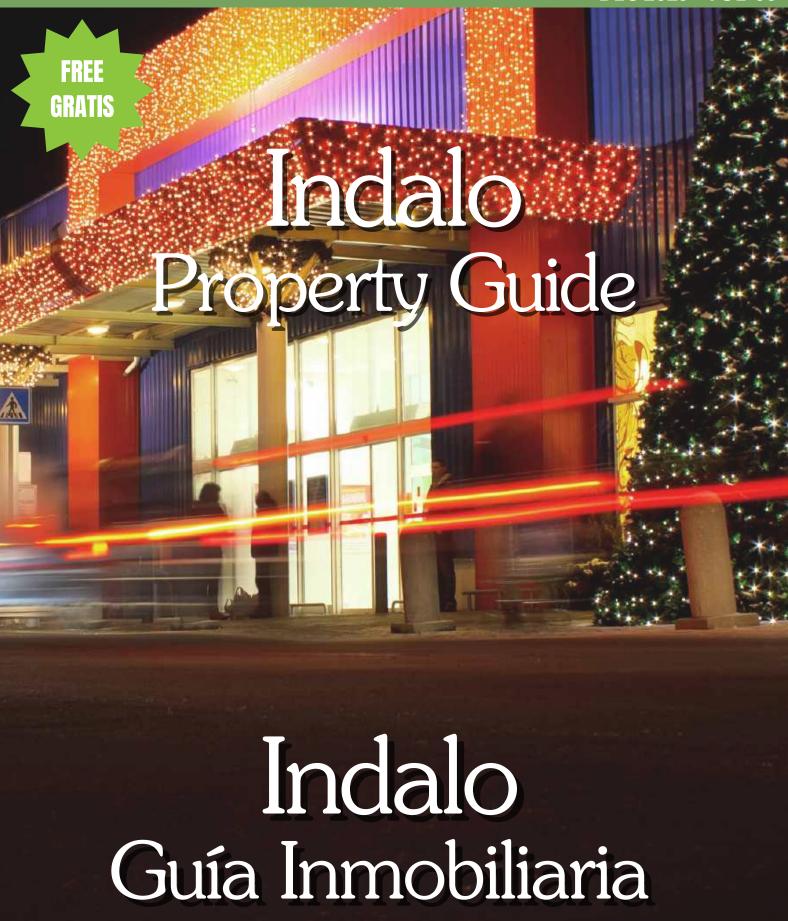
Your guide to local properties Tu guía a propiedades en la zona



Articles, Interviews, Information & Adverts in English & Spanish

BIENVENIDO



¡Bienvenido a la 5ª edición de esta Guía inmobiliaria de Indalo!

Ahora que se acercan las Navidades y el comienzo de un nuevo año, nos gustaría desear a todos nuestros lectores y anunciantes unas felices fiestas y lo mejor para 2024, así como agradeceros vuestro apoyo a nuestra nueva publicación, que va viento en popa.

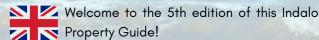
En esta edición, incluimos:

- inmobiliaria Lourdes Martínez con oficinas en Vera Playa y Next House Almería ubicada en Albox, janunciándose por primera vez en nuestra publicación!
- la segunda parte de 'Aprender español'. En la edición anterior, nos centramos en por qué deberías aprenderlo; esta vez se trata de la metodología, es decir, 'cómo' aprenderlo.

- una extensa entrevista con la agencia inmobiliaria familiar Coles of Andalucía, con sede en Turre
- un resumen de los impuestos que gravan la compraventa de viviendas
- una breve reseña sobre los pueblos de Bédar y Zurgena.

Si quier<mark>es que tu empre</mark>sa aparezca en esta Guía, envíanos un correo electrónico a: indaloguide@gmail.com o por WhatsApp 634 365 367.

WELCOME



As we rapidly approach Christmas and the start of a new year, we would like to wish all our readers and advertisers a very healthy & happy festive period, and all the very best of everything for 2024, and thank you all for your support of our new publication, which goes from strength to strength! In this issue, we include:

- estate agents Lourdes Martínez with offices in Vera Playa and Next House Almería located in Albox, advertising for the first time in IPG!
- the second part of 'Learning Spanish'. In the last edition, we focused on why you should learn it; this time it's about the methodology, so 'how' to learn it.

- an extended interview with family run estate agency and Turre based Coles of Andalucía
- a summary of taxes involved in the purchase & sale of residential property
- 'town/pueblo' features on Bédar and Zurgena.

If you want to profile your company in this Guide, please email us on: indaloguide@gmail.com or via WhatsApp 634 365 367.



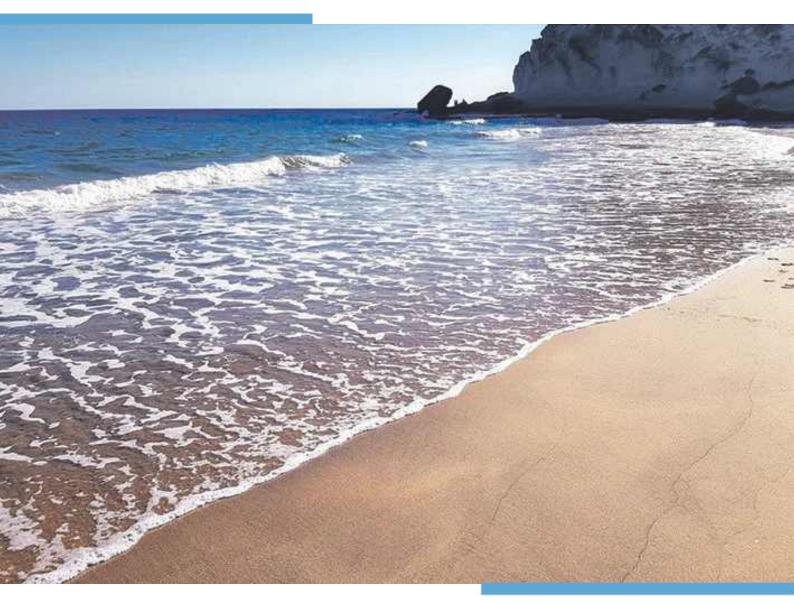




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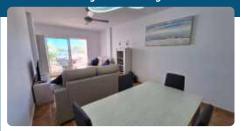
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Mojácar Playa



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Well presented 4 bed 3 bath double
apartments located on the front line
urbanisation of **Lance Nuevo**. Various
terrace areas, sea views, Lift access, private
parking, lots of storage, community pool and
gardens.

Ref. A334

265.000€

Guide to Guide to Guide para Guia para ZURGENA

Zurgena, pintoresca localidad situada en el fértil Valle del

Almanzora y rodeada de impresionantes paisajes naturales con la Sierra de Los Filabres al norte. Su nombre deriva de la palabra árabe "Sujayra", de influencia árabe. Pero la historia de la ciudad se remonta mucho más allá, con descubrimientos arqueológicos que revelan evidencias de asentamientos prehistóricos en Zurgena, lo que indica que los seres humanos habitaron la zona ya en el Neolítico.

Historia de Zurgena

Fue bajo la dominación romana cuando Zurgena floreció, experimentando un importante desarrollo económico y social. La influencia romana aún puede apreciarse hoy en día, con vestigios de villas, puentes y acueductos romanos que salpican el paisaje. El Puente Romano, muy bien conservado, es un testimonio del próspero pasado de la ciudad y de las maravillas de la ingeniería romana.

Zurgena está situada a orillas del río Almanzora, que proporcionó el entorno perfecto para que prosperara la agricultura. A lo largo de los siglos, los habitantes de la ciudad cultivaron productos, como diversos cereales y uvas. Sin embargo, la abundancia del río Almanzora también trajo ocasionales estragos en forma de inundaciones. El río sufre frecuentes crecidas que a veces causan daños considerables. En tiempos recientes se han producido "grandes inundaciones" en 1943 y de nuevo en 1973, ambas causaron pérdidas de vidas humanas y una devastación generalizada.

Qué hacer y celebraciones

Torre del Reloj - En la cima de la colina conocida como Cerro del Castillo, se alza la torre del reloj de 7 metros de altura con su característico tejado de tejas árabes rematado por una veleta y el campanario que alberga las campanas que ahora hacen sonar la hora eléctricamente.

Iglesia Parroquial San Ramón Nonnato -Construida entre 1525 y 1560 sobre los cimientos de una mezquita, es un sorprendente ejemplo de arquitectura mudéjar.

Plaza Mayor - En la encantadora plaza de Zurgena hay bares y cafeterías donde tomar un café o una caña y observar el bullicio diario de esta pequeña y ajetreada ciudad.

La principal fiesta anual de Zurgena se celebra a finales de agosto en honor a su patrón, San Ramón Nonnato. La fiesta dura cuatro días e incluye música y baile, atracciones de feria y puestos de comida.







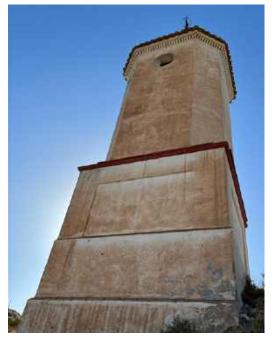


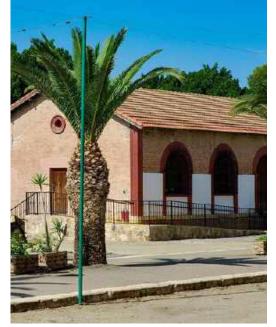
Zurgena, quaint town located the fertile Almazora Valley and surrounded by stunning natural landscapes with the Sierra de Los Filabres mountain range to the north. Its name is derived from the Arabic word "Sujayra," signifying its Moorish influence. But the town's history spans much further with archaeological discoveries revealing evidence prehistoric settlements in Zurgena, indicating that humans inhabited the area as far back as the Neolithic period.

History of Zurgena

It was under Roman rule that Zurgena flourished, experiencing significant economic and social development. The Romans' influence can still be seen today with remnants of Roman villas, bridges, and aqueducts dotting the landscape. The well-preserved Roman bridge, known as the Puente Romano, stands as a testament to the town's prosperous past and the engineering marvels of the Romans.

Zurgena straddles the Almanzora river which provided the perfect environment for agriculture to thrive. Over the centuries, the town's inhabitants cultivated various crops, including olives, cereals, and grapes. However, the Almanzora river's abundance also





brought occasional havoc in the form of floods. The river is subject to frequent floods which sometimes cause considerable damage. In recent times "Great floods" have occurred in 1943 and again in 1973; both caused loss of life and widespread devastation.

Things to do and Celebrations

Torre del Reloj - On the hilltop known as Cerro del Castillo, stands the 7 metre high clock tower with its distinctive Arabic tiled roof topped by a weather vane and the bell housing for the bells that now sound the hour electrically.

Iglesia Parroquial San Ramón Nonnato -Built between 1525 and 1560 on the foundations of a mosque is a striking example of Mudéjar (Arabic) architecture.

Plaza Mayor - In Zurgena's charming square, there are bars and cafes where you can grab a coffee or a caña (small beer) and watch the daily bustle of this busy little town.

Zurgena's main annual fiesta is at the end of August in honour of the patron saint, San Ramón Nonnato. The four day event includes music and dance, fairground rides and food stalls.



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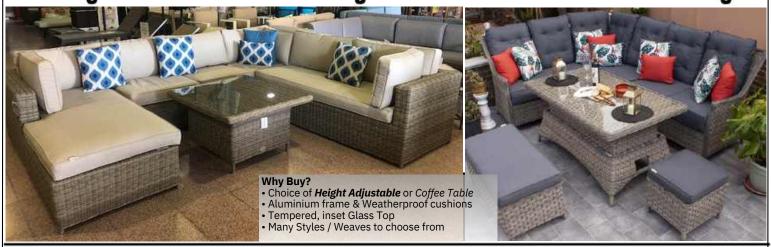
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PRICE €154,950

3 + 2

ARBOLEAS





Ref: ARB5VHU02

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Our interview this month is with Simon Cole from Coles of Andalucia

You've been running your family property business here in the local area since 2006. Tell us a little about how it all started and why you and your family decided that the Costa Almería was where you wanted to be vs the Costa del Sol and the Costa Cálida.

My wife Rachael & I were stuck in the rat race in the Midlands with two young boys, working long hours. I was a construction site manager and Rachael was a mobile hairdresser. basically the proverbial passing ships with no quality of life at all. I wasn't seeing the boys grow up and we felt there had to be more to life than that. We had a love affair with Spain and really wanted to relocate. We were chasing the dream and desperately wanted to make it happen. After a few inspection tours with some of the big names selling off plan property around the Costa Blanca & Costa Calida, we really didn't get a feeling for those areas as it felt too over developed. We wanted a more Spanish lifestyle within a genuine working community. The last trip to the Costa Blanca really confirmed that area wasn't for us but the guy showing us around recommended we take a look at Almeria and Mojácar, as he felt the Almeria area would be more suitable for us. It proved to be fantastic advice and we booked a trip to stay in Mojacar and explored the surrounding areas. We stumbled upon Los Gallardos and the rest is history....



What challenges have you faced since starting up, and how did you overcome them?

Setting up the business was slow, but that was to be expected. I received some solid advice from accountants and local lawyers which really helped. It became very apparent to me that off plan and new build demand was dropping away just before the huge economic crash but the demand for resale property was growing. A gap was appearing in the market for small independent agents offering a wide resale portfolio and the larger inspection tour companies were leaving. Luckily, the business rode out the 2008 crash by offering quality property representing strong value for money. There was still a thriving property market in Spain which allowed us smaller companies to survive. The business has continued to adapt when faced with the other recent challenges, such as Brexit and Covid.

What would you say are the essential ingredients that have brought about your success?

I believe in honesty, transparency, and a warm friendly approach without pressurising buyer or seller. Another important ingredient is the quality of marketing presentation for our properties. The photography, video, 360° virtual tour and comprehensive information supplied to potential buyers are always well-received. Finally, and most importantly for our vendors, we keep selling commissions low and realistic. As many agents are raising their commissions, Coles of Andalucia will not be doing that for the foreseeable future.

Who makes up the team at Coles and who does what?

Keeley manages our office and is a real star. Nothing phases her at all. She deals with a huge workload and her mood never changes. Myself, my son Samuel & Robert all deal with listing and selling property as well as office duties too of course. My wife, Rachael, works part time and is a partner in the business. We are lucky as we are all friends as well as work colleagues. The office environment is always very friendly but competitive too as the salesperson of the year position is always fiercely contested.

What has been your quickest or easiest sale in recent years, and why was it so quick/easy?

That's a tough one to answer as there have been many quick sales over the years. Some properties don't even get listed to our website as we hold a database of clients waiting for the right property. Most recently, we sold a 2 bedroom ground floor apartment in Los Gallardos to Irish buyers who had seen a similar apartment listed on our website and booked a viewing. Unfortunately, the original apartment sold before they had a chance to view it. In the meantime, we were contacted by vendors with a property to sell in the same complex, so we arranged a viewing of this new apartment with the existing clients & they purchased it straight away.

Which areas do you cover principally, and which area or type of property is in particular demand at the moment?

We cover the region of Almeria and over the border into Granada & Murcia offering both coastal & inland properties. This year's sales have seen a variety of different buyers and property types; with clients spending over €500,000 to obtain a golden visa or under €100,000 for a bolthole in the sun. We have had an extremely busy year selling inland villas with private pools, coastal apartments and village properties. This year we have noticed an increase in Belgian & Dutch buyers.

How can prospective sellers help to make their property as saleable as possible?

DDD - De-clutter, de-personalise and deep clean! Prospective buyers want to walk into a property and visualize themselves living in that property. Allow in as much light as is feasibly possible; raise blinds, switch on bedside lamps etc as soft lighting is key. If affordability allows, staging a house with modern furniture and soft furnishings really helps. We have sold virtually identical apartments in Turre with the same outlook and internal sizes for considerably more money because of presentation and furniture. If a buyer can walk in and feel at home, not only is a sale more likely but a furniture deal is also likely.

What advice or tips can you offer to prospective buyers to help make their property search as pain-free as possible?

Research is crucial! Property location is almost as important as the property itself. Many buyers are romanced by a stunning home without thoroughly investigating the location & amenities on offer. If the home doesn't deliver the lifestyle they are looking for, selling up and purchasing elsewhere can be a costly mistake. Explore the different areas first. Stay in a local hotel or B&B and go out and experience the amenities first hand.

Another important point is to fully understand what can and cannot be done with the property before committing to the purchase. The property will either sit on rustic or urban land. Generally, no further development (pool, garage, extension etc.) will be allowed on rustic land. Further development is allowed for properties sitting on urban land, as long as the build capacity has not been exceeded. A reputable lawyer or estate agent can advise on this in greater detail.





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How should I learn Spanish?!!

Written by Louise Crawford

Having been a fully qualified language trainer, taught both English and Spanish as a foreign language, and learnt four foreign languages myself (two to a high level) , I totally appreciate the difficulties of learning a foreign language, but I also know what benefits it brings. In the November edition, the focus was on why you should learn the lingo. In this two-part article, we'll look at methodologies, essentially, how best to learn a foreign language.

Ask yourself a few key questions first!

Your language learning pathway is very individual to you and will be based on your perceived needs, so firstly ask yourself the following and this will help you decide how to learn:

- What do I want to be able to achieve with learning Spanish? The answer might be: I just want to communicate/understand the absolute basics or what I call 'survival Spanish'. That means simple interactions in bars/ restaurants, the market, shops, public transport and maybe arrange appointments in places like the local surgery, the physio and understand the courier when he/she delivers a parcel. Achieving this survival level will still require around 40-80 hours' learning (Level A1 on the Common European Framework grid), depending on whether you have a natural flair for languages or not. Or you might want to go further and be able to have conversations with a view to meeting people and making friends and communicate in more complex situations than those given above. The key is: 'Be realistic' and don't set your goals too high initially, at least until you're a few months into your learning journey.
- How much time and money can I/do I want to invest? Learning a language doesn't happen overnight, and requires patience, effort and dedication from you, whether you're a polyglot and have learnt languages before to a high level, or you've never learnt any language except your mother tongue. So, ask yourself: how much time can I allocate each week to my learning? Be specific about what days/times you would allocate to learning, regardless of whether that's self-study, online learning or face-to-face training. What

financial resources do you have? Your budget will determine to an extent how you learn, so for example, whether you can afford to have online or face-to-face training with a qualified language trainer, or whether you will have to rely mainly on free online resources and just buy the odd subscription to access e-learning materials, a course book, or attend group exchange sessions. Typical costs locally for face-to-face sessions with a fully qualified, experienced language trainer are: 10€-16€/hour per person in groups of 2-4 learners, and 15-25€/hour on a 1-1 basis. For larger group learning of 5+, this can vary greatly, but typically about 5€-10€ per person.

This third question may be harder to answer, as you may never really have thought about it, but it's very important:

- What is my preferred learning style? How do I learn most effectively? There are four primary language learning styles:
- 1. Visual: a preference for seeing things in writing or pictures
- 2. Auditory: hearing things spoken aloud
- 3.Linguistic: reading and writing
- 4. Kinaesthetic: doing things physically

Your learning style will determine, to an extent, which language learning method/s will suit you best.

Once you identify what yours is, you should then adapt your learning accordingly. Whilst no method can totally cater for your preferred learning style, if you're aware of how you learn best, you can then seek out appropriate resources, tools and activities that will bring out the best of you. For example, if you're more of a kinaesthetic learner, interactive tools online or mobile apps such as flashcards, games or activities like learning songs will be more memorable and effective.

Whatever your eventual choice of methodology, keep in mind that if you enjoy your learning, you'll be more likely to keep going until you achieve your chosen goal!!

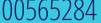
Next time, we focus on the merits of instructor led training (ILT) vs e-learning.

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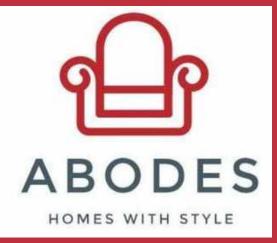


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Guide to Guia para BEDAR

Bédar, enclavado en las estribaciones de la Sierra de los Filabres, ofrece impresionantes vistas del paisaje circundante. Esta pintoresca localidad se encuentra a unos 35 kilómetros del mar Mediterráneo. Su elevada ubicación no sólo proporciona unas vistas espectaculares, sino que también protege al pueblo de los fuertes vientos invernales, creando un clima agradable durante todo el año.

Pueblo encantador

Hermosas casas encaladas adornadas con coloridas macetas bordean las estrechas y sinuosas calles empedradas del pueblo, incluida la calle Real, la principal. Bédar ofrece una auténtica experiencia española y constituye un cautivador ejemplo de pueblo tradicional andaluz.

Un paseo por el pueblo permite descubrir numerosos puntos de interés, como la Fuente Temprana, un manantial de agua natural, la Ermita de la Virgen de la Cabeza y la Iglesia de Santa María de la Cabeza. En su interior se pueden admirar dos exquisitos óleos, uno de San Gregorio y otro de la Virgen de la Cabeza, ambos patronos del pueblo.

Historia minera

El patrimonio minero de Bédar se remonta a siglos atrás. Esta próspera ciudad minera fue un centro de prosperidad económica durante los siglos XIX y XX, rica en minerales como el plomo, la plata y el hierro. Las minas de Bédar desempeñaron un papel fundamental en la configuración de la historia de la región.

En la plaza de San Gregorio se alza una estatua del escultor Roberto Bolea Martínez. La estatua recuerda a los que perdieron la vida trabajando en las minas. Incorporada a la estatua hay una tortuga, Tortuga Boba, y una inscripción que dice: "En memoria de los que perdieron la vida mientras extraían mineral de las minas de la Sierra de Bédar".

Entretenimiento

Aunque Bédar sea un pueblo pequeño, cuenta con numerosos bares y restaurantes que ofrecen platos locales de gran calidad. Podrás disfrutar de tapas o de un Menú del Día ¡todo ello servido con unas vistas fantásticas!

Una de las principales fiestas de Bédar es la de los Moros y Cristianos, que se celebra a mediados de septiembre. Este evento de dos días se celebra en honor a la Virgen de la Cabeza e incluye una recreación disfrazada de un enfrentamiento entre cristianos y moros del siglo XV. El extravagante desfile del pueblo está protagonizado por los vecinos y amenizado por la banda de música local.

Otro acontecimiento anual en Bédar es la Fiesta de San Gregorio. Lo más destacado de esta celebración es la antigua tradición de coger una de las tortas "bendecidas" que se lanzan a la multitud durante la procesión a principios de mayo. Los afortunados que atrapan una torta pueden pedir un deseo o un favor a San Gregorio.







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Lubrin

Ref: OLV1966

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€149.950



Sierra Cabrera

Ref: OLV1964

This delightful town house is located in the sought after village of Sierra Cabrera. This immaculate property includes 2 bedrooms, 2 bathrooms, various terraces and a superb communal swimming pool.



Sorbas

€180.000

Ref: OLV1962

This wonderful country house is in a beautiful setting with good access, the property is under 15 minutes from the 3 popular market towns. The property boasts 2 bedrooms, gardens and patios as well as a large garage.



Lubrin

€42,950 Ref: OLV1817

This lovely property, in the friendly village of El Marchal, is in good condition throughout with plenty of possibilities with 4 bedrooms, outbuildings and garden.



Bedar

Ref: OLV1908

€395,000

€149,950

€175.000

This wonderful villa is approximately a 3 minute drive from the village. This superb, unique property includes 4 bedrooms (including a fabulous guest annex), 3 bathrooms, a large garage, a fabulous private pool and a beautiful walled garden.





Lubrin

€160,000

Ref: OLV1243

This lovely rural property has 6 bedrooms and very large dining room, a snug living room and farmhouse kitchen. There are covered terraces, open terraces, gardens with mature trees and a private pool. This is a substantial property in a lovely setting.

UNDER OFFER



Bedar

Ref: OLV1777

This fabulous, spacious villa is located just outside the pretty village of Bedar. This well established property boasts 3 bedrooms, 2 bathrooms, private pool, garage as well as a double height ARTIST STUDIO with mezzanine floor.

€325,000

Bedar

Ref: OLV1916

This charming 2 bedroom cortijo is located in the picturesque and historical hamlet of Serena, just a little over 5 minutes from the beautiful village of Bedar where you can find all the amenities you need for day to day

SOLD

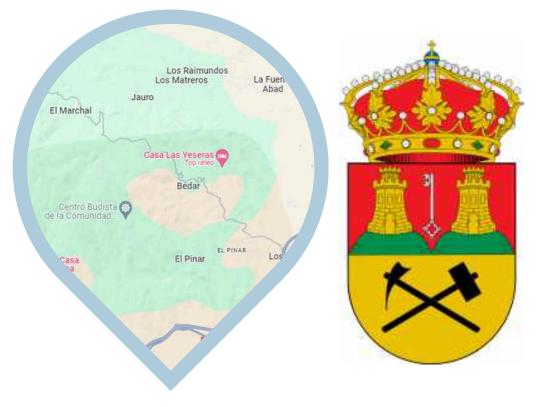


Bedar

€249,950

Ref: OLV1934

Caballito de Mar, a unique and charming property is currently being run as a successful Boutique Casa Rural and includes 3 bedrooms, 3 bathrooms, 3 reception rooms as well as an enchanting rear walled garden and several terraces.



Bédar, nestled in the foothills of the Sierra de los Filabres mountain range, offers breathtaking views of the surrounding landscape. This picturesque town is approximately 35 kilometers away from the Mediterranean Sea. Its elevated location not only provides spectacular views but also protects the town from strong winter winds, creating a pleasant climate throughout the year.

Enchanting Pueblo

Beautiful whitewashed houses adorned with colourful flowerpots line the narrow, winding cobbled streets of the village, including Calle Real, the main street. Bédar offers an authentic Spanish experience and serves as a captivating example of a traditional Andalucían village.

Taking a leisurely stroll through the town unveils numerous points of interest, such as Fuente Temprana, a natural spring water fountain, the chapel of La Ermita de la Virgen de la Cabeza, and the church Iglesia Santa Maria de la Cabeza. Inside the church, visitors can admire two exquisite oil paintings: one featuring San Gregorio and the other showcasing the Virgen de la Cabeza, both being the pueblo's patron saints.

Mining history

Bédar's mining heritage dates back centuries. This once-thriving mining town was a hub of economic prosperity during the 19th and 20th centuries, rich in minerals such as lead, silver, and iron. Bédar's mines played a pivotal role in shaping the region's history.

In Plaza de San Gregorio, there stands a statue by the sculptor Roberto Bolea Martinez. The statue serves as a memorial for those who lost their lives while working in the mines. Incorporated into the statue is a turtle, Tortuga Boba, and an inscription that reads, "In memory of those who lost their lives while extracting ore from the mines of the Sierra de Bédar mountain."





Entertainment

Bédar may be a small town, but it has a number of bars and restaurants that offer high-quality local dishes. You can enjoy tapas (small plates) or a Menu del Día (Menu of the Day, a two or three-course meal) all served with fantastic views!

One of the main festivals in Bédar is the Moors and Christians festival, which takes place in mid-September. This two-day event is held to honour the Virgen de la Cabeza and includes a costumed re-enactment of a confrontation between the Christians and the Moors from the 15th century. The extravagant village parade features local residents and is accompanied by music from the local band.

Another annual event in Bédar is the Fiesta of San Gregorio. The highlight of this celebration is the long-standing tradition of catching one of the "blessed" ring cakes that are thrown into the crowd during the procession in early May. Those fortunate enough to catch a cake can make a wish or request a favour from San Gregorio.







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Ref. 2575

95,000€

Mojácar Playa



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235,000€

Mojácar Playa



Great opportunity to purchase a top floor 2 bed / 2 bath sea facing apartment on a sought-after complex in the most central part of Mojácar Playa. This well-kept frontline development across the road from the beach has communal gardens and swimming pool.

Ref. 2713

270,000€

Mojácar Playa



3 bed / 2 bath villa in Marina de la Torre, Mojacar Playa, only 1 minute walk to the beach. The villa has huge terraces facing the golf course and the upper terrace has great sea views. The villa also has an independent annex with garage.

Ref. 2668

390,000€

Mojácar Playa



3 bed / 2 bath well-kept villa set on one level with a roof terrace with 360° views, private swimming pool and garage located on a flat, purely residential road, approx. 200 meters from the beach and the amenities and services on Mojácar Playa.

Ref. 2697

454,000€

Vera



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Me gustaría presentarme: Soy Lourdes, una profesional con más de 20 años de experiencia en el sector comercial. Soy de Barcelona, y hace 10 años vine aquí casi por casualidad, tengo que confesar que me enamoré al instante, hasta el punto de mudarme y venir para "quedarme".

Decidí ayudar a las personas que sintieran esa misma sensación ... Que por qué me enamoré? Son muchas las razones:

Sus playas y el poder disfrutar de ellas gran parte del año, el clima cálido que te permite esos desayunos y almuerzos en una terraza al sol sin tener frío pleno invierno, su gastronomía rica y variada con su dieta mediterránea y también su "tapeo típico", un turismo y un ritmo de vida tranquilo y relajado en general, un ambiente seguro para las familias... y un sinfín de motivos más, estos años aquí he ganado sin dudarlo calidad de vida en todos los sentidos.

Esta zona te aporta libertad,paz, y bienestar - difícil de encontrar en otros lugares turísticos. Sin duda es un destino mágico, tanto para vivir como para pasar temporadas de vacaciones.

Si quieres que te ayude a encontrar tu hogar como lo hice yo, llámame y juntos conseguiremos tu vivienda, también si quieres vender, será un placer ayudarte y ofrecer tu vivienda a los próximos propietarios, seguro que es justamente lo que alguien está buscando.

Let me introduce myself. I'm Lourdes, a professional with more than 20 years' experience in the commercial sector. I'm from Barcelona, and 10 years ago, I came here almost by chance. I have to confess that I fell in love instantly, to the point of moving and coming here to stay, and I decided to help people who felt the same way ...

Why did I fall in love? There are many reasons:

- Its beaches and being able to enjoy them nearly all year round;
- the warm climate that allows you to have breakfast and lunch on a terrace in the sun without being cold in the middle of winter
- its rich and varied gastronomy with its Mediterranean diet and also its typical tapas
- tourism and a quiet and relaxed pace of life in general, a safe environment for families....and a host of other reasons. These years here, I have undoubtedly improved my quality of life in all ways.

This area gives you freedom, peace and well being that is difficult to find in other touristic places. It is undoubtedly a magical destination, both for living and for holiday.

If you want me to help you find your home as I did, call me and together we will find your home. Also if you want to sell, it would be a pleasure to help you and offer your home to the next owners; it's surely what someone is looking for

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Here in Spain, where the sun shines all year round, the new grid-tie system has been recently introduced.

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Property Taxes in Spain

Whether you are buying, selling or owning a property and depending on whether you are a resident or non resident in Spain, you need to be aware of the different tax implications.

Buying property tax: How much is buying property tax in Spain?

Purchasing a property in Spain involves taxes, ranging between 8% and 11.5%, depending on whether the property is newly built and being sold by banks or construction companies, or the property has already been owned by another person, so a resale.

Selling property tax: How much is selling property tax in Spain?

When selling a property in Spain, you need to be aware of the payment of *plusvalia* (or IIVTNU) and *capital gains tax* (Impuesto sobre la Ganancia Patrimonial).. The payment of capital gains tax is between 19% and 24% and plusvalia would be a percentage of the sale.

Plusvalia is based on the increase in the value of the land and the number of years you have owned the property. It is NOT based on the market value of your house.

Plusvalia is paid to the local ayuntamiento (local council/town hall) where the property is based. The calculation is based on the increase of the value of the land, known as valor catastral, and the number of years

you have owned it. The land value is in the IBI receipt and it increases every year, regardless of the real market value of the house, so plusvalia is due even if you lose money selling. This matter is now being challenged in the Spanish Courts, but to no practical effect, as every ayuntamiento still demands the payment. To avoid surprises, try and contact your local ayuntamiento to get a calculation before selling. When the seller is a non-resident, the buyer could be found liable for the payment, so it is important to

be found liable for the payment, so it is important to check via your lawyer that the Plusvalía has been paid within 30 days of the sale.

As a seller, you will pay capital gains tax on your profits from the sale.

Capital Gains Tax is 19% for non residents from EU/EEA countries or 24% for non residents from other countries.

You can get tax relief if you have lived in the property for at least three years before selling it.

According to Spanish tax law, if you're a resident, a scale between 19% and 23% is applied, and you can also get tax relief if you have lived in the property for at least three years before selling it.

As a seller, you need to file a tax return taking into account the 3% of purchase price that was initially

retained by your buyer and pay the remainder within three months after the sale. If the amount withheld by the buyer exceeds the CGT payable, the seller may claim a refund of the excess amount, so it is important to obtain proof of the original 3% payment from the buyer, in order to file your return and fill the necessary forms.

Taxes you pay when you own a property in Spain; IBI, refuse collection (basura), personal income tax and wealth tax.

The tax implications you have to be aware of when you own a property in Spain are IBI, refuse collection (basura), personal income tax and wealth tax.

IBI tax (Impuesto de bienes inmuebles) is based on the property without distinction whether the owner is a resident or not. Calculated on the basis of the catastral value set by the ayuntamiento, the tax rate goes from 0.4%-1.1%, depending on the Spanish region.

IBI tax is calculated on the catastral value set by the town hall.
On a 3 bedroom apartment this works out at around 400€ a year, whilst on a large villa, it could be about 2000€

On a 3 bedroom apartment this works out at around 400€ a year, whilst on a large villa, it could be about 2000€. Basura or refuse collection is a much smaller tax paid yearly per property, around 80€ for a 3 bedroom apartment, as an example. It covers drainage & refuse collection.

Residents in Spain do an annual Rental Declaration, which would also include income gained by renting their property or imputed income tax if their property remains empty, and will be taxed according to other earnings and personal tax allowances.

Non-residents who own property in Spain

The fiscal obligation to declare earnings on their property and pay an annual income tax that varies according to whether the property is rented out or not.

 Rented out: 19% for EU/EAA citizens or 24% for non EU/EAA

This tax must be paid quarterly on January, April, July and October before the 20th day of the month. If your property remains empty for all or part of the year, the Spanish Tax Office (AEAT or Agencia Tributaria for short) taxes the potential income your property could produce if it was rented. This is known as Imputed Income Tax and the rates are 19% for EU/EAA citizens or 24% for non EU/EAA citizens.

The catastral value is multiplied by a percentage following these rules:

- 2% if the rateable value has not been updated within the last 10 years.
- 1.1% if it has been updated within the last 10 years.













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Currency Markets

NAVIGATE CURRENCY VOLATILITY WHEN BUYING OR SELLING IN SPAIN

Currency markets are notoriously volatile, with the pound euro exchange rate fluctuating as much as 5% in the span of a single month.

Of course, if you're transferring funds overseas to buy or sell a property, this complicates things.

Fortunately, there are ways you can both protect yourself from the risks of currency volatility and seize the opportunities.

The impact of FX volatility

Exchange rates are always shifting, as economic news, political events and various other factors drive movement in the currency markets.

For instance, between the start of September and the last week of October the pound euro exchange rate plunged from €1.17 to €1.14.

If someone were exchanging £500,000 into euros to buy a property in Spain, this three-cent drop would mean they would get €15,000 less from their transfer.

While that may be a worst-case scenario, smaller shifts in the exchange rate can still eat into your money. The big swings in value can also cause headaches when you're trying to plan ahead, making it hard to budget effectively.

How to protect against volatility

While you can't control currency volatility, there are ways you can mitigate the risks.

Keep an eye on the markets

One way to navigate FX volatility is to monitor the markets - or better still, have someone else monitor them for you.

Some specialist currency brokers, such as Currencies Direct, will have their analysts send you regular market updates and expert insights. You can keep on top of what's happening in the FX markets with minimal effort.

Many brokers also allow you to set rate alerts. You can choose a target rate and you'll automatically get a notification if the market reaches that level, so you don't miss out if the market moves in your favour.

Use specialist services

Specialist currency providers also often offer a range of other services that can help you budget effectively or even benefit from shifts in the exchange rate.

For instance, you can use a forward contract to lock in a rate in advance of making a transfer. While you won't benefit if the rate improves,

you will be protected from any adverse movements. This way, you know exactly what rate you'll get and you can budget with confidence.

Limit orders are another useful tool, if you're holding out for a stronger rate. You can set a target exchange rate and the transfer is automatically triggered if the market reaches that level.

Choosing a currency broker

If you decide to use a currency broker, it's important to choose one that is fully authorised to operate in the EU, otherwise you may not be protected by consumer law. You also want to pick a provider that offers competitive exchange rates, a range of services and expert support.

With the right provider and some forward planning, you can easily navigate FX volatility.

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RETIREMENT IS LOOMING AND WITH IT MY PROJECT OF MOVING FROM THE UK TO SPAIN. HOW CAN I GET A VISA TO RESIDE IN SPAIN?

BY MARÍA JOSÉ ARROYO, SPANISH LAWYER MAR ABOGADOS - SOLICITORS - MOJÁCAR

When we reach retirement age, we all dream of the possibility of moving our home to Spain. The possibility of having a new life at this stage of our lives is an exciting and wonderful project that motivates us. But sometimes we don't know where to start and the bureaucracy of the administrative process can cause our expectations to be frustrated.

To live in Spain when you have retired will require a non-lucrative visa. What is this and how is it obtained? The truth is that governments should understand the need to facilitate this type of process for retired citizens after years and years of work, but unfortunately, this is not the case and bureaucracy causes such delays in the process to the point of giving up.

This is why it is important to be well informed from the outset by an expert in the field; and that this information is real and true, and ignore the information that exists on the internet or unofficial pages that misinform rather than inform!!

WHAT IS A NON-LUCRATIVE VISA?

A NON-LUCRATIVE VISA is a residence permit issued by the Spanish government intended for non-citizens of the European Union who have sufficient funds and who wish to retire or reside in Spain without having to work, therefore, it is not a work visa, but a non-lucrative residence visa as its name suggests.

The procedure to obtain a non-lucrative visa isn't too complicated but it does require a lot of documentation, translations, legalization of documents, appointments with the Spanish Consulate etc that make the procedures cumbersome, especially if you don't have expert help on the subject who can advise you and speed up the procedures.

WHAT REQUIREMENTS DO I HAVE TO MEET TO OBTAIN THE NON-LUCRATIVE VISA?

The documents you need to obtain this NON-LUCRATIVE VISA are:

- a) the official application form which must be completed by the applicant. The visa may also be obtained by the spouse, commonlaw partner or dependent children.
- b) a recent passport size photograph.
- c) a valid passport with a minimum validity of one year. The original and copy of all pages will need to be presented.
- d) Proof of your financial status. You must prove a certain level of income or savings that proves you have sufficient funds to support yourself in Spain without working. The amount required would be



28,800 euros for the main applicant and 8,400 euros for each dependent. You will present the original and a copy of the documents that prove the income.

- e) A medical certificate. An original and a copy of a certificate must be provided to prove that the applicant does not suffer from a disease that may have serious repercussions for public health in accordance with the International Health Regulations of 2005. The certificate must be issued within the last 90 days.
- f) Health insurance. You must have private or public health insurance. This insurance must be contracted with a company authorized to operate in Spain and the original and copy must be presented. It is easy to contract this type of insurance even online. Our advice is to request several quotes from different well-known insurance companies to for comparison purposes. The normal price is around 150€ per month per person.
- g) Have no criminal record. This criminal certificate must be issued by the country of residence of the applicant for the last five years and must be legalized with the Hague apostille of the country that issued it. Its validity is three months. We can also help you with this process.
- h) A Marriage certificate in the case of couples or spouses, or birth certificates in the case of dependent or dependent children. These documents must also be duly translated and apostilled, for which the intervention of a lawyer is sometimes requested. The validity will also be 90 days.
- i) Payment of the fee using form 790, code 052, corresponding section 2.1.
- j) Minimum number of days in the country. A non-lucrative residency is a permit to temporarily remain in the country for a period of one year. Afterwards, each subsequent renewal is valid for a period of 2 years. And after 5 years, you will be able to receive a long-term residence permit in Spain.

IS THERE ANY BENEFIT TO OBTAINING A NON-LUCRATIVE RESIDENCE PERMIT IN SPAIN?

Non-lucrative residency undoubtedly has great advantages, given that the applicant will not have to assume any type of financial commitment to Spain. Moreover, the visa will allow you to obtain residence in Spain and over time acquire nationality if you are interested.

A useful advantage is ease of travel. You will be able to move freely through the Schengen area, which at retirement age is very convenient.

Therefore, if you are a retiree who has income from your pensions, savings, funds, etc., this is the appropriate type of visa for you.

On the other hand, this visa is not suitable for those who, due to their age, need to work remotely in Spain, or want to work in Spain with their own company or as an employee. In these cases there are other types of visa with other requirements.



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CAN I INCLUDE MY FAMILY MEMBERS IN THE APPLICATION FOR SUCH A VISA?

The possibility of including your spouse, dependent children or de facto partner in the visa application is perfectly possible, as long as you can prove similar economic conditions. This, on the other hand, is logical since you have to prove that you have enough income to support each member of your family.

WHERE DO I SUBMIT THE VISA APPLICATION? HOW LONG WILL IT TAKE TO GET THE RESPONSE? WHAT DO I HAVE TO DO ONCE I OBTAIN THE VISA?

The visa application, along with all documents must be submitted to the Consular office. You can organize a face-to-face appointment or you can submit the application electronically.

The Consular office may request the CORRECTION of documents in the event that any are invalid, defective or have not been provided. The consular office may also schedule you for an inperson interview.

The deadline for the resolution will be THREE MONTHS from the date the request was submitted. This period may be extended in the event that an interview must be held, or the provision of complementary documentation is required.

Once resolved, to collect the VISA, the interested party must go in person without the need for an appointment and within a period of one month from the date on which the favourable resolution is notified.

If the visa is denied, the resolution that is notified must be well justified and establish the deadlines for appeal if applicable.

The period for appeal is ONE MONTH via an appeal for

reconsideration before the Consular Office; or TWO MONTHS through contentious administrative appeal before the Superior Court of Justice of Madrid.

Once the visa is granted, it will be valid for 90 days. When you arrive in Spain, you will then have to apply for the FOREIGNERS IDENTITY CARD (the TIE) within ONE MONTH from when you entered Spain and to do so, you'll need to go to the Foreigners' Office (Oficina de Extranjería) or the Police Station.

CONCLUSION:

It is common to encounter situations in which non-lucrative visa applications to reside in Spain are rejected by the Spanish Consulate. Each Consulate has its own protocol and sometimes some Consulates even request documents that are not required by Law. For this reason, LUCK also has a hand, as in all things in life.

Normally the main cause is the lack of sufficient financial resources, but in other cases they are simply rejected due to lack of documentation, such as the simple registration of the marriage certificate; or an incorrect translation of a document; or the apostille and legalization of a certificate.

Therefore, the advice of an expert in the matter is convenient and necessary. At MAR ABOGADOS we have professionals with experience in all these procedures who will help you and make life easier for you.

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Employment and Tax consultancy

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Do you need help sorting out your tax affairs, doing your tax returns or setting up a business in Spain? Fran at Aznar

up a business in Spain? Fran at Aznar Asesores, based in an accessible office in Mojácar Playa is a highly experienced, reputable and friendly accountant who speaks excellent English and can help you with most fiscal and accountancy matters related to individuals and businesses.

Many small businesses owners don't realize that a staggering 80% of businesses fail within the first 18 months. Typically, one of the main causes is poor financial management. Partnering with an experienced, reputable accountant will actually help you to achieve your goals and set you up for long-term success.

"Fran has been our company accountant at Blue Sea Villas for several years and represents over half of my BSV clients. He is a qualified and experienced accountant, who is competent in all Tax Return Preparation Services. Bilingual, honest and a true pleasure to work with, he has a no-nonsense approach, and goes over and beyond what he is required to do. I would not hesitate to recommend his services to anyone" Wendy Lester, Blue Sea Villas.

Contact Fran on +34 687503209 or by email on franaznargarcia@yahoo.es



¿Necesitas ayuda para resolver tus asuntos fiscales, hacer tus declaraciones fiscales o montar un negocio?

Fran de Aznar Asesores, quien tiene una oficina de fácil acceso en Mojácar Playa es un contable altamente experimentado, de buena reputación y amable y puede tratar con la mayoría de los asuntos fiscales y contabilidad relacionados con particulares y con empresarios.

Muchos propietarios de pequeñas empresas no se dan cuenta de que un asombroso 80% de las empresas fracasan en los primeros 18 meses. Normalmente, una de las principales causas es una mala gestión financiera. Asociarse con un contable experimentado y acreditado te ayudará realmente a alcanzar sus objetivos y te preparará para el éxito a largo plazo.

"Fran ha sido el contable de nuestra empresa en Blue Sea Villas durante varios años y representa a más de la mitad de mis clientes de BSV. Él es un contable calificado y experimentado, que es competente en todos los servicios de preparación de declaraciones fiscales. Bilingüe, honesto y un verdadero placer trabajar con él, tiene un enfoque práctico, y va más allá de lo que se requiere hacer. No dudaría en recomendar sus servicios a cualquiera" Wendy Lester, Blue Sea Villas.

Ponte en contacto con Fran en el 687503209 o por correo electrónico en franaznargarcia@yahoo.es.



Welcome to the Extraordinary

Macenas Mediterranean Resort is a new sustainable residential and tourist destination that proposes a lifestyle in connection with nature, in a simple and genuine way.

This project was born from a family dream to preserve the natural heritage and Macenas culture.

The Cosentino family wishes to extol the values of their land, in a great project where they want to turn Macenas into a sustainable tourist destination with its own personality. This exciting challenge aims to create a positive impact at all levels, while leaving a legacy for future generations.



"The primary objective of the

on the Mediterranean lifestyle, with services conceived to take care

of you, inside and out. Enjoy our gym, concept store, beauty centre, excellence services, show room, and next year we will have our own medical centre and supermarket.



MACENAS GOLF & LEISURE

Macenas Golf, conceived by the architects Stirling & Martin, is a sustainable course, irrigated with 100% recycled water, fully integrated into nature, where the native fauna and flora are the real main features. A fully refurbished 18-hole Executive golf course, fun, family friendly and on the Mediterranean Sea coast. Suitable for all levels of golfer.

MACENAS RESIDENTIAL

"A BREEAM ® certified property can save between 20% and 35% of the water it uses and will reduce its CO2 emissions by at least 7%"



A selection of villas featuring modern Mediterranean architecture that capture the essence of Macenas and its natural surroundings. The interior blends in with the exterior, natural light floods every room and the views of the golf course and the Mediterranean Sea provide the best possible backdrop. Villas del Mar is synonymous with excellence and sustainable construction. This residential development has been awarded BREEAM, the world's leading method of assessing and certifying the sustainability of an architectural project.

A LIFESTYLE BASED ON WELL-BEING

Living in Macenas means a satisfying sensation of well-being in the middle of nature. Vital need to connect without limits with the landscape from a safe and cozy home that allows you to share and enjoy the little things, the sunrise, the birds singing at dawn, the murmur of the waves or a great conversation under the stars with friends.



At Macenas you will find a community based on respect and closeness, where you can relax and enjoy quality time, work with the best views, build your first home or spend your holidays. A place where you can savour the small moments that become extraordinary.

"Each hole at Macenas
Golf aims for the
highest topographical
and landscape
integration, uniqueness
and
attention to detail."



MACENAS SOCIAL CLUB & LIFESTYLE

Open to all public and all year round, where you can enjoy the resort's meeting place where you can be part of a community of people who care about their well-being. We have designed an experience based

The good weather, the Mediterranean sun, the neighbours who are like family. At Macenas, everything invites you to enjoy.





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ii "I've done 24 international moves in my life and I can honestly say that this was the best and even the most enjoyable.

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6 Packing Mistakes - How to avoid them

Considering the number of times that you move in your life, it's no real surprise that you may not be an expert at packing. With all the stress of a house move, how could you know all the ins and outs of how to, say, safely pack a crystal vase in a box for a safe removal.

Removals is an area that has tips and tricks just like any other field, so read on to find out how you can avoid these 6 packing mistakes, on your next move.

Although there a lot more tips and tricks in our trade, we have only included 6 of the most common things we see regularly – if you just do these, everything should arrive at your new home in tip-top condition.

The wrong type of box

Did you know there is a right and wrong box that you can use for your removal?

No, didn't think you did. Most people go for the cheapest box, which costs less for a reason. It is because it is made of single wall cardboard, and therefore has no strength. While this might be fine when you want to put your items into a self-store, it is not good if your removal has to travel halfway across Europe.



If you do nothing else from this article, then this is the main packing mistake that you should try and avoid.

Just to give you a heads up, we always stack boxes one on top of the other – up to 6 or more high – so it is always best to use boxes made of triple wall cardboard with two layers of corrugation. These have enough strength to keep their

shape when moved and stacked. With these proper removal strength boxes, you can be sure that the box itself, and it's important contents, will be as good as new when you receive them in your new house.

2. Seal the bottom of your boxes with lots of tape.



We've seen this many many times, where the box has not been sealed at the bottom sufficiently strongly. In the worst case, when you lift the box, the bottom of the box opens and the contents drop onto the floorobviously not a good result if you

have valuables or china inside.

Bonus Tip: An airtight seal gives the best strength!

3. The right way to pack glass and china

Just keep in mind where the strength lies.

With glasses it is always vertically, the way it sits on a table. So therefore that is the way it should be packed. With plates and dishes the most strength is when they are sitting on their sides - and not when they're sitting flat as they would be on a table - so therefore you should always pack plates upright.

Always remember to use lots of scrunched up wrapping paper to provide a cushion on the bottom of the box. Then you need to also add more between each set of items. And, of course, use some to provide a cushion on the top too before you seal the box. No piece

of glass or china should ever be directly touching the cardboard of the box. The main aim is that there should always be some sort of cushion of air.

4. Overloading or Underfilling

Putting too much heavy 'stuff' in a box is an easy thing to do, and when this happens the box can bulge and lose it's shape and therefore lose all strength. Another thing to think about is that if you have lots of heavy boxes stacked up, the bottom one may crumple with all the weight above it, damaging the contents of the box



Just like overloading, underfilling a box can be just as bad. The picture shows an example of both.

5. Not sealing the top of the box - make it airtight!

When you finally come to seal your box up, the best way to seal it is to put a line of tape along every open edge - this will make the box airtight which increases strength, especially if you have sealed the bottom.

6. Not labelling as you go.

The final mistake happens when you are too busy filling boxes and forget to mark what's in it.

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-	meta.	MAL	STORES !
MONT NO.	UTIGO		

This is very simple fix, just make sure you have a black marker pen and write what is in the box on the top.

These panels are on all our boxes, to help us make your move easier for you - mark here what room the box should be put in.

So there you have it, 6 common mistakes you may make when packing for a removal, some probably even without even realising it. Hope you like the tips and find them useful.

As a bonus, a final extra tip we can offer is something that is seen all the time and it's the most difficult thing for you to fix. I think virtually everyone who moves is guilty of this - it is taking things you're never going to use.

As you're paying good money to get things moved there's not much point in moving things that will stay in a box for another two years without ever being touched again, or once it's put away - so I would say make sure you take a serious look at every single thing you want to take before you decide to pack it and take it with you.

And if all this seems like too much hassle, Indalo Transport would be very happy to professionally pack all of your belongings as part of our removal service, to make your move as easy as it can be. We can even unpack in your new home, and take away all of the boxes and packaging materials.

For more hints and tips like this article, as well as expat guides and even a free moving checklist, visit our website at www.indalotransport.com



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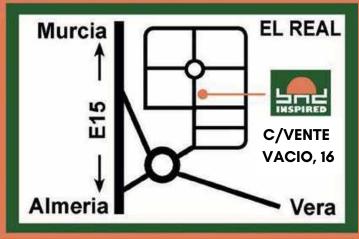












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