

A Place in the Sun

Winter 2016 | aplaceinthesun.com

10 BEST PLACES TO BUY ABROAD IN 2016

- ▼ SPAIN
- ▼ FRANCE
- ▼ PORTUGAL
- ▼ ITALY
- ▼ FLORIDA
- ▼ GREECE
- ▼ CYPRUS
- ▼ TURKEY
- ▼ MALTA
- ▼ THAILAND

6

THINGS TO KNOW ABOUT SPANISH TAX

MORTGAGES HOW MUCH CAN YOU BORROW ABROAD?

How to buy **off-plan** property in Spain

20 GREAT SKI HOMES FOR UNDER £300K

MURCIA · SARDINIA · 8 STEPS TO BUYING · UMBRIA
SPANISH HEALTHCARE · CROSS BORDER APPEAL

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A Place in the Sun

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A Place in the Sun magazine is published four times a year under licence from Freeform Productions by

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Full UK annual subscription rates: 4 issues @ £15.96

Full annual overseas subscription rates:

4 issues @ £20 (Europe inc Eire), £30 (rest of world)

For back issue enquiries, please contact

+44 (0) 20 3207 2920

The next issue of *A Place in the Sun* magazine is on sale from 3 March 2016

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CONTRIBUTORS



Nigel Lewis

Our seasoned property commentator Nigel Lewis bravely addresses the question that you always ask at our exhibitions: so what will happen if the UK leaves the EU? Find out what he suggests on page 9.



Laura Latham

Property expert Laura has been taking a look at what it is possible to borrow in our main markets - see page 35 for plenty of useful tips; also she provides a snapshot of the ever popular Algarve on page 87.



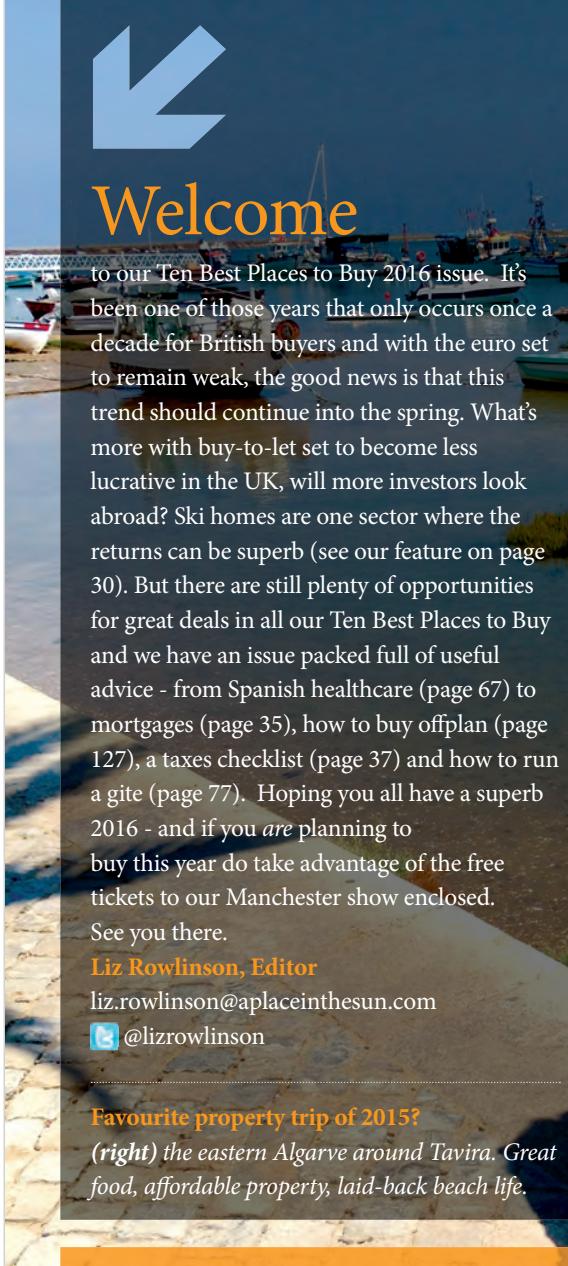
Cathy Hawker

Globetrotting Cathy spends her life crossing borders. Here she picks three great areas where cultures combine but not clash (page 42) and looks at the costs and creativity behind a house renovation in Umbria (page 92).



Richard Way

Has been down in Murcia in southern Spain looking at the best projects on offer (page 54), plus also casting a forensic eye over a stand-out development in Florida (page 99) and French gites (page 77).



Welcome

to our Ten Best Places to Buy 2016 issue. It's been one of those years that only occurs once a decade for British buyers and with the euro set to remain weak, the good news is that this trend should continue into the spring. What's more with buy-to-let set to become less lucrative in the UK, will more investors look abroad? Ski homes are one sector where the returns can be superb (see our feature on page 30). But there are still plenty of opportunities for great deals in all our Ten Best Places to Buy and we have an issue packed full of useful advice - from Spanish healthcare (page 67) to mortgages (page 35), how to buy offplan (page 127), a taxes checklist (page 37) and how to run a gite (page 77). Hoping you all have a superb 2016 - and if you are planning to buy this year do take advantage of the free tickets to our Manchester show enclosed. See you there.

Liz Rowlinson, Editor

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@lizrowlinson

Favourite property trip of 2015?

(right) *the eastern Algarve around Tavira. Great food, affordable property, laid-back beach life.*



...and a warm welcome to

Scarlette Douglas and Ben Hillman, our two new presenters of *A Place in the Sun*. From renovating and interior design to singing and dancing and even football these two have enjoyed impressive careers - get the lowdown on page 40.



Cathy Hawker

Globetrotting Cathy spends her life crossing borders. Here she picks three great areas where cultures combine but not clash (page 42) and looks at the costs and creativity behind a house renovation in Umbria (page 92).



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Murcia: much to like?
See our latest report

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TEN BEST PLACES TO BUY IN 2016

1	SPAIN	53
2	FRANCE	75
3	PORTUGAL	81
4	ITALY	91
5	FLORIDA	97
6	GREECE	109
7	CYPRUS	113
8	TURKEY	117
9	MALTA	120
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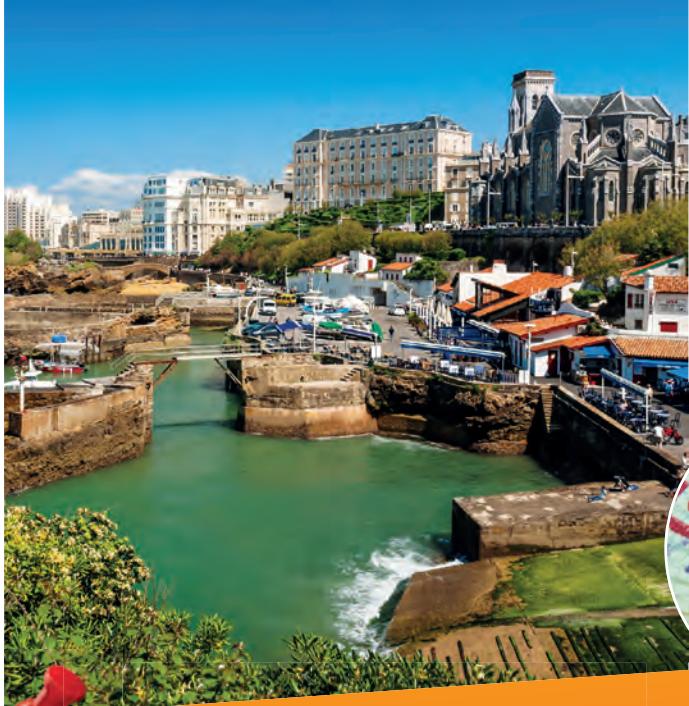
NEWS ROUND-UP

Some of the latest info about what's happening in the overseas property market

NEW AIR ROUTES FOR 2016



British Airways is introducing three new routes to popular summer destinations in 2016 from Heathrow. The fashionable surfing spot of Biarritz in south-west France, Mahon in Menorca and Palermo in Sicily will all gain new flights. The Menorca route is especially welcomed by second home-owners because lack of flights in the summer has been a big issue for tourists and property hunters.



Save the dates - 2016

A Place in the Sun Live at
Manchester Central
11th-13th March 2016

For more information and tickets
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A Place in the Sun Live at
London Olympia
6th-8th May 2016

For more information and tickets
go to aplaceinthesun.com/exhibitions/London



JONNIE BOWLED OVER BY ANTIGUA



Our very own Jonnie Irwin joined a host of other VIPs including Sir Viv Richards, Luke Wright, Mike Gatting and

Andy Caddick for a pro-celebrity cricket tour in Antigua this autumn. Harry Judd, BBC DJ Mark Chapman, comedian Nick Hancock, and TV's Charlie Dale played the cricketing legends in a five-day event to celebrate Lord's Taverners 65th Anniversary in October. Jonnie (pictured here) faced a fierce barrage from Courtney Walsh (let's not mention his score) but also enjoyed a great game of beach cricket in a destination famed for the sport. Jonnie said of the island: "Apparently there's a beach for every day of the year so I was gutted to have only a week there. There's plenty of luxury if you want it but for me rum cocktails by the sea were what made it feel like a holiday."



SPAIN: TOP FOR BORROWERS



Spain continues to top the list of overseas property hot spots according to Conti, the overseas mortgage specialist. The country accounted for almost half of enquiries between January and September 2015. France is second, Portugal third. Find out what you can borrow in these countries in our guide on page 35.



TURKEY: NEW GOLDEN VISA



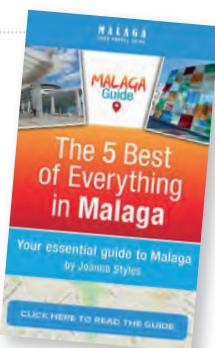
Turkey has followed Spain, Portugal and Cyprus, amongst others, in announcing its own "golden visa" scheme. Foreign investors who spend above a certain amount – as yet to be confirmed but likely to be around \$500,000 to \$1 million – will be granted citizenship. Keep an eye out for further news on this in early 2016.



SPAIN: NEW MALAGA APP



One of our Malaga based contributors has written a new travel guide for the newly fashionable city on the Costa del Sol. The 5 Best of Everything in Malaga is a must-have mix of maps, insider tips, restaurants, hotels etc is available on your smartphone or tablet as a handy app for €4.99 – see guidetomalaga.com/#buy



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Property commentator Nigel Lewis asks the burning question on many British expats' lips...

“

How will a Brexit affect Brits in Europe?

”



There are many fiery debates in the UK licking around the topic of EU membership but there's one that has yet to ignite. And it's the question that always comes up during the property-buying seminars at our exhibitions (along with wills and healthcare): what will happen to the estimated 2.2 million Brits who live in the 26 countries that make up the EU, and the further one million or more who own holiday homes there?

At the moment Brits are free to live and work in most EU countries as well as own property. They do so as citizens of an EU member state and are free to come and go as they wish except for usually cursory passport controls.

But how fundamentally will all this change if the UK leaves the EU? The straightforward answer is that if the UK did leave, in theory Brits would be treated as non-EU citizens and treated differently when they visited holiday homes or wanted to live (or continue living) within an EU country.

There is a great difference between what's theory and reality. Those urging an exit say bilateral agreements either with the EU or individual countries would be struck to help establish a working system for UK expats and holiday home owners. Opponents say the EU's strict immigration rules would make this difficult or impossible. But for the sake of debate, let's play out some likely changes following a Brexit based on the current rules.

Holiday home owners

The EU could require UK citizens to apply for a visa in order to visit a country within the EU, which for holiday home owners would mean more intrusive questions about how long you were going to stay, your income and health cover.

Permanent residents

Anyone who has lived in an EU state for more than five years can apply for long-term resident status under EU law. But your status would be more restricted than your current

one as an EU citizen and there may be 'integration rules' for long term residency – such as being able to speak your host nation's language.

In Spain you might be required to take a driving test and file tax returns for the past five years, things you are not required to do now. Working in the EU would also become more difficult. In theory you may have to apply for a Blue Card, and be subject to job quotas and restrictions.

The worst case scenario is that those living permanently within the EU but who did not qualify for long-term resident status might have to return to the UK.

Property ownership

UK citizens are likely to remain free to own property within the EU, as any other nationality is. For example, in France many US citizens own property there without any restrictions. The main area of contention here is how property inheritance and taxation laws would apply; at the moment the rules treat EU and non-EU citizens differently.

Mortgages

UK buyers may find it harder to get a home loan to buy a property in the EU. This is because European-based banks consider non-EU citizens to be a higher risk and therefore the amounts that can be borrowed would be lower, the deposit higher.

View from over there

Marc Pritchard, sales and marketing director at developer Taylor Wimpey Espana, lives on the Balearic island of Mallorca. He says a potential Brexit has yet to impact Spain yet. "Most Spanish people are too preoccupied with hanging on to their jobs to worry about a UK exit, and very few of the Brits I have met recently mention it," he says. "Even if Britain did leave Europe it wouldn't stop Brits buying and living here. We sell to over 30 different nationalities including those outside the UK such as Russia, the Ukraine and the Middle East. I'm not aware of any difficulties for them getting visas to live in Spain, or registering with the tax authorities here."

What if we don't leave?

There are two likely outcomes. First is that David Cameron renegotiates our membership of the EU, but this is unlikely to affect Brits owning first or second homes within the EU. The exception to this may be those thinking of buying or living in some Eastern European states such as Romania, Poland and Bulgaria. If their citizens' rights to enter the UK are restricted, there may be some tit-for-tat action. The second prediction is that the UK becomes a 'second tier' member of the EU as Iceland, Norway and Lichtenstein are, by being a member of European Economic Area rather than full-member of the EU. EEA membership would still enable UK citizens to live and work in the EU as they do now, albeit with restricted access to some rights and social benefits.

Find Nigel on Twitter: @property_whore

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Mojacar, Almería. First floor 2-bedroom, modern apartment is located on an elevated community in Mojácar Playa offering views of the Mediterranean.



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Aguilas, Almería. Ground floor 3-bedroom apartment on an exclusive urbanisation in Aguilas which is known for its beautiful beachfront and harbour.



Ref: B772 | €110,000

Mojacar, Almería. This lovely 3-bedroom first floor apartment is situated only a 2 minute walk to the beach front and amenities.



Ref: B890 | €42,995

Mojacar, Almería. This studio apartment is located in the beautiful hillside village of Mojácar only a 2 minute walk to the tapas bars, restaurants and shops.



Ref: B884 | €65,000

Vera, Almería. This 2 bedroom, first floor apartment is located on the golf resort of Valle Del Este. The property has stair access up to the entrance and terrace.



Ref: A661 | €169,950

Partaloa, Almería. This wonderful private detached villa within a tranquil rural setting comes complete with a Jacuzzi, it's own pergola and terrace.



Ref: A660 | €220,000

Zurgena, Almería. This traditionally fully furnished cortijo in Cucador with beams throughout offers charm and character. 5 minute drive to Zurgena.



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Mojacar, Almería. A lovely 2-bedroom villa, well maintained with a beautiful white washed look. The property is a 10 minute walk to the beach and shops.

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Mojácar, Almería. This lovely single storey traditional Spanish home is fully restored and renovated to a very high specification and standard.



Ref: B643 | €465,000

Los Gallardos, Almería. This property is in a very desirable rural retreat with an imposing detached split level villa set amidst panoramic scenery.



Ref: A729 | €398,500

Lorca, Almería. Wonderful 13-bedroom house on a 20,000m² plot. This property would make a perfect bed and breakfast holiday retreat.



Ref: B865 | €440,000

Los Gallardos, Almería. A truly characterful villa located just outside the village of Alfaix only 12 minutes from the beaches of Mojácar Playa.



Ref: A720 | €335,000

Puerto Lumbreras, Almería. A wonderful large two storey villa located in the the lovely village of La Estación and close to the local town of Puerto Lumbreras.



Ref: A721 | €199,950

Partaloa, Almería. A spectacular 4-bedroom villa set in the beautiful countryside close to the traditional inland Spanish village of Partaloa.



Ref: A696 | €198,000

Arboleas, Almería. This fantastic 3-bedroom villa with pool is only a 2 minute drive to the village of Arboleas.



Ref: A706 | €172,000

Arboleas, Almería. Located on the highest plot in the development this 3-bedroom family villa is in a superb position from which to enjoy the views.



Ref: B804 | €106,200

San Juan de los Terreros, Almería. These fantastic Andalucian designed modern apartments are well equipped and finished to a very high standard.



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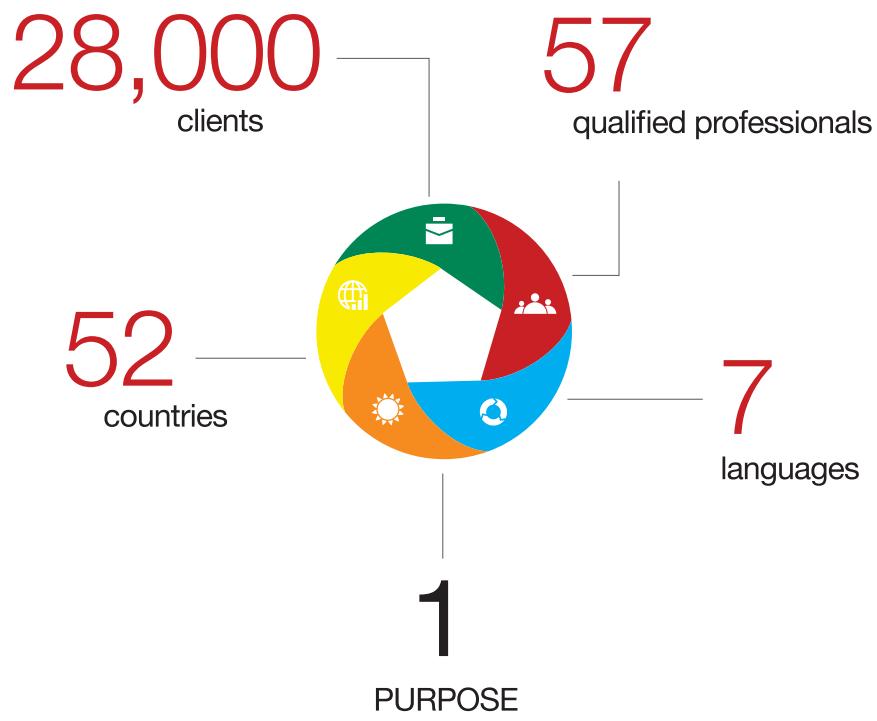


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HOT PROPERTIES

**Dreaming of a home abroad, but not sure where to buy?
Here's our pick of the best properties on the market at the moment...**

THIS ONE IS FOR KEEPS

Savoie, France

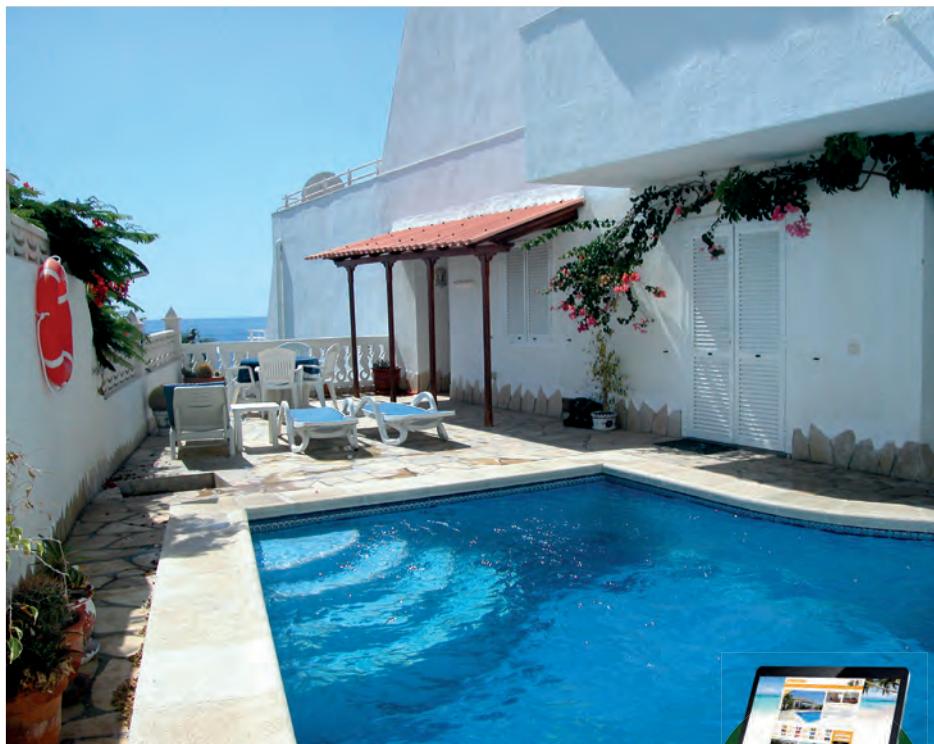
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Wonderful seven-bedroom former fortress in the Savoie region of France. Located on a high vantage point in La Motte Servolex, it enjoys exceptional views across the Alps and Lake Bourget. The castle is 550m² with beautiful features, pool, barn, garage, huge basement. Lots of development potential.

frenchestateagents.com



HOT PROPERTIES



Tenerife, Spain £295,000

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Murcia, Spain

€77,900 (£55k)

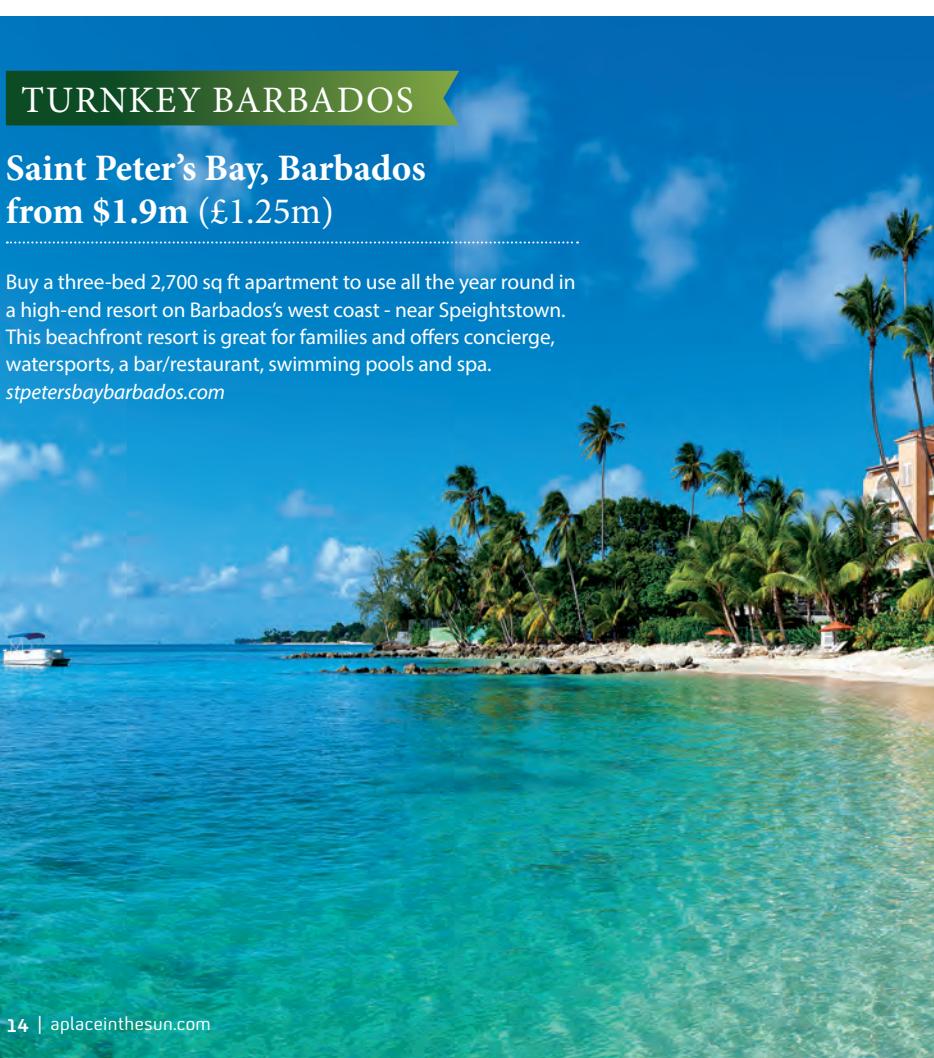
New two-bed apartments at La Terrazas golf course, Murcia. Bright décor, open-plan living, wonderful views, large terraces. Limited offer of whitegoods and AC without any cost. Only 1.5 km from the beach and the golf course outside the door. fastighetsbyran.se



Orvieto, Italy

€3m (£2.1m)

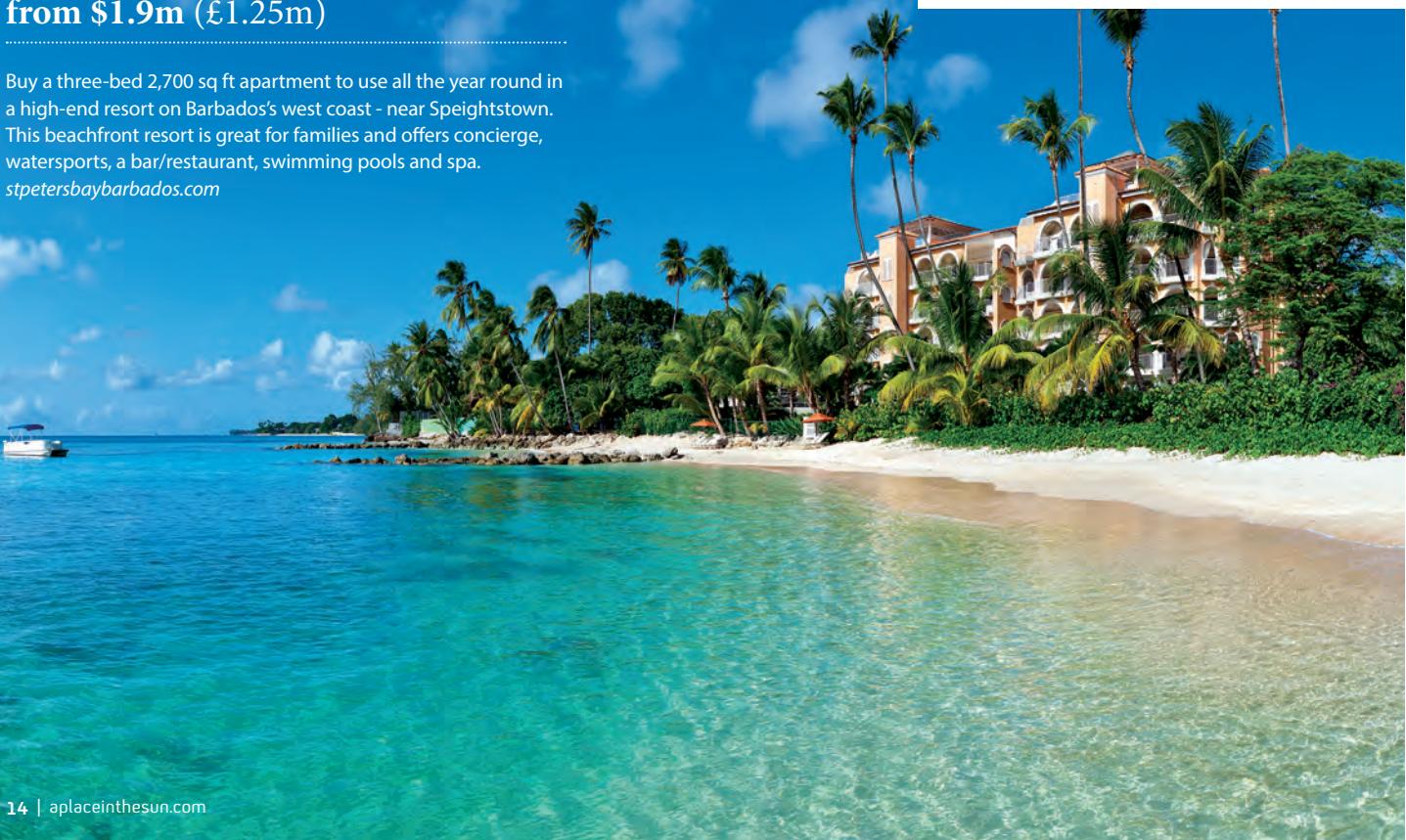
Lovely 620m² stone property with a vineyard in the famous wine region of Orvieto, Umbria. Offers four bedrooms plus a separate guest house with two bedrooms. Also offers a pool. todi-immobiliare.it.



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"We would highly recommend Keysol to anyone looking for a property in Spain. From meeting at the Roadshow at the NEC to picking us up at the Airport and showing us around properties to taking us to several places to see surrounding areas restaurants and meeting us everyday to make sure we were happy every step of the way. All staff are friendly and make you feel welcome. Paul was the representative for Keysol who spent 4 days with us and gave 1st class service and still helping to advise us whilst our purchase is going through nothing is to much to ask."

Shaun and Sharon Britton



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**Villamartin, Spain**
€95,000 (£68k)

Fantastically located south-facing two-bed apartment in Villamartin, a popular spot of the southern Costa Blanca. Offers two bedrooms, aircon, stunning shared pool, and close to golf and sea.

homeespana.co.uk

EDITOR'S PICK**Poros, Greece**
€1.6m (£1.1m)

Beautiful luxury waterfront villa reduced from €3m. It offers six bedrooms on the island of Poros, in the Saronic Islands, near the Peloponnese. Overlooks an historic shipyard and just a short drive from the port to Piraeus port.

apropertygreece.com

**Umbria, Italy**
€790,000 (£519k)

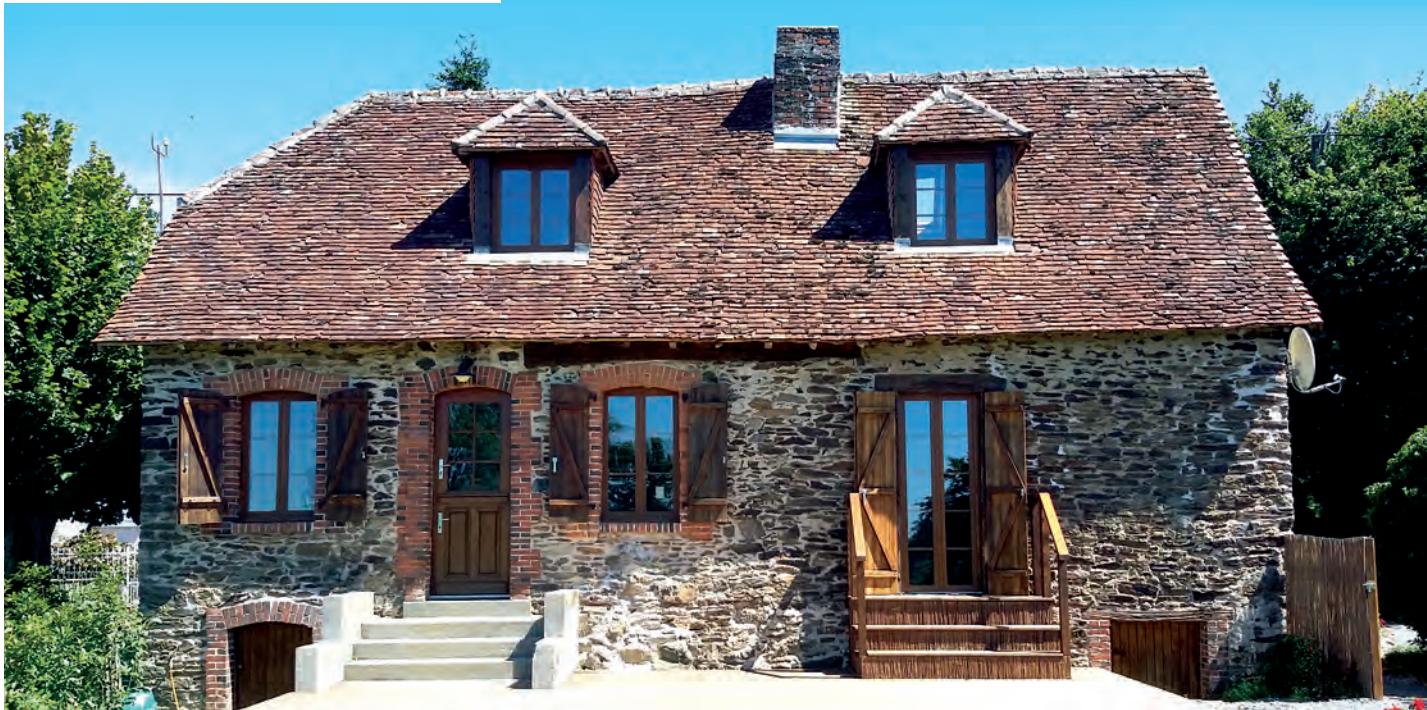
This is an eight-bedroom, five-bath country estate near Todi. It's a lovely stone-built farmhouse which can be divided into self-contained apartments.

griffonitalianproperty.com

**Limousin, France**
€118,500 (£83k)

This is a bargain! A beautiful character cottage that has been recently renovated and ready to move into, located in Lubersac, Correze. Offers two bedrooms, and within downstairs rooms there are original fireplaces, wood-burning stoves and a lovely decked sun terrace.

limousinpropertyagents.com



HOT PROPERTIES



ELEGANT CITY PAD

Lisbon, Portugal, €735,000 (£515k)

Stunning two-bed, three-bath luxury duplex apartment in the historical heart of Lisbon. Offering river views, sun, high-spec decor, it is in the trendy Chiado neighbourhood close to shops, theatres, galleries and cafes. A great investment property. menuportugal.com



Costa Blanca, Spain €255,000 (£179k)

Three-bed, two-bath villa in Tormos, Costa Blanca North. Offers beautiful views of the mountains on a quiet plot with pool. A short stroll to the village. homeespana.co.uk



Davenport, Florida \$220,000 (£145k)

Brand new pool homes in the Marbella North community in Davenport, Orlando. Conveniently located for the theme parks, restaurants, shops. Great incentives including cashback.

FLHRealty.com

Altinkum, Turkey £54,950

Lovely three-bed, two-bath duplex apartment in the popular resort of Altinkum in south-west Turkey. Sold fully furnished with sea views over the Greek islands. turkishconnexions.co.uk

Pinoso, Spain €324,000 (£227k)

This is a five-bed, three-bath character country home which is around 150 years old and set on the outskirts of small Spanish village situated between Pinoso and Monover. Offers pool and badminton court. countryfincas.com

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Property and Spain



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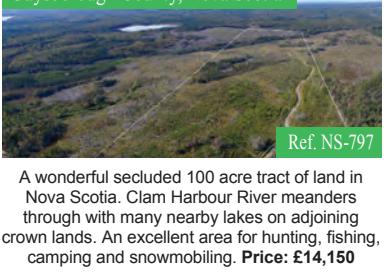


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Guysborough County, Nova Scotia



Ref. NS-797

A wonderful secluded 100 acre tract of land in Nova Scotia. Clam Harbour River meanders through with many nearby lakes on adjoining crown lands. An excellent area for hunting, fishing, camping and snowmobiling. **Price: £14,150**

Arichat, Nova Scotia



Ref. NS-085

A very attractive 1.6 acre oceanfront plot on Cove Road, in West Arichat, Nova Scotia. Stunning panoramic water views from the open topography. An ideal location for a vacation cottage and Canadian residence. **Price: £20,950**

Seaview, Nova Scotia



Ref. NS-109

This 15+- acre lot is situated high on the hillside of Seaview above the Atlantic Ocean. Outdoor enthusiasts and nature lovers alike will fall for this picturesque property that is dotted with trees, lush foliage, and freshwater creeks. **Price: £10,040**

Grand Lake, New Brunswick



Ref. NB-220

A lovely lakefront parcel on New Brunswick's finest lakes! This lot features 177 feet of private shoreline on the Northeast Arm of Grand Lake. A nice mix of open meadowland and mature hardwood forest. 2.22 acres. **Price: £21,600**

Waterloo Lake, Nova Scotia



Ref. NS-376

Here is a fantastic cottage and recreation lot in Canada at an affordable price; a 1.2 acre surveyed lot in the heart of southern Nova Scotia. Access to Waterloo Lake, plenty of privacy, and great fishing, canoeing, kayaking. **Price: £4,850**

Cape Breton, Nova Scotia



Ref. RB-032

A 10.58 acre waterfront lot, perfect for your Canadian vacation and retirement home. Over 1,400 ft of shoreline. Great leisure possibilities, surrounded by nature and some of the best sailing waters in North America. **Price: £34,850**



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Mijas, Spain

€795,000 (£558k)

Wonderful detached three-bed, three-bath villa in the popular area of La Cala de Mijas in the province of Malaga in the Costa de Sol. Offers panoramic sea views and is close to many amenities and schools.
alamointernational.com



Melbourne, Florida

£165,102

Three-bed, two-bath home with granite counter tops and stainless appliances in the kitchen. Hardwood floors in living, dining and family rooms. On the East Florida coast.
HomeswithSusan@gmail.com.



Kusudasi, Turkey

£111,904

This is a three-bed, three-bath villa with a private garden and pool on a gated community in Sogucak, Kusudasi. Comes fully furnished.
turkishconnexions.co.uk



Crete, Greece

€695,500 (£487k)

This is a lovely, high-quality villa in a great position overlooking Souda Bay and the sleepy fishing village of Almyrida in the Chania area of north-coast Crete. Offers three or four bedrooms, three baths, and tiered terraces with a summer kitchen, BBQ, mosaic tiled pool. The interior is beautifully designed and the lower floor can be used as separate guest accommodation to be accessed privately.
dreamcatchers-crete.com



EDITOR'S PICK

Cote D'Azur, France

£1.49m (£1.04m)

Superb character stone built *bastide* in the village of Speracèdes close to Cannes and Nice. Has been lovingly restored to offer seven bedrooms, four baths and plenty of space for a family home. A home with proven letting potential.
frenchestateagents.com



HOT PROPERTIES

EDITOR'S PICK



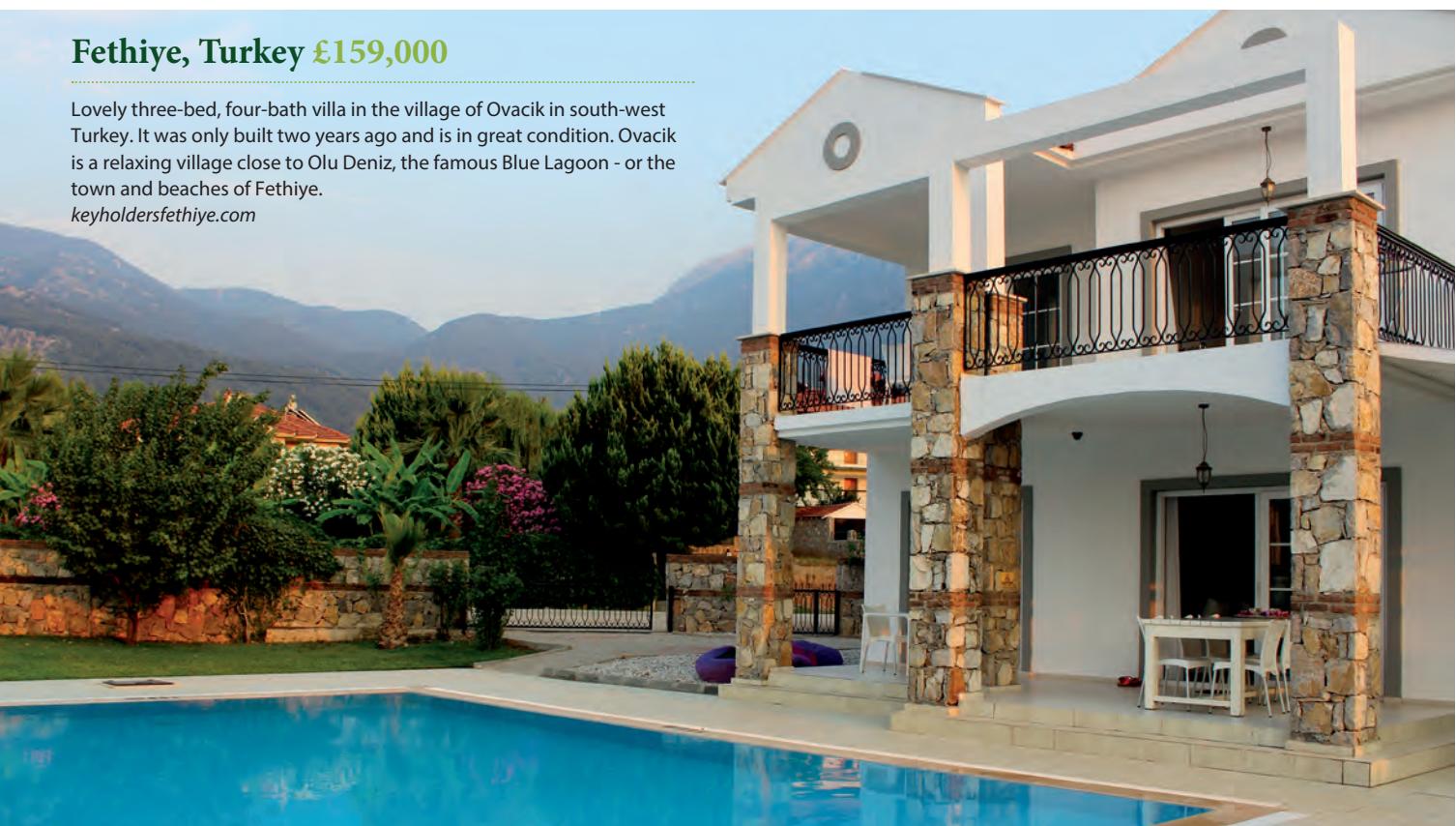
Warsaw, Poland, from £224,000

Buy a home in the EU's tallest residential building. One to three-bed apartments in the 52-storey Zlota 44 tower designed by the renowned architect Daniel Libeskind in central Warsaw cost from £242,000 to £1.9m – completion 2016. zlota44.com



Fethiye, Turkey £159,000

Lovely three-bed, four-bath villa in the village of Ovacik in south-west Turkey. It was only built two years ago and is in great condition. Ovacik is a relaxing village close to Olu Deniz, the famous Blue Lagoon – or the town and beaches of Fethiye. keyholdersfethiye.com



Murcia, Spain €226,000 (£159k)

In the cozy town of Lo Pagan you will find these modern newly built three-bed, two-bath detached villas with private pools. Nearby is beach, restaurants, shops and all services you'll need; only five minutes to the waterfront and the famous therapeutic mud bath. fastighetsbyran.se



Abruzzo, Italy €495,000 (£346,979)

Lovely renovated two-bed, four-bath cottage with dependance in Teramo, Abruzzo region. Full of character and high-spec fittings and comes with covered terraces, garden, pool and olive grove. italianhousesforyou.com



Meribel, France €338,000 (£237k)

Rare opportunity to buy in a new five-star development in the popular resort of Meribel. In a central location, these 95 apartments with one to three bedrooms, fully furnished, with fireplaces and saunas in master bedrooms, concierge, parking. ernalowproperty.co.uk



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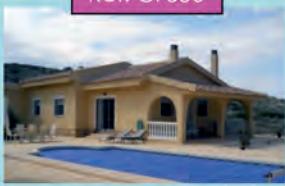
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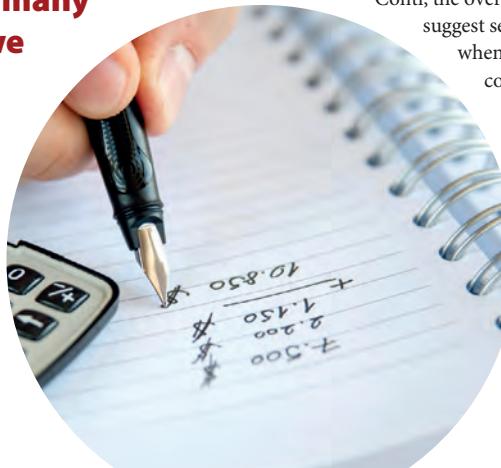
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STEPS TO BUYING ABROAD SAFELY



When buying a home overseas it can be quite easy to overlook one of the essential steps because you are dealing with an environment where things operate a little (or a lot) differently. Here we give a few pointers on the issues to think about, drawing on many of the issues that we are often asked about by readers.



How much you have to spend on a property will affect *where* and *what* you buy and it is essential you have an idea of your budget before you start property hunting. Not only will you need to consider the sales price of a property, but the purchase cost, which might add up to 14 per cent of the price-tag in parts of Spain. You may be spending savings or a lump sum of your pension on a property, but if you need to get a mortgage for part of the value, how easy will it be able to do this?

Conti, the overseas mortgage specialist, suggest seeking advice on this when you know which country you are looking in, but before you start your detailed search (see page 35 for more on this). You can get a mortgage offer in principle to prevent delay when you do find a property you wish to make an offer on.

2 WHERE AND WHAT TO BUY?

Your budget will obviously have some bearing on this, and if you are purchasing a home in your favourite holiday resort, then you may think this is easy – or is it? If you are buying a full-time home there, make sure you don't confuse an ideal holiday location with somewhere that suits relocation. If you intend spending time in a place out of season, visit it out of season before you buy. Try it at different times of year if you are able to. If you want to use it in the winter – or rent it out in the winter – does the climate allow this? If you are "temp to perm" buyer with one eye on moving out to a country when you retire, will the property suit you in five or ten years? Furthermore, if you want a hassle-free, hands-off investment consider a new-build property on a managed complex or resort. If you know you won't be able to use a property for many weeks a year, consider forms of shared ownership or property fund that allow usage of a pool of different homes.



3

LOCATION, LOCATION, LOCATION



No, not quite the same as the previous point, this means that once you have chosen your area or town, or even development, you choose your property with care.

If you are retiring abroad, think about what amenities you might need on tap in a few years – healthcare in particular. If one of you is unable to drive for some reason, will you be stuck in the

middle of the countryside, without public transport close by? Remember that rental guests might not want to have to hire a car if you need to let it out at some point – and even with family guests, do you always want to be a taxi service? The airport transfer time also becomes key with rented properties. In town or city properties think about noise, proximity to bars and restaurants, in beach resorts, closeness to the sea, and the advantage of buying in new developments is that you can choose the best plots, floors or position of properties – corners are often coveted. Prime locations may cost more but they will usually sell the fastest, and rent the most easily. The old adage that you are usually able to improve or change things about a property, but that you cannot alter its location, should not be forgotten when you are searching for your perfect home.

4

IS THE PRICE RIGHT?

It is crucial that you know what you are prepared to pay for a property, and whether it is priced at a fair market value. You will of course get a good idea from looking on property portals but bear in mind that advertised prices are not always the same as achieved prices, and the same goes for rental rates. Also consider that “guaranteed rental income” may well be built into the sales price – again, along with doing due diligence on the “guarantee” part of that, ask yourself if you want this aspect frontloaded.

A good agent should help provide you with an

informed picture of what a property is worth – and thus how much you might make an offer for – based on how long it has been on the market, the position of the seller (how quickly they wish to sell) and recent comparable sales. Being able to close the deal speedily, or move in immediately, tends not to be the big deciding factor it can be on principal homes here in the UK. In some cultures an offer that is made too fast (yes that is Italy), or too low, can work against you so this is where a good local agent can help with cultural differences as well as language barriers.

5

HOW MUCH WILL IT COST TO RUN?

Before you commit to a purchase you need to have a good idea of ongoing costs, or you may find you can't afford to keep it – you wouldn't be the first.

Running two homes includes, for example, two lots of council tax, double the broadband fees, and an extra bill for house insurance that might be higher because holiday homes are not occupied for long periods. Many home-owners we speak to report that “breaking even” on running costs with the help of some rental income is what they can hope to achieve. More and more owners, however wealthy they are, now rent out their holiday homes as a smart financial move, or even to partake in the sharing economy – and in some countries (like Austria) it's obligatory in tourist resorts. So choosing somewhere that will appeal to renters could be a smart move – and this goes back to location above!

With a period property you need to be prepared for regular repairs and a slush fund for when something serious like the roof or the boiler goes suddenly. If it's a remote rural property, will you need to pay someone to keep an eye on it, tend to the garden or clean the pool? Beware that private

pools can be expensive to run. In certain climates homes can need yearly maintenance due to heat, humidity and/or wind. You won't have all the upkeep issues in a managed development, but you will have service charges or HOA fees so find out what these are – and on what basis they might be increased.

A general rule of thumb is there more extensive the grounds and facilities/amenities (golf courses and multiple pools can add hefty premiums), the higher these fees.

On top of upkeep issues there is home insurance (often higher for older homes or those near water or in hurricane belts) – which may or may not be included in service charges, and local taxes or community charges relating to garbage disposal etc. In some countries there may also be a yearly property tax for second homes to add to this total, but of course there will always be utility bills that differ widely between countries.

“

Running costs:
Many home owners abroad report that breaking even on running costs with the help of some rental income is what they can hope to achieve.

”



6

TAKE INDEPENDENT LEGAL ADVICE

Do not buy a property without using an independent lawyer who will look after your interests. It may not be a customary, or standard, part of the purchase process in certain countries to use your own lawyer, in addition to the local notary, but it is your right to do so. Even if an agent bats away the notion that you need to use a lawyer, stand

your ground. If they sell you a property on a development that proves to be financially unsound, they are only the middleman so cannot be held directly responsible. See page 127 for advice on buying off-plan safely in Spain by a lawyer.

So many of the things that have gone wrong with home purchases abroad could be avoided by taking this one step. You need to use someone who is not associated with the agent or developer, and

who will perform all the due diligence on your behalf on the property you are hoping to buy. This will include checking whether a property is owned by who is offering it for sale, whether it has any debts or liens attached to it, if it comes with all the relevant planning permissions and on whether it sits on that plot of land legally. The £1,500 or so that it might cost to use your own lawyer can be worth the peace of mind it will bring.

8

TAX AND RESIDENCY ISSUES

Remember that investing in a property means not just buying four walls, but in fact adding to your assets and thus adding tax implications. Savvy buyers seek tax-planning advice from the word go, considering how they will buy the property (spouse/children's name, or as a company?) along with whether it makes sense to leverage, as mentioned above. Your inheritance tax burden may well be affected by whose name is on the title deeds – and this is where specialist succession planning advice comes in.

In some countries you will need to complete a yearly tax return, whether you earn an income from the property or not, but it makes sense to make a separate will for your overseas property, wherever you buy. Finally, if you intend to spend half of the year in your overseas home, decide in which country you will be considered tax-resident. Again, this has implications for how your income, including pension income, will be taxed (eg Portugal and Malta) and your finances will be a lot more complicated if you don't plan for one or the other. See page 73 for useful tax tips for Spain.

7

CURRENCY MATTERS

Just like seeking independent legal advice, as mentioned above, using a foreign currency exchange broker is a no-brainer when transferring sums of money overseas. But unlike the above there's no "if" about whether it will save you money (by preventing something going wrong), it 100 per cent will, and usually around 4 per cent when compared with bank rates. There are so many currency (or FX) brokers around that rates are competitive and pretty similar, but finding one you feel comfortable with is key, just as with locating your estate agent and lawyer. Put simply, there are various ways that your broker will advise you on when to transfer funds abroad to take advantage of currency swings - for both your property purchase, and also ongoing costs in the local currency such as mortgage payments, service charges or utility bills.

*Find out more:
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TOP
20SKI HOMES
UNDER £300K

Fancy a place in the snow? Liz Rowlinson has some ideas

Combloux, France,
€142,000 (£104k)

Near the chic resort of Megeve, the equally traditional village of Combloux offers the same stunning views towards Mont Blanc. It is also only an hour from Geneva so perfect for shorter trips. The new apartment complex of Les Fermes du Mont Blanc offers 52 units and would you perfectly if you either want to use your home frequently for spontaneous little breaks (freehold ownership); or a flexible leaseback deal where you use it for half the year and earn income on the rest. Prices are from €142,000 for a studio – completion December 2017. ernalowproperty.com

Chatel, France,
€340,000 (£249k)

Chatel has been the big property hot spot of the popular Portes du Soleil ski region in the last couple of years for its investment potential. Only 90 minutes from Geneva, it's benefited hugely from a new lift connection that has linked the Linga and Super Chatel ski areas, making a colossal 650km of skiing easier to access – and a new aqua centre. Although it's still relatively affordable, prices are going up so properties in this new development on a prime site in the centre of Chatel will sell fast – and rent easily. Two-bedroom apartments start from €340,000 (freehold), completion due Christmas 2017. ernalowproperty.com

La Tania, France,
€250,000 (£183k)

Love the mighty Three Valleys but think it's beyond your reach? Our budget won't go far in Courchevel 1850 – France's most expensive resort – but look to the smaller resorts, one of which is the modern resort of La Tania – built for the 1992 Winter Olympics. It is well equipped for families, and this Savoyard style Chalet Caille offers seven apartments 50 m from the ski lift and shops. investorsinproperty.com





4

La Tzoumaz, Switzerland, CHF 305,000 (£206k)

Buying a home in the Valais resort of La Tzoumaz is a way of gaining access to the extensive and popular Verbier ski area without paying the rafted prices of its livelier and glitzier neighbour. It's also a resort that is highly popular with families for its children's ski-lift, ice rink, long toboggan run and heated swimming pool. The Alpvision Residences is the first project of its kind in La Tzoumaz – right in the centre of the resort by the main ski lift it offers rare ski-in, ski-out access but also second-home status: owners must make their homes available for rent when they are not using them. Prices from CHF 305,000 for a 38m² one-bed apartment with parking space.

savills.com

5

**St Anton, Austria, €289,000 (£212k)**

British skiers have always loved the world-class resort of St Anton that combines traditional Tyrolean customs with great après ski. Only an hour from Innsbruck, the resort offers 248km of pistes. New-build schemes for second-home owners are virtually non-existent in St Anton, so this is a rare chance to buy a furnished apartment – with a rental obligation, but also guaranteed returns. Apartments at Alberg Residences – a new complex of 33 apartments located 400m from the ski lift – have access to extensive spa facilities. Priced from €289,000 (one-bed). alpinemarketing.com

Tignes, France, €353,000 (£258,290)

Tignes is one of France's top resorts, being in the huge L'Espace Killy ski domain and high and snow-sure, it has a lively après-ski like its Savoie neighbour, Val D'Isere. The amazing terrain of the resort suits serious skiers, who are not bothered that the town itself is purpose-built and not pretty. This ski in, ski out apartment would suit such a skier – with two-bedrooms within 66m² it's large by French shoebox standards, and offers a south-facing balcony.

frenchestateagents.com**Les Houches, France, €240,000 (£176k)**

The Chamonix Valley is arguably the most famous ski area in Europe, but also a genuinely dual-season location with climbing, trail running and biking popular in the summer. Lying at the foot of Mont Blanc, Les Houches is a family-friendly ski hamlet of charming old Savoyard farms with superb beginner runs. The Alps' largest developer, MGM, are selling offplan three traditionally styled chalets of one to three-bed apartments in their new Chalet d'Elena – on a leaseback basis.

mgmproperties.com**La Clusaz, France, €142,500 (£105k)**

An easy 50 minutes from Geneva, a small but charming ski town with a long season – there's not much not to like about the French resort of La Clusaz, although it remains off the radar of many British buyers. However this is beginning to change as those seeking a quiet resort without queues for the lift find it ideal. This is a new development on a prime site right opposite the Bossonet ski lift with a large spa, swimming pool and gym that offers 69 apartments being sold furnished, on a flexible leaseback basis, completion 2017. skiingproperty.com



9

**Les Deux Alps, France €298,000 (£218k)**

Les Deux Alpes is a vibrant, snow-sure ski resort in both summer and winter and it benefits from having the largest skiable glacier in Europe. There's a lot of good offpiste terrain and it's a mecca for road cyclists, made famous for the Tour de France. This is a two-bed, two-bath cute but beautiful 112m² chalet overlooking Lac du Chambon and only 10-minute climb to the ski station of Les Deux Alpes.

frenchestateagents.com**Solden, Austria, €289,500 (£212k)**

High-altitude Solden in the Otzal Valley is a popular resort famed for its long season and legendary party culture yet often overshadowed by nearby Obergurgl. However one of Solden's two glaciers plays a starring role in the new Bond film, *Spectre*, even though it is not especially chocolate-box pretty – more a "ribbon" ski town rather than quaint village. But property there is subject to tough Tyrol restrictions, so schemes like this – the Courtyard Apartments, a luxury new wellness residence – are rare. One- to four-bed units, 70km from Innsbruck.

alpinemarketing.com

10



SKI HOMES

11



Aspen Valley, Bulgaria €23,000 (£16k)

No, not the famous Aspen in Colorado but Aspen Valley near Bansko - at a fraction of the price! Prices have begun to stabilise in the Bansko ski area of Bulgaria, and it's a great place for budget skiing. This is a one-bedroom maisonette in the luxury complex of Aspen Valley, near the popular Pirin Golf course, 7km from the extensive ski runs of Bansko. This is a spacious 67m² two-level property, fully furnished and ready to move into. Other two-bed units from €14,500. bulgarianproperties.com

Kaprun, Austria, €259,000 (£183k)

Kaprun is a fabulous ski resort near Zell am See that is becoming increasingly popular as an affordable alternative to pricy Zell. The resort itself - an attractive town on a river - offers glacier skiing, golf, spa and then there's Saalbach nearby too. This is a one-bed apartment in the luxury Panorama Suites, a small new-build complex of two chalet style buildings. Sizes from 42m², with parking, spa and wellness facilities on site. Great glacier views from the apartments. markwarnerproperty.com

12



Kuhtai, Austria, €275,000 (£194k)

The Ski Club of Great Britain calls Austria's highest Alpine village a "pint-sized winter wonderland". It's 45 minutes from Innsbruck and suits beginner skiers and families who are not bothered about lively apres ski (there is none). in the 2010 Residences, a complex of 16 apartments, this is a two-bedroom apartment, although one beds cost €213,500. Breath-taking views from the ski in, ski out properties. kristall-spaces.com

13



Chamonix, France, €295,000 (£207k)

Chamonix is the world centre of mountaineering and a vibrant year round resort that is attracting a growing number of Brits to relocate there full time. Not only does it have so much to offer in the buzzy town with international restaurants, and a growing trail-running scene, it is only an hour from Geneva, so ideal for weekend trips. This is a scheme of 28 new apartments 550m from the Aiguille du Midi cable car, with 27m² studios (sold out) and upwards - this price is for a 30m² one-bed apartment. skiingproperty.com

15



Dolomites, Italy €140,000 (£99k)

The Italian Dolomites are a fantastic place to be in, whether for skiing in winter or hiking in winter. The cuisine of the mountain restaurants is superb. This stunning two-bedroom ski apartment with a balcony is located in the beautiful village of Cibiana di Cadore in the province of Belluno, just 8km from San Vito di Cadore, 20km from the fashionable resort of Cortina d'Ampezzo, and about an hour and 20 mins from the international airport of Marco Polo at Venice, slightly less from Treviso airport. casatravela.com

10 MORE FABULOUS SKI HOMES UNDER £300K

16



Pirin, Bulgaria, €124,950 (£88k)

The Pirin Golf & Country Club is a very high standard five-star development in the picturesque Razlog Valley, 9km from the well-known ski resort of Bansko. This 90m² property is fully renovated, finished to the highest standards and large enough for full-time living (a few British owners love residing in this dual-season area). This property offers two bedrooms, two baths and a living room with plasma TV, DVD, wifi and L-shaped sofa, dining table. The resort offers Ian Woosnam gold course, spa, sports centre, restaurants and bar. bulgarianproperties.com

Dolomites, Italy €290,000 (£205k)

As mentioned above, the Dolomites is a cracking ski area and also highly popular for walking holidays in the summer. Handy for Venice and the other wonderful cities of the Veneto region. There are only two apartments left in this wooden chalet building in the small town of Villanova - 8km south of the chic resort of Cortina d'Ampezzo.

These triple glazed top floor apartments offer two bedrooms, two baths, terrace and cellar. Ready for occupation. casatravela.com

17



18



Zell am See, Austria €350,000 (£247k)

The beautiful lakeside town of Zell am See is both historic, lively and full of plenty to do in both winter and summer. Interest from international buyers has been high over the past few years - it's a fairly cosmopolitan town of owners these days, but prices are on the high side as a result. This is a great opportunity in the Residence Zell am See, a new development of 32 luxury apartments 450km from the gondola in Schuttdorf. Prices include parking, ski locker, kitchens and furniture. This price point is for a two-bed 57m² apartment - with four-star hotel amenities on site. markwarnerproperty.com

Les Menuires, France €175,000 (£123k)

Buying a home in Les Menuires is a great way of buying into the world's best ski region - the Three Valleys - without breaking the bank. Share the same ski area as the glitzy Courchevel 1850 and Brit-favourite Meribel and have a home for less than £150k. This is for a 36m² one-bed fully furnished apartment but there are options up to four beds (124 units). Ski in, ski out homes a short walk from the piste. skiingproperty.com

20



Maria Alm, Austria, €265,000 (£187k)

The picturesque village of Maria Alm offers access to the vast Hochkönig/Ski Amade area - and is not far from Zell am See, or even the historic city of Salzburg. It offers golf, hiking, thermal springs and spas as well as great skiing. This is a new project of 103 apartments with one to five bedrooms, the Hochkönig Alpine Resort. There is a rental management scheme in place and a concierge service for owners. Prices go up to €808,000, but one-beds kick off at €265,000. pureintl.com

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St Francois Longchamp €449,000

Ref: 55618 Brand new, luxury 3 bedroom, 3 bathroom chalet located right on the pistes. Available as leaseback or to buy outright.

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La Plagne €95,000

Ref: 31683 This 1 bedroom ski apartment in the popular village of Montchavin is 100m to the pistes and 150m ski down to the chairlift.



Samoëns €687,000

Ref: 56532 Located 100m from the ski bus stop is this modern, 4 bedroom, 3 bathroom ski chalet with balconies, garages and garden.



Les Deux Alpes €499,000

Ref: 56825 Wooden chalet built in 2009 on a plot of 700m2 in the hamlet of Bons, 800m from the chairlift to Les Deux Alpes 1600.



Courchevel €170,000

Ref: 51437 Lovely 1 bedroom apartment with balcony and superb Alpine views in a ski in / ski out residence right in the heart of La Tania.

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OVERSEAS MORTGAGES

How much can you borrow this winter?



Taking out a mortgage on an overseas property needn't be daunting, reports Laura Latham who gets advice from the experts

B

Buying a home abroad is an exciting prospect but financing the purchase can be complex. Whilst some people opt to be cash buyers – if they are able to – to keep matters simple, leveraging can be beneficial for tax reasons so do make sure you take financial advice before you start your property search.

What's more, investors of buy to let properties should keep up the speed with forthcoming changes coming in from March 2016 with the Mortgage Credit Directive (MCD), a piece of EU legislation that seeks to foster a single market for mortgages.

But currently – at least – as the economic situation in some countries stabilises, it's becoming easier to get an overseas mortgage in many cases but the process isn't the same as in the UK. Most British banks won't currently finance purchases abroad, though some international firms offer products in limited locations. For example, HSBC will lend on France, Spain, Malta and Greece (hsbc.co.uk/1/2/mortgages/overseas-mortgages), while Santander lends in Portugal (santandertotta.co.uk). In some cases banks will only accept applications from current clients.

In most cases you'll have to arrange a loan with a bank based in the country in which you're buying. Not an easy prospect if you don't speak the language or aren't familiar with the different international processes, but the good news is that there are UK based companies at hand to help with this.

It's possible with some lenders to use your UK home as collateral to secure a mortgage on an overseas property. Only do this if you are very sure you can afford to cover the repayments on the additional

What type of income?

Banks in most countries will not take into account property rental income to offset against the loan repayment, only your personal income. Your outgoings must be within 30-35 per cent of your income, including any mortgage debt, in order to qualify for a loan.



Overseas banks don't lend based on your salary in the same way as most UK banks. They'll want to understand exactly what your income and outgoings are. It's based more around what you can actually afford.



mortgage. If you default you are putting your main home at risk of repossession, as well as your second home.

Lending criteria: be prepared

Clare Nessling, director of Conti Financial Services (mortgagesoverseas.com), says buyers should know how much they can borrow before house hunting. "Overseas banks don't lend based on your salary in the same way as most UK banks," she says. "They'll want to understand exactly what your income and outgoings are. It's based more around what you can actually afford."

Nessling explains that checks involve all bank account statements and pay slips, or six months' tax returns if you're self-employed, along with income from investments and other sources.

Lenders will also investigate all financial commitments you have, including mortgage payments, credit card balances, store cards and loans, even payments such as alimony or any court judgements against you. If you fail to supply the right documentation or complete the paperwork correctly, the bank will reject your application.

Ask the experts

There's no reason you can't do all this yourself but, if it seems too complex and time consuming, a specialist broker might be the answer. Brokers are regularly updated on the best mortgage deals and will check all the documentation for your application. Based on the information you give them, they then get quotes on how much you can borrow, what the monthly fees will be and any additional costs involved.

"People try to borrow too much but regulations are stringent," says overseas

finance specialist Simon Conn (simonconn.com). "A broker can see issues immediately, we offer advice on what finance is available and act as a go-between for the client and bank."

Brokers charge a fee for their services, which varies based on the work involved, but they should save you time and effort. Nessling says there are no regulations on offering advice on overseas finance, so only choose a company with a solid, longstanding reputation.

Which currency?

Agents generally recommend that an overseas mortgage and the income used to service the mortgage repayments are in the same currency, thus avoiding exchange rate issues. In the past buyers have come unstuck by being mis-advised to take out mortgages on Cypriot properties with a Swiss franc mortgage, for exchange rates then to move disastrously against them. "For example, if you're planning to rent out your French property through a local agent, the euro income can be used to service monthly euro mortgage payments, thus avoiding any fluctuations in currency," suggests Clare Nessling.

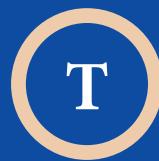
How much can I borrow?

The amount of finance, or Loan to Value (LTV), available and monthly mortgage interest rates differ, depending on what country you are buying in and whether you go for a fixed or variable rate mortgage. Overseas banks almost exclusively sell repayment mortgages, rather than interest only, most will have an early redemption penalty. The information below is a general guide to what's available. ☺

Expert tip: get an approval in principle before you go shopping

Obtaining an 'approval in principle' is something we always recommend, suggests Lorna Waddell of Conti. "This costs nothing, but will tell you up front about how much you can borrow, and therefore what price range you can realistically consider before committing to anything. It will also prove to vendors that you're serious about buying." Find out more? mortgagesoverseas.com

SPAIN



here are a lot of cash buyers moving into Spain now, according to local mortgage broker Tim French of Iberian Properties (iberianproperties.eu). It's also easier to arrange

finance than in previous years, though most banks only lend on property in urban, not rural, locations. Mr French reports that the number of mortgage applications has climbed this year, with areas such as Marbella showing significant rises.

The LTV is dependent on the purchase price or value of the property, whichever is the lower. French says good offers include fixed rate mortgages with interest pegged at 2.75 per cent over 20 years. Home insurance is mandatory by Spanish law. Do factor in mortgage arrangement fees to your budget: allow up to 4 per cent on top of other closing/purchase costs for the valuation/registry fees/mortgage tax.

LTV: up to 70 per cent.

Loan term: 25 years
Maximum age at end of mortgage 75 years.

Interest rate: 2.5-3.5 per cent variable and 5.25 per cent fixed – or mixed rate.

Popular locations: the Costas, Marbella, Barcelona, Madrid, Balearics.

6 steps to getting a mortgage

1. Do you know how much you can borrow? Your mortgage expert will advise you.
2. Provide the requested documentation. For all: application form; passport or identity card; Experian or other credit report; utility bill; evidence of savings/other income; copy of the purchase contract and/or title deeds - [if available]. Employed applicants will need to include latest six pay slips, last P60 and last six months of bank statements. Retired applicants need to provide their latest P60, pension letters and last six months of bank statements; whilst the self-employed will need to provide their latest tax return and last 12 months of bank statements.
3. With the bank's approval you will agree a deposit to purchase your home.
4. Apply for your NIE number in the police station (Spanish identification number).
5. Sign all the pre-contractual documentations requested by the Banco de España (Bank of Spain) confirming you understand and agree to all the conditions.
6. Sign the mortgage deeds at the notary along with the house purchase deeds.

Find out more: ucimortgages.com

Case study: 60 per cent LTV mortgage on the Costa Blanca

Paul and Lisa Middlebrook, from Leeds, made the most of favourable exchange rates and low prices when they bought in Spain. Their two-bedroom townhouse in the village of Cabo Roig, on the southern Costa Blanca, was purchased in April 2015 for €87,000 (£61k).

"In the ten weeks between making the offer and completing the purchase we paid £3,000 less than expected, because the exchange rate moved in our favour," says Paul, a self-employed businessman. The couple used Conti Financial Services to arrange their mortgage with a Spanish bank for a fee of £995. "It was worth it. Conti found the best deal for us, advised on what documents were needed and minimised delays," says Paul. "It would have been much more difficult to do it ourselves."

The Middlebrooks were offered a 60-per cent loan over 20 years at 2.1 per cent interest. "We got a better rate because we took out the bank's insurance and current account," adds Paul. "It's worth checking if you can reduce your payments by buying other products." Not wanting to remortgage their home in the UK, the couple also calculated what they could afford each month, based on the worst-case scenario. "We're confident that even if the euro gets stronger against sterling, we can afford the payments," says Paul.



Win on exchange rates



When buying property in another currency, exchange rate fluctuations will affect the purchase price and mortgage payments. You'll benefit when sterling is strong but should ensure you can afford to cover any interest rate rises when sterling is weak.

Mortgage payments will need to be transferred to your international account each month with additional regular expenses, such as utilities, maintenance or management fees. You can transfer funds via high street banks but they won't offer the best exchange rates. You may also be charged a transfer fee, which can be around £20 per transaction.

Foreign currency exchange companies are usually a better option. "If you want to convert sterling to another currency for deposits on a property, mortgage payments or bills, we will offer a quote that is likely to be lower than one offered by a bank," says Francesca Elliott, client services operations manager for Caxton FX (caxtonfx.com). "And we don't charge any additional fees." Some currency firms also offer the opportunity to lock in exchange rates up to a year in advance. This suits people who aren't certain when their funds might be needed or become available, and gives flexibility and protection from fluctuations.

GREECE

There haven't been any mortgages available in Greece for six years, according to Spyros Mantzos of agent A Property in Greece. "Our buyers have tried to obtain them but then their application has been rejected," he says. However HSBC report that they do offer mortgages there – although they were unable to provide information on interest rates. Such advice will always be on a case by case basis so do make enquiries if you are interested.





ITALY

Difficult to get finance, some brokers don't work with

Italian banks and mortgage offers can be based on the perceived value of the location. So Tuscany may get beneficial rate in comparison to Sicily. You can get finance to cover purchase and also renovation and construction projects. The minimum loan through most banks is €250,000 and must not exceed 80 per cent of the purchase price.

LTV: 60 per cent.

Loan term: up to 20 years.

Interest rate:
3.5 per cent variable.

Popular locations:
Tuscany and Umbria, Puglia is coming up.



PORUGAL

The property market is picking up here and lenders are more likely to offer loans. As with France, the more deposit you have, the lower the interest rate can be. A 30 per cent deposit gets a rate of around 2.5 per cent. Some lenders now offer interest-only mortgages for 3-5 years.

LTV: up to 80 per cent.

Loan term: 5 or 15 years.

Interest rate:
from 3.3 per cent variable, depending on LTV, and 4-5.05 per cent fixed, depending on term of loan.

Popular locations:
Algarve, Lisbon, Silver Coast and Madeira.



AMERICA

US states have minimum values on which you can get a loan. Some, for example, require a property costs more than \$85,000 to qualify for a mortgage, in others it can be \$500,000. US fixed mortgages usually have no early redemption penalties.

LTV: 70 per cent.

Loan term: 15 or 30 years.

Interest rate:
3.5-4.9 per cent, variable; 4.5-4.9 per cent fixed, depending on term of loan.

Popular locations:
Florida, California, Colorado and New York.

FRANCE

I

nterest rates in France are at their lowest levels in decades. "We are seeing things pick up as buyers move to take advantage of the good deals on offer," says John Busby of Athena Advisors (athenaadvisors.co.uk), which specialises in finance for French property. Even wealthy buyers in France take out a mortgage when buying a property so they can mitigate the wealth taxes in France on their assets.

Most banks require you to borrow in excess of €100,000 to get the best fixed-rates. Athena currently has one product with a 2.07 per cent interest rate fixed for 20 years. If you save €10,000 with the same bank, you can lower that to 2.05 per cent.

It's also possible to get mortgages on leaseback property, in which you can claim back the 19.6 per cent VAT on a property purchase, providing it is rented through a hotel management firm. Busby explains that the mortgage application is standard "but the bank's offer will depend on the financial reputation of the hotel firm involved."

French banks prefer to lend in locations that hold their value but rural branches often have their own products if buying in their local area. The higher your deposit, the better the interest rate.

LTV: 60-85 per cent. Fixed term: 10-20 years.

Interest rate: 2.05-2.25 per cent, the term of the loan affects whether the rate is fixed or variable.

Popular locations: south coast, Provence, Paris, the Alps, Dordogne.



MALTA

Malta is English speaking, potentially making it easier to approach local banks. HSBC operates there, whilst the agent Frank Salt report that the biggest lenders to overseas buyers are Bank of Valletta and APS Bank.

LTV: up to 100 per cent.

Loan term: 5 to 40 years.

Interest rate:
3.75 per cent variable.

Popular locations:
St Julians, Sliema, Valletta, Gozo.



TURKEY

The market has seen a lot of growth and is popular with international investors. Buyers are advised to obtain a mortgage in sterling or euros, rather than Turkish Lira.

LTV: 75 per cent.

Loan term: 15 years.

Interest rate:
6.65-7.45 per cent fixed.

Popular locations:
Bodrum and Aegean coast, Antalya, Istanbul.



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Liz Rowlinson introduces the two newest presenters of *A Place in the Sun's* TV series

MEET OUR

Ben Hillman

B

en, 38, runs an interior design business from his self-built penthouse apartment in Brighton. He lives there with his wife, Gaby, a paediatric physio, and their one-year-old daughter, Hope.

He has presented various property/interiors shows for Channel 4.

Twitter: @benhillmanTV

How did you get here?

Building has been in my bones, I was helping my builder father from the age of five and got very handy at DIY. My CV includes a college course in Product & Furniture Design, a stint at *Wallpaper* magazine, and the White Company and winning ITV's "The Next Big Thing" interior design prize in 2010. I have recently renovated and expanded a previously ugly two-bed apartment in a tired 1970s block in Brighton by adding a "penthouse" floor on the flat roof.

Favourite holiday abroad?

The Italian lakes. A friend of mine owns a place just near George Clooney on Lake Como and we had a great time swimming in glacial streams and exploring the little towns on the lake.

Well travelled now?

Not enough! Filming has taken me to the Algarve, Hvar in Croatia, Oliva in Spain [Valencia], and the Azores so far. On holiday we love to go to Greece, Mallorca, Venice, Cyprus – but I really want to explore Scandinavia.

The best thing about being away?

I just love helping make people's dreams come true – sounds corny but unlike a DIY makeover show, it's actually about a new life for many people, not just the actual property.

...and the hardest thing?

I miss the family. I am relatively new to family life and in January I'll be away for five weeks solid – I hope Gaby and Hope (pictured right) will join me at some point!

Your dream home?

Los Angeles for a complete lifestyle change and the climate! ☀

LOS ANGELES**LAKE COMO**

NEW TV STARS...



Scarlette Douglas



Scarlette, 28, grew up in Chestnut, Herts, where the family home still is. At 25 she bought her first home (in Barnet) and did it up, sold it for a profit - a process she has now repeated twice. Her latest projects are in south London's Crystal Palace and Coulsdon. After travelling a lot she loves heading back home to live with her parents.

Twitter: @scardoug

How did you get here?

Scarlette has packed an awful lot in so far. Childhood footballer for Arsenal [yes she's a Gooner!], dancer, model, singer, choreographer, presenter – and all-round performer. Highlights of an extensive CV include presenting for MTV, touring the world with the musical *Thriller*, the musical *Rock of Ages* (pictured below right) and appearing in the *X Factor*'s comedy musical, *I Can't Sing* (pictured below left with Nigel Harman).

Favourite holiday abroad?

Jamaica – four years ago. My parents are from the island and it was the first trip that the whole family went together – including my two brothers and my two-year-old nephew – staying at Hilton Rose Hall.

Well travelled now?

Musical work has taken to me the Far East and Middle East and my first filming job for *A Place in the Sun* was Ibiza (not bad!), then northern France, the Canaries. Lanzarote was my favourite – I loved the tapas of Arrecife where I stayed.

The best thing about being away?

I love getting to see new places and getting to know new people very quickly! I am really looking forward to filming in the Caribbean [at the time of going to press] in St Kitts, Tobago, Antigua and Barbados – where my parents will join me.

...and the hardest thing?

Not being able to cook and eat the sort of healthy food I am used to. In France it is just bread and cheese – I was desperate for some broccoli!

Your dream home?

It would be a seven-bedroom villa with a pool or Jacuzzi near the beach in Jamaica – around Montego Bay. Seven is my lucky number but also enough bedrooms for all the family. ☺



CARIBBEAN



LIVING ON THE EDGE

THE PERFECT

CULTURE CLASH?

Cathy Hawker looks at those fascinating areas where two nations blend and compares both sides of the border



ewe're spoilt for choice in Europe. It may be the second smallest continent but with over forty countries, most within three hours flight of each other, the delicious fusion of cultures, food, languages and history is endlessly thrilling.

Some owners choose the location of their holiday home specifically to benefit from this variety, aware that a carefully chosen home near a border provides two complimentary cultures for the price of one. Wake up to a croissant and *café au lait* in Nice for example and it's an easy drive to explore the historic art and architecture of Italy before feasting on the perfect plate of *spaghetti alle vongole*.

Here are three prime European options providing easy access to two distinct yet colourful cultures.



FRANCE

SPAIN

V

THE ATLANTIC COAST



Bayonne, Pyrenees



Llanes, Asturias



The Basque country stretches around 100 miles from Bilbao in Spain to Bayonne in France covering the beautiful Michelin star-soaked

gastronomic city of San Sebastián and the wide Atlantic surfing beaches and golf courses around classy Biarritz in France.

“The weather is better on the French side because the Pyrenees keep the cloud away,” declares Caroline Laffontan of Laffontan Immobilier (laffontan-immobilier.com). “But I love Spain and its people and to be so close is wonderful. From here you can go to Spain for a tapas lunch, feel completely immersed in Spanish culture and then return to France for the evening.”

Caroline is based in St Jean-de-Luz,

a charmingly low-key French fishing town beloved by Parisian families and ten miles from both Biarritz in one direction and the Spanish border in the other. There is a good rail service to Paris and airports in Biarritz and Bordeaux.

St Jean is the most expensive town on the French side, pricier than Biarritz and Bayonne but still 30 per cent more affordable than San Sebastián says Laffontan.

Edward Betts of Spanish agency Inmorealty (inmorealty.co.uk) acknowledges San Sebastián’s price premium but his solution is to drive an additional 90 minutes further west into Spain towards Llanes in Asturias where properties can be up to half the price.

“Asturias has clean and beautiful beaches, mountains with three ski resorts and great gastronomy,” he says. “Spain’s excellent

motorway system means that you are three hours from the border making a day trip perfectly possible. So a 100 square metre two-bedroom apartment in San Sebastián would average around €410,000, or nearer €290,000 in Bilbao and just under €200,000 in Llanes.”

“

From here you can go to *Spain* for a tapas lunch, feel completely immersed in Spanish culture and then return to *France* for the evening.

”

FRANCE



Laffontan Immobilier sell property in the classy coastal town of St Jean-de-Luz but also Bayonne - both near the Spanish border. Pictured above is a two-bed apartment five minutes from St Jean-de-Luz's beach with a private garden overlooking the golf course for €450,000.

SPAIN



Near Llanes Inmorealty has a 120m² three-bedroom detached house beside a beautiful beach for €339,000 (pictured above left and right) or a two-bedroom apartment with parking and communal pool on a golf resort for €180,000. inmorealty.co.uk

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SPAIN V PORTUGAL

THE IBERIAN PENINSULA



Most visitors arriving at busy Faro airport on Portugal's ever-popular Algarve coast head west towards buzzy golf and beach resorts such as

Vilamoura and Portimao. However head east and within forty minutes the Guadiana River forms a natural border between Spain and Portugal. This eastern Algarve offers a quieter, calmer alternative of red-roofed towns under shaded pines. "The eastern Algarve has historic towns and is more affordable than the west," says Chris White of Ideal Homes Portugal (idealhomesportugal.com).

"Beaches are less busy yet Tavira, the largest town in the region, has all the shops and facilities you would need. Accessibility to Spain is excellent on the A22 which links to Seville within two hours making

a perfect getaway in a different country."

Property is more expensive than in Spain but advantages of buying in Portugal include no inheritance tax and substantially lower buying costs says White: "A good quality two-bedroom apartment in the eastern Algarve would be around €165,000 and a townhouse closer to €190,000."

If you opt to buy in Spain, cross the impressive Guadiana Bridge to the Costa de la Luz, a long windswept coast popular with Spaniards and windsurfers and backed by pine forests. Local treats include *pata negra* - Serrano ham - and Condado region wines. "Costa de la Luz has always been Spain's best kept secret," says Miguel Martinez of Isla Canela (islacanela.es).

"Yet Faro airport in Portugal is under one hour and Seville in Spain is 80 minutes from where the high speed train takes just over two hours to reach Madrid. This part of

Spain still retains the charm of a laidback lifestyle with generations of local families meeting in town squares."

Immediately across the border in Spain, Isla Canela is on a 4,200-acre island with a nature reserve stocked with flamingos. The 20-year-old resort has around 4,000 properties owned by mainly Spanish, British and Scandinavian buyers. It has an 18-hole golf course, marina, hotels and shopping centres with completed apartments priced from €89,000.

"Property is better value in Spain than Portugal where in general similar homes are 20 to 30 per cent more expensive," says Miguel. "Isla Canela's main attraction however is its location, away from mass tourism with uncrowded beaches and just across the river from Portugal. Only a quarter of the island can be developed, the rest is protected."

Access to *Spain* from *Portugal* is excellent on the A22

SPAIN



Costa de la Luz apartments (*above left*) is a new development close to the beach in Huelva with two-bed apartments from €152,000 (lucasfox.com). Facilities include golf, spa, hotel. Isla Canela (*right*) has apartments from €89,000 in a sports/golf resort near Portuguese border.

PORTUGAL



Studio to three-bedroom apartments in a tranquil and beautifully restored fifteenth century convent in Tavira - sitting next to the salt flats - with two communal pools start from €230,000 through Ideal Homes Portugal. idealhomesportugal.com

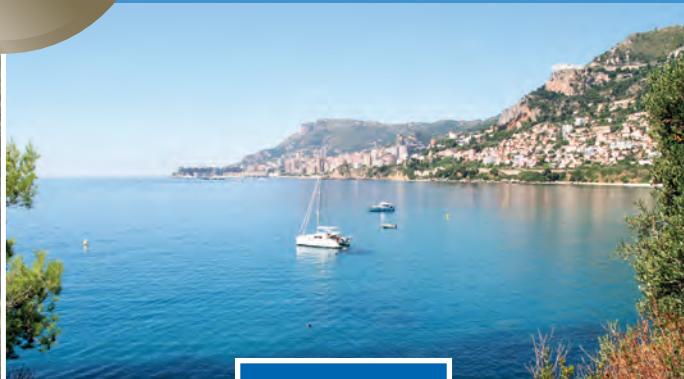
ITALY

V

FRANCE



San Remo, Italy



Côte d'Azur, France



One of Europe's best known and certainly best loved coastlines, the Côte d'Azur sweeps ever-elegantly from France into Liguria, an Italian region blessed with golden beaches and green hills. Access is easy through airports at Nice in France and Genoa in Italy. The legendary lifestyles available either side of the border make it a tough call on where to call home.

"In terms of property taxation Italy is cheaper than France," says Matteo Scandolera of LiguriaHomes Casamare (liguriyahomes.com). "France has the annual Wealth Tax on properties over €1,300,000 and Capital Gains on a sliding scale over 22 years of up to 34.5 per cent for EU citizens. Italy has no Wealth Tax and Capital Gains is 20 per cent but falls to zero after five years."

In coastal towns San Remo and Bordighera

one-bedroom apartments start from €150,000 and two-bedrooms from €250,000. "Go a few miles inland in the lovely countryside of rolling hills and olive groves and prices are even lower," Matteo says. "A good detached three-bedroom house with private garden and panoramic sea views start from €400,000 in ancient villages and hamlets such as Dolceacqua or Dolcedo. British clients love these authentic villages and stone properties."

The French themselves love to pour over the border into Italy on market days (Friday in Ventimiglia and Tuesday and Saturday in San Remo) in search of value.

So why chose to buy on the more expensive French side? "France is still the number one tourist destination in the world and it's not hard to see why when you visit the sun-drenched beaches, cafes and restaurants of the Côte d'Azur," says James Ross of Erna Low (ernalowproperty.co.uk). "And buying here doesn't have to break the bank. We have two bedroom apartments at Sunset Villas in the hills overlooking Nice starting from £250,000. The beauty of buying in the Côte d'Azur is you are never far from the Italian border with a completely different culture to enjoy. And the French property market still has the added value of being a secure investment with no wild price fluctuations to worry investors in one of the world's premier destinations."

The beauty of the *Côte d'Azur* is you are never far from the *Italian* border

ITALY



A three-bedroom apartment in a Belle Époque villa in San Remo 150 metres from the sandy beach, cycling path and restaurants and shops of delightful San Remo is €420,000 through Liguria Homes (liguriyahomes.com).

FRANCE



Twenty-five minutes from Nice airport close to the borders of France, Monaco and Italy, Monte Coast View in Beausoleil has one to four-bedroom apartments with views across Monaco Bay priced from £153,700 through Erna Low Property (ernalowproperty.com).



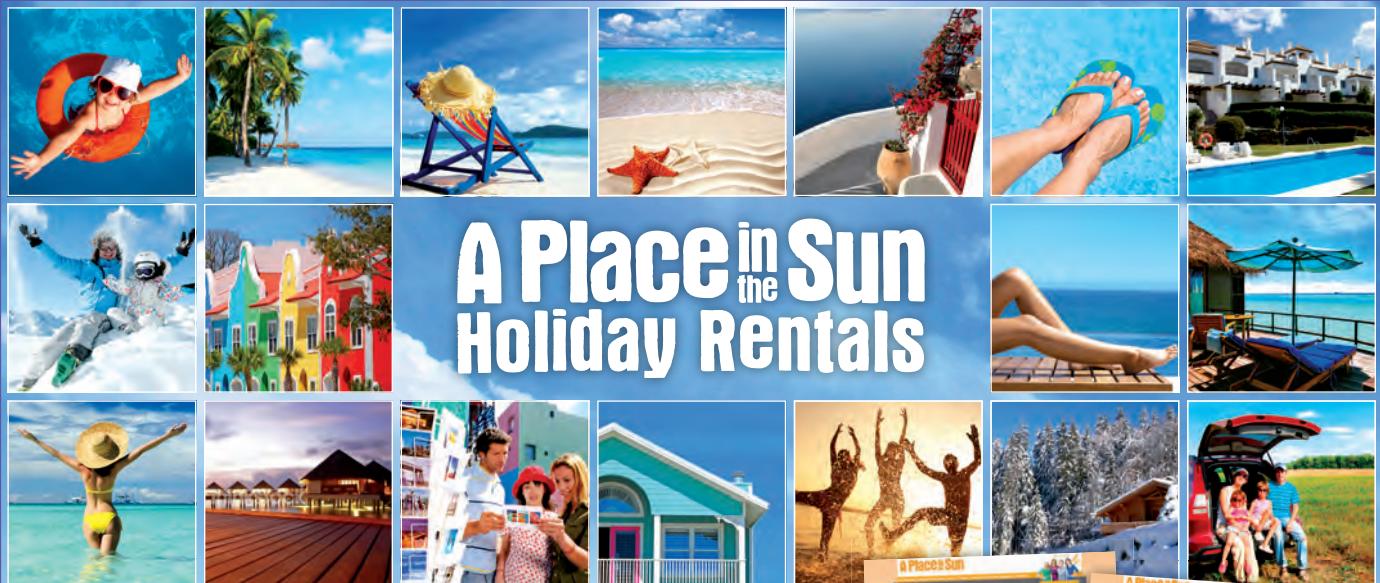
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“We feel like the luckiest people on earth”

With the end of the summer and memories of long sunny days, many of us have daydreamed of moving permanently to warmer shores. For one couple from North London, that daydream became a reality as **Jonathan and Cass** left their UK home for the tranquillity of Spain's idyllic mountains.

W

hen in his twenties, Jonathan, now 53, spent a lot of time in Spain and that's where he met and fell in love with Cass.

They've now been happily married for twenty-three years, living first in Somerset, and then in London.

The couple made regular trips to Spain to celebrate their anniversaries, visiting Santiago de Compostela, Seville, or Madrid, while keeping an eye on the property available. By 2011 they had grown tired of London and their hectic careers, and when they found out that a plot of land had become available close to Barx - a mountain village an hour south of Valencia - Cass and Jonathan jumped at the chance to start afresh in a country they knew so well and loved so much.

“A few things seemed to come together in our lives and our careers to prompt the move, but what actually made the decision for us was something much more mundane:

the wettest and coldest winter in the UK either of us could remember!”

Coordinating such a big move between the UK and Spain came with its challenges, especially when attempting to overcome the language barrier while dealing with contractors, lawyers and ensuring smooth communication between their Spanish and British banks.

“It seemed incredible to me that our UK bank couldn't even tell us if the Spanish bank was going to charge us commission for an international money transfer. Sometimes they did and sometimes they didn't!”

The latter proved most difficult, with Jonathan and Cass forced to make several trips between the UK and Spain to keep their finances in check.

After much frustration and expensive bank fees, Jonathan signed up to TransferWise, taking away the stress of worrying about his contractors being paid in full and on time. Saving on unnecessary bank charges, the couple were able to invest more into their new home, seeing its completion in 2011 and making their move shortly after accompanied by their two cocker spaniels.

The couple have since settled into their new life and perfected their Spanish. Always up for a new challenge, they have thrown their energy into a new business, La Montaña, a scented candle range inspired by the fragrances Cass and Jonathan breathe every day as they hike through the local hills.

Now splitting their time between Spain and the UK to promote their business, the couple do not regret their lifestyle change.

“We feel like the luckiest people on earth; we work hard, but we love what we do and we do what we love.”



Inspired to buy a home in Spain? Here are our top five tips

Consider your options when sending money abroad. Banks take as much as a 5% cut when you send money from your UK account to Europe. To save up to 90% on payments for property or building work, try TransferWise

Get a clean bill of health before travelling. Health regulation and services vary in every country, which can be both stressful and costly when moving abroad. Save yourself the hassle and address any health related issues prior to the big move

Work out the costs: shipping vs. storage. It seems counterintuitive, but more often than not, loading the car up and driving or shipping your furniture to your new home is cheaper than putting it into storage and buying new things

Do your paperwork - and double check it! Moving to a new country is not always as easy as people make it out to be. Make sure that you make a copy of every lawful document, file and proof of identification in your name. There's nothing worse than turning up to start your new life and realising you don't have the right documents to finalise the move!

Save some emergency funds. There are lots of expenses associated with moving abroad - from shipping costs to taxes and last minute flights back home. Experts recommend having at least 7 months worth of living expenses saved to allow for emergencies and settling in time.



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Italy - Emilia-Romagna



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Cyprus - Pissouri



€350,000

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- Spectacular estuary and beach views
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Kotu Beach - Gambia



from £7,500

Shared ownership at a newly opened spa resort on the Smiling Coast of Africa

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100 BEST PLACES TO BUY ABROAD IN 2016

At our *A Place in the Sun Live* exhibitions and our TV shows we cover all sorts of destinations from around the world but where do most British people *really* want to own? We crunched the data on our most searched for locations on aplaceinthesun.com (with 250,000 unique visitors each month) and we have produced our latest Ten Best Places to Buy Abroad in 2016. Again, there has been little change from last year's list - and actually when comparing the top ten from five years ago (2011) the only change is that Thailand has replaced Egypt at the foot of the table. So, we still prefer the tried and tested, and whilst it is perhaps not surprising that Turkey has dropped down the list a little, it is great to see Greece on the rise, despite all of its problems a year ago. For each section we offer a market snapshot, and for our most popular countries we pick out four locations that have been significantly gaining in popularity in the past year, and the most searched-for properties. There is also advice features, case studies and plenty of ideas. Enjoy!



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1 Spain



Well Spain really has bounced back this year, driven by the return of international buyers, many of whom have been capitalizing on the weak euro. Prices remain well below their 2007 peak values in many areas - the accumulated decline is now 28.4 per cent, according to Spain's Property Registrars - and the vast amount of over-supply in coastal resorts is gradually being reduced, whilst the new-build sector has sprung back into life. The latest available stats at the time of going to press support this. According to the General Council of Notaries Spain's housing market registered year-on-year increases in the number of home sales (8.7 per cent); their prices (1.7 per cent) and also the number of new mortgage loans granted (17.4 per cent). Interestingly, though, the amount of home purchases financed with a mortgage is now 39.7 per cent. Do the British still predominate? Data from the Property Registrars suggests we do - with 23 per cent of home purchases by foreigners, followed by the French (8.7 per cent), Germans (6.4 per cent) and Swedes (6.4 per cent). Russian buyers are now only 3.4 per cent, confirming a long-term decline. Most of the overseas buyers are in the Alicante region (Costa Blanca and its popular hub, Torrevieja) or on the Costa del Sol, with buyers flocking to the ever-fashionable Marbella and Estepona areas, that top our hotspot chart (right). It's worth looking at places rising especially fast in popularity: the buzzing little beach town of Denia on the northern Costa Blanca and the affordable Cuidad Quesada on the southern Costa Blanca (well placed for superb amenities, with three-bed villas for £100k-150k) are the most dramatic. Find our more about these places in the country and regional guides on aplaceinthesun.com. ☺



Basics

Capital City:	Madrid
Population (2014 est.):	46,464,053
Calling code:	+34
Currency:	euro (€)
Drives on the:	right



The most searched for property on aplaceinthesun.com

Malaga, €199,995 (£143k)

Lovely four-bed rural *finca* in Almogia, Malaga, with pool and mountain views.

Ref AP17683355

10

Most searched for locations in Spain according to aplaceinthesun.com

Marbella

Estepona

Torrevieja

Mojacar

Villamartin

Javea

Benalmadena

Denia

Huercal-Overa (Almeria)

Moraira

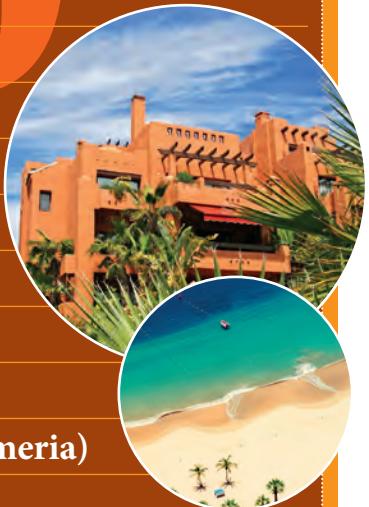
Mijas Costa

Ciudad Quesada

Martos (Andalusia)

Puerto Banus

Mijas



Places on the up

Denia

Ciudad Quesada

Jaen, Andalusia

Santa Ponsa, Mallorca



Your money goes further in *Murcia*

Richard Way takes a tour around a region with some big plans and asks what is on offer for home-hunters

P

lans to build Europe's largest theme park and open a new - but empty - airport might be behind schedule in Murcia, but right now the region has plenty to offer British bargain-hunters, starting with golf, beach and country homes at prices to match other Spanish Costas.

The region - tucked between Valencia and Andalusia on the Spanish coast, with the Costa Calida its coastal stretch - has

traditionally appealed to those seeking property in towns that are less developed and/or more affordable than on the neighbouring Costas. You won't find the high-rises of Benidorm or Benalmadena blighting the coastline in Murcia, but the flipside is fewer flights and world-class amenities.

But a combination of the strong pound, competitive prices and some welcome stability in a local market that just a few years ago was ravaged by developer defaults and reposessions makes property

there especially attractive to UK buyers going into 2016. "There's a lot of buoyancy in the marketplace right now," said Iain Lochrie at agent Camerons, which specialises in new-build and works closely with developers in Murcia. "My clients are loving the exchange rate in 2015, with many of those buying off-plan understandably securing a rate for 12 months."

Lee Cohen, who runs Luz del Sol estate agency based in Mazarrón, had this to add: "Last week [November] we had a

record week, selling as many houses in seven days as we'd been selling previously in two months. This year things have definitely turned. Murcia and the Costa Cálida are still developing - the Paramount theme park is still on the cards and they say Murcia's new airport at Corvera will open in Spring 2016." So what is there already to tempt property hunters?

Carry on Camposol

Seventy-five per cent of Luz de Sol's clients are British, while 50 per cent of its sales are for property on the popular Camposol golf urbanisation, a huge purpose built town located 10 minutes from Mazarrón and previously featured on *A Place in the Sun: Home or Away*. There are now 3,900 properties at Camposol, with two-bedroom terraced homes starting in the mid €40,000s. Demand is such that these days some clients are buying without even viewing their property.

"Last week we sold a three-bedroom villa at Camposol for €189,000 to someone in the UK," continued Mr Cohen. "The buyer had been to Camposol before but saw the property on the internet back home in the

UK so arranged to buy via email. We always tell people to come and view before deciding but we've sold three or four properties recently over the phone and internet."

Similarly, Chris Mercer of Mercers, an agent based at Camposol, said: "Prices have stabilised and enquiries are increasing. It is hard to beat Camposol for price. You can pick up a two-bed, one-bath detached villa with a private swimming pool on a golf course development for as little as €99,995. Our average price is around €120,000, although in the past month we've sold our most expensive villa at €320,000 to some British people and small two-bed terraces from €46,000."

Camposol is divided into sections A to D, however section A tends to be the most desirable, being the original phase with a wide selection of amenities. "There are no repos in our area," adds Mr Mercer, "100 per cent of our current sales are resales."

Polaris World resorts

Murcia's arrival on the residential tourism map is thanks largely to golf, beginning with the opening of the famous La Manga Club resort, with its championship courses, 42 years ago. Fast forward to the last decade and it was the wave of new golf resorts, in particular those built by Polaris World with their Nicklaus Design golf courses, which made the region a hot spot. The property crash that came in 2008 dented confidence in these resorts, but evidently they are now back in favour.

"This year has been far better than 2014," said Matt Oakley, director at Murcia Golf Properties. "The market is buzzing with lots of potential buyers. The golf courses and the vast majority of assets owned by Polaris World were given to the banks a few years ago now. The resorts are managed well - better even - under the management companies employed by the banks."

The resorts of Mar Menor, La Torre and Hacienda Riquelme, each located between the Mar Menor lagoon and city of Murcia,

“

It is hard to beat Camposol for price. You can pick up a two-bed, one-bath detached villa with a private swimming pool on a golf course development for as little as €99,995.

”



Campo Sur golf course, La Manga



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PROPERTIES FOR SALE MURCIA

Camposol villa €129,500 (£91,200)

Two-bedroom, two-bathroom detached 'Rosa' style villa in D section of Camposol. Log burner, 8x4 metre pool, terrace and roof solarium.

Luz del Sol, Luzdelsol.net



Camposol villa €99,950 (£70,400)

Two-bedroom, one-bathroom 'Fortuna' style of villa. Large terrace, solarium, fully furnished and adapted for wheelchair use.

Mercers, Spanishproperty.co.uk



Camposol semi €69,995 (£49,300)

Two-bedroom, one-bathroom semi-detached bungalow. Side and front terraces, internal patio, solarium and furnished. Great lock-up-and-leave.

Mercers, Spanishproperty.co.uk



Golf resort apartment €165,000 (£116,200)

South-facing two-bedroom apartment on the Polaris World Mar Menor resort. Furnished, large terrace and view fantastic golf views.

Murcia Golf Properties, Murciagolfproperties.co.uk

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€445,000 (£314,215)

CPS1802. An opportunity to purchase a unique villa in the heart of Isla Plana Village with stunning sea views. In an elevated position overlooking the Mediterranean on a 900m² plot. The villa has 4 bedrooms, 2 bathrooms, an open plan living/dining area, plus much more.



€77,000 (£54,370)

CPS2085. Condado golf apartment. A modern apartment on the first floor end of terrace with garden views, situated on the Condado De Alhama golf resort which is a gated community, this apartment has two bedrooms, family bathroom, fully fitted kitchen, lounge/diner.



€349,000 (£246,429)

CPS2073. A rare opportunity to own a large 3 bedroom mill house in Leiva, Murcia. The property sits on an 10,000m² estate, benefits 3 bedrooms, 2 bathrooms, oil fired central heating, large roof terrace, playroom/double garage, double glazing, utility room and much more.



€54,950 (£38,800)

CPS1791. A well presented Clasico style Villa on Sector C14. 2 bedrooms, family bathroom, front outside terrace and patio area, fitted kitchen, rear courtyard, roof solarium, close to the golf course. Complete water filter system and to be sold fully furnished.



€139,995 (£98,850)

CPS2051. A well-presented Neptuno Deluxe on sector D4 on a 600m² plot. The Villa has 3 bedrooms, 3 bathrooms, dual gas/electric water heating, extended upstairs master bedroom, cibeles fireplace with wood effect electric fire, off-road parking and roof solarium.



€139,000 (£98,148)

CPS2041. An immaculately presented detached Rosa style villa on sector C7, Camposol. Sitting on a private 405m² plot, this property has been meticulously looked after by its current owners. 2 bedrooms, 2 bathrooms, lounge/dining room and a glazed sun lounge.

Thinking about buying property overseas?

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La Manga Club in numbers

- In its 50th decade, it opened in 1972, originally covering just 550 acres
- Today it covers 1,400 acres, with around 2,300 residences across at least 37 communities
- Includes three championship golf courses, 28 tennis courts, 8 FIFA-approved football pitches, a 2,000-sq-metre Spa and Fitness Centre and a 5-star hotel
- Offers more than 20 bars and restaurants
- throughout the resort
- Hosted the Spanish Open for 5 consecutive years (1973-1977)
- Has more than 3,000 palm trees, imported from Florida when the resort was created
- Spain's Prince Felipe stayed at Villa 6 with his sister Infanta Cristina in 1992, the same year celebrity La Manga homeowner Nigel Mansell won the Formula 1 Championship!

are the three most popular Polaris World resorts, according to Mr Oakley. At Mar Menor, apartments start at €140,000 and villas at €160,000. At La Torre, apartments are from €70,000, townhouses €100,000 and villas €130,000, while at Hacienda Riquelme apartments start at €75,000.

"There are very few repossessions across these resorts," continued Mr Oakley. "One of our recent sales was arguably the best penthouse at Mar Menor, in terms of location and orientation, which had an asking price of €189,950. All within the space of a week, some clients from Wales saw it on-line, came out to view it, fell in love with the view, agreed the price, paid a reservation deposit, met lawyers, opened a bank account and got a currency firm lined up."

On currency, Charles Purdy at Smart Currency Exchange said that it's not unusual for many of their clients buying in Spain to

find and reserve a property during their viewing trip. "We've seen a rise in buyers in Spain, including Murcia, this year, fuelled by the strong pound. It helps if clients speak to us before going off on a viewing trip, so we can start planning the most effective ways to send their money to Spain and they are ready to make a transfer at any time."

Aside from Polaris World, Mr Oakley considers the Hacienda del Alamo resort near Fuente Alamo good value at the moment, where bank-owned property is available, along with Roda Golf, situated near the edge of the Mar Menor and resort of Los Alcázares.

La Manga Club

Murcia's flagship resort, La Manga Club, is a favourite training ground for the world's best football teams (it hosted more than 180 teams last year alone), and in the past has



PROPERTIES FOR SALE MURCIA

La Manga Club villas

plots from €220,000 (£154,900)

Selection of villa plots in the Las Acacias, Buganvillas

and Las Mimosas (II) communities of the resort.

Designs available or buyers can custom build.

La Manga Club, Properties.lamangaclub.com



La Manga Club hotel-apartment

from €80,000 (£56,300)

Studio, one, two and three bedroom refurbished apartments managed as part of the resort's Las Lomas Village four-star apart-hotel. Annual usage and income included. *lamangaclub.com*



Golf resort villa €210,000 (£147,900)

Three-bedroom, two-bathroom detached villa on the Hacienda del Alamo resort. En-suite master bed with terrace.

Murcia Golf Properties, Murciagolfproperties.co.uk



Puerto de Mazarrón pad €70,000 (£49,300)

Second-floor, two-bedroom apartment with access to communal pool and five mins to local beach. Large terrace, fully furnished.

Luz del Sol, Luzdelsol.net

had it fair share of players behaving badly.

But a decade later the 1,400 acre resort close to the superb beaches of the Mar Menor lagoon and bordered by national parkland, remains a favourite with sporty families – *see box on the previous page for list of its extensive facilities* – and has various residential offerings. The latest opportunities to buy at La Manga Club, aside from resales, include the new communities of Acacias, Buganvillas and second phase of Las Mimosas.

Each of these offers plots, typically 500-600 square metres, for custom-building villas, with typical prices starting from €220,000 for the land only. “So including plot and build costs, a brand new three to four-bedroom detached home typically costs €550,000-€600,000, which is a good investment,” said Yolanda Ros at La Manga Club’s property sales office. “We just sold a plot at Las Mimosas to British people in August and have a British lady interested two neighbouring plots at Las Acacias.”

A more affordable option could be one of the 52 refurbished apartments recently released for private ownership at Las Lomas Panoramic, part of Las Lomas Village that is run as a condo-hotel and situated in an elevated position next to La Manga Club’s award-winning Spa and Fitness Centre.

“Prices here start from €80,000 for a studio, with two-beds around €225,000,” added Ms Ros. “We sold a two-bed to a British couple in October. Las Lomas is an ideal lock-up-and-leave holiday home with low running costs. The properties are looked after and run like hotel rooms by La Manga Club, with owners getting some usage and annual income, as well as discounts on facilities and green fees at the resort.”

Meanwhile, in coming years the owners of La Manga Club, the Arum Group, have announced plans for a landmark new community, called La Princesa, which will be in the western part of the resort and include residential and commercial areas, as well as a hotel. Infrastructure upgrades in 2016 include the widening of the main road leading to the resort,

combined with an overhaul and re-landscaping of the main entrance.

Prefer the coast?

For beachside homes, Puerto Mazarrón has become a favourite spot with British buyers. Typical prices here, due to the proximity of the sea, tend to be higher than on inland urbanisations. The smaller villages of Isla Plana and La Azohía, just east of Puerto de Mazarrón are also popular.

“Around here, we have two-bed apartments between €69,000 and €147,000, duplexes from around €120,000 to €190,000, while detached villas can be anything between €200,000 and €900,000,” said Mr Cohen. “For something exceptional, we have just reduced a stunning, modern four-bed villa in Isla Plana to €445,000 from €595,000. The property has sea views from every room, a gym, oxygenated indoor pool and annexe. Nine to 10 years ago the owner was offered €1.5 million.”

Meanwhile, resorts on the shores of the Mar Menor lagoon near San Javier airport offer alternative beachside options. These include Los Alcázares, Santiago de la Ribera and the beach area of Lo Pagán in San Pedro del Pinatar.

“We have new-build townhouses on a development within walking distance of Los Alcázares and less than a five-minute drive from Roda Golf starting from just €127,500 and with monthly community fees of just €50,” said Iain Lochrie at Camerons, whose average client spends circa €220,000.

“Or just 400 metres from the beach in Lo Pagán we are selling two-bedroom apartments off-plan, with a communal pool, for what works out around £120,000, including taxes and furniture. The improved quality of today’s new-build attracts clients and we only work with builders with a proven track record.”

Golf or beach, new, resale or bank-owned, there’s little doubt Murcia is emerging as dynamic international markets, with something for everyone. And if Corvera airport (ever) opens, things really could take off. 



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Camerons, Camerons.org.uk



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PacoHouse, Pacohouse.com



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Away from the coast and golf resorts, homes in Murcia’s countryside and inland villages offer value for money and an authentic rural lifestyle.

The areas around the town of Totana and the historic city of Lorca (inland of Mazarrón) are increasingly popular, including Purias, Aguaderas, La Parroquia, Esparragal, La Estacion. According to Paco Sánchez of PacoHouse, an agency based in Lorca, typical British clients there prefer villas and character properties, spending between €100,000 and €300,000.

“A recent sale to a British buyer was a typical four-bedroom, two-bathroom Spanish villa in the village of Purias,” said Sánchez. “This sold for €225,000 and included a fenced and gated plot of more than 5,000 square metres. It had no pool but one could be built legally.” For another example, see the rustic villa *above*.



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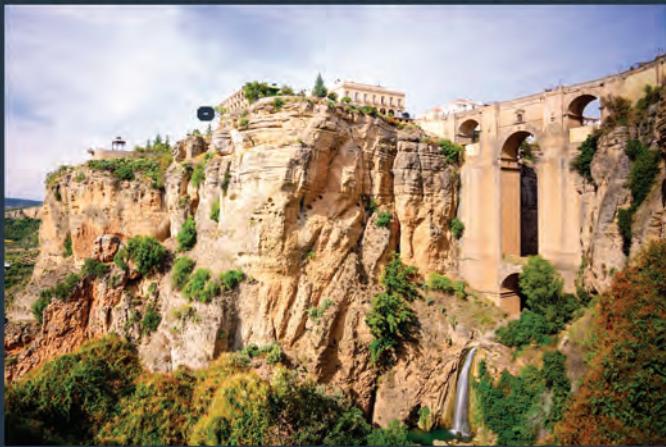


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Under the microscope: Spanish healthcare

**It's one of the best healthcare systems in the world, but how does it work?
Spanish home owner Richard Way provides a speedy diagnosis.**

A

long with pensions and tax, healthcare is the most common subject that property-hunters ask about at every one of our Spanish buying-advice seminars at our exhibitions. But it's clearly one of the many reasons that so many people nearing retirement decide to head to Spain, rather than countries where the medical facilities are less highly evolved.

What's more it's proven that the average Spaniard lives longer than a Brit, while Spain's state health

service has been ranked above the UK's by the World Health Organization – both reassuring facts for expats in the Costas. That said, anyone moving to Spain in 2016 is right to research how they will access healthcare there, whether they'll need to pay for it, and what the standard of treatment will be like, including if the doctors and nurses will speak English. So here's a brief guide to Spanish healthcare for expats, according to your situation.

UK State Pensioner

British people in receipt of a UK State Pension are

entitled to the same level of state healthcare as a Spaniard under the national insurance scheme. This is thanks to Spain and the UK being members of the European Economic Area (EEA), meaning certain benefits are transferrable between the two countries.

Pensioners should start the process before leaving the UK, by applying for an S1 form from the International Pension Centre. Once in Spain, register your S1 at your local Instituto Nacional de la Seguridad Social (INSS) office to receive an accreditation letter, which will enable you to register with a doctor at your local medical centre.

How to use EHICs (European Health Insurance cards)

The European Health Insurance Card (EHIC) entitles citizens of one EU country to medically necessary, state-provided healthcare during a temporary stay in another EU country. You apply for an EHIC in the country where you are resident. EHICs are used primarily by holidaymakers and second-home owners. However, relocating Brits can use an EHIC, which will be issued in the UK before their departure, to cover their immediate medical needs during their first three months in Spain – after that, they should either be registered for Spanish state

healthcare or have private insurance in place. A British expat resident in Spain should apply for an EHIC in Spain, which will give them the same entitlement during a visit back to the UK. If seeking hospital treatment in Spain with an EHIC, ensure you are taken to a public hospital and not one of the many private ones – treatment received in the latter will not be covered by your EHIC. On paper, residing in Spain below the UK State Pension age means you are not entitled to free NHS treatment without an EHIC or proof of valid health insurance.



SPANISH HEALTHCARE

To do this, you'll need your passport, NIE and certificates of local and national residency. In due course you will receive a health card (*tarjeta sanitaria*), which you present when you use the health service. It's a similar process for recipients of long-term benefits in the UK - just be sure to check with the relevant UK office whether your healthcare entitlements are transferrable to Spain with an S1.

Two things to note: UK pensioner in Spain (who has registered an S1 form) can return to the UK and receive NHS treatment for free, just like a UK resident; pensioners in Spain can register a dependent to receive state healthcare.



Employed in Spain

Spain's benefits system is contributions based.

This means if you are working in Spain and making social security contributions, you will qualify for state healthcare.

This is done by registering for a health card at your local medical centre - you'll need your social security number to do this.

"Working full-time entitles me to state healthcare here," said Joanne Kilcourse who has lived in the Costa del Sol for 12 years and works in the Cala de Mijas office of *SpainBuyingGuide.com*, which helps Britons buy and move to Spain. "I live in Calahonda and my nearest GP's surgery is in Cala de Mijas. My nearest state hospital is the Hospital Costa del Sol in Los Monteros,

and I've only had good experiences there. When my husband needed treatment after an accident fixing his car, we waited just 30 minutes to be seen and the staff spoke English. I visited a friend staying there for treatment once and she was in a room with just one other patient, and the place was spotless."

As in the UK, expats registered for state healthcare, whether through working in Spain or through their S1 form, can dip in and out of private healthcare, with many choosing the private route for certain types of treatment.

Neither working nor a UK pensioner

Brits moving to Spain before they reach UK State Pension age and who do not work, typically early retirees, will not be entitled to state healthcare (unless they receive benefits that qualify for an S1 form). Many expats in this position opt for private health insurance.

Private cover offered by large international insurers, such as BUPA Global and AXA PPP, usually includes treatment in other countries outside of Spain, including the UK, which is useful for people who split their time between two countries. Typically, a private insurer will have a list of selected hospitals and medical centres in different regions, usually concentrated in expat areas, to which clients are referred. This enables them to monitor and maintain a high level of care and ensure clients are sent to medics who speak English.

It's also worth looking at Spanish insurers, including local ones that offer flexible packages geared towards international residents. "When we arrived in Spain we weren't employed so took out private insurance with a local firm to cover us temporarily," continued Jo Kilcourse.

"We used Helicopteros Sanitarias who were great. We had a package that covered the whole family and included a 24-hour home doctor service and ambulance transfer to hospital if needed – any charges for treatment in the hospital were separate."

Helicopteros Sanitarias operates between Torremolinos and Sotogrande on the Costa del Sol. According to its website, annual fees for basic cover start at €288, for a single person, rising to €530 for a family of three or more children.

An alternative - and generally cheaper - option to private healthcare is the Spanish Government's recently launched pay-in scheme, currently available in most but not all regions of Spain. Called Convenio Especial, this provides access to the state healthcare system for a monthly payment of €60 per person under the age of 65 and €157 for those aged 65-plus. Applicants must have been registered as a Spanish resident for a year, not be in receipt of healthcare cover from the UK and do not qualify for an EHIC. ☺

Healthcareinspain.eu, Bupa-intl.com, Axappinternational.com, Helicopterosanitarios.com



Pharmacies in Spain

In most villages in Spain, you'll see the neon green cross of a local pharmacy, or 'farmacia', while towns or coastal resorts are likely to have half a dozen, or more. In Spain, practically all types of medication, including paracetamol, must be bought from a pharmacy - not a supermarket, which means that in towns of a certain size, there will always be a pharmacy open 24 hours a day. A pharmacy that is closed after hours should indicate on their door where to find an open one. Many medications that would require a prescription in the UK can be bought freely - and work out cheaper - at a Spanish pharmacy, including antibiotics and stronger than average painkillers. Because of this, pharmacists will often deal with minor ailments or health issues that in the UK would be treated by a GP. How much you pay for medication prescribed by a doctor will depend on your personal income - pensioners typically pay 10 per cent of the cost of their Spanish prescription, more if they have high incomes. On the whole, medication is not just more accessible but also cheaper - the same pills acquired with an £8.20 prescription in the UK might be €2-€3 in Spain.

An alternative - and generally cheaper - option to private healthcare is the Spanish Government's recently launched pay-in scheme, currently available in most but not all regions of Spain.



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66 I used my pension pot to buy a holiday home on northern Spain's Costa Dorada

Billy Couper, 56, from Paisley near Glasgow, has just bought a four-bedroom villa near L'Ametila de Mar on the Costa Dorada. Here he tells Liz Rowlinson how he will rent out his holiday in peak season to provide an income to fund his early retirement.



Our search for a holiday home started in vain 4.5 years ago. I had been working as the director of a commercial gallery but when the pensions legislation changed in April 2015 [allowing the over-55s to withdraw lump sums] I decided to draw down some money to buy a Spanish property that would be part holiday home for me and my partner, Tom, but also an investment property that we would rent out for the peak season.

I was a kind of test-case for the financial advisors of Glasgow! If you want to draw down more than £30,000 it gets complicated, and I had to provide a business plan to demonstrate that the rental income I would earn from the house would be more than the amount I would have generated from an annuity.

I was successful and was able to cover the cost of the €195,000 home in cash.

But back to the beginning, I had always loved the Costa Brava since regular family holidays there as a child. We used to drive down all the way from Glasgow – and so the northern part

of Spain has always appealed to me for access but also nostalgic reasons. We have a family holiday home on the Mull of Kintyre – great when the sun shines – but I always said to my parents 'why can't you retire to someone normal like Spain?'. So I am doing that very thing.

I love the unspoilt coastline and the proximity of Barcelona (90 mins by train). But when we set out to look for a property we covered quite a large area of southern Catalonia, and we looked inland as the cost of properties on the coast – in Sitges etc – is comparatively high. We wanted a larger property – to accommodate at least eight people easily – not an apartment, with some land and plenty of outside entertaining space.

On the back of a trip through the Ebro valley, we ended up focusing on a triangle shaped area: El Perello (inland), L'Ametila de Mar and L'Ampolla. After looking at 72 properties we knew when we found the right one – it had the perfect outside and inside areas, is a five-minute drive from the sea, and – the dream thing for me – I could see the sea from my kitchen door! The property was an old *finca* that had been rebuilt in 1989 and offers four bedrooms – sleeping 10 comfortably. There's a big terrace for outside dining too. The master suite offers a dressing area and ensuite.

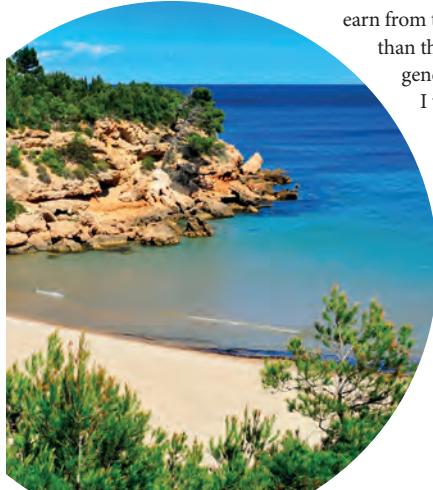
On a plot of 3,000 metres it sits in olive and

carob trees, has a pool, and a lovely table in a shady spot for long, lazy lunches (*pictured above*). There is an outbuilding that is a games pavilion – with pool table and darts etc, ideal for rentals. It has been well renovated and we are just going to give it a paint job and add some of our artwork and furniture before renting it out via *HomeAway.com*.

The property has been a successful holiday rental – renting for €1,450 a week in high season – and so we will make it available between April and October, and then use it ourselves at Christmas etc outside that. I think it will suit both a couple of families or a group of friends – the PortAventura theme park [at Salou] is only half an hour away and hugely popular – and the airport, Reus, is 35 mins away.

We love this area as it has so much to offer, from beaches, mountains and national park to lively resorts and Barcelona just up the main east coast train line. The *Via Verde* ['green way' or hiking/cycling paths] is a bit like Scotland's West Highland Way – but with better weather! The area is also full of paddy fields – it's where 80 per cent of Spain's rice is grown, and there are flamingoes and all sorts of birdlife. Compared to the southern costas, it remains off the beaten track for most British buyers.

Contact Billy for rentals: billycouper@aol.com





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6 THINGS TO KNOW ABOUT SPANISH TAX

1 NON-RESIDENTS INCOME TAX

Once you have purchased your Spanish property you will be obliged to pay what is known as Non Residents Income Tax on the value of your property. This tax has to be submitted before 31 December the year after purchase. It is calculated based on the taxable value of the property and is typically 0.5 per cent of the value of the property.

2 TAX ON RENTAL INCOME

If you are considering renting your property then it is important to find out what the local rental laws in your autonomous region allow. Any net rental income will be taxed in Spain at the rate of 24.75 per cent and you are obliged to submit quarterly tax returns. You can deduct expenses relating to the rental such as cleaning, water, electricity and insurance proportional to the rentals. If you are a UK tax resident you would also have to declare the Spanish rental income in the UK. There is a double tax treaty between Spain and the UK so you will not pay the tax twice but you may have to pay the difference between 24.75 per cent and the applicable UK tax rate.



It's always important to consider the tax implications before you invest abroad. In Spain there are 17 autonomous regions each with their own tax laws, and the tax year runs from 1 January to 31st December. Confusing? English solicitor and Spanish abogado Alex Radford provides some help...

3 CAPITAL GAINS TAX (CGT)

If you are a non Spanish tax resident and you sell your Spanish property, the buyers are obliged to retain 3 per cent of the purchase price and pay this to the Spanish tax office within 30 days of completion on account of your potential Spanish capital gain. The seller then has three months to either apply for a rebate because there is no capital gain or pay the rest of the CGT due taking into account the 3 per cent already paid. The applicable rates for sales completed in 2015 are 21 to 27 per cent and 20 to 24 per cent for 2016 (for non-residents),

depending on the amount of gain made. These rates will differ for Spanish residents, who may roll over the capital gain into their next home.

4 INHERITANCE TAXES

As a result of a European Court of Justice decision Spanish tax residents and non tax residents are now treated the same when it comes to inheritance tax. In Spain the heirs pay the inheritance tax whereas in the UK it is deducted from the estate. Depending on whether a direct family member or a friend inherits the property and if the property is the main home or not, can greatly affect the applicable rate of inheritance tax. It is advisable to seek local advice for your region when considering inheritance tax which can be mitigated with the careful drafting of a Spanish will.

5 PROPERTY TAXES

The cost of purchasing a property in Spain is higher than the UK. Brand new properties are subject to VAT: IVA is typically 10 per cent across the whole of Spain, except in the Canaries where it is known as IGIC and is 7 per cent. IVA will be added to the purchase price by a developer, then stamp duty (AJD) of up to 1.5 per cent is payable. Resale properties are subject to transfer tax (ITP) on the purchase price. In Andalucia region this is 8 per cent up to a property value of €400,000; plus 9 per cent for homes valued from €400,000-€700,000 and 10 per cent for values €700,000 plus. So on a €250,000 property, the tax would be €20,000 (£14,023). In Catalonia and the Valencian region (that includes the Costa Blanca), transfer tax is a flat rate of 10 per cent; in Murcia and the Balearics the rate starts at 8 per cent; and in the Canaries it is 6.5 per cent.

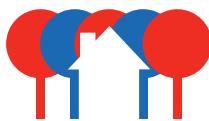
6 TAX RESIDENCY

If you spend more than 183 days a year in Spain then you become a Spanish tax resident and you are obliged to submit a Spanish tax return on your worldwide income and assets between May and June the year after your arrival. Applying for Spanish residency is a formality however you will have to prove that you reside in the country for more than six months a year by either showing the authorities a copy of a property rental agreement or of your Spanish property deeds and that you are entitled to either Spanish state health cover because you receive an old age UK state pension or that you have a private health policy in place.



Contact Alex Radford of **My Lawyer in Spain**: email aradford@mylawyerinspain.com or visit www.mylawyerinspain.com or call 0845 508 2395 (from UK) or +34 951 203 094 (from Spain)

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PROPERTY SALES IN FRANCE



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CB10589



CB10586

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FAI: €63,000

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FAI: €128,400

Exceptionally well positioned house and annexe on the village outskirts with river views.

FAI: €129,000



CB10594

Immaculate 3-bedroom hamlet property with attached garden.

FAI: €192,000



CB10591

Newly converted 4-bedroom barn with attached garden with countryside views.

FAI: €265,000



CB10602

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2 France



Basics

Capital City: Paris
 Population (2014 est.): 66,616,416
 Calling code: +33
 Currency: Euro (€)
 Drives on the: right



The most searched for property on aplaceinthesun.com

Lot et Garonne, €278,000 (£200k)

This is a lovely three-bed, two-bath *bergerie* on the edge of a national park in Allons.

Ref AP1716617

Most searched for locations in France according to aplaceinthesun.com

Carcassonne (Languedoc)

Ruffec (P-C)

Beziers (Languedoc)

Alleyrat (Limousin)

Villefagnan (P-C)

Narbonne (Languedoc)

La Chapelle-Pouilloux (P-C)

Baignes-Sainte-Radegonde (P-C)

Cordes-sur-Ciel (Tarn)

Bussiere-Poitevine (Limousin)



rance, the most visited country in the world, remains one of our top two favourite places to head to when we are buying a second home or relocating, running a business or renovating. Purchasing a home in France is rarely just about the money, but rather that beguiling Gallic lifestyle. The euro is currently worth around 20 per cent less against the pound than it was a year ago and mortgage rates are still good. The French estate agent Leggett have just had a record year with over 1,000 sales in 2015 - they report that it's one of those years that occurs once a decade - and the trend is set to continue. French property prices are predicted to keep falling and you are spoiled for choice, whether you are seeking sun, mountain, rolling hills or chic cities, and with several distinct climates, from Maritime in the west and north-west, to Mediterranean in the south-east, while the mountain ranges have their very own microclimates.

The Poitou-Charentes region of the south-west (*P-C* in our table, right) remains very strong, alongside the Languedoc - both more affordable regions of the sunny south than the expensive Cote d'Azur. Plus another alternative is on the rise - the Pyrenees-Orientales (see bottom right), and Brittany in increasing in popularity, for its accessibility, wonderful beaches and affordable property. At this time of year many of us are thinking about skiing and the French Alps are also having a moment, with a swathe of new lift infrastructure, hotels, aqua centres and an ever-widening scope of buyers from all around the world. Don't miss our ski feature on page 30. ☺



Places on the up
 Vienne, Poitou-Charentes

Pyrenees-Orientales

Morbihan, Brittany

Cotes-d'Armor, Brittany

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t's a staggering number of spare beds, but France is predicted to accommodate more than 85 million foreign tourists during 2015, setting a new world record and inching closer to the French Government's target of 100 million visitors in 2020.

"It is, after all, the most visited country in the world," said Sally Stone, director of the LBV Group, which includes a Brittany based estate agency and national network of property managers. "Which is why gite-owners who market and present their property properly should have little trouble achieving a share of the holiday rental market."

Evidently, there is money to be made operating a gite, which refers to any self-catering residence let to holiday-makers, as opposed to B&B accommodation (*'chambre d'hôte'*). However, despite increasing tourist numbers, the holiday rentals landscape appears to have got tougher.

"Since we began in 2002, the competition has intensified," continued Ms Stone. "Back then, 80 per cent of British second homeowners chose not to rent out their property, while these days it is the reverse. The result is more choice for holiday-makers but means Brits living in France and running gites for a living need to work harder to attract guests. Meanwhile, expectations have moved on – previously you might have got away without including a TV in your gite, but these days even Wi-Fi is pretty standard!"

Today's resident gite-owners, typically expats who have rental accommodation attached to their own home or in the grounds, are more diverse too. No longer

just retired people running a gite for the social benefits and to subsidise a pension, more semi-retired couples are combining it with other employment locally, while some are relying on complexes of two or more gites to provide a living. One advantage they do have is their availability to guests – being on hand to chat to guests and add those personal touches is a bonus that absent second homeowners can't offer.

Location and size

Future gite-owners should consider their property and location carefully. Demand for large gites tends to be limited to high season, attracting extended families or two families together on holiday. Two-bedroom gites are the most versatile, being convenient for two couples, small families, and even single couples, and have a better chance of being occupied year-round, including by couples without school-age children or house-hunters.

"To make a living just from gites, you really need a minimum of three, especially as some weeks will be over subscribed in high season," added Ms Stone. "It could work with just two, but it would need intensive marketing to achieve sufficient weeks' rental. These days, with so much competition, honest on-line marketing that highlights all the benefits of the property and the local area – with photos and words – is so important. You need to stand out from other on-line listings and avoid being put on the 'no' pile by potential guests. One of the most successful gites I've come across is a small two-bed with a steep staircase – being upfront about the stairs in his advertising actually helps the owner. And my top tips would be to always include Wi-Fi, clear instructions in English for using the TV, Satellite and DVD player, and a dishwasher



You can't beat a gite

It's the most popular way of funding your new life in France, but how best to make it work, asks Richard Way.

"Hard work but the socialising is good fun"

Lynn and Peter Stevens from Kent run a gite attached to their house in the Limousin countryside, 40 minutes east of historic Limoges. The couple moved to the character property, called Tree Tops, six years ago but only began accepting guests in June 2012, after completing restoration work.

"We get clients through our website as well as holiday let websites, including TripAdvisor," said Lynn. "And naturally by word of mouth. Our busy times are from June to September, although we get guests in the winter and others coming out of season while house-hunting."

Tree Tops is in a farming hamlet between the villages of Bujaleuf and Eymoutiers. It consists of a converted barn – the couple's home, the adjoining gite and an above-ground pool in a large garden with stunning views across a valley. "When we bought six years ago, the wow factor for us was the rural location, pretty scenery and stone buildings," said Pete, who also does building and maintenance jobs for other homeowners. "The first thing we did was renovate the gite. Upstairs it has two double bedrooms and a family bathroom, while downstairs there is an open-plan kitchen/diner/living area, plus toilet. Then we started work on our home - all that's left to do is some outside terracing and my bar!"

"Running a gite is good fun and rewarding, but it can also be hard work," said Lynn. "But we do it as much for socialising and meeting new people."

tree tops eymoutiers-augne.com



GITES FOR SALE



Brittany, €330,150 (£241,600)

This pretty three-bed character house in Mael-Carhaix comes with two operational gites – a two-bed and three-bed, as well as an extra cottage, a barn and garage. lbvimmobilier.com



Find more properties at aplaceinthesun.com



Dordogne, €299,150 (£218,700)

In a hamlet near Nontron, this rustic property includes a two-bedroom cottage and three gites, all with two-bedrooms. Includes a barn and swimming pool. frenchestateagents.com

Limousin, €328,600 (£240,500)

Built in the 17th-century, this beautifully restored four-bedroom manor house near Auzances comes with a characterful gite and further barn for conversion. frenchestateagents.com

— your guests are on holiday, after all."

Gite-owners may be required to levy a type of tourist tax on guests, called the 'taxe de séjour' – charging this is left to the discretion of the local council, but typically it can be €0.50-€1 a night. For tax purposes, many owners of gite complexes find the simplest way to exist within France's convoluted system is to apply for a SIRET number and operate as 'auto-entrepreneur', which involves paying into the welfare system through 'cotisations' (social insurance charges). Again, depending on the scale of the operation and an owner's personal situation, this may not be necessary.

Meanwhile, 2016 could be an ideal year to rent out a gite. Demand for accommodation is expected to soar around June and July when the country hosts the UEFA Euro Championship and fans from around Europe, including from the UK, come to support their teams and make a holiday of it. And it's when the football is on that your guests really see the value of a TV. ☺



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Vaucluse **€790,000**



Ref: 55137 3 bedroom Normandy farmhouse plus a 1 bedroom gite, large barn, gardens and a separate paddock.

Calvados **€178,200**

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Ref: 58270 Traditional style, ski-in 4 bedroom chalet with south-facing terrace & 2 car underground parking.

Savoie **€1,365,000**



Ref: 58132 Wine makers house with 7 bedrooms including a gite. Garden, pool and village location with B&B potential.

Aude **€595,000**



Ref: 26477 Stone cottage 30 mins from Limoges comprising a 3 bed / 1 bath house, attached barn and a 1Ha meadow.

Haute Vienne **€125,350**



Ref: 51233 5 bedroom contemporary hamlet house in immaculate condition with pool, garage, garden and views.

Charente **€349,800**



Ref: 57592 Les Menuires 3 bed penthouse ski apartment in a luxury 4* leaseback residence with spa facilities.

Savoie **€440,000**



Ref: 57389 Refurbished apartment in Port Grimaud with wonderful views over the canals. Not far from St Tropez.

Var **€305,000**



Ref: 58168 Traditional Provencal property with 3 bedrooms, 2 bathrooms, a great pool area and pretty garden.

Var **€390,000**



Ref: 52927 An historic and private country estate with 32 acres of woodland and pastureland suitable for horses.

Maine et Loire **€498,200**



Ref: 58317TCF73F New 2 bed 71.9m² apartment with terrace close to the olympic telecabine. Parking.

Savoie **from €553,000**



Ref: 56720 3 bed / 1 bath edge of village, character house with an enclosed garden and a large workshop / garage.

Cotes d'Armor **€125,350**



Ref: 30446 Village house in the sunny Languedoc-Roussillon region of France with 3 bedrooms, pool and garden.

Herault **€371,000**



Ref: 42920 Character hamlet cottage with a lovely mature garden close to villages and an hour from Limoges.

Haute Vienne **€126,440**



Ref: 57189 Detached 4 bed / 4 bath chalet with large balcony, valley views & close to the ski lift up to Alpe d'Huez.

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3

Portugal



David and Samantha Cameron chose the Algarve as their foreign summer holiday, Ant and Dec have bought homes there, along with the globe-trotting Duncan Bannatyne. Yes, the laid-back Portuguese lifestyle that has long drawn British home hunters as a less-developed alternative to the Spanish Costa del Sol is still very much in favour. New construction along its beautifully varied coastlines was and still is tightly controlled, the country's property market never boomed like Spain's, but is in far better health as a result, albeit sluggish since the global downturn.

The Portuguese government has been very savvy about attracting overseas buyers back to kick-start the property market with a couple of successful incentives – its own “golden visa” scheme which has had great take-up from non-EU investors spending €500,000 or over; plus the Non-Habitual Tax Residency scheme (NHR) has attracted European expats, especially the highly taxed Scandinavians, for its low or zero income tax rates (see page 87 for more information on the attraction for retirees). Cost of living is also appealing. So both the Lisbon and Algarve markets have now begun to recover, although prices are still down in the latter – especially outside the big-name golf resorts. New investment is being seen – there's going to be a new marina at Vilamoura and the Oceanico resorts have been relaunched – and there's suddenly a buzz again, fuelled by the weak euro. The western (Lagos and Praia da Luz) and eastern (Tavira) parts of the Algarve have especially increased in popularity for their unspoilt scenery and affordability. ☺

Basics

Capital City: Lisbon
 Population (2014 est.): 10,427,301
 Calling code: +351
 Currency: Euro (€)
 Drives on the: right



The most searched for property on aplaceinthesun.com

Leiria, £28,358

This is a three-bedroom, two-bath stone property in a rural area of Leiria, central Portugal.
 AP1359671

10
 Most searched for locations in Portugal according to aplaceinthesun.com

Lagos

Loule

Vilamoura

Pedrogao Grande (Leiria)

Albufeira

Sao Bras de Alportel

Praia da Luz

Quinta do Lago

Tavira

Figueiro dos Vinhos (Leiria)



4
 Places on the up

Portimao, Algarve

Caldas da Rainha, Leiria

Albufeira, Algarve

Tavira, Algarve



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60 Why we love our “glamavan” in the Algarve

Adore caravans but want a place in the sun? Here's your answer...



Here in the UK caravanning has become cool, with everyone from Helen Mirren, Billie Piper and Jamie Oliver giving it a go, and most recently Coleen and Wayne Rooney have bought a caravan in North Wales to use for holidays when they want something a little more accessible than their Barbados villa. In Britain we are always at the whim of the weather, but have you considered buying a caravan abroad?

Keith and Yvonne Bourne from Malvern, who have always loved touring France in their touring caravan, have bought a static caravan (or mobile home as they are also known) that is sited in a rather lovely spot of the Eastern Algarve, in Portugal. In their early sixties, they are on the cusp of both being retired, and began thinking about buying a place abroad for family holidays. They never set out to buy a home in Portugal, or even a new caravan, but it all began with a chance sighting at a motorway service station, reports Keith.

“We’d been driving home from somewhere when we stopped to fill up and saw a vehicle parked up branded “Caravans in the Sun”. We had a bit of a chat with the owner and the idea of having a caravan abroad began to grow. The company offers homes on various sites across Europe, including France, Spain, Portugal, Greece and Italy (see box below). Once you have chosen your caravan, and which site, the company will arrange transport and set it up for you. I’ve always played a lot of golf and the idea of the Algarve took over from France when we realized that taking a flight to Faro (from Birmingham) was going to be far easier than driving down through France.”

The quality of the homes on offer surprised them both. Caravans have come a long way from cheap drop-down melamine fittings and poky bedrooms, and now you can get high-spec models that cost £200,000 if you want all the latest gadgets and gizmos.

Certainly, the centrally heated Willerby Chambery model chosen by the Bournes feels more like a small apartment than a caravan. It’s 36 x 13 feet, and offers two elegant bedrooms with plenty of storage, a family bathroom and a mini ensuite toilet and basin in the master. There’s a fitted kitchen with cooker/microwave, fridge/freezer, a table for four, leading out onto the lounge that opens out onto smart decking around the home.

“It cost us around £50,000 in total, including shipping, and we pay €370 a month ground rent on the pitch (that includes council tax),” says Keith. “If we wanted a two-bedroom property in the same area it would cost around £120,000, and we felt there was less of a risk paying £50,000 – and none of

the legalities of property ownership.

“Yes, the resale value will diminish, but we are not buying it for investment, we are buying it so we can enjoy family holidays with our daughter Natalie and her husband and baby daughter. We may well spend every winter here ourselves when I retire.” Keith, who for most of his career ran his own marketing company, has recently been working for a housing association.

He says they have shipped out all their kitchen equipment and linens via Algarve Removals (algarveremovals.com), who they have found to be affordable and very professional, and they report that Caravans in the Sun have been incredibly efficient and helpful. “Both the team here in the UK office and the team on the site in Portugal have been brilliant,” says Keith.

The site is in the beach village of Cabanas, part of the traditional fishing town of Tavira. “It’s a lovely laid-back area that is not as developed as the big resorts like Albufeira,” says Keith. “It’s great that we don’t have to drive but can take the train to Faro and Monte Rei golf course is nearby too. If we get the 6am flight from Birmingham we can be in our home by about 10.30am, it’s so easy.” The Bournes are happy that they are not allowed to rent out their home and that the site is a gated community that feels very secure. “There are a few British who live here full-time [not all caravan parks allow this], some that have second homes like us, but also quite a few Dutch and Belgians,” adds Keith. “It’s also for touring caravans and RVs.”

Does he think there’s still a bit of snobbery about caravans? “Not any more. Maybe a few years ago it was a poor man’s holiday but things have changed and now there’s a waiting list for this site. I think it’s quite the reverse – it’s a better lifestyle than on a holiday apartment complex where you have no control over who is staying next door. We really recommend it.” Am sure the Rooneys would agree. ☺

How much for a caravan on the Med?

Caravans in the Sun have homes on many sites across Europe. Here is a brief guide:

Vendee, France:	£5,000 to £100,000
Dordogne, France:	£25,000 to £120,000
Algarve, Portugal:	£17,000 to £80,000
Tenerife, Spain:	£17,000 to £80,000
Zante, Greece:	£29,000 to £60,000
Crete, Greece:	£29,000 to £90,000
Tuscany, Italy:	£12,00 to £140,000
Marbella, Spain:	£16,000 to £38,000
Benidorm, Spain:	£17,000 to £42,000

More info: caravansinthesun.com

A high-spec development near a popular beach

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hub of the central Algarve**



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The development

Terraços do Rio is a development built to a high standard of quality with a combination of modern architecture and functional lines. The apartments on this development are within a private condominium which has beautiful indoor gardens, three lifts with access to the garage and communal pool as well as amazing views across the river "Rio Arade". One-bed, two-bath units cost €160,000, two-bedroom, two-bath apartments from €170,000; three-bed, two-baths from €200,000 and four-bed, three-bath apartments from €330,000.

Located in the centre of Portimão, Terraços do Rio lies next to the riverside area with its wide pedestrian pathway resembling the style of a typical Portuguese sidewalk. Terraços do Rio is located just 3 km from Praia da Rocha beach, 10 minutes' walk to the historic city centre of Portimão.

The location

Portimão is the second most populous town in the Algarve and therefore serves as a commercial hub for the surrounding towns and areas of the Western Algarve. Aqua shopping centre is a large mall and the old town also has lots of small little shops in the pedestrian area. There is a large public hospital in the centre of Portimão and the private hospital is in Alvor, the village right next to and belonging to Portimão. During the summer, the beaches in Portimão are full of life with parties taking place and Nosolo Aqua is a particularly popular venue. The annual sardine festival is also hugely popular. The main attraction for holiday makers is Praia da Rocha, but 5 minutes down from Praia da Rocha is Praia do Alemão which is much more quiet, followed by Praia dos 3 Irmãos and Prainha in Alvor which has a great restaurant/cocktail bar and during the summer, movies are projected onto the rock face and various events are organised by the Caniço Restaurant.

*More info: Ideal Homes Portugal
(see below)*

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Paula Meireles

ENGLISH-SPEAKING PORTUGUESE PROPERTY LAWYER

- ✓ HOW CONVEYANCE IS CARRIED OUT IN PORTUGAL
- ✓ IDENTIFYING THE MAIN DIFFERENCE REGARDING THE PROCESS IN OTHER OTHER COUNTRIES
- ✓ PROPERTY AND FISCAL MATTERS
- ✓ COMMERCIAL LAW
- ✓ FAMILY LAW

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Tax perks helping the Algarve market pick up

Portugal was one of the biggest casualties of the 2008 crash but the past few years have seen things there begin to brighten up. By 2015, tourism had risen 12 per cent on the previous year and property sales hit a five-year high. The Algarve is the most popular area for buyers of second homes or those relocating. It stretches for 90 miles, with busy towns such as Vilamoura and Albufeira at the centre, along with Faro airport, which is well served from the UK. Flights take around two hours, and a motorway connects holidaymakers to the western coast, around Lagos, in an hour and to Tavira, in the east, in 30 minutes.

In addition to year-round sun, the Algarve coast has a lot of perks, such as low crime, good infrastructure and communications, and quality amenities, including Michelin-starred restaurants and championship golf courses. Portugal also ranked above the UK in 2014 in terms of healthcare and the cost of living remains affordable for Britons, with consumer prices around 60 per cent lower than the UK.

The country has also introduced a number of important benefits for homebuyers, in particular retirees (see box below), and these measures have kick-started the property market. Despite this, prices remain low and it's possible to find boltholes in attractive coastal locations for under €200,000. "Prices are rising but are not yet at pre-crash levels," says Connie Vitto, owner of UK-based Portuguese agency Quadrant Overseas Property (quadrant-property.com). "You can still buy a one-bed apartment, 100 metres from the beach, for around €80,000."

Over the past year sales were up 30 per cent according to Chris White, owner of Ideal Homes Portugal (idealhomesportugal.com).

"There is more confidence in the Algarve, new businesses and developments are launching, there's a feeling the crisis is over," he says.

Areas for everyone

Away from popular and busy resort towns like Lagos and Portimao, the western end of the Algarve is less developed. Much of the coastline is rugged and protected, with small villages and fewer amenities. Lagos is a popular, thriving town, offering a marina, good beaches, historic walled centre and castle, plus access to several golf courses. "People like Lagos because it has a lot going on, it's good for families and those who want activities such as golf and sailing," says White. "If you want beachfront, you can get some good two-bed off-plan and new-builds from around €300,000."

Quadrant Overseas has one- and two-bed apartments from around €70,000 a short walk from the fantastic beach at Meia Praia. Vitto also suggests nearby Praia de Luz, where apartments can cost from €60,000 and three-bed villas from around €300,000.

The busiest and most popular location, stretching from Carvoeiro to Faro. It's here you'll find bustling Vilamoura, with its world-class marina and well-developed leisure facilities, and the renowned golf resorts Quinta do Lago and Vale do Lobo. "Buyers generally know the area well, have maybe



been holidaying there for years," says White. "They love the proximity to golf courses and the airport." Both Quinta do Lago and Vale do Lobo offer excellent amenities, including quality restaurants, spas and sports facilities, plus proximity to fabulous beaches. At Quinta do Lago (quintadolago.com) you can get two-bedroom apartments from €330,000, with two-bed townhouses from around €375,000.

Vale do Lobo (valedolobo.com) has more availability sub-€500,000 with one-bed properties from around €200,000 and three-bed linked villas from around €400,000. In off-resort locations such as the centre of Albufeira, Carvoeiro and Vilamoura, or in rustic areas inland, you can buy one-bed apartments or ruined village homes from under €70,000.

The central Algarve is scheduled for growth as new phases of established resorts are being released for sale. Chief among these is the expansion of Vilamoura, which was announced recently. The resort will release 18 new sites to independent developers, with the aim of creating a variety of residential and leisure zones at different price points. The project is still in the planning stages but it's worth keeping an eye on it if you want to buy into an established residential resort with large-scale amenities, including a marina, shops, restaurants and bars - some new properties are being released in January (vilamouraworld.com).

Connie Vitto thinks Vilamoura is significantly undervalued. "And it needn't be expensive, especially if you're happy to take on a refurbishment project," she says.

More peaceful and rural, the eastern Algarve is bordered by the fabulous Ria Formosa coastal nature reserve. If you're happy to be inland, you can find houses from around €50,000, depending on location and condition. If all you want is a little getaway pad, White says you can find nice two-bedroom apartments in coastal towns such as Olhao or the resort of Cabanas from €125,000. "The eastern Algarve has caught up with other areas, though you can get more land for your money," he says. "But it's still quite rustic, it doesn't suit everyone." In the pretty and historic riverside town of Tavira, it's possible to buy two-bed apartments from around €150,000, and four-bed villas from around €280,000.  *By Laura Latham*

Tax-free pension perks in Portugal: know your NHR

Non-habitual resident status (NHR) applies to people who have not been resident in Portugal for the previous five years who make it their main country of residence. This allows exemption, if qualifying criteria are met, from paying tax

on income from outside Portugal for ten years, a rule that also applies to pension income. To qualify you need to reside in Portugal for more than 183 days per year or own a property you intend to use as your habitual residence. You must also meet HMRC's criteria for non-residency in the UK, which are now quite stringent and depend

on how much time you spend in Britain each year or in consecutive years. Income generated in Portugal for certain occupations is taxed at a fixed rate of 20 per cent. There is no inheritance or gift tax for immediate family, no wealth tax, and tax on income from dividends or investments can be reduced or deferred. Seek expert advice.

PROPERTIES FOR SALE IN *Portugal*Find more properties at
aplaceinthesun.com**Algarve, Portugal, €365,000 (£257k)**

Traditional in style, this two-bed, ground-floor apartment is in the sought-after Quinta Do Lago golf resort, central Algarve. It's attractively decorated and has a mature and secluded private garden with access to a communal pool.
quintadolago.com



EASTERN ALGARVE

Burgau, €240,000 (£169k)

Two-bed townhouse with private pool is in the popular Burgau, west of Lagos. The property, which rents well, also has a large patio area, good-size, first-floor terrace, three bathrooms and near beach. quadrant-property.com

Quinta Do Lago, €330,000 (£232k)

Two-bed townhouse with pool and garden in the Martinhal da Quinta village within the Quinta Do Lago golf resort, central Algarve, with access to communal pools, gym, restaurant. quintadolago.com

Castro Marim, €390,000 (£274k)

This is a 220 m² three-bedroom, two-bath beautiful south-facing villa overlooking a nature reserve in a popular area of the eastern Algarve. Tavira. Offers complete privacy, private pool. idealhomesportugal.com

**FOUR BED VILLA VILLA CLOSE TO THE LAKE**

This property is an immaculate four/five bedroomed detached villa with a swimming pool, situated near Tomar, central Portugal. The villa, which is set over two floors, has stunning views to Castelo do Bode lake and surrounding countryside. It is in a quiet, rural position yet close to all amenities. 3160 sqm of garden

*Viewings highly recommended***299,950€****REF: 5122/14****RENOVATION PROJECT****45,000€****REF: 820/14****TWO BED HOUSE WITH VIEWS**

A detached 2 bed house with about 6,000sqm of land with mature trees. Underfloor heating Ferreira Do Zêzere, central Portugal.

**159,000€****REF: 584/15****DETACHED 3 BED COTTAGE****45,000€**

A 3 bed detached cottage situated near Tomar, the cottage was renovated a few years ago and only decoration work is required at the present

REF: 538/15

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From dream to reality

Fantastic Algarve homes with LWL Properties**Luxury Four Bedroom Villa with Pool – 625,000€**

This beautifully presented villa sits in the hills of Cortello, and boasts stunning country views. A lot of thought has been given to the layout and specification, meaning that the finish is of a very high standard. This villa would be perfect as a holiday or permanent home.

**Three Bedroom villa with Wooden Cottage & Pool – 525,000€**

This well presented homely villa sits in a stunning location with panoramic sea and country views. Within the grounds is a good sized wooden cottage which could be used for guests. Also has a garage, and art studio/office, this property is a must see.

**Four Bedroom villa with Cottage and Pool & Garage – 595,000€**

Built to high standards, and sitting in a private plot, with amenities close by, this villa is a great family home. Within the grounds is a cottage which could be used for guests or rentals. Also boasting a garage, art studio, gym and kennels.

For more details on these, or any of our properties, contact Lisa on...

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€290,000**

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- Central heating and air-conditioning
- 3 bedrooms and 3 bathrooms
- Dining room
- Living room open plan to modern kitchen
- Patio area with bbq
- Great for rentals or living all year

(Ref: 1808)

**Vila Nova de Cacela
€155,000**

- 3 double bedrooms
- Fully furnished
- Air conditioning / heating
- Over 100m² private patio
- 2 Bathrooms (one suite)
- Close to restaurants/cafes
- Private parking in garage
- 1.3km from Manta Rota beach

(Ref: 1322)



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Italy



Basics

Capital City:	Rome
Population (2013 est.):	60,782,668
Calling code:	+39
Currency:	Euro (€)
Drives on the:	right



The most searched for property on aplaceinthesun.com

Abruzzo, £118,458

Amazing views from this three-bed renovated detached villa in Teramo, Abruzzo. [AP1666109](#)

Oozing with history, Italy remains one of our favourite locations. Those rolling Tuscan landscapes, the heart-stopping medieval hill-top towns, the wonderful palazzos of the cities, chic seaside ports like Portofino – we could go on. Part of the appeal is that not much changes fast in Italy and that goes for the overseas property market too – whilst a better year for buyers than 2014, 2015 has been fairly static when compared with the lively markets of Spain or Portugal, for example. So for property buyers, an abundance of cheap property remains in popular areas such as Tuscany, Umbria and the lakes so an Italian home has never been so affordable for some time – especially when buyers are looking to capitalise on the weak euro. One significant trend reported by agents and leading portals has been the popularity of Puglia in 2015 - for [gate-away.com](#) it has been top, followed by Tuscany, Abruzzo and Piedmont. This tallies with our most searched-for locations (see right), where Le Marche also features strongly for its rural homes handy for beaches.

Interestingly, for [gate-away.com](#) the British are, again, the biggest overseas buyers in Italy, followed by the Americans, then the French - yet the average Brit is looking at a property for €308,000, but the typical American budget is €335,000. British buyers most commonly seek detached houses with two or three bedrooms, and a garden. Sun-drenched Puglia offers a mix of history, beaches, vineyards, wonderful cuisine and affordable property (reached by low-cost airlines) so it is not hard to see its appeal - but Sardinia (more of all that) is also in the top ten locations - our feature on page 95 gives a taste of just how lovely it is. ☺

100
Most searched for locations in Italy according to aplaceinthesun.com

Macerata (Marche)



Lucca (Tuscany)



Ostuni (Puglia)

Arezzo (Tuscany)

Potenza (Basilicata)

Volterra (Tuscany)

Brindisi (Puglia)

Lunigiana (Tuscany)

Fermo (Marche)

Pescara (Abruzzo)



Places on the up

Lunigiana, Tuscany

Como, Lombardy

Muravera, Sardinia

Calabria

Get the “modern rustic,” look in Umbria

Cathy Hawker suggests how you might be inspired by this stylishly renovated rental property

Rural Italy is not somewhere you expect to find contemporary interiors fizzing with primary colours but Il Granaio in deepest Umbria, half an hour south from Lake Trasimeno and within one hour of Perugia airport, proves it can work a treat.

There is little on the outside to predict what lies within. Il Granaio is a generously sized (100m²) two-bedroom home, one of four carved out of a sixteenth century farmhouse. The exterior, rather like the extraordinary views across to Montepulciano in Tuscany, is largely unchanged for centuries: rough Umbrian stone under terracotta roof tiles front on to a private garden shaded by olive trees. Beyond lies a recently added swimming pool, shared with the three other apartments in the farmhouse.

It is inside that is particularly eye-popping. Il Granaio was completely transformed by its Dutch owners Rob Landeweerd and Jeroen Macco in 2013 to create a light-flooded and functional holiday home that also manages to be wonderfully cosy. The open-plan living room and dining area lead to a patio covered by a simple porch and the small industrial-chic kitchen features open metal shelving above tiled work surfaces.

One double bedroom and bathroom are on the ground floor while up the exposed staircase under a high eaves-style ceiling, there is a master bedroom and en-suite bathroom.

The house avoids the problematic darkness suffered by many old stone farm buildings thanks to unusually high ceilings and generous windows. The thoughtful design throughout celebrates the beauty of traditional Umbrian style (wooden beams

and terracotta tiles on the ceilings and partially exposed stone on the door surrounds) complemented by the best of 21st century living (smoothly plastered walls painted calming off-white shades and efficient modern showers and basins set on simple, functional washstands).

Don’t overlook costs for landscaping and irrigation which can add up quickly, says Rob. “Gardens cannot be watered from the mains here and if you need to dig a well that can add €5,000 to €10,000 to your budget.”

Furnishing with style

Once the bones of the building were in place, Rob and Jeroen turned to the interiors. Il Granaio was always planned as a rental property that provided an income yet they did not stint on quality, believing that is the way to ensure guests look after the property and makes them more likely to return. So they spent generously on mattresses (€500 minimum advises Rob) and also garden furniture. Elsewhere they shopped at high-street chains and specialist furnishing shops. Throws, cushions and essential kitchen kit came from IKEA, *made.com* and Zara Home with *lovethesign.com* another favourite.

The vivid blue kitchen chairs and several lights came from *cultfurniture.com* while the vintage rugs that soften the pale cotta floors come from *carpetvista.com*.

Local Italian shops and markets were plundered as well. Favourites include Coin Home, a department store found in larger Italian towns and the outlet stores nearby at Valdichiana *valdichianaoutlet.it*.

Il Granaio now rents for 12 and 16 weeks a year through Special Umbria (*specialumbria.com*) with a weekly rent of €800 to €1,250. ☺



Why choose Umbria?

Umbria, the green-heart of Italy, is Tuscany on steroids. The mountains are bigger, the valleys deeper and the landscape less tamed but the essential ingredients of olive groves, vineyards and medieval hilltop villages are all in place. Why did Rob and Jeroen choose Umbria? “Twenty per cent of the Western World’s cultural heritage is within a two-hour drive: Florence, Rome and Siena for example,” says Rob. “There is the international jazz festival in Perugia, many thermal baths, Italy’s fourth largest lake – Trasimeno – is within one hour and exceptional local produce includes white truffles from Fabro and wines such as Montepulciano and Brunello. Then there is hiking and biking in the Apennines and many natural parks.”

Pure International (*pureint.com*) sell property and plots across the Tuscan-Umbria border from Lake Trasimeno to Orvieto starting from €225,000 (£161k).



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How much did it cost?

*Cost of the property:
€220,000 in 2013*

Renovation costs

€5,000 for the bathroom

€6,000 - a new kitchen

*€20,000 to add the porch
and large terrace*

*€5,000 - specialist plasterwork,
crucial in old buildings*

*€25,000 - interior finish
and furniture*

Total: €281k (£202k)

Dreaming Sardinia Real Estate



CHIA €1,550,000 Detached luxury villa with pool and stunning seaviews. Three bedrooms, three bathrooms, gardens and sun terrace.	TORRE DELLE STELLE €330,000 Completed renovated semi-detached house at only 300m from the sea. Three bedrooms, three bathrooms, garden and room for a pool.	PULA €189,000 Located within the Is Molas Golf Club - end-of-terrace with two bedrooms, two bathrooms, covered veranda and gardens. Sea views.	CALAVERDE COMPLEX €295,000 Just a few steps from a white sandy beach, three bedroom terraced house covered veranda and front and back gardens.	COSTA REI €360,000 New and well finished detached villa surrounded by a lovely garden only 5 minutes from the sea. Possibility to build a pool.	COSTA REI €160,000 One-bedroom apartment with covered veranda overlooking the sea. Few minutes walk to the beach and to all amenities.
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THE FIVE-MINUTE GUIDE TO... SOUTHERN SARDINIA

Sardinia is a wonderful Mediterranean island – for summer holidays or year-round living. Here is a snapshot.

Where?

Sardinia is the second largest island in the Mediterranean Sea, sitting below French-owned Corsica and above the Tunisian coast. It is separated from mainland Italy by the Tyrrhenian Sea. It enjoys nearly 2,000 km of superb coastline. Its capital Cagliari is in the south.

How?

Sardinia has three main airports: Cagliari in the south, Olbia in the north-east and Alghero in the east. British Airways, Ryanair, EasyJet fly directly to Cagliari airport in less than 2 ½ hours.

Why?

Many tourists from different parts of the world - mainly Northern Europe Germans, French, Swiss, British and Belgians - prefer to go to Sardinia for their holidays but many others have chosen to stay there for life. Tourists and residents appreciate the tranquillity, calm and peace of this idyllic island, far removed from their busy lifestyles.

The north-eastern corner of Sardinia is the most famous for the glamorous Costa Smeralda (the Emerald Coast) that became a celebrity hot spot in the 1960s and offers multimillion pound villas. But it's not typical of the rest of the island and your money will go much further elsewhere.

What's it like?

Sardinia's landscape is wild and diverse, the glorious long sandy beaches of the south give way to the more rugged northern coastline, whilst the inland is very mountainous and wooded. Described as a geologist's dream –

for its beehive like Bronze Age structures called *nuraghi* - the island offers magical views. Sardinia is such a popular holiday destination for its clear waters, monuments, culture, traditions, excellent food and quality services that have contributed to recognition of its environmental sustainability issued in 2015 by the Global Sustainable Tourism Council. Sardinia is one of the places in the world where people live the longest thanks to healthier food and a stress-free lifestyle.

Food for thought?

We focus especially on the southern coast that covers the area from Teulada to Muravera is characterised by an impressively beautiful shoreline with clear seas of different shades from green to deep blue. Pula and Villasimius are the main villages by the sea and both are within 30 minutes from Cagliari. There is a good choice of cafes, bar, restaurants where you can sample local dishes from octopus [see picture, right], clams, lobster, shrimps and a sprinkling of the famous *bottarga* (dried mullet roe). Typical dishes are spaghetti dressed with sea urchins, spaghetti clams and *bottarga*, fresh fish soup or suckling pig on a perfumed bed of myrtle leaves and *sebadas* (cheese fritters) drizzled with honey, or *pardulas* - sweet pastry filled with ricotta cheese, saffron and lemon. If you like wine, here you will be spoilt for choice with 150 native grape varieties offering the widest array of wines. You can buy good local produce in every supermarket or small delis.

What property can you buy?

The south-west coast is usually chosen by the

British, French and Northern Italians, while the south-east is loved by the Germans, Belgians and Swiss.

Property prices are fairly similar but the offer varies, says Pamela Sorrentino of agent Dreaming Sardinia. "Around Villasimius

“

Sardinia is one of the places where people live the longest thanks to healthier food and a stress-free lifestyle

”

and Costa Rei, and north of Cagliari, the selection in villas and apartments is wider," she says. "A two-bed apartment, five minutes from the beach costs €130,000 - €160,000. For a terraced three-bed house, walking distance from the beach, around €290,000, and a detached villa with four bedrooms from €600,000. Direct sea access can command a price tag of €5 million."

*Find examples at: agenzia-immobiliare-sardegna.it ◎





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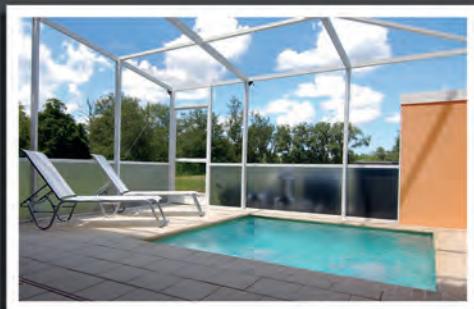
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Dream's features, coupled with the secluded natural setting, the prime location that is only minutes to everything the Orlando, Florida lifestyle has to offer and less than ten minutes from Disney, make the Dream community the perfect place to call home.





5

Florida

Basics

Capital City:	Tallahassee
Population (2014 est.):	19,893,297
Calling code:	+001
Currency:	Dollar (\$)
Drives on the:	right



Download your free 'Guide to buying a property in Florida' from aplaceinthesun.com

A

whopping 678,000 Brits have moved permanently to the US (it's our third most popular destination after Australia and Spain) and a big chunk of that number will have opted for Florida for the year-round climate, Disney, shopping, boating, beaches or golf.

These expats are annually joined by a big migration of North European, Canadian and Americans from the northern states - called "snowbirds" - escaping the freezing winters back home, as well as holiday home owners and investors spending less time at their Floridian properties. And the market? The Florida real estate market continues to hum along, in the words of the Florida Realtors chief economist Dr John Tuccillo - with inventory levels continuing to decline. Florida Realtors report that sales of single family homes are up 11 per cent year on year - median sale \$199,900 (£133k); with townhouses and condos up 5 per cent (median price \$150,000/£100k).

The average Briton apparently spends around £250,000 and is most likely to head for the Kissimmee and Davenport areas, with Sarasota on the Gulf coast the biggest presence after the various areas of Orlando (see right). It's relatively simple to buy property in America - there are no restrictions on foreign ownership, we speak the same language, they have a well-regulated, easy to understand property market plus a sophisticated internet infrastructure (MLS) that lists every property for sale and data you need. There are plentiful flights throughout the year, wonderful roads and welcoming people - tourism is booming. If you don't think there's much culture in Florida, think again - Miami is a fashionable artistic hub these days with the international modern art fair of Art Basel Miami Beach closing as we go to press. ☺



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Most searched for locations in Florida according to aplaceinthesun.com

Davenport

Kissimmee

Orange County

Windermere

Haines City

Celebration

Sarasota

Venice, Sarasota

Polk County

Champions Gate



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Places on the up

Sarasota

Celebration

Kissimmee

Daytona Beach

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RESORT SPOTLIGHT: Harbour Isle, FLORIDA



In a new occasional series, we visit an exciting new resort development from around the world and provide a detailed look at what's on offer from amenities to properties, and why you might want to invest there. This is a beach and boating resort near Bradenton on the Gulf Coast of Florida, reports Richard Way.

here is it and why built?

A 220-acre seafront gated community, Harbour Isle is situated on the Floridian

mainland at Perico Island, Bradenton, near the bridge that leads to Anna Maria Island. Flanked by a mangrove preserve on one side and the waters of Anna Maria Sound on the other, it occupies one of the last buildable waterfront sites in Bradenton and Sarasota.

This corner of Florida is a bit special: Anna Maria Island was named one of Florida's '10 Best Secret Beaches by USA Today and one of only four 'Old, Classic Florida destinations' by the *Wall Street Journal*.

In keeping with the local style, Canadian developer Minto Communities has built Harbour Isle in southern coastal-design architecture, using wood and authentic

touches such as palm-lined streets and a lighthouse design observation tower at the entry gates.

Harbour Isle does have full-time residents - there is a split of 60 per cent secondary homeowners to 40 per cent primary, with most being Americans.

What can you buy there?

To date, three phases of residential developments have been launched at Harbour Isle. Mangrove Walk consists of 32 buildings containing 96 condominiums, while opposite the lake is the slightly larger Edgewater Walk, with 108 condos across 36 buildings. These both sold out off-plan but some resales may be available. Properties in these two phases are available in a variety of 'coach home' designs (see over for definition), over one, two or three storeys, some with features that include an observatory.



W

Anna Maria Island: a slice of laid-back paradise?

Anna Maria has that "old Florida" feel in a sophisticated casual atmosphere. You'll find family owned restaurants from fine dining to ice cream shops and burger joints. "You won't see high rises from this beach. It's such a comfortable beachy area," says Veronica Murphy, Realtor for Keller Williams Sarasota on the Water. "You can buy a two-bed condo there from around \$329,000 – you'll get value if you look to Longboat Key and Siesta Key where you might get a condo on the beach from \$380,000."

(insiestakeysarasota.com)



The third phase, Marina Walk, was launched in 2015 and will be the first development at Harbour Isle where short-term rentals are allowed. All properties will have views of either Anna Maria Sound or the Harbour Isle lagoon. Three model homes will be available to view in early 2016.

Prices at Marina Walk start from \$444,900 for the two-bedroom 'Mariner' floorplan. There are also three-bedroom options. To purchase at Harbour Isle, buyers pay a 10 per cent deposit on signing the purchase agreement, followed by

another deposit due after meeting with the design consultant. The remaining balance is due at closing.

And what are the service charges?

Owners at Marina Walk pay \$468 each month in association fees, made up of Harbour Isle's monthly homeowners association fees of \$223 and Marina Walk's monthly condo association fees of \$245. There are no Community Development District fees. The developer

Anna Maria Island
and beaches



What is a coach home?

We love the sound of this but what is it? A coach home is a condo-style, multi-family property with an integral garage (to keep the coach!). Typically the buildings will house four separate units, over two or three storeys. The homes can be on a single level or duplex and typically offer more living space than the average condo, and the integrated garage can give them the feel of living in a house versus a condo.



FOR SALE
Marina Walk



SOLD OUT
Edgewater Walk
coach homes

said further phases are planned but the timing and product will be dependent on market demand.

Investment value?

Strict zoning laws around Anna Maria Island limit the amount of property that can be rented out for holiday lets, meaning there is a constant shortage of supply in the area. This means condos at the new Marina Walk phase of Harbour Isle, where short-term rentals will be allowed, should be especially attractive to owners who wish

to let their property to holidaymakers.

The shortage of accommodation often means visitors book a year in advance, ie if they like where they stayed this winter, they pre-book for the following winter. This is good news for investors who can feel confident of high occupancy rates."

Meanwhile, looking at the Sarasota/Bradenton area as a whole, the diverse cultural activities on offer complement the beach lifestyle and water based activities there. "They encourage people to stay longer, as there is so much to do," said Pat Tan of

YourGlobalAgents.com and a Coldwell Banker broker. "Monthly rentals tend to be more common here and in the winter months, tenants often rent for three or more months at a time, and at peak rates.

Two-bedroom apartments next to Bradenton Beach on Anna Maria Island start at around £450-£500 a week to rent on Holidaylettings.co.uk rising to £1,000 in peak season, while a six-bedroom house next to Holmes Beach is commanding around £2,500-£3,000 a week depending on the season. ☀



How do you get there?



Harbour Isle is approximately two hours' drive from Orlando Airport, which has direct UK flights. Another option is to fly direct to Tampa Airport, which is just an hour's transfer from the resort. The third option is to get a connecting flight to Sarasota Airport - there are no direct flights from the UK but the transfer to Harbour Isle is just 30 minutes.



What on-site amenities?

As well as a 38-acre man-made lagoon and nature trails, on-site amenities include the newly opened Beach Club, which boasts a step-down swimming pool, spa, beach area, yoga and event lawns, kayak and paddleboard launch, and fitness centre. Inside is a sky bar lounge leading to a large balcony.

Meanwhile, each neighbourhood also has its own recreational centre with pools, lounging cabanas, an outdoor kitchen and dining area, fire pit and kayak launch.

Minto Communities has plans to build a marina, offering direct access for sailing on Anna Maria Sound and the Gulf of Mexico. This will include wet and dry storage, restaurants and ship's store.





"We are hearing a lot of British accents here"

Expat Mike Thrasher and his American wife Natalie split their time between Harbour Isle in Florida and the New Forest, Hampshire.

Mike and Natalie moved into their 'coach home' condo at Harbour Isle around a year ago. Before that, Mike lived on nearby Anna Maria Island, while Natalie was on the mainland. Both used to pass by the resort before independently deciding to look at buying there.

As well as stunning to look at, the location is convenient for Mike's business - he owns and manages rental houses on Anna Maria Island. They also enjoy the convenience of being part

of a low-maintenance gated community. "We have a second home in the New Forest in England and travel back and forth quite a bit," said Mike. "Our Harbour Isle home is turn-key, so we can leave for any period of time without any problems. And we don't have the hassles of upkeep that you have when you have to take care of your own yard and pool."

The Thrashers' home is part of the Edgewater Walk phase. They opted for the two-bedroom, two-bathroom 'Bermuda Grand' model, which is over two floors and includes an observatory and two-car garage. With seven daughters between them,

the spare bedroom should get plenty of use.

New to living in a gated community, the couple are embracing the lifestyle on offer at Harbour Isle. "The walking, cycling, kayaking - it suits us," said Mike. "We use the new Beach Club almost every week and visit the fitness centre twice a week too. And being near Anna Maria, Bradenton and Sarasota is great too."

It seems Mike may not be the only Brit who has discovered the magic of Harbour Isle and the surrounding area. "We met a neighbour from the UK over the weekend," he added. "We're hearing a lot of British accents in the area."



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Anna Maria Island, \$524,000 (£344k)

Located at 10 Palm Harbor Drive, a walk to the beach, on Anna Maria island, it is an updated property with three bedrooms and upstairs bonus room.

insiestakeysarasota.com



Anna Maria Island, \$1,995,000 (£1.3m)

Located at 517 Blue Heron Drive, Bimini Bay in North Anna Maria Island, this is a four-bed, four-bath waterfront home with dock, pool, garage, summer kitchen. insiestakeysarasota.com

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Sarasota, £132,648

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AP1722021



Sarasota, \$5.19m (£3.4m)

Arguably Sarasota's finest location with bay and city views. This is a grand Mediterranean style house with five bedrooms and five baths, boat lifts, infinity pool, private beach access.

platinumrealtyflorida.com



Kissimmee, \$212,400 (£140,555)

This is a brand new four-bedroom, 2.5-bath townhome with 2,178 sq ft of living space. In a gated development, with pool and fitness centre, and a possible 6 per cent yields. feltrimgroup.com



Sarasota, \$749,900 (£497k)

On Golden Gate Point - Sarasota's most sought after location, a multi-family duplex of two units each with two beds, two baths, plus garage. Short-term rentals permitted - or development opportunity. platinumfloridarealty.com



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Champions Gate, \$214,400 (£142k)

Spacious four-bed, three-bath brand new townhome in the popular area of Champions Gate, near Walt Disney World. Fully furnished and managed within a gated resort. feltrimgroup.com

FOR SALE IN *Florida*

Kissimmee, Orlando, \$154,400 (£102,212)

Great leaseback contract on offer on this brand new 98m² two-bed villa in a gated development with pool, fitness centre near Orlando. Offers a 6 per cent rental yield net of costs for three years.

feltrimgroup.com



Sarasota, \$226,000 (£150k)

Brand new coach homes very close to the downtown area and beaches. This gated community has a club house, heated pool and spa, fitness centre, Choice of two beds + office, or three beds + office. YourGlobalAgents.com.



Tampa, \$179,000 (£119k)

In the leafy suburbs of the green belt these are town homes with garage, three beds, two baths. Close to upscale office, medical, education facilities, parks. Great rental investment or holiday home. YourGlobalAgents.com.



Merritt Island, \$375,000 (£249k)

This four bed, three bath pool/spa home with screened patio is perfect for entertaining. Includes guest suite, large eat-in kitchen, spacious open living areas and elevated ceilings throughout. HomeswithSusan@gmail.com.

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6

Greece



Well Greece has survived the bailout crisis and possible Grexit and things looks a lot more stable than a year ago. Life has settled down and as security fears have arisen in other tourist hot spots, Greece has quietly continued to draw sunseekers to its lovely beaches and unspoilt villages. Because the fundamentals that draw many of us to this eastern Mediterranean country have changed little for centuries: the stunning natural scenery, the authentic seaside towns, the hospitable and fiercely proud locals. As we have reported in our magazine features this year, buyer interest has actually risen in recent months with some investors scenting chances to take advantage of keen sellers, but more especially, the lifestyle buyers. Read our feature on the following page about a couple who have bought in Crete, austerity not a deterrent for them.

Interest from buyers does tend to be focused on Crete, for its wide choice of options and affordability, but also Corfu and the Peloponnese (two locations in Argolis are on the up, *see below right*). Although it's possible to buy renovated properties in the former for less than £100,000, the typical budget across the islands is €200,000 to €250,000. There are even charming little stone houses from as little as €40,000 to do up - and some stunning homes for rather more - see the example in Poros in our Hot Properties on page 17. Even if Greece did fall out of the single currency - which seems less likely now than the single currency itself or even the eurozone falling apart! - owners report that they would sell their properties in US dollars, euros or sterling, and the extent and affect of the increase in VAT is yet to be fully clear. ☺

Basics

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Population (2012 est.):	10,816,286
Calling code:	+30
Currency:	Euro (€)
Drives on the:	right



Download your free 'Guide to buying a property in Greece' from aplaceinthesun.com

100
Most searched for locations in **Greece** according to *aplaceinthesun.com*

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Poros

Santorini

Kos

Samos

Skiathos

Rhodes

Cephalonia

Corfu



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Austerity won't stop the sun shining in Crete

Richard Way meets a couple from Sussex who bought a home in Crete during the Grexit crisis

As David and Jane Rusbridge sip sundowners on the terrace of their home in Crete, Athens and its problems must seem as distant as their lives back in the UK. The couple completed on their house in the small town of Spili in April 2015, a time when Greece was struggling to stay in the eurozone and its newly elected government was negotiating with Brussels to avoid a national bankruptcy. Threats of enforced austerity on the Greek nation were also making headlines.

However, for the Rusbridges, who live near Chichester under the South Downs in Sussex, much of Crete's appeal lies in its authentic, rustic lifestyle, one that has changed little over the centuries and appears largely unaffected by the national crisis. "We've been coming here twice a year for 15 years," said Jane, a published author. "And thought it unlikely the economic situation would stop us buying. We've bought the house to enjoy living here whenever we can, not as a financial investment."

"Most Cretan families own land with olive trees and vines, and keep kitchen gardens for vegetables, and many also have apple, pear, walnut or pomegranate trees. Our neighbours, who are in their eighties, keep chickens, rabbits, goats and sheep."

People here collect wild food produce from the mountain. Because this strong traditional connection with the land continues, the situation here is much better than in Athens - or so we've heard."

There was one moment during the purchase process when David took a precautionary measure to protect their money. "Around March before we completed, I had the funds for the property purchase waiting in our Greek bank account," said David, who runs a business near Chichester. "Just in case things did take a turn for the worse, I transferred the euros temporarily to an account I have in Spain, until the day we needed the money in Crete."

Completion safely done, David and Jane now own a traditional stone house set into the hillside, just 100 metres from Spili's pretty main square. Renovated in 2010 and oozing traditional Cretan character, it comes with lots of outdoor living space, including a courtyard area with fruit trees, small hidden garden and terraces, some with views of the village and hills. Typical of the area, the house's living space

and kitchen are on the first floor, with two bedrooms and a bathroom beneath on the ground floor. Interestingly, their internet connection

is "faster than at home in Sussex"!

Off the courtyard, a stone stable has been converted into a one-bedroom annexe, ideal for guests. There is also a workshop and wood storage area. The Rusbridges plan to spend a total of two to three months a year at their Greek home, and expect it to get lots of use from the five children they have between them.

The purchase wasn't entirely planned, as the couple came across the property by chance. "We spotted the house while visiting Crete for a friend's christening," continued David. "After talking about it over a few drinks, we contacted the estate agent, Maggie [Waldon] at Crete Property Consultants, who was very good and arranged a visit for us. We loved the property but thought it was a bit expensive.

"Over the following months we managed to negotiate the price down, settling on €195,000 in November 2014. Meanwhile, we did view seven or eight other similar properties just to compare. We found the buying process relatively straight-forward and employed a Greek lawyer fluent in English who came to the notary's office with us on the day of completion. We also used a local accountant to oversee our tax obligations, which is advisable in Greece."

There was never any doubt about Spili, a small town 25 minutes from Rethymnon in the foothills of Mount Vorizi, being the couple's perfect location. "We've known the town since we've been coming to Crete, passing through it on our way to the unspoilt beaches of the south coast, where we used to stay in places like Akoumia, Triopetra, Agia Paraskevi, Ligres or Agia Fotini. It's not just the scenery - the people there very warm and welcoming." Spili is also known for its natural spring water, which flows year-round out of a fountain in the main square and is said to be the purest water in Crete. The square, with its shady trees and cafes, is a popular place to meet. Another attraction is the area's affordability. "Things are pricier in the towns and more touristy areas on Crete's north coast," said Jane. "However, in Spili and the more remote tavernas on the south coast a main course will cost just €5-€8, although certain types of fish might be more. A meal for two with half a litre of wine will usually cost €15-€25, and this will include a raki with fruit or a home-made dessert

usually on the house. We eat out a lot!"

Surrounded by unspoilt natural scenery and with affordable, locally produced food to feast on, it's little wonder the Rusbridges weren't put off buying in Crete. After all, even austerity won't stop the sun shining and the fruit and vegetables growing there! ☺



Cretan dream home?

€119,000 (£85,000)

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7

Cyprus



Capital City:	Nicosia
Population (2011 est.):	1,117,000
Calling code:	+357
Currency:	Euro (€)
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Download your free 'Guide to buying a property in Cyprus' from aplaceinthesun.com

After a challenging few years, Cyprus has begun putting its house in order to encourage international buyers back to the marketplace - and it has worked. For despite memories of the country's banking crisis, the appeal of Cyprus remains strong, especially amongst British home hunters, and they have been returning to the market for some good deals, mainly around Paphos - the 2017 European City of Culture. Deep-rooted cultural ties of the British with the island remain a big part of the pull - English is widely spoken, the legal system is the same and the comforting familiarity of driving on the same side of the road - coupled with 330 days of sunshine a year at the end of a four-hour flight. It's a small, user-friendly and hospitable island where around 70,000 British ex-pats reside, many of them around the hot spots of Paphos and Larnaca. With the euro still hovering around an eight-year low against sterling, there's been an increase in UK property hunters keen to take "double" advantage of currency rates and low prices. Coastal properties fell around 20-35 per cent down after the global crisis - inland this figure is 40 to 50 per cent in the Paphos region - but they now seem to be stabilising. Market confidence is helped by the feeling that Cyprus is beginning a new chapter after an era muddied by corruption issues. New legislation has been passed enabling banks to seize foreclosed properties and then sell them as assets. Agents report that more properties are being sold with full title deeds as this process has been speeded up. The government has also reduced buying costs by 50 per cent to draw buyers - until 31 December 2016. Plus, any property purchased until that date will not be subject to Capital Gains Tax (levied at 20 per cent). ☺



10

Most searched for locations in **Cyprus** according to aplaceinthesun.com

- Paphos**
- Nicosia**
- Peyia**
- Kapparis**
- Kato Paphos**
- Paralimni**
- Protaras**
- Larnaca**
- Aphrodite Hills (resort)**
- Pissouri**



Places on the up

- Peyia**
- Aphrodite Hills**
- Kato Paphos**
- Kapparis**



66

We wanted sunshine and an easier way of life for our retirement - we chose Cyprus!

''

Lesley Dumayne and Geoff Black moved from Edinburgh in February to Paphos in Cyprus. Geoff, 60, has now retired from his career in the gas industry, and the couple – who both have grown-up children – sought a new home in Cyprus with a budget of £400,000. Here Lesley, 59, tells how their property wishlist was an estate agent's nightmare...



We had always been on holiday to Cyprus and loved it for the weather, friendly people, the laid-back atmosphere and the fact that people

speak English and drive on the left. We wanted sunshine and an easier way of life!

“Our property search began a year ago – online and also by watching lots of TV programmes like *A Place in the Sun*. After a small inheritance we had a budget of £400,000 and we knew getting a mortgage wasn’t really an option [at our age] so we were cash buyers. But our wishlist was very specific! Whilst we wanted three bedrooms, three bathrooms, a pool, lots of outdoor space and a house large enough to take all the furniture of our big house in Scotland, we also didn’t want to be in the middle of nowhere – or in an expat complex.

“But then what made it really hard for our estate agent, Diane Murphy [at cyprius101.com] was that we wanted an outlook with a view of the sea but also to look at the twinkly lights of the towns in the hills by night! We didn’t want to look out onto a pitch-black sea. The final thing was that we didn’t want a house full of the orangey Cypriot wood that

is so common, but then again as we began to realise, you can rip all of that out if you find a good location, but you can’t move a house! We also didn’t want a property reached by lots of steps, that is quite common.

“We liked the Paphos area and after seeing what felt like nearly every house on the island, we found our ideal property in Peyia, near Coral Bay. It is a bungalow with three bedrooms, 2.5 baths, a pool – and wall to wall Cypriot wood! Well that soon came out. But it also had the most amazing tree of 200 lemons in its 250m² of grounds – great for our gin and tonics!

“Priced at €545,000 (then about £440,000) it was over budget and we know we paid over the odds for it, but it was the house we really wanted to we were prepared to stretch. We have since renovated it and also had a lot of guests so that has kept us busy most of the year.

“Cyprus is really trying to get back onto its feet and with Paphos becoming the European City of Culture in 2017 it is sprucing up the roads and infrastructure, and there is a lot of building of new properties too. There are plenty of very happy expats out here – not many Russians in this area – and we’d thoroughly recommend retiring out here.

Must-know for buying property in Cyprus

- Do use a solicitor: choose them carefully, you can check the UK Government website for recommendations.
- Your solicitor should handle deposits – do not give direct to developers or estate agents.
- Get a structural report on the property.
- Must have clear Title Deeds and no outstanding monies or mortgages on the property – make sure your solicitor has copies for you to see before completing.
- Bargain hard, offers can be accepted or declined and renegotiation is the name of the game.
- Property transfer taxes on property are reduced by 50 per cent discount when you buy before 31st December 2016. They are arranged on a sliding scale and after this date they will be: 3 per cent on first €85,430; 5 per cent on the next €85,430 and 8 per cent on the remainder. So for a house costing €200,000 transfer fees would be €9,166 (plus lawyer and document fees).
- Capital Gains Tax has also been waived until 31 December 2016. Buying in joint names reduces purchase costs in Cyprus. You can get mortgages – Hellenic Bank is one source. There are lots of great value properties, no need to rush – have a look at what is available before making a commitment.

Provided by: associateservicescyprus.co.uk

“

What made it really hard for our estate agent was that we wanted an outlook with a view of the sea and to look at the twinkly lights of the towns in the hills by night!

“We do miss the family but not much else.

“One thing we would suggest though was that if you have a fancy car, you sell it before moving to Cyprus. Bringing our car over has been the bane of our life – it has taken 8.5 months to sort out all the paperwork – far more complicated than the whole house purchase or moving our furniture. Buy a car here instead – it will make your new life far easier!”

”

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specific requirements such as sea view, city centre, etc. Turkey offers everything you could wish for in a holiday destination and is also perfect for those looking for a place to retire or settle in a different place.

The historical significance of the area as a bridge between east and west gives a diverse cultural base where people of all backgrounds and origins co exist and this makes Turkey quite unique; no matter where you come from, you can find something for you in Turkey. Many people who come to Turkey return time and again because they struggle to find a more friendly welcome anywhere else. The food, range of activities, historical sites and beautiful natural areas to be enjoyed are a joy to behold.

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8 Turkey



Capital City:	Ankara
Population (2014 est.):	77,695,904
Calling code:	+90
Currency:	Turkish lira (TRY)
Drives on the:	right



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100
Most searched for locations in Turkey according to *aplaceinthesun.com*

Kalkan

Ovacik

Fethiye

Altinkum

Bodrum

Dalyan

Uzumlu

Alanya

Hisaronu

Kusudasi



With a vast and stunning coastline that gets easier to reach each year, southwest Turkey remains one of our favourite places to buy - despite falling a couple of places down our rankings this year. It's difficult for some buyers to divorce what is happening on Turkey's eastern border with Syria with the resorts on the south-west coast so that has caused a dip in interest this year but that doesn't seem to have put off Middle Eastern buyers flocking to Istanbul to invest "flight capital" in this booming city. The Turkish economy is good (the country is projected to beat the 24 EU member states with GDP growth of 3.2 per cent in 2015) and in the Knight Frank Global House Price Index (2015 Q3), Turkey is actually top - in terms of property price growth with prices up 18.9 per cent year on year. (The UK is at number 29, for the record; Spain is at number 42.) This is a result of the above mentioned levels of foreign investment, expanding population but also a slowdown on construction putting an upward pressure on prices. Despite fierce competition in the last few years from "bargain" Spain, Turkey still remains great alternative to the Costas for coastal properties well under the £100k threshold; whilst at the other end of the spectrum it attracts high-end buyers for its affordability when weighed against the Cote d'Azur or Sardinia. The hot spots are Bodrum, Kalkan, Fethiye, Altinkum and Antalya. Over 35,000 Brits own a property in Turkey, along with a good number of Scandinavians, continental Europeans and a growing number of Middle Eastern investors. Each year it gets slightly easier to buy and a more firmly established market for overseas buyers - in fact news has just been released that Turkey is introducing its own "golden visa" scheme to attract investors seeking residency. ☀



Trusting in Turkey

Richard Way meets a couple that have not been put off by problems on Turkey's borders



Waves of excitement rippled through Izmir on Turkey's west coast in November - it emerged that Hollywood golden couple 'Brangelina' have bought a \$2.6-million beachside home there. In fact, Brad and Angelina's purchase was welcomed nationally and came at a good time. The news broke just as Turkey's popular AKP party won back a majority in the general election, the combination of events injecting some needed confidence into the country's property market.

Sandwiched between Europe and the crisis-ridden Middle East, Turkey has lost some of its shine among British property-buyers in 2015. However, while it's hard to ignore the country's border with Syria and pivotal role in the Middle Eastern conflict, those that know Turkey well believe there's nothing to fear purchasing in the west of the country. "People at work did ask if we weren't worried buying in Turkey, given the situation in Syria," said Kevan Paradine, who bought a Turkish property with partner Lynda Catling. "But the distance between the problems in the east and the resorts in the west, like Dalyan where we bought, is huge - it's like comparing two different countries. We've always been aware of the political situation and were very comfortable buying when we did. We've never seen any signs of the problems when we've been out there."

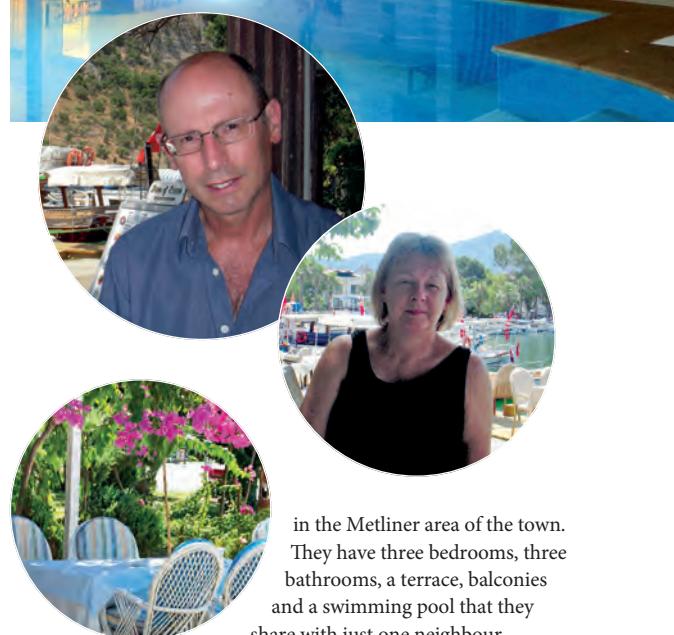
Kevan and Lynda, who live in Cranfield in Bedfordshire, completed on their semi-detached villa on 31st December 2014. They discovered Dalyan four years ago, having enjoyed holidays in different resorts in Turkey for a number of years previously. "Immediately it felt different to other places we'd been to in Turkey," said Kevan. "Dalyan is really a working town that caters for

tourists, with low-rise development and just a few hotels. So its way of life is very Turkish, with an innocent family feel about it, which we like."

Nestled in a river delta, Dalyan is still a busy fishing and farming hub. Much of the surrounding countryside, dotted with cotton fields and fruit groves, is a designated conservation area, meaning there are tight building restrictions in the town, including on the height of property. A 40-minute boat trip downstream, where the Dalyan River meets the sea, is Iztuzu beach, a protected turtle breeding sanctuary also known as Turtle beach. The area has history too - facing Dalyan across the river is the ancient city of Kaunos with its Rock Tombs. Meanwhile, upstream is Lake Koycegiz, with its beaches, as well as thermal springs at Sultaniye and the popular Dalyan mud baths.

Easily won over by the area, by 2014 Kevan and Lynda had decided to buy a second home there and began researching what they could purchase on the internet. "We earmarked around eight properties we liked the look of and last November went out for a week to view them," said Lynda. "One we saw was just right so we made an offer and everything moved very swiftly after that. The estate agent Sunray Property managed the purchase for us and actually made the process enjoyable. Before we flew home they had helped us to pay a deposit, open a Turkish bank account, get our Turkish tax ID and grant power of attorney to a local lawyer, who completed on our behalf the following month."

Kevan and Lynda paid £80,000 in sterling for their property, which came furnished and is located on a quiet road



in the Metliner area of the town. They have three bedrooms, three bathrooms, a terrace, balconies and a swimming pool that they share with just one neighbour.

In the 11 months since buying, the couple have visited their property three times and expect the three adult children they have between them to make use of it too. To reach their villa, Kevan and Lynda usually fly out of Luton to Dalaman, which is around 30 minutes' drive from Dalyan. They've also had success renting out their property to holidaymakers. As well as letting it through Sunray Property, who helps with changeovers, they advertise on holidaylettings.co.uk. It seems not everyone has been put off visiting Turkey. ☺



Dalyan delight (pictured left)

£85,000

Three-bedroom, three-bathroom semi-detached villa in a peaceful spot but close to the centre of Dalyan. Garden, terrace and pool shared with one neighbour.

sunrayproperty.com

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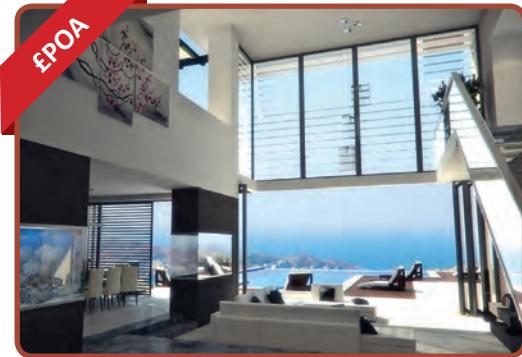


White House Blue Lagoon in Ovacik, Fethiye

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Villa Sandyma overlooks Palmarina Bodrum

Built on a 5,000m² private plot, Villa Sandyma offers contemporary living in one of Bodrum's most desirable locations nestled above the new Palmarina in Yalikavak. The property comprises of a very spacious main house and a separate guest villa with idyllic views over Yalikavak coastline. A home for the more discerning...

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Linda Villa, Ovacik, Fethiye
£109,900

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Population (2013 est.):	446,547
Calling code:	+356
Currency:	Euro (€)
Drives on the:	left

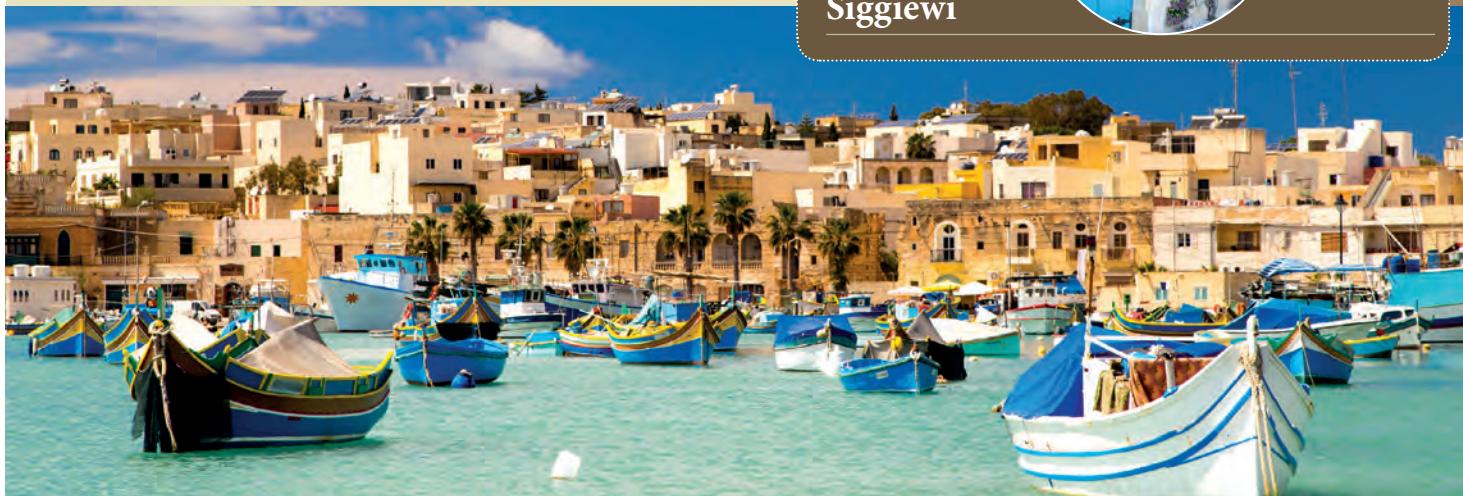


Download your free 'Guide to buying a property in Malta' from aplaceinthesun.com



Malta is a small but surprisingly dynamic and highly populated little island that remains a firm favourite with the British. The Queen and the Duke of Edinburgh are big fans, having just completed the latest royal visit to the island this autumn - where they lived as newlyweds from 1949 to 1951. Handily placed between North Africa, the Middle East and southern Europe, the island has got the climate, is accessed by plenty of year-round flights and is oozing with history but also some world-class amenities such as superb marinas.

With excellent investment fundamentals and a well-established property market, Malta and its sister island Gozo offer top quality new developments as well as traditional "houses of character". For many British buyers looking for retirement in the sun, this small, plucky off-shoot of the British Empire - where English is widely spoken - is a safe, well-run and sophisticated location with year-round services from Ryanair and easyJet amongst others. It has also developed as a business hub - especially for financial services, e-gaming, software development - and film shoots (*see opposite!*). The fact it is so compact and easy to navigate makes it popular with retirees and families alike, but also younger individuals looking to relocate, and its world-class marina makes it popular with yachties. Malta has tempting residence programmes - the Malta Retirement Plan and the Malta Residence Programme, both offering EU nationals the opportunity to take up residence in Malta and enjoy a tax rate of 15 per cent. Property prices are rising higher than in the UK - at 4.8 per cent year on year (Knight Frank) ☺



Most searched for locations in **Malta** according to aplaceinthesun.com

St Paul's Bay

Marsaskala

Mellieha

Qawra

Gharb

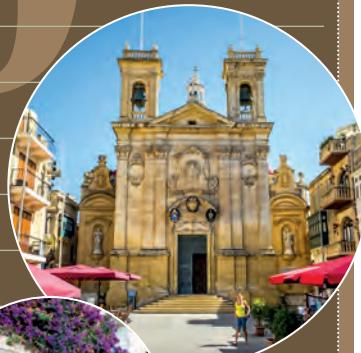
Bugibba

Valletta

Santa Venera

Manikata

Siggiewi





By the sea in Brangelina's Gozo

A year ago Brad Pitt and Angelina Jolie were in Gozo shooting their film *By the Sea*, a trip billed as their “working honeymoon” after their wedding in August. The Jolie-Pitts were pictured in the press both filming – scenes were shot in stunning Mgarr ix-Xini Bay – but also touring the island in a private yacht or vintage convertible during filming breaks - in Xahgra Square and Sannat.

Film reviews panned it when it was released last month, but it was nonetheless a great advert for the beautiful attractions such as the Azure Window and the UNESCO listed Ggantija Temples - and tourism on the island “boomed” this summer according to locals. If you’ve fallen in love with the small island of Gozo on the big screen howabout a holiday home there?

Why (else) is interest high in Gozo?

Apart from the Brangelina effect, people are heading there who had formerly considered Egypt, Tunisia and Turkey, according to agents. “Gozo is a very safe, secure location that offers the great climate and beaches for northern Europeans,” says Frank Salt’s Marie Grech.

But why choose Gozo over Malta?

Whilst it’s definitely more laidback, sleepy even, the landscape is more diverse and the atmosphere of the less-populated villages makes it easier to integrate, say Gozitans (the natives of Gozo).

What is the property market doing?

Stable for the past five years, a surplus of stock has dried up and now there’s a “big shortage” in the highly popular €300,000 to €400,000 price band. For that you can get a two- to five-bed home, depending on location, views and land. Farmhouses and traditional “houses of character” are popular.

Where to buy?

The holiday resorts of Xlendi and Marsalforn offer the best choice of apartments – expect to pay €90,000 to €150,000, or seafront at €300,000 – whilst the larger towns of Xaghra, Qala and Nadur are suit full-time residents. Sannat - and Chawdex (lovely houses) are becoming quite popular too, according to Frank Salt. In the west San Lorenz, Gharb and Ghasri are popular with foreign buyers. ☺

QUICK FACTS: GOZO

- Gozo is 6km west of Malta, with Comino in between
- It is 67m², inhabited by 37,000 Gozitans.
- Its capital is Rabat, also known as Victoria.
- With no airport, it is reached by ferry from Malta.
- The Azure Window (limestone arch) appeared in *Game of Thrones*
- Property closing costs are 4.5-7 per cent.



Qala, €395,000 (£263k)

Semi-detached four-bed villa in Qala, Gozo, with pergola and pool.
franksalt.com.mt



The house that Brangelina could have bought...

This stunning five-bedroom property perched on a hill in Santa Lucija, Gozo, would provide ample space for the Jolie-Pitt family – comes furnished and ready to move into, €6,750,000 (£4.7m)
franksalt.com.mt



Gharb, €850,000 (£597k)

One of the best properties for sale on Gozo now: a four-bed farmhouse in Gharb with sea views.
franksalt.com.mt

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Thailand



Basics

Capital City:	Bangkok
Population (2011 est.):	66,720,153
Calling code:	+66
Currency:	Thai baht
Drives on the:	left



The Far East has long appealed to adventure-seeking Brits heading off on winter sun holidays, but the region is becoming increasingly popular with those looking for a more permanent change of scenery. With many of the fastest growing cities and emerging investment markets now in Asia, Thailand has crept into our Ten Places to Buy Abroad 2016 by squeezing out the Caribbean. Thailand is popular with Asian and European buyers and it's not hard to see why — it has the same kind of weather that sees Australia constantly top the tables when it comes to most desired relocation destinations, but the cost of living is much lower. Thailand also has a very favourable retirement visa scheme in place for British expats. In the "Land of Smiles" it's perhaps not surprising that it is the tourist hotspots that prove most popular with foreigners buying property, with Pattaya, Hua Hin, Koh Samui and Phuket perennial favourites.

Pattaya, just a couple of hours from Bangkok, offers some of the cheapest properties, with condos on offer for as little as £25,000, whilst in Phuket there is a well-developed luxury sector of the market, and even a "Millionaires Mile" in Kamala Beach on the west coast. In Thailand foreigners are not allowed to directly own land, so those wishing to buy the villas popular in areas such as Phuket and Hua Hin have to buy the property but then lease the land in 30-year increments - or to buy through a limited company set up with a Thai national. It's much easier to buy an apartment (usually referred to as a condominium in Thailand) as foreign buyers can own these, so long as no more than 49 per cent of an individual development is owned by foreign buyers. ☺

Most searched for locations in Thailand according to aplaceinthesun.com

Hua Hin

Koh Samui

Phuket

Rawai (Phuket)

Chiang Rai

Ko Pha Ngan

Nai Yang Beach

Chiang Mai

Pattaya

Bangkok



PROPERTIES FOR SALE IN *Thailand*

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Koh Samui, \$2m (£1.32m)

This is a beautiful villa with ocean views in Samujana, on the north-eastern coast of Koh Samui. Offers five bedrooms with infinity pool, private cinema, wine cellar, games room. World class spa on site for owners' use. akinternationalestates.com



Phuket, from £148,000

Luxury condominiums at Twinpalms Residences, MontAzure, located on the beachfront between Millionaire's Mile and the Amanpuri headland. Offers one and two-bed units and penthouses. montazure.com



Koh Samui, £195,000

This is a two-bed, two-bath apartment close to the beach in a premier resort in Koh Samui. Contemporary style, sea views. aplaceinthesun.com Ref AP1453010



Hua Hin, £104,500

Lovely three-bed, two-bath villa on a gated development in the popular seaside town of Hua Hin. Comes with a European fitted kitchen, nice garden and car port. aplaceinthesun.com Ref AP1577981



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Buying off-plan in Spain – safely

**Jonathan Eshkeri of
E&G Solicitors in Spain
(solicitorsinspain.com)
provides an expert guide to
buying a property off-plan.**



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Buying property off-plan is back in Spain again, with developers keen to sell properties before they are built and purchasers equally keen to buy at a lower price, pre-construction. It can benefit both parties well, but of course there is a risk for the buyer that the property will not be built after they have paid upfront, either due to unscrupulous builders, or developers going bust. Laws were introduced to protect purchasers from this, requiring developers to provide a bank guarantee for all payments made by the purchaser for the property. Essentially, the bank guarantees a full refund to the purchaser in the event that the build is not completed.

New rules on bank guarantees

In a move to provide extra protection to purchasers, new rules have been introduced amending the law in relation to bank guarantees: Law 20/2015 (of 14 July 2015) replaces the Law 57/1968 and states that from 1 January 2016 bank guarantees can only be provided for payments once the developer has proved that he has obtained any necessary planning permissions. This means that the purchaser now has extra protection ensuring that all relevant planning permissions have been obtained as well as protecting any financial investment. Banks and insurance companies have until July 2016 to revise existing guarantees to reflect this amendment. Of course, this means that any payment that a purchaser may make to a developer prior to planning permission being granted will not be guaranteed. In addition, the new rules state that the bank guarantee will expire two years after any breach of contract if the buyer does not make a claim against the developer within that period.

Buying off-plan – how it should work

When buying off-plan you will generally follow the process below:

As a potential purchaser you are shown the proposed development, either by being shown around a show home, or shown presentations and architects designs.

You agree a price with the developer and then the developer provides a contract proposal setting out the structure of the deal; the payment schedule; and what rights and obligations both parties have. Make sure you agree with the seller everything that will be included in the build before signing, including things such as air conditioning units, electrical points, appliances etc.

The developer must provide your lawyer with a copy of the proposed bank guarantee and a copy of the planning

permission prior to you signing the agreement. Make sure this is done.

Once you are happy with all of the terms, both sides sign a written agreement and you pay your deposit. Make sure any deposit is covered by the bank guarantee, whether paid on signing of the agreement, or prior to it being signed.

Between payment of deposit and completion of the purchase you will normally be required to make payments as per the payment schedule in the agreement and then, a few weeks before completion, you should be invited to visit the property, or view photos of it in order to provide a snagging list of issues that need rectifying. Make sure all these snags are carried out prior to completion. Your lawyer should include reference to snagging in the written agreement between you and the developer.

At the completion meeting any balance owed by you will be paid and you become the owner of the property! Don't forget that you will need to pay purchase tax shortly after completion and that, as you will be buying a new property, you will have to pay VAT of 10 per cent of the purchase price, plus stamp duty of between 0.5 and 1.5 per cent.

Some expert tips

Finally, here are some tips based on our years of experience in this field:

- » Be certain to engage an independent specialist Spanish property lawyer to advise you in relation to the transaction, before you pay any deposit.
- » A developer will often seek to include a clause in the purchase agreement allowing him the right to mortgage the property. This is often so they can raise funds for the development and, as owner of the property at this point, they have this right. Just make sure the mortgage is cleared by the developer either prior to completion, or simultaneously with completion of the transaction.
- » Another common clause in the agreement is to be able to extend the completion date by a set period - usually three to six months - to provide the developer with flexibility should anything go wrong. Try to negotiate this time down as much as possible to reduce the overall time the project is likely to take to finish.
- » Make certain before you sign the agreement that you know from your lawyer how to enforce the bank guarantee should you need to do so.
- » Make sure that all works are carried out prior to completion - it will become very hard to get them finished once the completion documentation is signed and the monies are paid.
- » And finally, don't pay anything to the developer before you have sought independent legal advice.

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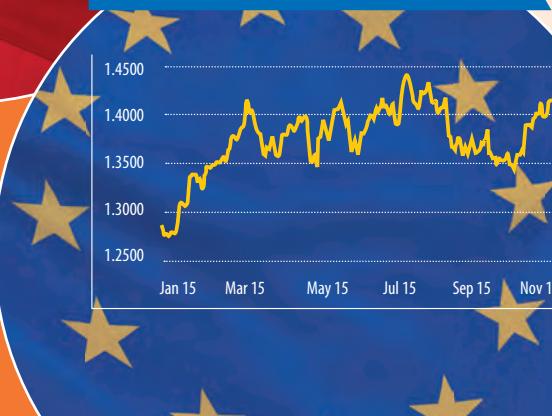


2015: a great year for £/€ – but what will happen in 2016?

FX expert Alastair Archbold of Foremost Currency reflects on a dramatic year in the money markets, and predicts more volatility in the next...



STERLING/EURO EXCHANGE RATE 2015



Sterling/Euro

Sterling/euro rates have risen from €1.27 to an eight-year high of €1.4450, meaning the cost of a €300,000 property overseas has differed in cost by nearly £30,000.

The reason for the volatility is due to the contrasting fortunes of the UK and EU economies. In the UK we've seen a change of government, strong economic recovery, and unemployment falling to the lowest since 2008. At some point the Bank of England will start to raise interest rates from their historic low of 0.5 per cent, which has caused the pound to rise during the first half of the year (a currency generally strengthens on rumours of rising interest rates, due to higher return on offer).

The European economy by contrast is not performing very well. To try and spur growth they have embarked on a Quantitative Easing (QE) programme, whereby they pump more euros into the economy, the effect of which is a weaker currency. They are likely to extend this QE programme further before the end of the year, and cut interest rates into negative territory. The single currency is therefore currently very cheap to buy, at very close to the best levels in a decade; great news for anyone looking to purchase their dream home overseas.

Sterling/US dollar

GBP/USD rates have fallen to around the \$1.50 mark. It's widely predicted they will be the first major western economy to raise interest rates, and the USD has been strengthening as a result. As you can see from the chart left, it's been steadily falling for the last six months.

What could 2016 hold in store?

It's impossible to predict exchange rate movements, which constantly move both up and down; when to fix your rate of exchange is your decision. With a sound knowledge of the options available however, you can make an informed decision on what action to take, and when to take it.

My personal view is that GBP/USD will continue to fall below \$1.50, and GBP/EUR will get to the high €1.40s in 2016, however there will be highs and lows throughout the year. Gambling on rates going up and getting your timing wrong could cost you dearly. A prudent approach would be

to remove your exposure to a currency market volatility, enabling you to budget and ensuring you don't end up with a lower rate than is available now.

ASK THE EXPERTS

GBP/USD rates may well continue falling, due to higher US interest rates and a 'flight to safety' due to global uncertainty caused by conflict, and the Chinese economic slowdown. If buying in the US, or places where the currency is pegged to the dollar (e.g. Caribbean), you can take volatility out of the equation by fixing the exchange rate now for up to two years using a Forward Contract, and only lodge 10 per cent of the total to be converted.

GBP/EUR rates are likely to be very volatile in 2016. If the ECB extend their QE programme, the euro may weaken further, pushing rates above the eight-year high of €1.44. However over the course of 2015 we've seen the rate hit these levels several times before dropping back away, and any weakness in the euro may well already be priced into the market. In 2016 the EU stimulus measures may have the desired effect, which would bring the rate lower again, so there's lots of uncertainty which direction this currency pair may take. In the last year we've seen rates between €1.27 and €1.44. Given we're at the

“

My personal view is that GBP/USD will continue to fall below \$1.50, and GBP/EUR will get to the high €1.40s in 2016.

”

upper end of that range at the moment, anyone looking to buy in the eurozone in the next 12 months could consider a Stop Loss order. This works by setting a lower limit in the market, and if it drops below this your currency is automatically purchased. In this way you can take advantage of any gains in the rate should the market rise, as it may well do, while protecting yourself against a sharp drop in the rate as we've seen several times this year. Whatever your requirements, don't simply hope the rate will be favourable when the time comes to convert your currency.

It's essential to be able to budget effectively when purchasing property overseas and with so many factors affecting exchange rates, it's impossible to foresee which direction things may take. Using a currency broker not only helps you get a better rate than the bank, it also gives you access to tools like Forward Contracts and Stop Loss orders, which can be invaluable in helping you to budget and ensure that your dream of buying property in the sun becomes a reality.

To find out more from Foremost Currency, contact: **Alastair Archbold**,
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**NEVER
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For Sale by

Private Owner

Welcome to our latest selection of properties for sale by private owners giving you the opportunity to speak directly to the seller if something catches your eye. There is something to suit all budgets, from a two bed apartment in Goa for £46k to a five-bed colonial villa near Spain's Lake Vinuela area for €1.75m. Have a good old browse and contact the vendor as detailed in the ads.

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The next bumper private vendor section will be published in issue 125 on sale 3rd March 2016.



Town: Coral Bay Region: Paphos Country: Cyprus

3-bedroom townhouse for sale in Coral Bay Village, Paphos, Cyprus
€200,000

Coral Bay townhouse near Paphos, Cyprus situated on well maintained complex. 3 bedroom, fully fitted kitchen, 2 bathrooms, brick BBQ, balcony overlooking sea, communal pool/poolside cafe. 5 minute walk to Coral Bay beach, 3 minutes walk from the main strip including restaurants, bars & supermarket.



For further information about this property:
Contact: Audrey Chatfield
Email: audreychatfield@hotmail.com
Or view this property online at properties.aplaceinthesun.com/AP1698924

Town: Eptagoneia Region: Limassol Country: Cyprus

4-bedroom villa for sale in Eptagoneia, Limassol, Cyprus
€350,000

Spacious split-level detached house set in foothills of Troodos with title deeds. 28 panel PV system on roof with contract that pays for electricity. Mature gardens with computerised irrigation system using water from own borehole. Double garage plus carport. Air conditioning in every room and oil-fired central heating.



For further information about this property:
Contact: Jennifer Tuson
Email: jennifer.tuson@btinternet.com
Or view this property online at properties.aplaceinthesun.com/AP1698512

Town: Monagrouli Region: Limassol Country: Cyprus

4-bedroom detached villa for sale in Monagrouli, Limassol, Cyprus
€895,000

Luxury modern design villa with panoramic sea & mountain views. Fully loaded with all amenities and high end finishes. Has the wow factor. Five mins to Blue Flag beaches and the best restaurants, beach bars, tavernas in Limassol. Reduced by 50% for quick sale.



For further information about this property:
Contact: Kevin Jones
Email: kjphotov@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1703876

Town: Asgata Region: Limassol Country: Cyprus

3-bedroom villa for sale in Asgata, Limassol, Cyprus
€249,950

A beautiful contemporary designed 184m² villa on a 500m² plot. Three double bedrooms with ensuite bathrooms, landscaped gardens, 8x4m swimming pool and outdoor bar set in a beautiful location. Walking distance to parks, shops, traditional tavernas, 10 min drive to St Raphael Beach and Marina.



For further information about this property:
Contact: Samantha Jones
Email: samantha.jones990@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1703289

Town: Kato Paphos Region: Paphos Country: Cyprus

1-bed apartment in Kato Paphos, Paphos, Cyprus
£49,950

Spacious, fully-furnished, one bedroom apartment in a quiet area of Kato Paphos. Five minutes walk from the beach and on the local bus routes to the airport, Paphos Harbour, Paphos Old Town, Historical Sites and Coral Bay.



For further information about this property:
Contact: Terry McDougall
Email: terry.mcd@btinternet.com
Or view this property online at properties.aplaceinthesun.com/AP1638265

Town: Tsada Region: Paphos Country: Cyprus

2-bed house for sale in Tsada, Paphos, Cyprus
£129,950

This traditional Cyprus house is located in the much sought after village of Tsada, in the foothills of the Troodos mountains, on the Polis road. The beautiful city of Paphos, with all its beaches, hotels, bars and restaurants, is 15 minutes' drive away and it is 20 minutes to Paphos airport.



For further information about this property:
Contact: Yvonne Bradley
Email: yvonne.bradley59@hotmail.com
Or view this property online at properties.aplaceinthesun.com/AP1713403

Town: Saint-Jeannet Region: Alpes-Maritimes Country: France

6-bed house/villa for sale in Saint-Jeannet, Alpes-Maritimes, France
£947,967

Stunning villa with breathtaking sea and mountain views and a swimming pool, which incorporates an independent apartment on the lower floors. The villa is elegant, spacious and filled with light, and was completely refurbished to an extremely high standard by the present owners.



For further information about this property:
Contact: Alexandra Sutcliffe
Email: amisutcliffe@neuf.fr
Or view this property online at properties.aplaceinthesun.com/AP1719766

Town: Frayssinet-le-Gelat Region: Lot Country: France

7-bed country property in Frayssinet-le-Gelat, Lot, France
£488,028

A beautifully converted stone water mill set in three acres of landscaped gardens with a swimming pool, four reception rooms, an office, seven bedrooms and five bath/shower rooms across three buildings: the main house, a pigeonnier typical of the region, and a grange, or former barn.



For further information about this property:
Contact: Alexandra Sutcliffe
Email: amisutcliffe@neuf.fr
Or view this property online at properties.aplaceinthesun.com/AP1718060

PRIVATE OWNERS - FRANCE & ITALY

Town: Céret Region: Pyrénées-Orientales Country: France

4-bed house for sale in Céret, Pyrénées-Orientales, France

£175,268

Traditional style detached house with wooden shutters and pan-tiled roof near Ceret. Easy driving distance from Perpignan and Spanish border, in quiet village of St. Jean Pla-de-Corts. Family house which can also be used as two self-contained apartments. Established garden all around.



For further information about this property:

Contact: Elizabeth Morgan

Email: mebmorgan@hotmail.co.uk

Or view this property online at properties.aplaceinthesun.com/AP1715408

Town: Brantôme Region: Dordogne Country: France

Successful gite business and owners house near Brantome, Dordogne

€870,000 (approx £620,000)

Beautifully renovated large 18th c 4-bedroom stone house with 3 gites (4-bed/3-bed & 2-bed), 2 barns near Brantome, an exceptional part of the beautiful 'Perigord Vert' region of the Dordogne. Situated within its 6 acre gardens with a 6 x 12 metre pool and surrounded by magnificent forests and countryside.



For further information about this property:

Contact: Jill Johnson

Email: jilletilleul@gmail.com

Or view this property online at properties.aplaceinthesun.com/AP1718078

Town: Saint-Jean-d'Angle Region: Charente-Maritime Country: France

Medieval Retreat: 3-bed house in Saint-Jean-d'Angle, France

€250,000

This centrally located medieval home, attached to the village church, is packed full of charm and certainly history. It's a peaceful retreat in great condition with all the modern conveniences of a new home. Easy to maintain and it closes up well during long periods of absence.



For further information about this property:

Contact: Katie Hansen

Email: K8hansen@yahoo.com

Or view this property online at properties.aplaceinthesun.com/AP1708354

Town: Montbray Region: Manche Country: France

7-bed farmhouse in Montbray, Manche, France

£262,601

A rare opportunity to purchase a unique chambre d'hôte consisting of owner's 18th century farmhouse and detached four bedroom b&b/guesthouse. With seven acres of enchanted gardens and three ponds. Visit www.normandy-inn.com for more information.



For further information about this property:

Contact: Kevin Smithson

Email: kevinsmithson@mac.com

Or view this property online at properties.aplaceinthesun.com/AP1625368

Town: Saint-Sulpice-les-Feuilles Region: Haute-Vienne Country: France

5-bed house in Saint-Sulpice-les-Feuilles, Haute-Vienne, France

£190,000

In the French region of Limousin and the department of Haute-Vienne (87) this attractive detached two-story house set in half an acre of grounds is located in a quiet and pleasant hamlet. It is within easy walking distance of the lovely and thriving village of St-Sulpice-Les-Feuilles.



For further information about this property:

Contact: Michael Welham

Email: mike.welham@yahoo.com

Or view this property online at properties.aplaceinthesun.com/AP1640378

Town: Saissac Region: Aude Country: France

4-bed house for sale in Saissac, Aude, France

£136,804

A beautifully restored detached house with garden and panoramic views as far as the Pyrenees, in a friendly village steeped in history with all the amenities and restaurants. This house would make a wonderful holiday home or a permanent residence.



For further information about this property:

Contact: Nicholas Hofford

Email: nickhofford@hotmail.co.uk

Or view this property online at properties.aplaceinthesun.com/AP1717549

Town: Cornillon-Confoux Region: Bouches-du-Rhône Country: France

5-bedroom farmhouse for sale in Bouches-du-Rhône, France

POA

A beautiful 18th c renovated 5-bedroom stone farmhouse, plus an independent studio & workshop, in a medieval hilltop village between Luberon & Alpilles. Set in mature, private gardens with a pool. It has stone fireplaces, beams and tiled floors, and offers Provencal style with modern conveniences.



For further information about this property:

Contact: Pierre Dugue

Email: p.c.dugue@gmail.com

Or view this property online at properties.aplaceinthesun.com/AP1706486

Town: Castelli Region: Teramo Country: Italy

3-bed detached villa in Castelli, Teramo, Italy

£329,140

Villa Mandorla is a 3-bed detached house with breathtaking 360° views and potential to convert to a 6 or 7 bedroom property. It sits in an acre of grounds near a National Park and has a spacious terrace and a Roman style swimming pool surrounded by its own large terrace and garden.



For further information about this property:

Contact: Amanda Turner

Email: dramandaturver@live.com

Or view this property online at properties.aplaceinthesun.com/AP1644826

Town: Chiuppano (Vicenza) Region: Veneto Country: Italy

3-bedroom apartment for sale in Chiuppano, Vicenza, Italy
£99,950

A modern, spacious and decorated to a high standard apartment set in a modern block with lift and private underground parking with additional communal parking outside block, located in the centre of a quiet traditional Italian village only one and a half hour from Venice.



For further information about this property:
Contact: Dania Maddalena
Email: Daniamaddalena@googlemail.com
Or view this property online at properties.aplaceinthesun.com/AP1705127

Town: Vergato, Bologna Region: Emilia-Romagna Country: Italy

La Vecchia Scuola - Beautiful 3 bed stone-built house in Bolognese Apennines
€375,000

Very pretty stone built 3-bedroom house (1856) situated in the perfect and peaceful surroundings of the Bolognese Apennines with stupendous views, but within easy reach of mainline railway station, Bologna International airport and the centre of Bologna.



For further information about this property:
Contact: Jan Huston
Email: janandpeter.huston@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1525051

Town: Alghero Region: Sassari Country: Italy

4-bedroom villa for sale in Alghero, Sassari, Italy
€625,000

Country villa located on outskirts of Alghero, Sardinia, Italy. The villa is situated approximately 4 kilometres from the old town of Alghero, main beaches and marina, and is a 20-minute drive from Alghero Airport. Features include; landscaped gardens, pool, car port and parking, terraces and outdoor kitchen.



For further information about this property:
Contact: Robert Currie
Email: rob.currie@btinternet.com
Or view this property online at properties.aplaceinthesun.com/AP1703375

Town: Tortoreto Region: Teramo, Abruzzo Country: Italy

2-bed apartment in Tortoreto, Teramo, Italy
£110,000

Amazing 2-bed apartment in Tortoreto close to the beach. If you are looking for a place for your holidays, look no further! Lovely town with great services, amazing views and many place to visit. 5 minutes walk to the big sandy beaches from the apartment, perfect for couples or families. Floor space 90m² & balcony.



For further information about this property:
Contact: Stella Marozzi
Email: stellamarozzi@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1714521

Town: Ribeira Brava Region: Madeira Country: Portugal

3-bedroom villa for sale in Ribeira Brava, Madeira, Portugal
€385,000

Magnificent 3-bedroom villa with great sun exposure, tastefully decorated, with quality materials, has large areas, has a 120m² area where you can build a pool and solarium space, parking for 6 cars, barbecue, well equipped kitchen and lovely sea view, it's about 20 minutes from Funchal.



For further information about this property:
Contact: Ann Staunton
Email: annstaunton2003@yahoo.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1705077

Town: Moncao Region: Viana do Castelo Country: Portugal

4-bed house in Moncao, Viana do Castelo, Portugal
£124,006

Property and land for sale in north Portugal near the town of Moncao and the Spanish border. Quality 4-bedroom "dream" Scandinavian lodge style villa newly fully equipped with new furniture etc ready to move in. Will consider full or part exchange with UK property.



For further information about this property:
Contact: Kerry Potter - 07717 454643
Email: nzdreamer2007@yahoo.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1644883

Town: Castro Verde Region: Beja Country: Portugal

Elegant 4-bed period house in Castro Verde, Beja, Portugal
€360,000

Villa Estrela - This large elegant period 4 bed property with 1 bed independent apartment were totally renovated in 2014. Located in the centre of Castro Verde, just 40 minutes from the Algarve and 1 hour from Faro airport. Retaining many old features but with modern facilities: providing luxury and space.



For further information about this property:
Contact: Micheala Tulip-Mills
Email: montedaguinta@yahoo.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1713682

Town: Tondela Region: Viseu Country: Portugal

3-bedroom house for sale near Tondela, Viseu, Portugal
€270,000

Casa Figueiral - fully renovated granite house, 3 bedrooms with ensuite bathrooms, level land and fantastic views from the Caramulo Mountain. Just 10 mins from Tondela. Features include; underfloor heating throughout, double glazed windows and doors, backboiler stove and garage. Energy Certificated rated A+.



For further information about this property:
Contact: William Fitzherbert
Email: williamfitzherbert@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1702278

PRIVATE OWNERS - PORTUGAL & SPAIN

Town: São Bartolomeu de Messines Region: Algarve Country: Portugal

3-bedroom bungalow for sale in São Bartolomeu de Messines, Portugal €225,000

Casa de baixo is currently used as a holiday home by family and friends throughout the year. It is situated at the end of a short country lane amidst a traditional Portuguese setting. The bungalow also has a separate plot of land with planning permission for a 3-bedroom, 3-bathroom 2-storey villa with pool.



For further information about this property:
Contact: Yvonne Harrison
Email: yvonne@yharrison.orangehome.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1705078

Town: Orihuela Region: Alicante Country: Spain

8-bed country property for sale in Orihuela, Alicante, Spain £165,646

Fenced plot of approx 9000m² located in La Murada, includes a country house of 200m² over two floors. Pool. Car parking for four cars. Plot with lemon trees, orange trees, almond and olive trees. Outdoor barbecue and wood-fired oven. Suitable for large family with its eight bedrooms. Only 30-40 mins by car to the beach.



For further information about this property:
Contact: Andres Rodriguez
Email: arcbarna1@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1720682

Town: Alhaurín de la Torre Region: Malaga Country: Spain

4-bedroom detached villa for sale in Alhaurín de la Torre, Malaga, Spain €385,000

Impressive detached villa with 4 bedrooms and 3 bathrooms
• private, tranquil and scenic location
• quick access from Malaga airport
• close to numerous town centres, golf courses and beaches
• private swimming pool
• large attractive 2 acre plot
• development and letting potential



For further information about this property:
Contact: Andrew Oliver
Email: a.oliver544@btinternet.com
Or view this property online at properties.aplaceinthesun.com/AP1705678

Town: Almayate Region: Malaga Country: Spain

Brand new 3-bedroom villa for sale in Almayate, Malaga, Spain £950,000

The villa is constructed with high-quality standards in mind, special safety glass and extra high ceilings with special ceilings in the living area and the main bedroom. Two terraces of 120m² on the back side of the house provide beautiful views of the coast from Malaga to Nerja.



For further information about this property:
Contact: Anita Huisman
Email: anita@wapatranslations.com
Or view this property online at properties.aplaceinthesun.com/AP1703432

Town: Guadix Region: Granada Country: Spain

2-bed Cortijo for sale in Guadix, Granada, Spain £94,664

A beautiful newly restored cortijo with stunning views, large pool, 2 bedrooms, 1 bathroom. Detached property in a private location with land extending to 5,000 sqm. The property is accessed from a gravel drive leading to a gated entrance with parking.



For further information about this property:
Contact: Annette Sharphouse
Email: annette.sharphouse@hotmail.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1722381

Town: Altea, Alicante Region: Valencia Country: Spain

5-bed detached villa in Altea, Alicante, Spain £363,415

Offering exceptional value for money - this modern detached villa has spacious rooms, terraces, and a pool. It comprises a 3-4 bed house & separate self contained 2-bed apartment ideal for letting for additional income or accommodation for your guests. Get more info at www.villarocaalmar.co.uk



For further information about this property:
Contact: Anthony Parker
Email: tonyawp@hotmail.com
Or view this property online at properties.aplaceinthesun.com/AP1626902

Town: Álora Region: Malaga Country: Spain

5-bedroom finca for sale in Álora, Malaga, Spain £363,000

Rural property which includes two annexed houses, located in a plot of 13,000m² of lemon trees, orange trees, mandarines and different fruit trees, and a storeroom for farming tools. It is limited on its lower part with Guadalhorce river. It is located at a 1.5 km distance from the village of Alora.



For further information about this property:
Contact: Carlos Leva
Email: carlos.leva@yahoo.es
Or view this property online at properties.aplaceinthesun.com/AP1705010

Town: Javea Region: Alicante Country: Spain

5-bed house/villa in Javea, Alicante, Spain £804,505

This magnificent luxury villa is located in the prestigious residential area of La Sella enjoying spectacular views over La Sella Golf Resort & Spa, as well as the Montgó mountain range in Denia, Alicante. Near beautiful Denia and Javea beaches.



For further information about this property:
Contact: Carmen Kadge
Email: carmen@rsl.org.uk
Or view this property online at properties.aplaceinthesun.com/AP1643932

Town: Almerimar Region: Almeria Country: Spain

Luxury 3-bedroom apartment for sale in Almerimar, Spain
€160,000

Luxury corner 3rd floor apartment with large terrace overlooking a nature lake. The apartment is situated in a peaceful non-traffic location overlooking Lake Victoria with its protected bird area in Almerimar. The mountains of the Sierra Nevada can also be seen from terrace. Close to beach too.



For further information about this property:
Contact: Claire Castle
Email: gmuso@aol.com
Or view this property online at properties.aplaceinthesun.com/AP1698508

Town: Torrevieja Region: Alicante Country: Spain

3-bedroom house for sale in Torrevieja, Alicante, Spain
£149,000

A delightful semi-detached house in a quiet secured urbanisation on the outskirts of the popular town of Torrevieja, within easy walking distance of shops, bars and restaurants and a short stroll to lovely Mediterranean beaches. The property is ideally suited to permanent living or for holiday use.



For further information about this property:
Contact: Ian Leacy
Email: kerrowmoar@hotmail.com
Or view this property online at properties.aplaceinthesun.com/AP1699892

Town: Benalmadena Region: Malaga Country: Spain

6-bedroom detached villa for sale in Benalmadena, Malaga, Spain
£700,000

Casa Pepita - charming rustic style villa with large mature gardens and pool. 6 bedrooms and 4 bathrooms. This property is around 400m² on a plot of 3000m². It has 2 outbuildings with electricity and plumbing that can easily be converted into studio apartments. Also has a double garage and poolside bar with pool table.



For further information about this property:
Contact: Jayne Deach
Email: jayne.deach@icloud.com
Or view this property online at properties.aplaceinthesun.com/AP1701982

Town: Periana Region: Malaga Country: Spain

4-bedroom townhouse for sale in Periana, Malaga, Spain
£45,000

A uniquely designed 4 bedroom townhouse in the gorgeous village of Periana. The house is on 3 levels with a central stairway leading to a rustic design kitchen, 4 double bedrooms, one with an en suite, lounge with wood burner fire, a main bathroom with a shower, laundry area.



For further information about this property:
Contact: Leigh Oakhill
Email: oakhill0@bigpond.net.au
Or view this property online at properties.aplaceinthesun.com/AP1703426

Town: Alhama de Granada Region: Granada Country: Spain

5-bed house in Alhama de Granada, Granada, Spain
€259,000

A stunningly restored 260 year old, five bedroom house in the charming Andalucian town of Alhama de Granada. Set over four floors, with an additional spectacular roof terrace boasting 360° views over the town; its church, main plaza, castle & the hills of the surrounding countryside.



For further information about this property:
Contact: Leonie Cornelius
Email: looneycornelius@aol.com
Or view this property online at properties.aplaceinthesun.com/AP1636001

Town: Torrevieja Region: Alicante Country: Spain

3-bed house/villa for sale in Torrevieja, Alicante, Spain
£175,549

Stunning array of high quality properties in Costa Blanca (Alicante) located in quiet residential area with views over orange orchards and a salt-water lagoon, and a stone throw away from all amenities in town, including two yacht clubs, golf courses nearby and beautiful beaches.



For further information about this property:
Contact: Maria Perez
Email: maria.perez.carb@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1718628

Town: Algar de Palancia Region: Valencia Country: Spain

6-bedroom villa for sale in Algar de Palancia, Valencia, Spain
£290,000

A substantial and well maintained two storey villa including private guest accommodation, set in 1,000m² of equally well maintained grounds. This superb villa is located in a quiet cul-de-sac in the established and sought after residential area of Urbanización Montes de Palancia. The villa enjoys spectacular views over the Sierra Calderon.



For further information about this property:
Contact: Marie Letmon
Email: marieletmon@hotmail.com
Or view this property online at properties.aplaceinthesun.com/AP1703366

Town: Tárbena Region: Alicante Country: Spain

5-bedroom equestrian property for sale in Tárbena, Alicante, Spain
£420,000

Yeguada Tárbena is an organic leisure farm and a government certified breeding centre for Andalusian P.R.E. thoroughbred horses in Spain. Includes; 8 paddocks, 12 stables, 45,000m² of land, Olive groves and fruit trees, 200 year old farmhouse and guest house with 5 double bedrooms and swimming pool.



For further information about this property:
Contact: Nicholas Mote
Email: Nick.mote@hotmail.com
Or view this property online at properties.aplaceinthesun.com/AP1702308

PRIVATE OWNERS - SPAIN & REST OF THE WORLD

Town: Velez Blanco Region: Almeria Country: Spain

4-bed Finca for sale in Velez Blanco, Almeria, Spain £825,083

Unique modern villa with panoramic mountain views, 35 acres of land, 4-bed, 3 bath, gourmet kitchen, impressive salon with vaulted ceiling, garden, palm trees, large swimming pool, BBQ area, 1-bed guest suite & gym. Nestled below the white-washed village of Velez-Blanco with its impressive castle.



For further information about this property:

Contact: Nuria Bonser

Email: nuria@adivas.es

Or view this property online at

properties.aplaceinthesun.com/AP1717014

Town: Iznájar Region: Cordoba Country: Spain

3-bed Cortijo for sale in Iznájar, Cordoba, Spain £115,700

Beautifully converted Cortijo, with all legal verified titles, which can sleep up to 6 people. Large private pool and terrace. Immaculately restored with all mod cons. Locally sourced furnishings including antiques, enhance the authenticity of this centuries old house, all of which are included.



For further information about this property:

Contact: Rod Thomas

Email: thomas836@btinternet.com

Or view this property online at

properties.aplaceinthesun.com/AP1719184

Town: Vinuela Region: Malaga Country: Spain

5-bedroom villa for sale in Vinuela, Malaga, Spain €1,750,000 (£1,230,000)

Fabulous Spanish colonial villa on the sunny coast of Spain (Costa del Sol) at the Lake of Vinuela for sale direct from the owner, an English designer. Built in 2009 using the finest materials and English quality standard. Villa build: 730m², plot: 5000m² and best climate in Europe.



For further information about this property:

Contact: Saba Gunes

Email: saba@2357.es

Or view this property online at

properties.aplaceinthesun.com/AP1705471

Town: Pedreguer Region: Alicante Country: Spain

5-bed country finca for sale in Pedreguer, near Javea €895,000

Rare opportunity!! Beautifully restored 300 year old finca with established holiday rental business of 2 guest houses in park-like mediterranean gardens. Easy access to all amenities, Denia, Javea, beaches, restaurants and A7 motorway. Secluded and peaceful setting in the orange groves.



For further information about this property:

Contact: Sieglinde Czerwinski

Email: sieglinde2406@gmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1710516

Town: Gualchos Region: Granada Country: Spain

2 Bed House for sale in Gualchos, Granada, Spain €85,000

Village house in Andalucia - situated in an old village in the mountains, 6km from sea and seaside town Castell de Ferro. The house is joined to its neighbours with a walled ground floor patio, 1st floor secluded terrace and large roof terrace with mountain views.



For further information about this property:

Contact: Vivien Preston

Email: valicep18@gmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1701981

Town: Puerto Banus Region: Malaga Country: Spain

4-bedroom villa for sale in Puerto Banus, Malaga, Spain £500,000

Charming detached villa for sale, located between Puerto Banus and Estepona on the 'New Golden Mile'. La Mimosa is part of a small development of only 12 houses, set in tranquil parkland only 5 minutes walk from the beach - and walking distance from restaurants and bars, a bank, a small supermarket.



For further information about this property:

Contact: William Stewart-Ross

Email: william.stewartross@btinternet.com

Or view this property online at

properties.aplaceinthesun.com/AP1705104

Resort: The Crane Region: St Philip Country: Barbados

2-bed apartment in The Crane, St Philip, Barbados £100,000 or ovno

Unit 511 is situated on the ground floor of The Cliff Cot Building and is made up of a 2-bedroom Ocean View Suite with 28ft infinity pool. This is a in-perpetuity ownership accommodation for 6 premium weeks 30 to 35 each year, which means it is real estate and each week has its own deed.



For further information about this property:

Contact: Karen Sanderson

Email: kpsanderson@gmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1626904

Town: Corozal Region: Corozal District Country: Belize

Land plots at Cerros Sands, Corozal, Belize from \$17,770

Cerros Sands - A prestigious, private Caribbean waterfront community on La Playa de Cerros Peninsula in the Corozal district of Belize. Land prices start at \$17,700 with some beachfront parcels priced as low as \$79,000. You will be hard pressed to find anything more affordable or attractive.



For further information about this property:

Contact: Chris Leonard

Email: cerrossands@gmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1703875

Town: Rio de Janeiro Region: South East Country: Brazil

4-bed villa for sale in Rio de Janeiro, Brazil
£285,000

La Mamourzinha - 30 miles from Rio de Janeiro and 65 miles from Buzios, elegant and well-maintained villa located in Maricá (RJ) in the "Região das Lagoas". The house has all modern amenities and is fitted out according to high quality standards. The property is 2 minutes walk from the beach.



For further information about this property:
Contact: Chantal Hainaux
Email: ch332@hainaux.com
Or view this property online at properties.aplaceinthesun.com/AP1715584

Town: Obzor Region: Burgas Country: Bulgaria

2 houses (4-bed & 3-bed) for sale in Obzor, Burgas, Bulgaria
£120,000

A wonderful opportunity to buy 2 houses on one plot in the tranquil part of the village of Banya, 10 minutes away from Irakli - one of the most beautiful ecologically clean beaches of Bulgaria and 20 minutes from Sunny Beach. Banya is situated between Bourgas and Varna airports both being under an hour away.



For further information about this property:
Contact: Judith Seymour
Email: seymoura2002@yahoo.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1705232

Town: Aytos Region: Burgas Country: Bulgaria

3-bedroom bungalow for sale in Aytos, Burgas, Bulgaria
£50,000

A lovely bungalow that has hardly been used due to the owner living abroad. This bungalow was built in 2007 in the quiet village of Vratista, has all the qualities of a tranquil bolt hole and yet it is under an hour away from the coastal City of Bourgas and ten minutes from the town of Aitos.



For further information about this property:
Contact: Judith Seymour
Email: seymoura2002@yahoo.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1705231

Town: Asparuhovo Region: Varna Country: Bulgaria

9-bed Hotel for sale in Asparuhovo, Varna, Bulgaria
£280,000

Lakehouse - Wonderful waterfront property set in pine covered mountains on the banks of lake Tsonovo. A stunning newly built traditional style property, with outstanding lake views and direct access to the water.



For further information about this property:
Contact: Tim Yu
Email: timmyyu@hotmail.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1711403

Region: Ionian islands Country: Corfu/Greece

One of the most exciting building plots in Europe
£215,000

Tranquil, private plot of outstanding natural beauty, breathtaking views. Substantial 5760 sq/m, full planning and construction permits. Backed by serene woodland and dramatic protective rock face. Corfu Town and airport within half-hour drive. Setting for unique house on prestigious north coast.



For further information about this property:
Contact: Peter Taylor
Email: eray38@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1623023

Town: Lovran Region: Primorje-Gorski Kotar Country: Croatia

2-bed apartment in Lovran, Primorje-Gorski Kotar, Croatia
£108,000

This light and sunny top floor apartment is situated within a villa which had been built in a tranquil position at the foot of Ucka mountain. It is minutes drive away from the nearest restaurants, cafes and shops, and beaches of Lovran.



For further information about this property:
Contact: Mr & Mrs Hodgson
Email: luceruc@yahoo.co.uk
Or view this property online at properties.aplaceinthesun.com/AP1698266

Town: Roseau Country: Dominica

5-bed detached villa for sale in Roseau, Dominica
£550,000

Stunning, modern, airy & light Caribbean designed villa with large swimming pool, separate cottage plus separate art studio/office space. All benefitting from panoramic sea views and situated within 1/2 an acre of mature and varied varieties of fruit trees, vegetables and flowers. Family home, business or both.



For further information about this property:
Contact: Fiona Sawers
Email: fsawers@gmail.com
Or view this property online at properties.aplaceinthesun.com/AP1715407

Town: Sosua Region: Puerto Plata Country: Dominican Republic

3-bedroom family home in Sosua, Dominican Republic
£165,000

This attractive family home is well planned with a private pool, manicured lawn, gardens and an enclosed rear garden with covered patio. Conveniently located for the access of the International School, downtown Sosua and the Bay, with beautiful mountain views.



For further information about this property:
Contact: Paul Farenden
Email: paulfarenden@yahoo.com
Or view this property online at properties.aplaceinthesun.com/AP1594059

PRIVATE OWNERS - REST OF THE WORLD

Town: Chorao Island Region: Goa Country: India

Villa Flamingo - 2-bedroom villa on Chorao Island, Goa, India £46,000

Villa Flamingo is on a private resort set in beautifully kept tropical gardens on the delightful island of Chorao in the Mandovi River in Goa. This well-maintained ground floor property is the main asset of a holiday accommodation business for yourself and your friends.



For further information about this property:

Contact: Jenni Oakhill

Email: jenni@insway.net

Or view this property online at

properties.aplaceinthesun.com/AP1701824

Town: Casablanca Region: Grand Casablanca Country: Morocco

3-bedroom apartment for sale in Casablanca, Morocco £175,000

Spacious, light apartment in an upscale area of Central Casablanca - located at the intersection of the prestigious Boulevard d'Anfa and Boulevard Moulay Youssef in the 2000 postal district. This lovely apartment is on the seventh floor of a well-maintained building with a concierge in attendance.



For further information about this property:

Contact: Bernadette Snoussi

Email: 72notredame@gmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1701814

Town: Tauranga Region: Bay Of Plenty Country: New Zealand

5-bedroom country house for sale in Tauranga, Bay Of Plenty, New Zealand £560,000

This spacious 5-bedroom property enjoys a secluded, tranquil position on a 0.33 ha site with sweeping rural views to the lush slopes of Ohauiti Hills, having been luxuriously extended and renovated. There has never been a better time to buy a New Zealand home, for own family use, or for renting.



For further information about this property:

Contact: Craig Dodd

Email: craigdodd@hotmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1703597

Town: Gros Islet Country: St Lucia

10-bed house/villa for sale in Gros Islet, St Lucia £230,000

Guest-house/self-contained apartment in a 2-storey building located within a very peaceful neighbourhood. Close proximity to the main public road leading to Rodney Bay commercial hub, walking distance to nearby restaurants and shops. Proven income generator and a favourite with returning guests.



For further information about this property:

Contact: Tracy Wiggins

Email: wigginstracy@gmail.com

Or view this property online at

properties.aplaceinthesun.com/AP1597408

Town: North Pattaya Region: Pattaya Country: Thailand

2-bed Condo for sale in North Pattaya, Pattaya, Thailand £200,000

This 134 sqm. Ananya beachfront condominium is located in one of the most exclusive areas of Pattaya, Thailand and enjoys perhaps the largest swimming pool in the region and a private beach. This unit is on the 3rd floor with a large balcony terrace that looks down into the pool.



For further information about this property:

Contact: Billy Ryan

Email: billy@elive.net

Or view this property online at

properties.aplaceinthesun.com/AP1715198

Town: Yaniklar Region: Fethiye Country: Turkey

3-bedroom villa for sale in Yaniklar, Fethiye, Turkey £125,000

Situated on Oasis Village, Yaniklar, near Fethiye and comes fully furnished with all appliances and air conditioning. Comprised of 3 large bedrooms, all with en-suite bathrooms and balconies. The living accommodation has a large open plan lounge, kitchen and dining area with patio leading onto garden and private pool.



For further information about this property:

Contact: Lorraine Bamford

Email: oasis12@me.com

Or view this property online at

properties.aplaceinthesun.com/AP1700834

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Steve Mahony - Director - Akbuk Resort

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Charlie King - Managing Director - The Resort Group PLC

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* Prices correct at time of going to press, based on a GBP/EUR exchange rate of 1.38