

A Place in the Sun



Buying Guide to **Costa Blanca** Spain



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Welcome to the Costa Blanca

The Costa Blanca is the single most popular place for British property hunters. Why do we love it so? Firstly, 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!

The Costa Blanca is an affordable choice for property, enabling many of us to buy a holiday home here as well as retain a base in the UK. 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.

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, some feel a surge of excitement and others just shudder. 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, the Intempo Tower, 47 storeys high.

South of Alicante the Costa Blanca is flatter and hotter, but also more affordable. Resorts like Torrevieja and Orihuela Costa continue to be a hit with British investors. The beaches are as perfect as you would imagine, but there are also numerous affordable golf courses, marinas, waterparks and family entertainment.

If you want the kind of retirement where you can sit outside sunny cafés all morning, then head out to the golf course in the afternoon, maybe have a sail or go fishing from your kayak, before joining your friends at a local club in the evening, all while looking forward to your grandchildren popping down for half-term, then this is the coast for you. ☉



Spain & Brexit

The UK is still a fully paid-up member of the EU 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 UK leaves the EU 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

Time of few destinations that consistently offers the complete second-home package, the Costa Blanca is spearheading the recovery of Spain's coastal property market. The number of homes sold in Alicante, home to the Costa Blanca, rose by 39 per cent in March 2017 compared with the same period the year before, according to Spain's Office for National Statistics, making it one of Spain's busiest provinces in terms of sales.

While British buyers are thinner on the ground post the Brexit vote, they remain key: during the second half of last year, Britons accounted 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.

A record number of passengers passed through Alicante airport in 2016, which was 16 per cent up on the previous year. Boasting resorts and property to suit all tastes, countless Blue Flag beaches and easy access from the UK, 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. From north to south, you're never far from the convenient AP-7 motorway: we outline the key buying areas in this guide, and what to expect when purchasing a property in Spain. ☉



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Jasmine Harman on the Costa Blanca



Jasmine and our TV crew have been busy this summer with several sets of property-hunters seeking homes in the Costa Blanca. What would they find? How far would their budgets go? Here Jasmine picks out some highlights.

The Costa Blanca is certainly in favour now with our property-hunters and it's not hard to see why. Could it be the 120 miles of gorgeous Mediterranean coastline with 160 Blue Flag beaches? Or maybe the 300+ days of sunshine each year? But add to that the property that is amazing value for money and we have the answer.

Two million British tourists flock to the Costa Blanca each year, and I'm lucky enough to have spent a lot of time there over the past decade so have really noticed the changes the area has gone through.

Take the infamous resort of Benidorm, which despite its reputation for being a bit tacky and full of high-rises, seems to be experiencing a resurgence in popularity - perhaps because of investment into the area but also perhaps because of a certain hit TV sitcom!

No, the Costa Blanca never stops evolving and right now it is an interesting time to look at the property market there. I've been on the ground in Spain filming looking at what's available, talking to agents, vendors and locals and getting the lowdown on

what the future holds for this popular area of Spain.

If you're thinking of heading out there with a mind to purchase a home, you might find it useful doing the same - research is so important, and remember that the various parts of the Costa Blanca differ quite dramatically, both in scenery, language, ambience and of course, cost. You may notice some road signs are confusingly in two languages, with Javea for example, also known as Xabia: there are two official languages in the area: Castellano (Spanish) and Valenciano, spoken by the Valencian community.

However, it may come as a surprise to you that prices are no longer falling and the market has bottomed out. After falling 50 percent in some areas after 2008, they have been stable for a while, and in some areas, are even gradually beginning to rise again for the first time since the market crashed in 2008.

Properties are priced far more realistically now; gone are the days when you could knock 50 percent off the asking price. Most agents now say 5-10 per cent below is what constitutes a good offer these days.

However, there are plenty of investment opportunities to be had in the Costa Blanca for aspiring overseas homeowners, with property prices starting as low as £55,000 in this simply stunning region of Spain. ☉

Northern or Southern Costa Blanca? Where to get a bargain

With beach resorts to suit all tastes, a huge choice of affordable homes and excellent air links with the UK and wider Europe, the Costa Blanca vies with the Costa del Sol for the title of Spain's most popular second home destination. It's especially popular with Brits, including retirees, who currently buy more property there than any other foreign nation.

The Costa Blanca splits neatly into northern and southern parts, linked conveniently by the AP-7 motorway. 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.

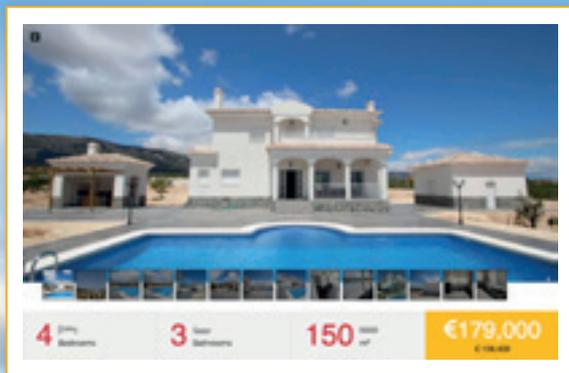
Here are the key places to search for Spanish property bargains along this famous stretch of coastline.



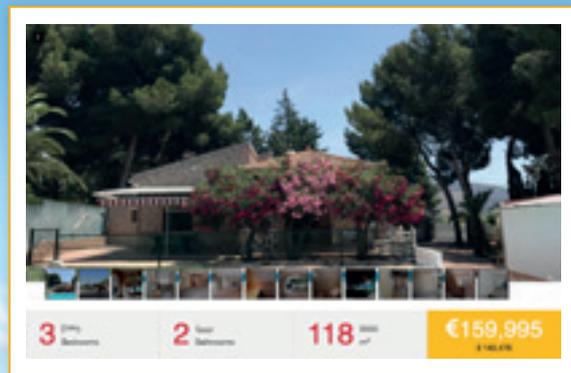
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North Costa Blanca - Denia

Costa Blanca North continues to attract people from different backgrounds and provides 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 set you back anywhere from €70,000 to almost €300,000 for comfortable properties located conveniently only a stone's throw from the sea. Meanwhile, the rural nature of the surrounding mountainous area may suit many who are looking for a more secluded residence. Apartments start at around €100,000, 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 benefit in that the airports of Alicante and Valencia, both among the 10 busiest in Spain, are both accessible via



major roads within a journey time of approximately 1 ¼ 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?

Dénia one of the region's most impressive marinas as well as a fishing and ferry port, offering services directly to the Balearic Islands.

QUICK FACTS: DENIA



NEAREST AIRPORT:
Alicante (103km)



NEAREST BEACH:
<1km

SUITABLE FOR:
Families, retirees, golfers



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North Costa Blanca - Benidorm

Benidorm. 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. Now, it is a large resort north of Alicante, with thousands of property opportunities available for aspiring overseas homeowners.

Mainly because this is 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. As a result, properties for sale in Benidorm are generally quite high, with one-bedroom apartments starting around the £100,000 mark. Villas, meanwhile, can start 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 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. Despite this, it is an area with plenty to do, with a very exciting lifestyle on offer.

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than others. It is far from remote, and despite the real elements of Spanish culture, can feel very tourist-orientated in many places. Despite this, it is an area with plenty to do, with a very exciting lifestyle on offer for overseas property buyers. ➔

QUICK FACTS: DENIA



NEAREST AIRPORT:
Alicante (58km)



NEAREST BEACH:
<1km

SUITABLE FOR:
Couples, families, night owls, golfers, retirees

DID YOU KNOW?

Benidorm was the first package holiday resort in Spain. In the 1950s the mayor Pedro Zaragoza had a vision to turn the sleepy fishing village into a vibrant tourist town.



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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.

A two-bed apartment on the seafront will cost just shy of €130,000.

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. Hollywood couple Michael Douglas and Catherine Zeta Jones own property here, as does celebrity chef Nigella Lawson.

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.

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.

The idyllic lifestyle offered by Javea comes at a cost. The areas of Cap Marti and Absubia are popular because of their proximity to Arenal beach. A three-bed "finca" style villa here costs €475,000 - with similarly sized apartments are considerably cheaper at around €140,000.

Exclusive villas can be found in the Puerta Fenicia area but are not for the budget-challenged either. In the foothills of the Montgo Mountain you can pick up a three-bedroom villa surrounded by forests for around €400,000.

Better bargains can be found in the towns and villages surrounding Javea. In the Jalon valley, famous for its vineyards, for example, you can buy a four-bed villa for €180,000 or a 3-bedroomed townhouse for €135,000. The village of Orba is also close by. ➔



DID YOU KNOW?

On the other side of Jávea's southern headland is Granadella beach, a real gem and regarded as one of the Costa Blanca's prettiest.

QUICK FACTS: JAVEA



NEAREST AIRPORT:
Alicante (98km)



NEAREST BEACH:
<1km

SUITABLE FOR:
Retirees and young families

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North Costa Blanca - **Moraira**



Situated 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.

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.

Moraira 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. Moraira 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. ☉



QUICK FACTS: MORAIRA



NEAREST AIRPORT:
Alicante (93km)

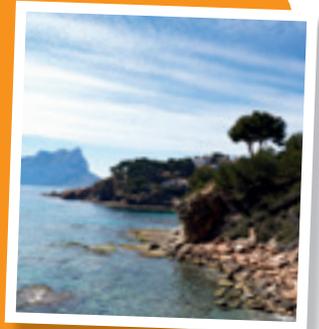


NEAREST BEACH:
<1km

SUITABLE FOR:
Retirees and families

DID YOU KNOW?

Strict planning laws that limit building land, protect the surrounding pine forests and restrict the height of buildings, have made Moraira one of the most unspoilt resorts on the Costa Blanca.



North Costa Blanca - Orba and Jalon

Prices drop - and life gets more tranquil and rustic - when you head into the Orba and Jalón 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 Jalón Valley, which is known for wine-growing, areas popular with British and other foreign buyers include Jalón town, as well as Murla, Gata de Gorgos, Parcent, Alcalalí and Llíber. In the slightly warmer Orba Valley, more suited to citrus trees, British buyers favour Orba town, Tormos, Sagra, Benidoleig and Pedreguer. ➔



ORBA
QUICK FACTS:

	
NEAREST AIRPORT: Alicante (106km)	NEAREST BEACH: 18km
SUITABLE FOR: Golfers, couples, retirees and families	

JALON
QUICK FACTS:

	
NEAREST AIRPORT: Alicante (92km)	NEAREST BEACH: 14km
SUITABLE FOR: Golfers, families and retirees	

DID YOU KNOW?

The villages of the Orba and Jalón 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.



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, two years ago. 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 (pictured here with girlfriend Alice) 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.

There was only one thing missing, which they soon put right: "We decided to add a hot spa in December as we found the heated pool too cold!" ☺



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South Costa Blanca - Orihuela Costa

A string of adjoining beach resorts and residential communities runs south from Torrevieja, forming the Orihuela Costa. Popular areas include Punta Prima, Playa Flamenca, La Zenia, Cabo Roig, Villamartín, 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.

Budget from €80,000 for a two-bedroom apartment a short walk from the sea, but head a five-minute drive (or longer walk) inland to pay less. Expect to pay from €100,000 for an average townhouse near the beach.

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 €90,000. ☉



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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. ☉



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."

You can now buy an apartment in Torrevieja for as low as €58,000, with more exclusive options costing you around the €500,000 mark.

QUICK FACTS:
TORREVIEJA



NEAREST AIRPORT:
Murcia (32km)



NEAREST BEACH:
<1km

SUITABLE FOR:
Families, retirees and golf lovers



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South Costa Blanca - Villamartin



Building 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.

The nearby city of Orihuela is also drenched in history – the beautiful Baroque church of Santo Domingo is well worth seeing and the Arabic castle will whet your appetite for exploring.

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. ☉

QUICK FACTS:
VILLAMARTIN



NEAREST AIRPORT:
Murcia (25km)



NEAREST BEACH:
10km

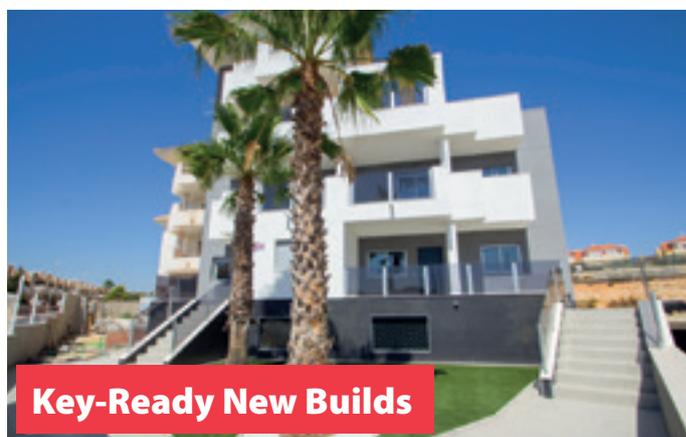
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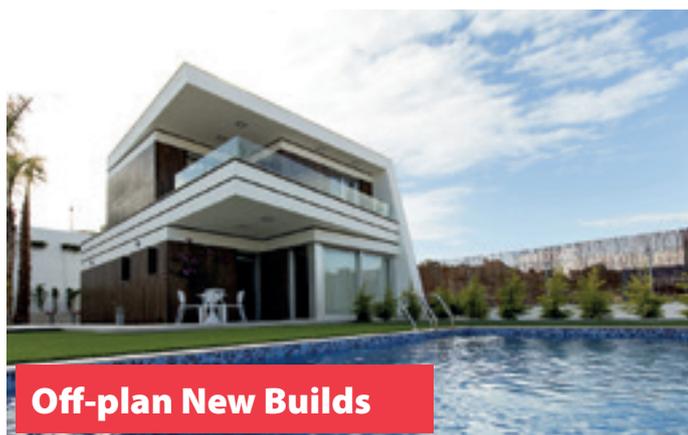
We are independent Real Estate Agents specialising in property sales in and around the Villamartin area on the southern Costa Blanca.



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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 Torrevieja 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 20 minutes from Murcia San Javier airport, both well supplied with flights from the UK. Road access to La Zenia is good with the AP-7 autoroute (toll motorway) coming down from Alicante airport and going south to San Javier airport.

Property is affordable there too. You can get two-bed apartments from around €80,000, or two-bed townhouses for €100,000, or semi-detached properties from around €150,000.

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. ☉



QUICK FACTS: LA ZENIA



NEAREST AIRPORT:
Murcia (24km)



NEAREST BEACH:
<1km

SUITABLE FOR:
Families, retirees and golf lovers

DID YOU KNOW?

The Orihuela Costa has four golf courses all within 10-15 minutes, namely at Las Colinas, Campoamor, Las Ramblas and Villamartín.





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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.

Sportier types will also like the fact it's a starting point on the Orihuela Costa coastal walking route as well as having a



QUICK FACTS:
PLAYA
FLAMENCA



NEAREST AIRPORT:
Murcia (26km)



NEAREST BEACH:
<1km

SUITABLE FOR:
Families, golfers, couples, sport enthusiasts

DID YOU KNOW?

Playa Flamenca is located near the lakes of La Mata and Torrevieja where you can enjoy a mud bath, recommended by doctors around the world for its curative properties for a large number of rheumatic, dermatological, heart and respiratory complaints.

South Costa Blanca - Playa Flamenca ...continued



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 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 €220,000. Apartments kick off at around €65,000.

If you love the beach and also 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. 📍

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

Situated 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.

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, villas with three bedrooms start at around €100,000, although larger and more exclusive properties can be obtained for upwards of €1,000,000. Apartments and bungalows can be found ranging from €50,000 for two bedrooms to upwards of €200,000, which buys you an ultra-

modern and spacious living area.

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. The town also contains its own water park, in addition to the La Marquesa golf course.

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. Meanwhile, beaches at Santa Pola

and Guadamar del Segura are only a 15 minutes drive away, whilst Ciudad Quesada itself is surrounded by orange groves and other natural beauty.

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.

The climate in the region is also delightful, with temperatures exceeding 25°C in the summer months, whilst tempered by sea breezes, and not tending to drop below 10°C even in winter. This, in particular, is a far cry from the deep midwinters of Britain!

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. ☺



QUICK FACTS:
CIUDAD
QUESADA



NEAREST AIRPORT:
Murcia (45km)



NEAREST BEACH:
6km

SUITABLE FOR:
Families, retirees and golf lovers

DID YOU KNOW?

The neighbouring villages of Benijófar and Rojales offer a more traditional, less developed location but are still close to the expat scene at Quesada. Algorfa is another option, five minutes further inland and near the La Finca Golf Club.



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South Costa Blanca - Pinoso

Set 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. 📍



**QUICK FACTS:
PINOSO**



NEAREST AIRPORT:
Alicante (61km)



NEAREST BEACH:
50km

SUITABLE FOR:
Retirees and golf lovers

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.

Hidden Gem: Benissa

As 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 £70,000, although realistically you'll need around £120,000 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 get 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 you 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.

QUICK FACTS: PINOSO



NEAREST AIRPORT:
Alicante (85km)



NEAREST BEACH:
11km

SUITABLE FOR:
Families, couples, retirees

Viewing trips on the Costa Blanca

Consider 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.”

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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?



Buying 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 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 affect 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 needs 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 are 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 from 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?

Buying 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. ☺



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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

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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)? 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, and each company will have their own structure in place.

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. 📍



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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.

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SUNLAWYERS



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

You 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



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 as one of the last things they organise when they purchase an overseas property. Buying abroad will almost always involve a transfer of money between currencies, and if you skip your research and arrange the transfer through your bank, you could end up paying way over the odds in fees and poor exchange rates.

Why use a specialist currency exchange service?

Support and information, expertise

As their name suggests, currency specialists hold expertise in currency and how to handle international payments effectively and minimise risks. Once registered with a specialist, you'll be assigned your own personal contact who will be on hand to provide support and advice throughout the buying process.

Better exchange rates

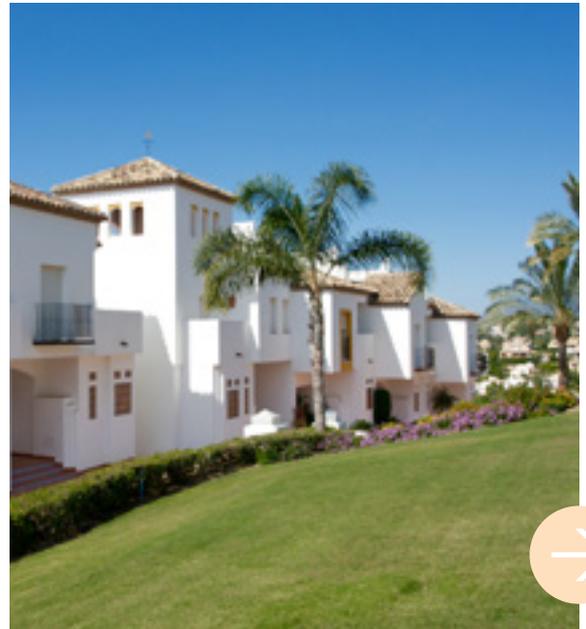
You could save up to 4% on a transaction, as a specialist firm will be able to offer better rates of exchange than a bank can. This is because, as well as operating with much lower margins, they have access to the live currency markets, so if the rate picks up during the day you can benefit from that 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.

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, so are able to save you money that way. Typically expect to pay around £5 - £10 for smaller transactions (e.g. under £30,000) and then free 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 Spain. Using the wrong type of transfer through your bank, could result in "receiving charges" in Spain of around 0.5% of the amount transferred; another nasty charge that can be avoided.



SAVE
MONEY
ON YOUR
SPANISH
HOME

Using forward contracts

As the exchange rate fluctuates constantly, it can be tricky to budget correctly. As the exchange rate rises and falls, so does the cost of your dream property. A forward contract offers peace of mind as it allows you to set an exchange rate for up to two years.

As an example, let's say you agreed to purchase a property for €250,000.

On the 4th Dec 2016 when the rate was £1 / €1.19 this property would have cost £210,084.

On the 16th Jan 2017, when the rate had dropped down to £1 / €1.13 the same property would have cost £221,239.

A saving of **£11,155** could have been made if a forward contract had been used to lock in December's higher exchange rate. This measure allows you to be able to budget to the exact penny, just as you can when you are buying a UK property.

Is it safe?

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. We understand how important the safety and protection of your funds is, so here are our key tips on research to do:

- 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 would be safe at all times, no matter what happened.
- Find out how long the company has been around – this will indicate how many years of experience they have in helping their clients make overseas payments safely. ☉

A Place in the Sun Currency. Safety, security – and savings!

The good news is, you can avoid the excessive charges applied by the high-street banks and save money every time you transfer abroad, using the A Place in the Sun international money transfer service, provided in partnership with **Currency Index**.

Currency Index has been providing international payment services since 2008 and are authorised by the Financial Conduct Authority (FCA) for the provision of payment services. A Place in the Sun has chosen to partner with Currency Index because of their knowledge of the overseas property market, their expertise in achieving the most competitive rates, and their commitment to exceptional customer service.

Three simple steps to making a safe overseas payment:

1. **Speak to an account manager, there's no obligation to proceed.**
2. **Discuss your requirements and receive a quote for your transfer.**
3. **Transfer your payment safely and securely.**

Once you've registered for an account, then you'll have the support of one of our overseas payment specialists to help with the planning of your purchase. They'll be able to keep you up to date with the exchange rate and how the changes will affect your budget.

You will have a trader on hand who you can speak to during the different stages of your purchase, to make sure you are always keeping on track, doing things in the right way and making the most of changes in the exchange rate.

If you have been in touch with your trader from the start of your journey, your final stages of the purchase (making the payment) will be easier and less stressful.

You can find more information and sign-up for your free account online by visiting www.aplaceinthesun.com/advice/currency or email us directly currency@aplaceinthesun.com and an account manager will contact you to discuss your requirements further.

A Place in the Sun
Currency

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The ongoing costs of ownership

What 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



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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

Transporting 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 Overseas Group - BAR OVERSEAS is covered by the I.M.M.I. 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 move co-ordinator 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:

- Passport
- 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
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Moving to Spain?

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



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Healthcare

Spain 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

In 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

It 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

Spanish 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

If 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. ☺



Buying Guide to **Costa Blanca, Spain**

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