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Living in Spain – Common questions

By Jamie Mills

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What will the winter weather be like on the Costa del Sol ?

Much warmer than Northern Europe. Many residents don't even have central heating in their home. The Costa del Sol enjoys more than 300 days of sunshine per annum, and winter temperatures rarely go below 16°C in the day.

Is it possible to live in Spain without speaking Spanish?

If you are not planning to work with Spaniards, speaking the language is not necessary. However you will find learning the words essential to enjoying Andalusian life, quite easy. Mastering the language will enable you to enjoy the lifestyle on offer to its peak. Most establishments on the Costa del Sol do speak English.

Will the coast become overcrowded from excess construction?

Strict controls on building and careful town planning are now prohibiting over-construction and high-rise developments. Trees and parks abound, and beaches are kept clean and free from over-commercialisation. Ringed to the north by scenic mountains, Marbella forms an undulating horseshoe of picturesque, village-style developments, luxurious villas, pine forests and championship golf courses, all served by a modern road system and infrastructure. On the beachside, sleek, marble-fronted, low-rise apartment complexes are in: high rise blocks are out.

Will I have problems finding things to do ?

No. Tennis clubs, health spas and every sporting facility imaginable are all there for your enjoyment, whether it be water skiing, windsurfing or trekking through the mountains on horseback. Incredibly, the Sierra Nevada ski resort is just two hours drive from Marbella, perched 12,000 feet (4,000 metres) in the mountains above the historic and romantic Granada.

Can I bring my pets to Spain ?

The Pet Travel Scheme (PETS), allows cats and dogs resident in the UK to visit other countries and return to the UK without quarantine, provided that certain conditions are met. To use this system you need to comply with the law, to the last detail. This is to prevent the transmission of disease from

country to country.

Will I be able to obtain most British products ?

You will find most English products are available along the coast, although some will be far easier to find than others. Newspapers are now printed in Spain, and are therefore very easy to obtain. Larger shops and supermarkets stock many British products to accommodate the increase in tourists, although slight price increases should be expected.

What about medical care?

The Spanish National Health Service is available free to Senior Citizens from Britain (Ladies over 60 and men over 65). The service is excellent. However, as in the UK, non-emergencies may be placed on a waiting list. Purchasers of businesses in Spain are obliged to join the Spanish N.H.S. Payments

for this service are included in their monthly Spanish National Insurance contribution. If you are under retirement age and do not intend to work in Spain, then it is a condition of Residence in Spain that you take out private medical health cover. Some of the larger private medical health providers in the UK offer schemes suitable for British residents in Spain. Alternatively, there are numerous Insurance Brokers in Spain offering a range of healthcare insurance policies.

CHEMISTS

'Farmacias' as they are called in Spain – abound and can be identified by a prominent (and usually flashing) green cross sign. Most of the medications available in the UK can be purchased in Spain – with many available without prescription. Prices are low and most items cost considerably less than the prescription charges levied in the UK (is there a lesson to be learned here?). Chemists in Spain are trained to diagnose and treat many common illnesses and ailments – thus leaving doctors free to treat more urgent cases (another lesson!). Most staff speak English to some degree and there is always one Chemist open 24 hours in every large town.

What happens about my U.K. Pension?

British State Pensions can be paid direct to your bank account in Spain – usually monthly. The Benefits Agency can provide the necessary forms and further advice. If you have a private pension you will need to speak to the pension provider as regulations vary.

Do British Banks have branches in Spain?

Some of the UK high street banks do have branches in the main towns and cities, especially Barclays and HSBC. Smaller towns have only Spanish domestic banks. Most UK banks have tie ups with these and should be able to point you in the right direction.

Are all the main religions practised in Spain?

Most of the major religions and churches can be found in Spain with a little effort, although the vast majority of Spaniards are Roman Catholic.

How does Spains transport compare to the UK?

Very well indeed. The Spanish government have invested vast sums of money in both the road network and public transport infrastructure. Buses and trains generally run on time and are an

economic and convenient method of getting about.

Do we need medical vaccinations to live in Spain?

No.

Are the public holidays the same as the UK?

Some holidays occur at similar times – Easter and Christmas, along with other public national, local and regional holidays.

What are the shop opening hours?

Shops are generally open between 10am and 2pm and again between 5pm and 8pm – Monday to Friday. Supermarkets tend to keep longer hours. On Saturdays most of the smaller shops are closed in the afternoon. Larger shops and department stores are open from 9am though till 9pm or 10pm Monday to Saturday. Sunday will probably see most shops closed, although some supermarkets may choose to offer a limited opening.

Can I still vote in an UK election whilst living in Spain?

Yes. Even if you become a Spanish resident you are still classed as a UK national and therefore are eligible to vote by post.

Should I make a Spanish will?

This is advisable. If you, or a relative, should die whilst resident in Spain, Spanish law is responsible for your estate. A solicitor will be able to take you through the process without difficulty and we can recommend a reputable one for you.

Jamie Mills is a consultant with Hiperprop SL, experts in Costa del Sol Property. www.hiperprop.com

Thinking of moving to Spain

By Allison Thompson

So you are thinking of moving to another country. Spain may be a good choice, the climate is warm for most of the year, the cost of living is lower than in a lot of European countries, and as part of the EU there is no points system in place if you have or are entitled to a passport from a member country.

However, if you are looking to move to Spain, how would you go about it? Some people would suggest that you take a holiday in the area/region that you are thinking of moving to or have experience of, and whilst there look for some where to live. However a vast of time this results in a lot of new residents living on the coast. Spain has much more to offer the potential resident than just the coastal resorts. In addition to the coastal areas there are the towns (urbanizations) the countryside (campo), the mountains and the lakes.

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Maybe as suggested by some people who are all ready residing in Spain the best way of finding what you really want from your move to Spain is firstly to come on holiday. Preferably choose a central location and then don't limit yourself to one of the coastal resorts, maybe try something a bit further a field. There is so much more on offer to you inland as well. Once you have arrived, get settled in for the first few days, take it easy and relax (it isn't very hard too do, the Spanish seem to have got this relaxation and taking things easy off to a tee). Then when you are ready start venturing further a field, away from the confines of the hotel.

If you are able to whilst on your holiday contact some people who have already taken up residency. A good way of making contact with such people is to go on to the internet and find forums that have been set up by ex-pats now living in Spain, also other places you may be able to make contact with ex-pats is bars or restaurants that are run by people who are already living in Spain. By making contact with these people they will usually know all the right people to talk to and even provide you with details of any clubs or facilities that you maybe looking for. They will also be able to give you the information you may need regarding schools and medical facilities etc.

Now you have made a decision on the area that you are looking to move to, now is the time to start making contact with the local estate agents and you will also find a number of ex-pats who have also set up agency's (Inland Property Services) as well, many of these you can find on the internet. You will find that many of the Estate Agents here in Spain will have being dealing with people looking to move to Spain.

Another good idea would be to contact local rental agencies, as it is often a good idea to rent a house for a few months while you are looking for a local property. This will help you in making sure that both the area and the property that you are buying are the right area for you, as you don't want to find that you have brought a property in an area that you are not really happy with.

Finally, enjoy your time in Spain, whether it be for a holiday or the rest of your life.

Should you require further assistance contact Inland Property Services.

Allison Thompson, now lives in Spain and has 15 years experience in the property field.



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