

# A Life in SPAIN .COM

*Lifestyle magazine and property portal*

ISSUE 64  
MAR 2022  
**FREE**

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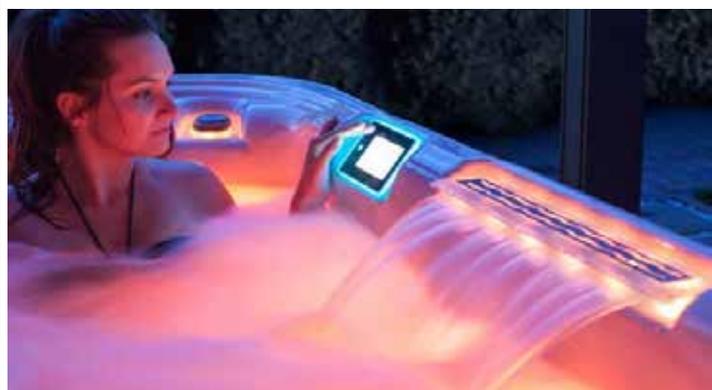
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# *A Life in* SPAIN

## Welcome to the March edition of ALIS.

March is here and Easter is just around the corner. The shops are full of Easter goodies. Although to be fair they have been since Christmas. Easter is late this year so we will talk more about this next month.

So what's in this month?

There's a very interesting read about the ever rising cost of funerals on page 40 and 41 by InsureSpain. They can drastically reduce the cost of your funeral plan. Take a look and see if they can help you save money.

Whilst page 16 has our property of the month. This month is an absolute bargain mid teraced property in Fuente Alamo. If you have a property for sale and would like it featured in the magazine then please contact us for more information.

Enjoy this month's magazine

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A woman in a black suit and white shirt, smiling and pointing towards the text.

# Most Iconic hotels in Spain

## *Hotel Real in Santander*



Large hotel buildings are synonymous with luxury. In a continuous flow of customers, they are usually among the best-known buildings in their cities, next to cathedrals, former colleges or old fortresses. It is no coincidence that the image that their guests receive depends to a large extent on their stay. They are also places where major festivals, events and celebrations are held. Resisting the passing of the decades or rising from the ashes, the most iconic hotels in Spain continue attending to those who can afford to pay for one of their rooms.

It is time to return to the north to continue our review of the most iconic hotels in Spain. The Hotel Real de Santander has the honour of being one hundred years old. In 1917 it began a successful career in which it has become the great Santander reference in the hotel sector. Located high up, well connected by the A-8, it overlooks the bay at a midpoint between the Magdalena Palace and the old town. It has a beautiful garden where roses predominate.

The king who gave his name to the hotel was Alfonso XIII, who, together with his wife Victoria Eugenia, visited the Cantabrian city every summer from 1913 to 1939. Once the *Dama Blanca*, the building's nickname, was raised, it was his favourite place. This was enough to attract high society. The effect was not lost over the years, with the Botín family being one of the last patrons of the completed restoration process.





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# Let's Learn Spanish

## Bakery

### Phrases

I would like 2 croissants, please	Pon me dos cruasanes, por favor	Pon meh dos crewsannes por favor
Could you slice this for me?	¿Me los puedes rebanar?	Meh loss pweh des rey ban are
Is this sweet or savoury?	¿Es esto dulce o salado?	Eszess toe doolthay oh sallahdoh
A bag of bread-rings please	Una bolsa de rosquillas de pan, por favor	Oo nah bolsah day ross keyyas day pan por far vor
Is this suitable for toasting?	¿Es apto para la tostadora?	Eszapp toe par rah lah toss tahdoor rah
Is this gluten-free?	¿Es esto sin gluten?	Eszess toe sin gloo ten
That is all thanks	Es todo, gracias	Esztoe doe gras see ass
How much is that in total?	¿Cuánto es en total?	Kwan toe esz en toe tal

### Vocab

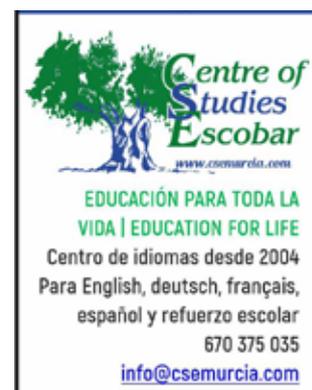
Breadcrumbs	Las migas de pan	Las me gas daypan
Roll	Un panecillo	Oon pan eh seeyoh
Baguette	Una barra de pan	Oo nah bar rah day pan
Loaf of bread (square)	Un pan de molde	Oonpan day mold eh
Loaf of bread	Un pan	Oonpan
Wholemeal bread	Un pan integral	Oonpan in taygral
Multigrain bread	Un pan de cereales	Oonpan day say ray al es
Rustic loaf	Un pan de pueblo	Oonpan day pwebloh
Toast	Pan tostado	Pantosstahdoh
Oven	El horno	El or no
Flour	La harina	Lah ah reenah
Yeast	La levadura	Lah lev ah do rah



### Now try our wordsearch:

B A I D V N T O Y G P X V C F E  
O V M A K T S E L A E R E C H Q  
A D R I O H Q Q N L Y Z Q S O N  
C A A N I B D R R G I M Q M R X  
H B Y T V Y F P T V W C D E N Q  
L J S E S V E N M O L D E S O D  
E J M G G O Z M I G A S V N W F  
A N I R A H T N Y K R U N Z A V  
S W D A R U D A V E L K S D F P  
A U T L R T P P F V Z H Z C P Y

Migas	Horno
Pan	Tostado
Molde	Panecillo
Harina	Cereales
Levadura	Integral



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# Puerto de Mazarrón

If you are dreaming of starting a new life in a Mediterranean paradise then look no further than the beautiful bay of Puerto de Mazarrón.

*By Heidi Wardman*

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## Climate

Puerto de Mazarrón is a picturesque beach resort located in the Murcia region on the Costa Calida or “warm coast”, and belongs to the inland municipality of Mazarrón. The town dates back to the Carthaginian era of history, and is currently home to more than 34, 350 inhabitants, whilst also having a very good tourist infrastructure with hotel rooms, villas and apartments to rent as well as restaurants, bars and nightclubs. Spanning

some 318 square kilometres, from the Mar Menor, around the La Manga Strip and along the Mediterranean coast to Aguilas in the south, its position means that Puerto de Mazarrón enjoys a pleasant Mediterranean climate. It relies on cooling sea breezes throughout the summer, with protection offered by the foothills of the Sierra de la Almenara Mountains against the cold North winds in winter. Statistics confirm that the area averages 325 sunny days, or nearly 3,000 hours of sunshine each year and the average temperature easily exceeds 20 degrees, making it an ideal spot for year round residency.

## Population

The attractive combination of year round sunshine and incredibly cheap properties have proven a powerful magnet for foreign investors, with British expats showing a particular interest in the area. The population more than doubled during the “noughties”, with the Town Hall reporting that people of eighty nationalities lived within the municipality, including a significant number of Europeans, hailing from Germany, Belgium, Bulgaria, Italy, Netherlands, Poland, Portugal, UK and Romania.

However during 2013 the number of inhabitants fell by 0.4%, which is thought to be as a result of large numbers of foreign investors selling up and returning to their homelands, due to the lack of employment opportunities and other consequences of the economic crisis. In spite of this, the foreign population is still thought to be around 16% with a high proportion of those being Brits. In this sense, Puerto de Mazarrón is a great location for anyone wanting to move overseas but who is concerned about the language barrier and being isolated within a traditional Spanish town. Here you should find it relatively easy to make friends of a similar mindset, who are happy to offer advice on becoming established and give you the lowdown on life in Spain.



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## Amenities

You will be pleased to learn that the local authorities are accustomed to assisting foreigners with completing paperwork and dealing with their enquiries, and will usually be able to supply you with all the information that you need, in a language which you can understand. Plus, as it is an area with a significant foreign population, you will also find that there are English speaking staff in many of the local banks, supermarkets, pharmacies, bars and restaurants, as well as several businesses operated by British and Irish residents.

There is a modern Medical Centre or “Centro de Salud” and Dentist in Puerto de Mazarrón, as well as larger centres in the main town of Mazarrón and on Camposol. Puerto de Mazarrón is home to a very good Private International School, “Colegio Siglo XXI”, as well as several state schools that have a glowing reputation in terms of exam results and support network for foreign students. All of this will really help to make your transition to Spain far easier than you might find if you chose a traditional town, or piece of “Real Spain” as some might put it.

## Beaches

Being a coastal resort, Puerto de Mazarrón is particularly proud of its beaches, boasting a golden stretch of an impressive thirty-five kilometers in length. With thirty-three pristine beaches and cozy coves to choose from, and water temperatures rising to a soothing 20 degrees during summer, this is the perfect spot for sunbathing, swimming, scuba diving, fishing and practicing a wide range of water sports. There is certainly a beach to suit all tastes and requirements with six of them flying the coveted “Blue Flag” award for quality amenities and cleanliness.

Those situated close to Puerto de Mazarrón are the busiest, and the preferred location for many people in the Region of Murcia, being within close proximity of the shops, bars and restaurants. This area has gradually become one of the most important tourist destinations of Costa Cálida. Meanwhile, those further along the coast in the Protected Wildlife Reserve of Sierra de las Moreras are generally quieter and more private, with some allowing the more adventurous bather to achieve an all over tan!

## Recommended Sandy Spots

Puerto de Mazarrón itself lies around a wide bay, framed by the foothills of the breathtaking Almenara Mountains. It has a spacious sandy beach offering a variety of water sports including scuba diving along with a selection of gift shops, boutiques, cafes and restaurants.

Bolnuevo is a beautiful long beach of golden sand spanning over 1.5km and surrounded by various amenities. Shielded by the famous wind eroded rocks where the elements have carved fascinating sculptures, it offers idyllic bathing conditions even in winter, although the chilly waters are not for the faint hearted. There are various sports and recreational activities taking place along the beach and ample parking close by.

Los Perchelles is a picturesque, quite secluded cove situated just outside of Canadas de Gallego. It is accessed via a narrow dirt road lined with tomato plantations, which is suitable for all types of vehicles although you should be aware that there are always a number of cyclists and pedestrians along the route. At the end you will find a beautiful beach guarded by palm trees, and home to a wide spectrum of flora and fauna.

The beach of San Gines can be found in La Azohia, and is characterized by fine sand and a few pebbles. Covering 800m of coastline and 25m wide the beach features ample parking, lifeguards during high season, a diving zone, various restaurants, public phones, toilets and showers nearby. Having been praised for its cleanliness and high quality facilities this is an ideal choice for a family day at the seaside.



## Living The Dream....

A Life In Spain spoke to Ray and Chrissie who relocated to Puerto de Mazarrón with their family and who gave us some insight into what it is like to be a foreign resident living in the vicinity. Chrissie said that Mazarrón had been a favourite holiday destination for many years, because it is not too built up with some great beaches and plenty of activities to entertain the kids. "I always dreamed of living here one day, but I had concerns about the upheaval involved for our three children, then aged three, six and eight". However, when Ray got made redundant from his job of ten years they decided that it was now or never.

"We felt that we would never be able to afford it again if we stayed in the UK for any length of time with Ray out of work. So we put the house on the market, and sold within 3 months; then booked on a viewing trip to look at various properties along the Costa Calida". Ray went on to say that "We liked Camposol, because it is well connected with a thriving international population, but eventually decided it was a bit "Too British" to suit our requirements.

On the other hand, we found that the majority of people who live in Mazarrón are Spanish, but there is also a healthy contingent of Brits or at least English speaking residents, giving us the best of both worlds". He added that "There are so many really good, friendly bars and restaurants in Mazarrón Town and Puerto de Mazarrón that we never get bored of the food or company. Whether we fancy a lively Spanish evening or some home comforts and British humour, it is all available on our doorstep!"

Chrissie went on to explain that "One of the most difficult choices we had to make was whether to enroll the children in a Spanish state or private international school. We felt that our two youngest would cope fine with the transition, but were quite concerned that our eight year old, Sam, may have missed too much of the Spanish curriculum to catch



up. However, after chatting to our new neighbours about their own experiences we felt assured that all three would be better off being thrown into a Spanish school where they would be forced to learn the language and absorb the culture." She confirms that it was a good decision, as the children settled and made friends very quickly.

"Sam loved it from day one and was able to walk to school with a group of other kids of various nationalities who lived nearby. He struggled with certain subjects to start with, but the teaching staff were extremely sympathetic and prepared to spend time giving him extra attention until he grasped it!"

We asked Ray to give us an insight into how Brexit and the economy has affected the local property market. He replied that "Nobody seems too concerned about the affects Brexit is having on residents or potential buyers. It's all still so uncertain it's just not worth stressing out about; maybe we have lived here too long and the Spanish laid back attitude has rubbed off eh!?" He added that "There are still a glut of bank repossessions available as a result of the recession. However, if you look into getting water and electricity reconnected, as well as the extensive renovation which most of them will need after being stood empty for so long, then you may find that you can bag a much better deal in the resale or even new build markets!"

Finally we asked if they had any regrets, or if there is anything which they would do differently if they had the chance, what would it be? Chrissy commented that "The only thing I would change is when we came to live in Spain- we should have done it ten years earlier!" Ray finished that "We are more than satisfied with the area which we chose, even more so now that we have seen problems arising in other areas, which fortunately have not affected residents in Puerto de Mazarrón.

I would say that we were very lucky though, and recommend anyone else considering relocating to do lots of homework before they agree to anything. The internet is full of stories about expats who have relocated to Spain, some good, some bad, so you need to chose your sources wisely and don't just get swept away with the excitement of the moment! It is a massive decision which will change your life completely, so go into it with your eyes open and you will have a fantastic future ahead of you!"



# Bargain Property of the Month

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## Buying In Spain...How To Find The Right Property Lawyer.

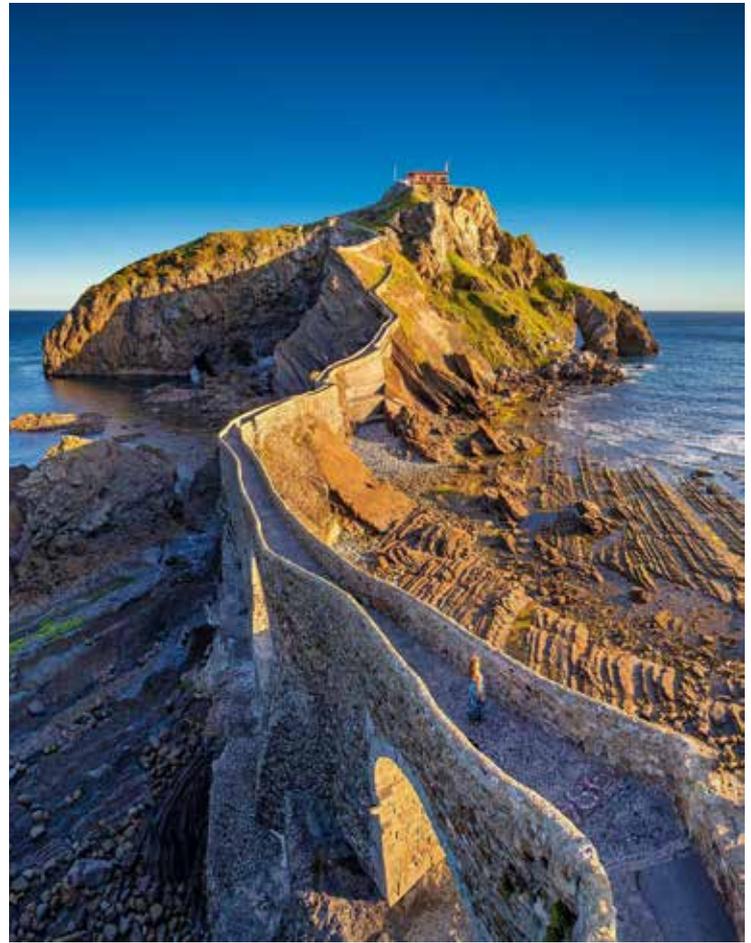
**Purchasing property is a major event, and seeking the best advice possible before you enter an agreement should be an integral part of the buying process.**

*By Heidi Wardman*

## Do I Need A Lawyer?

The Spanish Real Estate sector is extremely complex, introducing a multitude of strange laws, regulations and expenses that you are unlikely to understand without the required expertise and experience. Therefore, anyone considering buying a property, particularly overseas, is strongly advised to enlist the services of an experienced property lawyer.

Whilst this might seem like a costly element which you can manage without, the reality is that the correct advice could save you thousands of euros in the long term. You would not dream of entering such a huge personal or financial commitment in your own country without the help of a Solicitor, so do not fool yourself into thinking that everything will just go smoothly on Spanish soil- if anything things are even more likely to go wrong! Unfortunately, numerous expats have chosen to cut this vital corner in the past, the results of which have appeared in horror stories published in the British press and various television documentaries, which have only served to paint a flawed picture of the Spanish property market.



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## Using A UK Based Firm

If you are currently still based in the UK, choosing a good Spanish Law firm to manage your property purchase may be a bit daunting and seem difficult to know where to begin. Searching for companies on the internet may seem like your only available option at this stage, but that is not to say that they are esteemed professionals in their field. In this sense you may prefer to use a law firm which is based in your home country, which deals with Spanish conveyancing as part of their service. There are various advantages to this, primarily the fact that they speak English and appreciate your concerns as a foreign investor, as well as having some idea of your understanding of the house buying process.

They may also be local and already known to you, which could be useful for peace of mind and if you need to hand in paperwork or sign anything. However, there is a huge downside to using a Lawyer in your home country to do the conveyancing of your Spanish property purchase, and that is that all of the legal checks and formal paperwork must be done in Spain either way. For example, the notary, land registry and probably the seller or sales agent are all based in Spain, which usually means that your appointed Lawyer will eventually outsource the job to a Spanish law firm, adding their commission on top and making the whole affair more costly, lengthy and complicated than it already is!

## Using A Company In Spain

All of this should probably make using an English speaking lawyer in Spain a more favourable option. Ideally they should have a long, proven history in property conveyancing in the area where you intend to buy, so be knowledgeable in matters which an outsider would not know.

These may include matters like which is the best notary to use, average waiting times, which are the most reliable banks and other money lenders in the area, where to go to obtain a “Número de identidad de extranjero” (NIE number) and other legal documents required as part of your purchase. If you are lucky your Lawyer might even have a good relationship with the authorities concerned making for a much swifter process altogether. It is worth finding out whether they offer a complete package of services, to include for example conveyancing, power of attorney, the making of a Spanish will and obtaining NIE Numbers, all of which you will require before completing your purchase at the Notary



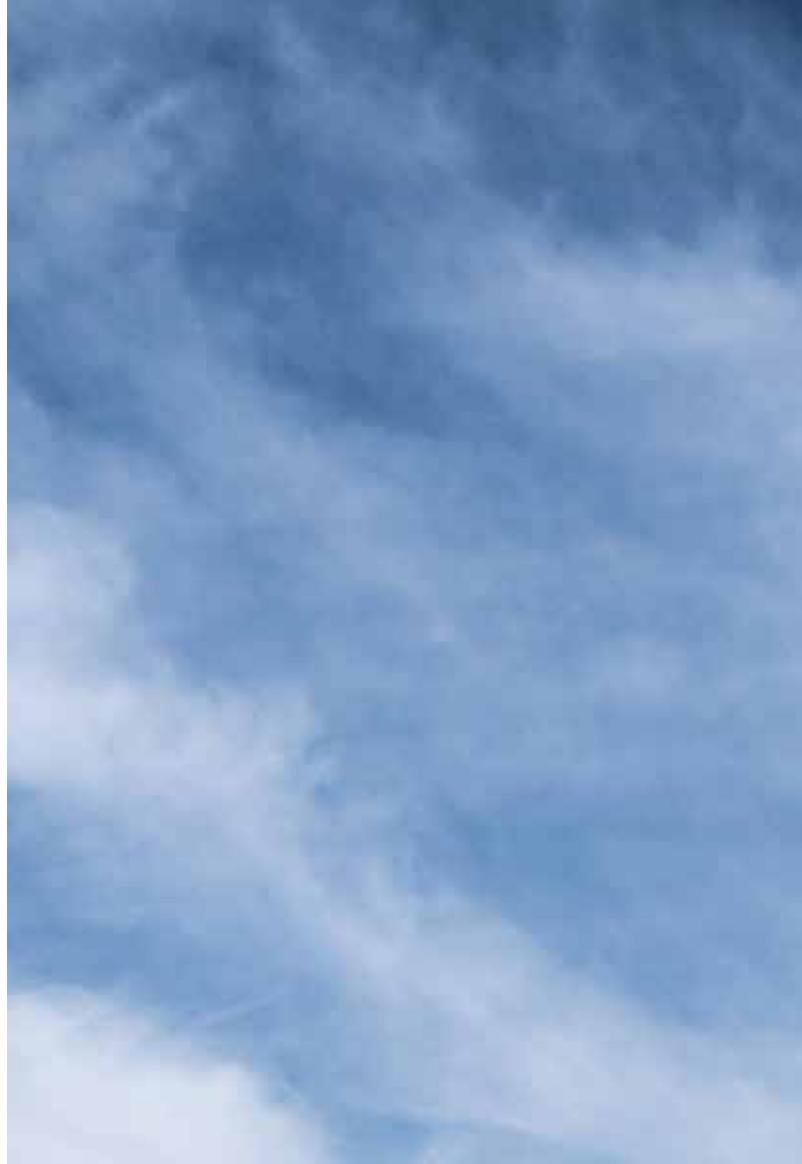
## Advice And Representation

The main services concerned with purchasing property include:

**Property Law-** This service is aimed at clients who own or hope to purchase property in Spain and seek advice on tax payment, construction permits, Title Deeds, private contracting, and other related issues.

**Fiscal Representation-** The company will offer advice and act on the client's behalf in order to defend their rights on the payment of Spanish taxes.

**Spanish Will-** Anyone who owns property in Spain is strongly advised to make a Spanish will. If a person were to pass away without leaving a will, or if their English will was the last will to deal with their estate in Spain, the Spanish authorities need to be satisfied as to who has the right to administer the estate. This as you will imagine, can be a very lengthy process, resulting in months of probate and endless paperwork. It is an extremely painful situation for family members, so best avoided from the outset.



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# Food & Drink

Spanish cuisine is one of the best in the world due to the quality and variety of ingredients it uses, it is the pride of the country.

It is difficult to talk about the national cuisine of Spain as a whole. But the traditional food is made up of many regional cuisines. Each one influenced by the climate, history, and customs of that region. However, you can distinguish common characteristics in all Spanish cuisine. First of all Spanish food is, in fact, quite simple. The base is onion, garlic and peppers. Usually, it uses herbs, sage and olive oil. The simplicity and the quick preparation are also common in many regional recipes. Typical Iberian Peninsula cooking methods include stewing in wine, cooking with pecorino cheese, or grilling or roasting.

Modern Spanish cooking is very varied, unique and impossible to recreate. It was influenced by the Romans, Moors and Americans.



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# Ceuta, Atlantic and Mediterranean cuisine

The cold, rocky and rough Atlantic Ocean meets the warm, sandy and calm Mediterranean Sea at the shores of Ceuta, giving rise to a great variety of fish species that enrich the local cuisine. These are used to make delicious dishes that will please the most discriminating gourmets. These species include the lazy turbot, which inhabits deep, sandy waters; silver anchovies like those from Málaga, and cephalopods, specially the delicious squids. Juicy Mediterranean lobsters and crayfish are also abundant.

These are very light in colour, in high contrast with the dark, strong-tasting varieties from the Atlantic Ocean. It is precisely in the Atlantic where we find the magnificent red mullet and the white, almost transparent prawns that are known as “Nadas de Padrón”. Also from the ocean are the excellent sole, sea bass, John Dory, grouper, magnificent tunas, bonito, sword fish from the Strait of Gibraltar and the delicious mackerel. It is from this last one that the folk from Ceuta get their nickname (caballa). Many more species thrive in these waters, all of them ensuring the great quality and freshness of the local seafood.

Although Ceuta belonged to Portugal for two hundred and fifty years, the proximity of Andalusia - especially Cadiz and Malaga - and Morocco has left its mark on its cuisine. The cocktail of flavours, smells and colours combined with excellent service guarantee the satisfaction of the customer will later form part of the many pleasant memories the visitor takes away with him, compelling him to return.

## Dishes related to marmitaco

The melva hotpot, (fish very similar to bonito) is a traditional sailors' dish which, despite the distance, is related to the Basque “marmitaco”. Its special character is obtained through the usage of ingredients such as cumin, crushed garlic and stock made from the carefully sieved skin and bones of the fish. This delicious, sea-tasting dish must not be cooked for too long so that the melva fish does not dry up and lose its pleasant texture. Potatoes, tomatoes, peppers, onions and olive oil are the common ingredients that this fish dish has with the Basque “marmitaco”.

## Fish recipes

Another fish dish, called “bonito de almadraba” (netted bonito) is exquisite. Only a few hours after being caught, this fish is taken to the table in an earthenware dish, accompanied by lightly fried peppers and onions and covered with a tomato sauce enriched with ground spices. The result is an exotic Moorish flavour which the diner will not forget

in a hurry. The bonito pie of Ceuta is cooked in a bain-marie, the fish is filleted and mixed with lettuce, boiled eggs, red peppers and breadcrumbs. All the ingredients are cut up very small and seasoned with black and white pepper. Beaten eggs are added and it is decorated with mayonnaise, strips of red pepper, capers or olives. The mackerel a la Mar Chica is prepared with slices of mackerel, approximately three centimetres thick, which are placed in an earthenware dish with carrots, small onions, white wine, oil, saffron, vinegar, peppers, cumin, bay leaves and salt and cooked very slowly.

## Fruits and sweets

Ceuta receives many ingredients from its neighbour Morocco, depending on the season. These include small and delicious apricots, pears and crisp apples, sweet grapes, watermelon, melon, pomegranate.... and many other types of tasty fruit cultivated on the dry land. The “trenzas de Agustina” are prepared by making a dough out of flour, sugar, eggs, oil and orange, lemon and tangerine rind, to which a glass of aniseed liqueur is added. This dough is then made into plaits which are fried in honey until it is absorbed and then decorated with chopped almonds, pine nuts, crystallised fruit, chopped chocolate noodles and sometimes creme patissiere. They are absolutely delicious.

## Christmas Food in Ceuta and Melilla

Ceuta and Melilla are Spain's two autonomous cities in North Africa. Their location is clearly reflected in their cuisine and it is easy to distinguish this influence on their Christmas menus. For example, in Melilla, the sweet or sour pastries called briouats are very popular, particularly the ones filled with seafood, meat or chicken. The blend of cultures is even more evident at the festive tables, where you can find a mixture of Spanish nougats, marzipan, and typical shortbreads with Moroccan sweets and cakes

# Bonito cake



## Ingredients:

Ingredients for 6 people:

300 g of bonito in oil

1 dl of milk

2 diced onions

Oil

6 Eggs

1 dl of tomato sauce

2 tbsp of breadcrumbs

A pinch of sugar Salt Pepper

## Method:

Gently fry the finely-chopped onions in a pan with a little oil, when they go transparent, add the bonito, give it a couple of stirs and remove from the frying pan.

Beat the eggs with the milk or cream, tomato, bread-crumbs, salt, pepper and a pinch of sugar.

Add the bonito and beat again.

Place the mixture in a long baking tin greased with a little butter and cook in the oven in bain-marie until a needle pricked in it comes out clean..

Presentation

Serve with thousand island sauce, mayonnaise, tartar sauce.

# Chorizo, potato and pepper tortilla



## Ingredients:

Ingredients for 4 people:

1/2 tbsp olive oil, for greasing

2 tsp dried oregano

6 eggs

1 x 480g jar roasted red peppers, drained and chopped, plus 1 tbsp liquid reserved

1 x 80g pack spicy sliced chorizo

400g (13oz) cooked new potatoes, sliced

tzatziki, to serve (optional)

## Method:

Preheat the oven to gas 6, 200°C, fan 180°C. Grease a 20-22cm (8-9in) square baking tin. Crack the eggs into a large bowl. Add the oregano and some seasoning; beat until combined.

Add most of the peppers, chorizo and potato to the egg mixture. Pour into the prepared tin and bake for 20-25 minutes, until set.

Meanwhile, prepare the salad. In a small jug, mix the reserved pepper liquid with the vinegar. Put the salad leaves in a bowl and pour over the dressing; toss to coat.

Scatter the remaining pepper over the tortilla. Cut into 4 squares and serve with the salad and tzatziki.

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HAVE YOU REVOKED THAT POWER NOW THE PROPERTY IS YOURS?



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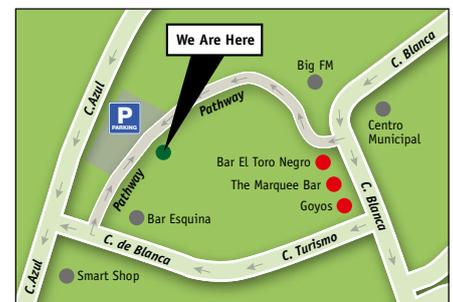
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Right in the heart of the Ricote Valley, on the banks of the River Segura, lies Blanca, known to our ancestors as La Negra or “The Black”, due to the colour of the mountain where it lies.

The castle which reigns over the town was built by the Moslems in the twelfth century; before it lies the valley in all its splendour. It can be reached by setting

out from the old quarter where the traveller can get to know the ancient mediaeval layout of the town and, at the same time, the warmth of its people.

Outstanding among its buildings are the Church of St. John the Evangelist, from the sixteenth century; the Hermitage of Saint Roque with its Baroque style; the Favorita (“Favourite”) House, built in an eclectic style during the nineteenth century; the Count’s house, a faithful example of nineteenth century neoclassicism, now turned into the Hostería Conde de la Vallesa; and last, but not least, the Victoria Theatre, which has recently reopened its doors after a period of restoration.

The Fundación Pedro Cano -Pedro Cano Foundation- is a must: its location is great, since it is in an extraordinary building on the bank of the River Segura; it houses some of the best works of Pedro Cano, the artist from Blanca. In addition, it has temporary exhibition rooms, workshop rooms, a library and an auditorium. The Centro de Interpretación de la Luz y el Agua is also very interesting for the visitor, since it shows the ways of exploitation of water through history in this locality.

Blanca, where natural beauty and historical tradition meet to offer the traveller the chance to enjoy an adventurous type of tourism which includes a descent of the River Segura, hiking and pony trekking among others.

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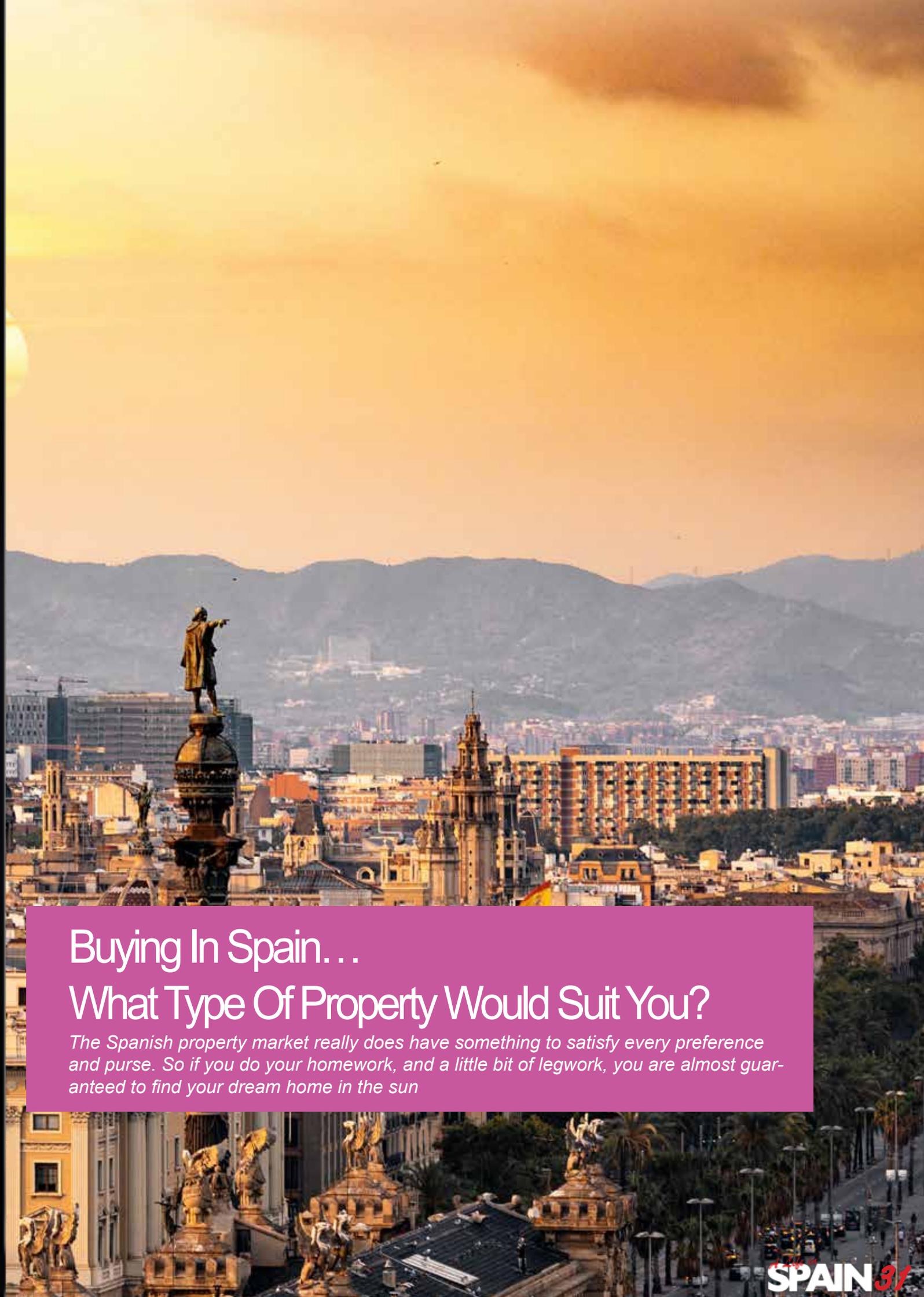


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Buying In Spain...

## What Type Of Property Would Suit You?

*The Spanish property market really does have something to satisfy every preference and purse. So if you do your homework, and a little bit of legwork, you are almost guaranteed to find your dream home in the sun*

Once you have selected your perfect location, it is time to start thinking about what type of property you wish to purchase. There are various options available to you throughout Spain and what you decide to go for really depends on your personal preference in property styles, such as whether you want something traditional or modern; and also how long you are prepared to wait before you move in.

Unless you really have your heart set on something it is probably best to go in with an open mind at this stage and shortlist a range of property types to get a proper feel for what they have to offer. We have included an overview of each of the property types, to give you an idea of the features and benefits they have to offer.

### New Build Properties

A new property is one which is being sold by the builder and has not been occupied previously. This category can be broken down into those which are still in the planning stages or are currently under construction, and those which are structurally complete and ready to move into.

### Off Plan/ Under Construction:

Following the famous property boom of the late 90's to early 2000's, buying property off plan has become the most popular way to buy along the Spanish coastline, and is particularly appealing to the expat market. Unfortunately, as a result of problems with supply and demand, home buyers have often been forced to wait a considerable time for the completion date, which has been over 12 months later than anticipated in many cases.

At a time when house prices were rising rapidly, buying off plan was the cheapest way to buy, as the purchase price was fixed at the time of signing the contract, as soon as the stipulated deposit was paid. Conversely, buying an existing property usually carried a premium, which could considerably bump up the purchase price.

Banks were offering 100% mortgages to virtually anyone who walked through the doors, irrespective of their credit status, and exchanges were often at least partially arranged in cash payments under the table before arriving at the notary to exchange remaining payments and legalize paperwork.

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	 <p><b>CAD1189</b></p>	<p>Immaculately presented 2 beds, 1 bath semi-detached Rebecca style villa on a corner plot. Partially glazed terrace, spacious lounge /diner, feature fireplace, dual AC, family shower room, modern kitchen, fitted wardrobes, tiled courtyard, outdoor storage, rooftop solarium, ceiling fans. Spectacular views. Being sold fully furnished.</p>
	 <p><b>CAD1207</b></p>	<p>Well-presented detached Fortuna Style Villa. Plot size 350 2 Beds, 2 baths gated entrances, off road parking and car port, room for a pool, glazed sun terrace, dual A.C, pellet burning, security lighting, large under build with great potential, solarium, stunning views. Sold part furnished.</p>

Needless to say that this practice was very short-lived, and when the world was plunged into financial crisis, Spain and its once thriving property market was hit harder than most.

Demand for property suddenly dropped considerably, builders hit dire straits due to colossal finance agreements and the banks finally recognized their own errors in the cycle, quickly enforcing over-stringent conditions in their mortgage agreements, which meant that unless you had a massive wad of cash to put down as a deposit you no longer stood a chance. There were various negative consequences in the process, including a halt on building new developments whilst construction companies struggled to sell off their existing, unsold properties and generate some cash.

The good news is that this situation was only short term, and Spain has since seen a considerable rise in property development once again, and now with the growing trend for an ultra modern style of housing, with less emphasis on the traditional Mediterranean casa. The improvement in the market is thought to be due to an influx of buyers from Scandinavia, Holland and Belgium who were keen to take advantage of the “Key Ready” properties waiting, snap them up at rock bottom prices, whilst simultaneously providing a lifeline for the construction industry.

The industry is now quite different to that seen a decade ago, with only a small nucleus of well established and respected companies still operating, who have the capital to invest in buying land to develop without the need for financial backing by the banks. This means increased security for the buyer, as they do not have to worry about the bank or other third parties foreclosing on the project if the builder fails to keep up with repayments.

In spite of this, there is still far less faith in the new build market than there was ten years ago, especially among the expat community, which has been bombarded with scare stories about buying in Spain by the national press. From the keen buyer’s perspective, this is not necessarily a bad thing, as it gives them a wider choice of high quality properties and locations on the coast, and greater pulling power to secure an attractive deal that looks favorable against the resale and bank repossessions markets.

Those builders that have been willing and able to deliver on that basis are now selling properties at a very satisfactory rate. Average build times are now around 12 months, but the margin of delay beyond

the date forecast has decreased significantly. You should expect to pay anywhere between 30 and 40% of the total price over the first three months, then the rest on completion. In addition, it is important to ensure that your money carries a “Bank Guarantee”, so is being held securely whilst construction is in progress. Most reliable construction companies will do this automatically these days, but we recommend that you get it in writing for increased peace of mind.



  
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## Key Ready

These are properties that are structurally finished and ready to move into, but still awaiting a buyer. Builders will usually be eager to sell these first, before pushing for off plan sales, as they are often mortgaged and the builder will also be responsible for paying local taxes and community fees for them until they are signed over. For this and the reasons stated above, many key ready homes on the coast are now available at amazing prices, having been reduced for a quick sale. Builders might also offer incentives for the sale of the last few properties on a development, such as a higher quality finish on the kitchen or bathroom, the inclusion of a furniture package, additional land or a swimming pool.

As astute investors from other parts of Europe snap them up, the number of bargain key ready properties is diminishing, which is great news all round, as there is nothing worse than seeing brand new properties being left empty and beginning to deteriorate through lack of maintenance. As soon as the finished properties are sold, the builder has a bit of spending money to plough on with the new build projects to keep the whole process ticking over. Therefore, this is an important link in the property chain, with attractive benefits on all sides!

## Rural Properties and Fincas

When people dream of owning a Spanish property, they will often envisage a small holding in the country, with white washed walls, wooden window shutters and surrounded by vine yards or orchards brimming with juicy citrus fruits. It is a wonderful thought, especially if your prime reason for relocating is to escape the rat race and enjoy a slower pace of life. However, the reality is that these types of coastal properties have in recent years been the most problematic, bringing buyers a multitude of expensive legal issues and red tape to overcome.

Reliable connection to utilities is not standard with the majority of country properties, which rely on antiquated wells, which are usually accessible from the kitchen, or septic tanks for water, and generators for electricity. In most cases, the property will require extensive renovation work to make it habitable, which could be incredibly costly and stressful, particularly if you do not speak Spanish, as the local tradesmen are unlikely to speak English.

Rural properties were selling rapidly ten years ago, but due to the many pitfalls involved in the purchase, along with reports of people, mainly expats, losing their property to demolition orders due to lack of planning permission, there are now far fewer available

on the market. The majority of bigger Real Estate companies actually refuse to market rural properties due to the lack of security and legal constraints. In a nutshell, you may find yourself shelling out a small fortune to live a very primitive existence, compared to what you have been accustomed to. Plus buying this type of property always involves an element of risk, no matter how much research you think you have done to avoid any unwanted surprises, so it is really your choice if you are willing to take that risk on a substantial investment, and great deal of blood, sweat and tears.

## Resale Properties

This section relates to properties that have been previously owned, and operates in a similar fashion to the UK resale market, in that there are endless possibilities available. If you opt for a resale property, you have a wide choice of locations, property types and budgets at your disposal. The previous owners will be selling up for all manner of reasons- they may be upgrading to a bigger place, relocating, selling for financial reasons or even due to births, deaths or marriages, so may or may not be in a hurry to move.

The resale market is always worth considering for a number of reasons- you can SEE exactly what you are getting; it is unlikely to require too much work; the legal paperwork must be in order for it to sell; and you should not have to wait too long to move in once a purchase is agreed. Plus, there are currently some incredible offers available at prices which may never be repeated on the Spanish Coast!

## Bank Repossession Properties

This has become a thriving market in itself, allowing both banks and buyers to benefit from the misfortune of a previous owner. This relatively new market is the by-product of the economic downturn, where hundreds of homeowners were no longer able to keep up with their mortgage repayments and their properties were eventually repossessed by the bank. Many of the properties involved were the product of a 100% mortgage granted during the property boom, although others lost sizeable investments due to spiraling unemployment levels.

Do not be fooled into thinking that these must be the best deals available on the market, as Spanish banks are still as greedy as ever and are not interested in market research or being competitive, but only in recuperating the millions of euros which they have lost due to over-lending. They will often ask over the odds for a property which is in desperate need of some TLC and which you could buy cheaper from the resale or even key ready markets. Even new

build properties can offer better value for money overall so make sure you weigh up all of the hidden costs and long term investment before you commit to anything! If you do wish to look at bank owned properties, then you should be prepared to look at a long list of homes in various locations, as there are likely to be a number that are not worth considering, before you come to one or two which might fit the bill.

It is worth noting as well that if the bank that owns the property is offering a higher than normal loan to value (sales price) mortgage it is because the property value does not match up to other homes in the area, on the regular property market. By asking for a lower deposit from the buyer they can make the sale sound more attractive and benefit more themselves in the long run, when what you are actually getting is an over-priced property, which you could buy cheaper 100 yards down the road!

Essentially, there's lots of things to consider, but the most important thing is to take your time, don't be pushed into anything and explore all avenues before you sign on the dotted line!



## *Wine Regions - Jumilla, Yecla and Pinoso*

Murcia is famous for its beaches and fruit and vegetable production and therefore attracts millions of tourists every year.

Wines from Murcia might not be very well-known by the public, yet they are worth discovering. There are many opportunities to do wine tourism in Murcia. Wine routes between Bullas, Jumilla and Yecla are of great interest to the visitor who will be surprised by the variety of wineries and sites to visit. Murcia is the home of the Monastrell grape variety.

Wine route in Jumilla and Yecla, land of the Monastrell

Jumilla – Yecla – Pinoso - Jumilla (80 km)

In this route you can visit remarkable bodegas and admire a landscape which gets its personality from a high concentration of vineyards. The distinctive Monastrell grape is grown to produce tasty and powerful wines.



## Jumilla

From the Castle of Jumilla, on top of the hill, you may admire the great views of the town as well as of the mountainous landscape which shows the border of the vineyards.

Many of the wineries which used to be in the town have moved to the outskirts and have therefore built beautiful chateau-type buildings surrounded by vineyards, such as Casa de la Ermita. Others have remained in the town centre, such as Bodegas Silvano García.

## Yecla

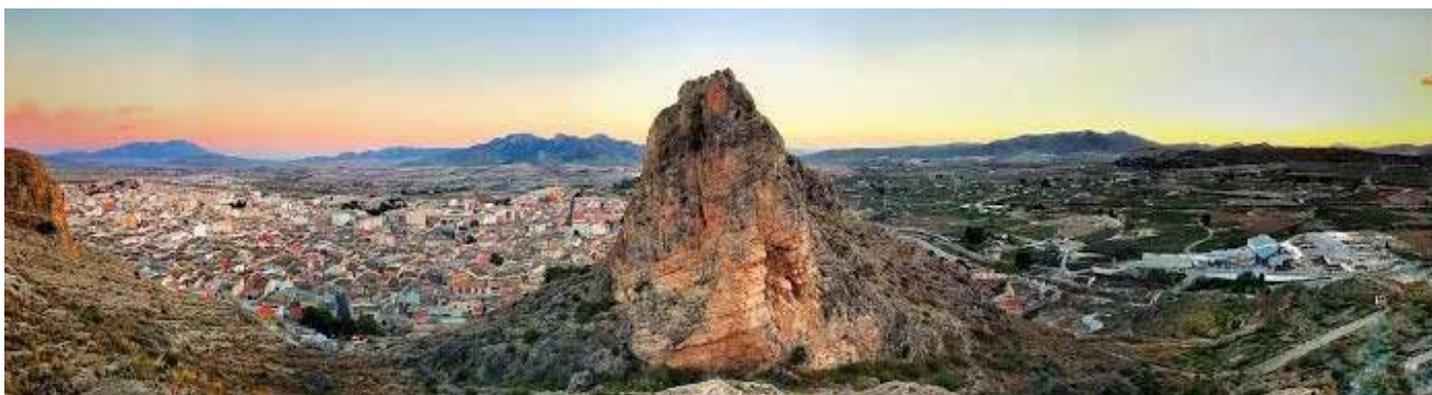
Yecla holds 10% of the vineyard belonging to the DO Jumilla, as well as its own Denomination of Origin: D.O. Yecla, comprising Bodegas Castaño, famous for its innovative wines. To visit wineries in Yecla, you must take the road MU404 which goes across the vineyards.

You will soon get to Monte Arabí, where you can enjoy nice views and see cave paintings. Outside the town we recommend you visit Bodega Señorío de Barahonda, which also has a restaurant where you can enjoy both its design and good food. You shouldn't leave Yecla without stopping at Jumilla Castle.

## Pinoso

Pinoso is part of Alicante. It is located close to the mountains of Sierra del Reclot which are 1.043 m at their highest. It is a pretty and welcoming town, and it boasts a variety of natural spots, such as the woods of la Sierra de Salinas and of Reclot.

Although it is not a major destination for wine-tourism, we have included it in the Jumilla route because it provides a good opportunity to do rural tourism. .



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# Top Attractions

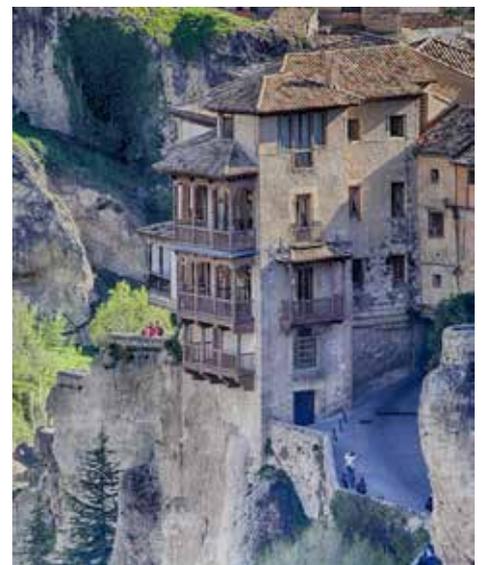
## Walled Town of Cuenca



**Built by the Moors in a defensive position at the heart of the Caliphate of Cordoba, Cuenca is an unusually well-preserved medieval fortified city. Conquered by the Castilians in the 12th century, it became a royal town and bishopric endowed with important buildings, such as Spain's first Gothic cathedral, and the famous casas colgadas (hanging houses), suspended from sheer cliffs overlooking the Huécar river. Taking full advantage of its location, the city towers above the magnificent countryside.**

Have you ever been to a town nestled among walls of rock, with houses that seem to be hanging in the air?

The Hanging Houses that literally stand out over the gorge of the river Huecar in this Castile – La Mancha destination are sure to grab your attention. But this World Heritage City of cobbled streets and ancient buildings also has a modern side and is a centre of abstract art. The old and the new together, less than two hours from Madrid.



## A tour of the historic centre

It's worth climbing the hills and winding streets into the centre of this town between the gorges of the Júcar and the Huécar to enjoy the amazing views. Be sure to see the Plaza Mayor, with the arcaded Town Hall and the pretty Cathedral, which was begun in the late 12th century.

Behind the Cathedral, a street leads to the Hanging Houses, the symbol of Cuenca. Three of the houses can be visited: Casa de la Sirena (there is a restaurant inside) and the Casas del Rey, home to the Museum of Spanish Abstract Art, with works by famous artists like Tápies, Chillida and Saura. To get spectacular photos of the hanging houses, master your fear of heights and cross the iron footbridge of Puente de San Pablo.

At the other end is the Convent of San Pablo, now a Parador and one of the best places to spend the night in the city, which looks even more stunning at night in the floodlights. Cuenca will also surprise you with curious places like the "skyscraper" of the San Martín district or the tunnel you can walk through on Calle Alfonso VIII. If you like museums, there are more to see: the Antonio Saura Foundation, the Antonio Pérez Foundation, the Science Museums... And if you're interested in local traditions, the Easter Museum is devoted to the city's most famous fiesta.

## Castilian cuisine and places to swim

Cuenca is certainly good to look at. But it's easy to find something good to eat, too. At mealtimes, you can find the best of the hearty local dishes in the Castilian-style restaurants: morteruelo (meatloaf), ajoarriero (a cod dish), the local liqueur resolí, alajú for dessert... On and around the Plaza Mayor you will find plenty of bars, although other areas also have good restaurants, such as the Castillo district in the upper part of the town, always bustling thanks to its pavement cafés and viewing points over the gorge.

If you want something different, there are more modern restaurants with signature cuisine, flamenco taverns, and a bar carved out of the ground floor of a palace. The natural side of the city can be enjoyed most in summer, when you can have a dip in the Hoz de Júcar swimming area, followed by a delicious rice with lobster at a nearby restaurant. Another option is walking the Cerro del Socorro route, or if you want to see a really unusual place, taking a 30-kilometre side trip to see the bizarrely eroded rocks of Ciudad Encantada, some shaped like animals or human figures.



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# CORDOBA

## By Taquilla Tickets

It is very hard to describe the beautiful city of Cordoba in the province of Andalusia in Southern Spain. We will try to put this into words because Taquilla Tickets is arranging a three day trip to this stunning city on the 5th, 6th and 7th April. Cordoba is famous for many things, including it's world renown manufacturing of Leather and Silver. Indeed, as you walk around the old streets of the Jewish Quarter, you will see this in abundance.

As you may well know, Spain is responsible for producing over half of the world's production of Olive Oil. A feast for the eyes as you drive towards Cordoba are the armies of Olive Trees facing each other on every scrap of land possible. It looks like something out of the "Lord of The Rings", where an army of trees does battle with the next army of trees. It is a sight to see, and millions of them too !! In fact, the largest Olive Groves in the world.

The magnificent Mezquita-Cathedral is another beautiful example of Moorish architecture. In 1984 this was given UNESCO status as a World Heritage site, and rightly so !! It should be no surprise to learn that the whole historic centre of Cordoba comes under UNESCO's protection. The Romans, The Visigoths, The Moors. These have all played a part in the fortunes of Cordoba. The city was captured by the Muslims in either 711 or 712, and prospered beyond measure.

The magnificent Roman Bridge (Puente Romano) over the River Guadalquivir was first built in the 1st century. Of course, over time, the bridge has been repaired and renovated, but it is still a sight for the eyes. It has 16 arches and is 247 metres long. Nowadays, only the 14th and 15th arches are original. In 2006 the bridge became a pedestrian only bridge. A "must see" !

In the 10th century Cordoba was the greatest Capital City in Europe, and even surpassed Paris and Rome in its artistic, architectural and academic achievements.

The Cordoba Synagogue is situated in the City's Jewish quarter on Judios Street. It was built between 1314 and 1315, and is the third, best preserved from medieval times, in the whole of Spain. At the end of the 19th century it was declared a National Monument. Beautiful !!

If you fancy "an escape to nature" then, right in the heart of the city, are the Botanical Gardens. There are spacious squares and fountains and an abundance of plants and trees. So, if you fancy a bit of "me time", perhaps that's the place to go ? If you fancy a complete change then you could visit the "Palacio de Viana". Within the Palace grounds are 12 different patios that reflect 500 years of history. If you want, you could even go on a night time tour of these magnificent patios.

What are they ?

The Patios are a mix of Flora, Fauna, Tuscan Columns, Arches, and sheer splendour. The names of the Patios range from the "Receipt Yard", where guests were, and still are, received. The feline named "Courtyard of the Cats", or "Patios de Los Naranjos". The "Patio of the Columns" is simply beautiful. The "Patio of the Bars" is another. All-in-all, 12 beautiful patios that will delight the eyes and the senses.

Sitting at one end of the Puente Romano bridge is the "Torre de la Calahorra". A 12th century gate tower, it formed a part of the city's medieval fortifications, and was built with strength in mind. During the Christian Reconquest in the 13th century, this proved to be a major (although temporary) setback for King Fernando III, to enter Cordoba.

There is a lot to see in Cordoba, and the city should be on everyone's itinerary. It is a culturally fascinating city with loads to do.

Taquilla Tickets is delighted to offer the chance to see this beautiful city in all its splendour. So, on the 5th, 6th and 7th April we will be heading there, and we would love you to come along too. As always, all Coronavirus protocols will be in place, as will "Mateo Coaches" air cleansing system.

Call, WhatsApp or email either Sally or Nigel to reserve your place on this wonderful trip.

Sally: 0034 657346445 (WhatsApp is good too). You can also contact us on our email address which is: [taquillaticketscondado@gmail.com](mailto:taquillaticketscondado@gmail.com)

Nigel: can be found at Cat's Bar on Camposol A from Tuesday-Friday 10.15-13.30

OR

You can call in to our Condado de Alhama office from 10.00-13.30 Mon-Friday. We are situated within the office of "Sparkles" in the main square.

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# FROM WIGAN PIER TO ANDALUCÍA

So much of our landscape is devoted to a single crop that when I first came to Andalucía I found it difficult to believe that any other form of life could possibly exist, but I could not have been more wrong. The rugged terrain around our house is drained by a multitude of arroyos, deeply incised over millions of years by the seasonal rains, and it is along their narrow banks that the native trees and plants of the campo flourish. As I write, the nisperas look dowdy and smell glorious, whilst the broom looks glorious and smells like Harpic.

A week ago, the red-throated swallows returned from Africa, and the male of our pair began refurbishing the nest under the porch supervised by his critical spouse. Today we heard the first cuckoo and soon, deep in the arroyos, the nightingales will be singing round the clock. Hardly a day passes when we don't see a hoopoe, an impossibly comic bird that might have been created by a Disney cartoonist. Bright flocks of azure-winged magpies flutter across the carretera as we drive to the village. Bees forage our trailing rosemary and bee-eaters forage the bees.

Far above the arroyos loom the limestone crags where ravens, eagles and griffon vultures nest. Hunting buzzards alert us with their distinctive mewing, and we warn our terrier Biggles to watch his step. The ground-nesting Montagu's harrier flits low through the olive groves in search of reptiles and small rodents. As the light begins to wane, an inquisitive Little Owl seems fascinated by the dogs and shadows our evening walk, flitting from tree to tree. Its night call is a soft, gentle hoot. In contrast, as I write in the stillness before dawn, its cousin the Scops

Owl distracts me with its strident car alarm whistle. When we take the dogs out to do their midnight deberes, a Nightjar churrs softly.

As soon as the spring rains arrive a comic chorus of frogs strikes up in the pool below the waterfall. Grass snakes winter in the woodshed and occasionally venture into the house. Val, picking up a 'belt' from the bedroom floor, drops it quickly when it wriggles in protest. An adder with its distinctive V pattern suns itself on the sand below the terrace wall. Wild boar root for tubers along the camino, where our son Richard, out for a morning run, surprised a badger, trundling back to his sett in the arroyo after a night's hunting.

This rocky terrain does not favour moles, but Ratty, of *The Wind in the Willows*, haunts a pool in the barranco beyond the carretera. Of course, he's not a rat but a

giant water vole, though a true rat, *Rattus Norvegicus*, occasionally pops its head out of one of our terrace drain, sending the dogs into a frenzy of barking. On their morning walk, the dogs are excited by the spoor of foxes, and on nights in early spring we hear the distant squalling racket of their mating.

A solitary female Egyptian grasshopper has overwintered in the honeysuckle of our porch. The male of the species is an insignificant fellow but at almost seven centimetres our visitor more than doubles the size of any potential mate. Her greeny-brown colouring camouflages her against the foliage and bark. She is not entirely comfortable with being observed and every day when we visit her she has moved to a new position and it may take several minutes to spot her. We worried at first that she might fall prey to birds, but her size, her spiky armour and her subtle colouring make it unlikely. When it rains she shelters between the main honeysuckle stem and the column of the porch. As spring arrives the grape vine above her begins to sprout, and she moves slowly upwards to delicately nibble on one of its tender light green leaves. One bright sunny morning she is gone.

The spring brings less welcome insects. Mosquito larvae breed in standing water and a quarter of a cupful collected in the drip tray of a flowerpot is all it takes, so we are glad to see the geckos patrolling our walls to crunch up the vermin. As night falls the bats flutter and swoop on the bugs attracted by the lights along the camino, but neither geckos nor bats are proof against the tiny black no-see-ums whose itch is only felt after they have made their escape with my blood. There is a biting sandfly that carries the *Leishmania* parasite, deadly to dogs, so ours wear the impregnated collars that protect them against such pests.

By high summer many insects will have succumbed to the searing heat of July and August, but this is the time when thousands of male cicadas come into their own, with the rattling buzzing cacophony of their mating chorus, which is among the loudest of all insect-produced sounds.

August is the month when men in camouflage clothing, fortified by brimming hip flasks, declare war on the hare and rabbit population. Spain has stringent gun-control laws which in theory should protect the human inhabitants from harm. Even to obtain a licence to possess an antique firearm I had to go through a process that included a psychological profiling. All this

# Part 12: Spring in Andalusia

makes it a mystery that so many licensed nutters are allowed to wander the countryside with their dog packs, loosing off at anything that moves.

Friends with a B&B in the next valley caution their guests about the possible hazards of the open air swimming pool on the edge of the campo, not because they might drown but because they might get shot.

'Isn't that a bit of an exaggeration?' I ask.

'You wouldn't say that if you had to fish out the lead from the bottom of our pool.'

City-dwelling friends in England and America often tell us how fortunate we are to live in the quiet of the countryside.



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