

**FREE
GRATIS**

Indalo Property Guide

Indalo Guía Inmobiliaria

BIENVENIDO



¡Bienvenido a la 4ª edición de la Guía Inmobiliaria Indalo!

Tras su lanzamiento este verano pasado, nuestra publicación ya está recibiendo comentarios muy positivos tanto de anunciantes como de lectores por su contenido relevante e interesante, y su facilidad de lectura. El objetivo de nuestra guía es ofrecer a los compradores, vendedores y propietarios una "ventanilla única" en términos de agentes y servicios inmobiliarios en la zona del Levante Almeriense. En esta edición de noviembre, incluimos lo siguiente:

- Una perspectiva de los pueblos de Los Gallardos y Carboneras.
- Entrevista con Holmes for Homes, el agente inmobiliario ubicado en Arboleas
- La importancia de aprender español para los extranjeros que vienen a vivir aquí
- Consejos sobre cómo protegerse de la volatilidad de las divisas de los especialistas de Currency Direct

- El bufete de abogados Mar Abogados, con sede en Mojácar, explica cómo obtener el certificado AFO, un certificado administrativo que legaliza las propiedades construidas sin el debido permiso/consentimiento urbanístico.
- Viva El Sol, la agencia inmobiliaria anuncia su emocionante evento cultural que tendrá lugar el 25-26 de noviembre en Mojácar

Y hay mucho más adentro.

Esperamos que disfrutes de nuestra Guía. Si ofreces un producto o servicio que es relevante para el sector inmobiliario y te gustaría anunciarlo, por favor ponte en contacto con nosotros a través del correo electrónico: indaloguide@gmail.com

WELCOME



Welcome to our 4th edition of the Indalo Property Guide!

Having launched this past summer, our publication is already receiving very positive feedback from advertisers and readers alike for its relevant and interesting content, and its easy readability. The aim of our guide is to give property buyers, sellers and owners a 'one stop' shop in terms of property agents and property services within the local area of the Almerian Levante. In this November edition, we include the following:

- A spotlight on the towns of Los Gallardos and Carboneras
- An interview with Arboleas agents Holmes for Homes
- The importance of learning the Spanish language for foreigners living here
- Insights on how to protect against currency volatility from specialists Currency Direct

- Law firm Mar Abogados, based in Mojácar explain how to obtain the AFO certificate, an administrative certificate that legalises property built without proper planning permission/consent
- Viva El Sol estate agents announce their exciting cultural event taking place on 25-26 November in Mojácar

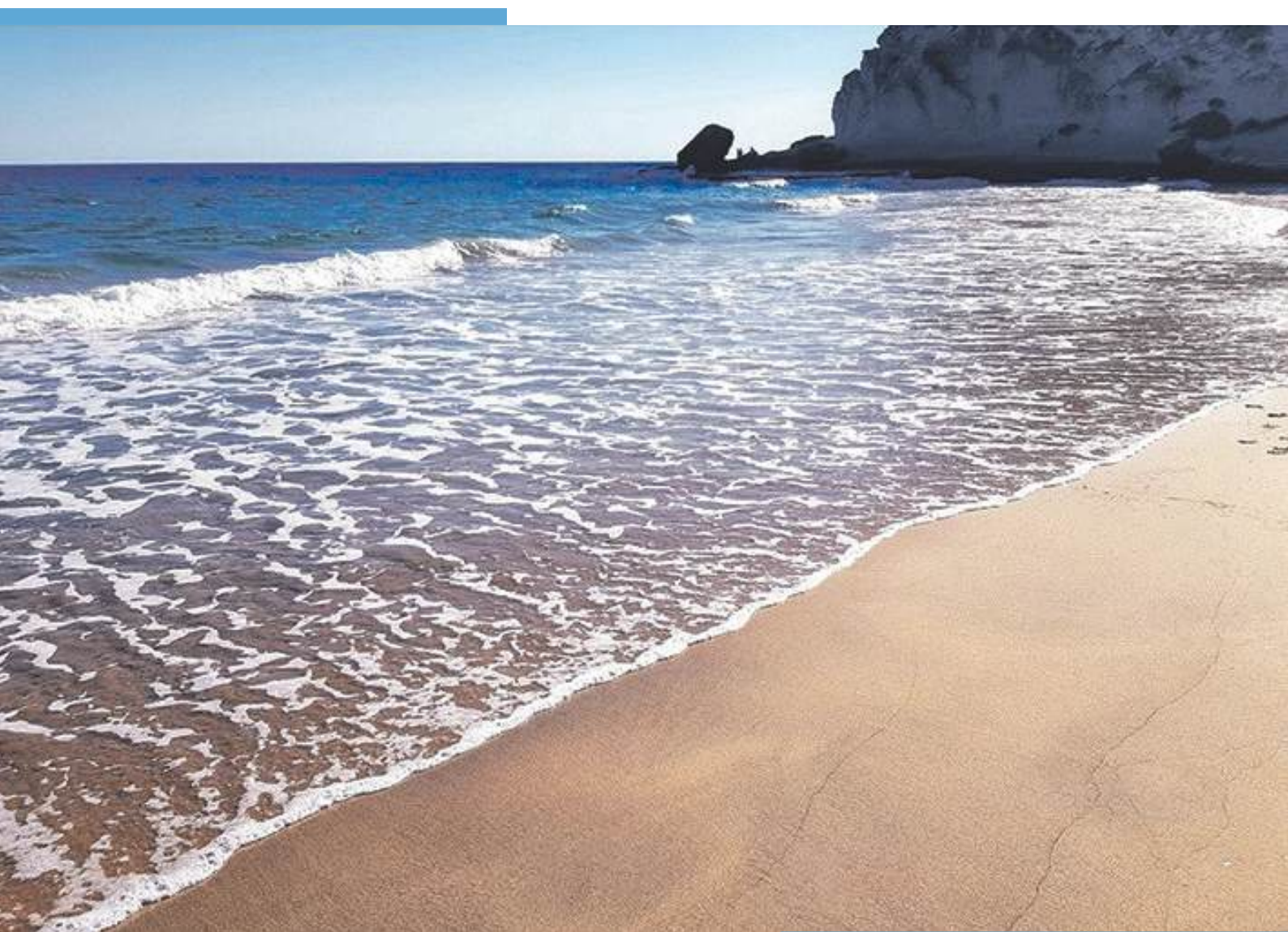
And there's much more to read about inside.

We hope you enjoy our Guide! If you offer a product or service that is relevant to the property sector and would like to advertise it, please get in touch with us via email: indaloguide@gmail.com.

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📍 Paseo del Mediterraneo, 8 - Mojácar

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INTERVIEW
VIVA EL SOL

**WE HAVE MOVED TO OUR NEW OFFICE LOCATED AT
COMERCIAL ZOZO, (NEXT TO MERCADONA)
AVENIDA DE LA LUZ, MOJACAR**

Mojácar Playa



Great opportunity to buy a 3 bed 2 bath duplex on the much sought after Urbanisation of **La Cañada**. With off street parking, large diner with open plan kitchen and adjoining terrace. Sea views from upstairs bedroom terrace, community pool, walking distance to amenities.

Ref. D352

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Mojácar Pueblo



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Ref. C238

279.000€

Mojácar Playa



Building Plot of 536m2 with sea views. We have several other building plots available in the Mojácar area. Please contact us for further information.

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Mojácar



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Ref. C240

320.000€

Garrucha



Delightful Penthouse apartment in **Pueblo Marino** just a stones throw to beach and amenities. 2 bed 1 bath, lounge, kitchen plus underground parking. Community pool with grassed area.

Ref. A350

104.990€

Palomares



Ground floor 2 bed 1 bath bright apartment on **Zafiro Beach** within walking distance to the beach. This property is key turn ready , a great investment. Parking space in an underground garage. Community swimming pool and gardens.

Ref. A343

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ECOCORP SOLAR

Ecocorp Solar SL have been trading in the area since 2007. Covering the whole of Almeria province and beyond they are experienced in the design and configuration of bespoke solar power systems, tailored to meet their clients individual needs. They are a family business, albeit now with extended members to the team.

Many of the bigger solar energy companies throughout Spain use subcontractors for their installations.

Not Ecocorp. Their team are all from the



local community, both English & Spanish and all are fully trained to the Ecocorp standard.

Currently Ecocorp Solar SL employs 13 full-time team members including the family, Vic, Samantha, Daniel and Holly. They have 2 installation teams and 2 part-time team members.

All of the friendly team are very knowledgeable in their fields. They take pride in their professionalism. It is often noted on their customer feedback forms that the installation crew are very efficient in their installations, which are done in a timely fashion and always left tidy.

Customer service is paramount for Ecocorp Solar – in a recent customer satisfaction survey 100% of their customers said that they would recommend them to others.

In April of 2022 Ecocorp opened their offices in a unit on the popular and easily accessible Parque 'El Real' at Antas. Their new showroom has been started and should be completed by the end of this summer.

Using cloud based technology Ecocorp solar offer their virtual battery service to those customers who are tied to the grid. Enabling the customer to feed back excess energy. This energy is stored in their virtual battery and drawn down when the sun isn't shining. Thus the client has the opportunity to use 100% of their solar energy production and to reduce the price of their electricity bill significantly.

Of course there are plenty of solar companies to choose from for residents of sunny Spain. However, it is important to realise that not all solar is the same.

The long term benefits and savings from solar can be fantastic, but a poorly designed, badly installed or low quality system can cause a long term headache. A wrong choice can cost dearly in the long run.

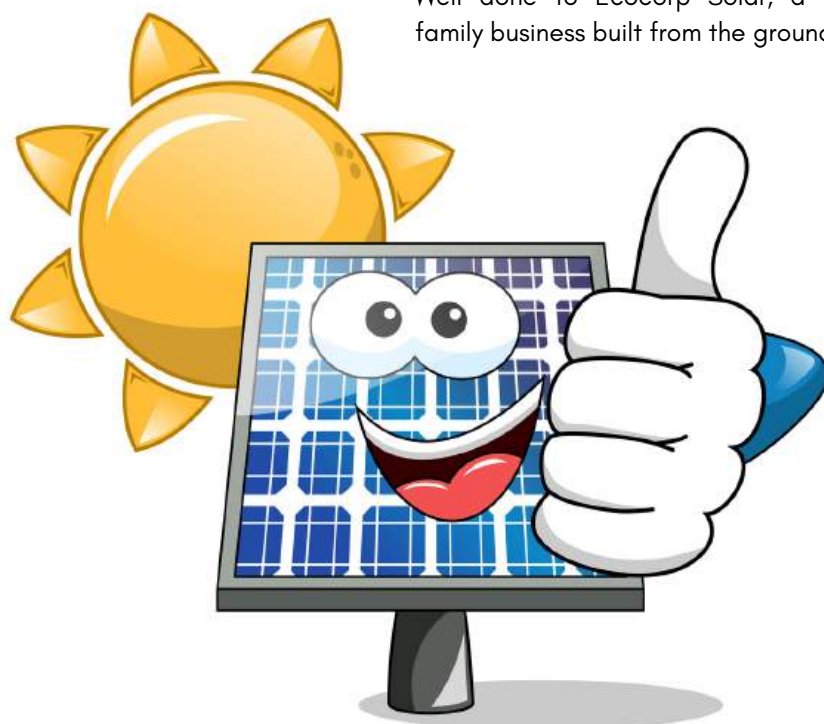
Choose the experts for the best advice. Ecocorp Solar offer quality products and have the experience to ensure their clients solar energy system is one that will be reliable and cost effective.

Their knowledgeable and friendly team will work closely with you to provide and install a solution that meets your unique requirements.

Ecocorp Solar offer a FREE no obligation home assessment and quotation service. They deal with all the necessary technical and administrative paperwork on your behalf.

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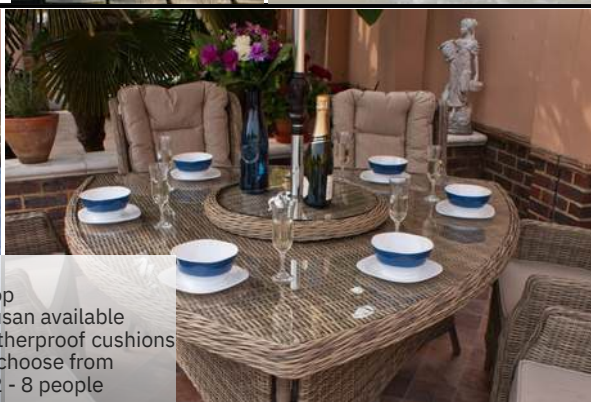


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MOJÁCAR PLAYA



Ref: MOJ3V14

A beautifully presented 3 bed 2 bath detached villa just 600m away from Mojácar beach front. The villa measures 140m2 on a single level with an additional 20m2 under-build. A plot of 500m2 and boasts a private kidney shaped pool, wrap around terraces and a solarium.

PRICE €469,950

3

2

TURRE



Ref: TUR4T11

A superb family home just a few minutes from the town centre. This 4-bed 2-bath home is a very comfortable 138m2 and enjoys stunning town and mountain views from the terrace and front garden and also boasts a very private rear patio.

PRICE €174,950

4

2

LOS GALLARDOS



Ref: GAL2AN36

A high specification 2/3 bed 2 bath top floor apartment on the Los Naranjos urbanization, close to the village of Los Gallardos. The apartment measures 95m2 and boasts new bathrooms, ample terraces and a fabulous roof terrace with excellent mountain views.

PRICE €99,999

3

2

Selling your property?

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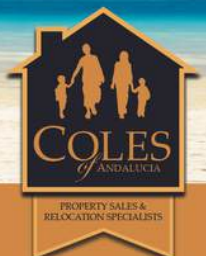
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email: franaznargarcia@yahoo.es

ENGLISH SPOKEN



¿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.



Do you need help sorting out your tax affairs, doing your tax returns or setting 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

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.





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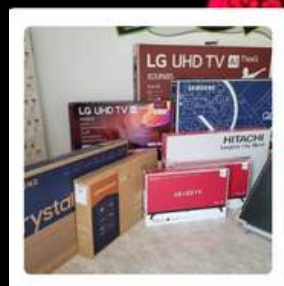
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**Residencial Mediterraneo, Marina
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REF ME 2748 PRICE 580,000€

[www.mojacarestates.com/property/2748/
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Spirit Antonio, Mojácar Playa



REF ME 2750 PRICE 150,000€

[www.mojacarestates.com/property/2750/
apartment-in-mojacar](http://www.mojacarestates.com/property/2750/apartment-in-mojacar)

Cortijo La Estrella, Velez Rubio



REF ME 2755 PRICE 850,000€

[www.mojacarestates.com/property/2755/
/commercial-in-velez-rubio](http://www.mojacarestates.com/property/2755/commercial-in-velez-rubio)

Colinas De Vera



REF ME 2764 PRICE 449,000€

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Why should I learn the local lingo?!!

As a linguist and former English/Spanish language trainer, I understand the difficulties of learning a foreign language, but I also know what benefits it brings. As one of a minority of British residents here who speaks fluent Spanish, I constantly hear other British who don't speak Spanish, saying how hard it is to learn it, and questioning what the point of learning it is when so many of the locals speak English anyway. Well there are some very compelling reasons for learning even just basic Spanish – a little really can go a long way, and there are things you can do to help you use your Spanish!

Whilst you should use an interpreter or ensure there is a fluent Spanish speaker for very important matters such as legal, medical or financial meetings/appointments etc, there is no reason why you cannot try out your Spanish in a social context or in everyday situations in shops, restaurants and bars, or ordering services.

How can I practise my limited Spanish when they insist on speaking to me in English?

- You can have a 'two language' conversation, in which they speak in English, and you ask and answer them in Spanish. That way, it's a bit of a compromise. Just say "Necesito practicar mi español" and you'll normally get a positive response.
- From time to time, go to places that aren't just frequented by English speakers, ie where there are Spanish staff or customers. For example in Vera pueblo (town), you are less likely to be spoken to in English initially, than say in Mojácar.
- If you know you're going somewhere where Spanish might be needed, prepare a few essential words or phrases beforehand. If you're prepared, you'll feel more confident. Just learning the question words for example, such as Quién (Who), Dónde (Where), Cuándo (When), Cuánto/s (How much/how many),Cuál (Which), Cómo (How or What), will help in interactions, as well as some basic verb forms and constructions.

What's the point of learning Spanish when I'm never going to be able to speak it fluently?

Actually, there's one big reason and that's to help you integrate with society and become accepted! The British living in the UK look down upon those migrants who come to the country, stay in their ethnic groups and don't attempt to learn English beyond the very essential words. Well it's exactly the same scenario when the British or any other nationality come to live in Spain, and don't bother learning the language!

Understanding and being understood is one of the best ways of adapting and coping with the new culture! Simple things like buying a coffee in the morning, going to the bank for any kind of straightforward transaction or to the post office to send a parcel, although seemingly insignificant, will frustrate you if you don't speak the language. And when you do manage to have a few conversations in Spanish, it will give you a feeling of achievement and satisfaction!

Dare to challenge the perception of the British being lazy about speaking a language!

Speaking the local language helps to break down barriers, build friendships and positive relations with people living around you. Whilst many Spanish people in customer facing jobs in the bigger towns speak English, they will still appreciate you making an effort to speak to them in their native tongue. Others such as José the plumber or María in Correos in a smaller town might have limited or no English, and therefore it will be absolutely necessary to speak Spanish in order to communicate.

Don't worry about not speaking the language perfectly! You just have to understand and make yourself understood clearly. Very few people speak a language perfectly, even their own mother tongue! We all make grammatical mistakes, but we make ourselves understood. And the same goes for learning a second language! In the next edition, we'll discuss what to learn and how to learn for those starting out!

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SPOTLIGHT ON VALLE DEL ESTE GOLF

BELEN OTERO, GOLF COURSE MANAGER



Valle del Este is a feeling. For all of us who are involved in the Valle del Este project, whether you are an employee, client, resident or player, Valle del Este captures you with an atmosphere where you feel like you are in a small oasis in the middle of the desert.

For me, personally and professionally, Valle del Este has taught me a lot. Since I started my career here as a Caddy Master; I was training and working hard until I was able to move into the Management of the Golf Course, a role I began in 2019.

Since then we have made many changes, and thanks to the involvement and investment of the company I think we can say that in recent years the quality of Valle del Este has increased. Together with the dedication and care of our Greenkeeper (Gonzalo Marín) and all his

team, they have helped us to ensure that our players enjoy a very good condition of the course.

We all suffered from a pandemic which, like all golf courses, slowed down many projects and changes that were being developed, such as Valle del Este II. And I am proud to say that the process has been resumed so that Valle del Este II will become a reality in the medium term.

I would also like to point out that for the last 3 years we have had a Croquet field with natural grass (a great unknown in the area) and today we have more than 20 players from the area who come every week to enjoy the good weather and this outdoor sport. Undoubtedly a fun sport that makes us enjoy the summer and winter evenings.

FOCO EN VALLE DEL ESTE GOLF

BELEN OTERO, DIRECCIÓN DEL CAMPO DE GOLF



Valle del Este es un sentimiento. Para todos aquellos que estamos envueltos en el proyecto de Valle del Este (ya seas trabajador, cliente, residente o jugador) Valle del Este te atrapa con una atmosfera dónde te sientes en un pequeño oasis en medio del desierto.

Para mí, personal y profesionalmente, Valle del Este me ha enseñado mucho, ya que empecé mi carrera aquí como Caddy Master; fui formándome y trabajando mucho hasta poder optar a la Dirección del Campo de Golf, confianza que me fue depositada por la propiedad en 2019.

Desde entonces son muchos los cambios que hemos llevado a cabo, y gracias a la implicación y la inversión de la propiedad creo que podemos decir que en los últimos años la calidad de Valle del Este ha aumentado. Junto con la dedicación y el cuidado de nuestro Greenkeeper

(Gonzalo Marín) y de todo su equipo, nos han ayudado a lograr que nuestros jugadores disfruten de un muy buen estado del campo.

Todos sufrimos una pandemia que, al igual que a todos los campos de golf, nos frenó muchos proyectos y cambios que se estaban desarrollando, como por ejemplo Valle del Este II. Y me enorgullece decir que se han retomado los trámites para que Valle del Este II sea, a medio plazo, una realidad.

También me gustaría destacar que desde hace 3 años disponemos un campo de Croquet con césped natural (un gran desconocido en la zona) y que a día de hoy contamos con mas de 20 jugadores de la zona que vienen todas las semanas a disfrutar del buen tiempo y de este deporte al aire libre. Sin duda un deporte divertido que nos hace disfrutar las tardes de verano e invierno.



ARBOLEAS



Ref: 130-1301 €195,000

3 bed 2 bath villa with 10 x 5 pool, larger than average plot, roof terrace, garage, lovely views

ARBOLEAS



Ref. 130-1359 €205,000

3 bed 2 bath, 2 storey villa with pool in sought after area, low maintenance, outside bar/kitchen

ARBOLEAS



Ref. 130-1377 €209,000

3 bed 2 bath villa with pool, air conditioning, stunning views, walking distance to bar/restaurant

PARTALOA



Ref. 130-1349 €215,000

3 bed 2 bath villa with pool, fabulous views, very large plot, roof terrace, fully furnished

ARBOLEAS



Ref. 130-1376 €229,000

3 bed 2 bath immaculately presented villa with pool, new kitchen and bathrooms, beautiful views

ARBOLEAS



Ref. 130-1306 €269,999

3 bed 3 bath villa with pool, conservatory, air conditioning, walking distance to village

Our interview this month is with Neil and Bev Holmes and Verity Simmons from Holmes for Homes Almeria. We sat down with them to find out a little bit about their estate agency and their thoughts on the area's property market



When did you open your estate agency?

We started the business in 2015, and are now in our 9th year.

How long have you been in Spain and what made you move to Arboleas?

Neil and Bev moved to Spain in 2007 and fell in love with Arboleas. Verity moved to Spain in 2020, and moved from the coast to Arboleas 2 years ago. We all feel Arboleas has everything you need for everyday living, beautiful scenery and a friendly mix of different nationalities.

You are a family business which must be an asset to selling property in Spain?

As a family business, we trust in each other to provide the best buying and selling experience to our clients.

What type of properties do you sell?

We sell all types of properties, including apartments, villas, townhouses and traditional Spanish cortijos.

Do you also sell commercial properties?

We do not sell commercial properties.

How many languages do you speak within your business?

The team are English speaking, but we always try our best to help our Spanish clients, and it helps us practise the local lingo.

Do you do rentals as well?

We do not deal in rentals, as we prefer to specialise in sales. We always refer these enquiries to other local businesses.

What has been your most successful year since you started?

We grow year by year!

How has your business been affected by Brexit and Covid and has it now starting to get back to normal?

We obviously had to close during covid, but fortunately we have not been affected and continue to have success. Brexit has not really changed anything, and we still have many clients wanting to buy both holiday and permanent homes. We are also able to help guide them through the process.

What changes have you seen in your area since you first started?

Infrastructure has greatly improved, whilst keeping the Spanish feel. More younger people are investing in the area, and there is more choice of venues for socialising.

What are the advantages of living in Spain to the UK?

The lifestyle in Spain has a lot to offer. The beautiful climate is an obvious attraction, people seem more laid back and less stressed, and the food is fabulous. The list of advantages could go on forever!

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VERA

Beautiful apartment in Al Andalus, Vera residential. 2 bedrooms and 2 baths. Living room with an open kitchen. Includes a terrace and an interior patio.



VERA

Stunning property located in Vera in a community that offers a pool, playground, and spacious common areas. 2 bedrooms, 2 baths and a beautiful front garden.



VERA

Spacious penthouse in Vera, Pueblo. 3 bedrooms and 2 baths. The living and dining area includes an integrated kitchen. Big and sunny terrace.



ALBOX

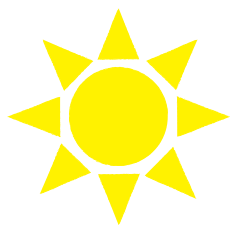
Amazing property in Albox at a great price. The well-distributed home covers 100 m². 3 bedrooms, 2 baths, separate kitchen and a spacious terrace.



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DUE TO AN INCREASE IN DEMAND WE URGENTLY NEED MORE PROPERTIES IN MOJÁCAR AND SURROUNDING AREAS!

VERA PLAYA



Fantastic 1 bedroom ground floor apartment for sale in las Marinas, Vera. This recently renovated apartment on a charming private residential complex with 24 hour security, 2 pools and lush garden areas.

REF. 1456

€132,900

MOJÁCAR



Charming Cortijo for sale in the picturesque huerta de Mojacar with breath-taking mountain views. This end of terrace has 4 bedrooms, 2 bathrooms, a large lounge with fireplace and an American style kitchen.

Although in need of modernising, this is a perfect opportunity for those wanting a dream home in a pretty rural setting.

Just a short drive to the golden beaches and just minutes to the bars and restaurants of the beautiful white washed village of Mojacar.

REF. 1458

€129,000

VILLARICOS



Fabulous 2 bedroom apartment in the charming town of Villaricos just minutes walk to the beach and all amenities on hand. The apartment has a private solarium with views of both mountains and the sea. Sold fully furnished

REF. 1457

€95,000

MOJÁCAR PLAYA



Fabulous 4 bedroom 3 bathroom first line property for sale in Mojacar Playa. The property is split into two separate apartments on a sought after first line complex with 2 communal pools, 1 for adults and a children's pool.

REF. 1460

€289,000

MOJÁCAR PLAYA



2 Bedroom ground floor apartment located in El Palmeral this spacious apartment is 3 minutes walk to the beach. On a well maintained complex with 2 communal pools, the property has private underground parking for 2 cars.

REF. 1453

€187,000

PALOMARES



Beautiful 2 bedroom penthouse with a private solarium located with all services on hand and just a 2 minutes' drive to the beach. On a secure gated urbanization with a beautiful communal pool.

REF. 1452

€85,000

MOJÁCAR PLAYA



Fantastic 6 bedroom house for sale just a minute walk to the beach in Mojacar. The house is divided into two houses with both entrances through the pretty patio and a separate studio making this property a great investment.

REF. 1451

€315,000

MOJÁCAR PLAYA



Exclusive new build villas in a prime location in Mojacar Playa. These 3 bed, 3 bath villas, only a short walk to the beach, have air conditioning, parking, built-in wardrobes, garden terrace and pool (optional)

REF. 1429

€292,000

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

Turre



3 bed / 3 bath villa situated in Agua Nueva which is a mere 5 minutes' gentle walk to the village of Turre and 5 minutes' drive to either Mojácar Playa or Garrucha. There is a large private swimming pool, decking area and private terraces and gardens.

Ref. 1106

345,000€

Mojácar



Great opportunity to purchase a traditional and well-maintained 2 bed / 1 bath village house in Mojácar village. Set on 2 levels with a large terrace and with great sea and mountain views. This traditional property is full of character and ready to move into.

Ref. 2728

165,000€

Mojácar Playa



Magnificent residence with a large private garage and access from 2 roads. The property is set in the heart of the historic part of Vera Town and ideal for those looking for all the commodities of town living with the added benefit of a spacious, comfortable living.

Ref. 2604

349,950€

Mojácar Playa



Large southwest facing, 3-bed / 3-bath secluded villa with private swimming pool, jacuzzi and BBQ area all set in a tranquil cul-de-sac in the Vista Los Angeles area of Mojácar Playa with stunning mountain views.

Ref. 2545

520,000€

Mojácar Playa



Southeast facing, very desirable 5-bed / 4.1/2 bath detached villa with magnificent sea and mountain views, private swimming pool with a sunken bar, double garage. Set a few minutes' walk from the promenade and the beach of El Lance.

Ref. 2695

795,000€

Vera



Opulent 4 bed villa set on an 10,000 mts² freehold plot in the outskirts of the village of Vera. The property has mature gardens, children's playground, private pool and decking, entertaining area with an outside kitchen with a built in BBQ.

Ref. 2340

515,000€





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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.

Guide to Guía para CARBONERAS

 Carboneras es un pintoresco pueblo costero al sur de Mojácar. Cuenta con una larga y variada historia, que se remonta a la antigüedad. El nombre de la ciudad refleja su conexión histórica con la minería del carbón, que fue una industria importante en la zona durante el siglo XIX y principios del XX. Carboneras fue un importante pueblo pesquero y centro del comercio marítimo. Su situación estratégica la convirtió en objetivo de los piratas, por lo que se construyeron varias fortificaciones para defender a sus habitantes de estas incursiones.

Lugares de interés

- *Castillo de San Andrés*: Encaramada en una colina rocosa, esta fortaleza medieval ofrece impresionantes vistas de la ciudad y la costa.
- *Iglesia de Nuestra Señora de la Encarnación*: una joya arquitectónica que data del siglo XVIII. Esta impresionante iglesia muestra una mezcla de estilos gótico y renacentista y alberga varios artefactos religiosos y obras de arte.
- *Museo del Mar*: Desde artefactos de naufragios hasta exposiciones que muestran las tradiciones pesqueras de la ciudad, este pequeño museo permite echar un vistazo al pasado.

Las exposiciones documentan las tradiciones pesqueras de la ciudad, las rutas marineras y la diversa vida marina que se encuentra en las aguas circundantes.

Belleza Natural

Carboneras cuenta con algunas de las mejores playas de España. La Playa de los Muertos tiene más de un kilómetro de longitud y está situada entre dos acantilados. Sus aguas cristalinas la convierten en un lugar ideal para practicar buceo con esnórkel. El Parque Natural de Cabo de Gata-Níjar se encuentra a poca distancia en coche. Esta Reserva de la Biosfera de la UNESCO cuenta con escarpados acantilados, calas escondidas y una flora y fauna únicas.

Conexión con Hollywood

Su impresionante paisaje atrae no sólo a turistas, sino también a cineastas. Aquí se rodaron episodios de Juego de Tronos y la producción de 1962 de Lawrence de Arabia. El equipo de rodaje de Lawrence de Arabia construyó una réplica de la ciudad jordana de Aqaba, con 300 casas, una mezquita y un ayuntamiento, y empleó a más de 400 extras de Carboneras y sus alrededores.





Carboneras is a picturesque coastal town south of Mojácar. It boasts a long and diverse history, dating back to ancient times. The town's name, which means "charcoal mounds" in Spanish, reflects its historical connection to coal mining, which was a significant industry in the area during the 19th and early 20th centuries. Carboneras was an important fishing village and a hub for maritime trade. The strategic location of the town made it a target for pirates, and several fortifications were built to defend the inhabitants from these raids.

Places to visit

- *Castle of San Andrés*: Perched on a rocky hill, this medieval fortress offers breathtaking views of the town and the coast.
- *Church of Our Lady of the Incarnation*: an architectural gem that dates back to the 18th century. This stunning church showcases a blend of Gothic and Renaissance styles and houses several religious artefacts and artworks.
- *Museum of the Sea*: From shipwreck artefacts to exhibits showcasing the town's fishing traditions, this small museum provides a glimpse into the

past. The exhibits document the town's fishing traditions, seafaring routes, and the diverse marine life found in the surrounding waters.

Natural Beauty

Carboneras has some of the best beaches in Spain. Playa de los Muertos is over a kilometre in length situated between two cliffs, the crystal clear waters make it an ideal location for snorkelling. Cabo de Gata-Níjar Natural Park is just a short drive away. This UNESCO Biosphere Reserve has rugged cliffs, hidden coves, and unique flora and fauna.

Hollywood connection

Its stunning scenery attracts not only tourists but also filmmakers. Episodes of *Game of Thrones* and the 1962 production of *Lawrence of Arabia* were filmed here. The film crew for *Lawrence of Arabia* built a replica of the Jordanian town of Aqaba complete with 300 houses, a mosque and town hall and employed over 400 extras from Carboneras and the surrounding area.



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NEW TO MARKET

Turre

Ref: OLV1959

€75,000

This charming 2 bedroom property is located in the beautiful Cortijo Grande valley, under 10 minutes from the market town of Turre. This lovely property includes a balcony and is a short walk from a good, well established Spanish restaurant.



NEW TO MARKET

Bedar

Ref: OLV1956

€145,000

Fabulous 2/3 bedroom townhouse, in the tranquil mountain village of El Pinar de Bédar, with spectacular sea and mountain views. Only 15 minutes from the beach, this property boasts an integral garage and communal swimming pools.



NEW TO MARKET

Agua Amarga

Ref: OLV1954

€1,290,000

This beautiful, detached property located in the sought-after village of Agua Amarga. It boasts 6 bedrooms, 4 bathrooms, a beautiful pool, incredible gardens and sea views. The property is a 5 minute walk from the beach and amenities.

UNDER OFFER



Bedar

Ref: OLV1960

€160,000

This delightful village house is situated in a within the beautiful, picturesque village of Bedar. The property boasts 2 bedrooms, 2 bathrooms, a charming rear courtyard garden and a fabulous roof terrace with breathtaking views.

UNDER OFFER



Lubrin

Ref: OLV1844

€399,950

This elegant and reformed country property is located in the municipality of Lubrin This stylish cortijo includes 4 bedrooms, 3 bathrooms and a superb private swimming pool as well as various patios and beautifully mature gardens.

UNDER OFFER



Bedar

Ref: OLV1834

€425,000

This wonderful 3 bedroom, 2 bathroom villa is situated in a privileged location 5 minutes from the picturesque, whitewashed village of Bedar. This fabulous villa boasts a private swimming pool, large private garage and superb views.

SOLD



Lubrin

Ref: OLV1688

€124,950

This fine looking 3 bedroom, 2 bathroom townhouse is located in the market town of Lubrin. This beautiful property, reformed to a high standard, features a fabulous roof terrace overlooking the town as well as great views of the imposing church.

SOLD



Bedar

Ref: OLV1932

€157,500

Situated in the tranquil village of El Pinar de Bedar, this superb, immaculate town house boasts a corner location with a large garden. There are 2 bedrooms, 2 bathrooms, private underground parking, storage and a fabulous communal swimming pool.

SOLD



Bedar

Ref: OLV1912

€275,000

This wonderful, historical 4 bedroom, 3 bathroom renovated village house is located in the centre of the beautiful village of Bedar. The property includes 5 separate terraces, the upper terrace boasting stunning vistas to Mojacar Pueblo and the coast.



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Mojácar

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RENTALS

Mojácar

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RENTALS

Mojácar

Ref: DD100 Price from 650€ per week

Apartment 2 Beds / 2 Bath

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MOJACAR

€454,000



Beautiful detached 3 bedroom, 2 bathroom bungalow villa of 155 m2 on 400 m2 plot with private pool and integral garage, just 200 metres from beach in very popular residential area of Mojácar Playa, close to shops, services, bars, restaurants and local buses.



3 2 96m2 PRIVATE PARKING. REF: EF/TB/76

MOJACAR PLAYA

€219,950



Beautiful three-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 127m2 PRIVATE PARKING. REF: LP / EM

VALLE DEL ESTE

€109,950



Beautiful, modern, first floor 2 bedroom / 2 bathroom apartment, with elevator, private underground parking space in garage and store room, air conditioning and air conditioning and private residents' swimming pools a short walk from apartment, through lovely green zone with gardens and trees.



2 2 109m2 CLOSE TO GOLF COURSE. REF: VDE / NH

MOJACAR PUEBLO

€134,950



Fantastic first floor village apartment in Mojácar Pueblo with 2 bedrooms and 1-bathroom, stunning panoramic views of the sea, the mountains and the town and beaches of Mojácar.



2 1 81m2 SEA & MOUNTAIN VIEWS. REF: LAI / PUEBLO

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Guía to Guía para LOS GALLARDOS



Situado justo al lado de la autopista AP-7, Los Gallardos es un pequeño pueblo situado entre los centros turísticos de playa de Mojácar y Vera y los pueblos de montaña de Bédar y Lubrin. Con rápido acceso a las principales rutas, atracciones como el Parque Natural de Cabo de Gata están a sólo media hora de distancia, por lo que la exploración de la región es fácil y conveniente.

Historia

No fue hasta 1924 cuando Los Gallardos se convirtió en municipio al separarse de Bédar. Tras el descubrimiento de hierro y plomo en las sierras circundantes, la población de la zona creció y, a su vez, también lo hicieron los servicios y negocios que se establecieron en la zona. Los Gallardos prosperó como base minera entre las minas de la Sierra de Bédar y el puerto de Garrucha.

Sin embargo, cuando las minas cerraron en 1970, la población del pueblo se vio obligada a buscar otras oportunidades de empleo y se dedicó a la agricultura de subsistencia, centrándose en gran medida en el cultivo de tomates. Esta actividad ha evolucionado y hoy en día se pueden encontrar aquí enormes plantaciones de tomates. Más recientemente, una nueva urbanización abrió las puertas al empleo en el sector de la construcción y dio nueva vida a la ciudad, que ahora cuenta con una amplia comunidad de expatriados que disfrutan de todo lo que ofrece este moderno pueblo.

Celebraciones

España cuenta con numerosas fiestas nacionales y locales a lo largo del año, y las celebraciones locales de Los Gallardos tienen lugar a mediados de julio, cuando la comunidad se reúne para honrar a la Virgen del Carmen, la patrona de los marineros. La fiesta incluye música en directo, bailes, atracciones y una gran variedad de puestos de comida.

Los Gallardos no es sólo un lugar de vibrantes celebraciones, sino también de impresionante belleza natural. En el Mirador del Cerro de la Virgen, los visitantes pueden contemplar las majestuosas vistas panorámicas de la campiña y la Sierra de Los Filabres.





 Located directly off the AP-7 motorway, Los Gallardos is a small town located between the beach resorts of Mojácar and Vera and the mountain towns of Bédar and Lubrin. With quick access to major routes, attractions like the Cabo de Gata Natural Park are only half an hour away, making exploration of the region easy and convenient.

History

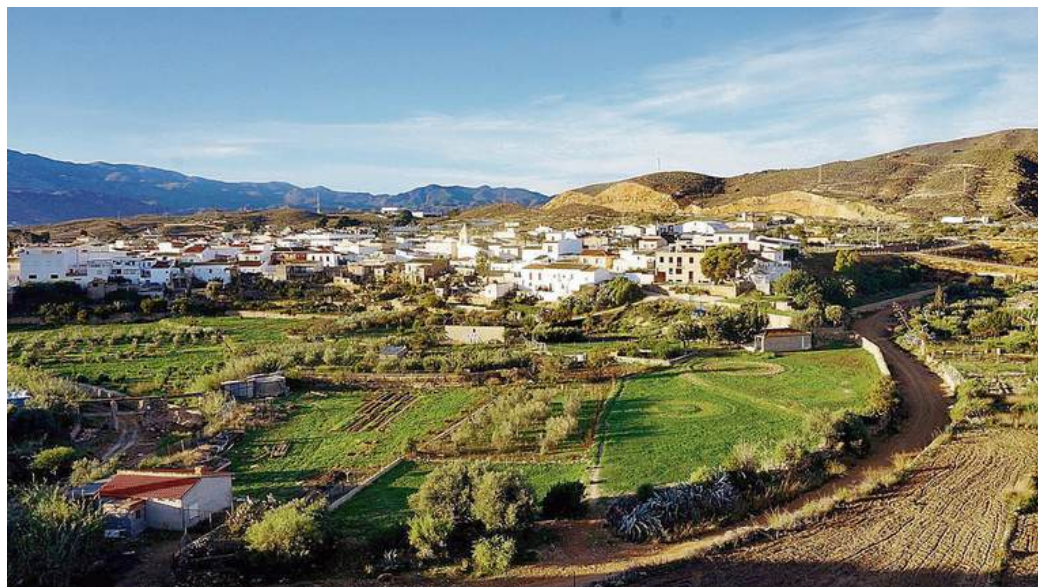
It wasn't until 1924 that Los Gallardos became a municipality when it split from Bédar. Following the discovery of iron and lead in the surrounding hills the area's population grew and in turn so did the amenities and businesses setting up in the area. Los Gallardos prospered as the mining base between the Sierra de Bédar mines and the port at Garrucha.

However, when the mines closed in 1970 the town's population was forced to find other employment opportunities and turned to subsistence farming, focusing heavily on the growth of tomatoes. This has evolved and today huge tomato plantations can be found here. More recently a new housing development opened up employment in the construction business and brought new life to the town and now a large ex-pat community enjoys all that this modern village has to offer.

Celebrations

Spain has many national and local fiestas throughout the year and Los Gallardos' local celebrations take place in mid-July when the community come together to honour their patron saint, la Virgen del Carmen, patron of sailors. The fiesta features live music, dance performances, amusement rides, and a wide variety of food stalls.

Los Gallardos is not only a place of vibrant celebrations, but also of breathtaking natural beauty. At the Mirador del Cerro de la Virgen, visitors can take in the majestic panoramic views of the countryside and the Sierra de Los Filabres Mountains.



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The legalization of housing in Andalusia. Why process the AFO certificate and how to do it?

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



We all know the problems that can arise when selling your property, a house built on undeveloped, rural land.

It is common in Andalusia that legal regulations on urban planning matters have not been taken into account when these illegal properties were built, either because they were built without planning permission, or because they failed to comply with the provisions of the licence that was obtained at the time. As you can see, they are buildings that are in an irregular situation and therefore, sometimes, they have not been registered, or do not have safe or healthy access to basic services, or simply do not have a First Occupation Licence.

But how do you legalize these irregular houses? This is where it is important to have the AFO certificate. Below we explain everything you need to know about regularization of buildings in the Andalusia region.

1.The legalisation (regularisation) of illegal housing in Andalusia.

The vast majority of houses in Andalusia that are built on non-developable land are illegal. Why? Because the construction on this type of land is a highly restricted activity for residential use, with few exceptions. So these houses have been built without a licence, which in turn has meant that their owners cannot register them at the Registry, nor can they obtain water, electricity and sanitation services in a legal and safe way. As the years go by, the crimes or infringements that could have been committed when building these irregular houses expire, so the local government in power cannot fine the owners or order the demolition of these buildings.

2.Measures approved by the Government of Andalusia.

In order to solve the situation of irregular housing in Andalusia, the deficient conditions that these present in terms of safety and health, and minimize the environmental and territorial impact that it creates for this type of building, the Decree-Law 3/2019, of September 24, was approved. This Decree contains a series of measures, among which is the regularization of these buildings that are outside the planning town. It is a municipal procedure whose purpose is to obtain the recognition of the property's legal status outside of planning permissions, known as an AFO certificate (Asimilado Fuera de Ordenación).

3.Regularisation or legalisation? Although it is common to hear about the legalisation of irregular housing in Andalusia, the most appropriate term is regularisation. This is because the recognition by the City Council of the status of AFO management does not actually translate into the legalisation of housing or the acquisition of a licence of occupation. But if you recognize the existence of the construction and allow its use, it brings with it important legal effects in favour of the owner.

4.What then is the AFO certificate?

The assimilation certificate is a type of licence granted to a house, building, country house, villa or other irregular construction built on rustic land in Andalusia, a situation similar to the legal one. This certificate proves that the assimilation situation outside of planning has been recognized by the City Council, and guarantees the owners their rights over the property, similar to the rights of an owner on a newly licenced development.

5. Advantages of recognition of the AFO certificate.

The owner of an irregular building with an AFO may:

- Register the electricity supply, water and sewage supply.
- Register the house with the Property Registry, thereby providing the owner with the possibility of selling or mortgaging the house.

- Carry out the conservation works that are necessary to maintain the housing in optimal safety and health conditions that allow its use.
- Let the property.
- Incorporate the house into your assets.
- Request financial help for housing rehabilitation.

All of this increases the economic value of the house and offers legal security to the owner. In addition, you obtain greater negotiation capacity with potential buyers.

6.How is the AFO certificate obtained?

To obtain recognition of the AFO certificate, it is necessary to go through the municipal administrative process. It consists of requesting the registration of the house as a building outside of urban planning. For this the process can be started by:

- The City Council itself (initiation of ex officio).
- A request from interested parties. The owner must request recognition of the AFO status before the City Hall

7.Deadlines for obtaining the resolution

Once the owner has submitted the application to the City Council, the process must be completed within a maximum period of 6 months. After this time:

- The administration must issue a resolution that expresses the approval or denial of the request.
- If the resolution is not issued, it must be taken that the request has been denied (administrative silence).

In the event that the process has been initiated ex officio by the City Council, if the resolution has not been issued within 6 months, the proceedings will expire.

8.Requirements for obtaining the Assimilation Certificate outside of Planning are as follows:

- That the irregular housing meets the minimum conditions of safety and health, accredited by a competent engineer.
- That the irregular housing has been identified. It can be done by georeferencing on an official map.
- That the period of 6 years has elapsed (from the date of completion of the work) since the ruling municipal administration declared the breach. In this way they may establish fines or order the demolition of the construction.
- Pay the fee specified by the City Council.

Let us not forget that these irregular houses are illegal, so before requesting recognition of the AFO situation, it is important to obtain professional advice on legal and urban planning matters, so that they can check the legal and technical situation of the building and recommend the most suitable action.

At **ABOGADOS MAR CONSULTORES** we have solicitors who are experts in real estate law and specialists in urban planning and land planning territory. We can offer you a legal service of the highest quality. Contact us if you want to regularize your house in Andalusia.



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POLICE ORGANISATIONS IN SPAIN



In Spain, there are several types of police organisations that work together to ensure public safety and maintain law and order.

GUARDIA CIVIL

The Guardia Civil are responsible for law enforcement relating to national security, customs, coastal patrol, border protection, crowd control at large events, highways and foreign peace-keeping missions. The Guardia Civil uses as its leading emblem the words "El honor es mi divisa", Honour is my emblem. The Guardia Civil wear green uniforms. The traffic department vehicles patrol the main highways with green and white coloured cars and motorbikes and organise radar speeding checks. They are very proactive in setting up roadside checkpoints to check documents and will attend major accidents.



Policia Nacional

The National Police, Policia Nacional, is an integral part of the Ministry of Interior, this specialized law enforcement agency is responsible for a wide range of tasks including combating organized crime, preventing terrorism, enforcing immigration laws, and ensuring public safety. These professionals utilize modern technologies and advanced techniques to effectively tackle complex criminal networks and provide invaluable support during national emergencies. Their operations extend beyond Spain's borders as they work closely with international partners to combat transnational threats such as drug trafficking and cybercrime. The National Police wear a black uniform and white shirts.

Policia Local

The Local Municipal Police (Policía Local) exist in most cities and important towns in order to concentrate on preventing crime, settling minor incidents, traffic control, and crucially intelligence gathering. The Local Municipal Police wear blue and white uniforms, they also act as Town Hall Officials. They essentially work in the interests of the local community and their main responsibilities include parking violations, upholding local bye laws including building and safety regulations and guarding the street crossings at school times.



sano MACENAS

A HEALTH AND WELLNESS RESORT

In Mojácar, within one of the most exclusive residential areas located in the Levante Almeriense, Macenas Mediterranean Resort (Calle Califato, 1), you will find Sano Macenas, **a temple dedicated to health and personal care**. Surrounded by nature and facing the Mediterranean Sea, Sano Macenas is considered one of the leading sports and wellness centres in the area, where you can reach physical and mental wellbeing thanks to its variety of services, led by professionals in physical exercise and health.

They focus on **functional training in small groups and mind-body sessions such as yoga**. The programmes are always personalized and aimed towards achieving the goals of each member, always prioritizing safety, efficiency and, of course, fun, so that each training session is a truly unique experience.

At Sano Macenas, no matter what your physical condition or age is, you will always enjoy **a service that is 100% adapted to your needs**, based on a method that combines strength training and cardiovascular exercises in the right balance, and which is endorsed by the medical health sector.

The facilities include a room fully equipped with the premium line of Technogym equipment, so that **members can enjoy a fitness experience with the best equipment available**. There are also two other areas where other activities are carried out, with great natural light and views of the sea.

The Sano Macenas sports and wellness Club is located within the Macenas Social Club, a space that offers a wide variety of activities to take care of your wellbeing: gastronomy, personal care, shopping and, to top it all off, healthcare.



UN TEMPLO DE SALUD Y BIENESTAR

En Mojácar, dentro de uno de los residenciales más exclusivos ubicados en el Levante Almeriense, Macenas Mediterranean Resort (Calle Califato, 1), se encuentra Sano Macenas, **un templo dedicado a la salud y el cuidado personal**. Rodeado de vegetación y con vistas al Mar Mediterráneo, Sano Macenas se posiciona como uno de los clubes deportivos y de carácter wellness de referencia en la zona, donde podrás alcanzar el bienestar físico y mental gracias a su variedad de servicios, dirigidos por profesionales del ejercicio físico y la salud.

Especializados **en entrenamiento funcional en grupos reducidos y en servicios cuerpo-mente como yoga**, las sesiones siempre son personalizadas y guiadas para conseguir los objetivos de cada usuario, primando siempre la seguridad, eficacia y, cómo no, la diversión, para que cada entrenamiento sea una auténtica experiencia única.

En Sano Macenas, no importa tu condición física o edad, siempre disfrutarás de **un servicio 100% adaptado a tus necesidades**, basado en un método avalado por el sector médico sanitario que combina en su justa medida entrenamiento de fuerza y ejercicios cardiovasculares.

Las instalaciones cuentan con una sala totalmente equipada con la línea premium del equipamiento Technogym, para que el **usuario disfrute de una experiencia fitness con la mejor maquinaria y material deportivo**. Igualmente, existen otros dos espacios donde se desarrollan el resto de actividades, con una gran luminosidad natural y vistas al mar.

El club deportivo y wellness Sano Macenas se encuentra dentro del Club Social Macenas, un espacio que ofrece una gran variedad de oferta para cuidar tu bienestar: gastronomía, cuidado personal, shopping y, por supuesto, salud.



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We sat down with Vitor from Viva el Sol to find out a little bit about his estate agency and his thoughts on the area's property market.

When did you first get involved with property?

My real estate journey began nearly four decades ago in Portugal while I was still a student. It all started with a big sale of two complete floors of office space located in the heart of Oporto. Looking back, I was only about 20 years old at the time.

How long have you been in Spain and what made you move to Mojácar?

I started to sell properties in Spain 20 years ago in Torrevieja, before it became a tourist destination. I was promoting the Torreblanca del Mediterraneo Urbanization.

I chose Mojácar because it is by the sea, not crowded, still safe and quiet with a good foreign community.

I can also see future potential in the area with the High Speed Train and new developments coming.

What type of properties do you sell?

I sell all types of properties from apartments, cortijos, Villas

Do you also sell commercial properties?

I do have some commercial properties and businesses for sale, from small cafés to large restaurants in fantastic locations.

How many languages do you speak within your business?

I speak 4 languages; Portuguese, English, Spanish and French

Do you do rentals as well?

I don't work with rentals. I usually refer my clients that to other professionals.

You are holding an Exhibition at The Parador Hotel this month. Have you got experience in exhibitions and how many exhibitors will there be at this one?

I have participated in many international exhibitions. I also have experience organising events, from small private events to much larger exhibitions.

What is the idea behind this event?

The purpose of this event is to bring people together, allowing them to have a great time enjoying food and music while also helping them to discover what they are searching for. Additionally, it serves as an opportunity to connect local businesses and entrepreneurs.

Yours is a new business. Has it met your expectations so far?

Things are going well, the expectations are high. Markets are very sensitive everywhere. When you do this for 40 years you learn that resilience is the best quality. There is a lot of competition in the area, so it takes time to establish yourself well in the market. Our motto is "it's more than selling, we create bonds". That takes time but it's very rewarding.

What are the advantages of living in Spain over other parts of the world you have lived in?

The people, the weather (the sun), the food, the music and it is still a safe place to live , especially here in this area.

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125'000€

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A1485

115'000€

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NEW LISTING



Corner Apartment 2/3 Beds & 2 Baths. Plus a separate underbuild with independent access converted into a 2 bed 1 bath apartment. Communal Pool, Parking. Sea views. Lift Access.

A1488

289'000€

Villaricos

REDUCED!



Great Location Close to Amenities. Short Stroll to the Beach. 3rd Floor Penthouse Apartment on a Small Complex. 2 Beds. 1 Bath. Covered Terrace. Roof Terrace with Sea Views. AC/H.

A1489

119'950€

Palomares

NEW LISTING



3 Bed, 3 Bath. Linked Villa of 235m2 on 116m2 plot. Solarium. Integral garage & gardens. Sun room + Sea views. A/C & Part furnished.

LV729

165'000€

Bedar

NEW LISTING



Townhouse. 1 Bed. 1 Bath. Stylish Presentation. Lovely location with views of the village. Open plan living and dining. Roof solarium..

LV831

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