

Spain for the Over Fifties | by Kevin Barnett, international property writer

Successive research indicates more people than ever are thinking of retiring in the sun – 42% of all British Over-55s - and most of these, an impressive 70%, are looking seriously at Spain that offers a laid-back lifestyle for holidays or fulltime retirement and, along the Costas, over 300 days of sunshine.



If you are thinking of buying a property for sale in Spain there are many things to take into consideration before making your final decision.

When it comes to buying real estate on the Spanish mainland or Islands, many of the considerations take on a slightly different angle compared with buying a second home in London or in Dublin or even UK retirement hot spots like Devon or the South Coast.

Many people of older generations are purchasing second homes and retirement homes that are far away from the place that they have called home for the

majority, or all of their lives. Getting into a new environment can bring lots of exciting changes to one's life, but there are also certain drawbacks to consider.

Although many people are attracted to the climate of southern Europe, global warming is quickly changing many climates around the globe. If you enjoy hot climates, southern Europe is a good choice for you. Because of the warm, yet mild, climate of the Spanish countryside and Costas, this region is wholly appealing to a lot of foreigners, especially older generations who are either no longer working or getting ready to retire.

Many people find the laidback pace of life and the daily routine of living to be preferable in Europe instead of in the USA, for example. A slower pace of life, complete with an afternoon siesta, is appealing. Most shops and offices close during the early afternoon to enjoy long lunches and/or siestas. Living Life the Spanish way can revitalise young and old alike and add years to life expectancy...

For Over Fifties, who are thinking about retirement, there are the equally important aspects of healthcare provision, social networking and the comparative cost of living. No point in being seriously ill, with no friends and unable to pay the essential regular bills.

Home from home...

The rain in Spain falls mainly where you least expect it. Downpours of 300 litres per square metre have been reported in Javea, Costa Blanca north and the resulting flash floods caused damage amounting to millions of euros and took out the power for a day. In Alicante, Spring 2008 was marked by a week-long downpour...

UK and Irish pensions can be collected from the local Spanish post office or bank, basic healthcare is provided under EU rules with BUPA/Sanitas private healthcare back-up.

While the over taxed UK is rated as one of the most expensive places to live, Spain is at the lower end of the cost of living index with housing, food & drink and motoring costs at least 35% lower than "rip-off recessional Britain".

Crime levels and daily hassles are much lower and the streets are safe for old and young, although there are the usual issues of illegal immigration that effect many other European countries.

Spain has problems with North Africans as the country is the assumed gateway to a better life, but there does seem to be a pro-active immigration policy in place, with regular media reports on deportations.

Spain's infamous bureaucracy can be mitigated with the help of a local gestor (fiscal advisor cum red tape cutter), as is the case for most Spanish families, who are happy to pay an expert while they spend the time on the beach with family, friends or daily paseo.

Moving to Spain is going to be a culture shock, which is why relocation experts advise embracing the new lifestyle from the outset by being more positive and assertive so you can deal with adverse situations as they come up. Make some friends within the local ex-pat community and contact Help the Aged in Spain, as they probably have most of the answers you need.

The country has a culture as rich as that of the UK so it's worth exploring the historic places and enjoying the regular art exhibitions, theatrical dance or the local town or village fiestas. On a day to day basis try and mirror the Spanish way of life and avoid being dubbed "Ingles" by locals whose codes of behaviour are more formal with a sense of "pride and honour" that can be easily dented by our more robust "English ways".

"English Spoken Here", is a general assumption for many of the established second home areas, but not necessarily for some parts of rural Real Spain, so a knowledge of the language is going to be an advantage sooner or later and is more easily acquired through hearing and speaking it on a daily basis?

It is vital for Over 50s to plan any retirement moves carefully, sorting out pensions, annuities, investments and savings and to budget for buying and running a house in Spain. Day to day living costs are much lower – at least one third less than the UK – and travel of all kinds is cheaper.

Remember, Spanish pensioners get a lower state pension than the ex-pats within the same community and they seem to enjoy relaxed and socialising lives with family and friends and live longer, thanks to that famous Mediterranean diet.

Time enough...

It is used to be, that the only thing that started on time in Spain was the bullfight, but now public transport is as reliable and the trains offer a delightful travel experience. However, mañana still affects builders, repairmen and town hall workers, so don't even think of reversing this national culture. Embrace it and live longer...

Waiting for the family...

One widower pensioner waiting for the grandkids to share his swimming pool in La Zenia, Costa Blanca gave up after 18 months and returned to the UK. His daughter told the estate agents: "We just didn't get the chance to take the kids out to see their grandpa. It's a great shame and we feel terrible about it as otherwise he just loved Spain."

The path to successful retirement means challenges and checks on income, health and hoped-for lifestyle, together with maintaining contact with family and friends in the Old Country.

While children and grandchildren could easily be tempted by a free holiday in the sun several times a year, that may not always be the reality, given their commitments and busy lives in the UK.

Getting back to the Old Country is relatively easy, with the two and a half hours typical flying time and reasonable flight costs, so social events like weddings, anniversaries or reunions are easy to attend. Anything more permanent like a long-term illness or loss of a spouse requires a serious Plan B as it can be difficult to uproot from sunny Spain and the newfound lifestyle.

Property for sale in Spain can be found through the internet and visits to view properties can be arranged with developers and real estate agents. Important things to consider when making plans to visit a potential home to purchase is what the region is like and how daily life unfolds in that area of Spain.

If you would like to start looking into options for property for sale in Spain, one website to start with is the specialist website www.PropertyInSpain.Net that is ranked as the number one source for retirement homes in Spain by Google and produces regular online showcase of homes suitable for fulltime retirement.

One click produces a carefully compiled selection of new and resale homes in locations with enough of the right kind of amenities – good local medical facilities and social networks – to support the needs of Over Fifties with retirement in view. All these properties can be inspected as part of pre-bookable view trips where local affiliate bi-lingual property professionals can meet & greet buyers at their airport or hotel.

On yer bike resort...

Home owners at La Encina Active Life Resort, Murcia will be encouraged to "Get on yer bike" to visit thermal spas and sports facilities, as the Happy Spa Valley where they are located has a flat terrain and miles of bicycle trails.

Less active users of electric buggies can also reach most of the facilities on offer!

www.PropertyInSpain.Net offers a mortgage service, based in London and working with Spanish banks, and can help with legally required NIE Card and after sales through their affiliate offices across Spain. Testimonials show just how well they take care of their clients, and the property images and accurate descriptions are enough to get anyone dreaming of their new home in Spain.

This firm are the UK brokers for an exciting innovation aimed at the Over 50s, **La Encina Active Life Resort**. This new concept is being built in an unspoilt Spa Valley in Murcia, famous for its thermal spas since Roman times, so it's no surprise the 400 homes community is centred around the biggest spa in the area and a host of sporting and leisure activities. In America there are 100s of these so-called "retirement villages", but La Encina Active Resort also comes with inbuilt medical facilities for day to day care and an emergency helicopter link to an excellent hospital in Murcia City, just a few minutes flying time away.

To keep fit, active and healthy there are tennis and paddle courts, a large heated swimming pool, extensive spa, cycle track, mini golf, bowling, petanca - and cricket, specially for Brits among the cosmopolitan community expected to buy.



There are low-rise apartments priced from EUR 100,000 and detached villas from EUR 183,000 all with the latest intelligent homes systems that include assistance and emergency call buttons and even fall detection. Medically supervised diet and relaxation programmes plus on-site nurses and physiotherapists are being provided in conjunction with Mapfre, Spain's leading medical care provider, to keep all residents fit and healthy and enjoying the active life of La Encina Resort.

Bars, restaurants and shops plus laundry service are at the heart of the level terrain resort, linked by shuttle bus service and cycle paths that extend into the beautiful countryside and hills.

PropertyInSpain.Net have brochures & DVD on La Encina Active Resort
Spanish Property News <http://spanishpropertynews.blogspot.com/>



Keep fit, stay healthy, live longer in sunny Spain...



Ready, steady GO.... basic checklist

You need to think about...	Yes	No	action & notes
Passport			
Form E111 EU medical cover			
Driving licence(s)			
Euro Spanish bank account			
Offshore bank account			
Credit and/or debit card			
NIE card (fiscal ID)			
Birth & marriage certificates			
CV, if job seeking			
Car documents			
Visa, if non EU citizens			
Pets			
Spanish language			
Spanish culture research			
UK house sold or let out			
Clothes to take			
Removals/storage contract			
TV & appliances			
Computers & printers			
Flight or ferry bookings			
Best deal for excess baggage			
Car hire or airport limo transfer			
Pension & annuity payments			
Health & mental checks			
Inheritance advice UK & ES			
Lifestyle change impacts			
Extra income prospects			
Own business advice			
Gestor – red tape cutter			
Helpful estate agent pro			
Coast or Real Spain living			
Apartment, cave or villa			
Mortgage type & duration			
Surveying & snagging			
Utility hook-ups			
Furniture provision/installation			
Moving-in planning			
Meet the neighbours BBQ			
When in Spain activities			
Visiting the mayor or town hall			
Bullfights, football, tennis			
Fiestas and Flamenco			
Siesta or Horchata energy boost			
Tapas, the way of daily living			
Markets for Mediterranean diet			
Rioja and other vinos			
Pastimes for health & fitness			
Driving rules of the road			
<i>All this and more in "Retiring to Spain" published by Age Concern ISN 0-86242-385-6</i>			