

Indalo Property Guide

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Indalo Guía Inmobiliaria

BIENVENIDO



¡Una calurosa bienvenida a nuestra edición de julio - ¡ahora hace mucho mucho calor!

En esta edición de nuestra Guía Indalo, la única revista dedicada al sector inmobiliario de la zona, figuran no menos de 10 agentes inmobiliarios locales de renombre y con ganas de ayudarte con tu búsqueda de una propiedad para comprar, vender, alquilar o poner en alquiler. Si estás planeando hacer cambios, reparaciones o mejoras a tu vivienda, encontrarás una amplia gama de especialistas aquí adentro que te puede ayudar con tus necesidades.

Para aquellos que buscan comprar una vivienda en esta parte del mundo, Almería sigue siendo la provincia costera andaluza más barata donde comprar una

propiedad (Brains Real Estate 19/6/24). Andalucía está formada por 7 provincias y tiene la mayor población de España: 8,6 millones de habitantes. El precio medio por metro cuadrado en esta provincia es de 1.187 euros, mientras que en la provincia de Málaga por ejemplo, el precio medio es de 4.000 euros.

Si quieres que tu empresa aparezca en esta Guía, o si tienes un artículo interesante que sea relevante para el sector inmobiliario, ponte en contacto con nosotros por email: indaloguide@gmail.com o por WhatsApp 634 365 367.

WELCOME



A very warm welcome to our July edition - it's now hot, hot, hot!

In this month's Property Guide, the only dedicated property magazine in the area, we have no less than 10 reputable local estate agents and property companies advertising inside and looking to help you with your search for a property to buy, sell, rent or let. If you're looking to make changes, repairs or improvements to your property, you'll find a wide range of specialists inside who can help you with your needs.

For those looking to buy property in this part of the world, Almería is still the cheapest Andalusian coastal province to buy property (Brains Real Estate 19/6/24). Andalucía is made up of 7 provinces and has the biggest population in

Spain - 8,6 million. The average price per square metre in this province is 1,187 euros, Compare this to the average price of 4,000 euros in Málaga province.

If you want to profile your company in this Guide, or maybe you have an interesting article that is relevant to the property and home services sector, please get in touch with us on: indaloguide@gmail.com or via WhatsApp 634 365 367.



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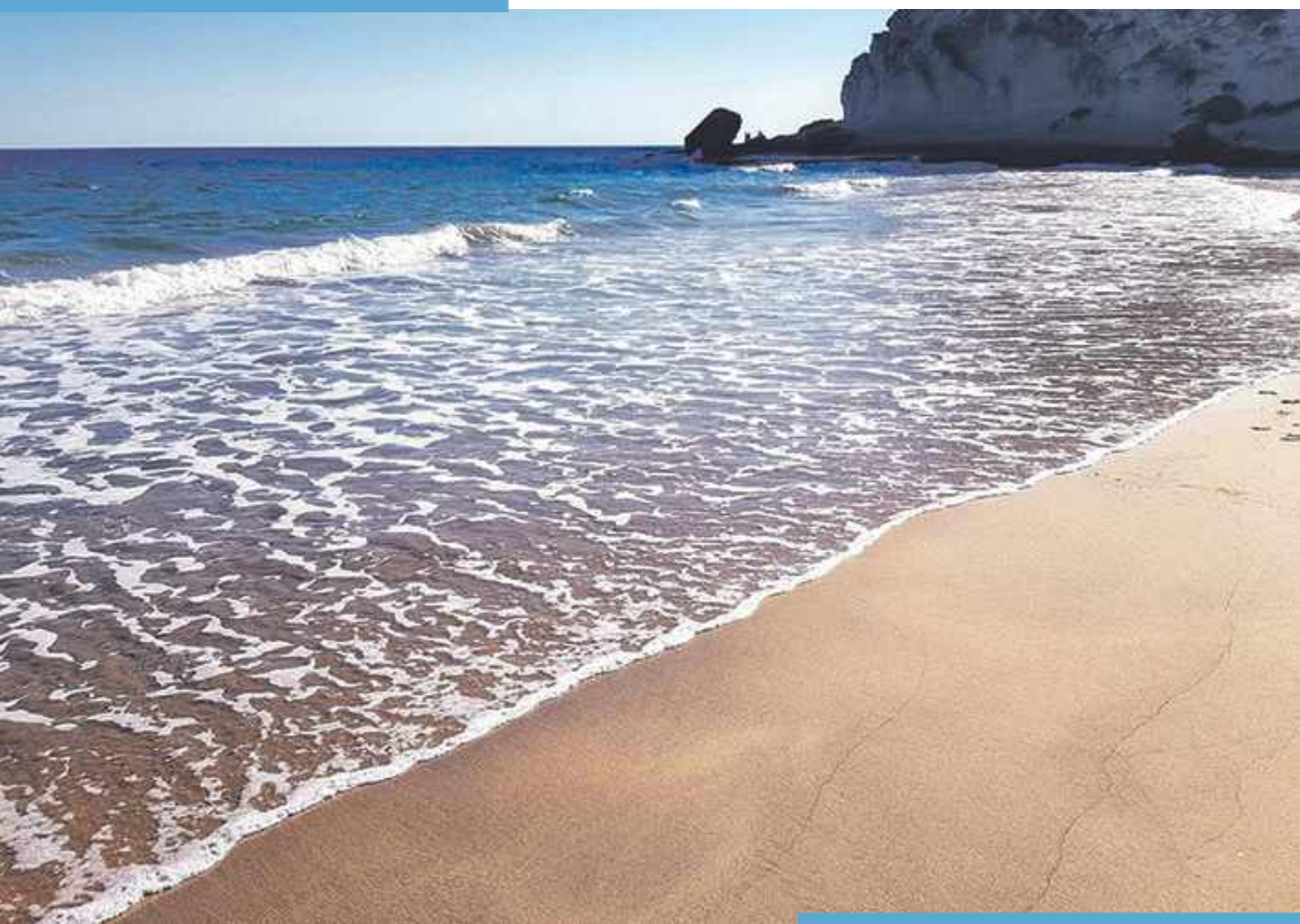
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TURRE

Ref: TUR3A44

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A spacious 3 bedroom 2 bathroom penthouse corner apartment on the edge of Turre with lots of outside space, stunning mountain views, communal pool, underground parking and separate storeroom.

PRICE €139,999

ARBOLEAS

Ref: ARB4VGL04

4  3 



A beautiful home with private pool, garage & guest annexe in the Las Golondrinas area of Arboleas. This detached property consists of a 3 bedroom 2 bathroom villa with a separate 1 bedroom 1 bathroom annexe.

PRICE €269,950

VALLE DEL ESTE

Ref: VAL2AJ11

2  2 



A very modern & well-finished ground floor apartment on the Jara development of Valle del Este Golf Resort. This apartment, measuring 71m², boasts a large private garden, rear terrace, air conditioning, fly screens, access to a communal pool, allocated parking, and more!

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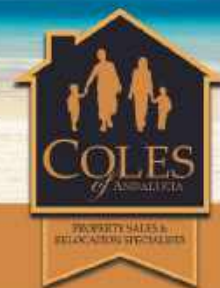
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'Essential Spanish – Property Repairs & Renovations'

By Louise Crawford,
Qualified Language Trainer & Linguist



We continue with our monthly series of learning and speaking Spanish in this Property Guide, and one subject that is very topical for those of you who have bought or are renting property in Spain is how to manage in Spanish when you need to get repairs or renovations done, and you might need to use a Spanish builder or tradesman for the job.

If it's a major or complicated building project or repair, then you should always have a fluent Spanish speaker who can interpret for you, and manage the complexities of the situation and in particular discussions about the financials, to avoid any misunderstandings or negative issues. However if you can communicate and understand basic information relevant to the work or to contract someone in the first place, it will always be useful for both you and the tradesman to talk directly. It can help greatly in terms of establishing a good rapport with the tradesman, so that you get the best possible service from them and the highest priority in terms of the work required.

As there is a lot to cover on this subject, this will be a two-part article, so the first part this month and the second in the next August edition.

Understanding/Explaining the basics

Firstly, be prepared for the initial conversation with a potential tradesman on the essential greetings and to explain why you're contacting them, whether it's on the phone or in person, in case they don't speak any English.

- Be clear on what kind of tradesman you need, so look up the name of the tradesman
- Look up the words to describe the specific work to be carried out. For example, if you need a tap fixing, then you need a 'fontanero' to 'reparar el grifo', or if you need to install a ceiling fan, then you'll need an 'electricista' to 'instalar un ventilador de techo'.

Initial greetings and reason for contact

Hola/Buenos días/Buenas tardes, ¿Cómo está Usted? = Hello, how are you?

¿Habla Usted inglés? - Do you speak English?

Hablo y entiendo un poco de español, pero no mucho. I speak and understand a little Spanish, but not much.

¿Usted es fontanero/electricista/instalador de aire acondicionado? Are you a plumber/electrician/air conditioning installer?

¿Usted es un manitas? Are you a handyman?

Tengo un problema con..... I have a problem with....

No funciona... (something) doesn't work eg a light switch = un interruptor

Se ha roto(something) has broken eg the kitchen sink plumbing/la tubería del fregadero

Se ha estropeado(something) has broken down eg the washing machine/la lavadora

Note:

Estropear: It's when something stops working or something goes wrong

Romperse: Used when something breaks

Or for a renovation/building project:

Estoy buscando/Necesito un constructor para hacer una reforma en mi casa. I am looking for/I need a builder to carry out some renovation in my house.

Basic contact details and address

Assuming you've managed to make yourself understood, and you now have the right tradesman, you'll need to check whether they cover your area, so explain where you live in terms of the street, area etc

Vivo en las afueras de Turre ¿Usted cubre esta zona? – I live on the outskirts of Turre. Do you cover this area?

If they say they do, then they might ask for your specific address, so ensure you know how to say it.

Sí claro, sin problema. ¿Cuál es su dirección? or ¿Dónde vive exactamente? = Yes of course, no problem. What's your address?/Where do you live exactly?

They will need a name and a contact number, so again, ensure you have looked this up beforehand and practised saying them aloud to get the pronunciation right. One of the first vocabulary types you should learn as a beginner is the numbers, and you will certainly need them for giving your phone number, your house or apartment number, and of course for understanding costings.

You could say:

Me llamo...(name). My name is..... Mi apellido es: (surname). My surname is..... Ensure you can spell it.

¿Cuál es su número de teléfono? Or ¿Me da su número? What's your phone number? Or Can you give me your number?

Mi número de teléfono es el.....eg 0044 7774 632318
Es un número de teléfono del Reino Unido/It's a UK phone number. The simplest thing is to say the numbers individually.

Costing

If it's a small, simple job, and it's clear what needs doing, then you'll want to know the cost first. Always ask them to put the cost in writing via WhatsApp, email or SMS.

¿Cuánto va a costar por el trabajo/la reparación/el arreglo? How much will it cost for the job?

¿Puede enviarme un presupuesto por WhatsApp por favor? Can you send me an estimate by WhatsApp please?

If it's something that needs doing urgently eg a broken lock, check if there's a call out charge

¿Hay.....? Is there/Are there..... ¿Hay un coste/cobro por el desplazamiento a domicilio? Is there a call-out charge?

The answer might be something along the lines of:

Son 150 euros más el desplazamiento. En total serán unos 190 euros. It's 150€, plus the call out charge, so in total, it's 190€.

Agree a day & time for the initial visit to price up or for the repair if it's something small. Repeat the day, date and time at least twice so that you are sure you have both understood the same day/time.

- Learn to say and pronounce correctly the days of the week, so in order from Monday to Sunday: lunes, martes, miércoles, jueves, viernes, sábado, domingo. Hoy = today and is pronounced 'oyyy', so you don't ever pronounce the 'h' at the beginning of a word.
- Learn the date eg the 12th of July would be = el doce de julio, so literally 'the 12 of July' ie they use the cardinal number, not ordinals for dates.

- Learn the time too eg A las once y media = At half past eleven

¿Cuándo puede venir a ver el trabajo? When can you come to see the job?

¿Cuándo puede venir a hacer el trabajo? When can you come to do the job?

¿Cuándo puede venir a tomar las medidas? When can you come and measure up?

His/her answer might be:

Déjeme ver.... Puedo ir mañana entre las 11 y las 12. ¿Le parece bien? Let me check. I can come (literally 'go') tomorrow entre 11 & 12. Is that good?

Sí está bien para mí = Yes that's good for me.

No, no me queda bien. Lo siento = No, that isn't convenient. I'm sorry.

Learn or improve your Spanish

- While it's possible to get by with these phrases and questions, learning Spanish on a formal basis will significantly enhance your ability to communicate in this and other situations.
- Have a voice translation app to hand in case you get stuck. Google Translate, Microsoft Translator, or Apple's Translate are all still free to download. Google Translate can be lifesavers in tricky situations.
- For textual translations, DeepL is one of the most accurate that I have tried.
- For an online dictionary, use www.wordreference.com
- Hire a translator: For complex negotiations and legal matters, hiring a professional translator can be very beneficial. Use someone locally who has been recommended to you, or find one on the internet, but check out their credentials and fees before agreeing to use them.

I'll be back in the next edition to provide some more useful expressions, phrases and tips.

¡Buena suerte! (Good luck!)





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Apartment Aloe, Valle del Este, Vera



REF ME 2853 **PRICE 139,990€**

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OUR SALES SUCCESS MEANS WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS.

VILLARICOS



This penthouse in Villaricos is located just 40m from the promenade and marina. It has a spacious living-dining area, 4 double bedrooms and the terrace offers stunning sea views and is perfect for entertaining. The property is fully furnished, air conditioned. Would be ideal as a holiday home or rental investment.

REF. 1523

€235,000

PALOMARES



2 bedroom penthouse in Palomares just a short walk to the beach and close to all amenities with a massive private roof solarium and a terrace! On a well maintained urbanization with a communal pool the property also benefits from private underground parking. Sold fully furnished, this property is as new!

REF. 1521

€120,000

MOJÁCAR



A fabulous 4 bedroom semi-detached villa within walking distance to amenities and the beach. The villa has a build size of 158m2 over three floors, offering comfort and style with a south-facing outdoor space with gardens and views of the communal pool.

REF. 1518

€370,000

CARBONERAS



This front-line beach apartment in Carboneras offers stunning sea views, a modern kitchen, 2 bedrooms with en-suite bathrooms, and a terrace for outdoor dining or relaxing. It also includes private underground parking and a separate entrance. Perfect for those looking to unwind and enjoy life by the sea.

REF. 1505

€185,000

CARBONERAS



A completely renovated 3 bedroom, 2 bathroom house located just a 3 minute walk from beautiful beaches in Carboneras. The house features new electric installation, plumbing, and flooring, making it move-in ready. The east-facing terrace has a shaded area for outdoor dining and a sunny section for sunbathing.

REF. 1522

€160,000

MOJÁCAR



This beautiful 1 bedroom duplex in Mojácar has a private garden, covered terrace, fully equipped kitchen, guest bathroom, living-dining room with fireplace, back terrace for dining, double bedroom with terrace and sea views, and a private solarium with 360 degree views.

REF. 1384

€110,000

OUR SALES SUCCESS MEANS WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS.

MOJÁCAR PLAYA



This 3 bedroom penthouse is just a 2 minute walk to the beach. It has 2 bathrooms, a kitchen, living/dining area, and a terrace. There is also a private roof solarium with partial sea views, a storage room, central AC, ceiling fans, and security gates and is close to the communal pool.

REF. 1441

€154,000

VERA



This fantastic 1 bedroom penthouse is close to El Playaso beach and has a large terrace, American kitchen, bathroom, bedroom, and lounge area with access to the terrace. The private solarium offers stunning mountain and sea views. The complex has gardens, a paddle tennis court, and pools, making it a great holiday home.

REF. 1394

€109,000

TURRE



This villa offers a great opportunity to purchase a 2 bedroom, 2 bathroom property for the price of an apartment. It is distributed over one floor and is conveniently located close to bars and restaurants. The property includes parking space, a wrap-around terrace with shaded dining area, outdoor shower, and storage.

REF. 1517

€169,950

PURIAS, LORCA



This 3 bedroom detached villas in Los Jardineson is on a large plot with space, tranquillity, security, and comfort. The development is close to amenities and the beautiful coastal town of Aguilas. It features well-maintained green gardens, playgrounds, and a cycle path in a gated, secure urbanization.

REF. 1512

€212,000

MOJÁCAR



This 1 bedroom apartment is located just 250 meters from the beach in a quiet residential area close to bars, restaurants, and shops in Mojácar. The south-facing terrace overlooks green gardens and the community has a communal pool, private underground parking with a large closed garage.

REF. 1516

€135,000

MOJÁCAR



This magnificent penthouse in Mojácar has 2 bedrooms, 1 bathroom, and a private 55m2 solarium with sea views. Located near the beach and golf course, it has a spacious living/dining room and is fully furnished. The complex has communal pools and a concierge service.

REF. 1483

€139,990

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Adopting a Cat!!

So now you've moved into your new home here in this delightful area of Spain, you might feel that however wonderful human company is, there's something missing in your life, something to love and cherish, which will give you lots of unconditional love and make you think of something else other than yourself! Well the answer to that could be a furry one – whether it be a cat, dog or something different like a rabbit or a guinea pig. Studies show that people with pets tend to be healthier and happier than those without, but remember that having a pet in the house is a major responsibility and a lifelong commitment, so think carefully about the animal's requirements and whether you have the time and the physical/mental ability to care for it. Think about the type of pet that would be suitable for you, your home, your lifestyle, your health, and most importantly your finances, and also whether you opt for a young or mature animal. Owning a cat for example clearly requires less physical effort than a dog, in that they don't require daily walking, are more self-sufficient, yet they can be very affectionate.

So how are you going to acquire your pet? The first, kindest and most responsible way is to adopt one, or even foster one if you cannot manage one on a full-time basis. There are lots of animal rescue centres locally (protectoras de animales) that have lots of animals to rehome, but also need temporary foster homes (casas de acogida) too.

In 2023, the various Spanish rescue associations collected an incredible 286,000 pets from the streets: 170,000 dogs and some 116,000 cats. Fundación Affinity carried out a study to analyse the abandonment of pets in Spain and its causes, called 'Él nunca lo haría' ('He would never do it to you'). The number 1 reason for abandonment is unwanted litters (15% of cases), followed by loss of interest in the pet (13%), pet management (12%), the end of the hunting season (11%) and the fifth reason is financial. The new Ley de Bienestar Animal (Animal Welfare Act) that came into force in 2023 regulates the breeding of pets and establishes preventive measures to avoid unwanted litters.

In this article, we consider some of the factors should you decide to adopt a cat. Many people, myself included, might not consider themselves to be a 'cat lover', yet having rescued 6 tiny kittens from a cardboard box left beside a rubbish bin in Mojácar after only seven months of living here (and keeping 2 of them for myself), I certainly underestimated the joys that a cat can bring to your life.

What's better than coming home and hearing the contented purr of an adorable ball of fur? Studies show that people with pets tend to be healthier and happier than those without, as well as the following benefits: (Source: Purina™)

- Having a cat has been proven to reduce stress.
- Cat owners typically have lower blood pressure than people without pets.
- You can benefit from a stronger immune system and recover from illness earlier than people without pets.
- Cats can help people recover more quickly from emotional trauma, such as the death of a loved one.

Adopting a cat through shelters or refuges

You can adopt via shelters, refuges, or other non-profit associations, via their websites or by visiting them in situ. There is a specific process to follow and an approximate average fee, which is stipulated according to the conditions of the cat to be adopted, but is generally between 50€ and 100€, depending mainly on the age of the cat (kitten or adult). This cost usually includes the veterinary check-up, the price of the first vaccinations, internal and external deworming and the implantation of the microchip. All cats are delivered with their vaccination records up to date, neutered if they are adults, dewormed internally and externally, and with the microchip.





The reason there is a fee to pay is that adopting organisations incur a number of veterinary costs, including pre-vetting to confirm that cats for adoption are healthy before adoption, depending on the age and needs of the cat to be adopted. Most of these organisations do not receive public subsidies, although they need funds to continue their work. The cost paid by the adopters covers part of the costs incurred, which is in any case much less than the cost of adoption.

The adoption process is as follows:

Phase 1: I want to adopt a cat

Contact the entity you have selected to find out more details about the available cats (age, size, temperament, breed). Once you have chosen your future companion, you will need to complete a questionnaire to assess your level of responsibility and involvement in the care of the animal, and usually includes questions about your lifestyle and your personal and financial resources.

Phase 2: Validation of the adoption of a cat

Once the questionnaire has been validated, the organisation will ask to visit your home beforehand to check that the adopted cat will have an appropriate environment, without any threats that could make it uncomfortable. This visit can be of great help to you, especially if you are a first-time adopter and need to ask questions, or receive advice about living with a cat.

Stage 3: Contract and costs when adopting a cat

Once you have passed phase 2, the organisation will draw up a contract to be signed by both parties, which establishes a commitment of responsibility on your part (regarding possible abandonment, mistreatment, deficiencies in care and feeding, etc.), as well as the acceptance of a clause referring to the need to sterilise the cat, in the event that it is not sterilised, and with the cost that this entails. It is usually common for the entity itself to offer you the possibility of using their own vet at reduced rates.

Phase 4: Post adoption follow-up

During the first days of cohabitation, the organisation usually contact you to ensure that the cat's 'initial familiarisation' process is going well, and to offer you support or solutions in case you need them.

It should take no time at all to realise how wonderful it is to have a feline companion!





Celebrating one year in our new Mojácar store

This year we have celebrated our fifth year anniversary and also one year since opening our new extended store in Mojácar. We took over at the end of February 2019 and since then have expanded the shop and our product range. We have everything you need to turn your house into a home.

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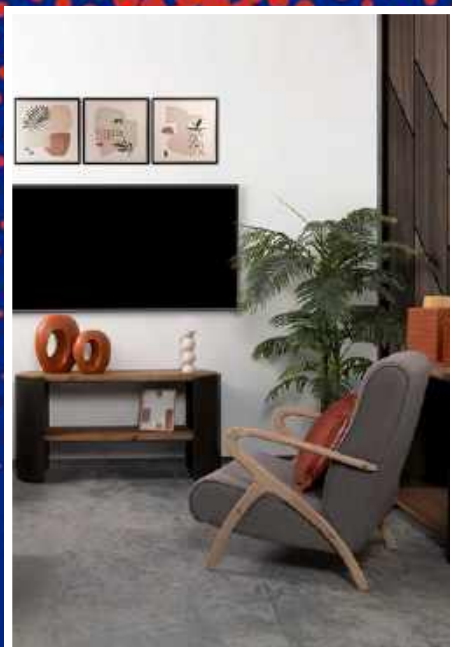
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JUNIOR CAMPS

PROGRAM

09:00	Practice
11:30	Long game & short game
11:30	Golf Rules & History
12:30	English vocabulary
12:30	Swimming pool & games
14:00	
16:00	Course experience (optional) :
18:00	4 players maximum

CAMPAMENTO JUNIOR

PROGRAM

09:00	Práctica
11:30	Juego largo & juego corto
11:30	Normas de golf y historia
12:30	Vocabulario inglés
12:30	Piscina y juegos
14:00	
16:00	Experiencia en campo (opcional) :
18:00	4 jugadores máximo

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01-05 DE JULIO

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 6  3  Private  273m² REF: VILLA EB

MOJÁCAR PLAYA

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Beautiful, detached villa with 5 bedrooms and 3 bathrooms, with beautiful private gardens, solarium, pool, sea views, integral garage, air conditioning and oil central heating system, located within the popular urbanization Jardines del Palmeral in Mojácar Playa.

 5  3  Communal  239m² REF: VILLA/LM

MOJÁCAR PLAYA

€650,000



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

 5  4  Private  330m² REF: VILLA GH

MOJÁCAR PLAYA

€214,950



Beautiful 3 bedroom, 2 bathroom townhouse, located at the north side of Mojacar Playa, near the Hotel Continental, with private front drive/garden, private and spacious back terrace, private parking, roof terrace and a lovely communal swimming pool and grass gardens.

 3  2  Communal  96m² REF: LP/JG

VERA PLAYA

€130,000



Beautiful 2 bedroom, 2 bathroom, second floor apartment with south facing terrace, community heated internal and external pools, paddle tennis court, private parking and just 5 minutes to the beautiful Vera Playa beach.

 2  2  Heated Communal REF: LAI/VERANDAMAR

MOJÁCAR PLAYA

€219,950



Beautiful 3 bedroom, 3.5 bathroom townhouse on three levels, located at the north side of Mojácar Playa, near the Hotel Continental, with private garden, private south facing terrace, private underground garage and a lovely communal swimming pool and grass gardens.

 3  3  Communal  127m² REF: LP/EM

MOJÁCAR PLAYA

€454,000



Beautiful 3 bedroom, 2 bathroom bungalow villa with private pool and integral garage, just 200 metres from the beach in very popular residential area of Mojácar Playa, close to shops, services, bars, restaurants and local buses.

 3  2  Private  155m² REF: Villa EP/LH

VALLE DEL ESTE

€114,950



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 3  2  Communal  78m² REF: VDE/DC

THE DANGERS OF LEAVING DOGS IN CARS IN WARM WEATHER

Con la subida de las temperaturas, es fundamental conocer los riesgos que el calor supone para nuestros queridos compañeros caninos. Los perros son muy susceptibles a las enfermedades relacionadas con el calor y pueden sufrir graves consecuencias si se exponen a altas temperaturas, sobre todo si se les deja en coches aparcados.

Los perros son vulnerables al calor debido a su limitada capacidad para regular la temperatura corporal. A diferencia de los humanos, los perros se enfrían principalmente jadeando, lo que los hace más susceptibles al sobrecalentamiento cuando hace calor. La exposición a altas temperaturas puede provocarles agotamiento, insolación, deshidratación e incluso la muerte. Los signos más comunes de las enfermedades relacionadas con el calor son jadeo excesivo, babeo, debilidad y vómitos.

La temperatura dentro de un coche aparcado puede dispararse en cuestión de minutos, incluso en días templados. Este rápido aumento del calor puede causar daños irreversibles en los órganos internos del perro y ser mortal. El golpe de calor en los perros puede progresar rápidamente, provocando convulsiones, colapso y fallo orgánico. La atención veterinaria inmediata es esencial para aumentar las posibilidades de una recuperación satisfactoria.

As the temperatures rise, it is crucial to understand the risks that hot weather conditions pose to our beloved canine companions. Dogs are highly susceptible to heat-related illnesses and can suffer severe consequences if exposed to high temperatures, particularly when left in parked cars.

Dogs are vulnerable to heat due to their limited ability to regulate body temperature. Unlike humans, dogs primarily cool down through panting, making them more susceptible to overheating in hot weather.

Exposure to high temperatures can lead to heat exhaustion, heatstroke, dehydration, and even death in dogs. Common signs of heat-related illnesses include excessive panting, drooling, weakness, and vomiting.

Temperatures inside a parked car can skyrocket within minutes, even on mild days. This rapid increase in heat can cause irreversible damage to a dog's internal organs and can be fatal. Heatstroke in dogs can progress rapidly, leading to seizures, collapse, and organ failure. Immediate veterinary attention is essential to increase the chances of a successful recovery.

How hot is too hot? ¿Cómo afecta el calor a mi perro?





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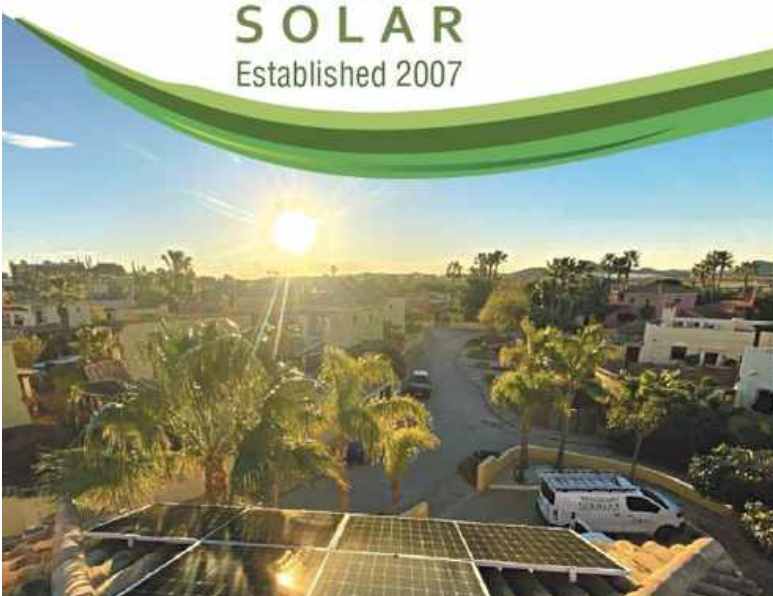


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Mojácar Playa



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Ref. 2762

100,000€

Mojácar Playa



Magnificent 2 bed / 2 bath top floor apartment on Terrazas del Golf, a first line golf complex in Marina de la Torre, Mojácar Playa. The property offers magnificent views of the golf course and the mountain range surrounding the area as well as a distant sea view.

Ref. 2763

115,000€

Mojácar Playa



Large 2 bed / 2 bath 2nd floor apartment with a massive private terrace with magnificent sea and mountain views and a covered private parking space located in Mojácar Playa's La Paratá which is a short drive to the sea and all amenities and services.

Ref. 2799

125,000€

Mojácar Pueblo



Large east facing 7-bed / 5-bath villa set on a freehold plot in an exclusive and sought-after residential area of Mojácar Playa, around the corner from the beach, the main commercial centre, 2 major supermarkets, medical centre and all amenities and services.

Ref. 2818

599,00€

Mojácar Playa



Charming freehold 3 bed / 2 bath immaculately presented village house in the heart of the Plaza Nueva in the picturesque Mojacar Village and within a short drive to the beach. The property is very quirky and has a large terrace off the lounge as well as private roof terrace.

Ref. 2822

180,000€

Mojácar Playa



Immaculate 2 bed / 2 bath south facing 1st floor apartment with great sea and mountain views and within 300 meters from the beach and the promenade. Virtual viewing is available.

Ref. 2775

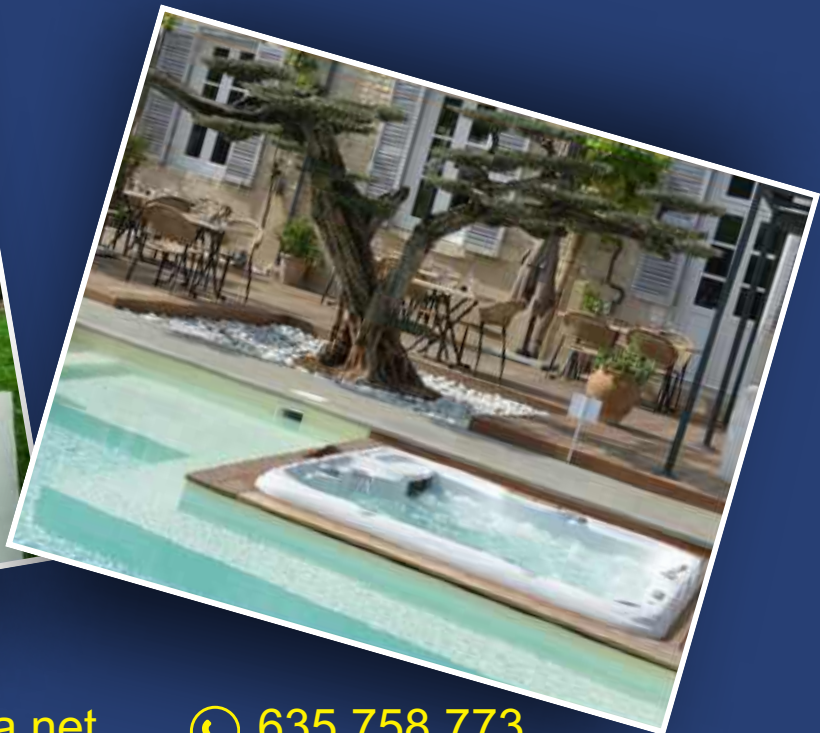
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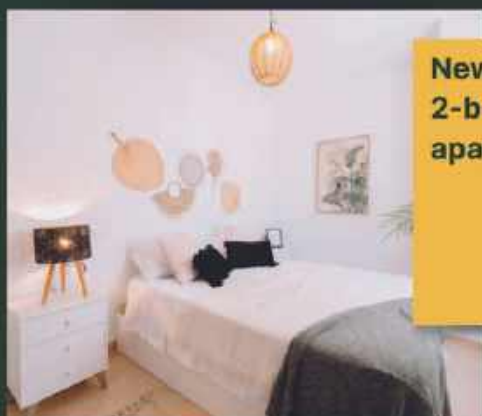


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MAKING A WILL IN SPAIN BY A NON RESIDENT

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



It is common for non-resident foreign citizens who own property in Spanish territory to have doubts about making a will in Spain or in their country of origin.

Benefits for non-resident foreigners of making a will in Spain

- It greatly speeds up the processing of the inheritance by the heirs, as it is more convenient and a less complicated procedure.
- Prevents problems that can be caused by poor interpretations of wills made abroad.
- It represents less associated costs, because the legalisation process is not required.

Furthermore, ***wills granted in Spain do not affect other assets that the non-resident foreign citizen owns in his/her country of origin or residence.***

Will made in country of origin

Non-resident citizens in Spain have the option of making a will before the competent foreign authority, and it will be a completely valid will to bequeath assets held in Spanish territory. However, the heirs must legalise the will, translate it, apostil it and prove that it is indeed the last will of the testator. And there may be other complications that arise in the succession. Importantly, there is a maximum period of 6 months to settle and pay the Inheritance Tax, otherwise there will be tax penalties.

Which law applies in the succession?

The testator has the power to choose which law will apply to his succession: the law according to his nationality (national law or personal law) or the law applicable in the State of his habitual residence (place where he has been stable over time). But there are conditions:

- The testator's choice must be expressly stated in the will or by a declaration of will made before a notary or competent authority.

When does the law of the State of habitual residence have to be applied?

Generally speaking, if no will is made or if the testator does not express his or her decision as to which law shall apply to the succession, the succession will be governed by the law applicable in the country of the testator's habitual residence at the time of death, irrespective of the country in which the assets are located and the nationality held by the testator. This is laid down in Regulation (EU) 650/2012 of the European Parliament.

On choosing the law applicable to the succession, this will directly affect:

- The distribution of the inheritance and the testator's freedom to bequeath his property.
- Who the beneficiaries of the estate shall be.
- The powers of the heirs or administrators of the assets of the estate.
- The conditions of acceptance of the inheritance.
- The transfer of debts.
- The percentages of the reserved portion (part of the assets that legally corresponds to certain heirs).
- The possibility of disinheritance.
- Inheritance tax for foreigners not resident in Spain

When the succession of a non-resident foreigner in Spain is opened, the heir who does not reside in Spain, but resides within the EU, must pay taxes in Spain on the assets transferred in Spanish territory, according to the local regulations of the Autonomous Community where the highest percentage of the value of said assets is located.

In the event that the heir is a resident of any other country outside the European Union, he or she must pay tax on the value of the assets in Spain, but at the office of the State Tax Agency (Agencia Tributaria Estatal). Following Brexit, heirs in inheritance of British non-residents must also pay inheritance tax in accordance with the state inheritance tax rules.

At ABOGADOS MAR CONSULTORES we are experts in international inheritance, with more than 25 years' experience offering comprehensive legal advice to more than 6,000 foreign clients.

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UN TESTAMENTO DE UN NO RESIDENTE

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



Es usual que los ciudadanos extranjeros no residentes que poseen bienes en territorio español tengan dudas a la hora de hacer su testamento en España o en su país de origen.

Ventajas de otorgar un testamento en España para los extranjeros no residentes

- Agiliza en gran parte la tramitación de la herencia por los herederos.
- Previene los problemas que pueden causar las interpretaciones deficientes de testamentos otorgados en el extranjero.
- Representa menos costes asociados, porque no se requiere el proceso de legalización.

Además, es importante saber que los testamentos otorgados en España no afectan a los otros bienes que el ciudadano extranjero no residente posee en su país de origen o residencia.

Testamento de un ciudadano extranjero otorgado en su país de origen

Ciertamente, los ciudadanos no residentes en España tienen la opción de otorgar un testamento ante la autoridad extranjera competente, y será un testamento completamente válido para legar los bienes que se poseen en territorio español. Sin embargo, los herederos deben legalizar el testamento, traducirlo, apostillarlo y acreditar que efectivamente sea la última voluntad del testador.

Esto sin tomar en cuenta cualquier otra complicación que pueda surgir en la sucesión. Además, es preciso conocer que en España se tiene **un plazo máximo de 6 meses para liquidar y pagar el Impuesto de Sucesiones**. Si los herederos no cumplen con las obligaciones fiscales dentro de este plazo, también deberán afrontar penalizaciones fiscales.

¿Qué ley se aplica en la sucesión?

El testador tiene potestad para elegir qué ley se aplicará a su sucesión: la ley según su nacionalidad (ley nacional o ley personal) o la ley aplicable en el Estado de su residencia habitual (lugar en el que ha permanecido estable en el tiempo). Pero existen condiciones:

- La elección del testador debe indicarse expresamente en el testamento o mediante declaración de voluntad realizada ante un notario o autoridad competente.

¿Cuándo se aplica obligatoriamente la ley del Estado de residencia habitual?

De manera general, si no se otorga testamento o si el testador no expresa su decisión sobre qué ley se aplicará a la sucesión, la misma se registrará por la norma que se aplica en el país de la residencia habitual del testador al momento de fallecer. Independientemente del país en el que se encuentren los bienes y la nacionalidad que posea el testador. Así lo establece el Reglamento (UE) 650/2012 del Parlamento Europeo.

Al elegir la ley aplicable a la sucesión, afecta directamente:

- El reparto de la herencia y la libertad del testador para legar sus bienes.
- Quiénes serán los beneficiarios de la herencia.
- Las facultades de los herederos o administradores de los bienes de la sucesión.
- Las condiciones de aceptación de la herencia.
- La transmisión de deudas.
- Los porcentajes de la legítima (parte de los bienes que corresponde legalmente a determinados herederos).
- La posibilidad de desheredar.
- El impuesto de sucesión para extranjeros no residentes en España

Al abrirse la sucesión de un extranjero no residente en España, el heredero que no resida en España, pero sí dentro de la UE, debe pagar en España los Impuestos sobre los bienes transmitidos en territorio español, según la normativa local de la Comunidad Autónoma dónde se sitúe el mayor porcentaje del valor de dichos bienes.

En caso de que el heredero sea residente de cualquier otro país fuera de la Unión Europea, debe pagar el impuesto por el valor de los bienes en España, pero ante la oficina de la Agencia Tributaria Estatal.

Tras el Brexit, los herederos en sucesiones de no residentes británicos también deben tributar el impuesto de sucesiones de acuerdo a la normativa estatal.





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Contact Fran on +34 687 503 209 or by email on franaznargarcia@yahoo.es



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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.

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"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 687 503 209 o por correo electrónico en franaznargarcia@yahoo.es.



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Mojácar Pueblo

€85,000

Ref: 1977

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Mojácar

€299,000

Ref: 2078

This 3 bed villa is located in a sought after area of Mojacar countryside, but short walk to the pueblo's bars and restaurants. The property includes a spacious garden with south facing terrace and a conservatory that is used year-round.



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Ref: 1929

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Mojácar

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SPANISH CULTURE

HOW THEY DO THINGS

ROUND HERE!!

Do not judge someone from another culture by your own cultural values until you have first come to know them and their cultural values.” Quote from ‘Exploring Culture’

- Gert Jan Hofstede

For those of us who have come to live here in Spain from another country, we will bring with us our own cultural values and certain characteristics that are reflective of the culture that we have left behind. Whilst we are all individuals with our own personality, behaviours etc, there is, however, such a thing as a national norm, which is more to do with core beliefs, cultural habits and mental conditioning from our upbringing.

We have to be careful not to stereotype when talking about Spain, as there are ‘regional characteristics’ which are far more dominant than national ‘types’, which is probably to do with historical conquests by different tribes and groups of people over the centuries bringing their own civilization with them. For example, Galicians and Andalucians are poles apart in many aspects. Having lived in Vigo, Galicia in north western Spain, I found them to be a lot more ‘cerrado’ (reserved) and distrusting of newcomers than the Spanish from the South. They are not big orators, but once they know and trust you, they will open up and be happy to welcome you as a friend.

However there are some values and habits that are generally common of Spaniards from all parts of Spain, and they are the ones highlighted below. Understanding the basic traits of their culture will minimise ‘culture shock’ and enable us to interact more successfully.

The daily schedule for eating and doing things

The Spaniards’ schedule is one thing that not only the British but Belgians, Dutch and Scandinavians in particular find very peculiar. They don’t generally eat breakfast at home or if they do, it won’t be very much, but generally they will escape from work during the late morning for café and maybe tostadas (toast). Their lunch, at 2pm or 3pm in the afternoon, is an attack on the established ‘European timetable’ of around 1pm and dinner at best is at 9pm in the evening, but 10pm and 11pm is also fine, and not just for adults but for the whole family.



The siesta

The famous Spanish writer Camilo José Cela, referred to the tradition of 'shutting up shop' and going home to have lunch and an afternoon nap as "pyjamas and chamber pot" (pijama y orinal). Whilst this tradition might not be upheld in big corporates or entities that do business internationally, this is still very much the norm generally in Spain. Generally, the typical 'siesta time' which obviously covers having lunch, typically runs from 1330 to about 1630 or 1700. Having worked in Spain over the years since the 80s, it is hard to get used to the concept of switching off your mobile, having a snooze for an hour or two, and then getting back to the grindstone for at least another 3 hours!

Turn down the volume!

It is often said that in other countries, a group of Spaniards can be identified by the decibels they produce in comparison with the more measured character and tone of voice of other cultures. The Spanish tend to speak loudly and with a lot of fuss and gesticulation of hands and arms to make themselves understood, and frequent interruption of each other. In an article for Telecinco.es (one of the most popular tv channels), Matías Candeira, described the Spanish way of talking as follows: "In a conversation with a minimum of discussion, we give the impression of fighting like rats in search of the same churro." He goes on to describe how "Spanish imperatives and orders do not go down well either. "Pass me the salt", "Give me a beer", "Move over a bit". "The frequent use of 'please' and 'thank you' by foreigners speaking Spanish can often result in a strange look from the Spanish recipient; what a Brit considers to be politeness and good manners could be construed by the Spanish to be falseness and insincerity.

Concept of time

Whilst small businesses seem to be perfectly punctual when closing for lunch or at the end of the day, the approach to time generally is, shall we say, 'relaxed'! Various business surveys have been conducted in recent years, and it was revealed that 6 out of 10 Spaniards arrive between 5-15 minutes late for a business meeting or appointment. But if it's a social appointment or activity, don't be surprised if the Spanish are 30 minutes late – that is commonplace. Although generally it's stated by the Spanish that the average 'lateness' time is 10 minutes. This is a country where lack of punctuality is not frowned upon, where you are systematically late for meetings with friends because, if you aren't, you will be the only one alone at the restaurant table for so long that by the time the other diners arrive, you may already be sozzled. This can be very annoying for those of us who have been used to being ruled by our watches, but it's no point getting upset, so just prepare yourself for the inevitable delay when meeting with a Spaniard.

Family is best

In the evenings and at weekends, you will see lots of families congregating, whether it be for lunch in the local restaurant, the traditional 'paseo' or stroll along the promenade or in the nearest park. Generally, the Spanish attach much

importance to spending time with their families, and they generally go out and about with them, and you'll frequently see different generations enjoying the outdoors together. Many Spaniards don't leave home till their 30s or 40s, although this can partly be due to financial reasons nowadays more than the cultural norm. When out and about, it can be quite annoying though when you're trying to get somewhere fast and there's a large group of people taking over the pavement whilst they stop and chat, with the kids running hither and thither. Just take a deep breath, relax and accept that this is actually a positive thing that families are communicating in a meaningful way.

Greetings and spatial awareness

Physical closeness is one of the most representative signs of affection in Spain. Hugging and kissing when greeting someone is very common in Spanish society and is a great sign of appreciation for their relationships with other people. Normally, when you greet someone in Spain you give them two kisses, which can seem a little 'over the top' and invasive for those who are used to greeting in a more formal way with a handshake. Spatial awareness or rather awareness of distance from others is not of great importance to the Spanish – this was particularly noticeable when I first moved to Spain in the 80s and even in big cities like Madrid, although Covid has changed this to an extent. Even so, in public places, it is commonplace for people to barge into you and not move out of your path to avoid you, not because they're being deliberately rude, but because they don't seem to be aware of the need to keep a distance or unable to judge distances!! So if you don't want a clash, make a beeline for that open space!

Fiestas and drinking

There's nothing that the Spanish like better than a fiesta, and they have lots of them, not just national ones, but local ones too. If you're running a business like me, it can be very frustrating to find that your local supplier cannot deliver on a particular day, because it's the local patron saint's day in their pueblo or town, and you weren't aware! Everything grinds to a halt and you just have to accept that you're not going to get your delivery!

Spain is a country deeply rooted in its traditions, which they respect infinitely and which encompass an immense number of different celebrations. From religious events to village festivals, to peculiar activities that take place all over the country, Spanish celebrations and traditions are passed down from generation to generation. And they do know how to enjoy themselves and let their hair down, with drinking alcohol being an important part of it! Enjoy and embrace them too but if you aren't that way inclined, make sure you're well away from where it is being held, otherwise you probably won't get any peace and quiet, or be able to move your car, as they'll have closed off the road for the processions!!

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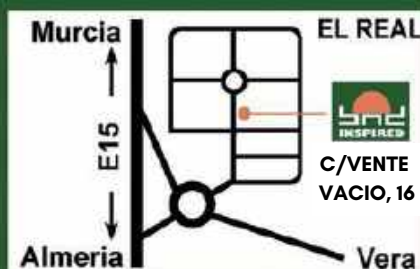
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