



Imagen © Google

6.0
/10

[Redacted], Rubí, Spain

08191

MEDIUM RISK

PRICE

375,000 €

AREA

118 m²

PRICE/M²

3,178 €

BEDROOMS

3 hab

Table of Contents

01 Executive Summary

Overall score, risk level and main recommendation

02 Price Analysis

Cadastre comparison, fair price estimate, zone price/m²

03 AI Visual Analysis

Conservation status, detected issues, renovation estimate

04 Area Analysis

Price evolution, safety, services, appreciation potential

05 Nearby Services

Transport, education, healthcare, shops and leisure in the area

06 Costs and Recommendations

Hidden costs, property tax, HOA fees, capital gains, action checklist

07 Investment Analysis

Estimated ROI, energy certificate, profitability

08 Risk Matrix

Detailed risk assessment, buying timeline, seller questions

01 Executive Summary

Overall view of the property analysis

⚠️ PURCHASE WITH RESERVATIONS

6.0

Overall Score

Medium Risk

Key Indicators

Condition status	8/10
Estimated renovations	€0
Price assessment	VERY HIGH
Area accessibility	7/10

Main Recommendation

The property presents a good opportunity due to its recent construction and amenities, but careful price negotiation is crucial. Further investigation into local market trends is advised.

✓ Strengths

- ✓ Relatively new construction (2021)
- ✓ Private pool
- ✓ Large plot of land (1100m²)
- ✓ Quiet location in Sant Muç urbanization
- ✓ Proximity to a paddle club

⚠️ Red Flags

- ! High price per square meter compared to the area
- ! Potential for high maintenance costs associated with a pool and large garden
- ! The photos don't show the entire property, making it difficult to assess the overall condition and layout completely.

02 Price Analysis

Comparison with official data and fair-price estimate

Listed Price
€375,000

Price per m²
€3,178/m²

Official Cadastral Data

Cadastral Ref.	<input type="text"/>
Cadastral area	118 m²
Graphic area (plot)	1038 m²
Construction year	2021
Cadastral use	Residential

Listed area

118 m²

Cadastre area

118 m²

0 m² (0.0%)

Price/m² (cadastral area)

€3,178/m²

Verify at: <https://www1.sedecatastro.gob.es>

Area comparison (Listing vs Cadastre vs Registry)

SOURCE	AREA	DIFFERENCE VS LISTED
Advertised	118 m ²	—
Cadastre	118 m ²	0 m ² (0.0%)
Registry	[Plan Full]	Available only with the Full Plan

Visual context of surroundings and plot



Satellite view of the location

Geographic reference of immediate area

Imagery © Esri, Maxar, Earthstar Geographics



Cadastral mapping

Visual cadastral info for document verification

Location map for cadastral reference:

Estimated Fair Price

Estimated fair price range

€320,000 – €350,000

The advertised price of €375,000, equating to €3178/m², seems high for the area of Rubí, even considering the recent construction and the presence of a pool and large plot. While the property appears well-maintained, the finishes are not high-end, and the location, while quiet, might not justify such a premium. The large plot size and pool do add value, but a price adjustment might be necessary to attract buyers.

03 Property Visual Analysis

Condition assessment using artificial intelligence

8

Conservation Status

The property appears to be in good condition, reflecting its relatively recent construction in 2021. The visible areas are well-maintained, suggesting a good level of care.

Property exterior context



Street View of the address

Useful for detecting facade condition and immediate surroundings

Imagen © Google

Analyzed listing photos



Photo 1

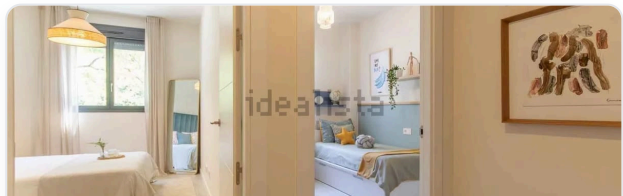


Photo 2

Condition Details

Walls	Walls appear to be in good condition with a fresh coat of paint. Not visible signs of damage or wear.
Floors	Flooring appears to be laminate or wood-like vinyl in good condition. The bathroom has tile flooring.
Ceilings	Ceilings appear to be smooth and well-maintained.
Joinery	Doors and windows appear to be modern and in good working order.

Detected Issues

Electrical installation	Modern
Plumbing	Modern
Windows	PVC – Good condition

Required Renovations (Estimate)

ITEM	NEEDED	ESTIMATED COST
Kitchen	No	€0
Bathrooms	No	€0
Paint	No	€0
Floors	No	€0
Installations	No	€0
TOTAL ESTIMATE		€0

Quality of Finishes

Level	medium
Materials	Laminate flooring, Ceramic tiles, PVC windows, Painted walls, Stainless steel appliances
The finishes appear to be of medium quality, with modern fixtures and fittings. The materials used seem durable and aesthetically pleasing, but not exceptionally luxurious.	

General Summary

The property is a single-story house built in 2021, located in a quiet urbanization in Rubí. It features a private pool and a large plot of land, which are significant selling points. The interior appears to be in good condition with modern finishes. However, the asking price seems high for the area, considering the finishes and the overall market conditions. Potential buyers should carefully consider the maintenance costs associated with the pool and garden. A negotiation on the price might be necessary to align it with the market value.

04 Area Analysis

Safety, quality of life, local market and trends

Analysis of the RUBI, with relatively stable prices. Average area price: 2,192 €/m² (real data Idealista/Fotocasa). Safety level: NORMAL.

Price Evolution

→ **stable**

+34.7% accumulated (5 years) · CAGR +6.1%/year

YEAR	PRICE/M ²	CHANGE
2021	1,645 €/m ²	+2.5%
2022	1,735 €/m ²	+5.5%
2023	1,839 €/m ²	+6.0%
2024	1,977 €/m ²	+7.5%
2025	2,192 €/m ²	+10.9%
2026	2,215 €/m ²	+1.0%

 Source: Idealista/Fotocasa January 2026 (real data)

Neighbourhood Safety — Official Data

SAFE

Safety score

7.5



INDICATOR	VALUE
Crime rate	27.4 crimes / 1,000 inhab.
National average	39.2 crimes / 1,000 inhab.
Population	78,149 inhabitants
Total recorded crimes	2,145
Municipal ranking	Position 108 de 427

11.8 points below the national average

- Crime rate 11.8 points below the national average (39.2)
- Statistics indicate a safe, family-friendly environment

Source: Ministry of the Interior / INE — Q3 2025 (real data)

Neighbourhood Quality of Life Index

7.5

GOOD

Based on neighbourhood public safety

Public Safety

7.5



Crime rate: 27.4 crimes/1,000 inhab. 11.8 points below the national average (39.2).

i Price of this property vs area

+43.8%

This property (3178€/m²) is 43.8% above the zone average (2210€/m²).

→ Ver \$02 for full price analysis

Rubi offers solid safety conditions in the neighbourhood.

Environment Aspects

Available zone context

- Average zone price: 2192 €/m² (Source: Idealista/Fotocasa January 2026).

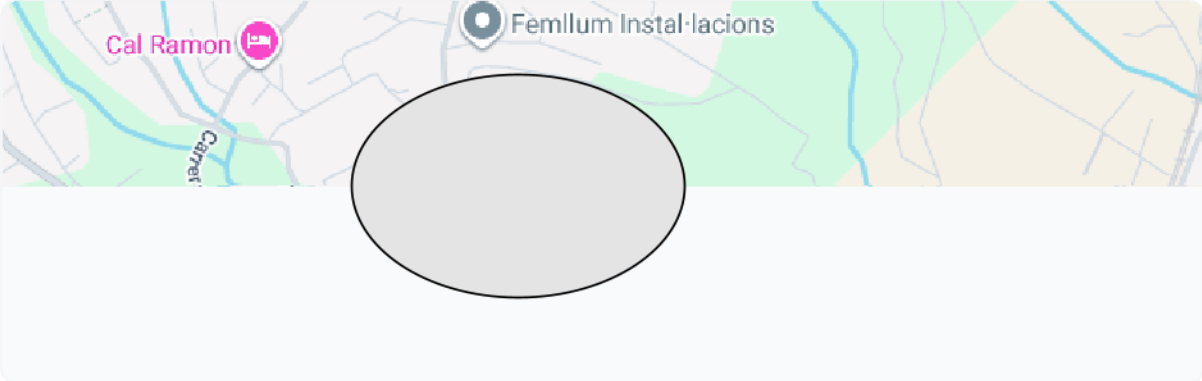
Local Real Estate Market

Average zone price	2,192 €/m²
Average selling time	3-6 months

05 Nearby Services

Transport, education, healthcare, shops and leisure nearby

Map of nearby services



Map of nearby points of interest
 Visual representation of essential services around the property

Mapa © Google

Accessibility Score

7 / 10

Area with good accessibility and adequate services. Train/FGC station Rubí Centre a 2.3 km. Supermarket Mercadona a 1.9 km. Health centre at 1.5 km.

Public Transport

Train / Commuter Rail

Rubí Centre	★★★★☆ 4.0	2.3 km
Les Fonts	★★★★☆ 3.9	3.0 km
Rubí	★★★★☆ 2.3	3.6 km

Education

Schools (8)

Instituto La Serreta		1.6 km
Instituto l'Estatut		2.4 km
Instituto J.V. Foix		1.7 km
Regina Carmeli - RUBÍ		1.9 km
Escuela Mare de Déu de Montserrat		2.2 km

High Schools (1)

Instituto Torrent dels Alous		3.0 km
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Universities

UIC Barcelona - Campus Sant Cugat	★★★★★ 4.3	4.0 km
Escuela Universitaria Gimbernàt	★★★★☆ 3.0	4.8 km

Healthcare

Hospitals (10)

Hospital Universitario general de Catalunya	★★★★☆ 3.2	4.0 km
Àptima Centre Clínic	★★★★☆ 3.6	4.4 km
Centre d'Atenció Primària Rubí	★★☆☆☆ 2.0	1.6 km

Health centers (5)

Quirónprevención	★★★★☆ 3.2	1.5 km
Policlínica Rubí - Grup Policlínica	★★★★☆ 3.7	1.9 km
Centro Médico renovación carnet conducir Rubi Unió	★★★★☆ 3.9	1.7 km
Egarsat Mutua Colaboradora con la Seguridad Social N°276	★★★★☆ 3.2	3.0 km
CSMIJ RUBI	★★☆☆☆ 2.1	1.8 km

Pharmacies (2)

FARMÀCIA SANSI	★★★★☆ 4.1	1.4 km
Farmàcia Rubí Nord	★★★★★ 4.9	1.4 km

Shopping

Supermarkets (10)

Mercadona	★★★★☆ 3.9	1.9 km
Mercadona	★★★★☆ 4.1	1.7 km
ALDI	★★★★☆ 4.0	1.7 km
bonÀrea	★★★★★ 4.4	1.7 km
bonÀrea	★★★★★ 4.3	2.0 km

Shopping Malls (5)

Sant Cugat Shopping Centre	★★★★☆ 4.1	3.8 km
Centre Comercial i Parc d'Oci Parc Vallès	★★★★☆ 4.1	4.8 km
Centro Porsche Sant Cugat	★★★★★ 4.5	4.7 km

Leisure & Culture

Parks (10)

Parc de la Serreta	★★★★☆ 4.0	1.5 km
Plaza de Miquel Martí Pol	★★★★☆ 3.7	1.5 km
Parque de San Muç	★★★★★ 4.3	1.2 km

Gyms (10)

Anytime Fitness Rubí	★★★★★ 4.4	1.9 km
Club Boxeo Rubí	★★★★★ 4.9	2.0 km
Star Fitness Gym Center	★★★★★ 5.0	1.9 km

Sports facilities

Club Junior 1917	★★★★☆ 4.2	4.0 km
DiR Sant Cugat	★★★★★ 4.5	4.4 km
Club Natació Rubí	★★★★☆ 4.1	2.3 km

Cinemas

Sant Cugat Shopping Centre	★★★★☆ 4.1	3.8 km
Centre Comercial i Parc d'Oci Parc Vallès	★★★★☆ 4.1	4.8 km

Libraries

Biblioteca Mestre Martí Tauler	★★★★★ 4.3	2.0 km
libros Ximelis		1.5 km

10+ restaurants in the area

06 Hidden Costs and Recommendations

Estimated extra costs and recommended actions

Additional Cost Estimate

ITEM	ESTIMATE
Property Tax (annual)	€750 (estimated)
Community Fee (monthly)	€0 (single-family home - no community fee)
Municipal Capital Gains Tax	€0 (seller tax, not buyer)
Required Renovations	€0

ITE / IEE (Cataluña)

Not yet mandatory

Building age	5 years (2021)
Mandatory ITE threshold	From 45 years
Review frequency	Every 10 years

ITE mandatory per D. 67/2015. Municipalities >5,000 inhabitants have a phased schedule. This building (2021) will not require ITE until ~2066.

Residual building lifespan (estimate)

Reference year	2021
Current age	5 years
Estimated useful life	99 years
Residual useful life	94 years
10-20 year horizon risk	LOW
Calculation confidence	HIGH

Estimated useful life 99 years; estimated residual 94 years (current age 5 years).

? Medium-term obsolescence risk; maintain a regular maintenance plan.

Mortgage viability vs lifespan (30-40 years)

Mortgage 30 years	VIABLE	Mortgage 40 years	VIABLE
Estimated payment	€1,203/month	Estimated payment	€1,038/month
Useful life margin	+64 years	Useful life margin	+54 years

Indicative metric: considered more robust when residual useful life exceeds the mortgage term by at least 10 years.

Legal check of rights and charges

In a standard report without Nota Simple, this advanced legal check is not available.

To activate it, registral context (Nota Simple) is required in the Full plan.

Suggested negotiation price

€335,000

Points to verify before buying

- ⚠ Request the Nota Simple from the Land Registry
- ⚠ Verify the current ITE (Building Technical Inspection)
- ⚠ Obtain a detailed breakdown of the pool's maintenance costs.
- ⚠ Verify the legality of the pool and its construction permits.
- ⚠ Clarify the boundaries of the property and any potential easements.

Next steps checklist

- Conduct a thorough property inspection.
- Review all relevant property documentation.
- Obtain an independent property appraisal.
- Negotiate the purchase price effectively.
- Consult with local urban planning authorities.

This report is indicative and does not replace an official appraisal. Data and estimates are based on public information and AI-automated analysis. We always recommend verifying information with qualified professionals before making a purchase decision.


07 Investment Analysis

Profitability, energy certificate and investment scenarios

Investment Profitability

Gross Yield 4.42%	Net Yield 3.76%	Payback 26.6 years
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Total Investment	€368,500
Estimated value in 5 years	€438,154
5-year ROI	37.7%

 Moderate profitability. Consider if there is appreciation potential.

Can I Afford It?

Indicative estimate for residential buyer

Property price	€335,000
Recommended down payment (20%)	€67,000
Purchase costs (~10%)	€33,500
Total savings needed	€100,500
Required mortgage	€268,000
Estimated monthly payment*	€1,203/month
Recommended minimum salary	€3,645/month gross
Municipal average income	€16,800/year
Purchase effort	19.9 years of salary

With the average income of RUBI (16,800€/year), purchasing this property requires 19.9 years of full salary (VERY HIGH).

* Estimate over 30 years, fixed rate 3.5%. Subject to bank conditions. Monthly payment should not exceed 33% of net income.

Calculation Details

Purchase price	€335,000	Renovations	€0
Purchase costs	€33,500	Estimated rent	€1,357/month
Monthly expenses	€204	Appreciation	5.5%
Total recovered (5 years)	€507,361	Zone CAGR (reference)	5.5%

Energy Certificate Estimate



Score: 64/100

Estimate based on property characteristics

Age
40 pts

Insulation
16 pts

Windows
8 pts

Renewables
0 pts

Improvement recommendations

→ Property with good energy efficiency

Economic Energy Impact

Annual energy cost	€1,180/year
Heating	€649
Cooling	€236
Hot Water	€295
Comparison	Rating C is above the Spanish average (D-E), which is positive.

Energy Efficiency

Your property has rating C. Already has good energy efficiency.

Investment Scenarios

Conservative (listed price + renovations)

5-year ROI: 35.7%

Buy at listed price and carry out all necessary renovations. Safest scenario.

Purchase price	Purchase costs (transfer tax ~10%)	Renovations
€375,000	€37,500	€0
Total investment: €412,500		

Prudent scenario to validate viability without relying on aggressive negotiation.

Base (negotiated target price + renovations)

5-year ROI: 37.7%

Use the negotiation target price and renovate. Recommended central scenario.

Purchase price	Purchase costs (transfer tax ~10%)	Renovations
€335,000	€33,500	€0
Total investment: €368,500		

Most likely scenario based on the report's negotiation target price.

Optimistic (negotiate -15% + partial renovations)

5-year ROI: 38.7%

Negotiate below the base target and carry out only essential renovations (60% of total).

Purchase price	Purchase costs (transfer tax ~10%)	Renovations
€318,250	€31,825	€0
Total investment: €350,075		

Higher potential if negotiation succeeds and renovation scope is controlled.

△ NOTE: Profitability and energy certificate estimates are indicative. They do not replace an official appraisal or an energy certificate issued by a certified technician.

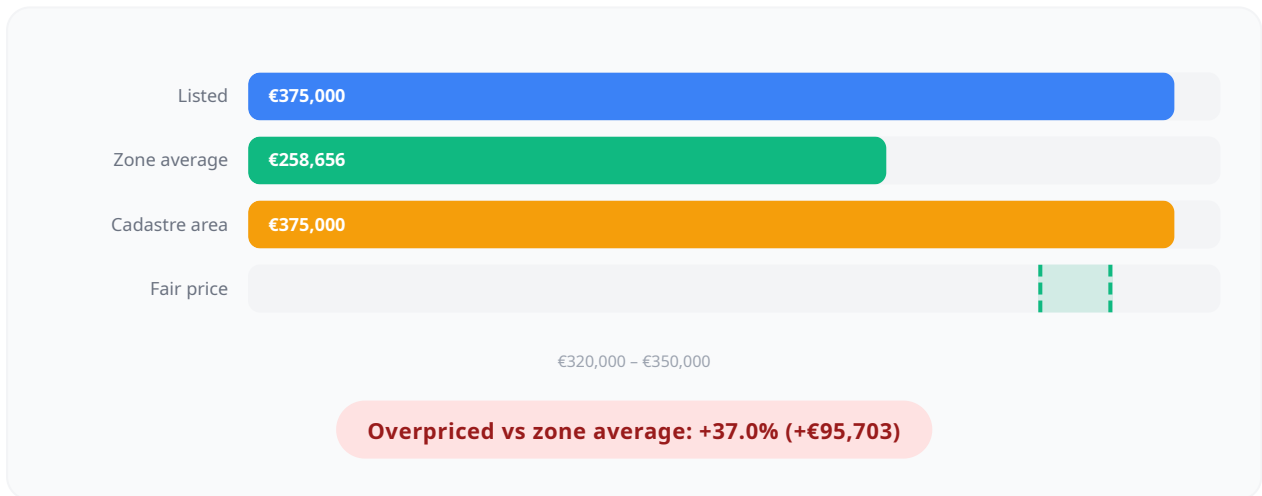
08 Risk Assessment and Recommendations

Risk matrix, buying timeline and seller questions

6.0_{/10} **MEDIUM RISK**
 Overall report score Moderate risk. Review the flagged factors.

RISK	PROBABILITY	IMPACT	MITIGATION
Price above market value	HIGH	MEDIUM	Negotiate down using report data
Market cooling / price drop	LOW	MEDIUM	Negotiate price below market value

Price Comparison



Detailed Purchase Plan (6 Weeks)

Week 1: Initial research

Days 1-7

- Request Nota Simple from the Land Registry
- Verify charges, mortgages or seizures on the property
- Cadastral history checked [redacted] – see price analysis section
- Gather listing documentation and verify data consistency

Week 2: Technical inspection

Days 8-14

- Second visit with a quantity surveyor/technical architect
- Inspection of structure, damp, installations and building envelope
- Request energy certificate if not available
- Verify ITE (Building Technical Inspection) at the Town Hall
- Get 2-3 quotes for required renovations

Week 3: Legal and urban verification

Days 15-21

- Check building permits and habitability certificate at the Town Hall
- Verify no illegal works or unregistered extensions exist
- Check PGOU: urban planning classification and potential impacts
- Check for any right-of-way easement or urban planning impact
- Request debt-free certificate from the Town Hall (property tax, fees)

Week 4: Negotiation

Days 22-28

- Prepare negotiation arguments based on the inspection
- Request formal written counter-offer
- Negotiate conditions: deposit, delivery timeline, furniture included
- Agree on final price and transaction conditions

Week 5: Financing

Days 29-35

- Compare mortgage offers from 3-4 banks
- Request binding FEIN/FIAE from the chosen bank
- Commission official property appraisal
- Review loan clauses with an adviser/lawyer
- Sign the deposit contract (deposit: 10% of agreed price)

Week 6: Closing and deed signing

Days 36-42

- Choose notary and send documentation for the deed
- Review draft deed (at least 3 days before)
- Pay Transfer Tax or VAT + Stamp Duty according to property type
- Sign public deed at the notary
- Registration at the Land Registry
- Set up utilities (water, electricity, gas) and change property tax holder

Target negotiation price: €335,000

Key Questions for the Seller

Price and Documentation

? Why is it being sold at this price? Have there been any previous price reductions?

Reason: Understanding the price history may reveal urgency or negotiation margin.

? How long has the property been on the market?

Reason: A property that has been on the market for a long time may indicate overpricing or hidden problems.

? Can you provide the updated Nota Simple from the Land Registry?

Reason: Verify charges, mortgages, seizures and actual ownership of the property.

Property Condition

? When was the last renovation of kitchen, bathrooms and electrical installations?

Reason: Determine the actual age of renovations and necessary update costs.

? Has there ever been any damp, leaks or water infiltration?

Reason: Damp can be recurrent and extremely expensive to fix permanently.

? How old are the windows? Are they double or single glazed?

Reason: Windows directly impact thermal and acoustic insulation, and the energy certificate.

Legal and Ownership

? How much is the annual property tax (IBI)? (Our estimate: 750€)

Reason: Verify the actual municipal tax cost vs our estimate.

? Are there any outstanding property tax or municipal fees on the property?

Reason: Local tax debts can remain linked to the property.

Motivation and Market

? Why are you selling the property? Is there urgency to sell?

Reason: May reveal hidden problems or urgency that facilitates price negotiation.

? Have you received other offers? At what price?

Reason: Knowing the actual market interest helps calibrate the offer.

? Would you be willing to negotiate the price if we close the deal in less than 30 days?

Reason: Offering speed in exchange for a discount is a common negotiation strategy.

Detected Issues

? Sobre "High price per square meter compared to the area": Is this a known issue? Has it been repaired or addressed before?

Reason: Issue detected in the AI visual analysis that requires explanation from the seller.

? Sobre "Potential for high maintenance costs associated with a pool and large garden": Is this a known issue? Has it been repaired or addressed before?

Reason: Issue detected in the AI visual analysis that requires explanation from the seller.