

Moving to Spain

with

Paraiso Homes

Introduction

The purpose of these documents is to help you become familiar with Spain. Holidays and visits can never give you the complete experience so you need to know about life and living in Spain.

You will learn about the Spanish traditions, their rules, regulations and fiestas – about living, working setting up in business or retiring here. And since many people reading this are coming to Spain to buy property we have provided a series of information documents to help you avoid the pitfalls, and get the best from your experience here. You will soon appreciate that buying property in Spain is very different to what you are used to in the UK or any other parts of the world but it needn't be a trauma..

There are lots of foreigners living in Spain and owning Spanish property, so if you are planning to join them you should make sure you appreciate what you're letting yourself in for. Its not just the climate which attracts foreigners from all over the world to Spain - the lifestyle is a major factor.

Because we're based in Beniganim we have tended to use the Costa Blanca region and the Valencian community in our examples but of course many of the rules and regulations described apply equally throughout the whole of Spain. We have tried to supply factual and unbiased information and in particular for those thinking of settling in Spain. Whatever your plans may be we hope that by reading this it will save you a considerable amount of time, trouble and money.

Modern Spain has a healthy economy, largely funded by tourism. 60,000,000 people visit each year to spend their annual holidays under the sun and clear blue skies of Spain. Many eventually choose to make Spain their permanent home. Ask why they chose Spain and you are almost certain to receive an answer containing a reference to the climate, the sun and the slower pace of life – not to mention cost of living.

Spain has much to offer the weather weary residents of northern Europe. It is little wonder that over the past 20 years, increasing numbers of people have been selling up and moving to a land free of smog, to a land where black ice and fog and days of endless rain are unheard of. Literally thousands of people each year are relocating to this truly cosmopolitan part of the world where one seldom feels like a complete foreigner and the sun shines most days during the year. It is estimated that foreigners now own almost two million properties in mainland Spain and its Island resorts, in fact in many costal towns the Spanish are actually outnumbered!

While the British are still the most prominent group Spain is not everyone's cup of tea. Seventeen autonomous regions make up the country, now a modern democracy and a prominent member of the European Union. Since joining the EEC Spain has changed considerably, some may argue for the better but in many ways much of the traditional bureaucracy associated with Spain still remains. Unfortunately it now seems compounded by new laws and red tape from Brussels.

Nevertheless the climate is excellent and Spain is still very different, though not as cheap as it used to be but still a wonderful. Anyone travelling through Spain will discover that regions differ so much that sometimes it's hard to believe they are all part of the same country. It is important therefore to spend some time considering which region you prefer when planning to move here on a permanent basis.

Cost of Living

It is difficult to determine exactly the average cost of living for individuals living in Spain. If you are a heavy smoker or a like to enjoy the local wines and spirits, then Spain is an extremely cheap country to live in. What do you spend your money on? What sort of housing do you require? What will you have to pay in taxes? What currency will you be paid in? What one-off expenses will you have?

Although vast differences do not exist between the various provinces and regions of Spain, it can be assumed that the cost of living in Madrid or Barcelona is somewhat higher than the rest of the country, especially since the introduction of the Euro - prices generally have increased.

Therefore if you neither smoke nor drink but find you cannot live in Spain without buying imported English branded foods then you might find it rather more expensive than the U.K.

Below is a comparison table

International Cost of Living Indices					
Country	COL Index	Country	COL Index	Country	COL Index
Argentina	140	Australia	114	Austria	130
Bahrain	126	Belgium	127	Brazil	110
Canada	105	Chile	108	China	127
Colombia	83	Czech Rep	89	Denmark	133
Egypt	109	France	131	Germany	122
Greece	109	Hong Kong	143	Hungary	80
India	93	Indonesia	98	Ireland	123
Israel	132	Italy	128	Japan	182
Korea	117	Kuwait	122	Malaysia	101
Mexico	112	Netherlands	118	New Zealand	101
Nigeria	121	Philippines	88	Poland	100
Russia	123	Saudi Arabia	131	Singapore	126
South Africa	87	Spain	123	Switzerland	167
Taiwan	138	Thailand	105	U.A.E.	124
U.K.	140	U.S.A.	100	Venezuela	126

Climate

Some sixty million people visit the country each year so there are few people unaware of the climate in Spain. It is well known for its superb all year round sunshine. The summers are hot and you can sunbathe virtually every day from June through until September.

During the summer months there is very little rainfall and daily temperatures reach high of 30s celsius and lows of about 15 centigrade at night.

The winters on the other hand are generally mild and you can expect clear sunny days as well as overcast but still quite warm days. Daytime temperatures reach about 20 celsius and the evenings get noticeably cooler with lows of about 10 centigrade. Along the coast there is seldom any snow except sometimes on the higher mountain ranges, you may also experience a slight ground frost early in the morning. Mist, fog, black ice etc, are words virtually unheard of in the Eastern and Southern coastal resorts.

The rains usually come in early October and November when the cold air from Northern Europe meets the warm air rising from the Mediterranean, it usually lasts about a week and can be very heavy at times. Snow is not uncommon although seldom of arctic proportions.

Where to live in Spain? Well it has been widely reported that according to the World Health Organization (WHO) the Costa Blanca has one of the best overall climates in the world.

Books about Spain

Whether you want to make Spain your permanent residence or simply to buy a holiday home there are things you need to know and things you will have to do if you are to realize your intentions without risk or problems.

Since Spain joined the Eu in 1986 lots of new laws have appeared on the statute books, laws concerning driving, laws concerning tax, banking, insurance, employment, and so on... You name it and there is sure to be new legislation concerning the issue or if not, you can bet the Spanish government and Brussels are busy working on it.

However, before you discard the notion of moving to Spain altogether take reassurance from the fact that the greater part of foreign residents manage to easily abide by the Spanish laws, bureaucracy, red tape, etc. It is important to realize that things are different and also that you cannot expect to be aware of everything that might affect your life here.

In order to keep within the law and the rules it's a good idea to buy a book and begin to grasp at least the basic idea of what is expected. If you have the patience and determination then you can do it all yourself but you may find it easier, cheaper and less frustrating to engage the services of a Gestoria. Alternatively companies like Search and Survey who will relieve you of the complexities of filling out Spanish forms. You will be able to relax knowing that you have avoided standing in a queue for hours on end and be happy in the knowledge you have complied with the appropriate Spanish laws thus avoiding the day on day penalties which accumulate for many types of non-compliance.

Having said all this, and given that we British have a reputation for being inherently lazy when it comes to all things foreign, it really is worth taking the time to learn some of the rules if you want your time in Spain to run smoothly. There are many excellent books available on the market to give you the background information you need, the majority are obtainable on the Internet from Amazon or most leading bookshops or libraries.

Recommended titles:

You and the law in Spain – David Searle

Living and working in Spain – David Hampshire

The Spanish property Guide – David Searle

Which? Guide to Spain – Stodder & Houghton

Michelin Green Guide Spain – Michelin

A Brief History of Spain

Back in Roman times during the Punic Wars, the Carthaginians invaded the Iberian peninsular conquering and eventually occupying vast areas of land including the Island of Ibiza. Later the Romans defeated the Carthaginians in Ibiza and went on to conquer the whole of Spain which then became an important part of the Roman empire known as the province of Hispania.

Traian and Hadrian who grew up to be Roman emperors were both born in Spain. In fact the entire population was very much influenced by the Roman culture and adopted many of their ways and traditions. Even today the Spanish language reflects strong links to this period. The Roman Empire began to crumble in the years preceding 409 until ten years later Gothic tribesmen invaded the peninsula and formed their own kingdom. King Roderic ruled until he in turn was defeated in 711 by the Muslim army from North Africa.

The Moors quickly gained control of much of the country bringing with them new ideas and agricultural methods which gave great prosperity to Spain, particularly in the Andalusia region. The Christian kingdoms in the northern part of the country were quite small, but steadfast and always managed to resist the moors advances. In the meanwhile the Moorish culture was prospering in the rest of the country. During the tenth century the Muslims who dominated Spain gained independence from the Arabian empire and Cordoba became a very important cultural centre in this part of the world.

During the 11th century the Arabian aristocracy began to squabble and fall out amongst themselves which resulted in Andalusia being divided into small communities. This proved to be a very costly error for the Moors as the Christians from the North took advantage of the situation and began to take over the occupied Moors territory.

In 1469 Ferdinand of Aragon married Isabel of Castilia reuniting two of the largest and most important of the Christian communities. This was the turning point of the re-conquering of Spain by the Christians. The Muslims were gradually overcome and in 1492 were totally defeated having lost their last remaining strong hold namely the city of Granada.

Eventually King Ferdinand and Queen Isabel united the whole country and began the process of converting the people to Christianity. So began the Spanish inquisition, thousands of Jews and Muslims who refused to convert were either executed or expelled from the country.

In 1492 Christopher Columbus discovered the New World and Spain became one of the most powerful nations of this period. During this period known as the Golden Age, ships loaded with gold, jewels and other treasures were brought to the country from the American continent. In 1504 Isabel died and her daughter Joan, who had married Philip the German emperor's son succeeded to the throne. Thanks to the trade with its colonies in America, Spain continued to prosper until it became involved in war with France. This was followed by wars with Holland and finally England which resulted in the spectacular defeat of the legendary Armada in 1558.

King Charles II was the last Habsburg king and when he died Philip of Borbon came to the throne. He was the nephew of King Louis XIV of France. Then, after the French Revolution in 1808 Spain suffered further defeat having declared war on the new French republic. This time it was Napoleon who sent his armies to victory.

Napoleon's brother Joseph then became the new Spanish king, but despite this, the Spanish continued for the next five years to resist their advances until the famous Battle of Salamanca which was the turning point in 1815 when the French were defeated by the British and its allies.

King Ferdinand VII was next to reign and it was he who changed the law of succession to allow his daughter Isabel to be established as queen. Ferdinand's brother Charles disagreed with the change resulting in a rebellion known as the Seven Year War. During this period Spain became totally politically unstable, suffered a major recession and lost most of its colonies. Only Puerto Rico, the Philippines and Cuba remained.

In 1868, Isabel II was forced by the revolution to renounce the throne and Spain became a republic for the first time. However it was short lived, within a year her son Alphonse XII pulled off a coup d'état to restore the kingdom once again.

1895 saw the Cuban war against the USA which resulted in Spain losing all its overseas colonies and led to the economic crisis of the early 1920's. Much civil unrest followed and it was during this period a military dictatorship was established led by General Primo de Ribera. Ten years later democratic elections were held which gave an overwhelming majority to the political left wing forcing Alphonse XIII to go into exile.

Clashes between the Nationalist opposition and the Republican government led to the Spanish Civil War (1936- 1939). Led by General Franco, the Nationalists were supported by the Italian fascists and Nazi Germany, together they were able to succeed against the Republicans. Lack of involvement in World War II saw Spain as a neutral country. Franco's military dictatorship kept out of the conflict but it did lead the country into both economic and political segregation. After the war great efforts were made to improve relations between Spain, its European neighbours and the rest of the world, until by the mid sixties the economy had recovered.

In 1947 the grandson of Alphonse XIII, Juan Carlos de Borbon was proclaimed by Franco as his successor with the title of King and when Franco died in 1975, a new constitution was

formed and the monarchy was re established. In 1981 a group of military leaders failed to overthrow the government with a military coup which led to national elections resulting in the socialist party, headed by Felipe Gonzalez gaining power.

Spain became a full member of NATO in 1985 and the following year joined the European Community. Since then Spain has impressed the world when it hosted the 1992 Olympic Games in Barcelona and in the same year opened the world trade exhibition EXPO 92 in Seville.

If you do come to live in Spain, embrace the differences and the language and you'll find it both welcoming and idyllic. Things are not always ideal but they are changing and sometimes the differences are what make Spain so interesting and intriguing. Learn to drive on the right – it's probably easier than driving on the left. Certainly the roads are less crowded and apart from the reckless driving habits of the Spanish, it tends to be safe and less fraught. Just remember what made you want to come here in the first place and having learnt how to deal with the rest, Spain will give you more than you ever hoped for in return.

Spanish people are generally easy going, except when driving, and most obliging. They will help you if you ask them and whatever you might have heard, you have more to fear from expatriots in Spain than from any Spaniard so if you regard them with respect, they will respond.