

# emigrate<sup>2</sup>

## Your Emigration Guide: **SPAIN**



Editor: David Fuller

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## 2 EDITOR'S INTRODUCTION



Population:

**46,439,864**

Area:

**505,990 km<sup>2</sup>**

Population density:

**92 people per km<sup>2</sup>**

Capital:

**Madrid**

Largest city:

**Madrid**

Currency:

**Euro**

Average property price:

**3,442 Euros per m<sup>2</sup>**

(Source: Global Property Guide)

Average annual salary:

**20,150 Euros**

(source: Eurostat)

**\*Full-time earnings only**

### It was the rise of the package holiday in the late 1960s and 1970s that first brought Spain to widespread British attention.

Hard though it may be to believe in this era of low-cost flights and widespread global mobility, by the end of the 1950s only 1% of Brits had ever travelled abroad on holiday. During the 1960s, cheaper air-fares along with post-war prosperity combined to make the realisation of a foreign holiday increasingly possible for the masses, and by the mid-1970s package holidays were booming.

Spain proved to be a particular favourite for this first generation of overseas-bound holidaymakers. Not only did the country boast an intoxicating mixture of sun, sea and sand (and sangria), it was also cheap and fairly close to home. What's more, the country was more than willing to welcome holidaymakers – not just Brits, but those from all over Europe.

Having been an economic backwater until the 1950s, it was the rise of tourism that really began to kick-start Spain's economy in the 1960s and '70s. By the beginning of the 1990s it boasted one of Europe's most robust economies.

In time, as more and more Brits visited the country and fell in love with the Spanish lifestyle, many decided that they wanted to enjoy Spain's charms on a more frequent basis. Today, over half a million Brits own a second home in Spain while more than one million Brits live there permanently. In fact, Spain is home to one of the largest British populations outside of the UK, with some areas in the long-term popular tourist destinations, think the Costa del Sol, more closely resembling British enclaves abroad than Spanish towns and cities.

However, whereas once the majority of British expats would have settled solely in one of the popular holiday hotspots – Andalusia, the Balearic Islands, etc – today Brits can be found settled throughout the country. If there's an airport offering low-cost flights from the UK in the region, you can be sure that British expats and homeowners will be somewhere nearby.

The majority of expats living in the country do so for lifestyle purposes. Given the recent precarious state of the country's economy following the global financial crisis of the late noughties, it is hardly likely to be viewed by many as a country in which to seek your fortune. That said, as of the beginning of 2016, the economic picture in the country is improving, led by a recovery of the much beleaguered property market (of which you can read more of later in this guide).

There is little doubt that Spain has long been a favoured destination amongst British holidaymakers, second home buyers and expats. And in spite of the travails of the last few years, it appears that the attraction Spain holds for many Brits is unlikely to wane any time in the near future.

Viva Espana!

**David Fuller**  
Editor

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#### **Euro vs. British Pound Sterling - What to expect in 2016**

The starting gun has been fired for Britain's potential exit from the European Union and Sterling has been battered by the news. A lot has been made of the fall in the value of the Pound. Those who wish for continued UK membership of the EU club cite it as a hint of what would happen if we left but it is much more an indicator of what uncertainty does to financial markets than any comment on Britain's exit. (Brexit to use the current news-speak.)

Sterling slipped on the announcement that David Cameron had done everything he could to reform EU rules and slipped again when Boris Johnson added his rumbustiousness to the 'Out' campaign. Things have quietened a little since then as a more considered debate rages over the merits of membership or otherwise.

In the meantime, the European Central Bank has cut the cost of borrowing and increased the cost for banks that deposit funds with the ECB. These measures are designed to boost lending and therefore activity within the eurozone, but there is not a lot of evidence that this will have the desired effect.

The fact that Britain is a valuable member of the club means an exit would damage all members and the GBP-EUR exchange rate is merely a reflection of the relative strength and weakness of the two parties involved. The Sterling – Euro rate isn't a one-way bet even if the UK moves towards Brexit.

Whatever the outcome of the EU referendum, Halo Financial is prepared to go the extra mile to ensure you get the best GBP-EUR rate for your money. Our currency experts will help you navigate through the foreign exchange process ensuring your money transfer happens as fast and as seamlessly as possible, so you can concentrate on enjoying your new life in Spain. With over 10 years' experience, we have helped thousands of customers emigrate and have been commended for our customer service with a 99% Gold Merchant Status rating on Feefo.com, the global feedback engine.

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customer quote from **feefo** 



## 4 SPAIN REGIONAL ROUND-UP

### Costa del Sol

Historically one of Spain's major tourist destinations, over the years the Costa del Sol has become something of a Mecca for expats and foreign second home seekers. It is home to a number of large expat communities, including the British Association of Marbella, which has been running for more than 20 years. Extending from the cliffs of Maro in the East to Punta Chullera in the west, the Costa del Sol encompasses the city of Malaga as well as the popular towns of Torremolinos, Fuengirola, Nerja and Mijas. As well as a warm year-round climate, Costa del Sol offers something for everyone including some of the country's best golf resorts, renowned shopping centres, beaches aplenty and, for those with deep pockets, the opulence of Marbella. Investment in infrastructure in recent years means that road and public transport networks are among the best in Spain, outside of Barcelona and Madrid.

### Costa Blanca

Covering over 120 miles of Mediterranean coastline, the Costa Blanca (or 'white coast' to give it its literal translation) is, like the del Sol, a hugely popular tourist destination. However, outside of the main resorts – such as Benidorm and Alicante – the Costa is still filled with attractive fishing villages, quiet beaches and traditional Spanish whitewashed properties which provide a marked contrast from the mass development and high-rise hotel blocs synonymous with the main holiday resorts. Costa Blanca became a particularly popular expat destination in the early 1980s, due to the low price of properties and relatively cheap lifestyle on offer. While it is no longer as inexpensive as it once was to live in (or buy a home), especially in the northern reaches of the costa, Blanca remains a popular location for expats, especially those from Britain.

### Costa Brava

Located next to the French border in the North East corner of Spain, with its southernmost point only around 40 miles north of Barcelona, the Costa Brava is an area which has traditionally appealed to wealthier expats. Although still fairly popular with holidaymakers from northern Europe, the Costa Brava remains a still fairly undeveloped region when compared to the commercialism of the southern costas. The region is best known for its wide beaches, sandy coves, medieval villages and numerous high-quality golf courses. Its location close to the Pyrenees mountain range that separates France and Spain, means that activities such as mountain climbing and skiing are popular past-times for those who live in the costa, while day-trips into France and Andorra are also taken regularly. Some of the largest and most popular resorts and towns in the Costa Brava include Lloret de mar, Blanes (the southernmost town in the costa), and Tossa de Mar.

### Costa Calida

The Costa Calida occupies a roughly 200-mile stretch of coastline in the province of Murcia. Not being a traditionally popular tourist location – aside from La Manga, one of Spain's top sports resorts around which most development in the costa has tended to focus – Costa Calida remains a largely attractive, rural area. In recent years, a combination of low-cost flights, low property prices and a great year-round climate (Costa Calida doesn't translate to the 'warm coast' for nothing) have served to bring the region to the attention of a growing number of foreigners. This has led to some areas of the costa becoming more popular with expats. For example, there are notable growing British expat populations in the inland towns of Lorca and Mula. It is important to note, that due to much of the Costa Calida still being relatively untouched by tourists, those who do choose to live in the region will need a good grasp of Spanish in order to feel truly comfortable, as English is unlikely to be widely spoken.



### **Costa Almeria**

The major expat destination on the Costa Almeria is the eponymously named resort from which the Costa takes its name. The easternmost capital city in Andalusia, Almeria has long been a popular tourist, property and expat location. However, despite its popularity it retains a small town charm, and is far from being overdeveloped like some resorts in other popular areas have been – particularly in the Costas del Sol and Blanca. Outside of Almeria itself, Huércal-Overa has become increasingly popular with expats in recent years, with people from Latin America and northern Europe starting lay down roots in the town. Located in the northern part of the region close to Murcia, the town has a thriving commercial district, and fairly cheap living and property costs. Mojacar, Vera and Bedar are among some of the other more popular towns and resorts in Costa Almeria.

### **Costa de Luz**

Located in the western part of Andalusia, the Costa de Luz is regarded as being one of the up-and-coming, trendier areas in the region. Bordering the Atlantic Ocean, the Costa de Luz extends from Tarifa in the south, along the coasts of the Province of Cádiz and the Province of Huelva, to the mouth of the Guadiana River. Traditionally, then Costa de Luz has been more popular with Spanish holidaymakers than it has with those from other countries, but over the past ten years this has started to change, and as a result more expats, especially from Germany and France, have started to occupy the region. Although not as warm all year round as some of the other Costas in Andalusia, temperatures in the summer are high and the overall tranquillity of the costa is ideal for those seeking a laid-back lifestyle in a more temperate climate to that available in other parts of Spain. Cadiz, Huelva, Tarifa and Ayamonte (Spain's main crossing point into Portugal) are among the largest resorts in the region. As with some of the other less touristy areas, those who choose to live here will probably need a basic grasp of the Spanish language to function on a day-to-day basis.

### **Madrid**

Spain's capital and largest city, Madrid combines the feel of any modern international city with one that is still unmistakably Spanish. A lively city though it may be, Madrid retains a laid-back charm which few cosmopolitan Western European capital cities are able to match. While the capital is unlikely to appeal to what you may describe as the stereotypical Spanish expat, (one who covets solely sun, sea and sand) as the country's economic and cultural hub, it is this city that those looking for employment are best served to settle in (even during the country's recent economic travails Madrid had the best employment prospects). The good news for those who prefer city living to beach dwelling, is that Madrid is nowhere near as expensive to live in compared to cities like London and Paris. The flip side to that, though, is that average salaries tend to be much lower. As with most major cities, Madrid is well equipped to deal with expats. International schools can be found throughout the city and English – along with many other languages – is widely spoken.

### **Barcelona**

With a pleasantly warm (if not blisteringly hot) year-round climate, some of the country's finest Modernista architecture and a renowned high-quality lifestyle, it's of little surprise that Barcelona has long been one of the most popular places in Spain for expats to settle. After Madrid, the city is arguably the best place in which to find employment with a number of multinational businesses based there. However, employment in Barcelona was hit harder by the recent recession than Madrid, so jobs outside of tourism are not as plentiful as they were a decade ago. One thing that anyone who settles in Barcelona needs to be aware of is the difference in the language spoken there and the rest of the country. Many Barcelona natives (Catalans) view the city as belonging to Caltalonia rather than Spain, and as such Catalan is the official language of the city and surrounding region, with road signs, metro instructions and other public notices often appearing in Catalan and not Spanish. That being said, Spanish is understood throughout and due to its long-term appeal as both a holiday and expat destination, English is too.



## 6 ESSENTIAL INFORMATION

### Residency

Due to the EU's freedom of movement pact, if you are planning to move to Spain as an EU citizen then there is no need to apply for a specific visa. As long as you can provide proof that you can support yourself financially, and not be a burden on Spain's welfare state, then deciding to live in Spain should not be an issue.

However, in order to live in the country and enjoy the same benefits as any other Spanish resident – including those pertaining to healthcare, employment and your child's education – you will need to be in possession of a Certificado de Empadronamiento. This is a resident's card which you will be given when you register with your community's padrón (city roll). This can be done at your local town hall. To register to become a resident you will often need ID – such as an EU passport and proof of your new address. You should register as a resident within three months of arriving in the country.

If you are a non-EU resident who is planning to live and work in Spain, then the chances are you will need to qualify for a EU Blue Card. To qualify for this, you will need to have higher professional qualifications, such as a university degree, and an employment contract or a binding job offer which offers a salary higher than the average for the same position.

If you are a spouse or partner of a Spanish citizen, then you will be required to prove you have 'reasonable prospects' of staying permanently in that country. In other words, the onus is on you to prove that your relationship is genuine.

### Healthcare

In Spain, most basic healthcare is provided for free – or at least at low-cost – throughout the country for all residents, providing they are contributing towards the social security system. This usually means that you will need to work for a company or be registered as self-employed. If you are self-employed then you can apply for your social security number at your local Social Security Treasury Office (Tesorería de la Seguridad Social) – if you are working for a company, then your employer should sort this out for you. Once you have a social security number you will need to visit your local

medical centre to obtain a medical card. You will then be assigned to a particular GP and that will be the person you see from that point on.

Residents from some EU countries – including the UK – who are over 60 years of age may be able to get their country's health system to cover them for any treatment providing they are in possession of the European Health Insurance Card (EHIC); formerly known as E111 health insurance. The EHIC can also be used to cover any EU residents for emergencies that may occur in the time between arriving to live in Spain and receiving the medical card – although it should not be used as full-time cover!

It's worth noting, that even if you don't have a social security number and are younger than 60 years of age, then you will still be entitled to free emergency care in any public hospital, providing you have a Certificado de Empadronamiento – this is a resident's card which you will be given when you register with your community's padrón (city roll).

While those who are eligible to take advantage of Spain's public health system will receive most healthcare free, there will still be costs (albeit subsidised) for things such as prescription medicines, dental care and eye care.

If you are not entitled to free public healthcare in Spain, then you will need to look into receiving private healthcare. For this you will need to take out private health insurance – there are a number of providers throughout the country. Many expats – whether they qualify for free healthcare or not – do choose to take out at least some form of private healthcare. There are a number of reasons for this, such as to avoid the often lengthy waiting times for non-emergency treatment that exist through the public healthcare system and to ensure they will be treated by an English-speaking doctor (this will not necessarily be the case in the public system).

It is worth noting that healthcare standards do vary depending on where you live and some rural areas – especially those that are inland – provide only very basic medical facilities.



## Education

While many children in Spain attend pre-schools from the age of three, children don't actually start compulsory education at primary school (Educación Primaria) until the September of the calendar year in which they are six years old. Some children may be allowed to start primary school before this, but that will often be down to the discretion of the Government in the region that you live – in Spain, education is overseen by the regional governments, although the system is similar throughout the country.

Among the subjects taught at primary school are: Spanish language, Maths, Conocimiento del Medio (a general knowledge subject which includes biology, history, geography, general and local knowledge and social awareness), physical education, art and craft and a second language (usually English, although in some areas it may be French).

Primary school lasts for six years – typically between the ages of 6 and 12 – after which children move on to Compulsory Secondary Education (Educación Secundaria Obligatoria – commonly referred to simply as ESO). ESO lasts for four years (12 to 16) and generally features the same subjects which are taught at primary school alongside a range of others (although what these actually are will be largely dependent on the area in which you live – and, in some instances, on the school itself. At the end of the fourth year, children will take exams in an attempt to earn their Graduado de Educación Secundaria (Secondary Education Graduate certificate) at which point they can then choose to leave school.

Most Spanish families choose to send their children to free state schools. However, the standards of state schools vary dramatically from very good to extremely

poor. Generally, if your child is primary school age then they will simply attend the school closest to where you live, although there is a little more choice at secondary school level where you will be able to apply to any schools located within a certain geographic zone. It is essential to note that the teaching language used in all state schools will be Castilian Spanish alongside any co-official languages that may be used in the particular region in which you live (for example, Catalan, Basque or Galician). Therefore, if your child struggles with the Spanish language they will find school hard going at first; you should also not assume that their teacher will speak any English, especially if you are not moving to a popular expat spot.

There are other options aside from state schools, including international schools (which will teach in English) and private schools (which are sometimes bilingual). It will cost parents money to send their children to either of these types of institutions, but international schools will almost certainly be more affordable than their private equivalents. There are also faith-based schools and homeschooling is another option.

## Cost of living rankings

Two Spanish cities feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the cities ranked in 2015 (the figures in brackets are where they were placed in 2014):

**Barcelona – 124th (71st)**

**Madrid – 115th (63rd)**



## 8 SPAIN CULTURE

### A brief look at some cultural aspects associated with Spain.

#### History

Human habitation in the territory we now call Spain dates back more than 34,000 years however, a flint tool found in a cave in Atapuerca is said to be approximately 1.4 million years old. This is the oldest known relic in Western Europe, suggesting some form of human-like species may have been inhabiting the continent long before humans are believed to have existed.

Modern day Spain was formed in the 15th Century, having previously been occupied by Romans, Germanic tribes and Moors. It emerged as a unified country following the marriage of the Catholic Monarchs Isabel and Ferdinand alongside the completion of the centuries-long reconquest, or Reconquista, of the Iberian Peninsula from the Moors. Over the following two centuries, Spain's Empire became one of the largest the world has ever seen. This expansion of its Empire often brought it into conflict with other European nations, most notably England during the Elizabethan period and later France during the Napoleonic wars. By the 20th Century, Spain was at war with itself. A fierce Civil War, lasting for three years in the late 1930s, was fought between Republicans loyal to the democratic Spanish Republic, and the Nationalists, led by General Francisco Franco. The Nationalists would go on to win the war and Spain remained under Franco's rule until his death in 1975. The death of Franco would eventually lead to the restoration of democracy in Spain, marked by the ratification of the Spanish constitution in December 1978. Due in large part to its rich and varied history, to this day Spain remains an extremely regionalised nation, with areas such as Catalan and the Basque Country still holding its own language and customs, and many residents still viewing their region as being independent from the rest of Spain.

#### Food

While many non-Spaniards tend to view paella as Spain's national cuisine, in Spain it is viewed as purely a Valencian speciality, having originated in the Valencia region during the mid-19th Century.

Spain does not have a recognised official national dish, instead areas tend to offer up their own specialities. That said, there are a number of dishes, like paella, which have

gained popularity throughout the country. One such meal is tortilla Española, better known to non-Spanish speakers simply as Spanish omelette – this is the most served meal in Spanish eateries. Gazpacho is another regional dish which has gained nationwide popularity. Better known as Andalusian cold tomato soup, this refreshing dish, often eaten at breakfast or for snacks, originated in the region of Andalusia but is served nationwide during the hot summer months. Ham is another favourite, with different regions known for their own particular speciality, including the ever popular chorizo sausage. In terms of beverages, it's almost impossible to think of the words 'Spain' and 'drink' without conjuring up thoughts of Sangria – a drink consisting of red wine, freshly chopped fruit and a drop of brandy. Spain is also the world's most widely planted wine producing nation and Jerez is home of the fortified wine, Sherry.

#### Sport

Football is by far and away Spain's most popular sport and since the turn of the Millennium, the country has enjoyed hitherto unprecedented levels of success. In 2010 the country won the World Cup for the first time, just two years after they had won the European Championships – a feat they then repeated in 2012. The country is also dominant in youth football competitions in various age groups, and is one of the world's leading Futsal nations – the only type of indoor football officially recognised by FIFA. It's not just on the international stage where Spain's football team's flourish. Real Madrid and Barcelona are two of the world's most supported and successful club sides, while other teams who play in Spain's premier football league (known as La Liga), such as Seville, Athletic Madrid and Valencia are regarded as among the biggest clubs in Europe.

Away from football, other team sports like basketball and handball are also extremely popular throughout the country. Tennis, due largely to the success enjoyed by Rafael Nadal and, more minimally, David Ferrer has increased in popularity over the past 20 years, while Fernando Alonso's success in Formula One in the mid-noughties has kept Spanish interest in motorsport high. Golf is also hugely popular – both as a spectator and participant sport, while cycling, skiing and water sports are also popular past-times in Spain.



## Literature

Spain has a long and proud literary tradition. One of the first pieces of prose translated into the Spanish language was *El libro de Calila y Dimna* in the 13th Century; a collection of Castilian tales based on Eastern literature which was compiled on the order of Alfonso X, King of Castile.

One of Spain's oldest novels is not only considered one of the country's first ever books, but is also viewed by many experts as the world's first 'modern-day' novel. *Don Quixote de la Mancha* by Miguel de Cervantes, was one of the first novels to include a diversity of points of view and voices and is regarded as one of the most influential works of all time. The first part of *Don Quixote* was published in 1605, with the second part following ten years later. The story is today one of the world's most translated works and is still in print globally. As such, Miguel de Cervantes is widely considered to be Spain's greatest ever writer. Some of Spain's more renowned modern writers include Javier Marías, Carlos Ruiz Zafón and the late Manuel Vázquez Montalbán all of whom have had their novels translated into numerous languages, including English. Five Spanish writers have been awarded the Nobel Prize for Literature: Jose Echegaray (1904), Jacinto Benavente (1922), Juan Ramon Jimenez (1956), Vicente Aleixandre (1977) and most recently Camilo Jose Cela (1989).

## Politics

Spain's Political system has followed the ideologies of the Spanish Constitution since it was introduced in 1978. In addition to a monarchy, Spain is governed nationally by Parliament – although each of the 17 autonomous regions also has its own president, government (*gobierno* or *junta*), administration and supreme court. This is designed to give each region more responsibility for matters such as economic development. On a national level, Parliament is made up of two chambers – the Congress of Deputies (*Congreso de los Diputados*) and the Senate (*senado*). The Congress consists of 350 members representing Spain's 50 provinces and the North African enclaves of Ceuta and Melilla. Each province is an electoral constituency, with the number of deputies depending on its population. Elections are held every four years to elect members of Congress. A proportional representation system is used for these elections. The Senate, meanwhile, has 259 members, directly elected by a first-past-the-post system. Each province provides four members while there are additional members in the Balearic and Canary Islands. The 17 autonomous regions also elect one senator each and an additional member for every million inhabitants. The Senate has the power to amend or veto legislation initiated by Congress. British citizens who are officially classed as resident in Spain are entitled to vote in local Spanish elections as well as

European parliamentary elections. Only Spanish citizens may vote in general elections.

## Language

While traditional Spanish is spoken and understood throughout Spain, there are several different dialects and regional languages which also exist in the country – and quite often tend to be used ahead of Spanish. The most noticeable examples of this are found in Catalonia, where over 4.1 million people still use Catalan as their native language, and in the Basque Country. Unlike all other Western European languages, Basque is not part of the Indo-European family and is unrelated to any other known language. Basque is spoken either side of the Western Pyrenees: in Spain in the autonomous communities of Euskadi and Navarra, and in the Pyrénées Atlantiques in France. There are approximately 750,000 Basque speakers in Spain and France, and the number is currently on the rise – especially in Spain where many Basque people are fiercely independent.

Those who don't speak Spanish will find English to be fairly widely spoken, especially in the large cities and the more popular tourist/expat areas. However, in more rural regions this may not be the case so you should not move to Spain expecting everyone to understand you simply by speaking slightly slower and putting an 'o' at the end every word. Spanish people appreciate anyone who takes the time to attempt to learn the language.

## Lifestyle

There are three main lifestyle factors which have propelled British interest in Spain: sun, sea and sand (*sangria* comes a close fourth). There is little doubt that the high majority of expats who move to Spain do so to take advantage of the country's warm-year round climate, more relaxed way of life and the associated lifestyle benefits that a combination of these two factors bring. Spain's well publicised economic problems of the past few years mean that very few expats are likely to move to the country in pursuit of financial betterment.

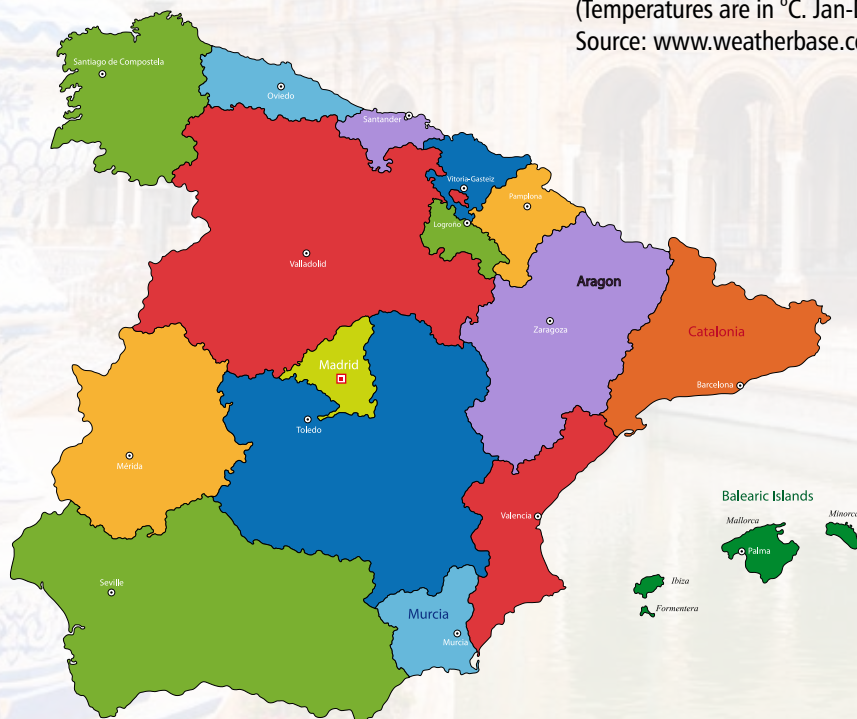
The pace of life in much of Spain is far slower than what those coming from the UK will be used to. *Siestas* are still a way of life throughout large parts of the country, with businesses and schools in most areas closing down for a couple of hours in the afternoon to allow people to rest during the hottest parts of the day (this is becoming less common, especially in larger cities of Madrid and Barcelona). However, this slower pace of life can take some adjusting to. Small jobs that you may have expected to have done in a day in the UK, can take far longer to complete in Spain, while *Siesta's* also mean that working and school days tend to finish later than what us Brits are used to.



## 10 AVERAGE TEMPERATURES

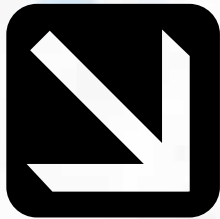


	January	February	March	April	May	June	July	August	September	October	November	December
Malaga	12	13	14	16	19	22	25	25	23	19	15	13
Benidorm	12	12	14	15	18	22	24	25	24	19	16	13
Lloret de Mar	7	8	10	12	16	20	23	23	20	15	10	8
Murcia	11	12	13	15	18	21	24	25	23	19	15	12
Almeria	13	13	15	16	19	23	26	26	24	20	16	13
Huelva	11	12	15	16	19	22	25	25	23	19	14	12
Madrid	5	7	10	12	16	21	24	24	20	14	9	6
Barcelona	9	10	11	13	16	20	23	23	21	17	13	10





## 11 MOVING YOUR GOODS TO SPAIN



Whether you're moving to Spain in search of a sunnier climate or you've made a career move, it is essential that you send your belongings safely and securely onto your new destination.

Having a reliable international removals firm on board is one way to avoid any mishaps along the way. Give yourself plenty of time to research companies that offer the service you require and gather quotes. Whilst many may offer a similar service, or indeed cheaper quotes, it's worth doing your research and choosing international removal companies that are governed by an array of official bodies, which make their service adhere to strict rules and regulations.

You should always look out for the following accreditations before making your final decision:

- FAIM Accreditation, which is 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.

Choosing the right removals company can take some of the steam (and stress) out of the move. Once you have decided which company is going to take care of your move they should take you through each step of the process. If you have moved house before, then much will be familiar – you will be working towards a date, deciding whether to have someone pack for you, or whether you will be doing it all yourself. Reputable companies will assign you a move coordinator who will advise you on the process and dates and timings.

As the moving date moves closer you'll be kept informed of what's happening and when. If you've decided to pack your own belongings, you'll be given professional boxes, material and cartons in which to do this. Remember to give yourself plenty of time to pack up. It's easy to underestimate what you've got to do. If professional packers are completing the process, you'll be given a moving date and they will arrive and make sure everything is safely packed away. They'll give you an inventory of what has gone onto the lorry.

Providing you are an EU member, you will need the following documents to move your belongings to Spain:

- Passport
- Certificate of residency confirming they have been working and living for more than 12 months in the current 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)

Check with your international removals firm for exactly what you need to provide.

When shipping your personal belongings to Spain, the transit time between removal in the UK and arrival at your new home will be approximately three to seven days for dedicated loads and one to three weeks for part load shipments.

Information supplied by Lloyd Gofton of PSS Removals. If you want to find out more about what you should expect when moving belongings to Spain, visit: [www.pssremovals.com](http://www.pssremovals.com)



## 12 PROPERTY

### The market

Spain's property market crumbled at the height of the financial crisis, sending property prices spiralling. But after years of the market being depressed, it's starting to pick up, with Knight Frank reporting a rise of 1.2% in Spanish property prices from the third quarter of 2014 to the third quarter of 2015, and Eurostat, the statistical office of the European Union, indicating that they increased by 4.5% over the comparable period.

Meanwhile, market research agency Standard & Poor's, expects house prices to rise by 2.5% over the next year, thanks to ultra-low interest rates, and this is leading to renewed optimism among potential buyers.

Combine this with the stronger pound, and you can see why buyers are returning in their droves. With buyers' budgets stretching that much further, a property in Spain could seem even more tempting, especially when you compare the cost with overheated parts of the UK market. The British are still the biggest group of foreign buyers but they no longer dominate as they did in the boom, according to Spanish Property Insight. The market today is much more diversified, which is positive news for Spain.

The growing presence of US, Russian and Chinese buyers is a sign that the Golden Investment Visa initiative, which was introduced in September 2013 and offers residency permits to non-EU nationals in return for an investment of €500,000 or more in Spanish property, may be starting to have an effect.

### Basic mortgage facts

**Max 65% loan to value**

**Max term 30 years**

**€50,000 minimum loan**

**Rates from 2.5%**

### Obtaining finance

Mortgage availability is generally good, despite the recent doom and gloom, and financial institutions still have a healthy appetite for lending, with maximum loan to values still around 65% to 70%, although smaller deposits are sometimes possible in areas where house prices are more resilient, such as the Balearics, the Canary Islands, Madrid and Barcelona.

Rates are from 2.5% for a variable deal and 2.99% for a 20 year fixed-rate deal. Interest-only deals are rare, so most mortgages are on a repayment basis, and most lenders will provide a range of fixed or variable interest rates. The maximum term of any mortgage is 35 years, but this varies depending on the type of loan.

Obtaining an 'approval in principle' is recommended. This costs nothing, but will tell you up front about how much you can borrow, and therefore what price range you can realistically consider before committing to anything. It will also prove to vendors that you're serious about buying.

Information supplied by Conti Financial Services:  
[www.mortgagesoverseas.com](http://www.mortgagesoverseas.com)



### Best buy mortgage rates for property in Spain

Interest rate	Product type	Max LTV	Repayment Method	Minimum Loan
2.50%	Variable	70%	Repayment	€100,000
2.65%	Variable	60%	Repayment	€100,000
2.99%	Fixed – 20 years	60%	Repayment	€100,000
3.10%	Fixed – 25 years	70%	Repayment	€100,000

**Source:** Conti. Rates correct as at 4/3/16. All product specifications will depend on individual circumstances. The table shows a small selection of the deals currently available and should be used as a guide.



**Location:** Orba, Alicante, Costa Blanca

**Number of bedrooms:** 2

**Features:** Outdoor swimming pool, shower room, garden area featuring sun terrace, 80 square metres of living space.

**Price:** 179,000 Euros

**For more info:**  
[www.homeespana.co.uk](http://www.homeespana.co.uk)



**Location:** Cartagena, Murcia, Costa Calida

**Number of bedrooms:** 3

**Features:** Recently renovated, sea and mountain views, 67 square metres of living space, good-sized front terrace, small back patio.

**Price:** 100,000 Euros

**For more info:**  
[www.luzdelsol.net](http://www.luzdelsol.net)



**Location:** Bealmadena, Malaga, Costa del Sol

**Number of bedrooms:** 2

**Features:** Outside pool, close to local shops and beach, sea views, porch for one car, 15-minute drive from Malaga airport, in need of some renovating.

**Price:** 215,000 Euros

**For more info:**  
[www.costadelsol-properties.co.uk](http://www.costadelsol-properties.co.uk)



## 14 CASE STUDY - CHARLES AND TRACY KITCHING



Name

**Charles (65) and  
Tracy (50) Kitching  
(and Tiger-Lily Babycat)**

Originally from

**Polegate, East Sussex**

Moved to:

**Alhaurin-El-Grande,  
Costa del Sol**

When

**Autumn 2015**

**In life, whenever there is a big decision to make, many of us will go through the same process to reach our resolution. We will grab a piece of paper, draw a line down the centre of it, then on one side list all the positive points of taking a certain step, and on the other the negatives.**

It is undoubtedly what many people will do before deciding on whether or not they should relocate to another country. The reasons why you should emigrate go on one side. The reasons why you shouldn't go on the other.

However, Charles Kitching has a piece of advice for any of you planning on taking this approach. Forget about the negatives! "Instead of looking at why you shouldn't emigrate, look at why you should," he explains. "We did and it became a no-brainer!"

Charles, along with his wife Tracy and their cat, Tiger-Lily Babycat, moved to Spain in the autumn of 2015, and settled in Alhaurin-El-Grande – a town located in the province of Malaga in southern Spain. Although they have only been living in the country a short while, both confess that such is the ease with which they have settled into their new life that it feels like they have been there for "ages".

"We knew this area of Spain well through holidays over 15 years," admits Charles, before pointing out that these visits had helped them hone their linguistic skills. "We had a better-than-tourist knowledge of Spanish and were (and still are) using Rosetta Stone to enhance our knowledge."

They also say that plenty of research prior to moving (including watching *A Place in the Sun*) and choosing good companies to aid with their relocation – PSS for moving their belongings and Transfur for shipping their much beloved feline companion – also assisted them with a smooth transition to Spain.

There was a combination of factors that ultimately led the couple to first consider a life away from the UK.

"We were attracted by the lifestyle and associated health benefits – the sun, blue sky, warmth – of Spain," Charles continues. "Then there was the English weather and associated detrimental health factors like seasonal affective disorder (it does exist!), and mild arthritis."

To this list, Tracy adds a further health-based reason. "For me the health issues include Asthma which has been particularly severe the past three UK winters," she explains. "This has included admission to Hospital and periods off work."

Indeed, it is the laid-back Spanish lifestyle, and pleasant climate that both Charles and Tracy highlight as being the best things about their new life in Spain.

And the worst?

"We do miss valued family and friends," admits Charles. "Although SKYPE and ease of flights to and from the UK minimise this. I also miss live Cricket (Sky helps here), live Theatre, and one particular restaurant from the UK!"

There has also been one unexpected downside to their new life. "Not having central heating and carpets in winter," laughs Charles. "Air-conditioning is great, but cold tiles are a surprise, especially in the middle of the night/early morning!"

In all though, neither Charles nor Tracy have any major gripes concerning their new Iberian lifestyle. So, aside from the aforementioned advice, do the couple have any other tips to help newcomers make the most of their life in Spain?

"Approach it [relocating] as a project and do your research!" answers Charles. "Living here really is a no brainer."



emigrate<sup>2</sup>