

# A Place in the Sun



## Buying Guide to **Costa Blanca** Spain

WITH

**A Place in the Sun** CURRENCY

MAKING YOUR MONEY GO FURTHER

Speak to the specialists  
to save money on your  
place in the sun



From a deposit on a house through to settling the balance, for regular monthly payments or one-off items, **A Place in the Sun Currency** ensures your funds reach the right destination, at the right time, at a highly competitive rate

- Efficient, transparent, friendly service
- Your very own account manager
- Competitive exchange rates
- Download our free 'Guide to International Payments'



Register today to open your account, call our team of experts to discuss your requirements on **0800 622 6522 / +44 20 8051 8555** or visit **www.aplaceinthesuncurrency.com** to find out more

Thank you to the advertisers below for supporting the  
**A Place in the Sun Buying Guide to Costa Blanca 2020**



**BLUE MED INVEST**  
ESTATE AGENT  
[www.blumedinvest.com](http://www.blumedinvest.com)



**CASAS CAMPELLO**  
ESTATE AGENT  
[www.casascampello.com](http://www.casascampello.com)



**EASYADS**  
ESTATE AGENT  
[www.easyadsm.com](http://www.easyadsm.com)



**ESHKERI & GRAU LTD**  
LEGAL SERVICES  
[www.solicitorsinspain.com](http://www.solicitorsinspain.com)



**MASA INTERNATIONAL**  
ESTATE AGENT  
[www.masainternational.com](http://www.masainternational.com)



**MEDITERRANEAN SPAIN LAND SL**  
ESTATE AGENT  
[www.medlandspain.co.uk](http://www.medlandspain.co.uk)



**MLS LAWYERS & SOLICITORS**  
LEGAL SERVICES  
[www.mylawyerinspain.com](http://www.mylawyerinspain.com)



**MSG LEGAL**  
LEGAL SERVICES  
[www.msg.legal](http://www.msg.legal)



**PINAR PROPERTIES**  
ESTATE AGENT  
[www.pinarproperties.com](http://www.pinarproperties.com)



**PSS INTERNATIONAL REMOVALS**  
INTERNATIONAL REMOVALS  
[www.pssremovals.com](http://www.pssremovals.com)



**SUN LAWYERS**  
LEGAL SERVICES  
[www.sun-lawyers.com](http://www.sun-lawyers.com)



**Your Dream Home**  
Caring for all your property needs  
**YOUR DREAM HOME WORLDWIDE SL**  
ESTATE AGENT  
[www.yourdreamhome.es](http://www.yourdreamhome.es)



# Contents



- 03 Welcome to the Costa Blanca
  - 04 Brexit and buying in Spain
  - 04 A snapshot of the property market
- 

## WHERE & WHAT TO BUY

- 05 Denia (north)
- 06 Benidorm (north)
- 07 Javea (north)
- 07 El Campello: an off-the-radar gem
- 08 Moraira (north)
- 09 Orba and Jalon (north)
- 10 Orba case study
- 11 Rising star: Benissa (north)
- 12 Orihuela Costa (south)
- 13 Torrevieja (south) & case study
- 14 Villamartin (south)
- 15 La Zenia (south)
- 16 Playa Flamenca (south)
- 17 Playa Flamenca & case study
- 18 Ciudad Quesada (south)
- 19 Pinoso (south)
- 20 Viewing trips on the Costa Blanca
- 21 Why are you buying?

- 22 Buying on a Spanish urbanization – or not?
  - 23 To buy old or new?
- 

## HOW TO BUY

- 25 Buying process
  - 27 Legal
  - 28 Purchase tax
  - 29 Mortgages
  - 30 Mortgage conditions
  - 32 Building surveys
  - 33 Transferring your money abroad
  - 35 Ongoing cost of ownership
- 

## LIVING OVERSEAS

- 38 Shipping your belongings
- 39 Healthcare
- 39 Schools & education
- 40 Tax & residency
- 401 Inheritance tax
- 40 Wills
- 41 Retiring





easyads Multinational S.L.  
 www.easyadsm.com  
 + 34 966 761 805  
 info@easyadsm.com

easyads Multinational Group of Companies

**casas**

**NATIONAL REAL ESTATE AGENCY & PROPERTY PORTAL**  
**Thousands of properties online**

From Resales to New Builds,  
 We list Villas, Apartments, Penthouses & Townhouses Nationwide

**Discover the most BEAUTIFUL HOMES in Spain**

www.247casas.com info@247casas.com | +34 966 761 805

**inet casas**

**A MUCH FAIRER WAY TO SELL YOUR HOUSE IN SPAIN!**

**LOW FIXED-FEE Real Estate Agency**  
 A simple fair fixed fee of €999

WE MARKET YOUR PROPERTY ON OVER 160 NATIONAL & INTERNATIONAL PORTALS

www.inetcasas.com | info@inetcasas.com | +34 965 999 395

**SPE**  
 Servicios Profesionales España

**National Legal & Fiscal Services**  
 End to end solutions for buyers, sellers and renters of Spanish properties.

www.spespana.com | info@spespana.com | +34 966 761 805

**easyads Rentals**

**Holiday Rentals in Spain's Costa Blanca**

The most affordable homes to spend some quality time in the beautiful coasts of Spain!

www.easyadsspainproperty.com  
 info@easyadsspainproperty.com | +34 966 761 805

easyads Multinational

<b>CASHBACK INSPECTION TRIP</b>	<b>SUBSIDISED INSPECTION TRIP</b>
<b>UP TO €3,000 CASHBACK</b>	<b>€99 PER PERSON</b>
Includes: Transfers & Lunch	Includes: Flights, Transfers, Lunch & Accommodation

(Terms & Conditions Apply)

info@easyadsm.com  
 +34 966 761 805

easyads Multinational Group of Companies

## Welcome to the Costa Blanca

**N**ow, more than ever, the Costa Blanca is the stand-out place for British property hunters seeking an affordable home in sun.

Around 10 years ago it began to take over from the Costa del Sol because the prices of property were so competitive, the flight access got even better than it had been, and then a building boom took off in the southern part widening the choice of tempting new homes.

But did you know that the name Costa Blanca (white coast) was dreamt up as a promotional gimmick to push tourist flights between London and Valencia in the 1950s. Costa Blanca means white coast. The name clearly stuck.

Why do we still love it so? The weather is simply superb. You can expect sun on at least 320 days each year, frost virtually never, yet with the edge taken off summer temperatures by the sea breeze. In practical terms, it's never too hot or too cold for a round of

golf or a stroll along the beach.

If you want to pop down for a long weekend, Alicante airport has flights all year even from the quietest regional airports in the UK.

There's wide variety within its 200 kilometres, appealing to different sorts of house-hunters. The Costa Blanca North, above Alicante, is more mountainous, with pine forests leading down to attractive bays and beaches set around old fishing villages. In the past few years, Villajoyosa has got very popular, but also the inland areas of the Jalon and Orba Valleys.

The more northerly towns, such as Javéa and Denia are just far enough from the airport to turn off the long-weekenders, appealing more to permanent residents and retirees. But while we may think of this as prime holiday-home territory, these are also busy Spanish towns with the traditional way of life intact.

When people drive up from Alicante and first see the tower blocks of

Benidorm shimmering in the heat haze and you either love or hate them, but there's a reason why Benidorm has remained so popular for 60 years – its bold and energetic local authorities keep the quality high and the atmosphere buzzing – it now boasts Spain's tallest and most striking residential tower block outside Madrid (albeit not without a few hiccups).

South of Alicante the Costa Blanca is flatter and hotter, but also more affordable and this is where numerous cranes have been dotting the skyline for the past five years or so. Resorts in the heart of this development like Torrevieja and Orihuela Costa are dedicated to enjoyment. The beaches are as perfect as you would imagine, but there are also numerous affordable golf courses, marinas, waterparks and family entertainments, shopping malls.

This coastline is as well suited to retirement as family-centric holidays, but take the time to explore it to make sure you find the best part for you. ☉



# THERE'S NO RUSH, SLOW DOWN AND TAKE IT ALL IN

This is going to be one of the most treasured memories you will ever make and we want you to love every moment..

That's why a MASA  
VIP Viewing Trip is  
**FIVE DAYS** and costs just

# £89<sup>PP</sup>

## YOUR FIVE DAY VIP VIEWING TRIP INCLUDES

- Return flights from across the UK and Ireland
- Private transfers and transport throughout
- Accommodation at our very own Hotel MASA
- Breakfast and evening meals
- Discover the area and the best new & resale homes that match your requirements and budget
- Meet with lawyers, tax experts and property management companies if required

For more information on our  
new and resale properties  
call our UK office today on

**020 8603 0180**

or visit us at

[www.masainternational.com](http://www.masainternational.com)



## Spain & Brexit

**T**he UK may have just legally left the EU on 31st January 2020 but now we are in the transition period. At the time of writing we don't know exactly how long this 'implementation period' will last but life won't feel very different for a few months.

The transition period was originally agreed with the expectation that it would come into force after the initial Brexit date of 29 March 2019, lasting 21 months until the end of December 2020, and the Withdrawal Agreement stipulates that the UK and EU can decide by July 2020 to extend it in a "single decision" for up to one or two years.

Until then, freedom of movement and our other rights as EU citizens remain. So if you are planning to move to Spain permanently there is a very good argument to do so before we leave. Under international law, you will have been deemed to have acquired rights by simply being resident in Spain and it is highly likely you will retain these rights once we leave.

While the host country is under no obligation to provide services such as healthcare, it is again likely the UK will reach an agreement with other EU countries for a reciprocal arrangement as it would be in the interests of the EU to look after their citizens given the 3 million EU nationals in the UK.

If you're buying a holiday home and not planning to live in Spain permanently then very little changes. Once the transition period ends it would be possible for Spain to impose additional or higher taxes on British owners, for example on a house sale, because the basic right for a Brit in the Costa Blanca to enjoy the same tax treatment as a Spanish national will have been lost.

What is unlikely however is that Spain would impose anything overly-draconian to deter British buyers, given we account for a substantial proportion of Spanish property purchases by overseas buyers.

Watch this space! 🕒



## A Snapshot of the Property Market in Costa Blanca

**O**ne of few destinations that consistently offers the complete second-home package, the Costa Blanca is top for value driven purchases, with buyers especially keen on properties under €150,000.

Torrevieja has been named as one of Spain's most bankable places to own a holiday home, as short-term holiday rental prices increased by 6.0% in 2018 so it's not just retirees and holiday-home hunters, but investors too looking to prosper in the region.

While British buyers are thinner on the ground post the Brexit vote, they remain key and still account for more property purchases in the Valencia community, which includes Alicante, than any other group of foreigners. Tourism levels there are hitting new highs too.

Alicante is the fifth busiest airport in Spain. A record number of passengers passed through Alicante airport in 2019, for the second year running 15 million passengers arrived there, with Gatwick and Manchester the busiest routes there by a country mile.

Boasting resorts and property to suit all tastes as well as countless Blue Flag beaches, the Costa Blanca divides into two distinct halves.

The northern section tends to be more expensive than the southern stretch, with fewer large-scale new developments, but every location is different and each section has its own hotspots.

Looking at the heat maps based on price per sq m produced by the Spanish property portals, the most expensive part of the whole Costa Blanca is Moraira by some margin, whilst the rest of the Costa Blanca North is next up.

The most affordable parts of all are Elche, Santa Pola, Guardamar del Segura, Pilar de la Horadada, close to the border with Murcia, and also Villajoyosa, an affordable patch of the Costa Blanca North. Now we know why that is a bit of a hot spot of late...

From north to south, you're never far from the convenient AP-7 motorway that links the two parts. Central to both is the main gateway to the region, Alicante Airport, although the north can also be reached by flying to Valencia and the south by flights into Murcia-San Javier.

We outline the key buying areas in this guide, and what to expect when purchasing a property in Spain. Here are the key places to search for Spanish property bargains along this famous stretch of coastline.



Your Specialist in New Build Properties  
in Costa Blanca and Costa Cálida, Spain

*medland*  
S P A I N

Download our Free Guides.



## North Costa Blanca - Denia

**C**osta Blanca North continues to attract people from different backgrounds and provide a perfect blend of natural and man-made beauty, meaning that there is something truly here for everyone.

Whilst Dénia itself is a city with a population of over 40,000 (although this increases to over 200,000 in the summer with tourism), properties can be obtained in vastly different areas. The urban area is situated directly on the coastline, and as such properties here are ideal for those who are enticed by the sea air and marina restaurants.

In terms of property for sale in Denia, apartments or small townhouses set you back anywhere from €90,000 to €300,000 for comfortable properties located conveniently only a stone's throw from the sea. There's a lot of choice of two-bedroom apartments if you have €150,000 to spend.

Meanwhile, the rural nature of the surrounding mountainous area may suit many who are looking for a more secluded residence. Villas and townhouses start at around €130,000, although these more traditional dwellings range hugely and some available are valued at millions.

The modern and expansive marina contains many restaurants from various cultures. Along the coastline, of which Dénia has 20 km, the beaches of Las Rotas and Las Marinas are very popular, not least for the range of water sports on offer. As a result of the variety of terrain, the Macizo del Montgó Natural Park is only 5 km away from Dénia city centre, and these areas of high relief allow for activities such as hiking and mountain biking.

Situated on the marina is the ferry port, which connects the city to the Balearic Islands to the east, including the party island of Ibiza, to which crossings take around 3 ½ hours. Also nearby is the La Sella golf course in addition to



areas of historical interest such as the Moorish castle, meaning that you'll never be short of things to do.

In this particular city, the foreign population is less than many other areas in the Costa Blanca, but there are still 5,000 permanent EU-born expat residents. This is something which should be taken into account when considering this area as a place to live; it enjoys an advantage for many in this way as there will be a large number of Brits, but not enough to influence the traditional Spanish culture.

Indeed, festivals typical of the country form a major part of life here, with the annual bonfire celebrations in March and the Bous a lar Mar (bulls in the sea) fiesta attracting visitors from around the world.

The location is also a major benefi both among the 10 busiest in Spain, are both accessible via major roads within a journey time of approximately 1¼ hours. Of course, the geographical location also means

a comfortable climate all year round, with temperatures reaching a maximum of around 30°C and not tending to drop below a minimum of 8°C even in winter. Dénia is an area which combines natural beauty and the bustle of the city to produce an impressive quality of life. ☺



### DID YOU KNOW?

From Dénia it's only a two-hour ferry journey to the party island of Ibiza if you fancy dipping into the very different culture for a day or two.



# PINAR PROPERTIES

*Your Campoverde Expert*

Costa Blancas hidden gem  
Great local knowledge and presence  
Unbeatable aftersales service  
Big collaborating network  
Access to most properties in the area  
Friendly and personal help  
No hidden costs for buyer or seller



[www.pinarproperties.com](http://www.pinarproperties.com)  
+34 966 265 752  
[info@pinarproperties.com](mailto:info@pinarproperties.com)

## North Costa Blanca - Benidorm

**B**enidorm. Where to start? This former tiny fishing village is sometimes referred to as the birthplace of package tourism, mainly due to its massive growth from the 1960s onwards.

Then it became the subject of a British sitcom TV series for a decade until 2018, gathering a new wave of interest as it followed a group of Britons soaking up the sun and spending their hard-earned cash on the Mediterranean coast.

Did it make you want to do the same? Now, it is a large resort north of Alicante, with thousands of property opportunities available for overseas homeowners.

But, beware that fame comes at a cost, and it is not super-cheap. Now an established market area due to the growth in the late 20th century, the economic downturn has not affected prices here as significantly as further south.

Properties for sale in Benidorm are higher than typically found on the Southern Costa Blanca, with studios or one-bedroom apartments starting around the €80,000, although prices vary hugely with the quality of the building in this resort. You might find a compact three-bedroom apartment for €95,000, whilst a one-bedder with a large south-facing terrace for €130,000.

Bungalows cost €150,000 to €200,000, villas from around €250,000, with more luxury options on offer for upwards of €500,000.

The twin beaches of Playa de Levante and Playa de Poniente are lined with bars and promenades, with this 5km stretch of sand home to water sports and other activities. There is also a selection of water and theme parks on the outskirts of the city; making it an ideal location for families. Although many Brits arrive in the summer, and as such the permanent population here is

two-thirds Spanish, there are still 5,000 Brits, which means the general culture is fairly diverse.

Of course, however, Benidorm is almost certainly most famous for its thriving nightlife scene. There are many famous bars and nightclubs in the area, and in particular, the resort is renowned for its cabaret shows, not least at Benidorm Palace in the centre of the resort.

Furthermore, the large range of shops, including many designer names, makes Benidorm a prime shopping location. The famed Tapas Alley is typical of the range of cuisine readily available and is located in Benidorm's old town, where the narrow streets and more tranquil nature allow for some respite from life in the newer area.

Benidorm is served generally by Alicante airport, a drive of around 45 minutes, although Valencia, at around twice the distance, is also an option. The climate is generally favourable, with temperatures exceeding 29°C on occasion in summer, although in winter they may drop to less than 7-8°C. Benidorm, in terms of an area to live, would certainly suit some more than others. It is far from remote, and despite the real elements of Spanish culture, can feel very tourist-orientated in many places. The nightlife is also a danger, as many newcomers see the facilities as an invitation to enjoy one long holiday. The TV series might not be real life... ☹



### DID YOU KNOW?

There are 300 skyscrapers in Benidorm, and being the first package holiday resort in Spain, and there is talk that it has applied for UNESCO World Heritage Status.



## North Costa Blanca - Javea

Once a sleepy fishing village, Javea has grown into a thriving town, with a happy mix of old and new. Known as Xabia in Valencian, the town has its own marina and a beautiful white sandy beach at Arenal Bay. This and the pebbly beach, La Grava, are Blue Flag rated and are flanked with restaurants and bars. On a clear day, you can see across to the island of Ibiza.

Faced with the real threat of marauding pirates, the original inhabitants of Javea built their town a little inland from the coast. Here, narrow, winding streets weave their way towards the 14th Century church of San Bartolomé, which was fortified to protect against attack. Gothic architecture is also evident in the old town's bay windows protected by wrought iron railings and balconies.

Development began in earnest in Javea in the 1970s and continues today, but is guided by planning laws which prevent high rise construction. The port area, with its fishing fleet and yachts, feels very Spanish and is popular with local residents.

The landmark church, Mare de Déu de Loreto's roof is built to look like the hull of fishing boat surging through the waves. There are plenty of bars and restaurants here where you can enjoy the catch of the day or sample "Jijona"

– a nougat ice-cream, made from local almonds.

The area around Arenal beach is another popular area, with busy shops and varied bars and restaurants. The areas of Cap Marti and Absubia are popular because of their proximity to this beach.

A two-bed apartment on the seafront might be found for around €150,000, although there are plenty around the €200,000 mark too – not much less than the €240,000 for small traditional townhouses, or modest villas, with larger ones going up to €500,000. In the foothills of the Montgo Mountain you can pick up a three-bedroom villa surrounded by forests for €400,000 plus.

Cap de San Antoni and Cap de La Nao, the rocky headlands that shelter the bay, are topped by lighthouses, and are home to some of the stunning villas that are dotted around the cliffs.

It is worth noting, however, that many of the outer lying villas are used as second homes, and may be quiet in the low season. The best places for year-round occupation tend to be around the Arenal beach, in the port area or in the old town.

Montgo Mountain is mostly given over to a natural park and is frequented by walkers enjoying the cooling breezes. Climbing the mountain itself takes about three hours, but you can stop and see the

famous cave paintings along the way.

Tantalising views of Javea can be had from the many walking trails in the surrounding cliffs. The 27km-trail linking 15 iconic viewpoints, known as the Miradors of Javea, promises some of the best views in the Costa Blanca. Walking along the coastline also reveals secluded bays, long-deserted by the pirates.

Better property bargains can be found in the towns and villages surrounding Javea - see the section below on the Jalon valley and Orba.

Javea is 84km from Alicante airport, which is well served by flights from around the UK. Typical flying time is two and a half hours. Typical journey time for the drive to the town is an hour and a quarter. The town is also within easy reach of Valencia with only a slightly longer drive from there. ☉



### DID YOU KNOW?

David Ferrer, the three-times Davis Cup champion tennis player for Spain, was born in Javea.

## El Campello: an off-the-radar gem

The bustling town of El Campello is just a 30-minute drive north from Alicante Airport. It is a modern resort area and is justly proud of its 23 km of pure white sandy beaches, which are only 13 km south of Alicante. El Campello features many luxurious villas and apartments for sale. The area offers the home buyer plenty of activities to keep them occupied,

from a wide choice of golf courses to play, to cuisine and entertainment to keep any family occupied.

El Campello is an ideal location to choose a Costa Blanca property to purchase, but also consider some lovely areas nearby.

Coveta Fumá is considered a sleepy little paradise just north of El Campello.

It has modern facilities, local charm and a commercial area with eateries, bars and restaurants. The beautiful beach boasts two bars that serve fresh, local fish. The perfect village which entices buyers to purchase beautiful cliff top villas with stunning views across the Mediterranean. Venta Lanuza is another quiet town on the Costa Blanca with ample facilities.

# Discover Casas Campello

## In the heart of the Costa Blanca

Come and see for yourself what **El Campello** has to offer you: a 23km sandy 'blue flag' beach, Spaghetti Western Mountains, caves, sapphire blue coves, great snorkelling and diving, fishing, kite surfing, sailing, golf, culture, cuisine, coastline tram system, and the best temperate climate in Spain.

**El Campello** is a 30 minute drive north from Alicante Airport and the Cosmopolitan City of Alicante, and a 30 minute drive south from the famous Benidorm. **Casas Campello** is a small, personal and friendly officially registered estate agency, located in the sleepy coastal village of Coveta Fumá.

**We specialise in property sales along our beautiful coastline:**  
Playa Muchavista, El Campello, Coveta Fumá, Venta Lanuza, Bonalba Golf and Busot.



Your local, friendly estate agent

**Casas Campello "NEVER A PROBLEM - ONLY A SOLUTION"**

**Tel: 0034 965638221 // [www.casascampello.com](http://www.casascampello.com)**

Casas Campello, Calle Belgica 2, Coveta Fumá, El Campello, 03560, Alicante, Spain

# Love overseas property?

Find your perfect home in the sun for holidays, retirement or investment at [aplaceinthesun.com](http://aplaceinthesun.com)



#### Benefits of using [aplaceinthesun.com](http://aplaceinthesun.com)

- Around **100,000** properties for sale
- Save your **favourite properties**
- Set up property **email alerts**
- Search by **keywords**
- **Free digital magazine** for registered account



**MORE**  
LOCATIONS

**MORE**  
GUIDES

**MORE**  
ADVICE

**MORE**  
PROPERTIES

**A Place in the Sun.com**

## North Costa Blanca - Moraira



**S**ituated between the mountains and the sea, it's easy to see why Moraira is a sought-after destination for savvy property hunters. Once a sleepy fishing village, the town now draws an international crowd seeking an authentic Spanish experience.

Strict planning laws mean there are no enormous hotel complexes blighting the landscape – most of the properties are detached two-storey villas with private pools nestling in the trees along the coast, or Spanish “pueblo-style” developments with communal pools.

In Moraira (and Benissa) any houses that are being built at the current time tend to be detached villas of high quality and with a average surface of 300 m<sup>2</sup> in plots of 800-1000 m<sup>2</sup>.

The picturesque location has tempted many property buyers – home hunters from Madrid are common, but there are many foreign buyers from the UK, Germany, Russia, Scandinavian countries, Belgium, France and Holland.

The town itself is a mix of narrow cobbled alleys and wide modern avenues

lined with palm trees. Designer clothes shops and the vibrant cafes and bars draw city slickers from Madrid, as well as European families in the summer.

The Friday morning market, held in the town square, offers an array of fresh produce as well as clothes and jewellery and there's a regular fish market for the locally caught seafood. Those who prefer their meals cooked for them are spoilt for choice with bars and restaurants to suit all budgets and styles, ranging from tapas to Michelin-starred restaurants.

Moraira has four main beaches – the largest Playa la Ampolla is within walking distance of the town, located just below the castle – and numerous small coves. Just 1km along the coast, El Portet's sheltered bay boasts the best of the town's beaches and a pretty promenade lined with bars and restaurants. In the valley, just inland, vineyards flourish in the sheltered conditions, yielding Muscat grapes, perfect for the sweet dessert wine, Muscatel.

You won't find much to buy for €100,000 – a small apartment, maybe

– with two-bedders from €135,000, with two-bedroom villas from around €185,000. Villas go up to over €1m.

Moraria is easy to reach by air with flights from multiple UK locations, taking between two-and-a-half and three hours to fly to Alicante. Moraria is about an hour's drive to the north. Alternatively, you can fly to Valencia in two hours and 15 minutes, and then drive the 150km to the town. 📍



### DID YOU KNOW?

Moraira's fish market is one of the most popular on the Costa Blanca.



# Your Dream Home

Caring for all your property needs

Join us in Spain  
Viewing Trips from £99

**Costa del Sol - Costa Blanca - Murcia**



OUR  
Bespoke Viewing  
Trips

We Book Your Flight  
We Book Your Hotel  
Tour with us for 3 Days

BUY  
Your Dream Home

**Costa del Sol - Costa Blanca - Murcia**

[www.yourdreamhome.es](http://www.yourdreamhome.es)

+34 952 475 715

## North Costa Blanca - Orba and Jalon

Located in the northern part of Spain's famous Costa Blanca, the Jalon and Orba Valleys are home to 14 quaint towns and villages, set against a backdrop of lush and beautiful scenery are these two valleys.

Both valleys are located approximately 1 hour, 15 minutes away from Valencia and Alicante airports, and are accessible by car from the AP7 motorway. The short distance from the airport and frequent flights to the area means it couldn't be simpler to make the most of weekend or mini-breaks.

There's an authentic Spanish vibe, traditions are upheld, and siestas are still considered to be an essential part of every day. If you don't like holiday resorts or the bustle of the coast, this is country living at its best, offering gorgeous mountain views and vineyards as far as the eye can see.

You can stroll among the olive and citrus groves, knowing that the region's prettiest beaches are right on your doorstep but here is a slower pace of life, and all together less touristy vibe.

Properties in the Jalon and Orba Valleys come in all shapes and sizes, and there's certain to be something to suit everyone, whether it's a permanent residence or a property with rental potential.

Prices for a villa or more traditional country finca start at around €180,000. Anyone looking to fully commit to the local life might also take an interest in a home with its own vineyard – available from around €300,000. Smaller living spaces, such as flats apartments and village townhouses, start at around €80,000, and are often in close vicinity to town centres and local amenities.

Properties cost 10-20 per cent less than equivalents on the coast, so with €200,000 should comfortably bag you a three-bed detached villa with a pool and country views.

In the Jalon Valley, which is known for



wine-growing, areas popular with British and other foreign buyers include Jalon town, as well as Murla, Gata de Gorgos, Parcent, Alcalalí and Lliber. In the slightly warmer Orba Valley, more suited to citrus trees, British buyers favour Orba town, Tormos, Sagra, Benidoleig and Pedreguer.

Prices drop – and life gets more tranquil and rustic – when you head into the Orba and Jalon Valleys, located 15-20 minutes inland from the resorts of the north Costa Blanca. Properties cost 10-20 per cent less than equivalents on the coast, so with a €100,000-€150,000 budget, you'll have a great choice of townhouses, both traditional and modern, while €200,000 should comfortably bag you a three-bed detached villa with a pool and country views.

In the Jalon Valley, which is known for wine-growing, areas popular with British and other foreign buyers include Jalon town, as well as Murla, Gata de Gorgos, Parcent, Alcalalí and Lliber. In the slightly warmer Orba Valley, more suited to citrus trees, British buyers favour Orba town, Tormos, Sagra, Benidoleig and Pedreguer. ☉

### DID YOU KNOW?

The villages of the Orba and Jalon Valleys are refreshingly un-commercialized and offer a taste of real Spain, where the traditional Spanish lifestyle prevails and fruit growing, wine production and local markets remain integral to daily life.



**Blue Med Invest Spain**, specialises in new build modern projects in the quickest growing region in Spain, the Costa Cálida. We offer the very best properties with exclusive offers and popular free inspection trips to Spain.

For the latest new-build homes in Murcia & Almeria



### **Las Gaviotas, Mazarron, Murcia, Spain from €147,900**

Contemporary Design Linked Villas in Puerto de Mazarrón, within walking distance to commercial centres, Yacht Marina & Beaches. 3 Bedrooms & 2 Bathrooms, Private Roof Solarium above & plots. Fitted Wardrobes & Top Quality finishes



### **Mar de Plata, Puerto de Mazarron, Murcia, Spain from €149,900**

Fantastic 3 Bedrooms & 2 Bathrooms contemporary apartments with private parking. Ground Floors benefit from large gardens, large enough to fit private 7X3 pools as option and Penthouses from huge private solariums above with breathtaking 360° Sea Views and preinstalled Jacuzzis.

**BLUE MED**  
INVEST

Contact Blue Med Invest Spain today  
Call: +34 968 595 684 /// +34 632 719 681  
Email: [info@bluemedinvest.com](mailto:info@bluemedinvest.com)  
[www.bluemedinvest.com](http://www.bluemedinvest.com)  
Visit our listings on [aplaceinthesun.com](http://aplaceinthesun.com)

Avenida Tierno Galvan 72, Puerto de Mazarron (Murcia), CP 30860

## Orba case study

### CASE STUDY

Jeremy and Janet Duffield from Devizes found their perfect second home in Orba, a town just inland from the Costa Blanca.



They bought a three-bedroom, two-bath villa in the town of Orba, 20 minutes inland from the pretty beach resort of Dénia on the northern Costa Blanca. They paid €225,000 for the property, which is part of a small urbanisation, plus buying costs of around 9%.

The couple, who have two children, George aged 21 and Jack, 18, are looking forward to family holidays there in the short term, but hope to retire to Spain a few years down the line.

Good access from the UK combined with the charm of an inland town that's a short drive from the beach led the Duffields to search in the northern Costa Blanca.

"We didn't know the area at all and had originally looked at buying in Fuerteventura," said Janet.

"But when we went to the *A Place in the Sun Live* exhibition in London, there were very few exhibitors that covered the Canary Islands so we started to look at the Spanish stands and quickly realised that you could get a lot more for your money."

"We also realised when we were doing some more online research that the flight schedules to Fuerteventura would not allow us to visit for long weekends and were fairly restrictive. Spain, on the other hand, is really accessible with a wide choice of flights."

"Our villa is within an hour of

both Alicante and Valencia airports, both with routes to Bristol, our most convenient airport."

"Plus, we knew we wanted to be somewhere that was a working Spanish town, rather than a tourist destination that closes down in winter. We can walk into Orba, which has a lovely traditional feel, where there are bars, restaurants and shops."

The Duffields found their villa during Janet's second trip out to the northern Costa Blanca, when she was accompanied by son George and together they viewed properties.

They ended up being spoilt for choice: "In the end I had a list of about

five properties, each of which I would have been happy to buy," said Janet. "But our offer was accepted in Orba and that was it."

"Apart from photos and videos that were sent back to my husband at the end of the day, he hadn't physically seen the property we bought, so it was a bit nerve-racking when we completed and got the keys in case he didn't like it – luckily he did!"

The Duffields' property, which they bought furnished includes a private pool, low maintenance gardens, traditional features, such as beamed ceilings and arched windows, and, of course, fantastic views. ☺



## Rising star of the Northern Costa Blanca: **Benissa**

**A**s one of the smallest and historic towns on the Costa Blanca, Benissa (in the province of Alicante) is becoming somewhere of a property hotspot amongst overseas buyers looking for their dose of authentic Spanish culture.

Perhaps it's Benissa's intriguing cliff tops, 4km stretch of sandy beaches and tiny bays which continues to attract more buyers every year, or the properties, or both? Apartments in the town can start as low as €60,000 although realistically you'll need around €135,000 to take your pick of multiple properties. Part with over four million and you'll be able to grab yourself a luxury mansion or villa.

According to the Spanish Statistical Office (or the Instituto Nacional de Estadística), Benissa has just over 11,000 inhabitants, but these aren't all Spanish residents. The town has recently been dubbed as "Little Europe" due to its mix of nationalities – perfect for those looking to broaden their cultural knowledge and understanding.

The town may be one of the oldest on the Costa Blanca, but it has the transport links of any other modern town. You can get there easy from either Alicante or Valencia airports through the highway A-7 or the N332. Benissa has its own tram station which is connected to the network via Benidorm, and there is also a frequent bus service which can you to Valencia for around 15 euros.

The climate is warm in Benissa, and rain falls mostly in the winter time, with minimal rain during the summer months. Throughout the year the average annual temperature is a pleasant 17°C, making it ideal for retirees and families.

Whether you're buying a holiday home or living in Benissa full time, there's plenty to see, eat and drink in town to keep you fully occupied. It's



narrow streets, churches and ironwork balconies represent the town's medieval past, and the Cathedral of Marina Alta, which dominates the town square, is a must see!

For the golf lovers out there, you'll be able to enjoy a round at the San Jaime Golf Club resort which is located on the hillside not too far from the town centre. Benissa is also popular with scuba divers too, who can enjoy a variety of marine life and explore the caves too.

Oh and for your Brits out there, conveniently there's an Iceland supermarket in Benissa in Avenida de Europa, so you're never too far from home!



### DID YOU KNOW?

Although Benissa's church looks Gothic, it was actually built in the 20th century.

## South Costa Blanca - Orihuela Costa

**A** 16km string of adjoining Blue Flag beaches, resorts and residential communities runs south from Torrevieja, forming the Orihuela Costa. Popular areas include Punta Prima, Playa Flamenca, La Zenia, Cabo Roig, Villamartín, Mil Palmeres, Los Dolses and Campoamor.

The busiest and most densely developed stretch of the Costa Blanca, it's home to the region's best value beach homes, typical urbanisations of apartments, duplexes, quads and townhouses. Here, you're never far from amenities, beaches, the popular La Zenia Boulevard shopping centre and the lively strip. English is widely spoken and you'll never struggle to meet fellow expats.

Although the area has had somewhat of a boom time during the last 20 years, with also many planned improvements,

you can still buy a bargain property in one of the many popular urbanisations covering the area.

The budget of €95,000 will buy you an upstairs, low-rise, apartment with sea views, off road parking and only 3km to the beach at Playa Flamenca, for example.

Expect to pay from €90,000 for a resale apartment, or €110,000 for an average townhouse near the beach but you will find villas going up to €600k.

Pilar de la Horadada is the most southerly resort in the Costa Blanca and combines a quiet old town with beaches and a marina at Torre de la Horadada. It's a more traditional, quieter option to the other resorts in Orihuela Costa and prices are also competitive, with resale apartments near the beach from around €95,000. 



## South Costa Blanca - Torrevieja

Originally a salt-mining centre, Torrevieja is now a bustling city, and is one of the fastest growing places in Spain. The city has, however, managed to keep its character and is much loved by Brits, Germans, Irish and Scandinavians as well as Spanish families. It's even earned the nickname "La Playa de Madrid" – Madrid's beach – as so many urbanites from the capital have fallen for its charms.

Salt is still an important industry here, and you'll pass some of the salt lakes on the drive from the airport. The city's name means "Old Tower" in Spanish and comes from the distinctive landmark. Tourism and fishing are also important to the city's economy – but effective planning controls limit the size of high rise hotels. The busy harbour area houses the fishing fleet as well as many luxury yachts.

Coupled with its near perfect climate, recognised by the World Health Organisation as being one of the healthiest in the world, and abundance of salt, Torrevieja is home to numerous spas where people can bathe in the waters. They are said to relieve arthritis and soothe skin disorders.

The area surrounding Torrevieja is not as mountainous as many parts of the Costa Blanca, being mostly flat with long sandy beaches. The Playa del Cura is perhaps Torrevieja's most famous beach, conveniently located in the city centre. A large promenade,

lined with restaurants and bars, links the north and south beaches. Stop and enjoy a dish of "Caldero," a hearty fish stew made from the day's catch, or "Pulpo secco," the regional appetiser of sun-dried octopus roasted on an open fire.

Torrevieja is a cosmopolitan city which both absorbs and enjoys its expat populations. English and Irish pubs sit happily beside Spanish bars, providing a contrast to the Mediterranean lifestyle. English-speakers are well catered for as Torrevieja has two international schools and numerous clubs and societies specifically devoted to these residents.

Alicante airport is well served by flights from many UK locations taking between two-and-a-half and three hours to get there. Torrevieja is about 40 minutes drive to the south. Alternatively, you can fly to Murcia in about the same time, then drive the 25km or take a taxi (approx €40) to your destination. Regular buses run in and around the city.

Property prices in Torrevieja are generally very competitive so it remains very popular. Prices start at around €40,000 for a compact apartment or bungalow, but there is a lot more choice for €55,000 to €60,000 for resale apartments. There is a lot of stock available for the sub €80,000 property hunter. Expect to pay around €150,000 for a resale three-bedroom villa, or double that for one that is new-build. ☉

### DID YOU KNOW?

Torrevieja's two large salt lakes can cure all sorts of health problems...



### CASE STUDY

#### "We bought a home in Torrevieja on the Costa Blanca for £45,000"

Dave and Debbie Chambers from Redditch, Worcestershire, were looking to buy a place in southern Spain with a view to possibly retiring there one day. Within little more than six weeks of screentesting at the Birmingham exhibition, then filming a month after, in November they completed on a one-bed apartment in Quesada for £45,000.

"Our aim was to buy an apartment in Spain so we could get into the lifestyle before spending more time out there," says Debbie, 54, a print finisher. "Our four children (aged between 30 and 37) have all left home and we were ready for something new. With our budget we hoped for a two-bed apartment near the beach and with a sun terrace. We didn't really know the Southern Costa Blanca that well - we'd visited Santa Pola and San Miguel - but then we'd kept seeing episodes of the TV programme with Jasmine going to Torrevieja and we thought it looked really nice. We kept watching the programmes every night after work and then we thought why not?"

"We bought the third property on the show - a one-bedroom place but a very large one and it has a long shaped sun terrace. It's in a small complex, in a block of about 42 apartments. The neighbours were all so helpful when we moved in. They are a mix of Spanish, British and Italians. It's been fixed up and we are looking forward to spending some time there. We got such a lot of useful information during filming and it's all been amazing."

## South Costa Blanca - Villamartin



**B**uilding work at Villamartin began in 1972 and today the resort town has over 1,500 flats, villas and townhouses. It's extremely popular among English-speaking expats. The town itself is a little inland from the sea and enjoys average temperatures of 20°C.

While the good weather and golf are the two main draws, Villamartin is a flourishing cosmopolitan town. The quiet residential areas lead to a central square, lined with restaurants and bars, as well as banks and shops. African ringneck parrots roost in the palm trees here, and have achieved celebrity status because of their bright green plumage.

A short drive to the coast reveals beautiful sandy beaches. La Zenia, the closest beach to the town is just 5km away, and is also home to the biggest outdoor shopping mall in the Alicante province. Orange, lemon and almond trees also thrive in the climate here and beautiful groves punctuate much of the local landscape.

The two championship golf courses – Club de Golf Villamartin and the

newer Las Ramblas de Orihuela - offer enjoyable challenges for all levels of ability. If you tire of these courses, or just want to explore further afield, there are plenty more to choose from in the surrounding area.

Villamartin offers a self-contained experience, but you are close to the historic town of Cartagena which dates back to the Roman Empire if you want to discover more about the area's roots. You can still see parts of the walls of the Amphitheatre and other archaeological treasures as you wander around the town. "Garum", a fermented fish sauce used since Roman times, is still made here, with fig bread another speciality.

Property prices vary from a little less than €50,000 to over €1m – there really is a wide spread of options to suit all buyers. At the lower end you can find attractive and traditionally styled one-bedroom bungalows for €50,000 to €60,000, then apartments at this level with two-bedders at €75,000 and townhouses for €100k. There are plenty of villas around if you have over €200,000 to spend.

Villamartin is easy to reach from the UK. Flights leave from many UK locations to Murcia-San Javier airport and take about two and a half hours. A 20-minute drive brings you to the town. Alicante airport is a similar flying time from the UK, but has a longer drive, taking approximately 60 minutes. ☉

### DID YOU KNOW?

African Ring Neck parrots are the celebrities of the Plaza...



## South Costa Blanca - La Zenia

**A** lively hub of the popular Orihuela Costa area of the southern Costa Blanca, La Zenia is if great if you like a small, easy going and Anglo-friendly tourist resort with everything on tap. It's become especially well known since La Zenia Boulevard shopping mall opened in 2012.

La Zenia is part of a string of connecting resorts and residential communities that run south from Torreveja that include Punta Prima, Playa Flamenca, Villamartín Cabo Roig and Campoamor.

Remarkably small and covering little more than a single square kilometre, La Zenia itself is within 40 minutes of Alicante airport and Murcia International Airport at Corvera - both well supplied with flights from the UK. Road access to La Zenia is good.

Property is affordable there too. You can get two-bed apartments from around €80,000, or two-bed townhouses for €100,000 plus, or detached properties from around €160,000.

So why has the new shopping mall really put the town on the map? One reviewer on TripAdvisor says the vast mall is the reason why the family return year after year. The largest in the Alicante region, it is a family day out in itself with not just 150 shops that include Primark, Zara, Decathlon and Leroy Merlin (a Spanish homewares chain that very popular with local property owners in the area) as well as many restaurants, a kids playground and bowling.

There are concerts and fountains amongst its squares - on hot days these are great for children to play in - and the centre is open until 1am in the summer months.

Elsewhere, La Zenia offers beaches - Cala Bosque and Cala Cerrada are the most popular - the famous Paddy's Point bar, one of the best-known bars along the Costa Blanca (for breakfast, lunch,



dinner, live music), three golf courses within easy reach.

One tourism website describes the resort as "a very English resort mixed with a small taste of Spanish culture" so alongside Sky Sports bars and full English breakfasts can find the local Jalon valley wine and good tapas.

Like its neighbouring resorts, this suits those who seek an easy, affordable Anglo-friendly life in the sun - but especially if you love shopping then La Zenia might be the place for you. ☺

### DID YOU KNOW?

Le Zenia shopping centre has 150 shops and a great play area.



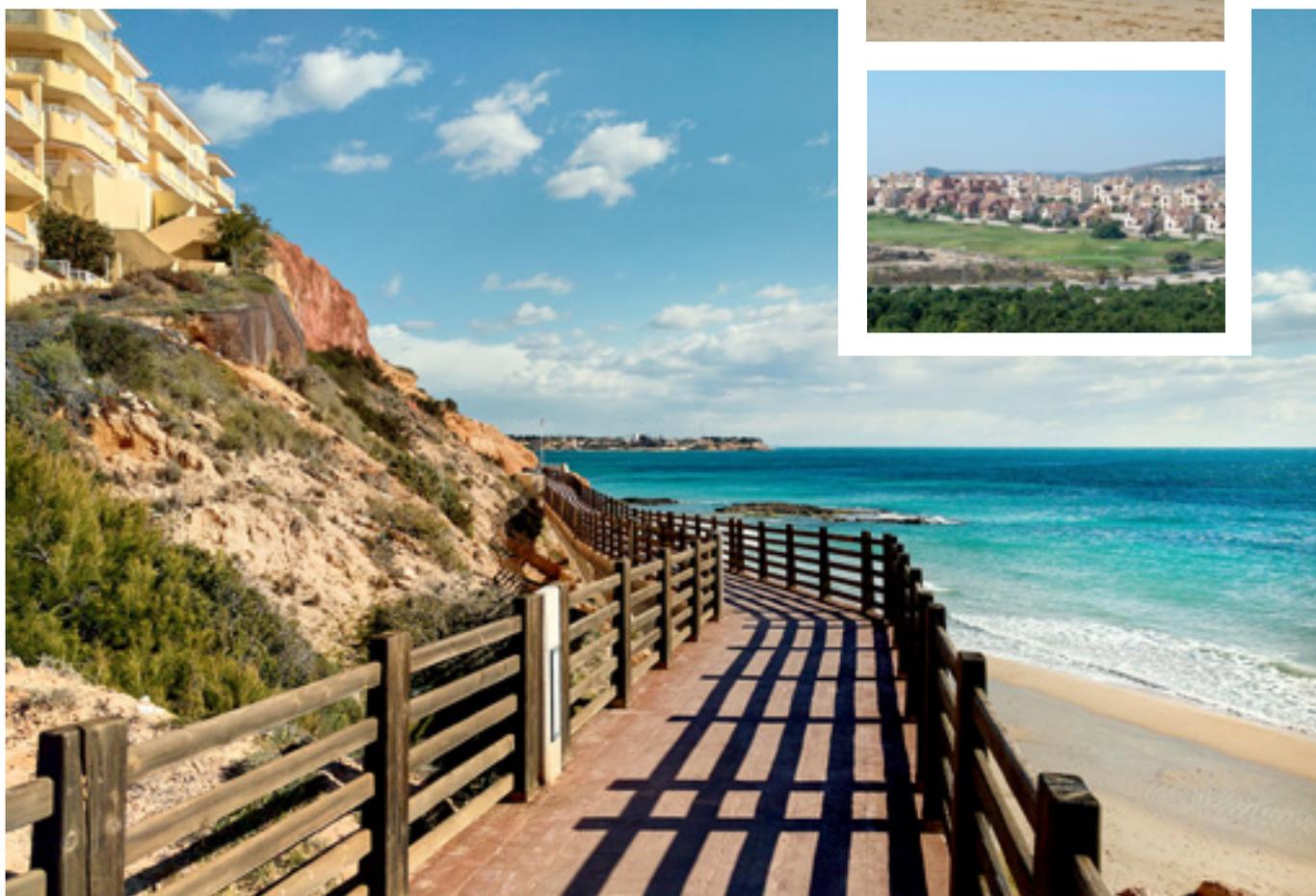
## South Costa Blanca - Playa Flamenca

A small beach resort just south of Punta Prima and north of La Zenia on the southern Orihuela Costa Blanca, Playa Flamenca is a popular spot with British visitors and home hunters.

Created in 1972 by a group of Flemish investors, the resort sits on a piece of coast with fine sandy Blue Flag beaches, rocky coves, cliffs and great views. It's now a bustling resort with a very popular market on a Saturday where you can pick up everything from clothes and shoes to freshly cooked paellas and tortillas.

Why else should you go there? It's well-situated for many other attractions

nearby and itself sits 25 minutes from Murcia San Javier airport and 45 minutes from Alicante airport. It's got pretty much everything you need – bars, shops and restaurants at the Flamenca Beach commercial centre and Via Park plus the CDM Orihuela Costa municipal sports centre with Sportier types will also like the fact it's a starting point on the Orihuela Costa coastal walking route as well as having a range of horseriding, three golf courses and water sports for which you can hire equipment along the beach. A day trip by boat to Tabarca island or just a fishing trip is popular. For a livelier scene, Playa Flamenca has



## South Costa Blanca - Playa Flamenca ...continued

quite a big selection of Irish bars, music bars and sports bars. English-run Legends bar in the commercial centre is one of some local fame, but you can also find tribute acts, poker nights, quiz evenings and of course good old English fare.

For real party hounds, the nightclubs of Torrevieja are only 10 minutes drive away. Likewise, in the unlikely event that shopaholics get bored of nearby La Zenia Boulevard (with 150 shops), there's the Habanaras shopping centre there too. But it's also a family-friendly place with aquaparks, go-carting and playgrounds.

What can you buy there? One of the large and popular developments in Playa Flamenca is the La Florida urbanisation, towards Punta Prima. There and around you can get a good choice of townhouses or small semi-detached villas for around €100,000-€150,000, or a larger villa for around €230,000. Apartments kick off at around €70,000.

If you love the beach and want a good choice of bars then Playa Flamenca is hard to beat amongst the smaller Orihuela Costa resorts, and it's at the heart of everything. ☺

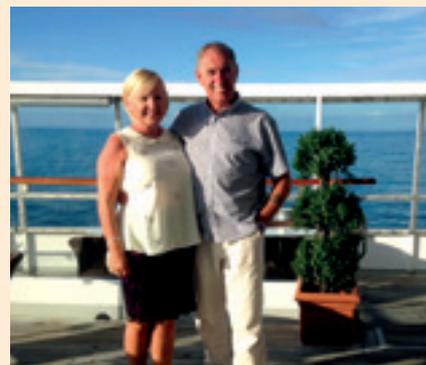
### DID YOU KNOW?

Check out the 'secret' beach of Cala Cabo Penas to escape the crowds.



### CASE STUDY

"We bought in Playa Flamenca, despite Brexit"



The UK's vote for Brexit didn't deter Duncan and Mary McLelland from buying in Spain in the slightest – they owned a holiday home outside the European Union for more than a decade and never had a problem.

The McLellands, in their early sixties and from Ayrshire, south-west Scotland, completed on their Costa Blanca holiday apartment in October 2016. They had decided to buy in Spain a month before the EU Referendum in June and found their property during a trip out there in August.

"The UK's vote to leave the EU made no difference to our decision to buy in Spain," said Duncan, who is retired but works part-time for Citizens Advice. "We loved visiting our apartment in Fethiye in Turkey and never had any issues with the country being outside the EU."

The couple didn't plan to buy abroad again but but Mary, who retires next May, is especially keen on Spain and a conversation with a friend prompted them to look at the Costa Blanca.

"We'd been on holiday to Torrevieja and that part of the Costa Blanca a number of times," continued Duncan. "We did some research on the internet, saw how much you could get for your money there these days and booked our viewing a trip with local estate agency HomeEspaña."

Out of the properties the couple saw with the agent, one ticked all the boxes and before flying home, they'd had their offer of €76,000 (excluding fees and taxes) accepted on a two-bedroom apartment in the Las Mimosas area of Playa Flamenca.

The McLellands' ground-floor property comes with access to a communal pool and gardens, making it ideal for when the couple's three children and grandchildren visit.

"It's a short drive from the seafront and we were impressed by the immediate local area, with supermarkets close by, as well as its proximity to the impressive La Zenia Boulevard mall. We don't plan to move to Spain, but I can see us spending six-week stints out there when Mary has retired."

Unfazed by Brexit, the McLellands did see the value of sterling fall during their Spanish purchase. "But we've bought for lifestyle reasons and in 10 years' time that currency fluctuation will be insignificant."

## South Costa Blanca - Ciudad Quesada



**S**ituated in the south part of the Costa Blanca less than 50 km from Alicante, Ciudad Quesada is ideally located only 6 km from the Mediterranean Sea whilst relatively near to cities such as Murcia, Alicante and Valencia, which is slightly further to the north.

Ciudad Quesada is positioned within easy reach of the many blue flag beaches of the Costa Blanca, Guardamar Del Segura, La Marina, Playa Flamenca, La Zenia and Cabo Roig, to name a few and for those who don't drive within easily accessible bus routes.

Close by are also villages steeped in tradition: Rojales, Formentera Del Segura, Dolores, Almoradi and Catral. All of which hold weekly colourful markets full of local fruit and vegetables, clothes, shoes and the unmistakable sound of Spanish music in the air.

Quesada has a large all year-round population, with many nationalities of people, ranging from Scandinavians to Australians to Irish, indeed, anyone would find it difficult to find a country not represented.

But how did it begin? A man called Justo Quesada Samper dream of

creating a city with his name. In 1972 he acquired many hectares of land and set out to create a town. In 1999 it gained a town hall.

Now with its own golf course, water park and numerous commercial areas, it provides everything that a resident or tourist requires, from a quiet meal for two through to a vibrant nightlife and fiestas that celebrate the area's historic past.

Whilst Ciudad Quesada itself is mainly residential, it still contains many Spanish and international restaurants. This picture of diversity mirrors that of the residents – with more than half of the population born outside of Spain, something which may prove ideal for those who are uncomfortable with the idea of learning Spanish.

Befitting its innate identity as a modern and planned urban development, Ciudad Quesada boasts a range of stylish properties. In terms of property for sale in Ciudad Quesada, resale villas with three bedrooms start at around €130,000, although larger and more exclusive properties can be obtained for upwards of €1m. Apartments and compact bungalows can be found ranging from €60,000-

€65,000 for two bedrooms to upwards of €200,000, which buys you an ultra-modern and spacious living area.

In terms of the scenery, Ciudad Quesada lays claim to similar variation. To the west, the mountains tower over the city; to the south, the salt lakes of Torrevieja are within 5 km; Torrevieja is also home to many forms of entertainment to suit people of all ages.

The cuisine is in keeping with the cultural differences, and in particular the history of this part of Spain. The Costa Blanca has historically been inhabited by many different civilisations, and as a result, the gastronomy takes inspiration from many sources.

Ciudad Quesada can be accessed via both Alicante and Murcia airports, which are both within 50km, or 30 minutes. Alicante, in particular, receives flights from many UK airports, and the presence of many major roads in the region means that the surrounding area can be accessed with ease. Ciudad Quesada offers a diverse and comfortable proposition for people who want to experience the authentic Spanish way of life whilst still retaining links to home. It is also very much affordable and value for money. ☺



### DID YOU KNOW?

Try the lovely little village of Rojales for its traditional feel, also try out Algorfa...

## South Costa Blanca - Pinoso

**S**et a bit inland from the coast, Pinoso is perfect for those seeking a more rural community life. The surrounding mountains shelter the town and the fertile valleys are peppered with vineyards growing Mourvedre grapes. These are black-skinned and high in tannins and produce the deep red

coloured wines typical of the area. The Bodega Co-operative of Pinoso can store 14,000,000 litres of wine so you should be able to sample some!

Pinoso takes its name from the pine trees that cover the mountains – as “pinos” is the Spanish for pine. Olive and almond groves also flourish in the climate here, along with citrus trees. Try

the local speciality “adria,” a rice dish similar to paella often cooked with rabbit.

The town’s population is just over 7,000 but is expanding rapidly as expats discover there’s more to the Costa Blanca than beach resorts. There are many walking and cycling trails through the mountains and national parks, with great opportunities to take in the stunning views. Photographers will relish the opportunity to capture many of the unique sights and abundant wildlife.

It’s about an hour’s drive from Pinoso to the beach, so you can have the best of both worlds. Torrevieja and Alicante both have great amenities, or you can cross the border into Murcia and explore the Mar Menor with its famous La Manga strip. Pinoso has plenty of shops for your every day needs, but if you crave a major shopping expedition, head south to Murcia for the Nueva Condomina Shopping Mall – they even have Primark and IKEA.

Being equidistant from Alicante and Murcia airports Pinoso is easily accessible from the UK with numerous flights from multiple locations to both. Flight time is approximately two and a half hours, followed by an hour’s drive to your destination. 📍



### DID YOU KNOW?

The countryside surrounding Pinoso is a mix of vineyards, olive and almond groves, and pine forests (whence the town gets its name), but it is especially famous for the production of marble.

## Viewing trips on the Costa Blanca

**C**onsider going on a viewing trip offered by an agent or developer but make sure you know what to expect and that you understand what's involved. If your trip is being organised and possibly subsidized by an agent it's not unreasonable to expect them only to show you properties on their books.

If you prefer to do your own thing and see a wider range of properties then arrange your own trip and book in for a half day with agents representing properties you have found on property websites and see what else they have

to offer and benefit from their local knowledge.

Don't feel pressurized into buying anything there and then – you need time to reflect away from the sun and sangria!

On any type of viewing trip it is handy to take records of each property so you can look back and compare with all the information (and pictures) you need. It can be useful to use a wishlist of tick boxes, to rate properties 1-10, or list their pros and cons, after seeing each one, so you don't confuse them. Make a note of things you want to follow-up with the agent on each. ☺



“I went out on a viewing trip to the Costa Blanca and bought two properties”

CASE STUDY



Mandy Maitland owns a seafood restaurant in Whitehills, Aberdeenshire. In February 2016 Mandy flew to Alicante on a trip and bought two new properties through Seure International near Torre de la Horadada. “I was browsing online after watching A Place in the Sun and spotted some inspection trips advertised. I like Spain as it's so easy to get to - I can fly from Prestwick or Edinburgh and in February flights start from Aberdeen for £19. For me it was the location rather than the property type. I've bought a three-bedroom, two-bath apartment for €154,000 and another villa so will probably rent one out. I wanted somewhere quiet and peaceful where I can walk to the beach and town, and the price was great for the location. I haven't driven yet, I'm a bit nervous, so it's important I can walk everywhere. I like the fact that there's lots of proper Spanish restaurants around, I don't want to be just in a British area, and my neighbours are Swedish, it's great here.”

## A key question to ask: WHY you are buying?

As with buying anywhere abroad, you must ask yourself WHY you are buying and from this lots of other questions will follow. Do you want somewhere for regular holidays or do you want somewhere as an investment to pass on to the kids or do you seek a genuine second or semi-permanent home? Maybe you will need to cover your costs by renting it out too?

Further choices include do you choose Rural or urban? New or old? Standalone home in tranquil privacy or on an urbanization? Amongst expats or mainly locals?

Other key considerations include how far you want to be from an airport, beaches and key amenities such as supermarkets and a local restaurant. At least half of buyers we interview want to

be within walking distance of cafes and restaurants because many people don't want to be reliant on a car abroad.

If you are relocating full-time with a family then schooling options will need to be investigated early on (and places applied for months in advance), whilst retirees will need to check on medical facilities and pharmacies.

On the other hand if you are banking on renting out your property you will need to consider the ideal size and type of property, the sort of features that rentals might expect (outside space, use of a pool?) as well as popular locations.

You should create a brief that sets out your list of requirements, from number of bedrooms, type of property to the features you wish to have. The following pages outline some key areas to consider →



Consider the practicalities of owning a home abroad and how much time and money you are prepared to spend on your property. Upkeep costs are a key consideration, especially if you are on a development with shared amenities, for which you will pay monthly service charges!

## Buying on an urbanization – or not?



**B**uying on an urbanization in Spain (also referred to as community or residential development), like anything, brings both advantages and disadvantages. Whilst community life can provide security, a sense of community, shared amenities and lack of upkeep hassles – at a financial cost, of course; conversely, if managed badly, it can bring greater financial headaches, stress and neighbourly tensions.

Whilst properties on urbanisations can appeal to holiday rentals for their facilities such as communal pools you need to determine whether a community permits short-term rentals (or those less than three months long, for example) and what the effect will be on the ambience of the development. Will a daily turnover of residents be noisy and disruptive?

Apart from bigger issues such as ascertaining whether a motorway is being built close to the development, how well-located it is for those prospective rentals (is it in the middle of nowhere? On a bus route?) you need to determine what service charges you will be liable for every month or year. What is included in this – home insurance or just communal areas cover?

You need also need to consider the other issues that might cost you money, due to either a possible reduction in the value of your property or an increase in those service charges that you have budgeted for.

The relationships between the current property owners are fundamental, as are the dynamics between the property owners and the people who are responsible for running the development. Owners on a development are subject to a regular service charge, managed by a community of property owners, the executive committee who will have annual meetings to discuss budgets and community rules. It is very important that you attend these meetings if you want to have any say in how the community is to be run.

Management and upkeep costs need to be covered by all of the owners in the development. If a high proportion of the owners are not making payment of their service charge, then those funds will need to be raised from the others. The problem of unpaid fees can be witnessed in developments across Spain since the global downturn – as it can be on condo developments in the USA.

So when considering buying on

urbanization, you or your lawyer should contact the community to determine the level of service charge over the past three years. Are there any projects being contemplated by the community that is likely to incur a high cost, such as replacing the swimming pool or repairing balconies throughout the development?

Also, do the vendors of your property owe any service charges? If they do, ensure that any outstanding service charge will be paid upon completion (either by the sellers paying that amount to the community or by you retaining an equal amount of the purchase monies).

The key to finding the right property in Spain is to recognise that the property market and land law are markedly different from the UK. Indeed, whilst the vast majority of properties in Spain are safe buys we all know there have been a fair few that been liabilities.

So, to buy safely in Spain, far more research is needed than in Britain. Equally, you should always use a good, independent lawyer and specialist (English speaking), building surveyor to investigate every aspect of your proposed new home, before paying anything for it. ☉

## To buy old or new?

**B**uying a “tried and tested” resale property you can see how the property works from a layout and position of the sun point of view. You might well get something that has been built in a great position that would not be available now. Equally, if a vendor is desperate to sell their home, you might get one at a great price compared to a new property of the same spec.

But all said, there are several definite advantages of buying new if you can afford it:

**You can choose your fittings from a selection of options to make your holiday home bespoke.** Sometimes you can tweak the layout too, not just tiles and fixtures.

**Better build quality.** Improved building controls mean that new homes need to meet certain standards. They have to be well insulated, for sound as well as heating, more eco-friendly and comply with regulations for earthquake resistance.

**Modern layouts.** The style will be contemporary with spacious living areas and outdoor terraces. On the minus side, the pay off for larger living areas does mean slightly smaller bedrooms.

**Cherry-pick the best location.** If you’re hoping to make a return on your investment, choosing the best plot, with the best view, is always going to appeal to renters and also buyers when you want to resell.

**Less upkeep hassle and costs.** Everything is new, you won’t need to budget for repairs – yet!

**Aftersales care.** Buying when building work is ongoing means you’ll have the developers team will still be onsite. Any niggles or flaws in the property will be fixed easily.

**Ten-year warranty.** New-builds come with certain guarantees so problems can be quickly solved. ☺



“

You probably have a pretty good idea whether you seek a charming old property or a brand-new one, but whether you buy one that is ten years old rather than straight from the builder raises a few interesting issues



## How to buy a property in Spain



-----  
**HOW TO BUY**

- 25 Buying process
- 27 Legal
- 28 Purchase tax
- 29 Mortgages
- 30 Mortgage Conditions
- 32 Building surveys
- 33 Transferring your money abroad
- 35 Ongoing cost of ownership



## The purchase process explained

Once you have found your property, the purchase process begins with a reservation agreement. This is a contract that freezes the purchase price and takes property off the market for, usually, 30 days on payment of a fee between €3,000 and €12,000. The deposit is usually held by your lawyer or your agent in a client or escrow account.

Within 10 days of signing the reservation agreement, the full private purchase contract (contrato de arras) is signed between the buyer and the seller. This is similar to exchanging contracts in the UK buying process. Within this time your lawyer should complete all the searches on the property - confirming that the seller own the property being sold, there are no mortgages or charges and

that planning consents are in order.

Once both parties sign the main contract, it is binding. The arras contract or full private contract will usually require a 10 to 20 per cent deposit to be paid. The buyer is then committed to pay the balance of the price, and the seller (once the money has been paid) must transfer ownership to the buyer. If the seller pulls out of the transaction he must return double the amount of the deposit received by way of compensation. If the buyer pulls out he will lose the deposit paid.

The property sale is formally completed when the title deed (“Escritura de Compraventa”) is signed before a public official called a Public Notary, or Notario. This will happen at their office and be accompanied by the agreed final payment and all the relevant purchase

taxes. The Escritura is then presented by the Notary to the Land Registry for registration and the property is passed to the new owner. Final registration of the title deed can take several months.

With a new-build property, obviously completion can take a lot longer, and the payments are split over stages of the build process, and the developer should provide bank guarantees against each payment. This protects your payments in the event the developer fails to complete the property or goes bust.

Finally, make sure that you have insurance for your property, ensure all service contracts are in your name (telephone, water, electrics etc.) and register your ownership of the property with your local Town Hall (Ayuntamiento) – all of which your lawyer or agent can help you do.



## The purchase process explained... cont



### Who does what in the purchase process?

You can purchase Spanish property very quickly, if you are a cash buyer and you have an NIE number. Certainly, it is not unknown for the Spanish (in particular) to see a property and be the owner (with full access) later on the following day.

However, this is not the way to proceed for any foreign buyer and you should never rush to buy – or be rushed. Rather, you must always allow your lawyer and building surveyor ample time to do their proper investigations.

Indeed, never lose sight of the fact that it is far better to miss out on an amazing bargain than buy a defective property you'll always live to regret.

### Estate agents

A good estate agent will help you in your search for a property but it is important to remember that just like in the UK, they represent the seller. You need your own representation in the form of an

independent lawyer that you choose.

Needless to say there are many estate agents operating in Spain, of all nationalities, with British agents or agents with English language ability common in most coastal areas. So, finding an agent with whom you can communicate is rarely a problem. But finding a good one is key to your success.

Throughout many areas of Spain registration of an agent is not compulsory and, even in the areas in which it is obligatory, the industry is considered unreliable. Does the agent belong to a professional association such as the AIPP ([aipp.org](http://aipp.org))? Don't take anything that agents tell you at face value. Equally, under no circumstances should you ever sign any document from an agent without your lawyer present.

So what should you expect of your agent? They should be proactive, know the local market thoroughly and be prepared to spend extra time with you

offering all sorts of general advice and assistance. Anyone who takes ages to get back to you on your first inquiry does not bode well for the search ahead.

Estate agency commissions vary widely across Spain but tend to be high as the agent does do a lot more for the overseas buyer than a typical UK agent. In some areas it is common for sellers to pay an agent 3% commission, whilst in others the sales commission can be as high as 7% or even 10%. Sometimes (normally on new-build developments) agents may earn as much as 18% on a sale.

Occasionally, you, as the buyer, may be asked to pay a fee to the agent who shows you a property and this is normally a percentage of the sale price (for example 3%) and is sometimes called a 'buyer's premium'. As such 'premiums' can be a lot of money, you should always carefully look at any contract between yourself and an estate agent (and get it specifically approved by your lawyer before signing it). ☉



## Legal

### Independent legal advice

If you are seriously considering buying a property in Spain it is never too early to start looking for a lawyer to represent your interests throughout the transaction, even before you have found the ideal property. If you have a lawyer in place – and of course the funds to buy or an agreement in principle for a mortgage then an estate agent will consider you a serious buyer which may also help you when negotiating the final price. When you do have an offer accepted you certainly require an independent lawyer in place just as you would when buying a property in the UK and should never sign any documentation before having it examined by your legal professional.

While an estate agent in Spain will do a lot more for you than the equivalent in the UK and can be a valuable source of local information, ultimately they represent the seller and the seller's interests. It is not unusual for an estate agent to recommend a lawyer they know, this lawyer may be particularly expert in the local area or have previously acted for buyers on a development you're interested in and so be considered a good option for you. However it is advisable to source an independent lawyer who you feel will protect your interests.

### What your lawyer should do

First of all you need to agree your lawyer's fees, typically around 1% of the purchase price, and understand the associated costs with buying property in Spain (see page 36). Once you have commissioned the lawyer to act on your behalf they will advise what to do next, but the issues they will look into include:

- Check the property is registered at the Land Registry and obtain a copy of the land search or 'nota simple'
- Ensure the property has a license of first occupation, this confirms the property has been built as per the planning permission, and check that the boundaries are clearly identified
- Check the property is registered for local rates known as 'impuesto do bienes inmuebles'
- Ask to see recent utility bills and check what individual meters are in place eg water and electric
- Assess the taxable value of the property, the level at which the tax authorities will accept for transfer taxes
- Ensure there are no outstanding charges or mortgage against the property or that any in place will be satisfied by the sale



If required, your lawyer will usually be able to help you in other areas such as arrange a survey or valuation, open a local bank account, obtain an NIE number (a foreigner's identification number), assist with setting up a Spanish will and power of attorney.

### Finding the right lawyer

When looking for a lawyer you should check they are fluent in English, a specialist in conveyancing, independent of the seller/ developer and your estate agent and fully insured to a public liability premium well above the value of your purchase.

Always insist that any advice from your lawyer is put in writing, this concentrates the mind of any lawyer and helps to ensure a high standard of professionalism.

There are several Spanish legal specialists advertising their services at [aplaceinthesun.com/advice/lawyers](http://aplaceinthesun.com/advice/lawyers). ☺



“

Furthermore, always insist that all advice from your lawyer is put in writing, something that many Spanish lawyers are reluctant to do. This concentrates the mind of any lawyer and helps to ensure a higher standard of professionalism.

**e&g SOLICITORS IN SPAIN**

# Buy property on the Costa Blanca with complete confidence

Authorised and regulated in England & Wales and in Spain

Offices in the UK and Spain Tel: 020 3478 1420  
info@solicitorsinspain.com | www.solicitorsinspain.com



E&G Solicitors in Spain is a trading name of Eshken & Grau Ltd, a limited company registered in England & Wales with company number 07437515. Authorised and regulated in England & Wales by the Solicitors Regulation Authority, SRA Number 557474 and in Spain by the Tarraçona Bar Association. The Directors are Jonathan Eshken (Solicitors - England & Wales - Abogado - Spain) and Josep Grau (Abogado - Spain)

OFFICES: MARBELLA | TORROX COSTA | ALMERIA | MURCIA  
LA ZENIA | VALENCIA | MADRID | MALLORCA | TENERIFE | BILBAO



We offer the full package of services required for your purchase:

- ✓ Purchase of Spanish Property
- ✓ Arranging surveys
- ✓ NIE Spanish Identity numbers
- ✓ Opening of bank accounts
- ✓ Tax advice & estate planning
- ✓ Spanish wills
- ✓ Ownership advice
- ✓ Arranging valuations
- ✓ Connection of utilities
- ✓ Rental contracts
- ✓ Family & Divorce
- ✓ Inheritances



My Lawyer in Spain

Isabel and Alex will be at **A Place in the Sun Live** to answer all your Spanish property buying questions...

...Our tenth year running at **A Place in the Sun Live!**

Call us today to discuss your Spanish property purchase:

**0845 508 2395** if calling from the UK  
or **(0034) 951 203 094** if calling from Spain.

[www.mylawyerinspain.com](http://www.mylawyerinspain.com)

## COSTA BLANCA PROPERTY LAW EXPERTS



SOLICITORS · ABOGADOS



A Truly Independent Conveyancing Service  
in the Costa Blanca Area  
**English Speaking Property Lawyers**

FIRST  
CONSULTATION  
**FREE**

**NO HIDDEN  
LEGAL  
COSTS**

[www.msg.legal](http://www.msg.legal)

Call: 0034 692 865 536 / Email: info@msg.legal

## English Speaking Lawyers on the Costa Blanca

We can help you with any Property Law issues including:

- Resale Property Purchase
- Selling Your Property
- Secure Off-Plan Purchases
- Plot and Build Projects

[www.sun-lawyers.com](http://www.sun-lawyers.com)

P: (+34) 96 532 11 93

E: admin@sun-lawyers.com

Offices: Cabo Roig, La Zenia, Playa Flamenca, La Fuente, Campoamor, Javea & Calpe.

SUN LAWYERS



## Purchase taxes

### What are the costs of buying a property in Spain?

It's typically 11 to 14 per cent for the purchase or closing costs, depending on the region of Spain, and the type of property. If you have a Spanish mortgage you need to add an additional cost of 2 to 4 per cent. There will also be costs for obtaining an NIE number and connecting utilities.

But the ballpark above includes Transfer tax (ITP), equivalent to stamp duty, calculated on the property purchase price and between 6.5 and 10 per cent, depending on the region.

It also includes the Notario's fee of around 0.5 per cent of the purchase price, and tends to range from €300 and €1200. Land Registry fees in Spain tend to be between €400 and €600 – or 0.4 per cent of the purchase price.

Legal fees are usually a percentage of the purchase price – generally 1 per cent plus VAT – but with a minimum fee. Typically this might be €1,000 to €2,000.

VAT on new-build properties in Spain is 10 per cent and stamp duty on new-build is 1.5 per cent of the purchase price.

### Purchase tax issues when buying in Spain - beware Under-declaring the purchase price

Capital gains tax is payable by the seller on the difference between the acquisition value and the selling price of a property. If a seller wants to reduce the capital gains tax payable he may insist upon a part of the price being paid in cash. This is unlawful, because it is tax evasion. If the buyer agrees to make a cash payment he is assisting with that tax evasion. Further, by declaring to the Spanish tax authorities that he is paying a reduced amount the buyer is paying less purchase tax and so is evading tax himself. Given that capital

gains tax is set at a rate considerably higher than purchase tax, a buyer who pays part of the price in cash is increasing his future capital gain and so is increasing the capital gains tax that will be paid upon sale of the property. It is a "lose lose" scenario for the buyer and so highly inadvisable.

### Paying purchase tax on a low property value

Before the crash in Spanish property prices in 2008 the market price of property was inflated far beyond what the Spanish tax authorities expected the value of property to be. Throughout that time, in addition to the market price of property there was an official value established by the Spanish tax authorities and purchase tax had to be paid based on the minimum official value at the very least, in order for a purchaser to be certain that penalties were not imposed.

Subsequent to the crash and the drastic drop in market values, the official value of property was, and still is, often higher than the market value. Hence, it is essential to make certain that whatever the purchase price, one is paying purchase tax on no less than the lowest current official value established by the Spanish tax authorities. Failure to do so may result in the tax authorities reassessing the value of your purchase and issuing a demand for tax payable based on an inflated value, sometimes greater than the lowest official value. The appeal system is long-winded and can be expensive, so taking steps to avoid it is certainly the best policy.

Finally, do not think that Spanish transfer tax, whether upon a sale, a gift, or inheritance of a Spanish asset, can be avoided by transferring ownership of the asset into a limited company, whether a Spanish company, an English registered company, or a company registered anywhere else in the world. This is fraudulent as a form of tax evasion. ☹

### Spain's autonomous regions



- |                       |                          |
|-----------------------|--------------------------|
| 1. Andalusia          | 10. Islas Baleares       |
| 2. Aragón             | 11. Islas Canarias       |
| 3. Asturias           | 12. La Rioja             |
| 4. Cantabria          | 13. Madrid               |
| 5. Castilla y León    | 14. Murcia               |
| 6. Castilla-La Mancha | 15. Navarra              |
| 7. Cataluña           | 16. País Vasco           |
| 8. Extremadura        | 17. Comunidad Valenciana |
| 9. Galicia            |                          |

The Spanish nation has devolved some of its power to its 17 autonomous communities, who exercise their right to self-government within the limits of the 1978 constitution. Over the last thirty years, the funding system of Spanish regional government has evolved to one based on shared taxes, but with an increasing degree of tax autonomy. Until recently, regional governments made little use of their tax freedoms, but the economic crash of 2008, led to a huge increase in regional tax changes, and there are now regional variations in tax rates, reliefs and allowances. Apart from the differences in ITP tax mentioned above, there are considerable differences in wealth tax - very expensive additional layer of annual taxation for property owners - so consult your financial advisor on this.

## Getting your finance in place: mortgages

**Y**ou need to know exactly how much you can afford to spend and how you will finance your property. Many agents recommend you have your finance in place before you go and view properties, so you won't lose out because the process is not always as quick one.

Bear in mind that the purchase taxes on property need to be included in your budgeting. They are hefty in Spain and also vary widely between autonomous regions - SEE section on Taxes.

For financing: will you re-mortgage your UK home to release equity, use savings and/or pension funds, or try to get a mortgage. You must also factor in buying costs – quite high in Spain - and running costs.

### Getting a Spanish mortgage

Arranging any mortgage abroad can be a daunting prospect and Spain is certainly no exception. For the uninitiated, it's difficult to know where to start and whether information you see or receive is correct.

This is complicated by the fact that banks lending in Spain do not always

offer the same conditions to clients, even if they have similar profiles. The mortgage market in Spain is quite traditional in the sense that having the right contacts is crucial if you want to get the best deals.

**Non-resident mortgages (60-70%)** – for non-residents who pay their taxes outside Spain, the maximum mortgage amount is 70% of the purchase price (or valuation if lower), but some banks have a maximum amount of 60%. For fiscal residents who pay Spanish taxes, the maximum mortgage is 80%.

**Mortgages for retirees** - If you are over age 60 and in receipt of a pension, you can still have the mortgage in your own name. It is also possible to appoint a guarantor such as a family member to secure the borrowing, which can have potential inheritance tax benefits if they are also a part-owner in the property.

**Construction mortgages** – for those wishing to build their own homes, banks offer construction mortgages. These are complicated to explain and you should definitely speak to a broker, but

broadly-speaking you can potentially borrow 60-70% of the land and construction costs combined.

**Commercial** - If you are buying a property for commercial use, such as a restaurant or a shop, for example, the maximum mortgage is 50% of the price (or valuation if lower).

If you intend to run a business the lenders will ask for business plans and, where applicable, accounts for any previous business operating at the premises, as well as what previous experience you have had running a similar business. ☺



## Mortgage Conditions

### Interest rates

Most lenders use the annual Euribor as the base rate and then add their own margin to this, for example, “Euribor plus 2%”. Generally speaking, they require that you contract different products with them and they give discounts to the rate for taking each product.

Compulsory products are usually a bank account with the bank offering the mortgage and home insurance with that bank’s chosen insurer. In many cases, life insurance with the bank’s chosen insurer is also compulsory.

By using one of our recommended brokers they can secure a much lower rate than if you go direct to a bank. Where a bank may offer rates as high as Euribor + 3.5% if you go direct, our brokers can achieve Euribor + 1.5 - 2.5%.

Although the vast majority of mortgages are variable rate in Spain, fixed rates are becoming more popular,

especially now that the Euribor is at its lowest ever level. A typical fixed rate for a 20-year term could be 2.99%, depending on the bank.

**Interest-only** – this is only offered for construction mortgages in Spain and, where offered, it is only for 1 or 2 years at the start of the term.

**Term of mortgage** – most mortgages can be arranged with terms of 25 years (for non-residents) and 30 years (for residents), usually up to a maximum age of 75. For non-residents, some banks have a maximum 20-year term.

### Qualifying Criteria

The lenders all use what is known as a debt-to-income calculation as the basis for deciding whether applicants will qualify for a mortgage. In basic terms, this means that your monthly debt commitments, including the new mortgage, must not exceed a given percentage of your net monthly income.

The typical percentage is between

30-35%, so here is a very basic example of how the calculation works for an employed applicant whose only debt is the repayment mortgage on their main residence:

---  
Applicant earns £3,000  
after tax per month

---  
30% of £3,000 = £900

---  
less UK mortgage of £500 = £400

---  
So, they have the equivalent of £400 per month they can “afford” for the new mortgage in Spain.

There are many other variables to take into account, but this gives a very basic idea of how the banks assess the applicants for the mortgage. Again, we strongly advise working with one of our brokers, as they have an in-depth understanding how each bank works.



## Mortgage Conditions... cont

### The Application Process

**1. Initial, no obligation, assessment** - speak to a brokers or complete an online form and they will advise you on whether a mortgage approval is likely and what conditions could be possible.

**2. Mortgage quote** – following the initial assessment, your broker will aim to send a full mortgage quote within 24-48 hours.

**3. Sign up** - if you wish to proceed, your broker will ask you to sign the terms and conditions and arrange payment of a fee of €495, which comes with a money back guarantee, so if the mortgage is declined the fee is refunded (subject to the terms and conditions).

**4. Submit application form** – your broker will assist you with completing the relevant application form and they will submit this on your behalf with the appropriate supporting documents, which they will request once you have agreed to proceed with the application.

**5. Decision from lender** – if the mortgage is approved, the broker will confirm the conditions and ask if you wish to proceed.

**6. Set up bank account and instruct valuation** – a bank account will be set up and you will be asked to deposit enough funds to cover the valuation fee.

**7. Valuation report** – if the valuation is no lower than the agreed purchase price and the property has no legal issues, the completion arrangements can be made.

**8. Completion arrangements** – the broker will work with the bank and your lawyer and they will confirm the

funds necessary for completion, which must be transferred as soon as possible to your account with the lender. Once the funds are in the account, the lender will prepare everything and you can decide on a completion date at the notary.

**9. Completion day** – the lender will draw up all the necessary cheques and arrange payment of the property and mortgage taxes from these funds. Once the property and mortgage deeds are signed, you become the owner of the property.

### Timescales

The process from start to finish usually takes 6-8 weeks, but there can sometimes be delays that are outside of the control of the broker or the lender. Your broker can advise on sensible timescales for payment of deposits and timing of completion, as well as deal with any delays if they arise.

This mortgage information was produced in partnership with Mortgages Direct, you can contact them on (robin to confirm this is the right partner/we can use this).

### NIE number

You cannot buy a property in Spain without a NIE number (Numero de Identificación de Extranjero), which is an identity/fiscal number for non-Spaniards. So, apply for this as soon as you start looking for a property.

Currently, you must apply for your NIE number in person (although the rules on this tend to change from time to time; your estate agent or lawyer, who should help you). A NIE number is obtained from the Policia Nacional, who have offices in all major towns and cities throughout Spain.

### Power of Attorney

Just as in the UK, you can authorise



someone (normally your lawyer) to act on your behalf with regard to your legal matters in Spain. This is often wise, as travelling to Spain to sign documents can become inconvenient or mean that you miss an essential signing date through ill-health or travel disruption.

A Power of Attorney can be either general or limited to a specific function (for example, the signing on your behalf of the escritura (Deeds) to your intended property. ☺

### GETTING A MORTGAGE IN SPAIN?

A Place in the Sun partners with Mortgage Direct who offer products from all the leading banks in Spain.

For expert advice or a mortgage quote, complete our online enquiry form by visiting [www.aplaceinthesun.com/spain/advice/mortgages](http://www.aplaceinthesun.com/spain/advice/mortgages)



## Building surveys in Spain

### Why a Survey?

As is standard in the UK, it is recommended to obtain a survey when buying your Spanish home, as it will reduce the chance of discovering any defects or nasty surprises about the property's condition after you've bought and will help you assure the safety and suitability of the property. If through the survey there are any structural problems, this will help you to negotiate the price or insist certain works be carried out before the house is purchased.

### Which Types of Surveys are there?

Decide which type of survey you need - Condition Reports, Building Survey and Structural Reports. The scope of the survey the client needs mostly depends on the issues are concerned about previous to the deal. Seek advice on this.

A Structural Report is the most comprehensive report and includes defects, repair and maintenance options. You will usually need this type of survey if, for example, the property is more than 50 years old, unusually built or run-down, if the property has been extended or altered, or if you are planning a major conversion or renovation this survey will be the most helpful. The Structural Report is usually only necessary if the building is old or suspected of being unsound or if you are planning major works.

### Which is the difference between a Condition Report and Building Survey and which one should I choose?

Both condition report and building survey (even structural report), do not include market valuation due to it being a technical report.

So, if we understood our need as a technical report focused on pathology expertise, you can choose between "Condition Report" and "Building Survey".

In both cases, an expert will visit the property, will check its condition, spaces, parking lot, storages and surroundings. Both reports will tell you about the problems that may be hazardous and show potential issues and defects. And, of course, both will define things that will need further investigation to prevent serious damages to the fabric of the building.

Defined the shared characteristics of both reports, with the Building Survey you can take advantage of knowing: an estimate of costs for identified repairs and recommendations as to any further actions or advice which need to be obtained before committing to purchase.

That is why we recommended the Condition Report option if you are sure about the condition of the apartment and you only need the professional advice of an expert. This could be the logical choice if you assume as a buyer the needed repairs in the property have been discounted in the asking price. Please be careful with these aspects.

A bargain is never worth it if there is structural damage to the property or needs refurbishment. The Building Survey report provides you a budget with the necessary repairs, maybe an important information to take in account previously to the deal.

### Do the Surveys include Valuation of the Property?

No, both condition report and building survey (even structural report), do not include market valuation due to it being a technical report. The valuation and the pathology expertise are different, and imply different technicians.

### How long does it take to deliver a report?

It varies depending on who delivers the report but as an average it could be said that between three and five working days since the visit of the property.

### Which is the cost of a Survey?

The cost depends. The average cost is approximately €450. Several companies offer surveys in English language according to RICS standards from €350 onwards. In any case depending on the specific needs of the client the property survey cost could be higher. ☺

*Thanks to Grupo Sociedad de Tasación for this information on surveys, they can be contacted at  
Tél: (+34) 677440373  
e: sherreros@st-tasacion.es  
www.spanishpropertysurvey.com*



“

As a former surveyor, I'd certainly recommend getting a survey on any property I was planning to buy.

## Transferring your money abroad

### Why is currency exchange important?

Currency exchange is something that buyers often leave until the last minute when purchasing an overseas property, when in fact it should be considered much earlier. Buying abroad will almost always involve a transfer of money between currencies, meaning that if you skip your research and/or arrange a transfer through a high street bank, you could end up paying over the odds in fees and poor exchange rates.

Using a specialist currency company, such as *A Place in the Sun Currency*, will ensure you get the support and expertise you need, as well as a competitive exchange rate.

### What are the main benefits of using a specialist currency company?

#### 1) Better exchange rates

You could save up to 4% on a transaction as specialist firms typically offer better rates of exchange than the high street banks. This is because, as well as operating with much lower margins, they have access to the live currency markets, so if the rate picks up during the day you can benefit with a higher rate. Banks tend to fix their rate of the day each morning, so you wouldn't benefit from any increases that happen after that point. 4% might not sound much, but when talking about a £150,000 transfer for a property it's a saving of up to £6,000, which could be spent better elsewhere.

Give *A Place in the Sun Currency* a call on 0800 622 6522 to check out today's rates or fix a rate for the future.

#### 2) Lower fees

The average high street bank charges a fee for each transaction they make for you, no matter how much you are transferring. A currency specialist

usually only charges a fee on smaller transactions, which can save you money. Typically expect to pay around £5 - £10 for smaller transactions (e.g. under £30,000) and then no charge once you're transferring larger amounts. A currency specialist can also ensure you do not encounter any bank charges when your money is received in Portugal. Using the wrong type of transfer through your bank could result in "receiving charges" in Portugal of around 0.5% of the amount transferred.

### Is using a currency specialist safe?

Yes. When buying a property abroad, the funds that are being used are nearly always your hard-earned money, pension or even your whole life-savings. *A Place in the Sun Currency* understands how important the safety and protection of your funds is, so here are our key tips on what to check:

- Make sure you choose a specialist who are authorised by the Financial Conduct Authority (FCA)
- Go with a specialist that uses segregated client accounts. In short, this ensures that your money goes into a 'client' bank account rather than the company's own, therefore your money will be safe and separate from any of the company's other business dealings.

### What types of contracts are available?

Currency specialists understand that buyers all have different financial needs and that's why they offer a suite of services:

#### Spot contracts

A 'Spot' contract is the simplest type of currency contract and involves agreeing a price that you are happy with before



From a deposit on a house through to settling the balance, for regular monthly payments or one-off items, *A Place in the Sun Currency* ensures your funds reach the right destination, at the right time, at a highly competitive rate.

*A Place in the Sun Currency* is a service specifically designed for overseas payments to buy, and maintain, an overseas property.

For more information go to [aplaceinthesuncurrency.com](http://aplaceinthesuncurrency.com) or call 0800 622 6522 in the UK or +44 20 8051 8555 from overseas.

**A Place in the Sun** CURRENCY

MAKING YOUR MONEY GO FURTHER



## Transferring your money abroad (continued)

you transfer your selling currency (usually Pound Sterling) to the currency company's client account, immediately after which your funds will be transferred to your buying currency (eg Euros) and to the account of your choice.

Spot contracts are agreed by phone or email, and once you have given instruction to buy the currency at an agreed exchange rate, you will be asked to send the agreed selling currency equivalent within a couple of working days – the rate won't change in that time, as it have been secured at the time of your order.

### Forward Contracts

A 'Forward Contract' is used to fix and thereby guarantee an exchange rate now, for a transfer in the future – in fact, up to two years ahead.

Commonly used by buyers of overseas property, a Forward Contract can be secured with a deposit of 10% of the selling currency (usually Pound Sterling) followed by the balance of the remaining 90% on or before a specified date in the future. The buying currency (eg Euros) is then transferred by your currency provider to the account(s) of your choice (directly to your solicitor/notary or to your own currency account if you prefer) at the rate initially agreed – no surprises.

### Stop loss and limit orders

If you are undecided when to fix your exchange rate but have a best or worst-case rate in mind, you can use a 'Stop Loss' or 'Limit Order' to automatically buy your currency at a specific rate if that rate becomes available.

For example, if your target or budgeted exchange rate for your property purchase is not currently available eg it's currently 1.15 Euros to the Pound and you plan to wait until it reaches 1.2 Euros, a Limit Order will automatically buy for you should the market move in your favour to the rate

at which you want to buy.

You can set any rate you like, but of course the higher you aim, the less likely the order is to "fill".

Conversely, if you have a budgeted rate in mind which is below available levels, or a worst-case rate, you can set a Stop Loss Order to automatically buy for you should rates move against you. This protects you from rates falling any further, which might otherwise make your property more expensive than you had planned for.

### How does the process typically work?

This is how we do it at

#### **A Place in the Sun Currency**

**REGISTER** with your currency specialist which is quick, easy and could save you a small fortune. If you register with **A Place in the Sun Currency**, you'll be assigned your own personal contact who'll be on hand to provide support and guidance throughout the process.

**PLACE** your order and send your funds (usually Pound Sterling) through to a UK client bank account. This can typically be done through your online and/or telephone banking service, or by visiting your bank in person to make a transfer. For security

purposes, cash, cheques or direct debits are not accepted.

**RECEIVE** a receipt for your payment and provide details for the beneficiary account – for instance your own bank account abroad, third payment solicitor or a notary who is handling your purchase. Your transfer will then be made immediately (subject to bank cut-off times and internal checks) and payment will typically arrive with the beneficiary the same day or next day.

**OBTAIN** an electronic proof of transfer to keep for your records, which can be forwarded onto your property agent, solicitor or notary.

What's more, we guarantee there will be no overseas bank charges for Euro payments, so the exact amount you buy from us is the exact amount that will arrive.

For more information about **A Place in the Sun Currency** simply head over to [aplaceinthesuncurrency.com](http://aplaceinthesuncurrency.com) or call **0800 622 6522** within the UK or **+44 20 8051 8555** from overseas to speak to a member of our team.

**A Place in the Sun CURRENCY**

**MAKING YOUR MONEY GO FURTHER**



## The ongoing costs of ownership

**W**hat many people fail to consider in the excitement of buying their dream home in the sun are the costs of being a property owner. The key to avoiding surprises is to make sure that your independent Spanish lawyer advises you of the estimated running costs before you commit to purchasing a property.

The running costs of your Spanish property will depend upon the type of property that you buy and whether or not you become a fiscal resident of Spain. However, all properties are liable to council tax, which is known as IBI (Impuestos de Bienes Inmuebles). IBI is normally considerably cheaper in Spain than it is in the UK for a comparable property.

If you buy on some estates or urbanisations you will be liable for Community Charges (Cuota Comunidad de Propietarios), which are

for the maintenance of the estate or the care and maintenance of the common parts of a block of flats.

If you are non-tax resident in Spain then you will have to pay an annual tax (Renta) on your property, as if you had made a profit from renting it out (even if you have not). This is a nominal tax but must be paid annually.

Of course, you will also have all the normal running costs associated with any property, such as: water and electricity, building and contents insurance and general maintenance. Don't forget TV/cable/satellite costs, broadband.

### Keep on top of utilities

The most difficult aspect of paying your utility bills in Spain can be arranging for the accounts to be set up in your name. Unless you have good conversational Spanish we recommend asking for

assistance from your adviser with this step.

As in the UK you can expect to be charged for the usage of water and electricity, but you may also pay a separate standing charge. Utility companies in Spain will not take payment from an overseas account and so you will need to set up a Spanish bank account to make sure your bills are paid on time.

Even if you do not use the property all year round you will be obliged by the utility companies to set up payment directly from your bank account. By maintaining sufficient funds in your bank account you will ensure that the supply is not disconnected while the property is not in use. Arranging for reconnection can be very time consuming and costly, as failure to pay utility bills ultimately results in the meters being removed altogether.





### IBI: annual local taxes

IBI is a local charge in Spain that is similar to council tax in the UK. The letters I.B.I. stand for Impuesto sobre Bienes Inmuebles, literally an immovable property tax. Depending upon where in Spain your property is located you can expect to pay this expense either once or twice per year. IBI is based upon the rateable value of your property and is paid to the local town hall. In some areas the cost of refuse collection (basura) will be included with the IBI, in others it is a small separate charge.

You will receive a bill for IBI followed by a payment document, and usually you will be provided with a timescale in which payment must be made. If you do not make payment of your IBI then the town hall may charge

penalties and register a charge against your property in respect of the debt you owe. It is therefore advisable that you make arrangements for the payments to be debited directly from your Spanish bank account in order to avoid missing payments.

### Community fees on developments

If you own a property in Spain that is part of a development then you will be obliged to pay community fees. Community fees are paid by all property owners within the development towards the maintenance of the communal areas - swimming pools and gardens, or maybe an access road. Owners of properties with more extensive facilities - such as golf courses or spas - can expect to pay higher community fees. Details of such

fees will be found in the documentation that was signed when you purchased the property, and the timing of such payments depends upon the community: monthly, annual or quarterly.

It is important to note that in communities with a large number of long term debtors, the other community members will eventually pay a higher fee. You should ensure that your adviser considers the minutes of the most recent annual general meeting of the community in order to receive a clear picture of the community's finances, and issues that are affecting the development.

If you do not pay your community fees it is possible that the community could take legal action to recover the debt that could result in a charge being registered against your property and you may be refused access to facilities. Arrange for the payments to be made automatically from your bank account to avoid falling behind.

### Non-resident's income tax

As the owner of a property in Spain but as a non-resident of Spain, you will be liable to pay non-resident's income tax. Even if you do not rent it out you will be required to submit an annual return. You can expect to pay an annual tax that is calculated on the basis of the rateable value (valor catastral) of the property. The tax payable will usually be very low, based on a taxable amount of 1.1 per cent of the rateable value, taxed at the rate of 19 per cent.

If you do rent out the property then you will be required to submit quarterly returns declaring the income received and the expenses you have incurred in each quarter. You can expect to pay quarterly tax upon the net income earned at a rate of 19 per cent, taking into consideration deductible expenses. ☉



## Living in Spain



-----  
**LIVING OVERSEAS**

- 38 Shipping your belongings
  - 39 Healthcare
  - 39 Schools & Education
  - 40 Tax & Residency
  - 41 Inheritance Tax
  - 41 Wills
  - 41 Retiring
- 



“

Moving to Spain may seem a little daunting at times and require a lot of planning, but life in Spain is good on so many fronts and it's not far from the UK for those family visits.



## Shipping your belongings to Spain

**T**ransporting belongings, from large pieces of furniture to delicate sentimental items, can be a stressful business. The information below talks you through the process of shipping items from the UK to Spain.

### Is it easy to ship my household belongings to Spain?

It is easy to ship your personal belongings to Spain but you need to make sure that you pick a fully accredited international removals company.

A removals company should have the following accreditations:

- FAIM Accreditation, which is the only independent Quality Assurance standard for the International Moving Industry
- Membership of the FIDI Global Alliance, which sets a quality benchmark for its members
- Membership of the British Association of Removers Group – BAR APG Scheme Trust the Advance payment guarantee scheme for your financial protection

### How do I go about arranging shipping?

Gather a number of quotes from international removal companies and then decide on what service is best for you. Companies will often offer you one of two options; packing that can be completed by their staff or you can choose to pack your goods yourself. Both options will see the use of expert packing materials. You will usually be given a dedicated move coordinator who can help every step of the way.

Companies will often offer you one of two options and depending on your budget you will be able to choose whether you'd like to pack your

belongings yourself or whether you'd like the removals company staff to pack your belongings for you. Usually with both options some packaging materials will be provided.

### What happens to my belongings once they've been packed up?

This will be dependent upon your destination or what kind of service. European destinations can be serviced either via road freight or sea freight. If you've commissioned a full household removal via road freight there will be a dedicated vehicle at your home to take your goods away and delivered to your destination.

The sea freight service sees goods loaded directly onto the containers, with a customs seal placed upon it. This will then be loaded onto the vessel and delivered to your new home. In both instances you will be given an inventory of what has been packed.

### Do I need any special paperwork for the move to Spain?

There are a number of requirements when moving to Spain and it will depend upon whether you are a Spanish citizen or coming from an EU country.

If you are a Spanish Citizen you will need the following details:

- Copy Passport and visa if applicable
- Fiscal Identification number (N.I.F)
- Certificate of change of residence issued by the Spanish Consulate at origin confirming that they have been working and living for more than 12 months in the country.
- Registration certificate at the Town Hall in Spain
- Removal inventory in Spanish
- Valuation form for transit cover/

- standard liability
- Purchase receipts (only applicable if you are importing any newly purchased goods)

If you are coming from an EU country you will need the following details:

- Passport
- Certificate of residency confirming they have been working and living for more than 12 months in the country of origin.
- European Certificate or N.I.E number.
- Removal inventory in Spanish
- Valuation form for Shipment Protection cover
- Purchase receipts (only applicable if you are importing any newly purchased goods)

### How long does it take for my goods to be shipped to Spain?

The transit time between removals in the UK to the arrival of your goods in Spain is approximately 3 to 7 days for dedicated loads and 1-3 weeks for part load shipments.

### What happens on the day of arrival?

Delivery will be arranged in advance. Depending on the type of shipment and ease of access to your new property your belongings will be arrive in a dedicated vehicle or a sea freight container. Once your delivery reaches its destination the unloading crew will help unpack your goods and place them in the correct rooms. ☺

*This shipping guide was produced in partnership with PSS Removals  
Tel: 0800 988 3711  
Email: sales@pssremovals.com  
www.pssremovals.com*



# Moving to Spain?

**We'll get you there, no matter whether you're taking your whole house contents or just a few boxes.**



**"It's been a pleasure! A-class service, people know what they're doing, quality but quick and efficient. And very accommodating!"**  
Nico



**"Fast, efficient, happy! I am absolutely sure PSS is the best overseas removal company out there."**  
Suzie

## From anywhere in the UK to anywhere in Spain



Request Your Free Guide -  
"Your Dream Move: 17 Essential Tips To Ensure Your Move Overseas Goes Smoothly"

**Tel: 0800 988 3711**

Tel: +44 (0)20 8686 7733

Email: [info@pssremovals.com](mailto:info@pssremovals.com)

[www.pssremovals.com](http://www.pssremovals.com)



FIDI ACCREDITED INTERNATIONAL MOVER



## Healthcare

**S**pain is a 'healthy' country in which to live, with an average life expectancy of 82.6 years – fifth highest in the world.

Spain has an extensive network of state hospitals and health care centres (centros de salud). Almost every village has a doctor (medico) who will attend his medical centre daily. Normally a nurse (enfermera) will be in attendance and often a patient can see his doctor the same day. Meanwhile, there is a network of hospitals across Spain with accident and emergency (A&E) departments (urgencias).

Children under 14 must be seen by a paediatrician (médico de paediatrica), rather than a GP (médico de familia). There are, therefore, medical clinics specifically for children.

Spain also has private healthcare, to which a significant minority of the Spanish population subscribes. Healthcare is free for pensioners (over 65) and for those who pay into the Spanish social security system. If one adult pays into the system then this will ensure cover for all the family (spouse and children).

If you are eligible for Spanish state healthcare, you will need to apply for a SIP (Sistema de Informacion Poblacional) card. This is like a credit card and displays your details and NIE number. You must show this card whenever you attend a medical centre, whether for an appointment or treatment. You will also need it when you go to a pharmacy to obtain your prescription. ☺



## Schools and education

**I**n Spain, education for children is compulsory from the ages of six to sixteen. Primary education (primaria) lasts six years followed by four years of compulsory secondary education (ESO), at the end of which a certificate of education is received.

The academically demanding Bachillerato takes two years and is roughly equivalent to the UK's A Levels.

State education is free and there are primary schools (escuelas) in virtually every village with secondary schools (institutos) in most towns.

Great care needs to be taken when moving a child to a Spanish school (when not fluent). Experience suggests that a child older than twelve or thirteen will have great difficulty learning a new language (Spanish) and successfully undertaking their academic work at the same time.

There are a number of private international schools in Spain, some of which teach the English curriculum (in English). These are usually located along the coastline or close to the big cities and are favoured by wealthy Spanish families. However bear in mind with these that your child might not emerge fluent in Spanish if they are being taught in English, with English-speaking peers - so if your children are set to live in Spain for the future, a Spanish school may be preferable. ☺



## Tax and tax residency

**I**t is essential that you fully understand the difference between being resident in Spain and being tax resident in Spain. The two things are quite different and can have a profound impact upon you and your family, particularly with regard to inheritance tax.

If you intend to reside in Spain for longer than three months then you must apply to go on the National Foreigner's Registry (Registro Central de Extranjeros, which can be done when you apply for your NIE number. However, registration on the National Foreigner's Registry does not mean that you are tax resident.

To be tax resident in Spain you must make an annual tax declaration to the Spanish tax office. This will be deemed as mandatory according to a number of factors such as: if you live in Spain for 183 days a year or longer or if your main and primary residence is in Spain or if your spouse and children live in Spain or your main economic interest is in Spain.

The vital point is that you must actually make a tax return to the Spanish tax authorities (even if it amounts to a nil return) to be designated as tax resident and thereby eligible for free healthcare (see below) and tax exemptions on inheritance tax. Importantly, if you are deemed to have been tax resident and you have not made an annual tax return then you will not be eligible for tax exemptions. ☹



## Inheritance Tax

**S**panish inheritance tax is very complicated and, like wealth tax, differs depending upon which autonomous region you live in.

However, of one matter you can be certain: as a non-tax resident of Spain (see above) you will not be entitled to any Spanish inheritance tax exemptions. This means that the full, unmitigated force of Spanish inheritance tax will be unleashed on the assets you own in Spain should you die. This can mean:

Your assets in Spain have Spanish inheritance tax applied without (effectively) a nil rate tax band. In the UK, by comparison, you will not be taxed on the first £325,000 of your assets.

There is no such thing as nil rate inheritance tax on the disposition of your Spanish assets between you and your spouse upon the death of either.

By comparison, if you are tax resident in Spain then in the Comunidad de Valencia, inheritance between husbands and wives has a tax exemption available of up to 99%. ☹

## Wills

**I**f you die intestate then any assets in Spain will be taxed at the full rate. So, making a Will is essential. Indeed, it makes sense to have a Will in Spain for your Spanish assets (lodged at the Wills Registry in Madrid) and a Will in the UK for your UK assets. However, care must be taken to ensure that the terms of one Will do not revoke the other Will and this requires the attention of a lawyer specialising in probate matters.

Spanish law defines to whom you must leave your assets. However, as a foreigner, you can leave your assets to whomsoever you wish. To ensure this, a term in your Will must state that the personal law of your country (the UK) allows for free disposition of property left by testament. ☹

## Retiring to Spain: extra considerations\*

### Pensions

Retirees living in Spain who are in receipt of a UK State Pension can opt to have their monthly payments paid into their bank or building society account in the UK or their bank account in Spain. For the second option, you'll need the international bank account number (IBAN) and bank identification code (BIC) numbers for your Spanish account. But remember, having your pension paid directly into your Spanish euro account means you will have no control over the exchange rate used for the transfer.

Many expats prefer to have their pension paid into their UK account in Sterling, and then use a currency transfer specialist to send euros to their Spanish account. Exchange rates offered by currency specialists are better than those you would receive if your pension was sent direct to Spain through a UK bank, as would be the case if the Government sent it direct for you. Currency specialists also allow you to fix an exchange rate for future transfers.

As well as your State Pension, you may have one or more personal or workplace pension plans in place. If this applies to you, it is highly advisable to talk through these with a financial advisor before leaving the UK. They will look at your various pension funds and investments as a whole and offer various tax efficient options for structuring all your assets and funds.

### Settling in

Most people who move abroad says it takes around six months to feel settled but for some it is much less. Most English-speaking estate agents in Spain will help you get settled in your new home and assist with administrative things like getting all the utilities transferred into your name. It's likely you'll need some kind of job done around your new house at some point – again, your estate agent

should be able to refer you to a reliable plumber, electrician, builder or whatever tradesperson you need.

In terms of meeting people, if you're retiring to one of the popular Spanish Costas, such as the Costa Blanca or Costa del Sol, or islands, such as Tenerife or Mallorca, you should have little trouble befriending other British people, as well as other foreign residents. You'll quickly discover where the English bars, restaurants and meeting points are, and there are all types of expat societies and clubs available to you. How much you wish to get involved with other British people is down to you, but it's reassuring to know there are fellow Brits around if you need them.

Reassuringly for expats, the World Health Organisation consistently ranks Spain as one of the healthiest places to live in the world, with one of the highest life expectancies. This is thanks largely to its balmy climate, healthy Mediterranean diet, stress-free lifestyle and quality healthcare. The Costas offer retirees plenty of opportunities to keep active and fit, helping your overall well-being.

By default, you spend more time outside in Spain, and both swimming and walking, often along pretty seafront promenades, soon become daily activities (that cost nothing). Otherwise, the leisure facilities on offer to help you stay in shape are endless – you're never far from a quality golf course, water sports are endless, and you'll find expat clubs for all types of activities, including bowling, yoga, rambling or doing day trips to new places.

In the first few days in Spain, make a point of learning how to contact each of the emergency services, and where your town hall and nearest health centre, hospital and police station are. Introduce yourself to your neighbours – they can be useful sources of local information.

Make life easier by getting a Spanish mobile as soon as possible and setting up

your internet connection, so you can stay in contact with friends and family easily.

### Healthcare

As mentioned above, British people in receipt of a UK State Pension are entitled to the same level of state healthcare as a Spaniard under the national insurance scheme. This is thanks to Spain and the UK being members of the European Economic Area (EEA), meaning certain benefits are transferrable between the two countries.

Pensioners should start the process before leaving the UK, by applying for an S1 form from the International Pension Centre. Once in Spain, register your S1 at your local Instituto Nacional de la Seguridad Social (INSS) office to receive an accreditation letter, which will enable you to register with a doctor at your local medical centre.

To do this, you'll need your passport, NIE and certificates of local and national residency. In due course you will receive a health card (tarjeta sanitaria), which you present when you use the health service. It's a similar process for recipients of long-term benefits in the UK - just be sure to check with the relevant UK office whether your healthcare entitlements are transferrable to Spain with an S1.

Two things to note: a UK pensioner in Spain (who has registered an S1 form) can return to the UK and receive NHS treatment for free, just like a UK resident; pensioners in Spain can register a dependent to receive state healthcare. ☺

\* This information is correct at the time of publishing, but will change by the end of 2020



## Buying Guide to **Costa Blanca, Spain**

**APITS Limited**

4th Floor, 291-299 Borough High Street, London, SE1 1JG  
T +44 (0) 20 3207 2920 W [aplaceinthesun.com](http://aplaceinthesun.com)

**A Place in the Sun.com**