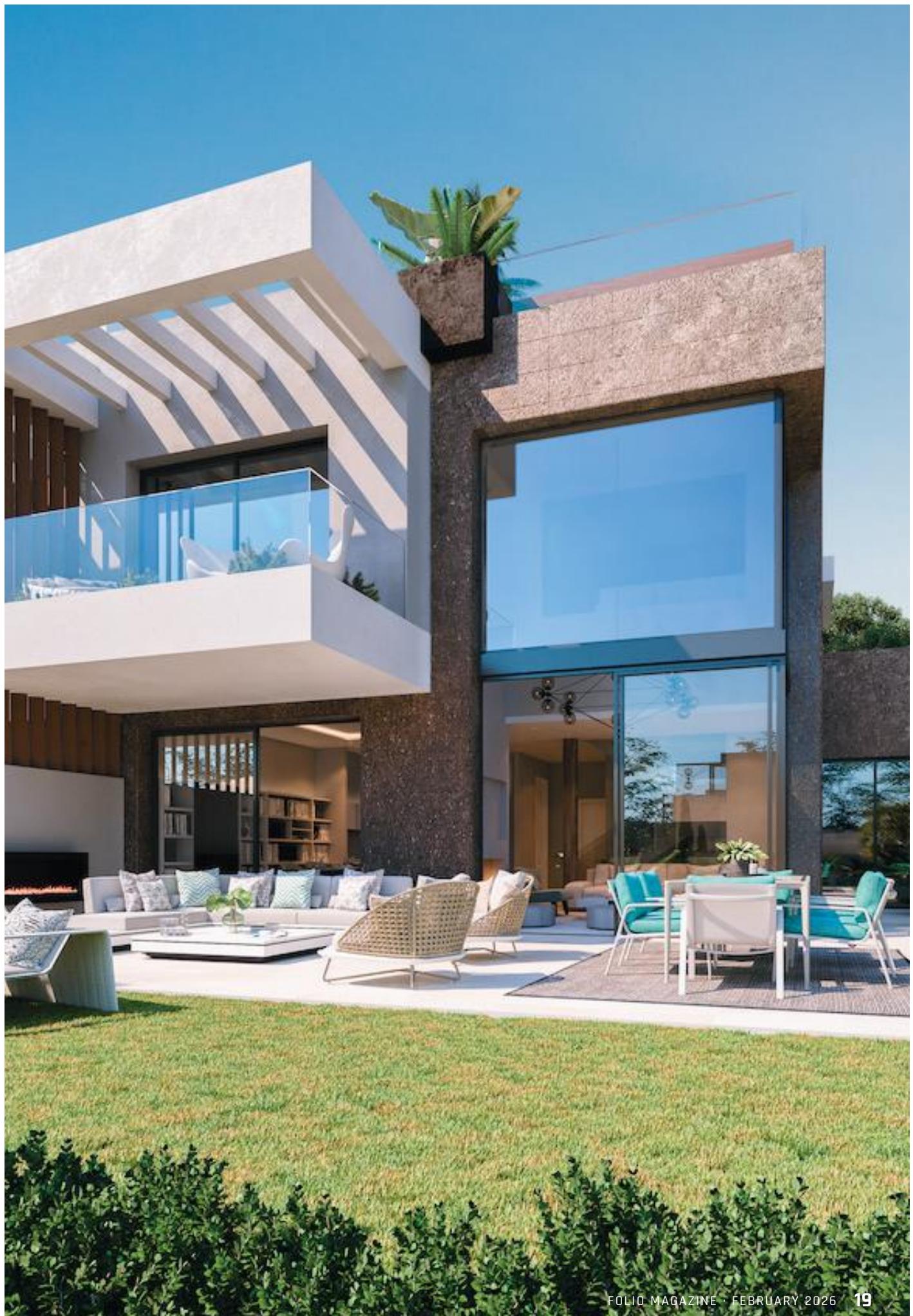
REALITY SUMMARY BOX

- International buyers dominate
- Cash and low leverage dominate
- Supply is being absorbed almost entirely
- Prices rose sharply during high rates
- Demand is spreading, not weakening
- New builds are repricing upward, not down

CONCLUSION

The data makes it clear that 2026 is unlikely to become a buyer's market, as international, cash-driven demand continues to absorb limited supply, meaning success will favour

decisive buyers focused on quality and location rather than those waiting for softer pricing.





MARBELLA WINS GOLD - AT IRONMAN!



Marbella's hosting of the 2025 IRONMAN 70.3 World Championship last November was more than just a sporting triumph.

Photography: FETRI
(Federación Española de Triatlón)

It marked a significant milestone in the city's evolution as a leading sports tourism destination. More than 6,300 triathletes participated in the Ironman 70.3 World Championship on November 8th and 9th. The competing athletes came from 143 countries with 60% of them from the United States, enhancing the event's international character. The range of countries represented highlights the global appeal of triathlon not just as a competition, but also as a cultural exchange among athletes from various backgrounds.

Marbella mayor, Ángeles Muñoz, who

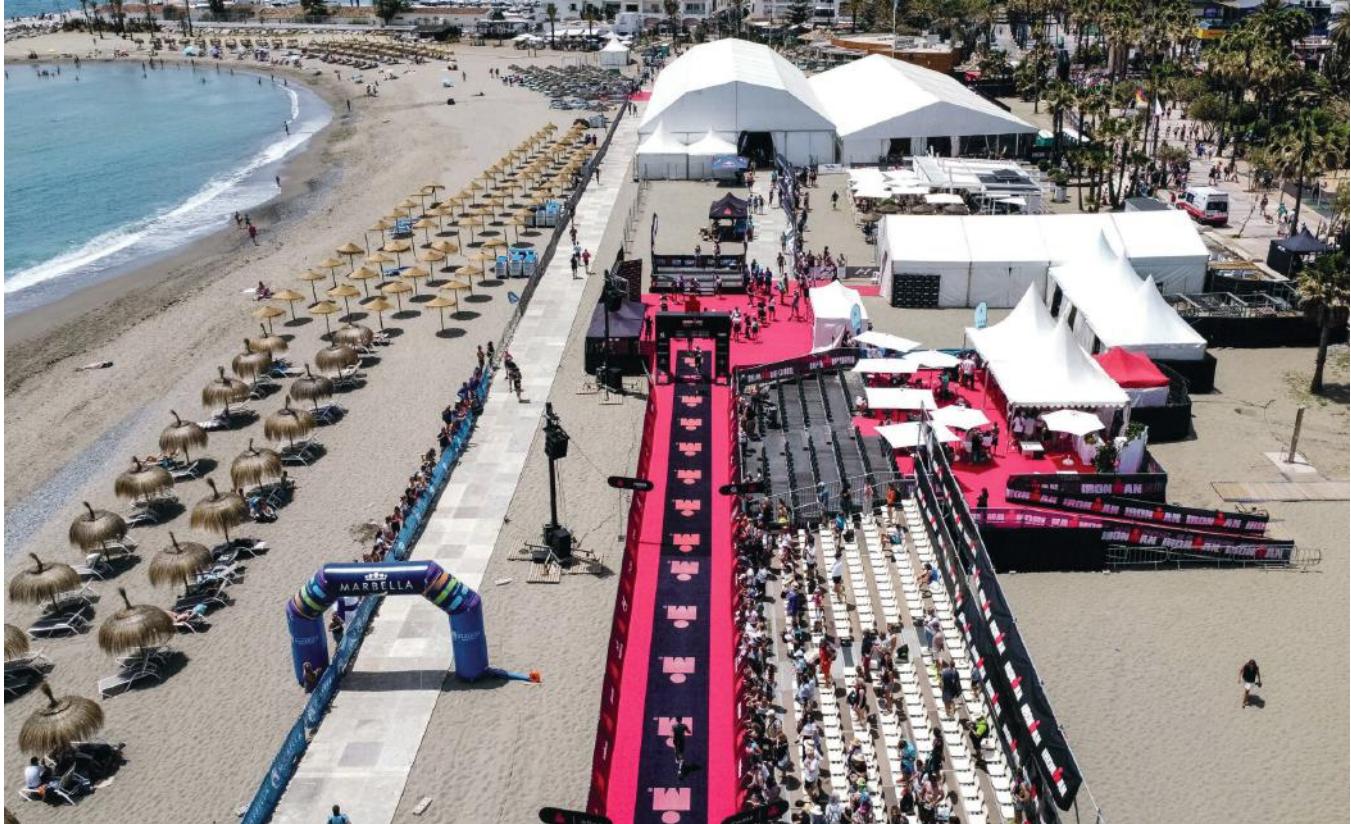


attended the event, emphasised that it was "a true honour for our city to be the epicentre of such a special event for international sport." She added that "this championship not only fills us with pride but also reaffirms Marbella's position as a host of major international events and a leading global destination."

Muñoz noted that the event generated a direct economic impact of €60 million for the city and 270,000 overnight stays, providing a substantial boost for sectors such as hospitality, food and beverage, transportation, and local services. The

event also had a far-reaching media impact, with millions of social media hits (over 10 million) and live broadcasts that showcased spectacular images of Marbella to the world.

This high volume of overnight stays signifies an important shift in Marbella's tourism dynamics. Traditionally known for its summer attractions, the IRONMAN Championship aligns with the city's strategic efforts to promote year-round tourism, helping to flatten seasonal peaks and ensure a more stable economic flow throughout the year. Marbella is actively promoting sports tourism as a means to sustain economic growth, with over



140 sporting activities planned throughout the year.

In addition to Marbella's traditionally strong golf tourism sector, high profile tennis and Padel competitions such as the Davis Cup and the Reserve Cup, underline the city as a key player in the international sports tourism market. Marbella's mild Mediterranean climate also makes it an increasingly attractive training venue for international football teams as well as national squads as they prepare for major competitions.

Ángeles Muñoz, expressed her pride in hosting such a significant event, highlighting the city's favourable climate and extensive infrastructure. She noted that the city's capacity to provide quality services year-round was instrumental.

"In the middle of November, our exceptional climate allowed us to enjoy unbeatable conditions for sports," she noted, adding that "the extensive hotel capacity and tourist infrastructure, capable of guaranteeing quality services year-round," also contributed to the city's success.

María Esperanza O'Neill from the Junta de Andalucía congratulated Marbella City Council "for its commitment to sport

and culture" and highlighted the municipality's ability "to organize major municipality's ability "to organize major international events that project the image of Spain and Andalusia worldwide".

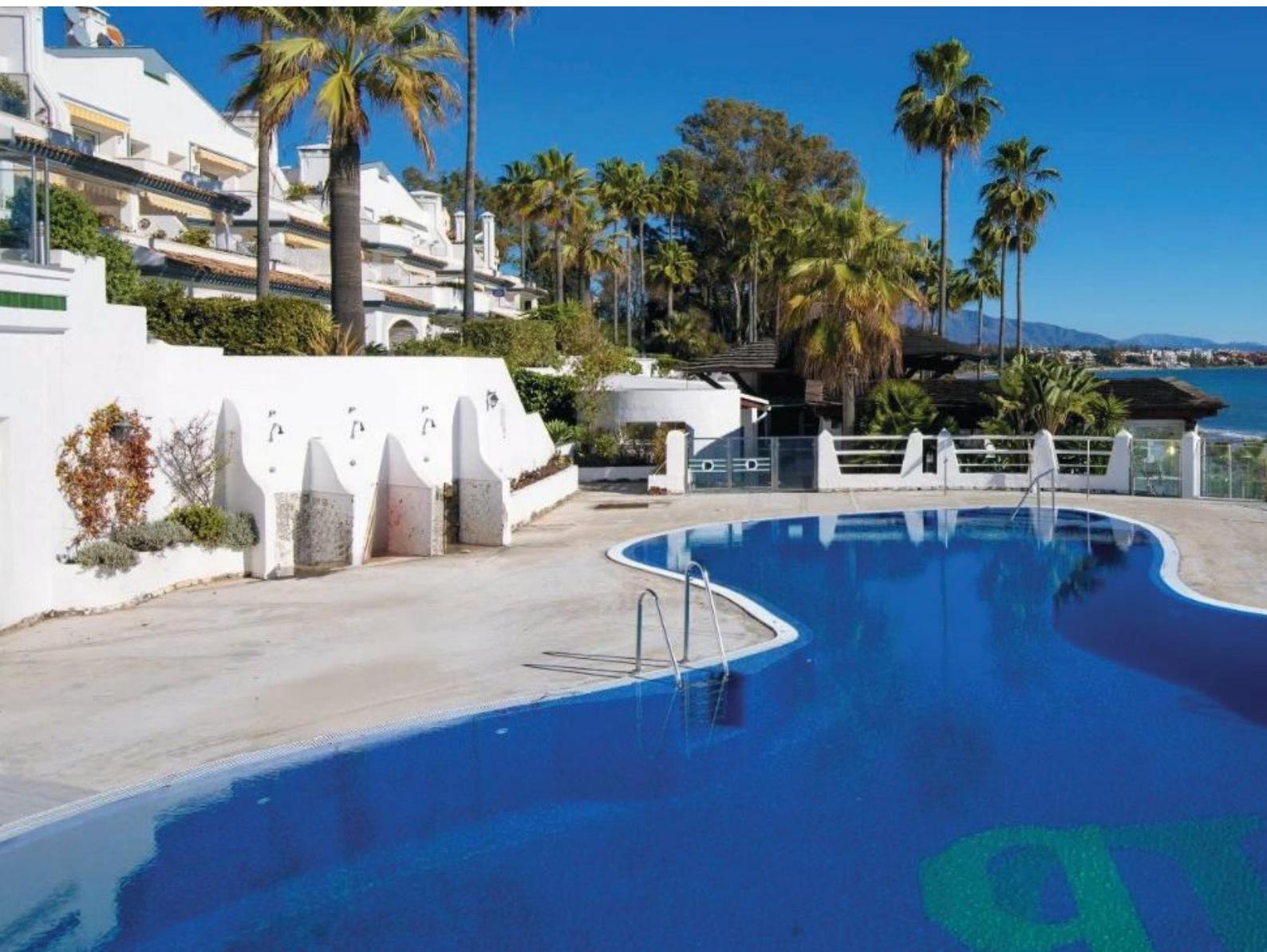
President of the Málaga Province, Francisco Salado, added that "this event is a boon for the future of tourism and the economy of the province," and noted that "the estimated impact exceeds 60 million euros, in addition to attracting new visitors and potential investors."

Officials believe that the event will not only provide immediate economic benefits but also pave the way for future tourism and investment opportunities in the region. By enhancing Marbella's visibility on the world stage, the success of the IRONMAN Championship is expected to attract new visitors and potential investors, fostering long-term growth. The winning combination of high-quality infrastructure, a superb natural environment and excellent hotels makes each competition a unique experience for participants and spectators alike.

IRONMAN underlined Marbella as an aspirational destination for those seeking a healthy lifestyle in a beautiful location. It not only showcased its potential as a hub for future international sporting events, but also put Marbella on the top step of the podium for investors worldwide, particularly in the U.S. – so everyone was a winner!

[Click Here](#) to read our other blogs.







€650,000

SPECIFICATIONS

- 3 Bed
- 3 Bath
- 266 m² Built
- 0 m² Terraces
- 0 m² Plot



LUXURY BEACHFRONT INVESTMENT IN PRESTIGIOUS DOMINION BEACH

Set directly on the beach in the prestigious Dominion Beach community, this rare property offers over 220 sqm across two levels, ideal for a renovation project to enhance value and design. South-facing and flooded with natural light, it features three en-suite bedrooms, a basement bedroom, guest cloakroom, and a terrace with a private garden, seamlessly connecting indoor and outdoor living.

Enjoy gated, low-density beachfront living with tropical gardens, a pool, direct promenade access, and on-site amenities including a Pilates studio and salon. Perfectly positioned between Marbella and Estepona, this is a prime beachfront investment opportunity.

Click Here to find out more about this luxury beachfront investment..







€4,800,000

SPECIFICATIONS

4 Bed
4 Bath
426 m² Built
249 m² Terraces
330 m² Plot



CONTEMPORARY SEMI-DETACHED VILLA WITH ROOFTOP POOL AND VIEWS - VILAS 6, NUEVA ANDALUCÍA

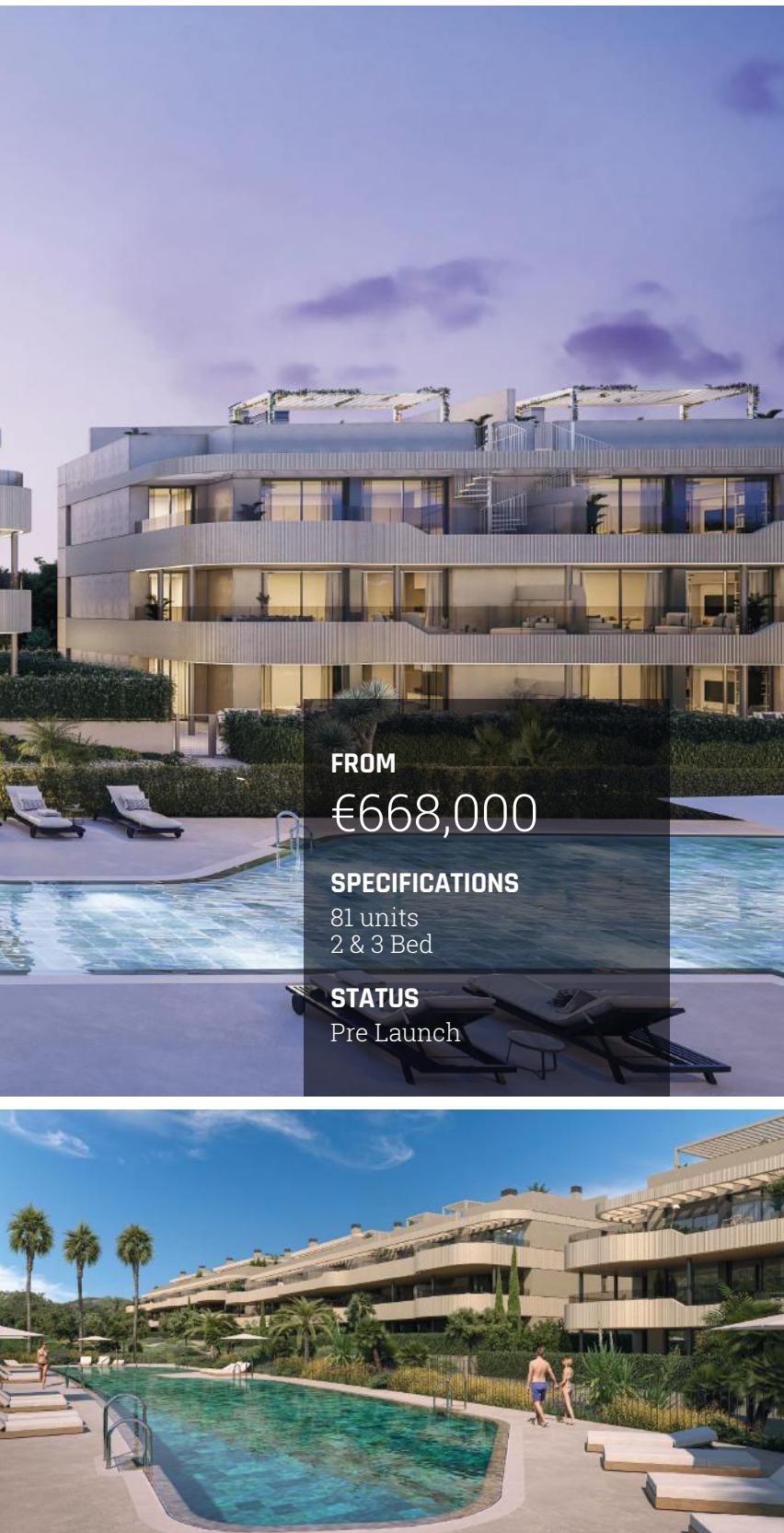
This stunning contemporary semi-detached villa is located in the exclusive Vilas 6 development in Nueva Andalucía, just minutes from top golf courses, beaches, Puerto Banús, and Michelin-starred restaurants. Completed in December 2023, it offers 426 m² of interior space, 249 m² of terraces—including a full rooftop solarium—and a private 92 m² garden. The villa is spread over four levels, connected by an elegant staircase and lift, designed to maximize natural light and seamless indoor-outdoor living.

The main floor features a spacious open-plan living and dining area flowing onto a large terrace, alongside a sleek Gaggenau-equipped designer kitchen.

Click Here to find out more about this contemporary semi-detached villa.







FROM
€668,000

SPECIFICATIONS
81 units
2 & 3 Bed

STATUS
Pre Launch

NYRA RESIDENCES DESIGN-LED LIVING AT THE HEART OF THE GOLDEN TRIANGLE

Nyra Residences is a new release of 81 two and three-bedroom apartments and penthouses set within a garden oasis at what really is the heart of the Golden Triangle, where Marbella, Estepona and Benahavis come together.

Set against panoramic golf views across the green valley that is the El Paraíso golf course, residents enjoy a private resort atmosphere with premium amenities including a social club room, fully equipped gym, hammam, and sauna. The communal outdoor areas feature a large swimming pool, landscaped gardens, and dedicated relaxation spaces, creating an environment of comfort, leisure, and refined living.

[Click Here](#) to find out more about this new residential project..



SPAIN RANKS HIGHLY WITH GEN Z





A recent international survey has highlighted a significant trend among Gen Z: prioritising lifestyle over salary when considering relocation. This generation, known for frequently switching jobs and countries, values locations that enhance their quality of life. Recent research by international health insurance specialists William Russell highlights Spain as one of the top destinations for Gen Z, ranking fifth globally for relocation.

William Russell's study assessed various countries based on factors crucial to Gen Z, such as affordability, equality, and environmental performance. Spain was awarded fifth place with a score of 6.97 out of 10, thanks in part to its affordability, where the average cost of living comprises only 18% of wages. This financial landscape allows young



professionals to balance their living expenses while enjoying their lifestyle. Additionally, Spain's recognition of LGBTQ+ rights and strong acceptance in society (it ranks in the top three countries) makes it an attractive destination for many.

Denmark topped the list with a score of 7.88, attributed to its impressive broadband speed of 246.4 Mbps, significantly above the OECD average. This connectivity is crucial for

remote work, a common practice among younger professionals today. Denmark's affordable cost of living, at 20.5% of wages, coupled with excellent healthcare and strong equality laws, makes it a prime location for those seeking an inclusive environment.

Gen Z and millennials are navigating a world vastly different from that of previous generations. The traditional job-for-life concept has become obsolete, replaced by a

dynamic work environment characterised by flexibility and constant change. The influence of the Internet has enabled young professionals to witness the globalisation of the job market first-hand, and the possibility of living abroad to escape rising costs and unfavourable living conditions in their home countries.

The 'digital nomad' movement, already hugely promoted in Spain, is gaining momentum, with 17 million Americans identifying as nomads. A survey in the UK revealed that two-thirds of Gen Z and millennials





favour careers that transcend national boundaries. This shift indicates a reimagining of what career success looks like, focusing on diverse experiences rather than climbing a single corporate ladder.

The trend towards nomadic living is not merely personal; it has significant economic implications. Digital nomads contribute approximately USD 787 billion to global economies annually. Cities like Canggu in Bali and Lisbon, as well as Malaga with its ground breaking 'distritozeta' urban development project, are adapting to cater to this mobile

workforce, transforming local businesses and urban landscapes.

Gen Z is on track to become the most internationally mobile generation in history, with nearly 60% of new international mobility applications coming from individuals under 30. The rise of remote work and social media platforms has made relocating more accessible and appealing than ever. Over 40 countries now offer digital nomad visas, recognizing the changing nature of work and life.

As they seek environments that align with their values—affordability,

safety, and inclusivity—Gen Z is shaping a global movement toward purposeful living. This generation's preference for lifestyle over salary is not just a trend; it signifies a transformative shift in how we approach work, community, and personal fulfilment.

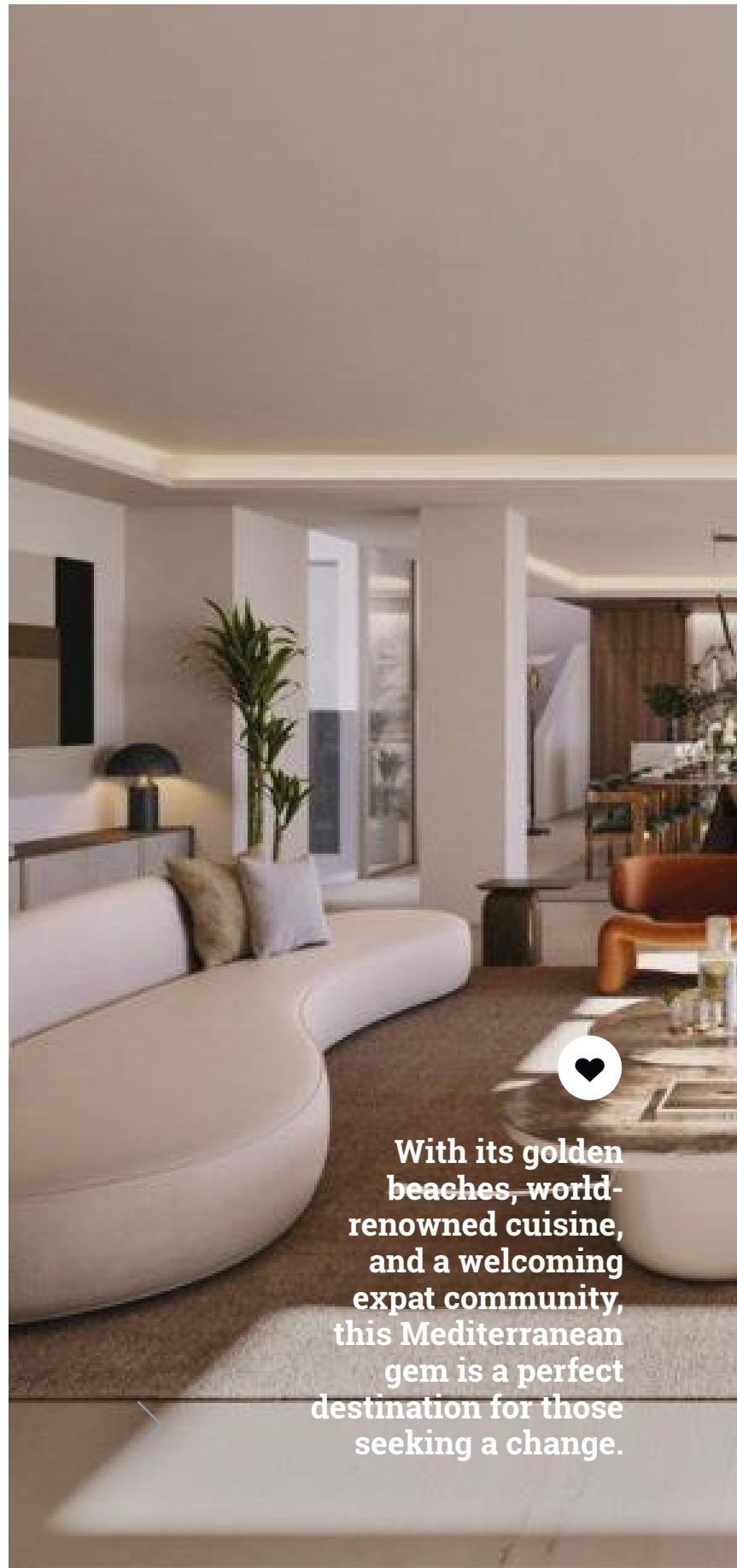
With a transformative upgrade to its infrastructure, the latest communication technology, a traditionally warm and welcoming society and a life/work balance that is one of the best in the world, it is little wonder that Spain, and especially Malaga and its surrounding towns, is a popular choice with Gen Z.

Click Here to read our other blogs

Are you dreaming of a new life on the sunny shores of Costa del Sol? With its golden beaches, world-renowned cuisine, and a welcoming expat community, this Mediterranean gem is a perfect destination for those seeking a change. Whether you're drawn to Marbella's luxury lifestyle, Málaga's cultural scene, or the tranquil vibes of Estepona, Costa del Sol offers something for everyone. If you're a US expat looking to buy property in Spain in 2026, this guide will walk you through the best areas to live, the essential factors to consider, and why choosing the right real estate agency like Assetfolio can make all the difference in your journey to find the perfect home.

WHY COSTA DEL SOL IS A TOP CHOICE FOR US EXPATS

The Costa del Sol, with its breathtaking scenery, unparalleled climate, and vibrant culture, has become one of the most sought-after destinations for US expats. Here's why:



With its golden beaches, world-renowned cuisine, and a welcoming expat community, this Mediterranean gem is a perfect destination for those seeking a change.

WHERE TO LIVE IN COSTA DEL SOL

A GUIDE FOR US EXPATS



➤ **MEDITERRANEAN CLIMATE:**

Costa del Sol enjoys over 320 days of sunshine a year, making it a paradise for those seeking a warm, year-round climate.

Escape cold winters and enjoy mild summers. The region's consistent sunny weather, coupled with its gentle Mediterranean breezes, creates an enviable environment where outdoor activities can be enjoyed year-round, from golfing to beach days.

LARGE EXPAT COMMUNITY:

With a growing US expat community, Costa

del Sol has become an international hub. The area is home to many from the US, contributing to its cosmopolitan atmosphere. Expats can easily find like-minded individuals and communities, making the transition smoother and more enjoyable. The large expat population also means that a variety of services tailored to international residents are readily available.

AFFORDABLE YET LUXURIOUS LIFESTYLE:

Costa del Sol is famous for offering some of the most luxurious properties in Spain, including

beachfront villas, modern penthouses, and high-end gated communities. However, despite its reputation for opulence, it also offers more affordable living options. Areas like Estepona and Mijas Costa offer great value for money without compromising the quality of life. Whether you are looking for a luxury retreat or a more budget-friendly home, Costa del Sol provides a wide range of options.

STRATEGIC LOCATION AND TRAVEL CONNECTIONS:

Costa del Sol's international appeal is enhanced by its strategic location. The region is well-connected by air, with Malaga Airport serving as a

major hub for both domestic and international flights. Direct flights to major US cities like New York, Miami, and Los Angeles make it convenient for US expats to maintain strong ties with home, and for visitors to easily access the area. This connectivity provides expats with seamless travel options for both business and leisure.

BEST AREAS TO LIVE IN COSTA DEL SOL FOR US EXPATS

Costa del Sol offers a diverse range of environments to suit every lifestyle, from luxurious beachfront living to charming rural escapes. Let's explore some of the most popular areas for US expats:

MARBELLA - THE LUXURY ESCAPE

HIGH-END LIVING AND INTERNATIONAL VIBE:

Known for its exclusive neighborhoods, luxury villas, and stunning beaches, Marbella offers a sophisticated lifestyle in one of the most prestigious locations on the Mediterranean coast. Whether you're drawn to the glitz of Puerto Banús or the serene hillside retreats of La Zagaleta, Marbella is synonymous with luxury living.

THRIVING EXPAT COMMUNITY:

Marbella is home to one of the largest US expat communities in Spain. With a wide range of social clubs, golf courses, private schools, and services in English, it's easy for newcomers to settle in and feel at home. This vibrant community makes Marbella an ideal choice for those looking for both social interaction and a high standard of living.

THINGS TO DO:

Marbella isn't just about luxury real estate; it also boasts a rich cultural scene. From world-class dining to high-end shopping and renowned golf courses, there's no shortage of activities. For those who appreciate history, the old town of Marbella offers cobbled streets, charming squares, and a mix of cultural experiences, all set against the stunning backdrop of the Sierra Blanca mountains. For more information about Marbella, its property market, and specific development projects.

MÁLAGA - A GROWING HUB FOR EXPATS

VIBRANT CITY LIFE:

Málaga, the capital of the Costa del Sol, blends historical charm with modern





amenities. The city is a haven for culture lovers, featuring a wealth of museums, galleries, and theaters, including the Picasso Museum and the Centre Pompidou Málaga. It also offers a lively café culture, perfect for socializing and enjoying the warm Mediterranean climate.

AFFORDABLE HOUSING OPTIONS:

Compared to the ultra-luxury options in Marbella, Málaga provides a more affordable living situation without sacrificing quality. The city is an excellent choice for those looking for a more budget-friendly lifestyle. From stylish modern apartments in the city center to more traditional homes in the surrounding neighborhoods, Málaga caters to a variety of tastes and budgets.

CONNECTIVITY AND SERVICES:

Málaga is well-equipped for expat living, with excellent healthcare facilities, international schools, and an abundance of services in English. Its extensive transport network, including an international airport, high-speed trains, and buses, makes it easy to navigate the city and explore the surrounding region.

ESTEPONA - PEACEFUL COASTAL LIVING

FAMILY-FRIENDLY ENVIRONMENT:

Estepona is a charming, laid-back town that offers an ideal balance between coastal living and a peaceful lifestyle.

Its safe, family-oriented atmosphere, combined with a host of parks, green spaces, and beautiful beaches, makes it perfect for families and retirees alike.

RICH CULTURAL HERITAGE:

Unlike the more tourist-heavy areas of Costa del Sol, Estepona has retained much of its authentic Andalusian charm. Stroll through its cobblestone streets and discover quaint plazas, traditional Spanish architecture, and bustling local markets. Estepona's charm lies in its slower pace of life, making it an ideal location for those seeking a peaceful retreat.

EXPAT-FRIENDLY INFRASTRUCTURE:

Estepona is well-equipped for expats, offering a variety of services in English, including health centers, shops, and community organizations. This ensures that newcomers can easily integrate into local life while still maintaining ties to their home country.

BENAHAVÍS - A HIDDEN GEM FOR LUXURY LOVERS

EXCLUSIVITY AND PRIVACY:

Nestled in the mountains just a short drive from Marbella, Benahavís offers a peaceful escape with stunning panoramic views. Known for its luxurious villas and large estates, Benahavís is a popular choice for affluent expats seeking privacy and tranquility. The town is quiet yet close enough to Marbella for easy access to the coast's amenities.

OUTDOOR ACTIVITIES:

Nature lovers will appreciate Benahavís's proximity to the Sierra de las Nieves natural park, offering endless opportunities for hiking, biking, and golf. The town itself is home to several renowned golf courses, adding to its appeal for outdoor enthusiasts.

IDEAL FOR AFFLUENT EXPATS:

Benahavís caters to those who value privacy, luxury, and exclusivity. Its high-end properties, private gated communities, and serene atmosphere make it the perfect retreat for those looking for a luxurious lifestyle away from the hustle and bustle.

MIJAS COSTA – A BLEND OF TRADITION AND MODERNITY

CHARMING, TRADITIONAL VILLAGE VIBE:

Mijas Costa blends traditional Andalusian architecture with modern living. The area's quaint white-washed houses, narrow cobblestone streets, and beautiful squares evoke the charm of a classic Spanish village, while still offering all the amenities of modern life.

AFFORDABLE YET COMFORTABLE LIVING:

Unlike the more expensive areas of Costa del Sol, Mijas Costa provides affordable housing options, making it an ideal choice for those looking for a more budget-friendly lifestyle. Whether you are renting or buying, Mijas Costa offers great value while still being close to the coast and other key amenities.

GREAT FOR FAMILIES AND RETIREES:

Mijas Costa's quiet streets, family-friendly atmosphere, and access to some of the best beaches in Costa del Sol make it an attractive destination for both retirees and young families. The area also offers a range of activities, from hiking trails to local festivals, ensuring that there's something for everyone. Get a comprehensive overview of Mijas, including Mijas Costa, its property types, and lifestyle offerings.

WHAT TO CONSIDER BEFORE MOVING TO COSTA DEL SOL AS A US EXPAT

VISA AND RESIDENCY OPTIONS:

As a US citizen, it's important to familiarize yourself with Spain's residency requirements. Options like the Non-Lucrative Visa and the Golden Visa are popular choices for long-term residency, especially for retirees or those with a significant investment in Spain.

COST OF LIVING:

While Costa del Sol offers an affordable lifestyle in some areas, the cost of living can vary greatly depending on the location. Cities like Marbella and Málaga can be expensive, particularly in the tourist hotspots, but towns like Estepona or Mijas Costa provide more affordable housing without sacrificing the quality of life.

HEALTHCARE IN SPAIN:

Spain's healthcare system is renowned for its quality and efficiency. While the public healthcare system is excellent, many US expats opt for private health insurance to ensure faster access to medical care. This is particularly useful for those who prefer private hospitals and specialists.

CULTURAL AND LANGUAGE INTEGRATION:

Although English is widely spoken in Costa del Sol, especially in expat-friendly areas,



learning Spanish will significantly enhance your experience. It will help you integrate into local life, communicate with neighbors, and immerse yourself in the vibrant Spanish culture. Many local schools and language centers offer language courses tailored for expats.

TAXATION AND LEGAL REQUIREMENTS:

Spain has a unique tax system, and understanding how it differs from the US is essential for managing your finances as an expat. Consult with tax professionals who are experienced in handling cross-border taxation to ensure you remain compliant with both US and Spanish tax regulations.

WHY CHOOSE ASSETFOLIO FOR YOUR COSTA DEL SOL PROPERTY SEARCH?

LOCAL EXPERTISE AND IN-DEPTH KNOWLEDGE:

As experts in the Costa del Sol real estate market, Assetfolio provides unmatched insight into the best areas to live, helping you make an informed decision.

TAILORED PROPERTY SOLUTIONS:

Whether you're looking for a luxury villa in Marbella or a budget-friendly apartment in Málaga, Assetfolio offers a wide range of properties to match

your needs.

COMPREHENSIVE SUPPORT THROUGHOUT THE PROCESS:

From the first inquiry to closing the deal, Assetfolio is with you every step of the way, offering professional advice, handling paperwork, and ensuring a smooth transaction.

INNOVATIVE MARKETING TOOLS:

Assetfolio uses cutting-edge technology to provide you with the most accurate and up-to-date listings, making your property search easier and more efficient.

REPUTATION FOR SUCCESS:

With a proven track record of helping US expats find their dream homes in Costa del Sol, Assetfolio has earned its place as a trusted partner for your property journey.

FAQ: COMMON QUESTIONS ABOUT BUYING PROPERTY IN COSTA DEL SOL

1. WHAT ARE THE MOST AFFORDABLE AREAS TO LIVE IN COSTA DEL SOL?

Málaga, Estepona, and Mijas Costa are great options for US expats looking for affordable properties with a high quality of life.

2. CAN I BUY PROPERTY IN SPAIN AS A US CITIZEN?

Yes, US citizens can buy

property in Spain, but they must adhere to local tax regulations and may need to apply for a residency visa depending on the length of their stay.

3. HOW MUCH DO I NEED TO BUDGET FOR LIVING IN COSTA DEL SOL?

The cost of living varies depending on the area. Marbella tends to be more expensive, while towns like Estepona or Mijas Costa offer more budget-friendly options without sacrificing quality of life.

4. IS HEALTHCARE GOOD FOR US EXPATS IN COSTA DEL SOL?

Yes, Spain's healthcare system is excellent, and many US expats choose to have private insurance for faster service and additional coverage.

Whether you're drawn to the luxurious lifestyle of Marbella or the serene beauty of Estepona, Costa del Sol offers a wide variety of living options for US expats. From its unbeatable climate to its welcoming community, there's no better place to call home in 2026. With the right guidance, choosing your dream property here can be smooth and rewarding. At Assetfolio, we specialize in helping expats navigate the Costa del Sol property market. Ready to start your journey? Contact us today, and let's make your Spanish dream a reality!

[Click Here](#) to read our other blogs



THE LIST

SINGULAR HOMES



WELCOME TO THE LIST

4 AND 5 BEDROOM SEMI-DETACHED HOUSES
FROM € 1,790,000

The List - Río Real is Marbella's premier collection of 27 luxurious 4 and 5 bedroom semi-detached houses, meticulously crafted for those who appreciate the finer things in life. Each home showcases contemporary architecture and sophisticated design, with spacious open-plan living areas that seamlessly blend indoor and outdoor spaces.

Nestled in the prestigious neighbourhood of Río Real,

these exceptional properties offer breathtaking views and easy access to the region's finest amenities, including pristine beaches, gourmet dining, and vibrant nightlife.

Indulge in the ultimate lifestyle of comfort and elegance, where each semi-detached house is a sanctuary designed for relaxation and entertainment.



The List features 27, 4 and 5 bedroom semi-detached houses, with extraordinary designs arising from the prestigious architect Ismael Mérida. His philosophy of making dreams come true, combined with interior design concepts like "Feng Shui," has made stunning projects such as The List Río Real and Sierra Blanca possible in Marbella.

The List is ideally situated in one of the most sought-after areas of the Costa del Sol, offering residents unparalleled access to the region's finest attractions. Nestled in a tranquil

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Exclusive Agent



Architect



Developer



THE LIST

SINGULAR HOMES



yet vibrant neighbourhood, this prime location is just minutes away from pristine beaches, renowned golf courses, and exclusive dining options. The area boasts excellent connectivity, ensuring that Gibraltar and Málaga international airports are within easy reach.

In addition to its natural beauty and cultural offerings, The List is close to top-rated schools, healthcare facilities, and recreational amenities, providing a perfect blend of convenience and lifestyle.

Each home features spacious open-plan living areas, perfect for entertaining family and friends, with interiors designed to a high level of finish that prioritise comfort. Enjoy state-of-the-art kitchens equipped with high-end appliances, stylish cabinetry, and ample counter space, making meal preparation a delight.

Located within a beautifully designed development, The List offers a range of exclusive facilities that enhance residents' quality of life.

The homes are distributed across a basement, ground floor, first floor, and solarium with a swimming pool, providing plenty of space for relaxation and recreation. Luxurious bedrooms come with en-suite bathrooms and built-in wardrobes, ensuring privacy and convenience. Due to the spacious rooms and large windows, light and nature are integral to every space, creating a seamless fusion of indoor and outdoor living. To enhance convenience, each property includes an underground garage, minimising vehicle traffic within the development and promoting a serene environment.



With integrated smart home technology and sustainable features, The List combines elegance, comfort, and innovation, creating a luxurious living experience where every detail has been thoughtfully considered.

The communal space features a large outdoor swimming pool with a luxurious sun deck, ideal for unwinding under the sun or enjoying a refreshing swim. Surrounded by lush greenery, this serene retreat is just steps from your front door.

Residents enjoy a fully equipped gym, complete with a sauna, Turkish bath, and massage room, offering comprehensive wellness options for relaxation and rejuvenation.

The List offers you the new and exclusive service "My Concierge Marbella", with which you will have all the benefits of having a personal assistant with no need to hire one.

[Click here](#) to find out more about The List.



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excl.

PRICES FROM
€ 691,000





NAYA RESIDENCES

A STYLISH DEVELOPMENT OF TWO AND THREE BEDROOM APARTMENTS & PENTHOUSES

Naya Residences redefines contemporary living in the Golden Triangle. A sublimely stylish development, discretely blending with its surrounding environment, the 88 units of Naya Residences offer the discerning investor the choice of two or three bedroom luxury apartments and outstanding penthouses.

With the towns of Marbella and Estepona within easy reach, the Mediterranean beaches within a short distance and a superb range of leisure and lifestyle facilities close by, yet set in a tranquil residential area, Naya Residences seamlessly encapsulates the very best that this enviable lifestyle has to offer.

Click Here to find out more about Naya Residences.



Licence *is in place*

PRICES FROM
€ 668,000

for this El Paraiso, front line golf development, combining contemporary architecture with a refined lifestyle.



NYRA
RESIDENCES

AssetFolioTM | DIRECT



Nyra Residences

Design-led living at the heart of the Golden Triangle

By Michel Cruz

If you wonder what modern, (life)style-driven living within a central yet private and green setting would look like at the very heart of the Golden Triangle then chances are Nyra Residences is your best reference.

More and more people are looking not just for a modern property but want it to be the base from which to enjoy real quality of life. This is the reason why they are attracted to Marbella in the first place, and where features such as a peaceful, private yet also well-communicated and convenient location top the list, along with security, stylish living and a good range of lifestyle amenities. The properties themselves have to offer space, quality and attractive design as well, not to mention a blend of privacy and community. It's a quite a list, and bringing all these elements together is no mean feat, yet some projects get it right, and when they do the result is pretty impressive.

Lifestyle inspiration

Nyra Residences is a new release of 81 two and three-bedroom apartments and penthouses set within a garden oasis at what really is the heart of the Golden Triangle, where Marbella, Estepona and Benahavis come together. From this highly central position you can be in all of these locations quickly, as well as having easy access to beaches, restaurants, shops, international schools, and leisure facilities such as sports clubs. What's more, Nyra Residences is situated close to where two golf courses touch, with a good choice of others within a five-minute range. In fact, among its many USP features are outstanding views across the green valley that is the El Paraíso golf course.

This private gated community also borders a new green parkland that further ensures unhindered access to and views of gardens and fairways, to which are added the landscaped grounds of the complex itself. With parking set in a luminous underground garage with pre-installation for electric vehicle chargers, the gardens at Nyra Residences are car-free and reserved for pedestrians. "The architectural styling, layout, landscaping and technical standards of the project are stand-out features," says Mark Strasek, founding partner of Asset Folio, which is bringing the Nyra Residences to market.

"The intention was always that Nyra Residences would be the canvas for a special way of life, so prominent Madrid-based design studio Domingo Corpas Arquitectura e Ingenieria was presented with the challenge of creating a community of spacious modern residences that blend sophisticated architectural design, functionality and sustainability into one concept, and they have certainly delivered." Nyra Residences is the product of an exceptionally high standard of aesthetic creativity, technology, and build quality where the different elements are well-balanced and reflected in residences with harmonious proportions and timeless styling that flows into its surroundings.

The two and three-bedroom apartments are set within low-rise buildings surrounded by greenery and positioned in such a way that they enjoy unhindered golf and garden views. Ranging from 90m² to over 140m², with terraces of between 35m² and more than 200m², the residences are available in a choice of four different configurations, including spacious ground-floor

NYRA

R E S I D E N C E S



apartments with private gardens, some with their own swimming pools, mid-level properties with large terraces, and penthouses either with large wrap-around terraces or rooftop solariums with pools. "The standard of finish is particularly high, with quality brands such as Miele, Krion, Dekton, Porcelanosa, Villeroy & Boch, Zucchetti and Airzone used in the open-plan kitchens, bathrooms and also the technical installations. There is a range of options and finishes to choose from, as well as the possibility to engage the project's own interior designer," says Kathryn May, Sales Manager at Nyra.

A private resort

But as befits an exclusive modern offering, Nyra Residences' appeal extends beyond the properties themselves to also include a development rich

in lifestyle amenities such as a large saltwater swimming pool, a professional spa with, Hammam and sauna, a gymnasium fitted with professional equipment and a gourmet club that forms the social hub of the community. "This is a contemporary living environment designed to tick all the boxes," says Kathryn, "a residential resort that offers style, comfort and leisure amenities without forgetting our sustainable goals such as minimal environmental impact, low energy usage and also easy maintenance." Indeed, solar panels, smart home systems and thoughtful landscaping are among the features that have earned Nyra Residences an A-Certificate in energy efficiency.

The complex stands at the heart of a new green zone that is emerging within one of the most upcoming residential areas on the Costa del Sol.

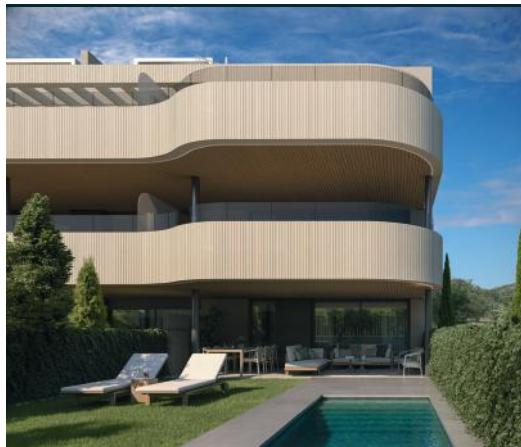


"El Paraíso is highly in demand with investors and buyers at the moment because it is a well-established leafy suburb dominated by villas set around sweeping fairways. It is centrally located and the last available plots are now being consolidated into luxurious modern developments such as Nyra Residences, with the renovation of many of the older surrounding villas amounting to the gentrification and revitalisation of an area that still offers great value for money and whose upwardly mobile status and property values also makes it a sensible investment."

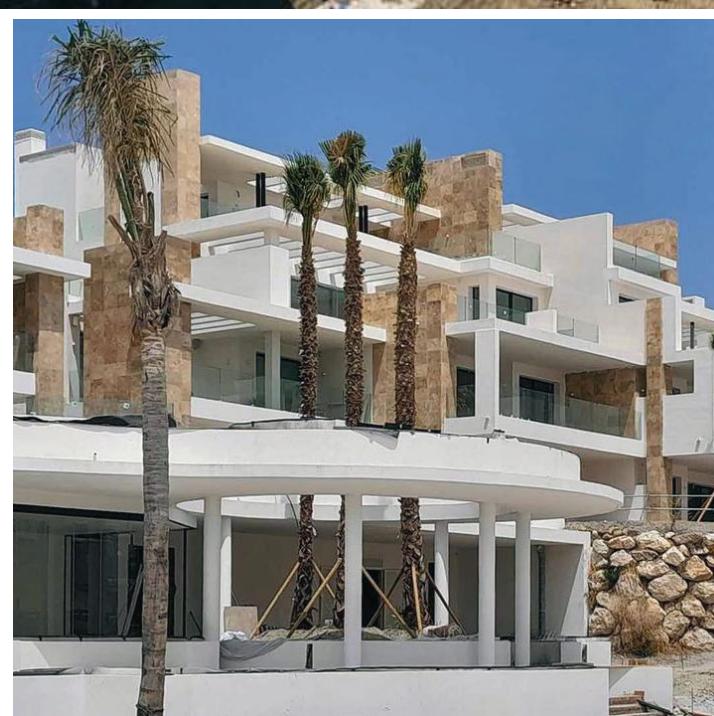
"Above all," says Mark, "this blend of convenience and privacy, natural surroundings, timeless contemporary style, and luxury amenities sets the tone for the ideal way of life in Marbella."

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nyra@assetfolio.com
nyraresidences.com

Click here to find out more about Nyra Residences.







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REDEFINING CONTEMPORARY LIVING IN ESTEPONA.

Ayana brings a unique concept in resort development to the Costa del Sol. Thoughtfully designed to seamlessly blend into the environment, Ayana is designed to accentuate the quintessential lifestyle and casual vibe of Estepona.

SOPHISTICATED ARCHITECTURE

Ayana showcases an exceptional and truly effortless living experience. Featuring sophisticated architecture by Villarroel Torrico, inspiring interiors

from Gunn & Trentino and showcasing Lutron's wireless smart-home automation system as standard, a first for apartment development on the Costa del Sol.

COMMUNITY

Ayana is built around 27,000m² of tropical, landscaped gardens with three outdoor pools, one heated, a central Clubhouse complete with co-working lounge, café bar, spa, indoor pool and gymnasium - with 24-hr security.

Click Here to find out more about Ayana Estepona.

Alya Mijas

Alya Mijas offers the opportunity to 'live the 'mediterranean lifestyle' at an affordable price. This beautiful new development of contemporary semi-detached houses has been designed with quality and comfort in mind. Each home provides that all important private outdoor space for entertaining and enjoying the Costa del Sol's magnificent climate.

PERFECT LOCATION

Alya Mijas is superbly located on a hillside overlooking the mediterranean close to Mijas. All facilities are in close proximity, including good access to the highway, beautiful beaches, international schools, fine dining, golf courses and the lively cosmopolitan towns of Mijas, La Cala de Mijas and Calahonda.

THE DEVELOPMENT

The 3 and 4 bedroom homes each have a built area of 120m²-145m², distributed over 2 floors, together with a garden and the option to add a private pool.

The communal areas include a saline chlorination pool, gymnasium, co-working area, and landscaped garden areas.

Click Here to find out more about Alya Mijas.





PURCHASING PROCESS

2026





PROPERTY FOCUS

AssetFolio™

When it comes to purchasing property in Spain, it is important to know what to expect so you are not faced with any surprises.

Once you have found the right property, the purchase process begins with a reservation agreement, which takes the property off the market and also "freezes" the purchase price.

Download our comprehensive purchasing process guide.

CLICK HERE TO DOWNLOAD

PROPERTY FOCUS

AssetFolioTM

Choosing the right real estate agency is essential when it comes to selling your home. It can mark the difference between your home sitting on the market for months or selling quickly.

Asset Folio is a young and dynamic property investment company that specialises in Real Estate. With a dedicated team drawn from a wide range of backgrounds and nationalities, we have quickly earned an enviable reputation for our professionalism, honesty, experience and expertise in the real estate market - with a primary focus in the luxury sector.

Our extensive portfolio of exclusively managed properties ranges from a quarter of a billion euros to a billion euros at any one time, making Asset Folio a trusted partner when it comes to selling property.

Our reputation and extensive reach amongst a vast network of over 3,000 agents on the Costa del Sol via our agent portal, as well as an active overseas network of affiliates, allows maximum exposure for each property we promote.

That's why we are able to sell between 50 to 100 million euros worth of property each year.

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SELLING YOUR HOME?

AssetFolioTM





STEP INTO
THE LIST
NO. 2



THE LIST

NUMBER 02

House No.2 is a standout residence in THE LIST. This home strikes the perfect balance between contemporary design and everyday comfort, offering luxury living just moments from Marbella's golden beaches and world-class golf courses.

Step inside to discover seamless open-plan interiors, filled with natural light and finished to the highest standards.

€ 1,790,000*
€1,950,000 with furniture package

SPECIFICATIONS

4 Bed
5 Bath
217 m² Built
146 m² Terraces
0 m² Plot



THE LIST

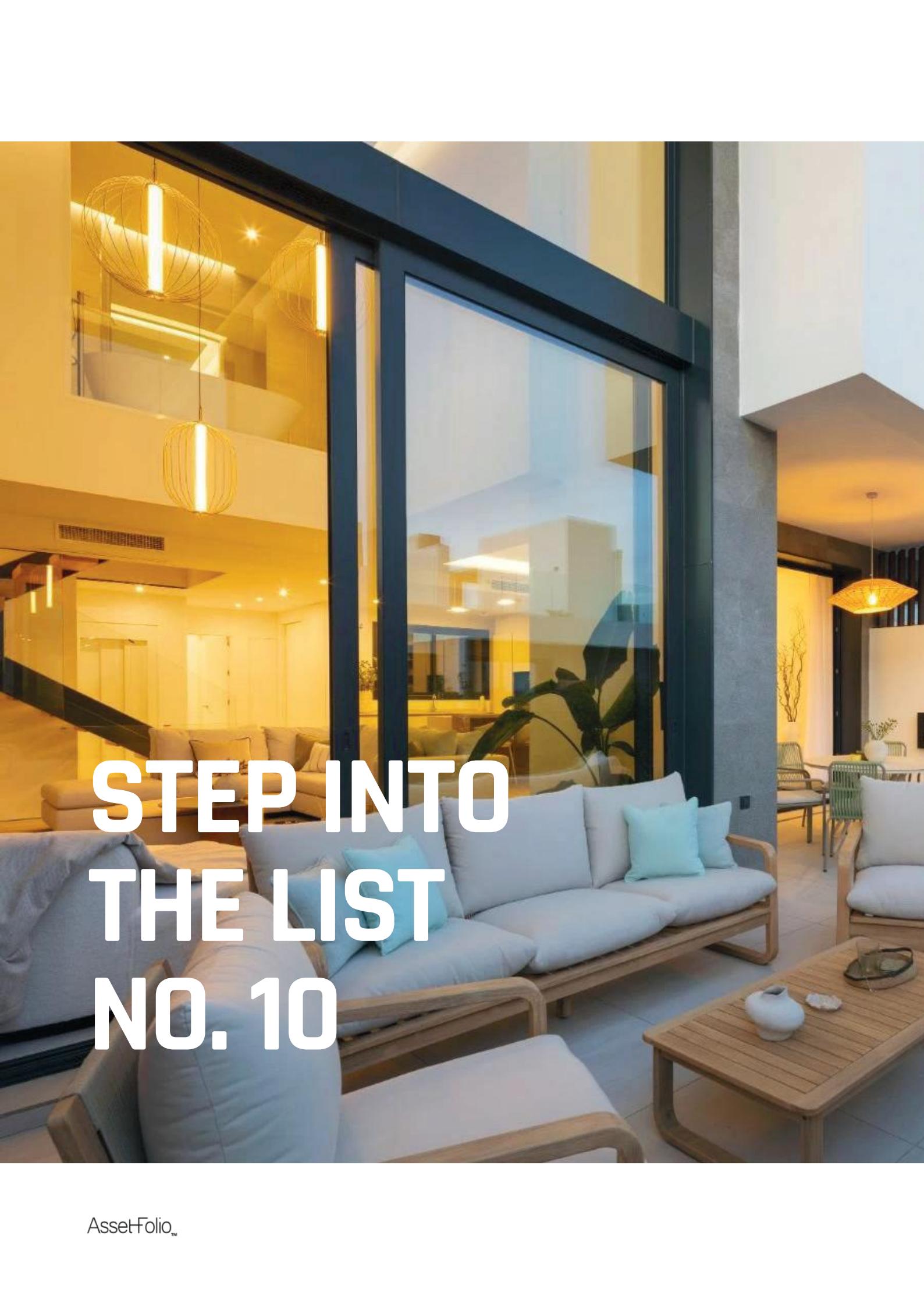
NUMBER 02

Designed by AFlores, the space blends modern sophistication with Mediterranean warmth through subtle textures, calming tones, and carefully curated details. All four bedrooms are en suite, with the principal suite featuring a walk-in wardrobe, private terrace, and spa-like bathroom.

The main living area flows effortlessly onto generous outdoor spaces, including a landscaped garden, private pool, and shaded dining area—ideal for clients seeking a Mediterranean lifestyle with year-round appeal.

Click Here to find out more about this semidetached home.





**STEP INTO
THE LIST
NO. 10**



THE LIST

NUMBER 10

House No. 10 is a bold expression of contemporary Mediterranean living in the heart of Río Real. With four bedrooms and five bathrooms, this refined residence is designed for clients who value both style and comfort.

With interior design by Lord Designs, the home features clean lines, natural textures, and a palette inspired by the Andalusian landscape—creating a calm, elegant flow throughout.

€ 1,790,000*
€1,950,000 with furniture package

SPECIFICATIONS

4 Bed
5 Bath
217 m² Built
146 m² Terraces
0 m² Plot



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THE LIST

NUMBER 10

All four bedrooms are en suite, with the principal suite offering a luxurious private retreat, complete with dressing area, expansive bathroom, and terrace access.

Perfect for entertaining, the open-plan kitchen and living area lead seamlessly to a landscaped garden, private pool, and al fresco dining space—showcasing the very best of Costa del Sol living.

Click Here to find out more about this semidetached home.







€1,417,500

SPECIFICATIONS

2 Bed
3 Bath
204 m² Built
32 m² Terraces
0 m² Plot

EXCLUSIVE PROPERTY LISTING

709 SIERRA BLANCA

Magnificent townhouse in a luxury urbanisation of first quality, with the tranquility that it has to have, and with all the services next door. This house is composed of two bedrooms with en- suite bathrooms. A quite spacious living room on the main floor with the open kitchen, all furnished with modern and comfortable furniture, and has an exit to the main terrace.

The two bathrooms in the bedrooms are spacious and bright and each a have Jacuzzi and shower. In addition, the property has a basement with private parking and laundry room. The urbanization is highly sought after, offering a modern and peaceful environment at reasonable prices. It features two swimming pools and beautifully landscaped garden areas. A visit is a must!









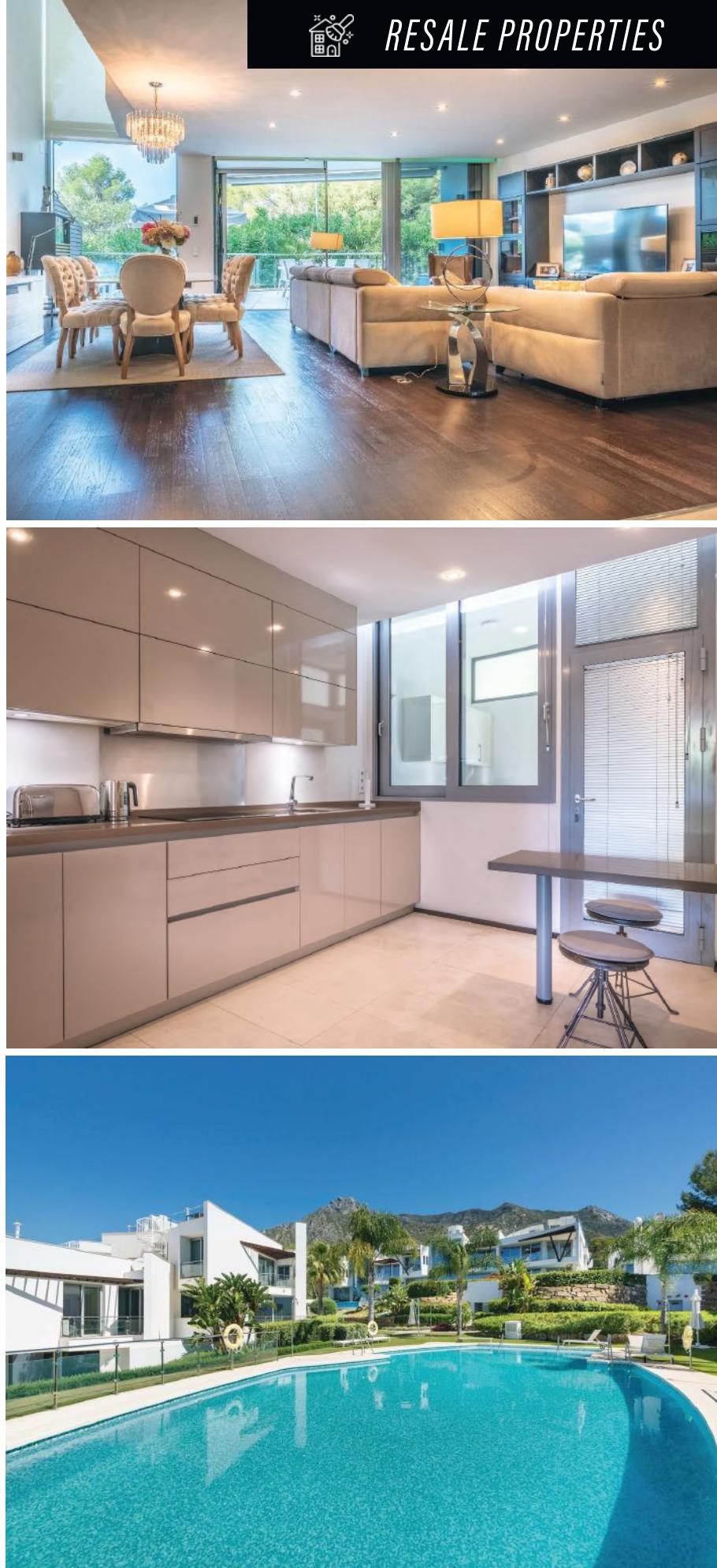
709

SIERRA BLANCA

Bordering the natural parkland and protected pine forests of Nagüeles, yet only a few minutes drive from the centre of Marbella, Puerto Banús and a plethora of superb golf courses, this development enjoys a privileged elevated location at Sierra Blanca – one of the most distinguished of addresses in Mediterranean Spain – with spectacular sea and mountain views.

This exceptional new, gated development exudes luxury and privacy at every turn, while its sublime architecture masterfully harnesses the aesthetic use of light, space and natural materials such as stone and wood to create a home that is truly a sanctuary for the mind, body and spirit. It has been awarded B.I.D International Quality Star Awards in London and Paris as well as the Bentley International Property Awards in association with the Daily Mail and International Homes for Best Architecture and Best Development.

Click Here to find out more about 709 Sierra Blanca.







EXCLUSIVE PROPERTY LISTING



LAS ALAMANDAS

Presenting a unique opportunity to acquire an outstanding 3-bedroom duplex penthouse in the highly desirable Las Alamandas. This gated complex offers 24-hour security, three swimming pools (including a heated pool), beautifully manicured tropical gardens, a gym, and a sauna. Ideally situated between Los Naranjos Golf Club and Las Brisas Golf, this development is a favorite among golf enthusiasts. Residents can enjoy easy access to a variety of amenities, including shops, supermarkets, restaurants, Puerto Banús, and local beaches.

The apartment boasts the highest standards of quality, featuring premium flooring and a sophisticated air conditioning and heating system throughout.





AssetFolio™







LAS ALAMANDAS

The spacious living and dining area opens onto a terrace that provides both sun and shade all day long, offering stunning views of the swimming pool, gardens, and La Concha mountain from the rear terrace.

The fully equipped kitchen includes a utility room, complemented by a welcoming hall and a cloakroom. The three generously sized bedrooms come with en-suite bathrooms, equipped with underfloor heating, powerful shower/bath combinations, double vanity units, and a Jacuzzi in the master suite.

The purchase price includes two garage spaces and one storage room.

Click Here to find out more about Las Alamandas.



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