



CARBON-NEUTRAL
ARCHITECTURE & DEVELOPMENT
COSTA RICA · SWITZERLAND · MALLORCA

NEOARCHITECTS MALLORCA · A BUYER'S GUIDE

Building Your Home in Mallorca

An American's guide to designing & building on the island

You've chosen the island. Now comes the part no one explains.

Buying a place in Mallorca is well-trodden ground. Designing and building one — as an American, from another time zone, in another language and another legal system — is where the confidence tends to run out.

Over three hundred days of sun, a short hop from the U.S. by way of new direct routes into Palma, and a quality of life that's hard to argue with: it's no surprise that Americans have become one of the most active groups in Mallorca's prime market. But most arrive ready to *buy* a finished home, not to shape one from a plot of land or breathe new life into an old finca. The moment the project becomes a build, the questions multiply. Who's accountable when I'm seven thousand kilometres away? Will it get permitted? Will it actually look like the home I imagined, or a template?

This short guide is the answer we give our own clients before a single line is drawn. It walks you through what's true about buying as an American, how a project really moves from plot to keys, the handful of things that catch newcomers out, and how a single design-and-build studio removes most of the risk. For twenty-six years we've done exactly this — guiding international clients through building beautiful, sustainable homes in a country that wasn't theirs. Mallorca is a new island for us, not a new challenge.

None of what follows is legal or tax advice; figures are directional and the island rewards local, professional counsel. Think of this as the orientation — the map before the map.

As an American, you can buy freely — and that's the easy part

There are no nationality restrictions on Americans buying property in Spain. You can own a villa, an apartment, a plot or a country finca outright, in your own name or through a company. Ownership and residency are two separate matters: **you do not need a Spanish visa or residency permit to buy or to own.** Many American owners simply visit under standard Schengen travel rules.

One change worth knowing: Spain's property-linked Golden Visa — residency in exchange for a real-estate investment — **ended in 2025.** In practice this matters less than the headlines suggest, because most American buyers here are driven by lifestyle, not by a residency-through-investment calculation. If a longer-term stay is your goal, other visa routes exist and are worth exploring with an immigration lawyer early.

The one piece of paper you genuinely cannot do without is the **NIE** (Número de Identidad de Extranjero), the foreigner's tax identification number. You'll need it to sign for property, open a bank account, or contract a build. Start it early — appointments fill quickly.

CAN BUY

Without restriction

No nationality limits; freehold ownership available to U.S. citizens across the island.

DON'T NEED

A visa to own

Owning a home doesn't require residency. Residency is a separate, optional path.

DO NEED

An NIE number

Essential for any transaction. Apply at the Foreigners' Office in Palma — book ahead.

NOTE

Golden Visa closed

The buy-for-residency route ended in 2025. Lifestyle, not paperwork, drives this market.

Three Mallorcas, three very different homes

The island is not one market but several, and the right address depends on whether you're after sea, city, or stone-and-silence. A few of the enclaves where international buyers concentrate:

THE SOUTHWEST

Port d'Andratx · Bendinat · Son Vida

The island's blue-chip coast. Sea views, marinas, gated calm and the strongest luxury liquidity — where many of the headline villa projects are built.

THE CAPITAL

Palma · Santa Catalina · Portixol

Urban energy by the water. Restored townhouses and seafront apartments for those who want restaurants, culture and a marina at the doorstep.

THE MOUNTAINS

Deià · Sóller · Valldemossa · Pollença

The Tramuntana's stone villages and terraced fincas. Heritage, privacy and landscape — and the most demanding restoration and permitting work.

A WORD ON LAND

Rústico vs. urbano

Rural (rústico) plots carry strict limits on what — and whether — you can build. Never assume buildability; confirm it before you fall in love.

How a project actually moves

Every build follows the same arc. Knowing the stages tells you where time is won or lost — and where an experienced hand matters most.

1 Feasibility & site

Confirm what the land allows — zoning, buildable area, heritage and coastal constraints — before you commit. The single most valuable week of the whole project.

2 Design

Concept through to a fully resolved project: how the house lives, how it meets the climate, the material palette, the carbon strategy. Where your home becomes specifically *yours*.

3 Licensing & visado

The technical project is signed off by a registered architect (visado through the COAIB) and submitted for the municipal building licence. Timelines vary widely by town — this is the stage that tests patience.

4 Build

Groundwork to finishes, coordinating trades, budget and programme. Distance is the enemy here; clear reporting and one accountable party are the antidote.

5 Handover

Certificate of completion, occupancy licence, utilities and the snagging that turns a finished building into a finished home.

6 Living

Aftercare, warranties and the relationship that continues once you've moved in. A good build is judged years later, not on handover day.

Five places confidence tends to wobble

0 1

The language gap

Not just Spanish and Catalan, but the vocabulary of permits, contracts and trades. Misunderstandings here are expensive.

0 2

Land that won't build

Rural and coastal rules (including Spain's coastal law) can sharply limit a beautiful plot. Buildability is never a given.

0 3

Permit timelines

Municipal licences can take far longer than newcomers expect. Programmes that ignore this slip and frustrate.

0 4

Accountability gaps

When architect, builder and project manager are separate firms, problems fall between them — and you're the referee from abroad.

0 5

Assuming rental income

If your numbers lean on holiday-letting, know that new tourist-rental (ETV) licences are under a long-standing moratorium across much of the island. Existing, transferable licences carry a premium for good reason. Verify the licence position *before* you build a business case on it.

One firm, from first sketch to front door

Most clients can find a talented architect *or* a capable builder. What's rare — and what removes most of the risk of building abroad — is a single studio that does both, in your language, to a carbon-neutral standard.

At NEOARCHITECTS we design the home and, through our development arm, deliver it: one contract, one point of contact, one party accountable for the result. Nothing falls between an architect and a contractor who've never worked together, because they're the same team. We communicate in English, on your time zone, and absorb the local machinery — NIE, the COAIB process, permits, the visado, the trades — so that what reaches you is progress, not bureaucracy.

WHY CARBON-NEUTRAL ISN'T ONLY ABOUT VALUES

A home that's better to live in — and worth more when you leave it

Sustainable, climate-responsive homes are commanding a clear premium in Mallorca's luxury market, and the share of new luxury development built to eco standards keeps rising. A carbon-neutral house is more comfortable, cheaper to run, and more resilient in resale. On this island, doing the right thing and protecting your investment increasingly point the same way.

LET'S BEGIN

A conversation costs nothing — and saves the most at the start

The most valuable thing we do happens before any drawing: helping you understand what your site, your budget and your timeline really allow. We'd be glad to do that with you.

Book a private design consultation — by video, wherever you are — and we'll talk through your plot or your search, what's realistic, and how a single team can carry it from raw site to finished villa.

SPEAK WITH US

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STUDIO

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This guide is general information for prospective buyers and is not legal, tax, financial or investment advice. Market figures are directional and drawn from publicly reported 2025–2026 Mallorca property sources; regulations, licences and timelines change and vary by municipality. Confirm all specifics with qualified local legal, tax and financial professionals before acting. NEOARCHITECTS design · Quimera Desarrollos SL development.