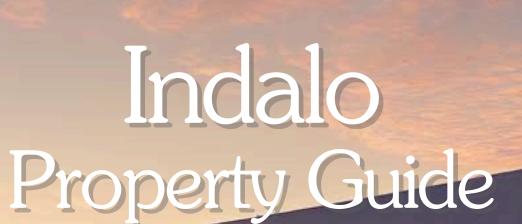
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Indalo Guía Inmobiliaria

Articles, Interviews, Information & Adverts in English & Spanish

## BIENVENIDO

¡Bienvenido a la edición de septiembre de la Guía Inmobiliaria Indalo! Tras el éxito de nuestra primera edición en agosto, hemos añadido más páginas y más empresas están optando por perfilar su negocio, ya sea agentes inmobiliarios, empresas de muebles, de energía solar o cualquier otro negocio que proveen servicios directamente relacionados con los compradores y propietarios de viviendas.

Septiembre es tradicionalmente la época en la que compradores de toda Europa y más allá viajan a esta hermosa zona para adquirir la propiedad de sus sueños para vivir o como casa vacacional. En esta edición aparecen muchas agencias inmobiliarias que venden en toda la zona del Levante Almeriense, en particular en Mojácar, Valle del Este (Vera), Vera pueblo y playa, Los Gallardos, Arboleas, y Bedar.

Si tienes un negocio que es relevante para los compradores o vendedores de propiedades, ¿por qué no te anuncias en nuestra edición de octubre? 1 página cuesta 150€ o sólo 250€ por una doble página.

Envía un mensaje a través de WhatsApp al 634 36 53 67 o por correo electrónico a: indaloguide@gmail.com

## WELCOME

Welcome to the September edition of the Indalo Property Guide! Following the success of our first edition in August, we have added more pages and more companies are choosing to profile their business, whether it be estate agents, furniture, solar or other businesses providing services directly related to home buyers and owners.

September is traditionally the time when buyers from around Europe and beyond travel to this beautiful area to purchase their dream property as a permanent or holiday home. Lots of estate agents selling from all over the Almerían Levante area are featured in this edition, in particular Mojácar, Valle del Este (Vera), Vera playa, Los Gallardos, Arboleas, Vera and Bedar.

If you have a business that is relevant to property buyers or sellers, why not advertise in our October edition? 1 page is 150€ or only 250€ for a double page spread.

Send a message via WhatsApp 634365367 or email indaloguide@gmail.com



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Ref. A345

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Ref. A342

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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 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 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 survey 100% of their satisfaction 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.

Furthermore, all systems are linked to your computer, mobile or tablet so that you can monitor your consumption AND your savings on the App.

Well done to Ecocorp Solar, a great family business built from the ground up.





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Information can be subject to change at any time without prior notice

## Guide to Guia para ARBOLEAS

Arboleas es un pueblo pequeño de unos 4,500 habitantes que está situado entre olivares y almendros a orillas del río Almanzora. Este pueblo medieval remonta sus orígenes a la prehistoria, pasando por romanos, árabes y cristianos. Hay varios lugares de interés que ofrecen una visión del pasado de la ciudad. La Iglesia de Santiago data de finales del siglo XIX y la Torre de Arboleas es una torre de vigilancia que se cree que data del siglo XV.

En tiempos más recientes, Arboleas y sus urbanizaciones, que se extienden a lo largo de más de 25 km por las montañas circundantes, cuentan con una numerosa comunidad de expatriados británicos. En el casco antiguo hay varios bares y restaurantes y un mercado

semanal los sábados de 08.00 a 14.00 horas y se conoce como "El mercado de los Ingleses". Atrae a unos 2000 visitantes y está especializado en artículos de segunda mano y antigüedades.

En 2003 se inauguró el Museo Pedro

Gilabert, que expone de forma permanente 142 esculturas en madera de olivo realizadas por el artista. Para los que busquen actividades más enérgicas, la ciudad cuenta con una piscina al aire libre, unas pistas de pádel, un gimnasio y una bolera.















Arboleas is a small town of around 4,500 inhabitants,

which sits amongst olive groves and almond trees on the river bank of the Almanzora River. This medieval town can trace its origins back to prehistoric times, through Romans, Moors and Christians. There are several places of interest that provide a glimpse into the town's past. The Church of Santiago which dates from the late 1800s and the Torre de Arboleas (the Arboleas tower),

a watchtower which is believed to date back to the 15th century.

In more recent times Arboleas and its urbanisations that spread for more than 25km in the surrounding mountains, have a large British expat community. Within the old town there are several bars and restaurants and a weekly market on a Saturday from 0800-1400 and is known as the "El mercado de los Ingleses", the market of the English. It attracts around 2000 visitors and specialises in second hand items and antiques.





In 2003 the Pedro Gilabert Museum opened, permanently displaying 142 sculptures in olive wood made by the artist. For those that are looking for more energetic pasttimes. the town also has an open air swimming pool, padel courts, a gym and tenpin bowling alley.

#### **VERA PLAYA**





Ref: VER2AT03

2

A wonderful 2 bedroom 2 bathroom top floor apartment on the Al Andalus Thalassa development in Vera Playa which boasts superb views over the urbanization and communal pool.

PRICE €99,950

#### **ARBOLEAS**





Ref: ARB3VHU20

A 3 bedroom 2 bathroom detached villa in immaculate condition boasting an 8 x 4m pool, shaded off-road parking, roof terrace, well established gardens and privacy. The plot measures a very spacious 630m² with the villa itself measuring approx. 130m².

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Ref: PIN4V09

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Vera Playa, VS-2350 2 bed ground floor apartment with garden



Cortijo Grande, Turre, VS-2349 3 bed, 2 bath, detached villa



Mojacar Playa, VS-2348 4 bed, 3 bath, private pool, garage, sea views



Huerta Nueva, Los Gallardos, VS-2347 3 bed, 2 bath, detached villa with pool



Valle del Este Golf Course, VS-2351 2 bed, 2 bath apartment with swimming pool



Puerto Marina, Mojacar Playa, VS-2352 2 bed, 2 bath apartment with amazing sea views



LA Fuente Complex, Sierra Cabrera, VS-2337 Charming 2 bed, 2 bath, beautiful communal pool



Bedar, VS-2329 Spacious 3 bed, 2 bath with pool and garage



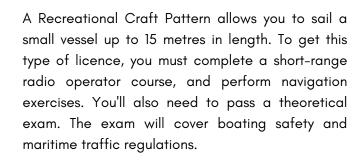
#### **Boat Licence**

Once you have purchased your dream property in Spain, then why not learn how to captain a boat for a beautiful trip on the Mediterranean.

If you want to know how to get a boating licence in Spain, this article will tell you all the steps you need to take, from obtaining a Basic Navigation Pattern (PNB) to getting an ICC (International Certificate of Competence). You'll also learn about taxes, hiring a captain, and where to find a boating licence in Spain.

If you're looking to obtain a boating licence in Spain, you need to consider the different types available. You can get a Boat Navigation Licence, Recreational Craft Pattern, or a Basic Navigation Pattern. Each one is valid for different sizes of boats.





#### A Recreational Craft Pattern allows you to sail a small vessel up to 15 metres in length

A Basic Navigation Pattern (PNB) is the introductory level of boating qualifications. It is designed for those who are interested in sailing small boats and can only be used on trips near the coast. In order to obtain this certificate, you must complete 16 hours of practice. They include a practice on a nearby beach, and two hours of theory. During the theory hours, you'll be taught the practical substance of the course.



When you're ready to take the Practical Exam, you'll need to show that you know how to navigate a boat in Spain. The exam is short and will test your navigation skills.

A Basic Navigation Pattern (PNB) is designed for those who are interested in sailing small boats and can only be used on trips near the coast

Alternatively, you can take a boating licence course. These courses are available to all nationalities, and are suitable for beginners. They're taught in small groups and will provide you with basic boating skills.

You can take a course at a sailing school. Some schools offer courses for sailors who want to learn how to become captains. For instance, you can study at Escola Port Barcelona. There, you'll get a boating licence for both motor and sailboats.

The Spanish Boating Licence is a course available to Spanish residents, foreigners living in Spain, and those visiting the country. If you're a Spanish resident, you can take the course as a prerequisite for getting a Basic Navigation Pattern. However, you're not required to take the course if you're from another European country.

A boating licence course are available to all nationalities, and are suitable for beginners. They're taught in small groups and will provide you with basic boating skills

Obtaining a boating licence is a great way to explore the coastlines of Spain. With a licence, you can navigate your own boat or use a rented one.



## 005

#### **Employment and Tax consultancy**

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email: franaznargarcia@yahoo.es

**ENGLISH SPOKEN** 





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

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

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

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



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

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

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

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

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





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#### Villa Retreat 2 bed villa 179,000€



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Stunning rambla front villa within easy walk of Arboleas centre

#### Villa Rose 4 bed villa 145,000€



A beautiful 4 bed refurbished village house with off street parking

#### Cortijo Oleander 6 bed 129,995€



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#### Villa Clivia 3 bed villa 215,000€



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## SPOTLIGHT ON VALLE DEL ESTE

Valle Del Este has withstood the changes of time and is now embracing the shift in the buying market and the desire for sleek modern properties, attracting more and more clientele looking for a home in this beautiful, secure resort packed with amenities.

ADC's regional office in Valle Del Este has now been open for a year and a half and the team is busy showcasing the properties there to local and international buyers. The beautiful, much sought after golf front villas and apartments with their clean lines and contemporary looks have helped transform Valle Del Este into a part of the Levante coast that is

progressing with the times!

Valle Del Este isn't just for golfers! The 4-star Spa Hotel caters to families and golfers alike, with special packages for cyclists too. The commercial centre has three great restaurants and a cocktail bar that have become favourites for locals in the surrounding area. The year-round trade provides a mix of nationalities enjoying the buzz.

Whether it is resort living or the chance to invest in the sought after, new look Valle Del Este that attracts your interest, ADC has the product for you:

Azahares Golf Residences really stand out from the crowd. Key ready front-line

golf apartments from €199,000.

Our 225 Southwest project gives you the chance to buy a prime villa plot where you can build your dream home. With panoramic views from the Cabrera mountains down to the Mediterranean. Prices from €125,000 for 700m2.

Oceanview Residences is our exciting new development of 30 properties looking down the fairway of the fourth hole and out to sea.

For more information contact Maddy on +34 644 65 00 15 or email mw@adcproperty.es

### FOCO EN VALLE DEL FSTF



Iğl

Valle Del Este ha resistido los cambios de tiempo y ahora

está abrazando el cambio en el mercado de compra y el deseo de propiedades modernas y elegantes, atrayendo cada vez más a clientes que buscan un hogar en este hermoso y seguro complejo repleto de comodidades.

La oficina regional de ADC en Valle Del Este ya lleva abierta un año y medio y el equipo de venta está muy activo enseñando propiedades a compradores locales e internacionales.

Los muy cotizados y hermosos chalets y apartamentos frente al golf con líneas limpias y apariencia contemporánea han ayudado a integrar Valle Del Este en la costa de Levante en pleno progreso!

¡Valle Del Este no es sólo para golfistas! El Hotel de 4 estrellas con Spa atiende a familias y golfistas, con paquetes especiales para ciclistas también. El centro comercial cuenta con tres excelentes restaurantes y un bar de cócteles que se han convertido en los favoritos de la clientela local, la actividad comercial durante todo el año atrae una clientela muy cosmopolita.

Ya sea para vivir o invertir en un resort excepcional como Valle Del Este, ADC tiene el producto para ti:

Residencial Azahares Golf es un complejo que se destaca entre la multitud, apartamentos con jardín, llave en mano y en primera línea de golf desde 199.000€. Nuestro proyecto "225 Southwest" le brinda la oportunidad de comprar una excelente parcela para construir la villa de sus sueños, con vistas panorámicas desde las montañas de Cabrera hasta el Mediterráneo. Precios desde 125.000€ por 700m2.

Oceanview Residences es nuestro nueva y emocionante urbanización de 30 apartamentos de lujo, con vista al hoyo número 4 y al mar.

Para más información, contacte por favor con Maddy al +34 644 650015 o por correo: mw@adcproperty.es.



#### A PERSONAL INSIGHT LIVING IN VALLE DEL ESTE GOLF RESORT, VERA

#### - LUISA CRAWFORD



Having lived here for nearly four years now as a Spanish resident, and experienced life here all year round, I can honestly say that I love living here! I run a pádel club of 4 courts, and live just a 15 minute walk away. The main attraction for me is the tranquillity, peacefulness and safety in terms of crime and traffic, the beautiful views of the golf course and surrounding countryside, and the type and size of property that I was able to buy at a very reasonable price - a 3 bedroomed, 3 bathroom, 3 storey town house with a reasonable front garden and back terrace, only a stone's throw from a large shared swimming pool. The location is great too if you have a vehicle. It takes a couple of minutes to get onto the main

A7 motorway, Vera is only a 10 minute drive away and the nearest beach is 15 minutes away. Whilst there are a few restaurants and bars in the small commercial centre here, for food and any other shopping, Vera is generally your nearest port of call, although there is now a very good Consum franchise supermarket located at Miraflores campsite, which is one junction down the A7. The major draw here is the golf course, but our pádel club brings in players from the local area and beyond, whilst the newly installed croquet green at the hotel is also attracting more people, looking for a more unusual leisure pursuit.

Another resident. José Manuel who has

an upholstery business, J&J Tapicería in Garrucha moved here from Vera Playa (beach area) because of the tranquillity. He bought his 3 bedroomed house on the Los Olivos I complex two years ago for 100,000€ and enjoys life here. He comments: "Here there isn't as much humidity and damp as in Vera Playa, prices here are very reasonable, I believe, and the house build quality is good." There is one disadvantage though. "In Vera Playa, there's a regular bus service, whereas here there is no transport link and this is needed. If there was a public transport service from here to Vera town and beach area, more people would come to eat at one of the four restaurants here or even to play pádel."



## UNA PERSPECTIVA PERSONAL VIVIR EN EL RESORT DEL VALLE DEL ESTE GOLF RESORT, VERA – LUISA CRAWFORD

Al vivir aquí durante casi 4 años como residente española y haber experimentado la vida aquí durante todo el año, puedo decir honestamente que ¡me encanta vivir aquí! Llevo un club de pádel de 4 pistas, y vivo a sólo 15 minutos a pie. La principal atracción para mí es la tranquilidad, la paz y la seguridad en términos de delincuencia y el tráfico, las hermosas vistas del campo de golf y el campo circundante, y el tipo y tamaño de la propiedad que pude comprar a un precio muy asequible - una de 3 dormitorios, 3 baños, casa de 3 plantas con un jardín delantero razonable y terraza trasera, sólo a un tiro de piedra de una piscina grande compartida. La ubicación es genial también si tienes un vehículo. Se tarda un par de minutos en llegar a la

autopista A7, Vera está a sólo 10 minutos en coche y la playa más cercana está a 15 minutos. Aunque hay algunos restaurantes y bares en el pequeño centro comercial de la localidad, Vera es el lugar más cercano para comprar comida y otros productos, aunque ahora hay un supermercado de la franquicia Consum muy bueno en el camping Miraflores, que que se encuentra en la próxima salida de la A7. La mayor atracción aquí es el campo de golf, pero nuestro club de pádel también atraen a jugadores de la zona y de fuera, mientras que el recién instalado campo de croquet del hotel también está atrayendo a más gente, que busca un pasatiempo diferente.

Otro residente, José Manuel que tiene su negocio de tapicería, J & J Tapicería en

Garrucha se trasladó aquí desde Vera Playa debido a la tranquilidad. Compró su casa de 3 dormitorios en el complejo de Los Olivos I hace dos años por 100.000 euros y disfruta de la vida aquí. Comenta: "Aquí no hay tanta humedad como en Vera Playa, los precios son muy razonables, creo, y la calidad de construcción de las casas es buena". Sin embargo, hay una desventaja. "En Vera Playa hay un servicio regular de autobuses, mientras que aquí no hay ninguna conexión de transporte y esto es necesario. Si hubiera un servicio de transporte público desde aquí hasta Vera pueblo y la zona de playa, vendría más gente a comer o a cenar en uno de los cuatro restaurantes que hay aquí o incluso a jugar al pádel."

### Karin Schroter

We sat down with Karin Schroter, from Mojácar Estates to find out a little bit about her estate agency and her thoughts on the area's property market



#### When did you move to Mojácar and what was the motivation for choosing this area?

We arrived with the whole family in 1997. We chose this area because it was not too developed, not built up, it felt like we were going back in time 20 years. We wanted our 3 children to grow up in a natural and very safe environment.

#### Mojacar Estates has been established for many years. When did you join them and when did you take over the business?

I joined Mojacar Estates in 1997, we bought our house from Alison, the owner of Mojacar Estates at that time. Soon after arriving, she asked me if I could join her team. In April 2002, Alison decided to move on and offered me the business, and I have been running it ever since.

### You have a variety of nationalities in your office. Has this helped with your sales having various language specialists?

Yes, definitely. We cover Spanish, English and German and at the end of the year we hope to have a French person joining our team. Owners and purchasers feel more comfortable and secure being able to speak in their own language. Speaking various languages gives the properties we offer a better exposure in the international market.

#### Is your business based on just selling or do you offer rentals as well?

We had always done sales and short term rentals and we have separate teams for each department, both with lots of experience.

#### What nationalities are buying at present?

We have a total mix of nationalities buying at the moment, and apart from English, French, Belgian, Dutch and German clients, we also have new nationalities such as Polish, Bulgarian and Canadian clients too. This leads me to think that we are getting a new influx of population. Having super fast internet in the area attracts digital office workers from all over the world to spend lovely sunny winters here.

## Has business now got back to normal as it was before Brexit and Covid, and customers are now confident about buying in Spain again?

I can only speak for our area and I can confirm that Mojácar and the surrounding areas are still very attractive for many Europeans. The Baby Boomers are now coming into their retirement and there is a trend to retire in the sun, with an excellent quality of life that their home countries don't offer anymore. The English clients are more affected with the 180/90 day rule so yes Brexit had an impact. We are seeing now younger English buyers wanting to spend their holidays, winters in the sun, or wanting to invest in a holiday home. Spain is still very welcoming to UK citizens.

#### Do you also sell commercial properties?

We don't specialise in commercial properties, but we have a few on our books.

#### What changes have you seen in the area since you first moved here?

Mojácar has always been on the map for the Spanish and in the 90s many international, mainly English buyers arrived in the area. We saw a big boom. The financial crisis, Brexit and Covid caused big changes. In a way, these saved the special character of Mojácar; we still have unspoilt natural areas, beaches and the picturesque village. We lost permanent residents after the crisis, but I hope that due to an improving infrastructure, like for example the Macenas Golf Resort and the High Speed Train link (AVE), we can attract young families to come and live and work in Mojácar.

#### I have heard that the next generation has now started working in the business. What challenges do you think they will face?

Yes, my son has been working with us now for 2 years. I am convinced that Mojácar and this beautiful area still has a lot to offer over the next 20 years. He will see lots of ups and downs and changes, like we have done, but I am not worried. He has already brought fresh ideas to the office, which have helped us to improve our digital performance and to keep up with the competition. We are now offering virtual tours, online viewings and are working on new ideas.









# Guide to Guia para TURRE

Turre es un pueblo pequeño y pujante situada a los pies de Sierra Cabrera. Cuenta con una amplia comunidad de expatriados, numerosas tiendas, bares y otros comercios en su calle principal y un mercado semanal que se celebra todos los viernes.

Turre, cuyo nombre deriva de la palabra latina Turris que significa "torre", por la torre vigía que los musulmanes de Mojácar construyeron para proteger a campesinos de los ataques constantes de los cristianos de Lorca tiene una historia larga y a veces turbulenta. Ha sido escenario de varios conflictos entre moros y cristianos a lo largo de los siglos. En el siglo XV, los moriscos mudéjares fueron expulsados de Mojácar y formaron un barrio árabe mudéjar en Turre. Tras la Guerra de las Alpujarras de 1568-1570, los moriscos de Turre fueron llevados a la finca del marqués del Carpio en Córdoba, lo que dejó Turre desierta durante muchos años.

Durante la primera semana de octubre, Turre celebra sus fiestas anuales en honor de San Francisco de Asís. La principal atracción de la fiesta es la carrera de cintas a caballo. Esta tradición se llevaba a cabo antiguamente en muchos pueblos de Andalucía, pero ahora Turre es una de las pocas localidades que la mantiene y atrae a visitantes de todas partes.















Turre is a small, thriving town situated at the foothills of the Sierra Cabrera mountain range. It has a large expat community with many shops, bars and other businesses which line its main street and a weekly market held every Friday.

Turre, whose name derives from the Latin word Turris meaning "tower", after the watchtower that the Muslims of Mojácar built to protect the peasants from the continuous attacks by the Christians of Lorca. has a long and at times turbulent history having been the scene of various conflicts between Moors and Christians over the centuries. In the 15th century the Mudejar Moors were forced from Mojacar and formed a Mudejar Arab quarter in Turre. After the War of the Alpujarras 1568–1570 the Moors of Turre were taken to the estate of the Marquis of Carpio in Cordoba which left Turre deserted for many years.

Turre has an annual fiesta in the first week of October in honour of San Francisco de Asis (St Francis of Assisi). The main attraction of the fiesta is the running of the horses with ribbons, known as Cintas a Caballo in Spanish. This tradition was once carried out in many villages throughout Andalucía but now Turre is one of the few towns to retain the tradition and the event attracts visitors from far and wide.

## Buying a boat in Spain

If you're thinking about buying a boat in Spain, it's important to learn about the different taxes that may apply. Boats and yachts have been subject to some very high taxes over the years. This has resulted in Spanish Tax Authorities targeting these vessels.

You will also need to pay a matriculation tax for your boat in Spain. This tax is 12% of the value of your vessel. The tax applies to both foreign and Spanish residents. However, non-Spanish residents who are from EU countries will be exempt from paying this tax.

You should be aware of all taxes for boating in Spain before you buy a new or second-hand boat. The information here is not intended to be comprehensive. In some cases, you will be required to provide proof of residence in your home country.

You should ask for the name of the superior office for obtaining details on this tax. You should also ask about any regulations that may affect the sale.

When you purchase a second-hand boat in Spain, you will also have to pay a 4% tax. This tax is usually paid to the regional tax office.



When you purchase a second-hand boat in Spain, you will also have to pay a 4% tax. This tax is usually paid to the regional tax office.

If you're planning to live in Spain for more than 182 days, you will need to apply for a residence card. If you do, you will be able to avoid the matriculation tax. However, if you live in Spain for less than 180 days, you will still be liable to pay the 12% matriculation tax.

Another tax you might need to be aware of is the wealth tax. It is a national law and is imposed on

foreigners who have lived in Spain for more than 180 days. Depending on your income, you may be liable to pay this tax.

Before buying a boat in Spain and set sail with it, you should make sure you have the proper documentation and are qualified to do so. It is also possible that you will need to provide evidence of competence as a skipper. Finally, remember to ask for any reregistration requirements. If you live in Spain for more than six months, you cannot sell your boat before this period is up.



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

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Immaculately kept detached villa with a separate annex, with 2-3 bedrooms depending on distribution and 1-2 bathrooms in the sought-after area of the Moorish style Sierra Cabrera. Magnificent mountain views.

240,000€

#### Vera



Contemporary 2 bed / 2 bath ground floor apartment with 15m of covered terrace, 230msq of private secluded garden and a covered parking space in Residencia Linaria which is one of the sought after communities in Valle del Este Golf Resort.

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#### Mojácar



Great opportunity to purchase a traditional, well-maintained 3 bed / 3 bath village house in Mojácar Village set on 2 levels, with terraces offering great entertaining area and lovely sea and mountain views.

199,000€

#### Vera Playa



Recently decorated 2 bed / 1 bath top floor apartment with private terraces, communal garden, outdoor swimming pool, indoor heated pool and tennis court.

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#### Mojácar Playa



Large east facing 4-bed / 4-bath frontline villa set on a freehold plot across the road from the beach and with all services and amenities nearby.

999,999€

#### Garrucha



Large 3 bed / 2 bath sea facing Penthouse Apartment with ducted air conditioning, 90 m2 terrace with unobstructed sea views. in the heart of Garrucha with secure private parking and storeroom.

249,950€







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Whether you have decided to move long-term to <u>Spain</u> or you want to buy a vacation home, you'll be happy to hear that the country's property market is relatively affordable. However, before you start your real estate search, you should find out if you are eligible for a Spanish mortgage and how much you can borrow as an expat in Spain.

Recent statistics suggest that about 76% of Spain's population owns their homes, which is higher than the European Union's average of 70% (as of 2021). In addition, the country is open to international real estate investors, meaning you don't need to be a resident of Spain to get a Spanish mortgage or buy property. However, your residency status will impact the amount you can borrow from a Spanish bank.

## Should you buy Spanish property?

According to CaixaBank, Spain's housing market has lower rates of overvaluation than some other countries in Europe. For homebuyers, that means your home purchase in Spain is less risky than in many other EU countries such as the Netherlands, Germany, and France.

On the other hand, interest rates are steadily increasing as of 2023, meaning that Spanish property prices are stagnating. It also helps to remember that

housing prices vary from city to city. You will likely have to pay much more to buy property in the centre of Madrid or Barcelona, for example.

Another aspect to consider is Spain's capital gains tax (CGT). Non-residents will owe 19% CGT on the profit they make from selling property in Spain. The CGT tax for residents ranges from 19 to 26%. Consequently, buying real estate in Spain as a short-term investment could be a financial mistake.

## Who can get a mortgage in Spain?

As mentioned, you don't need to be a resident or Spanish citizen to buy property in the country. However, you will need a Número de Identificación de Extranjeros (NIE) to get a Spanish mortgage. This is simply a tax identification number for internationals.

Although you might be able to secure a loan through a bank in your home country, you will likely need a mortgage from a Spanish bank. Your income and other debts are crucial factors in your borrowing power. Self-employed borrowers will need to show the past one to three years of earnings and a self-assessment tax return.

Many Spanish mortgages have no restrictions on the purchase price or nationality. However, you will

28

notice differences if you are a legal resident of Spain or a non-resident.

Spanish mortgage lenders tend to favor residents of Spain. One example of this is the maximum loan-to-value (LTV) that banks will allow for buying property in Spain. Residents can generally borrow up to 80% of the property's assessed value. Non-residents are limited to 50–70% LTV, depending on the mortgage.

Another difference for expats who buy property in Spain will be the amount of time you can stay in the country. If you are a non-EU citizen and a non-resident, you will generally only be allowed to visit Spain, and the rest of the Schengen travel area, for up to 90 days per 180-day period. Due to Brexit, this rule also applies to UK citizens who are not Spanish residents.

Spain's Golden Visa Program is a popular way for non-EU citizens to become Spanish residents by making a €500,000 real estate investment. However, you should be aware that you cannot use financing to qualify for this visa scheme.

#### Types of Spanish mortgages

Spanish mortgages have two main types: variable and fixed. These are the main two options available to non-residents. However, you will additionally find a few other mortgage products offered by some banks. Generally, residents in Spain can access loans of up to 40 years. For non-residents, the typical length of the mortgage is 15 to 20 years.

#### Variable-rate mortgages

The benefits of variable interest rates include taking advantage of low rates and more Spanish mortgage options. The interest rate is adjusted with the Euro Interbank Offered Rate (Euribor). The disadvantage is not knowing how much your monthly mortgage payments will be in the long term because interest rates can rise.

#### Fixed-rate mortgages

This type of mortgage is less risky since you will know exactly how much your monthly repayments are for the entire duration of the mortgage. You are also protected from future interest rate increases because the rate is fixed.

This mortgage product became more popular with Spanish homebuyers in 2020 because it offers more security in uncertain markets. On the other hand, you will pay more to borrow money when interest rates are low.

#### **Interest-only mortgages**

Interest-only mortgages are less popular than other types of mortgages in Spain. Only residents can take out this type of mortgage, which allows you to pay off just the interest for the first term of the mortgage. While you can save money on your monthly repayments with an interest-only mortgage, you will often pay more in the long run, as it takes a lot longer to pay off the entire amount.

#### Non-euro mortgages

It's very unusual for a Spanish bank to provide a loan in a currency other than euros. Although it's a way of saving costs on the exchange rate, the Spanish bank might charge you more for the benefit of paying in your home currency.

#### Spanish mortgages for seniors

If you are a Spanish resident over 65 and receive a pension, you can retire in Spain and apply for a Spanish mortgage to buy a home. One product that can benefit expats is a Lifetime Loan. It allows senior residents of Spain to release equity from their homes and convert it into cash. This places a mortgage against the property that doesn't need to be repaid within the property owner's lifetime.





Our interview this month is with Bev and Neil Holmes from Holmes for Homes based in Arboleas. We sat down with them to find out a little bit about them and their business.



#### Whatebyirgardslirgyarlocirspainze)

We are Bev and Neil Holmes, married with 4 children and we are originally from Bradford, West Yorkshire, England. We now live in the beautiful small village of Arboleas in Almeria, Spain. Together, with our Office and Sales Manager, Verity, we offer a friendly property buying and selling experience, that is bespoke to you and your needs. By taking a detailed brief from both buyers and sellers, we make the whole process of buying and selling here in Spain easy!

We gently guide you on your way, with everything from property searches and viewings, to making an offer, and of course closing the deal. We also offer an After Care Service, second to none, which brings us many personal recommendations, the best form of advertising for us.

Many traditional estate agents don't offer this personal, unbiased service, and quite often, unless you have already sold your UK property, won't even entertain you for viewings. We offer free 'reccy' visits and show you the area, knowing you are not always ready to buy. Over 70% of these people come back to us and buy.

We saw a niche in the market place, and started our family business from scratch, with the ethos of taking that stress from you, as a buyer or seller. We are pleased to report, we are now in our 9th year and still growing.

Once you have bought our After Sales Service, we will assist with all necessary paperwork, to help you with residency, wills, inheritance, house and car insurance, exchanging driving licences etc.



#### **TESTIMONIALS**

I purchased an apartment through Holmes for Homes in Arboleas and subsequently sold my villa through them. Bev and Neil are very knowledgeable in their business and they did everything they could to ensure things ran smoothly. The whole process went through in good time. They were efficient and always available, if I had any concerns as buying and selling is often quite stressful. They are very kind people and I would definitely recommend them.

Mrs T, Arboleas

Thank you and the office for all your help, especially in regard to the Transfer of Residence form which was horribly difficult to follow and fill in and necessary now, since Brexit - a learning curve for us all and we would not have achieved this without invaluable help. Also, being a local company, Holmes for Homes aware of all complications re legalisation etc so we felt that you were completely open and transparent. We would definitely recommend Holmes for Homes, as we feel we had personal service above beyond the norm.

Mr K & Mrs E, UK



We would like to say how pleased we were with the professional efficient service we received. Your knowledgeable team found and matched the right buyer with our property and secured us a sale in a very short period of time. We would have no hesitation in recommending your company. Thanks again for your valuable help.

Mr & Mrs S, Mojacar

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Ref. 130-1364 €249,000

3 bed 2 bath villa with pool, beautiful views, car port and walking distance to village

#### **ARBOLEAS**



Ref. 130-1365 €229,000

3 bed 2 bath villa with pool, car port, casita, pretty gardens and fabulous views

#### **ARBOLEAS**



Ref. 130-1367 €259,000

3 bed 2 bath villa with 10 x 5 pool, conservatory, stunning views, and walking distance to village

#### **ARBOLEAS**



Ref. 130-1368 €349,950

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#### **ARBOLEAS**



Ref. 130-1370 €239,000

3 bed 2 bath villa with 12 x 4 pool, roof terrace, garage and walking distance to village









#### **CANTORIA**



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#### VERA PLAYA



Bargain 2 bed 2 bath ground floor apartment Vera Playa with communal pool

Ref. DHA 3643

114,950€

#### **ZURGENA**



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Ref. DHA 3699

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#### **ARBOLEAS**



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225,000€

#### **ARBOLEAS**



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2 bed 1 bath apartment on beautiful complex with indoor and outdoor pools

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125,000€

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#### **DESERT SPRINGS GOLF RESORT**



The first floor 3 bedroom apartment benefits from a roof solarium and 2 terraces, one overlooking the gardens and the surrounding mountains, the other one overlooking the pool area.

#### PUEBLO SALINAS - VERA PLAYA



This south facing spacious (70m2) 2 bedroom 1 bathroom apartment on the second (top) floor is located in the Pueblo Salinas gated community and is only minutes from the beautiful sandy beaches of Vera Playa.

#### ANDALUS RESIDENCIAL – VERA PLAYA



This bright 2 bedroom ground floor apartment is located in a gated community with indoor and outdoor swimming pools and spacious garden areas in a complex located only five minutes from Vera Playa.

#### **EL CANO – VERA NATURISTA**



This spectacular, fully renovated beachfront 2 bedroom penthouse is probably one of the best apartments on the Vera Playa naturist beach on account of its unrivalled beachfront position, three terraces and beautiful finish.

#### **HARBOUR LIGHTS - VILLARICOS**



Top quality 2 bedroom duplex of beautiful architecture, in Villaricos, in a FRONT LINE seafront promenade and port complex.

#### LAS BUGANVILLAS - VERA PLAYA



This bright and spacious townhouse (96m2) consists on the ground floor of an airy lounge dining room with access to a 41m2 terrace, an open plan kitchen equipped with its appliances and a shower room.



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#### Palomares - 59,950€ (ref: PAC)



This ground floor property was purchased in 2004, however, it has never been lived in leaving a blank canvas for new owners to put their mark on it. Brand new white goods but some cosmetic work needs to be done hence the bargain price.







This ground floor apartment is excellently presented, very well maintained and is being sold fully furnished. The property has low maintenance gardens making it an ideal lock-up-and-leave holiday property.

#### Los Gallardos - 104,950€ (ref: HNLOJ)



Due to its location, this property has been gifted some of the most extensive mountain & rural views that you will find in the area. Although classed as an apartment, this two storey property bathes in all day sunshine.







Situated on the Palmera Golf urbanization, the property is a short walk from the 4\* Hotel & Spa and Commercial Centre. The two storey property has a split level design with a rooftop solarium. Underground parking and storeroom included.

#### El Pinar de Bedar - 449,950€ (ref: EPHR)



This impressive property boasts over 300m² of build size on a plot of 1,800m²; has stunning panoramic views, extensive outside living areas, bespoke high spec kitchen & large workspace ideal for running a home based business.









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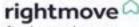
2 Bedrooms • 1% bathrooms • Plot 88m3

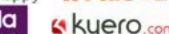


#### Office: Paseo de Los Gallardos, N-340a km520

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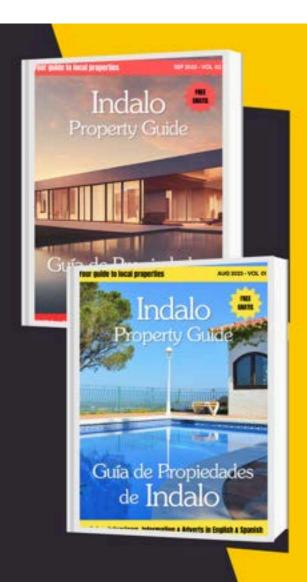
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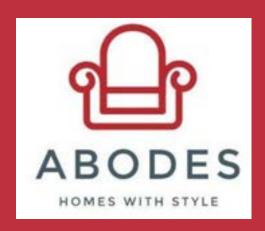
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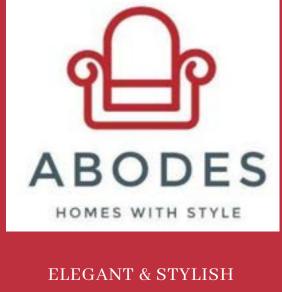












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Bedar

Ref: OLV1645

This wonderful 3 bedroom, 3 bathroom Cortijo is located in the sought after hamlet of Serena, under 10 minutes from the picturesque village of Bedar. This charming property includes beautiful patios, gardens and a lovely private pool.

€275,000

€275,000

€140,000



€250,000

€70,000

€650,000

#### Bedar

Ref: OLV1934

Caballito de Mar is located in the picturesque village of Bedar. This delightful property, currently run as a successful Boutique Casa Rural, includes 3 bedrooms, 3 bathrooms, 3 reception rooms and an enchanting rear walled garden and terraces.



Lucainena del las

**Torres** 

Ref: OLV1941

This fabulous renovated 2 bed, 2 bath village house boasts a lovely roof terrace with great views. Located in the centre of the pretty village, walking distance to all amenities. NEW TO THE MARKET

**€**72,000

€750,000

€275,000



#### Mojacar

Pueblo

Ref: OLV1935

Located in the lovely village of Mojacar pueblo this fabulous village house boasts a garage large enough for storage and a vehicle. A great buy- NEW TO THE MARKET.



#### Bedar

Ref: OLV1937 & OLV1938

These fabulous, one bed apartments are located in the pretty village of Bedar. They all boast terraces, good views and a large storeroom/garage.

NEW TO THE MARKET



#### Bedar

Ref: OLV1928

This fabulous 5 bedroom villa has incredible sea views and is walking distance to the village of Bedar. It boasts a double garage and unique separate annex formerly an observatory.

NEW TO THE MARKET



Bedar

Ref: OLV1942

This immaculate 3 bedroom, 2 bathroom village house has easy access, parking nearby and a garden. It is also a very short walk to the village pool and all the other amenities of the village.

NEW TO THE MARKET

#### REDUCED



#### Mojacar

Ref: OLV1874

This fabulous property is located above the coast of Mojácar in the pretty area of La Parata. There are 5 bedrooms and 4 bathrooms; to include a separate 2 bedroom apartment ideal for guests or as a rental opportunity.



#### Lubrin

Ref: OLV1921

This beautiful, semi detached country property has a fabulous private pool, lots of land and 5 bedrooms in total. Part of the house is easily separated as a self contained apartment also.

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# Guide to Guia para SORBAS

Sorbas is a pretty small town located in the southwest of the Sorbas is a pretty small town located in the southwest of the Levante area of Almera, neighbouring Lubrin, Bedar and Turre. It is built on a plateau of the Rio Aguas and the white 'hanging houses' appear to be suspended over the ravine. Several prehistoric settlements dating from the Neolithic and Metal Ages have been found in Sorbas. Some found in the town centre at the beginning of the twentieth century have been dated as

far back as the Bronze Age, around 2000 BC.

With more than a thousand caves, the Cuevas de Sorbas are Spain's largest underground cave system. Over time, water has filtered into the caves near the town to form underground lakes, stalactites and stalagmites, sparkling gypsum crystals that shine in the lamplight, geodes lined with minerals, gypsum rings and strange sculpture-like formations.

There are many things to see above ground too. In the Plaza de Constitución, in there are several buildings of interest including; the Iglesia Parroquial de Santa María, an eighteenth-century Baroque chapel built on the site of a former mosque and the Casa del Duque de Alba, an eighteenth-century Neoclassical style Palace belonged to the Dukes of Alba and the Lords of Sorbas and Lubrín.

















Sorbas es un bonito pueblo pequeño situado en el suroeste del Levante almeriense, vecino de Lubrín, Bedar y Turre. Está construido sobre una meseta del Río Aguas y las blancas "casas colgantes" parecen estar suspendidas sobre el barranco.

En Sorbas se han encontrado varios asentamientos prehistóricos que datan del Neolítico y de la Edad de los Metales. Algunos hallados en el casco urbano a principios del siglo XX se han datado en la Edad de Bronce, en torno

al año 2000 a.C.

Con más de mil cuevas, las Cuevas de Sorbas son el mayor sistema de cuevas subterráneas de España. Con el tiempo, el agua se ha filtrado en las cuevas cercanas a la ciudad para formar lagos subterráneos, impresionantes estalactitas y estalagmitas, brillantes cristales de yeso que resplandecen a la luz de las lámparas, geodas recubiertas de minerales, anillos de yeso y extrañas formaciones escultóricas.

También hay mucho que ver en la superficie. En la Plaza de Constitución hay varios edificios de interés, como la Iglesia Parroquial de Santa María, una capilla barroca del siglo XVIII construida sobre una antigua mezquita, y la Casa del Duque de Alba, un palacio de estilo neoclásico del siglo XVIII que perteneció a los duques de Alba y a los señores de Sorbas y Lubrín.







#### **Seminar 1 - Selling in Spain**

#### Saturday 21st October 11am

Hear what the experts have to say about selling your property: using an estate agent and a solicitor or not, the stages of the selling process, all the necessary legalities, tax implications, how to transfer your money, and much more.

#### **Seminar 2 - Buying in Spain**

#### Saturday 21st October 4pm

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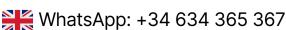


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#### HOLA SOL / Fair of the Rising Sun 21st and 22nd October 2023

Hotel Parador, Mojacar Playa, Almería, Spain



#### What is Hola Sol / Fair of the Rising Sun?

This 2 day event, in Mojácar, will bring together different companies and service providers and present them to the public. From ayuntamientos (councils), tourist companies, maintenance agents, and companies, charities, contractors, internet/tv providers, language schools, money transfer specialists, solicitors, tax and legal advisors, furniture companies, swimming pool installers, golf course representatives, social and beach clubs,

restaurants and tapas bar, sport and outdoor activities (padel, tennis, kart, etc), water activities (boat trips, jet ski, kayak, etc), day trip specialists, airport transfer and local transport companies etc.

There will be a wide range of products and services - a one-stop information centre for visitors to find out what is available in this beautiful area of Almería. Andalucía.

#### **BECOME PART OF HOLA SOL**

Estimated number of exhibitors: 50-70

This is part of a multi-location event with exhibitions also taking place in Madrid, Spain and abroad including the UK, France, Belgium, Germany & the USA.

On Sunday 22nd October, we will run a network event at which exhibitors will have the opportunity

to present their products/services to the public using video.

This event is designed to provide you with a fantastic platform to present your business at its best to those ready to invest or to live in this area.

#### WHAT'S INCLUDED

Prices include (for the 2 day event):

- 2m x 2m stall/stand €300 (price for a 4m2 area – configuration might vary)
- Outdoor stands/ stalls also possible (for bicycles, karts etc)
- Table and 2 chairs
- Participation at the networking sessions on Sun 22nd Oct, with 2 x 20 minute presentations (1 in the morning, 1 in the afternoon)
- Inclusion in a video running on a big screen during the Fair (max 3 minute video)

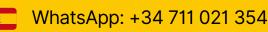
- · Your company name and logo included in the Fair Directory distributed in a welcome pack.
- Up to 5 leaflets (A4 or A5 ) to be included in the welcome pack (you will have to provide the leaflets)
- · Your name on all marketing material if you book before 10th Sept 2023
- Entry in a prize draw exclusive to exhibitors
- · Attendance at the gathering party on Sun 22nd Oct

**BOOK YOUR STAND** LIMITED PLACES AVAILABLE



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#### Let's talk currency

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Mediterráneo

#### Mazarrón

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#### Find out more at currencies direct.es

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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.

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





Amazing property in Albox at a great price. The well-distributed home covers 100 m<sup>2</sup>. 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 MOJACAR AND SURROUNDING AREAS!

#### **TURRE**



Penthouse for sale in Turre excellent value for money with no community fees. An amazing 2 bedroom 2 bathroom penthouse with not only a spacious terrace but with your very own massive roof solarium.

REF. 1443

€89,000

#### **VERA PLAYA**



South facing, the apartment consists of 2 bedrooms, 1 family bathroom, fully equipped kitchen with a breakfast bar and a living dining area leading through glass doors to the 20m terrace which has direct access to the pool.

REF. 1445

€124,650

#### **TURRE**



This fantastic 3 bedroom semi-detached villa on 2 levels, which is competitively priced, would make an ideal permanent home or great holiday retreat.

This villa is bright and airy with AC throughout, private parking, locks on all the doors and windows, mosquito nets and room for a pool.

The property, located in a quiet area of Turre, is within easy walking distance of all the services, bars, restaurants, banks etc and is just a 10 minute drive to the beaches of Mojácar.

REF. 1436

€195,000

#### **GARRUCHA**



This beautiful well maintained 3 bedroom property with fully equipped open style kitchen, modern bathroom with walk in shower and a bright living dining area. Underground parking, with storeroom and a communal pool.

REF. 1444

€86,000

#### **MOJACAR PLAYA**



This fantastic south facing 1 bedroom penthouse with terrace overlooking both the sea and mountains. Located in Puerto Marina with pools, and garden areas, the property is just 800 meters from the beach.

REF. 1442

€139,000

#### **MOJACAR PLAYA**



This fantastic penthouse with 3 bedrooms, the master with an en-suite bathroom, a second full family bathroom, kitchen and living/dining area with direct access to the terrace. It has a 42sqm private roof solarium with partial sea views.

REF. 1441

€175,100

#### **MOJACAR**



Located in La Parata, this sunny south-east facing off plan villa sits on a 595sqm plot. With 3 bedrooms, an open style modern kitchen and spacious living/dining area, a private pool and parking for two cars.

REF. 1440

€449,500

#### **MOJACAR PLAYA**



The property is sold fully furnished with 3 bedrooms, an open style fully fitted kitchen, a separate utility room, a good sized living/dining room with glass doors leading to a large terrace with beautiful sea and garden views.

REF. 1437

€270,000

# THINK PROPERTY....

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