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FREE / GRATIS

INDALO

Property

& SERVICES GUIDE

GUIA DE

Propiedades

Y SERVICIOS

Welcome

February is here, bringing fresh insights into the property market, investment opportunities, and lifestyle trends. This month is extra special—it's our owner's birthday! Join us in celebrating with an exciting edition packed with must-read features.

As the evenings are still chilly, why not explore our local cinema feature? Whether you're a fan of the latest blockbusters or hidden gems our little local cinemas are perfect for a winter evening out.

Looking to buy, sell, or renovate? This edition is filled with trusted local businesses ready to help with your property needs. From estate agents to interior designers, you'll find the best in the industry right here.

Stay warm, stay inspired, and enjoy this month's edition of our property magazine—your go-to source for all things real estate and lifestyle.

Happy reading, and happy birthday to Maddy, the owner!

Warmest regards,

Nick & Maddy

Editors, Indalo Property Guide

Bienvenido

¡¡Febrero ha llegado, trayendo nuevas perspectivas sobre el mercado inmobiliario, oportunidades de inversión y tendencias de estilo de vida! Este mes es aún más especial: ¡es el cumpleaños de nuestra propietaria! Únete a la celebración con una edición emocionante llena de artículos imprescindibles.

Ya que todavía hace frío durante las tardes, ¿por qué no explorar nuestra sección de cine local? Ya seas fan de los últimos estrenos o de películas menos conocidas, nuestros pequeños cines locales son el plan perfecto para una noche de invierno.

¿Buscas comprar, vender o renovar? Esta edición está llena de negocios locales de confianza listos para ayudarte con todas tus necesidades inmobiliarias. Desde agentes inmobiliarios hasta diseñadores de interiores, aquí encontrarás a los mejores del sector.

Abrígate, inspírate y disfruta de la edición de este mes de Property Magazine, tu fuente de referencia en bienes raíces y estilo de vida.

¡Feliz lectura y feliz cumpleaños a Maddy, la propietaria!

#Saludos cordiales,

Nick & Maddy

Editores- Guía Inmobiliaria Indalo

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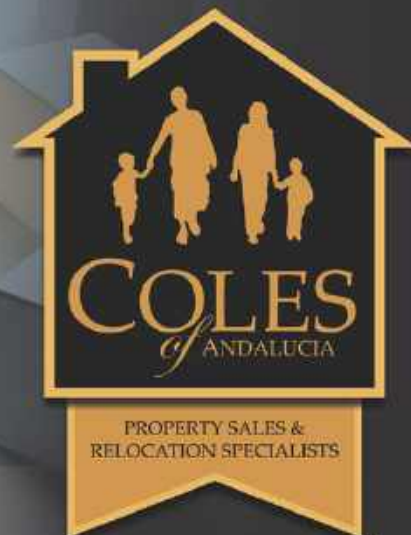


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2 2



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MOJÁCAR



This 3 bedroom, 2 bathroom duplex has stunning sea and mountain views, is close to the beach, shops, and restaurants. It features a sunny terrace, fully equipped kitchen, spacious living area, and communal swimming pool. Other amenities include A/C, off-street parking, and fitted wardrobes.

REF. 1570

€249.000

MOJÁCAR



1 bedroom apartment for sale in Mojácar with stunning sea views, south facing terrace, open style kitchen, modern bathroom, spacious bedroom with fitted wardrobes. Community features large pool and garden area, private parking. Ideal holiday home or rental investment. Close to beach and amenities.

REF. 1560

€140.000

MOJÁCAR



Ground floor 1 bedroom apartment in a gated community near the beach. The property includes a bright living-dining area, modern kitchen, full bathroom, and double bedroom with private patio. The community features a large outdoor pool and children's pool. The apartment is move-in ready and fully furnished.

REF. 1558

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MOJÁCAR



This stunning 4 bedroom, 2 bathroom villa in Mojácar offers sea views and a plunge pool. It features an open-concept kitchen, spacious living areas, and private parking. With private terraces, a solarium, and a convenient location near the beach, this property is perfect for those seeking style and comfort.

REF. 1559

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GARRUCHA



This renovated 2 bedroom house in Garrucha has a private solarium, fireplace, and distant sea views. It features a modern kitchen, full bathroom, and is close to coffee shops and restaurants. Recently updated, it is ideal for permanent living or rental investment.

REF. 1566

€95.000

LOS GALLARDOS



Detached cortijo in Los Gallardos with three bedrooms, one bathroom, and 2000m2 fenced plot. Includes 85m2 private garage and mountain views. Close to beaches and amenities in the area. Key features include fenced plot, three bedrooms, one bathroom, and private garage.

REF. 1555

€180.000

100% TAX ON NON EUROPEAN HOUSE BUYERS - EXPLAINED

Spain has been buzzing with conversations about Prime Minister Pedro Sánchez's announcement, on the 13th of January in a housing conference, to impose higher taxes on property purchases by non-EU nationals. The UK press has sensationalised the news and made it sound as though it is already legislation!

First and foremost, Sánchez's statement is just an announcement. It's an idea—a political proposal that must go through rigorous legal and parliamentary processes before it could ever come into effect. And let's be clear: his party does not have a majority in Congress. His statement is deemed to be more about politics than a housing policy. The road to enacting this proposal is long and uncertain.

Moreover, the details of the announcement are vague. Which taxes are being targeted? How will this affect first-time buyers versus seasoned investors? If there is talk of a prohibition on non-EU property purchases, such a move could face legal challenges on constitutional grounds and potentially violate European Union treaties.

Spain's vibrant coastal communities—Costa del Sol, Costa Blanca, and others—have worked tirelessly to shift from short-term vacation tourism to residential tourism. This means attracting long-term residents: retirees, families, and remote workers who come to Spain not just for holidays but to live, invest, and contribute to local economies.

This model has been a success story. It has bolstered local businesses, real estate markets, and construction industries. It's not just about selling properties; it's about creating communities. To jeopardize this thriving sector based on vague announcements risks undermining decades of hard work by countless Spaniards who depend on residential tourism for their livelihoods.

The narrative that foreign buyers are driving up housing prices and rents is misleading. Of the 26 million properties in Spain, only 27,000 were purchased by non-EU nationals in 2024—a tiny fraction of the market.



The real problem lies in the lack of affordable housing supply in major cities. Addressing this requires strategic urban planning, increased housing stock, and policies that promote sustainable growth—not scare tactics targeting foreign investors.

If you've been dreaming of relocating to Spain, retiring in its beautiful coastal towns, or spending years here before making it your permanent home—don't let this announcement deter you.

Spain's housing policies must strike a balance: addressing affordability while preserving its appeal as a top destination for international investment. Penalizing British, American, or Middle Eastern buyers will not solve the deeper issues in the housing market.

The lack of supply vs demand for property is a key factor in the creation of the property crisis, which in turn has led to a considerable rise in rental rates and house purchase prices, however there are other factors too, such as insufficient housing construction, the lack of land for development, and population growth driven by an increase in immigration.



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BUYING A PROPERTY IN SPAIN: KEY FACTORS TO CONSIDER

The decision to buy a property in Spain is exciting but can also give you a major headache. Many buyers prefer to manage the process from their place of residence and for this, they seek help from local property agents whom they contact online. This way, they organize scheduled visits to the area of interest. It is always advisable to travel to the area where you plan to buy the property to consider all relevant factors.

In other cases, buyers prefer to arrive in Spain and rent a property short term to explore the local area and decide the particular neighbourhood that best suits their needs, and the type of property that is right for them. For this, they may rely on the help of agents, local lawyers, or friends who may live in the area where you have decided to settle.

Our advice in either case is that you thoroughly investigate the area where your dream property is located, considering your medical, social, and cultural needs, your preferences, the type of property you're looking for, etc., because all of this will be critical in the future.

Once you've decided this, it's important to follow a series of steps that will give you security in your project:

Find a Spanish lawyer

It's important that the lawyer is Spanish, local, and registered with their professional association, as this ensures they have professional insurance. Research and check their references on Google. There is a lot of intrusion in this field. With an experienced lawyer, you will always have a guarantee. MAR CONSULTORES ABOGADOS has been advising overseas buyers with their move to Spain for over 25 years.

Granting a power of attorney to the lawyer you choose

If we are your lawyers, this first step is free, and we will prepare the power of attorney in a bilingual format. We will send it to the most affordable notary and organize the signing with a translator. This power of attorney will allow us to handle all further steps on your behalf, making the process so simple that from your home, you will receive all the information moving forward.

Assigning a NIE (Foreigner Identification Number)

Which is necessary for all tax matters. If you have obtained a non-lucrative visa, this step won't be necessary as you will have your residency card.

Opening a non-resident bank account

This is essential for payments related to the purchase and to later set up utilities for the property.

Property search

Generally, clients have already seen some properties they like through agents or online, so they may not need our help unless they want our advice on the area, property location, etc. If you haven't found a property yet, we can also recommend independent agents in the area who can offer you properties.

Signing the reservation agreement for the property

Normally, the property is withdrawn from the market with the signing of this document and the payment of a deposit, usually 3,000 euros, which is paid to the agent.

Technical report on the condition of the property

This report is optional and depends on the age and location of the property. If the property is very old, we recommend having a technician visit and provide a pre-purchase report on its condition.

Due diligence report

This report must be done by an expert lawyer and involves studying and researching the property, including:

- Property registry checks.
- Urban planning research with the municipal council.
- Researching the property's reference value for tax purposes.
- Checking the status of urban planning permits, including construction and occupancy licenses (LPO, AFO, etc.).
- Checking the property tax value (known as catastral value) to ensure.
- Checking for municipal debts (IBI, rubbish fees, etc.).
- Checking the property's utility status (water, electricity, rubbish, etc.)

Private purchase agreement and legal consequences of non-compliance

This is the purchase contract where all terms are established. Upon signing, a 10% payment is made to the seller.

Payment methods and Anti-Money Laundering Law

The lawyer will send you relevant and necessary information to comply with this law. You will need to provide documentation proving the origin of the funds.

Signing the property deed and tax withholdings

This is the big day! The signing of the deed involves paying the remaining price and receiving the keys. From this point on, you are the owner of your new property. It's important to thoroughly prepare and review the deed and handle all legal withholdings to ensure the seller is paid the legally required amounts and debts are settled.

Legal expenses and tax payments

This refers to the pre-settlement that the lawyer must send you, detailing all legal costs and taxes to be paid when acquiring a property in Spain. This typically amounts to 10-12% of the purchase value and includes all taxes, legal fees, and associated costs.

Management and registration of the property deed

This important step involves registering the deed of sale under your name. It's crucial to pay all taxes within the legal deadline to avoid unnecessary penalties or interest.

Utility ownership transfer and opening of bank account

This final step is very helpful for new property owners. You need to contact the various utility companies to activate services if it's a new property or to transfer ownership if it's a second-hand property. These processes can be complicated, as utility companies often require many documents and the procedures are typically online. We make it easy for you – we'll handle it for you.

Applying for a Tourist Licence

This licence is required if you plan to rent out your property for tourism when you're not using it. The process can be stressful since it must be done online. We recommend leaving this task to a professional who can handle the documentation, the application, and obtain your tourist licence easily.

OTHER LEGAL SERVICES AFTER BUYING YOUR PROPERTY:

After purchasing your property or relocating to Spain, other matters may arise that require our attention. You can find more information about these on our website, but here are some of the services that MAR Consultores can assist with:

- Granting a Spanish will or a living will.
- Granting a special or administrative power of attorney.
- Appointing a fiscal representative in Spain to deal with the tax authorities.
- Information on your tax obligations as a non-resident.
- Filing annual tax returns as a resident in Spain.
- Selling your property.
- Taxes on capital gains (CGT).
- Estate planning.
- Planning your inheritance and tax implications.
- Information on potential gifts to your children.
- Advice on obtaining residency (pros and cons).
- Advice on obtaining Spanish nationality.

- Requesting refunds for payments not due.
- Tax exemptions and reductions for individuals over 65.
- What happens with my inheritance.
- Claims for life insurance.
- Claims for inheritance tax.
- Financial advice.

At ABOGADOS MAR CONSULTORES, we have over 25 years' of experience advising and representing foreigners in real estate transactions. We specialize in property law and can assist you whether you're selling your property and need to check and update its status, or if you're planning to buy a property and want to ensure everything is done securely and legally. Contact us. We're experts in property transactions and committed to professional excellence.



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100% DE IMPUESTOS A COMPRADORES DE VIVIENDAS NO EUROPEOS - EXPLICADO

En España se está hablando mucho de la declaración del primer ministro Pedro Sánchez, el 13 de enero en una conferencia de vivienda, de imponer impuestos más altos en la compra de propiedades por parte de ciudadanos de fuera de la UE. ¡La prensa británica ha sensacionalizado la noticia y la ha presentado como si ya fuera una ley!

Primero que nada, la declaración de Sánchez es solo un anuncio. Es una idea, una propuesta política que debe pasar por rigurosos procesos legales y parlamentarios antes de que pueda entrar en vigor. Y seamos claros: su partido no tiene mayoría en el Congreso. Su declaración se considera más un movimiento político que una política de vivienda. El camino para aprobar esta propuesta es largo e incierto.

Además, los detalles del anuncio son vagos. ¿Qué impuestos están en la mira? ¿Cómo afectará esto a los compradores primerizos frente a los inversores experimentados? Si se habla de una prohibición en la compra de



propiedades por parte de ciudadanos de fuera de la UE, tal medida podría enfrentar desafíos legales por razones constitucionales y potencialmente violar los tratados de la Unión Europea.

Las vibrantes comunidades costeras de España—la Costa del Sol, la Costa Blanca y otras—han trabajado arduamente para pasar del turismo vacacional de corto plazo al turismo residencial. Esto significa atraer residentes a largo plazo: jubilados, familias y trabajadores remotos que vienen a España no solo de vacaciones, sino a vivir, invertir y contribuir a las economías locales.





Este modelo ha sido una historia de éxito. Ha fortalecido los negocios locales, los mercados inmobiliarios y la industria de la construcción. No se trata solo de vender propiedades; se trata de crear comunidades. Poner en riesgo este sector próspero basándose en anuncios vagos podría socavar décadas de arduo trabajo de innumerables españoles que dependen del turismo residencial para su sustento.

La narrativa de que los compradores extranjeros están impulsando el aumento de los precios de la vivienda y los alquileres es engañosa. De los 26

millones de propiedades en España, solo 27,000 fueron compradas por ciudadanos de fuera de la UE en 2024: una fracción minúscula del mercado.

El verdadero problema radica en la falta de oferta de viviendas asequibles en las grandes ciudades. Abordar esto requiere una planificación urbana estratégica, un aumento en el stock de viviendas y políticas que promuevan un crecimiento sostenible, no tácticas alarmistas que apunten a los inversores extranjeros.

Las políticas de vivienda en España deben encontrar un equilibrio: abordar la asequibilidad mientras se preserva su atractivo como uno de los principales destinos para la inversión internacional. Penalizar a compradores británicos, estadounidenses o de Oriente Medio no resolverá los problemas más profundos del mercado inmobiliario.

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DÍA DE ANDALUCÍA: CELEBRATING THE SPIRIT OF SOUTHERN SPAIN



Each year on February 28th, the people of Andalucía come together to celebrate their rich history, vibrant culture, and enduring sense of regional identity on Día de Andalucía (Andalusia Day). This holiday commemorates the 1980 referendum in which Andalusians voted for autonomy within Spain, marking a crucial step toward greater self-governance and recognition of their unique cultural heritage. It is both a day of pride and reflection, where the past, present, and future of the region intertwine.

Andalucía, the southernmost region of Spain, is a land of contrasts. From the snowy peaks of the Sierra Nevada to the sun-soaked beaches of the Costa del Sol, the region's natural beauty is as diverse as its history. Andalucía has long been a crossroads of civilizations, shaped by Iberians, Romans, Visigoths, and Moors, each leaving an indelible mark on its architecture, cuisine, and traditions. Día de Andalucía provides an opportunity to celebrate this rich tapestry of influences that makes the region so distinctive.

In towns and villages, the green and white Andalusian flag waves proudly from balconies and public buildings, symbolizing peace and hope. The region's anthem, composed by Blas Infante — considered the “Father of Andalusian Homeland” — is sung with pride, evoking the collective memory of struggles for dignity and recognition. Schools often host special activities, teaching children about the history of their homeland and encouraging them to embrace their identity.

Food plays a central role in the celebrations, as it does in most Andalusian gatherings. The traditional breakfast of bread with oil and sugar. Throughout the day regional dishes are and accompanied by is locally produced wines or sherry. Many communities also organize parades, concerts, and cultural events showcasing the region's vibrant flamenco music and dance — a soulful expression of Andalusian spirit and resilience.

The Andaluz government president, currently Juanma Moreno, gives awards for outstanding achievements



by andaluces in the areas of sport, the arts, music, business and science over the past year. The most prestigious award is that of 'Hijo o Hija predilecta de Andalucía', meaning 'Favourite son/daughter of Andalucía', and which has benefited Andalucía in an extraordinary and exemplary manner'.

Día de Andalucía is not merely a festive occasion but also a reminder of the region's struggles and triumphs. The 1980 referendum came after years of political and social mobilization, as Andalusians sought to assert their rights in a country emerging from the shadow of Franco's dictatorship. The holiday serves as a testament to their determination to achieve equality and preserve their cultural heritage within the broader Spanish state.

As Andalucía looks to the future, Día de Andalucía serves as a beacon of hope and unity. It is a celebration not only of the past but also of the enduring Andalusian spirit — a spirit characterized by warmth, creativity, and resilience. On February 28th, Andalucía invites the world to join in this celebration of diversity, history, and pride, offering a glimpse into the soul of southern Spain.





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Ref. 2859

110,000€

Mojácar Pueblo



A fully refurbished top floor 3 bedroom, 1 bathroom apartment. The property boasts stunning sea and mountain views from the large communal roof terrace. Conveniently located near a bus stop, and local amenities, this is a fantastic apartment with no renovation needed.

Ref. 2742

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Vera Playa



This spacious 4 bedroom, 3.5 bathroom detached villa has mountain views and a private swimming pool. Located near Vera Town and the future new train station, it offers easy access to beaches and golf courses. Additional amenities include air conditioning, and a fully walled plot.

Ref. 2876

435,000€

Mojácar Playa



This spacious, southwest-facing 3 bedroom, 3 bathroom villa boasts a private swimming pool, jacuzzi, BBQ area, and stunning mountain views. Situated in a tranquil cul de sac in the Vista Los Angeles area, the property has a roof terrace with 360° views.

Ref. 2545

475,000€

Vera



This luxurious 5 bedroom, 4 bathroom country mansion in classical Spanish style is surrounded by lush gardens full of organic fruit and vegetables, and offers a private, luxury hideaway just minutes from the beach and the bustling town of Vera.

Ref. 2078

995,000€

Vera



A luxurious family villa built in 2003 to a very high standard. The villa has 5 bedrooms with en-suite bathrooms, a large lounge with high ceilings, a spacious study, a children's playroom, and an attic that can be converted into another bedroom.

Ref. 2664

1.150,000€



LOCAL CINEMAS

WHERE TO WATCH THE LATEST RELEASES

Going to the cinema in winter is the perfect cosy escape from the cold. It's a great way to spend dark, chilly evenings, whether with friends, family, or solo. Watching a movie on the big screen offers an immersive experience that feels even more special during winter months. From holiday films to the latest blockbusters, there's always something for everyone. Plus, it's an ideal indoor activity when the weather outside is too harsh for outdoor plans.

In the Almerían Levante area we have three very good cinemas that also offer the original version with Spanish subtitles (VOSE) film offerings in the towns of Lorca, Águilas, and Huércal-Overa can be an enriching experience for movie lovers looking to enjoy films in their original language at half the price of a visit to the cinema in the UK.

Lorca

In Lorca, the main cinema is **ACEC Almenara**, located in the Almenara Shopping Center. With easy parking and plenty of shops and eateries it makes for a nice day out. There is a varied programme that includes premieres and VOSE films. Each Thursday evening there is a different VOSE. It's recommended to check the updated listings to find out which VOSE films are available and their schedules.

www.acecalmenara.com

Águilas

In Águilas, you will find **Multi Cines El Hornillo** just behind the Águilas Plaza Shopping Centre. Every Monday there is a VOSE from Europe and Tuesday VOSE films from the UK. The best place to check is their Facebook page as they post the weekly schedule.

Huércal-Overa

In Huércal-Overa, the main cinema is **Exhicine Huércal-Overa**, located at Avenida Guillermo Reyna, 25. It has just one screen but it is a convenient option for local residents. This cinema offers a variety of films and has affordable prices, including reduced rates for children under 12 and pensioners, as well as a "Spectator's Day" on Wednesdays with special prices. Again they often have VOSE movies, not of specific days therefore it is best to check their Facebook page: Exhicine Huercal Overa.

www.exhicine.es

Enjoying films in their original version with Spanish subtitles is an excellent way to appreciate the actors' authentic performances and immerse yourself in the story as it was originally conceived if it is not your native language. For those of us practising Spanish, subtitles are a great way to expand your vocabulary. Although VOSE offerings might be limited in these towns, with proper planning and regularly checking the listings, it's possible to enjoy an enriching cinematic experience.



CINES LOCALES

Dónde ver los últimos estrenos

Ir al cine en invierno es la escapada acogedora perfecta para huir del frío. Es una excelente manera de pasar las oscuras y frías noches, ya sea con amigos, en familia o solo. Ver una película en la gran pantalla ofrece una experiencia inmersiva que se siente aún más especial durante los meses de invierno. Desde películas navideñas hasta los últimos estrenos, siempre hay algo para todos. Además, es una actividad ideal en interiores cuando el clima es demasiado duro para planes al aire libre.

En la zona del Levante tenemos tres cines muy buenos que también ofrecen películas en versión original con subtítulos en español (VOSE).

Lorca

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En Águilas, encontrarás **Multi Cines El Hornillo**, justo detrás del Centro Comercial Águilas Plaza. Cada lunes se proyecta una película VOSE de Europa y los martes películas VOSE del Reino Unido. El mejor lugar para consultar la programación es su página de Facebook, donde publican el horario semanal.

Huércal-Overa

En Huércal-Overa, **Exhicine Huércal-Overa**, ubicado en la Avenida Guillermo Reyna, 25, cuenta con una sola sala, pero es una opción muy conveniente para los residentes locales. Este cine ofrece una variedad de películas a precios asequibles, incluyendo tarifas reducidas para niños menores de 12 años, jubilados y pensionistas. Además, los miércoles celebran el "Día del Espectador" con precios especiales. A menudo tienen películas en VOSE, aunque no en días específicos, por lo que es mejor consultar su página de Facebook: Exhicine Huércal Overa.

Disfrutar de películas en su versión original con subtítulos en español es una excelente manera de apreciar las interpretaciones auténticas de los actores y sumergirse en la historia tal como fue concebida originalmente, incluso si no es tu lengua materna. Aunque la oferta de VOSE puede ser limitada en estas localidades, con una buena planificación y consultando regularmente la cartelera, es posible disfrutar de una experiencia cinematográfica muy enriquecedora.

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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.

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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 News

This month, we focus on news, potential legislation and a recently approved government programme in Spain related to our pets. In Spain, one in every three homes have pets, with more than 13 millions cats and dogs registered, so any changes in legislation affect a significant number of people and animals!



Insurance, Tax & Training for Pet Owners – Current Situation

Although the new Animal Welfare & Protection Law (Ley de Protección y Bienestar Animal Ley 7/2023) was published in March 2023 and came into effect in September 2023, the regulation implementing it and clarifying doubts about whether pet owners need to undertake training as part of pet ownership, pay for compulsory pet insurance and determine which breeds are allowed is still up in the air. But if the proposed legislation is approved by regional governments this year as anticipated, then it will have far reaching implications for owners and pets. The overarching aim of the law is to end the scourge of pet abuse, although it is still too early to assess its impact. According to the proposed regulation, people with dogs, among other requirements, must undertake a training course for dog ownership, which will be free of charge and have indefinite validity, although its content is still to be determined.

The same applies to compulsory civil liability insurance, which in future, all pet owners, regardless of the breed of their pet, might have to take out and maintain in force for the lifetime of the animal. It would need to cover possible expenses for injury to third parties and damage to their property. Again it is still to be established and will also be determined by regulation. This measure aims to reinforce the responsibility of pet owners and minimise the legal and economic conflicts that may arise from this type of situation.

Potential insurance costs and coverage options

The price of these policies varies depending on the characteristics of the insurance and the breed of dog. According to Terránea Seguros, the average cost of a basic insurance policy would cost between 18-40€, although for breeds considered dangerous, it would cost a bit more.

Although some home insurance policies already include this cover, the insurance company Unespa suggests opting for

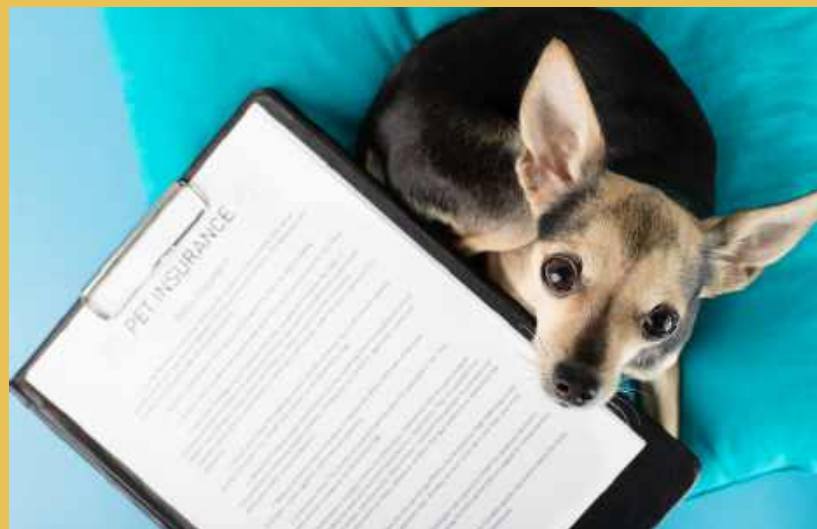
specific insurance policies for pets, which in addition to civil liability, may include additional services such as veterinary assistance, compensation in the event of loss or theft of the animal, and legal representation in court cases related to the pet. These options, although more comprehensive, imply a significantly higher cost that can exceed 300 euros, as explained by veterinary insurance specialist Santévet.

Penalties for non-compliance

Failure to comply with this obligation will be considered a minor infraction, which could result in fines ranging from 500 to 10,000€.

Tax for Pet Owners

Not only could there be insurance costs for pet owners, but additionally the Government is proposing to levy an annual tax which could be around 50-100€/year per pet. This would be in line with current levies in nations such as Germany and appeals to public policy funding for animals. The purpose of the tax is to get pet owners to help maintain public infrastructure such as dog parks and vaccination campaigns. It is also intended to encourage responsible pet ownership and to ensure that those who choose to have an animal to cohabit with are willing to bear the economic consequences.



Mejores Amigos (Best Friends) Programme

The Ministry of Social Rights has recently announced the implementation nationally of the 'Best Friends' Programme, which was initiated in Barcelona in 2016. The programme aims to ensure that pets from low-income families receive basic health care free of charge. According to the Ministry, beneficiaries will be able to access services such as vaccination, identification, sterilisation, worming and, in justified cases, euthanasia and incineration. It will apply to dogs, cats, ferrets and other species which have a positive bond with the owner.

Among those eligible for this assistance are homeless people who live with animals, victims of gender violence with pets that are not sheltered by the Viopet programme, people who live in substandard housing with their animals, elderly people with minimum pensions who have a pet, families in a vulnerable economic situation with pets and people with psychological disorders whose bond with their pet is therapeutic. In many households, animals are not only companions, but also provide essential emotional support. Animal charities have welcomed this initiative as a great step forward in the recognition of animal rights. However, they have also insisted on the need to increase the funds earmarked for this type of aid and to extend it to a greater number of people. To benefit from the Best Friends Programme you must be a user of the Social Services of your local council (municipio or ayuntamiento). Your Social Services professional must make the registration on your behalf through the FAADA website. FAADA stands for Fundación para el Asesoramiento y Acción en Defensa de los Animales (Foundation for Advice and Action in Defence of Animals).

Costs of keeping a dog or cat

According to data from the Royal Canine Society of Spain (RSCE), the annual cost of owning a dog is between 1,000 and 1,400€, whilst for a cat, the annual outlay is around 986€, according to a survey by the Organisation of Consumers and Users (OCU). This total includes both food and veterinary costs, as check-ups, vaccinations and sterilisations tend to be quite expensive. However, a large part of this expense is usually concentrated in the first months of the animal's life, when it is necessary to adapt your home to cater for your pet's needs with the purchase of necessary items and when most visits are made to the vet for vaccinations, microchipping or neutering.

Food is the biggest expense, amounting to 60€ per month for dogs and around 25€ per month for cats. If we look at it in annual terms, the figure is 700-800€ for dogs and 300-400€ for cats. These numbers obviously vary according to the size of the animal, its needs and other factors.

In addition to the cost involved, when deciding to get a pet, owners must make a commitment to its care and assess whether they can afford it. Owning an animal should not be a whim or an initial impulse, and there is no shortage of irresponsible people who soon abandon them.

The penalty for abandoning your pet now can be a fine of between 500 and 50,000€, depending on the seriousness of the situation. Hopefully, this should deter many from carrying out such a selfish and cruel deed!

Fuentes/Sources: www.elconfidencial.com; www.infobae.com; www.andaluciainforma.eldiario.es





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Essential Spanish ¿A qué hora? At what time...?/ ¿Cuánto tiempo....? How long...?

By Louise Crawford,
Qualified Language Trainer & Linguist

¡Hola a todos! This month we continue with our focus on the time, and as you will all have digested the article in the January issue about telling the time, we are now ready to make arrangements and appointments using the time, and ask/understand how long things will take or last. So to recap, the fundamental question for asking the time at which something takes place is:

¿A qué hora + [verb] + [subject]? = At what time...?

For example: At what time does the supermarket open? =
¿A qué hora abre el supermercado?

You could also use the question word 'Cuándo = when, so, for example *¿Cuándo empieza el médico nuevo?*
When does the new doctor start?

Remember that you don't need a word in Spanish to express the 'do' or 'does' auxiliary as you do when asking questions in English. All you need to know is the necessary verb and the correct form. Remember that a 'verb' describes an action eg 'run' or a state of being, eg 'know'. You need to know the correct verb form to use, so in the example question give, the root or infinitive of 'to open' is 'abrir'. The verb form you need for the 'he/she/it' form, in this case the supermarket, is 'abre'.

At beginner level, you need to know some verbs, as they are essential for formulating questions and answers, and be able to use and understand the most common verb forms for the present tense. So when talking about the time at which you do things in a formal context eg shopping, transport, essential services eg the doctor's, dentist's, the hairdresser's etc, some common verbs you'll need are as follows:

1. **llegar = to arrive.**

If you want to ask 'At what time does the first bus for Garrucha arrive?', you need to change the infinitive to 'llega', so *¿A qué hora llega el primer autobús para Garrucha?*

2. **salir = to leave/depart**

3. **abrir = to open**

4. **cerrar = to close**

At what time does the bank close?, the third person verb form is 'cierra'. *¿A qué hora cierra el banco?*

5. **empezar = to start**

6. **terminar = to finish**

7. **tener = to have**

8. **venir = to come**

9. **ir = to go**

10. **poder = to be able to**



There is a multitude of free online resources to help you learn the verb forms, or in grammatical terms, learn to ‘conjugate’ the verbs, but one of the easiest tools to use is the online dictionary wordreference.com. It is so much more than a comprehensive dictionary (it incorporates the much respected Collins dictionary), as it has a conjugator tool. Go to www.wordreference.com then click on ‘Verb conjugators’ in the top blue banner. Most verbs follow a regular pattern, but some of the commonest verbs eg tener, ir, poder are irregular, and you’ll need to learn their irregular forms.

Let’s look at ‘poder’, as this is a highly useful verb that you’ll need in many situations, but it is slightly irregular in its verb forms. Imagine you’re in a doctor’s surgery, and you need to ask when you can get an appointment with the nurse, ‘poder’ would change to ‘puedo’ meaning ‘...can I/I can’: ¿Cuándo puedo tener cita con la enfermera?. The single word ‘puedo’ expresses ‘I can’ in a statement and ‘can I’ in a question, so it’s actually easier to use verbs than in English. The word meaning ‘I’ is ‘yo’, but you don’t generally need to use it, unless it is for emphasis or clarity. So the essential person forms to learn for ‘poder’ are:

Puedo = I can	Podemos = We can
Puedes = You can (informal and when talking to one person)	Pueden = You (formal and plural)
Puede = You can (formal and for one person) and also he/she/it can	Not so necessary at beginner stage is the verb form: Podéis = You (informal and plural)

Another absolutely essential verb to learn is ‘ir’ = to go, as it is highly irregular in its verb forms. So, you might need to ask when someone is going to do something, eg ‘When are you going to contact me?’, for example in the doctor’s and you’re awaiting information. As it’s a formal context, you need to use the formal singular form, which is ‘va’, so the question would be: ¿Cuándo va a ponerse en contacto conmigo?

The verb forms for ir are:

Voy = I go/I am going
(used a lot for future as well as present actions)

Vas = You go/are going
(informal and when talking to one person)

Va = You go/are going
(formal and for one person) and also he/she/it is going

Vamos = We can

Van = You (formal and plural)



¿Cuánto tiempo + [verb] + [subject]? = How long...?

For example: How long does it take to get to Almería from here? = ¿Cuánto tiempo se tarda en llegar a Almería desde aquí?

Talking of time, at some point you will need to ask how long something lasts or takes. The two essential verbs are 'durar' = to last and 'tardar' to take (as in time).

¿Cuánto tiempo...? literally means, 'How much time'. You'll probably already be familiar with asking ¿Cuánto es? when shopping, meaning 'How much is it?' So 'Cuánto' means 'how much', but if you change the ending to agree with the gender and number of the thing you are asking about, it can also mean 'how many', as in 'Cuántas personas...?' (= How many people..?). 'Personas' is feminine and plural, so 'cuánto' must change to match that. A couple of questions you might need to ask/understand/answer in a commercial or services context are:

¿Cuánto tiempo lleva viviendo aquí? = How long have you been living here?

To avoid using a verb, you could just answer with the time period eg Tres años = 3 years

¿Cuánto tiempo se tarda el trabajo? = How long will the job take?

Eg if you have a tradesman doing a job for you.

Make sure you can understand the answer when talking about the amount of time, so you'll need to know the following at the very least:

minutos = minutes

Example: Sólo unos minutos = Just a few minutes. The Spanish often don't like to be precise about how long something will take.

horas = hours

Example: dos horas y media = two and a half hours. The full hours come first, then any words meaning part hours eg a half, a quarter, three quarters or minutes go on the end.

semanas = weeks

Example: Cinco semanas por lo menos = At least 5 weeks.

meses = months

años = years

¡Hasta la próxima!
(See you next time)





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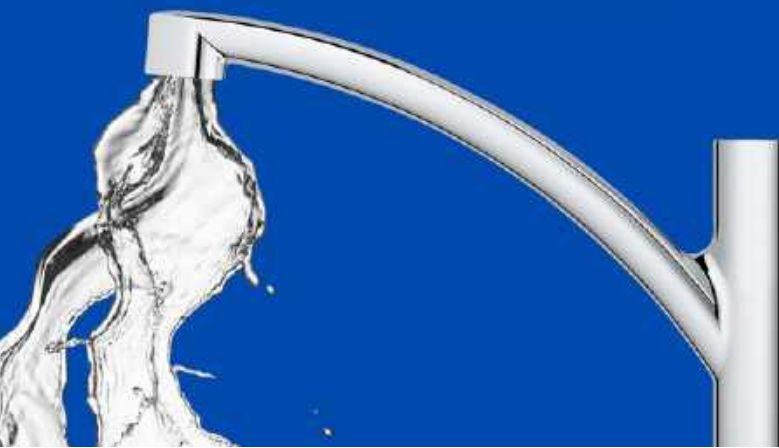
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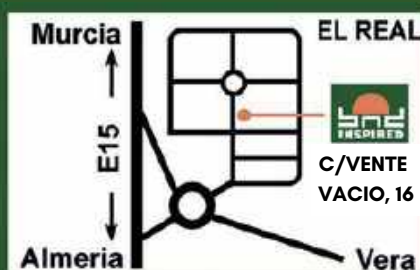
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