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FREE / GRATIS

INDALO

Property

& SERVICES GUIDE

GUIA DE

Propiedades

Y SERVICIOS

Welcome

Welcome to the Easter Edition of Indalo Property & Services Magazine!

Spring is in full bloom, and with it comes a season of renewal, fresh opportunities, and brighter days. The Easter break brings holidaymakers to the area and gives families time to spend together. It's also a perfect moment to refresh your home, explore investment opportunities, or enhance your property's potential.

Whether you're looking to buy, sell, renovate, or simply enjoy the beauty of the season, we have something for you.

From all of us at Indalo Property & Services Magazine, we wish you a joyful Easter and a prosperous season ahead!

Happy reading!

Nick & Maddy

Editors, Indalo Property Guide

Bienvenido

Bienvenido a la edición de Semana Santa de la revista Indalo guía de propiedades y servicios.

La primavera está en pleno esplendor y, con ella, llega una temporada de renovación, nuevas oportunidades y días más brillantes. Las vacaciones de Pascua atraen a visitantes a la zona y brindan a las familias la oportunidad de compartir momentos juntos. También es el momento perfecto para renovar tu hogar, explorar oportunidades de inversión o potenciar el valor de tu propiedad.

Ya sea que estés buscando comprar, vender, renovar o simplemente disfrutar de la belleza de la temporada, tenemos algo para ti.

De parte de todo el equipo de Indalo guía de propiedades y servicios, te deseamos una feliz Pascua y una temporada llena de éxito y prosperidad.

¡Feliz lectura!

Nick & Maddy

Editores- Guía Inmobiliaria Indalo

15/04/2025 - 14/05/2025 

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SPAIN'S HOUSING SHORTAGE: WHY HOME SUPPLY IS SHRINKING AND PRICES ARE SOARING

The supply of homes for sale in Spain is declining, with a 15% year-on-year drop in the final quarter of 2024—fueling fierce competition and soaring prices. What's behind the crunch, and what does it mean for buyers?



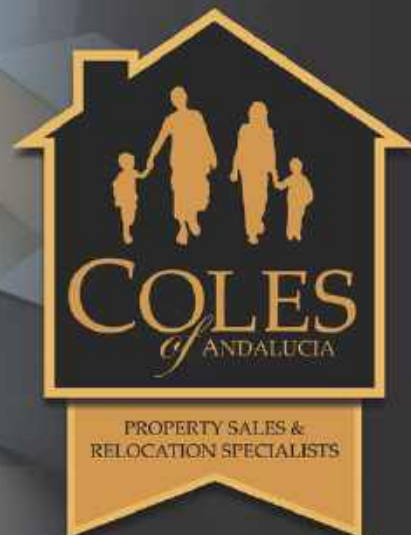
The Spanish housing market has taken a notable turn for the worse, with the final quarter of 2024 marking a dramatic 15% year-on-year drop in the supply of homes for sale. This decline, reported by the property portal Idealista, is the steepest on record since the company began tracking housing stock. The shortage of available properties is expected to fuel further price pressures in an already competitive market, particularly as buyer demand shows no sign of waning.

Key findings: A nationwide crunch

The housing supply decline is widespread, affecting almost every major city and region across Spain. Girona stands alone as the only major city to buck the trend, with a modest 5% increase in housing supply. In contrast, cities like Zaragoza, A Coruña, and Oviedo have seen their available housing stock plummet by a staggering 38-40%. Even Spain's largest



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ARBOLEAS

Ref: ARB3VHU23 3 2



A stunning 3 bedroom, 2 bathroom detached villa with a private 10x5m pool, roof terrace and off-road parking. The property features a covered porch, outdoor kitchen/BBQ, solar panels, security grilles, and fruit trees in the gardens.

PRICE €315.000

GOÑAR

Ref: HUE3CG02 3 2



This modern 3 bedroom cortijo has a private pool on a 1400m² plot. Located in a small hamlet of Huércal-Overa, the property features a spacious open plan living area, 3 bedrooms, 2 bathrooms, and a solar power system.

PRICE €195.000

TURRE

Ref: TUR3T49 3 2



Spacious townhouse with fantastic roof terrace, 3 bedrooms, 2 bathrooms, with a mix of modern & traditional styles, close to town square, parking space and garage, open plan lounge/kitchen/diner, marble stairs lead to bedrooms and modern shower room.

PRICE €144.950

cities, Madrid and Barcelona, have not been spared, experiencing reductions of 29% and 23%, respectively. San Sebastian, while not as severely affected, still reported an 8% decline, making it the least impacted of the major markets. However, eleven provincial capitals—such as A Coruña, Oviedo, and Tarragona—have hit historic lows in housing availability, highlighting the scale of the shortage. On a provincial level, Zaragoza has witnessed a 36% drop in supply, with Madrid following closely at 28%. Notably, Cáceres was the only province to show an increase, albeit a slight 1%, while Alicante and Jaén recorded the smallest decreases at 3% each.

What's driving the supply shortage?

Idealista attributes the sharp decline in housing stock to a surge in buyer activity during the second half of 2024. This “rally” has depleted available inventory at record levels, leaving many markets struggling to keep up with demand. With low interest rates creating a favourable borrowing environment, the demand side remains robust, putting even more pressure on the limited supply. Compounding this issue is the slow pace of new housing development. Even in high-demand areas, increasing housing stock is a challenge that cannot be addressed overnight. As a result, the imbalance between supply and demand is expected to persist into 2025 and beyond, driving prices higher and intensifying competition among buyers.

Resulting implications for buyers and the market

The current supply crunch comes with several important consequences: Rising house prices, tougher times for first time buyers and regional disparities. There is call for action to the government. Policy measures and private-sector initiatives aimed at accelerating new builds and unlocking dormant housing stock could help alleviate price pressures.



FEATURED PROPERTIES

MOJÁCAR



Frontline beach house in sought after Palmeral area of Mojácar. Property includes a detached house with living-dining room, kitchen, bathroom, 3 bedrooms, and interior patio. Private roof solarium with sea views and potential for a second floor. Separate annex with rental potential

REF. 1562

€310.000

MOJÁCAR



Country house for sale in need of reform on a 2,000m2 plot of land. Features two tarmac entrances, a well, irrigation water, animal pens, orchard with fruit trees. Interior includes a patio, kitchen, pantry, living room, 2 bedrooms, bathroom. Stunning mountain views, walking distance to bars. Price is negotiable.

REF. 1573

€85.000

MOJÁCAR



Stunning 2 bedroom, 2 bathroom apartment with breathtaking views. Located in Puerta Marina, just a 5 minute walk to the beach and close to the Macenas golf club. Features open style kitchen, outdoor living space, communal pool, and private garage. Ideal for a sunny winter holiday home or summer rental income.

REF. 1577

€175.000

MOJÁCAR



This beautifully renovated villa offers 4 bedrooms, 2 bathrooms, stunning sea views, and a prime location near Rumina beach. With 300m2 plot, it features an open-concept kitchen, modern bathrooms, terrace, solarium, front garden with pergola and plunge pool. Ideal for those seeking stylish comfort near the beach.

REF. 1559

€439.950

VILLARICOS



Unique opportunity to acquire a 3 bedroom house with a private solarium just 50m from the beach and marina. The property features a bright living-dining area, fully fitted kitchen, guest bathroom, central bathroom with walk-in shower. Private roof solarium with sea view, sold fully furnished with A/C, off-street parking.

REF. 1575

€135.000

MOJÁCAR



Spacious park home with site fees of only €350 per month. Prime location with communal pools, supermarket, and 10-minute walk to the beach. Fully furnished with open plan living, double and twin bedrooms. Ideal for holidays or permanent stay, with al-fresco dining deck. Land is rented from site owner and not included.

REF. 1576

€35.000



ESCASEZ DE VIVIENDAS EN ESPAÑA: POR QUÉ DISMINUYE LA OFERTA Y SUBEN LOS PRECIOS

La oferta de viviendas en venta en España está disminuyendo, con una caída interanual del 15% en el último trimestre de 2024, lo que ha impulsado una feroz competencia y un alza de precios. ¿Qué hay detrás de esta crisis y qué implicaciones tiene para los compradores?



El mercado inmobiliario español ha empeorado notablemente, con una drástica caída interanual del 15% en la oferta de viviendas en venta en el último trimestre de 2024. Esta caída, según el portal inmobiliario Idealista, es la más pronunciada registrada desde que la compañía comenzó a monitorizar el stock de viviendas. Se espera que la escasez de propiedades disponibles aumente la presión sobre los precios en un mercado ya de por sí competitivo, sobre todo porque la demanda de los compradores no muestra signos de disminuir.

Conclusiones clave: Una crisis a nivel nacional

La caída de la oferta de vivienda es generalizada y afecta a casi todas las grandes ciudades y regiones de España. Girona es la única gran ciudad que se opone a la tendencia, con un modesto aumento del 5% en la oferta de viviendas. En contraste, ciudades como Zaragoza, A Coruña y Oviedo han visto su stock de vivienda disponible desplomarse



un asombroso 38-40%. Incluso las ciudades más grandes de España, Madrid y Barcelona, no se han librado del problema, experimentando reducciones del 29% y el 23%, respectivamente. San Sebastián, aunque no tan gravemente afectada, registró un descenso del 8%, lo que la convierte en la menos afectada de los principales mercados. Sin embargo, once capitales de provincia, como A Coruña, Oviedo y Tarragona, han alcanzado mínimos históricos en disponibilidad de viviendas, lo que pone de manifiesto la magnitud de la escasez. A nivel provincial, Zaragoza ha experimentado una caída del 36% en la oferta, seguida de cerca por Madrid con un 28%. Cabe destacar que Cáceres fue la única provincia que mostró un aumento, aunque un ligero 1%, mientras que Alicante y Jaén registraron los menores descensos, del 3% cada una.

¿Qué está impulsando la escasez de oferta?

Idealista atribuye la fuerte caída del stock de viviendas a un aumento repentino de la actividad compradora durante el segundo semestre de 2024. Este repunte ha reducido el inventario disponible a niveles récord, lo que ha dejado a muchos mercados con

dificultades para satisfacer la demanda. Con los bajos tipos de interés creando un entorno crediticio favorable, la demanda se mantiene robusta, lo que ejerce aún más presión sobre la limitada oferta. A este problema se suma la lentitud del desarrollo de nuevas viviendas. Incluso en zonas de alta demanda, aumentar el stock de viviendas es un desafío que no se puede resolver de la noche a la mañana. En consecuencia, se prevé que el desequilibrio entre la oferta y la demanda persista hasta 2025 y años posteriores, impulsando el alza de los precios e intensificando la competencia entre los compradores.

Implicaciones resultantes

La actual escasez de oferta tiene varias consecuencias importantes: aumento de los precios de la vivienda, dificultades para quienes compran por primera vez y disparidades regionales. Se insta al gobierno a actuar. Las medidas políticas y las iniciativas del sector privado destinadas a acelerar la construcción de nuevas viviendas y liberar el stock de viviendas inactivo podrían ayudar a aliviar la presión sobre los precios.

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WHO PAYS TAXES ON THE PURCHASE AND SALE OF A PROPERTY?

The purchase and sale of a property generates a series of tax obligations to the Public Treasury (La Hacienda) following the transaction. Based on this, we will examine two possible scenarios in real estate transactions involving foreign individuals or Spanish nationals who are not residents in Spain and detail who is responsible for paying the taxes associated with the operation.

Scenario 1: Buyer is a Foreign National or a Non-Resident Spanish Citizen

If the property is a second-hand home, in Andalucía, the buyer must pay:

- **Transfer Tax** (Impuesto sobre Transmisiones Patrimoniales or ITP), which is currently 7% of the sale price.
- **Personal Income Tax** (Impuesto sobre la Renta de las Personas Físicas, IRPF) in the next income tax declaration if the property is not used as a primary residence.

For newly built properties, the buyer is responsible for:

- **Value Added Tax** (Impuesto sobre el Valor Añadido, IVA), which is 10% for residential properties and their associated garages, and 21% for commercial properties and separate garages.
- **Stamp Duty** (Impuesto sobre Actos Jurídicos Documentados, IAJD), which is currently 1.2% of the sale price.



In both cases, if the seller is a resident in Spain, they must pay the **Municipal Capital Gains Tax** (Plusvalía) within 30 business days after the sale, to the corresponding authority (City Council or Provincial Tax Collection Office).



Scenario 2: Seller is a Foreign National or a Non-Resident Spanish Citizen

As previously mentioned, the buyer - whether Spanish or foreign, resident or non-resident in Spain - must withhold **3% of the sale price** and pay it to the Spanish Tax Agency (Hacienda) on behalf of the non-resident seller. This must be done within one month from the sale date using **Form 211**. The buyer must also provide a copy of Form 211 to the seller.

Additionally, the seller must submit **Form 210** within a maximum period of four months from the sale date to declare any capital gains and deduct the withheld amount. This ensures that the Spanish Tax Agency collects the tax and, if applicable, refunds any excess amount retained by the buyer.

Furthermore, the buyer must pay the **Municipal Capital Gains Tax** (Impuesto sobre el Incremento de Valor de los Terrenos de Naturaleza Urbana) to the local authority where the property is located. According to **Article 106.2 of the Local Finance Law**, when the seller is a non-resident individual, the buyer is considered the substitute taxpayer responsible for settling this tax.

Given the complexity of these transactions, MAR Abogados strongly recommends seeking professional legal and tax advice when buying or selling a property to ensure a smooth and successful process for all parties involved.

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DUE TO INCREASED DEMAND, WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS!

You can find us at at Local 78 on the 2nd Floor of the Commercial Centre, Mojácar Playa.

Mojácar Playa



Ground floor 3 bed, 2 bath apartment with private underground parking. Close to Marina de la Torre golf course and beaches. Includes split system air conditioning and is furnished. Community features communal pool and gardens.

Ref. 2898

170,000€

Mojácar Playa



2 bed, 1 bath top floor apartment in Residential Samay, Mojácar Playa with secure parking and communal amenities. Close to beach, shops, and services. Immaculate property with sea views, suitable for full-time living or holiday rentals. Rare opportunity in sought-after area, must see soon.

Ref. 2907

185,000€

Garrucha



Modern 3 bed, 2 bath ground floor apartment with 2 parking spaces. Spacious and well-maintained property with fitted wardrobes, ducted air conditioning, and communal pool and gardens. Ideal for full-time living or holiday rentals, close to beach and promenade.

Ref. 2906

210,000€

Mojácar Playa



Great opportunity to purchase the freehold of a fully equipped licensed restaurant in Parque Comercial Mojácar. The Roof Terrace has a seating capacity for 60 covers and is operationally ready. The property has a large industrial kitchen, bar area, and 2 toilets.

Ref. 2897

250,000€

Mojácar Playa



Linked villa with 4 bedrooms, 4 bathrooms and private heated pool and sauna on an exclusive 7-villa complex. The property has a roof terrace with stunning sea and mountain views. It is incredibly private and light, with large terraces and parking for two cars.

Ref. 2847

560,000€

Mojácar



Property for sale in Las Alparatas, previously operated as La Capilla restaurant. Includes villa, garage, restaurant, hostel, and garden with views of Mojacar Village. Located in a peaceful hamlet off the road from Garrucha to Turre, offering a tranquil environment to live, work, and relax.

Ref. 2899

750,000€





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DUE TO INCREASED SALES WE DESPERATELY NEED MORE PROPERTIES WITHIN A 45 MINUTE RADIUS OF MOJÁCAR, INCLUDING MOJÁCAR, GARRUCHA, VERA AND TURRE. CONTACT CAROL ON 625 451 433



Mojácar Playa

€149,950

Ref: 2161

On a small urbanisation with closed garden, pool and private parking, located 400m from the beach. Bright ground floor 2 bedroom apartment with east-facing living room and front terrace. American kitchen, good interior layout, and small storage room included.



Mojácar Playa

€215,000

Ref: 2196

This beautiful corner apartment in Spirit of Mojácar has a pool, gardens, covered parking, and storage. This property has had both bathrooms renewed and the kitchen. The boiler is also new. The 2 bedroom, 2 bathroom apartment has a terrace, garden area, and patio.



Mojácar Playa

€245,000

Ref: 2199

This ground floor 2 bedroom apartment in a family-friendly residential area near the beach is bright and spacious, perfect for permanent living or holidays. The large living room opens up to a garden terrace with access to the community pool.



Mojácar Playa

€599,000

Ref: 2170

This south facing villa has 5 bedrooms over 2 floors, with the downstairs serving as an annexe. It has 3 bedrooms and 2 bathrooms downstairs, and 2 bedrooms and 2 bathrooms upstairs. The property also has a private pool, sea views, a garage, and a storage room.



Mojácar Pueblo

€105,000

Ref: 2167

Renovated apartment with 3 spacious bedrooms, a large living room, terrace with sea views, and independent kitchen with pantry. The building has recreation and rest areas, public parking, and is close to amenities and public transportation.



Mojácar Playa

€325,000

Ref: 2119

Luxury duplex in sought-after area with spacious layout, and south facing for natural light. 3 large bedrooms with possibility of extra room for gym, office, or lounge. Terrace with sea views, private pool, and no stairs needed to enjoy the view.

THE PRINCIPLES OF INTERIOR DESIGN

BY VAL BULLER

Originally from Liverpool, Val and her husband decided to follow their dream and now live in a beautiful Spanish Country home surrounded by almond and olive trees in the Sorbas region.

Last month Val gave us her top tips and in this edition, we will learn about the first 3 of the 7 principles of interior design.

1. BALANCE

There are three different types of balance that you can apply depending on your personal preference:

- Symmetrical - Evenly dividing your space into two where each side reflects the other. To visualise this idea, think of a bedroom with bedside tables with identical lamps on either side.
- Asymmetrical - This concept means you replace the mirroring effect of symmetrical, so rather than two identical pieces of furniture you have for instance a couple of chairs and a sofa in your design.
- Radial Balance - Establishing a natural focal point. For example, a fireplace could be your focal point and then you carefully arrange other items in your design facing towards it.

2. UNITY

This is the principle that combines all your design elements to unify your space. You can achieve unity in your design through the materials you choose i.e. furniture, soft furnishings. You create cohesion with a design scheme.

3. RHYTHM

There are endless possibilities with this one, so think carefully about it! Decorative repetition captures the eye, for example the same tapware finishes in your bathroom/s and kitchen. Decide on one consistent finish like copper, brushed gunmetal or black. Another option would be to use the same cabinetry in these rooms. You can add rhythm to your home in many ways.





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NEW LISTING



Vera Playa

Ref: OLV2092

€149,950

This fabulous duplex is located in the popular coastal resort of Vera Playa. This splendid property includes 2 bedrooms, front and rear patios as well as superb communal gardens and swimming pool.

NEW LISTING



Lubrin

Ref: OLV2085

€159,950

This wonderful, detached 2 bedroom country property is in a picturesque valley just 5 minutes from Lubrin. This fabulous property has been finished to a high standard and includes lovely front and rear gardens.

RENTAL POTENTIAL



Los Gallardos

Ref: OLV2020

€420,000

Located just a little over 5 minutes from the popular market town of Los Gallardos, this unique and interesting property boasts 7 bedrooms, 3 bathrooms and sits on a plot of nearly 50,000m2 of land with Olive trees.

LUXURY LIVING



Turre

Ref: OLV1596

€999,500

This wonderful and unique property is in the beautiful Cortijo Grande valley, just 20 minutes from the sea. This fine looking property boasts 10 fabulous bedrooms, incredible sitting room and a superb private swimming pool.

LOS PRINCIPIOS DEL DISEÑO DE INTERIORES

BY VAL BULLER

Originaria de Liverpool, Val y su esposo decidieron seguir su sueño y ahora viven en una hermosa casa de campo en España, rodeada de almendros y olivos en la región de Sorbas.

El mes pasado, Val nos dio sus mejores consejos y ahora aprenderemos sobre los primeros tres de los siete principios del diseño de interiores.

1. Equilibrio

Existen tres tipos diferentes de equilibrio que puedes aplicar según tu preferencia personal:

- Simétrico – Consiste en dividir el espacio en dos partes iguales donde cada lado refleja al otro. Para visualizar esta idea, piensa en un dormitorio con mesitas de noche y lámparas idénticas a ambos lados.
- Asimétrico – En este caso, se sustituye el efecto de espejo del equilibrio simétrico. En lugar de dos piezas idénticas de mobiliario, podrías tener, por ejemplo, un par de sillas y un sofá en tu diseño.

- Equilibrio radial – Se basa en establecer un punto focal natural. Por ejemplo, una chimenea puede ser el punto focal y los demás elementos del diseño se disponen cuidadosamente orientados hacia ella.

2. Unidad

Este principio combina todos los elementos del diseño para unificar el espacio. Puedes lograr unidad a través de los materiales que elijas, como los muebles y los textiles. La clave está en crear cohesión dentro del esquema de diseño.

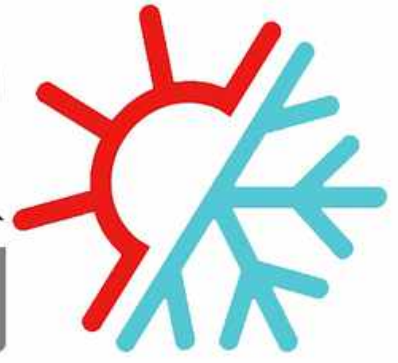
3. Ritmo

Las posibilidades con este principio son infinitas. Se trata de la repetición decorativa que capta la atención visual. Por ejemplo, elegir los mismos acabados en los grifos del baño y la cocina, optando por un material uniforme como cobre, negro mate o acero cepillado. Otra opción sería utilizar el mismo tipo de mobiliario en estas habitaciones. Puedes agregar ritmo a tu hogar de muchas maneras.



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Fantastic detached 6 bedroom, 3 bathroom villa, sleeping up to 12 people in Mojácar Playa. Located in a lovely, peaceful residential neighbourhood with stunning sea, mountain, and pueblo views from various terraces/ solarium and only 5 minutes to the beach and wide range of bars and restaurants.

6 3 Private 273m² REF:VILLA EB

MOJÁCAR PLAYA

€134,950



Bright and spacious 2 bedroom apartment in Terrazas del Golf, Marina de la Torre. Features 1.5 bathrooms with views of the golf course and mountains. Close to the beach, with private parking, storage room, communal padel court, and swimming pool with mountain views.

2 1.5 Communal Private Parking Ref: TG-2.1D

VALLE DEL ESTE

€114,950



Lovely 3 bedroom, 2 bathroom first floor apartment with air conditioning, private parking space, residents' pool and adjacent to Valle Del Este golf course, hotel shops/bars/ restaurants, 5 minutes drive to Vera town and 15 minutes to Vera Playa, Garrucha and Mojácar Playa.

3 2 Communal 78m² REF:VDE/DC

MOJÁCAR PLAYA

€164,950



Beautiful, 3 bedroom, 2 bathroom, air conditioned, ground floor apartment with new kitchen, underground garage, community pool, only 100 metres to beach and beach bars and bus stop for connections to all of Mojácar Playa, Mojácar Pueblo, Garrucha and Vera Vera Playa/Pueblo.

3 2 Communal 128m² REF:MT/BK

MOJÁCAR PLAYA

€599,000



Beautiful south facing villa in Mojácar Playa with stunning sea views, divided over 2 floors. Downstairs with 3 bedrooms and 2 bathrooms and upstairs 2 bedrooms and 2 bathrooms, with its own private pool, garage and basement (on the third floor) which can be utilised as additional accommodation if desired.

5 4 Private 330m² REF:VILLA GH

MOJÁCAR PLAYA

€140,000



Beautiful, modern 2 bedroom, 1.5 bathroom apartment in Terrazas del Golf Urbanization on Marina de la Torre. Offers stunning views of golf course/mountains, close to beach, Garrucha, and Mojácar Old Town. Includes underground parking, storage room, padel court, and swimming pool with mountain views.

2 1.5 Communal Private Parking REF: TG-2.1E

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EASTER: SPANISH CELEBRATIONS DURING HOLY WEEK



In Spain, Easter is one of the most significant events of the year, with the biggest celebrations taking place during Holy Week - **known generally in Spain as Semana Santa**. But what exactly happens during Semana Santa in Spain? Unlike the chocolate eggs and Easter bunnies often associated with the holiday elsewhere, in the villages of Spain, Semana Santa is celebrated with great devotion and tradition. During this week, the streets are filled with solemn processions led by *cofradías* or *hermandades* - religious brotherhoods that organize these events.

The processions are led by *pasos* or *tronos*, which are elaborately decorated floats carrying religious statues depicting scenes from the Passion of Christ and the Virgin Mary. These floats are richly adorned with flowers, candles, and golden details, and they are carried on the shoulders of

costaleros or *portadores*, who move in rhythm with the sound of drums and *sietas*, which are traditional Holy Week chants.

Many villagers make donations to the church, whether in the form of money, flowers, or candles to decorate the floats. Some even donate their hair for the effigies, gift embroidered robes, cloaks, or sponsor the restoration of sacred images as a sign of faith and gratitude.

Each village has its own unique way of celebrating, but everywhere, there is a deep sense of emotion, reverence, and devotion, making Semana Santa a truly unique experience in Spain. This year Semana Santa is celebrated from 13th-20th April, starting on Palm Sunday and ending on Easter Sunday.

- **Palm Sunday (Domingo de Ramos):** This marks the beginning of Holy Week and commemorates Jesus' triumphal entry into Jerusalem. Many churches hold special Masses where palms are blessed and distributed to the faithful.
- **Maundy Thursday (Jueves Santo):** This day commemorates the Last Supper of Jesus with his disciples. It is often marked by religious services, including the Mass of the Lord's Supper, where the ritual of the washing of the feet is reenacted.
- **Good Friday (Viernes Santo):** Good Friday commemorates the crucifixion and death of Jesus Christ. It is a day of solemnity and reflection, with churches holding liturgical services, including the Stations of the Cross and the Veneration of the Cross. In many towns there is a sombre procession through the streets with the drums beating and it can be quite moving to observe.
- **Holy Saturday (Sábado Santo):** This day commemorates the time that Jesus spent in the tomb before his resurrection. It is a day of anticipation and preparation for Easter Sunday, with churches often holding Easter Vigil services after sunset.
- **Easter Sunday (Domingo de Resurrección):** Easter Sunday celebrates the resurrection of Jesus Christ from the dead, signifying victory over sin and death. It is a joyous day of celebration, with churches holding Masses and services to commemorate the resurrection.



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COMMON PITFALLS WHEN BUYING SPANISH PROPERTY – AND HOW TO AVOID THEM

The Spanish property market is a well-trodden path for international buyers, known for its relatively straightforward processes and excellent English-speaking services. However, even in such a buyer-friendly market, there are pitfalls that it pays to be aware of.

In this article, we'll explore the most common challenges people encounter when purchasing property in Spain – and share practical tips to help you navigate the process with confidence.

1. Lack of local market knowledge

The first common pitfall is not fully understanding the local market. If you're not aware of things like local demand and property prices then you're at a disadvantage when negotiating an offer.

It's also vital that you have some idea about potential problems. Different regions and property types may be susceptible to certain issues. For instance, older properties with poor ventilation can suffer from damp in the winter, particularly in humid or rainy regions like the north.

You can easily avoid this pitfall by researching the area thoroughly. Read up on property prices and common regional issues to look out for.

It's also important to work with a reputable estate agent, and you may even want to hire a buyer's agent. Estate agents work for the seller, but a buyer's agent works for you. Their local expertise can be invaluable, although they do charge a fee.

2. Communication challenges

Language barriers and long-distance communication can both add an extra layer of complexity to the process of buying property overseas, and you want things to be as simple as possible. Misunderstandings, delayed responses, inaccurate translations – all these things can create bumps in the road.

That's why it's important to work with English-speaking professionals, or to

hire your own independent translator. Fortunately, the Spanish property market is well-equipped to cater to anglophone buyers.

3. Exchange rate fluctuations

If you're buying Spanish property from overseas, or you need to send money to or from Spain for things like income or property costs, then currency fluctuations can have a big impact on your budget.

Exchange rates are notoriously volatile, with GBP/EUR dropping 2% in the first two weeks of January alone. That's a €4,000 difference on a £200,000 transfer.

Working with a reputable currency specialist, such as Currencies Direct, can help you navigate this volatility – protecting against risks and seizing opportunities.

Currencies Direct offers services such as forward contracts, which allow you to lock in an exchange rate in advance, and automatic rate alerts. They also provide free, personal account management. You get a dedicated currency expert to provide market insights and guide you through your transfers.

4. Overlooking hidden costs

Buying property of course comes with additional costs, but there are some expenses that many people overlook. Banker's drafts and receiving charges are two key costs to consider. Banks tend to charge a 0.5% fee for raising a draft for a property purchase, and they often charge additional fees for processing large transfers. This can add up to thousands of euros.

Other hidden charges include valuation fees if you're getting a Spanish mortgage – typically between €300 and €800 – and additional notary fees. Understanding and budgeting for these costs is a good start, but it's also worth shopping around for valuation fees and asking your notary for a full breakdown of their costs in advance.

You can also entirely avoid the bank fees. Currencies Direct offers a unique payment solution for property transactions called PropertyPay. It's secure, free and refreshingly simple, allowing for direct transfers between buyer and seller.

5. Not considering financial sustainability

The final pitfall once again relates to costs and budgeting. Investing in a property is always a big commitment, so it's important not to overextend or neglect potential future costs.

First of all, make sure you budget thoroughly, including all the possible hidden or unexpected costs. Generally speaking, you may need to set aside 10% to 20% of the purchase price for costs like fees and taxes, and up to 30% for the deposit.

It's also good to have a cushion of around 10% to 15% of the property price to cover unforeseen costs. This way you're prepared for any surprises.

When thinking about long-term finances, consider travel expenses, utilities, taxes, and the inevitable costs of maintenance and repairs at some point in the future. Again, having some cash set aside is a good strategy.

Conclusion

With careful preparation and the right support, you can avoid these common pitfalls and make the process of buying property in Spain even more straightforward. Just make sure you do your research, work with reputable experts, and put together a well-planned budget.

For expert support with currency transfers and secure property payments, get in touch with Currencies Direct today. Their tailored services, including PropertyPay, make transferring funds simple, secure, and cost-effective – so you can focus on making your Spanish property purchase a success.

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Pet Health – Spring Allergies!

At this time of year, not only is spring in the air, but so are plants and trees blooming, and therefore high levels of pollen, insects hatching, and other things that can trigger problems for your pet's health. Given the recent continuous and intense rains in Spain, the levels of allergens in the environment have increased and with it seasonal allergies, which can affect their well-being and quality of life.

Prevention is better than cure!

Spring is not only peak allergy season for humans, but for our pets too. Pollen, dust and other allergens circulate widely and can not only affect us, but also our pets with very similar symptoms such as itching, sneezing and reddening of the skin. To help them, and us, to alleviate the symptoms, it is important to keep the house clean by vacuuming regularly, and changing their bed covers and towels regularly. The same applies to our bed linen and sofa coverings if your pets are allowed on them. If you have a ventilation or air conditioning systems, you should change the filter or install one. As a complementary measure, foods rich in antioxidants can be incorporated into their food to help strengthen their immune system and protect them from allergic reactions.

Here are some tips provided by AniCura Mediterrani Hospital Veterinari on how to reduce the impact of seasonal allergies on pets:

- Avoid going to places especially congested with pollen and areas with freshly cut grass, as well as the first and last hours of the day. In particular, steer clear of pine trees, as this is where processionary caterpillars live, or if you can't avoid them totally, ensure your dog is on a lead and don't allow it to sniff anything.
- After walks, clean your pet's paws so that no pollen remains on them. A great option would be to take frequent baths with fresh or lukewarm water with moisturising, emollient products to improve the skin barrier. They also help to remove pollens that adhere to the coat.
- The use of collars or anti-parasite products is a very effective preventive measure against external parasites such as fleas, which are responsible for one of the most frequent seasonal allergies in our pets.

You should always consult with your vet if your pet has chronic or persistent symptoms, who can prescribe or recommend specific medication/treatment for your pet. Treatments such as antihistamines, special shampoos, dewormers or supplements can alleviate symptoms and improve your pet's quality of life.



Most Common Triggers in Spring

1. Insect sting allergy: Stings from wasps, bees, spiders and especially contact with processionary caterpillars (which can be found from winter to spring) can cause severe allergic reactions in dogs. It is important to remember that not just any caterpillar is dangerous: the ones that go in a line, in procession, are the ones to avoid. Caterpillars have hundreds of thousands of stinging hairs that are like little poisoned darts or arrows. Contact with these hairs, and therefore with the toxin is what generates the allergic reaction, both in people and in dogs, but in the case of dogs it is much more serious. These darts go into the dog's skin or mucous membranes, which are much more exposed (tongue, ears, etc.). It is painful and very dangerous because the area can become necrotic and, if the throat becomes inflamed, it can even be fatal.

2. Environmental allergy: Atopic dermatitis occurs when the dog's immune system overreacts to environmental elements, such as pollen from pollinated trees and plants in the spring. This can exacerbate other allergies, also environmental but not related to the time of year, such as house dust or dust mite allergy.

3. Contact allergy: Direct contact with certain substances can cause lesions on the skin and mucous membranes of dogs. Reactions to plastics or chemicals are common.

4. Parasite allergy: Flea bite allergic dermatitis (FAD) is common in dogs and cats, caused by a reaction to flea saliva.

Common Symptoms

Symptoms of allergies can vary, of course, but some of the most common are listed below. If you have any doubts or if your cat/dog has symptoms that persist or are severe, consult your vet as soon as possible:

- Excessive itching and scratching, especially of the ears, muzzle and paws.
- Constant licking, particularly paws.
- Reddening of the skin: Appearance of inflamed or irritated areas or skin rashes
- Loss of hair: Areas with less hair density or bald patches.
- Digestive problems: Vomiting or diarrhoea.
- Respiratory symptoms: Sneezing, coughing or difficulty breathing.

You can find some remedies online, in particular natural ones, but ensure you have done your research on its efficacy and that your pet is not allergic to any of the ingredients. Prior to purchasing a remedy online, ask your vet for their advice to be on the safe side.

Having recently had my own dog start to suffer from constant licking and biting of her legs, paws and paw pads, I did some research on natural remedies out there, and came across a UK HQ'd company, Comfort Click Ltd, who produce a whole range of natural remedies, vitamins and supplements, for cats and dogs, not only for allergies, but for different areas of pet health. The one I used comes in the form of liquid drops and a spray, is suitable for cats and dogs and its active ingredients are: nettle, ginkgo, bilberry and Huang Qin, so all natural. Whilst I've only just started giving it to her, it seems to have already reduced the licking and biting. Their products are available direct from www.animigo.es or from Amazon España.



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Essential Spanish What do you like?!

By Louise Crawford,
Qualified Language Trainer & Linguist

¡Hola a todos! Here I am again to help those of you who are at the early stages of your Spanish language learning journey, so beginner to improver level. In this edition, we're going to focus on how to express, and ask about, likes and dislikes. Questions, answers and expressions related to this can be used in almost every scenario, and so it's something that you will find very useful if you learn and keep on using them.

Last month, we did the interrogatives or question words, but actually when asking what someone/something likes/dislikes, in many cases, you won't need a question word, as the question will start with a verb, eg do you like or do you prefer. However, if you want to ask what someone likes or which one someone likes/prefers eg 'What do you like doing in your spare time?' or 'Which colour do you prefer?', then you'll need **¿Qué?** (= What) and **¿Cuál?** (= Which).

¡Vamos a empezar! Let's get started!

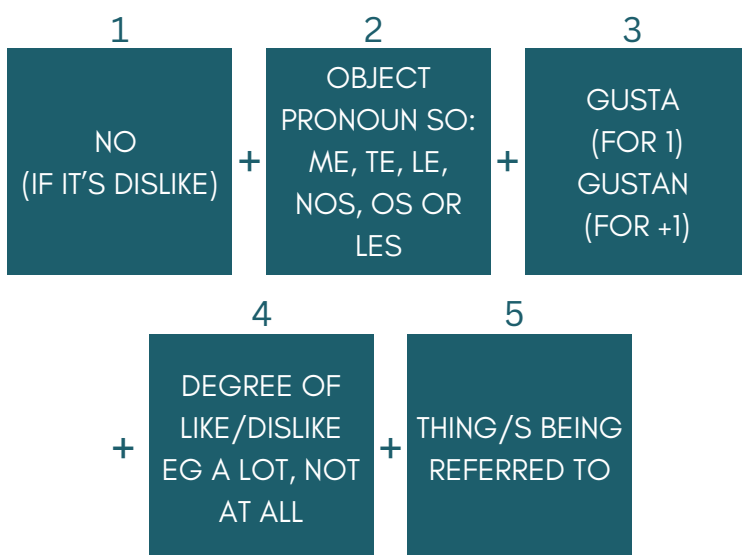
The absolute 'must learn' verb (action word) is **GUSTAR** = to like/please!! To turn it into a negative, ie 'dislike', you just add a 'no' to the sentence. This verb belongs to a group of verbs that work differently to the how most verbs work. If you want to say 'I like + 1 thing' eg cheese, you basically need to construct so that it literally means 'To me pleases the cheese'. Explain this, I hear you ask?!

Explanation:

- The person doing the action is expressed as an object pronoun, which in English are: me, you, him, her, it, us, them. In Spanish, 'to me/me' is 'me'; 'to you/you' is 'te'.
- Then take the verb **'gustar'**, and change it to **'gusta'** if the thing referred to is singular – in this case it's cheese, so yes it's singular. If the thing that is liked is plural, then it would be **'gustan'**
- Then put the object at the end, so 'cheese' = 'el queso'.

The Spanish phrase would therefore be: **Me gusta el queso.**

If you want to say: 'I don't like cheese' then you put 'no' right at the front of the sentence, so 'No me gusta el queso'.



To say you like something 'a lot', you add **'mucho'**. If you don't like something at all, you add **'nada'**.

Example 1: **'Me gusta mucho ese restaurante'** = I like that restaurant a lot'

Example 2: **No me gusta nada la Costa del Sol.** = 'I don't like the Costa del Sol at all'.



me gusta mucho el tenis (me gusta + definite article and noun) or you can say: me gusta mucho jugar al tenis (me gusta + infinitive)	I like tennis a lot I like playing tennis a lot
me encanta (for singular nouns) me encantan (for plural nouns)	I love.....
me gusta (for singular nouns) me gustan (for plural nouns) por ejemplo: me gustan las fresas	I like... I like.... eg I like strawberries
no me gusta.... (for one thing)	I don't like...
no me gusta nada.... no me gustan nada las manzanas	I don't like...at all I don't like apples at all
me gusta/n te gusta/n le gusta/n nos gusta/n os gusta/n les gusta/n	I like (literally = ... pleases me) You like (informal singular) You (formal singular)/He/She/It likes We like You (informal plural) like You (formal plural)/They like

Finally, if you want to ask someone which of two or various things they like most, you could use the verb **'preferir'** (to prefer), which operates just like the usual verb or 'gustar más'. So:

Example 1: **¿Te gusta más el vino tinto o el vino blanco?** = Do you like red or white wine the most?

Example 2 (using preferir): **¿Prefieres el vino tinto o el vino blanco?** It means the same, but all you need to do is use the correct verb form for 'you prefer' and there's no need for a pronoun.

I'd say that you should always go for the easiest option at a basic level, so use **'preferir'** and just change it to the correct verb form.

If using **'gustar'**, remember that if you're talking about a plural (more than one thing), then you'll need to change it to **'gustan'**, so:

Example question: **¿Te gustan más las patatas fritas o las patatas bravas?** = Do you like chips or potatoes with the Spanish spicy sauce?

Example answer: **Me gustan más las patatas bravas.**

In the next edition, we'll delve further into this subject by expressing different verbs for expressing likes and preferences with different verbs and opinions about things and activities, especially in relation to doing things. In the meantime, get out there and **'practica tu español!'**

¡Hasta pronto! (See you soon!)



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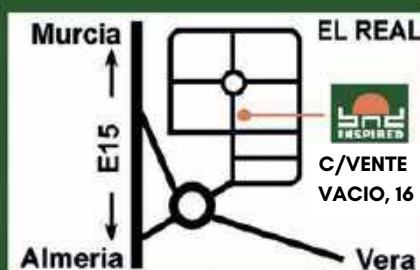
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