




OVERSEAS

Haven Report



Almuñécar, Spain:
Exuberant Spanish Charm...

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Haven Report



Almunecar, Spain

Photo by Javier González

Easy, healthy living on the *other* Spanish Costa

By Lucy Culpepper

Looking out over the twinkling Mediterranean from the top of an Arab watchtower, I wonder how this land appeared to the first man crossing from Africa to Europe. I'm standing in Andalusia, the ancient bridge between two continents, contemplating the sea and the hills of Spain's "Costa Tropical."

The Costa Tropical is the little-known, quieter, and more Spanish of the Mediterranean Costas in the province of Andalusia (or Andalucía, in Spanish). It lies to the east of the infamous Costa del Sol and to the west of the desert-like Costa Almeria (Spaghetti Western

country). The Costa Tropical's position between the brilliant blue Mediterranean and the soaring Sierra Nevada Mountains, rising to 10,000 feet just 62 miles inland, creates a sub-tropical climate where bananas, papayas, and mangoes flourish. Attracting visitors for its climate, beaches, and impressive scuba diving, it also makes a great base to explore inland Andalusia and the beautifully preserved white villages of the Alpujarras, Granada's mesmerizing Alhambra Palace, and the Sierra Nevada National Park. Plus, Morocco is easily accessible from here.

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Live and Invest
OVERSEAS

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The Costa Tropical has three main towns: Motril, a typical bustling port town with an impressive 18-hole golf course; Salobreña, a pretty, white-washed village perched on a hill topped by a Moorish fort; and the low-key tourist town of Almuñécar (al-moo-nyEAh-car). Of the three, I chose to feature Almuñécar because it combines the charm of a typical Spanish town with the best of northern European influences and services. The locals are open and friendly, and the expats are happy to be here. And, though I find the climate a little hot, I appreciate the area for its beaches, market, restaurants, local attractions, and fiestas. Almuñécar (population 22,000) has hung on to its Spanish charm, unlike the more well-known Spanish coastal towns, and tends to attract more Spanish than foreign visitors. The town has an incredibly wide range of historical influences including Phoenician, Roman, and Moorish.

“How could you live anywhere else?”

So asks Don Juan Carlos Benavides, Mayor of Almuñécar. And, he has a point...

The heart of the old town is laid out with parallel streets radiating from the top of the hill on which the Phoenicians originally built the city. It sits on an old promontory that jutted out between the Rio Seco and the Rio Verde. Both rivers have silted up so that the promontory is now between two alluvial plains whose shores form the town's two main beaches, Playa Puerta del Mar and Playa San Cristobal. The beaches have tall cliffs and huge rocks,

called *peñones*. The best known is Peñón del Santo, a popular viewing point (*mirador*) with a large cross that's illuminated at night.



A typical, winding street in Almuñécar

As you walk up the tightly-winding streets, you'll come to the Plaza de la Constitución, where you'll find the Town Hall (*Ayuntamiento*), the main church (Iglesia Mayor de la Encarnación), and, farther on, San Miguel Castle and the barrio de San Miguel. The barrio (or quarter) is mainly pedestrianized (the streets are simply too narrow for cars) and is a magical place to wander around, peeping through to small plazas and white-washed homes with window boxes overflowing with flowers.

The main commercial center lies back down near the sea. A large number of banks, offices, and shops occupy the area of Paseo del Altillo, a planning faux pas, as it makes parking here difficult... and impossible in the summer (the supermarkets' home delivery service is a godsend).

Get walking

Spaniards love to stroll at the weekend, holidays, and evenings, and almost every town, coastal or inland will have a

Paseo. Almuñécar's Paseo del Altillo stretches for almost three miles from the district of Velilla in the east to Cotoebro in the west and is suitable for wheelchair access.

To the north of the old town, and south of the N340 (the main freeway running west-east inland of the town) lies a newly-developed area with schools, residential areas, sports facilities, and commercial properties. Toward the eastern end of the town is Los Pinos, an urbanization built 30 years ago that also gives its name to the greater area around it on the pine-covered hill known as Cerro de Velilla.



Placeta de la Rosa

Costa Sub-Tropical?

Almuñécar's climate is actually subtropical (the "Costa Sub-Tropical" doesn't carry the same appeal) and quite distinctive from the neighboring Costas to the east and west. The main reason for its micro-climate is its proximity to the Sierra Nevada Mountains and the rapid rise in elevation from beach to peak. The result is a less extreme climate than many other parts of southern Spain and a protected and extended growing season for all its colorful fruits and flowers.

During winter (October to March), the temperature rarely dips below

50°F to 53°F and usually averages around 64°F. Throughout Spring and Summer (April to September), the average is 77°F, with August midday temperatures occasionally rising to between 86°F and 93°F. However, the sea breezes keep the ambient temperature down, so even the most scorching summer day can be tolerated—especially when you can make for a quiet little beach cove and swim in the clear blue sea.

Most tourist information quotes “320 days of sunshine,” which seems about right but doesn’t mean that it never rains. On average, the region will have 20 days of rain a year. There isn’t a rainy season, and some years there’s no rain at all. However, when it does rain... it’s torrential. You’ll see gardeners and growers run to collect the precious drops of life and children rush to splash about in it. The results of the relatively milder climate are easy to see; the market is full of a wide range of delicious local fruit and vegetables, and the first almond trees blossom before Christmas. While you may be taking a stroll along the beach in January, a trip just 62 miles inland would require a thick winter coat to protect yourself from the cold and possible snow.

A rugged Mediterranean coastline



Playa Cantarrijan

The municipality of Almuñécar has about 12 miles of coast with 26 beaches. Some are straight, white-sand; others are covered with round, warm pebbles. Some beaches along the craggy part of the coastline can only be accessed via steep hillside paths, some are semi-desolate, and one is for naturists only (Playa Cantarrijan). Playa del Muerto can only be accessed by sea—hire a boat from the marina and you could have a private BBQ. Playa del Pozuelo, to the east of the town, is where we headed with our small children; the beach is perfect for paddling, has shade from tall eucalyptus trees, and there are small restaurants for shelter at the hottest time of day.



Almuñécar's pretty marina has 230 berths

To the far east of the town lies a marina (Marina del Este) with 230 serviced berths and a beautiful little cove frequented by scuba divers. Just about all the beaches are serviced and have toilets, showers, changing cabins, and sunshades. Many of the coves have small apartments for rent (e.g. www.playacabria.com). The town’s coastal strip is tamer and has a number of beaches, each with its own character, including one with an Arabic watchtower dating from the Moorish occupation of Andalusia (the year 712).

Delicious delights...

The Costa Tropical draws both Spaniards and non-Spaniards with the delights of its cuisine; a combination of classic Mediterranean, “Tropicana,” and a pinch of Arabic influence. You’ll see tropical produce such as mangoes, pineapple, and custard apples (*chirimoya*)—delicious fruit that tastes like pineapple, banana, and strawberry rolled into one—for sale, at great prices, on roadside stalls.

Many bars in Andalusia still serve free tapas with a drink; the more central or touristy spots charge from 1 euro (US\$1.38). Typical tapas include *choto al ajillo* (young piglet or goat in garlic sauce) and *migas y sardinas* (freshly-cooked sardines with soft-fried breadcrumbs). One of the best ways to experience the local cuisine is to forego dinner for a “Tapas Trail,” washing down the tastiest tapas with the local beer—ask for a *caña* (small beer), a *fino* (dry sherry), or a *vermut* (vermouth). Another typical drink in this region is *tinto de verano* (summer red wine), made with ice, red wine, and sweetened club soda. Good local wines are available from Itrabo, Rubite, and the lower hills of the Alpujarras.

Viva España!

When it comes to show, pomp, and partying, the Spanish must win hands down over any other European nation. With a calendar chock-full of fiestas, Almuñécar is no exception: not a month goes by without at least two events. The main ingredients are always music, fireworks, food, and dancing. As well as the fiestas celebrated all

over Spain (New Year, Three Kings, Carnival, Holy Week...), Almuñécar has a long list of its own, with each barrio, as well as the main town, having a patron saint's day to celebrate.

I have experienced a number of Andalusian fiestas first-hand, and all of them made me appreciate the strength and importance of the local's faith and its importance. Festivals are not put on to attract tourists (though of course they do) and are an intrinsic part of the lives of all generations. If you live in a barrio, you will be expected to take part. Go for it: it's a great way to become part of the community. (Warning: If it sometimes gets too much (as it did for us after three years of fiestas), find solitude in the mountains or France!)



Hand-woven baskets are among the area's fine local crafts

From fiesta to siesta...

A Spanish day is completely different to the daily grind in the U.S., the UK, and even in neighboring France. If you spend time here, you'll need to get used to the famous siesta. Most shops and many offices open by 10 a.m., followed by a mandatory long lunch (from 1 to 3 p.m.), a siesta until 5 p.m. followed by strong coffee and the start of the "second day," running from 5 p.m. until late at night. In the summer, most Spaniards don't eat their evening meal before 10

p.m. and often as late as 2 a.m.

Crime on the Costa

A clipping from a Spanish paper...

"A 30-year-old man from Morón de la Frontera (Seville) has died after getting trapped in a chimney stack whilst trying to break into a holiday chalet in nearby La Mela. The man was known to the police."

The report sums up a lot of Spanish crime: bungling and opportunistic.

Spain, on the whole has a very low crime rate. Of course, there are parts of the Spanish coast (such as the Costa del Sol), that have an awful reputation; Almuñécar's mayor works hard to distance his township from that reputation as it certainly is not representative of the Costa Tropical.

In comparison to other European countries, the Costa Tropical is significantly less violent, with much lower levels of theft. Although there are burglar alarms on many homes, you rarely hear them going off. The police spend most of their time towing illegally parked cars and convicting motorcyclists for not wearing helmets. A friend in Almuñécar says she feels safe walking the two miles home from the center of Almuñécar town at the end of a night out.

In summer, there is an increase in opportunistic petty crime, such as pickpocketing and stealing from unattended holiday lets. These are usually non-residents who come in from farther afield for the rich pickings.

Your social calendar

Some of Almuñécar's fiesta highlights include:

Semana Santa (Easter Week): The highlight of the religious festivals and not to be missed (unless you are in Seville or Granada where it is even grander).

Día de la Cruz (May 3): "Day of the Cross" is a combination of pagan traditions and Catholic faith. Crosses are taken down from the churches and paraded around the town. Each home will bring out its own cross and decorate the area around it with flowers and special ornaments.

Día de la Virgen Carmen (July 16): Patron Saint of Sailors Fiesta de la Virgen de la Antigua, also Almuñécar's Fiesta Major (the "big one"): a week-long fiesta ending with a huge firework display on August 15.

Fiesta de San Miguel (Sept 29): A three-day fiesta in the San Miguel barrio.

Fiesta de la Chirimoya (ends on October 12): This fiesta marks the beginning of the chirimoya harvest; as well as processions and fireworks, there are tastings and chirimoya-based competitions.

Is it all sun, sand, and sangria?

The Costa Tropical and Granada's inland *comarcas* (districts) offer so much more to see and do than simply lolling on the beach.

The coast and the sea

Almuñécar and Herradura (a small village to the east and within Almuñécar's municipality) are well-known in scuba diving circles for some of the best marine and wreck diving in Europe. The proximity of the Atlantic Ocean results in a diverse and unique blend of Atlantic and Mediterranean sea life. The rich naval history of the area has provided many wrecks, including 25 Spanish Navy galleys lost on one terrible night in 1562. The tragedy was felt so deeply in Spain that the famed writer Miguel de Cervantes mentions it in his novel *Don Quixote*. (See "[Almuñécar Contacts](#)" for diving information.)

In recognition of the importance of diving in the area, Almuñécar recently opened an impressive underground aquarium at the Plaza de Kuwait, close to the Town Hall. It showcases some 3,500 species of fish and invertebrates from the region.

To the far east of the town, the Marina Del Este has 227 berths with moorings from 26 to 100 feet. All the berths are equipped with electricity and water, and facilities include petrol/diesel, drinking water, 24-hour security service, land storage, firm crane, travel-lift, trash collection, toilets, and showers. Day cruises can be booked at the Ma-

rina. (See "[Almuñécar Contacts](#)" for more information).

Coastal culture



Photo by Almuñécar Town Council

Almuñécar's San Miguel Castle is a regionally famous focal point of the town. With a turbulent history beginning with the Romans in the 1st century B.C., it wasn't fully developed until the Moorish invasion (about the year 722). After almost 800 years of Arabic rule, at the end of 1489, the Christians conquered Almuñécar, remodeling and renaming the castle after the new Catholic patron saint, San Miguel.

Over the following 300 years, San Miguel acted as a fortress protecting its citizens from invading Berber pirates. During the War of Independence (1808), Almuñécar was occupied by

Napoleon's troops. San Miguel was repeatedly attacked from the sea by British warships, causing irreparable damage. By 1814, when the French departed, the castle had fallen into disuse and, for the next 150 years, served as the town cemetery. In the early 1980s, restoration work began; although not completed, there is enough evidence to make out most of the key stages of the castle's history.



Photo by Almuñécar Town Council

Below the walls of the castle is the botanical and archeological park, "El Majuelo." It's a shady place to sit and relax or wander through and admire more than 180 species of tropical plants and palm trees. The archeology section houses the remains of a Roman fish paste "factory" (see sidebar "Fishy Roman cuisine"). The park is also used as an open-air auditorium for concerts, including the Almuñécar Jazz

Fishy Roman cuisine

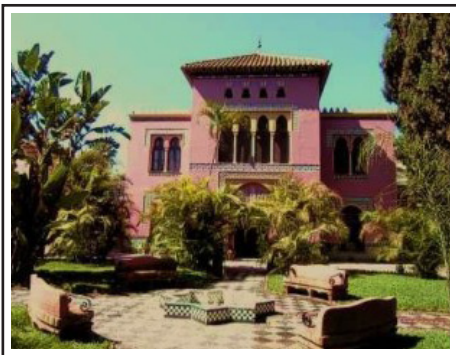
Garum was a fermented fish sauce and an essential flavor in Ancient Roman cooking. The condiment was prepared from the intestines of small fish, which were macerated in salt and cured in the sun for one to three months. The mixture fermented and liquefied in long, thin ceramic pots (the remains of which can be seen at El Majuelo). The liquid garum was ladled off and only affordable to the very wealthy, while the fish remains, called *allec*, were sold to the poor. According to Roman writers, the end product was highly nutritious.

Festival (see below).

The Ornithological Park “Loro-Sexi,” also just below the castle, has a collection of around 200 different species of parrots and other birds. (“Sexi” was the original Phoenician name for Almuñécar. It was later renamed Sexi Firman Julium by the Romans).

Each year, below the castle, in the grounds of El Majuelo, Almuñécar hosts a nine-night International Jazz Festival. The 2009 line-up is not yet confirmed, but previous years have included Terence Blanchard, Roberto Fonseca, Spyro Gyra, and Dianna Reeves. The festival starts at 10.30 p.m. each night.

Almuñécar also has a “Cine Club” (Movie Club) showing independent art-house movies; a regular cinema; a theater; and an active town band. Ex-pats are welcome to take part in all of these activities; the more you get involved, the more you’ll be welcomed.



Najarra Palace

The Tourist Office is located in the Palacete La Najarra (a neo-Moorish building constructed by the owner of the local sugar cane factory at the turn of the mid-19th century). Its staff are helpful with all types of queries.

Mountain history and activities

The Sierra Nevada mountain range is the second-highest in Europe (after the Alps). With over 20 peaks over 9,800 feet, the highest (11,400 feet) is Mulhacen, which, on a clear day, can be seen from Africa. The park has a rich history of occupation, with the Tartessians, Visigoths, Romans, and Moors all leaving their legacy.

In the western sector of the park, just one hour from Almuñécar, is “Sol y Nieve,” Europe’s southernmost ski resort, where you can go downhill skiing, snowboarding, Nordic skiing, dog-sledding, and winter hiking. Ski passes costs from 19.50 (US\$27.25) to 40 euros (US\$55.90) a day, depending on the season and your age www.sierranevadaski.com.

The eastern sector of the mountains is the source of most of the region’s produce, including cereal crops, olives, oranges, lemons, grapes, almonds, walnuts, apples, and cherries. The production centers around the Alpujarras.

Picasso fans must pay a visit to the Picasso Museum in Malaga (one hour from Almuñécar): www.museopicas-somalaga.org.

Granada and the mountains

Just inland from Almuñécar is the Sierra Nevada National Park, a UNESCO Biosphere Reserve (171.829 hectares), created in 1986 to protect its exceptionally-diverse plant, bird, and animal species. Popular activities in the park include bird watching, fauna and flora excursions, painting, and walking.

If you venture into this region, the beautiful and mystic **Alhambra Palace and Generalife Gardens** are must-sees. The mosaics and architecture are breathtaking. Go first thing in the morning to enjoy the peace and tranquility. (More details in [“Almuñécar Contacts”](#))

A 60- to 90-minute drive inland and north east of Almuñécar will take you

to the stunningly beautiful region of the Alpujarras. You’ll be transported back in time to near-perfect postcard views of “Pueblos Blancos” (White Villages). British author Laurie Lee, in his book *As I Walked Out One Midsummer Morning* (set in the 1930s), describes his time spent in the area. In some places, the look and feel has hardly changed since Lee’s visit. (He also “wintered” in Almuñécar, then “a tumbling little village, built on an outcrop of rock in the midst of a pebbly delta, backed by a band saw of mountains and fronted by a grey strip of sand which some hoped would be an attraction for tourists...”)



The white villages of Alpujarras

Know your olives

Spend any time in Spain and you'll become an olive oil snob. No more mass-produced bottles from supermarket shelves. You'll learn to appreciate the different olives, their uses and aromas. My children still ask for *pan con tomate* (bread spread with olive oil, garlic, and fresh tomato pulp) as a snack, such is their addiction to olive oil. To bring you up to speed, it's worth taking a half-day tour of an olive farm (www.oliveoiltour.com).

Many villages impress, but Pampaneira at 3,200 feet (population: 300) is one of my favorites. The whitewashed homes cluster around a pretty little square where you can sit in the courtyard of a small restaurant watching the world go by. Yes, there are the ubiquitous tourist shops, but they also sell some unusual crafts, including handwoven rugs. Farther up into the mountains, you'll come to Trevez at 4,700 feet, said to be the highest inhabited village in Spain. Ham-lovers may be familiar with the name: the town is famed for its production of Jamón Serrano, cured mountain ham. The altitude and dry air create perfect ham-making conditions. Rather than rushing back to the coast, I'd recommend staying at a small hotel in nearby Capileira (www.rusticblue.com/za115.htm).

Still inland, and only 50 minutes north of Almuñécar, is the pretty, shaded town of Lanjaron—a spa town, of the straight-laced variety, also known the world over for its bottled water. Indulge in all sorts of therapies in this quaintly Spanish mountain town with its impressive Moorish castle, believed to have been the castle of a Moorish leader who threw himself off the parapets rather than surrender to the invading Catholic king.

If you enjoy watching Flamenco, head

for Granada where the local *Gitanos* (gypsies) perform in the Caves of Sacramonte next to the Alhambra Palace (www.sacromontegrana.com/ingles.html). Most guidebooks warn against visiting the touristy shows or *tablaos* on the grounds that they're not "genuine." If they're superb, which many are, does genuine really matter? These days, you'd be hard-pressed to bump into an impromptu, genuine show on the street.

The language question

Although Almuñécar receives a large number of tourists during the summer vacation time (mid-July to August), it is principally a town with year-round residents who—unlike the major towns of the other Costas—speak Spanish. You can get by in English; there are enough English speaking professionals to help set you up when you first arrive, and in case of an emergency, but life probably wouldn't be as rewarding or enriching.

If you need to learn, or improve, your Spanish, you'll find several schools between Almuñécar and Herradura. The Andalusian accent takes a while to get used to (they swallow the "s" at the end of a word), so attending a school in the region will help enormously. I chose



this one for its clarity:

www.tclanguages.com.

For a funny take on Spanish vocabulary and the Spanish way of doing things, go to www.inthegarlic.com.

A healthy nation

Spain has a centralized (national) health care system; patients have no choice of provider, and there is almost no cost sharing. This often means long waiting times for major procedures. Despite this, Spain ranks #7 on the WHO health care rankings, and the Spanish are the second-most satisfied with the quality of their health care system in Europe (behind France).

Spaniards are among the world's healthiest people and have an average life expectancy of 80 for women and 74 for men, the highest in the EU. The incidence of heart disease in Spain is among the lowest in the world, a statistic attributed to the Spanish Mediterranean diet.

To avail of the National Health Service, you must have a social security number. To qualify for one, you generally need to either work for a company or become self employed. However, if your country of origin also has centralized health care (as in the UK and Canada), then you may be able to get it to pay Spain for your cover.

Make the system work for you

The unacceptably long waiting times have spawned a two-tiered system, with 12% of the population purchas-

ing private insurance, or paying out of pocket for specialist care and combining the two systems to achieve the best result. I can personally vouch for efficacy of this setup...

Feeling unwell back in 2004, I went to my general practitioner at the local clinic (with a social security number, I could use the free national health care), who made a diagnosis, then requested an appointment with a specialist within the national system. The wait time was four months. No good...

So I went online, found a specialist in Barcelona, and visited her the following week. The specialist wrote out a request for a huge number of blood tests, which I duly took back to my “free” doctor, who ordered them all without question. When the results arrived, I collected them from the “free” doctor, took them back to the specialist in Barcelona, who finally recommended a course of action. She wrote out a bunch of prescriptions, which I took back to the clinic, so that they could be ordered via the national system. A lot of to-ing and fro-ing, but it was worth the instant specialist care.

Affordable, over-the-counter meds

Medicines that are prescription-only in the U.S. are often available over the counter in Spanish pharmacies, including asthma inhalers, antibiotics, and painkillers strong enough to knock out a horse.

I tried the latter when I cut the end off my finger. It cost 10 euros/US\$13.98 for a box of 30, 1,000g Ibuprofen tablets... and they did the trick!

Many pharmacists, particularly in tourist/cosmopolitan towns, will speak English and are willing to recommend certain medication.

Most hospitals are modern, well-equipped, and have private rooms. Doctors and pediatricians are excellent, but not always English-speakers. However, in Almuñécar there are several English-speaking physicians (see “[Almuñécar Contacts](#)”). In some tourist towns, a voluntary translation service is available for doctor’s appointments.

Nurses in Spain’s national system are well-trained and efficient, but they do not carry out tasks related to personal care and feeding. Generally speaking, the patient’s family takes over, which is why hospitals allow one companion to be with the patient 24 hours a day. This would not be the case in a private clinic.

The region’s main hospital is in Motril, a straightforward 20-minute drive along the freeway.

Private health insurance

Probably the most widely used health care company by expats living in Spain is Sanitas (part of BUPA): www.sanitas.es/sanitas/insurance.

A sample online quote for a couple, both aged 60 years, living in Almuñécar on Sanitas’ “Classic plan” was 132 euros/US\$185.10 per month. Your location in Spain greatly affects the cost of insurance. I tried putting in my old zip code near Barcelona and the cost doubled! Yet another indicator that

Andalucía, as opposed to Catalonia (Barcelona), has a far lower cost of living.

LIVING COSTS ON THE COSTA TROPICAL

Grocery shopping

You’ll find several supermarkets, mini-markets, and a colorful municipal market in Almuñécar. Most Spanish supermarkets, small and large, offer *servicio a domicilio*, meaning they will deliver to your home for a set price. Mercadona (see “[The Costa de Living](#)” for a sample shopping cart) charges 7 euros/US\$9.80, the mini-market Al-Andaluz, on Paseo de Cotobro, run by Enrique García y Maria Del Carmen López, varies its charge depending on the amount of shopping you have. This service is helpful during the busy times of year when you may not want to drive to the shops.

In larger Spanish supermarkets, you won’t be offered any help packing your shopping bags, or the choice of plastic or paper. And, if you pay before you’ve finished packing your bags, you may find the next person’s shopping starts coming at you along the conveyor belt. My personal tip: Keep smiling *and* packing until *you* are ready to pay!

For fresh local produce, head to the municipal market (every Friday). It has the distinct feel of a Latin American market; tropical fruits are piled high, the vendors often call out their best deals, and samples of chirimoya, nispero, avocado, pineapple, and mango are

usually on offer. You won't find "mega" stores in Almuñécar, which means you have to hunt around a little to get what you need or else drive to Malaga or Granada.

And, of course, eat out as often as you like! It's very inexpensive, yet high quality. See "[Costa de Living](#)" for my dining recommendations.

FOR RENT AND FOR SALE

From coastal apartments...to brand new developments...to ancient village houses tucked away in the hills and valleys, just minutes from the conveniences of town... Almuñécar and its surroundings hold many options for the would-be buyer or tenant. The Spanish property purchasing process, though different, is no more complicated than any other country. ([Full details of what's involved here.](#))

There aren't any restrictions on foreigners buying Spanish property, but you should consult a lawyer or accountant to decide whether it is best to buy as an individual or company and to help you understand the different tax consequences.

I spoke with a number of realtors in the

area, selling to both the Spanish and expat market; all reported that sales are flat and that those that are being made are mainly to Spanish nationals. Hardly surprising given that Britons, who traditionally formed Spain's biggest expat market, now face a poor pound-to-euro exchange rate. Plus, the current state of the Spanish economy makes it difficult, to near impossible, to get a mortgage with a Spanish bank. However, cash buyers are, in some cases, able to buy properties 30% to 40% below the listed price. For buyers willing to speculate, some good



deals exist in the off-plan sector, where properties, on the verge of completion, had buyers put down 20%, only to default when the balance was due.

The following properties are listed with Tropicana Properties (see "[Almuñécar Contacts](#)").

If you have the time and inclination, there are several *cortijos* in the area, in need of complete or part renovation, selling from about 45,000 euros/US\$63,038. A *cortijo* is a countryside property, anything from the size of a shepherd's house to a large family home. Many *cortijos* have large tracts of land (then referred to as a *finca*) and, in this area, will often have a large number of fruit trees. Be cautious: Only buy

with the help of an experienced realtor; be sure to get a copy of the original deeds; and make sure there is, or definitely could be, electricity, water, and planning permission. (See "Dreams are NOT made of this" sidebar).

A great way to see the potential of a *cortijo* is to stay in one that has been renovated into a holiday rental or B&B. One example is: www.cazaron.com. El Carazon was once two *cortijos*, now renovated and joined to form a gorgeous Andalusian farmhouse, with parts of the house dating back to Roman times. The property is for sale (480,000 euros/US\$672,976) until the end of the summer. If not sold, the owners will turn it over to the rental market at 850 euros/US\$1,191 per month for both properties.

If you'd like to be in the countryside (maybe in one of the "White Villages" like Otivar), but don't want to spend time or money renovating, there are other options. A renovated four-bedroom house in the heart of Otivar village, with fully-fitted kitchen, large terrace with valley and mountain views; original fireplace; fully furnished; and with Sat TV system is asking 139,000 euros/US\$194,712.

If you'd prefer to purchase a coastal property, either for a personal bolt-hole with easy access, or as an invest-

What about scammers?

Horror stories have recently emerged in the British press about British buyers on the Spanish Costas, who were duped into purchasing properties that didn't have deeds, planning permission, water or electricity. In the media, such "victims" make good stories. That's not to say it can't happen...but I suspect those people didn't do their research or find reliable, experienced help. More likely they conducted business through unscrupulous one-off "agents," who don't follow rules. Don't let this happen to you. Be sure to work with reputable agents and lawyers.

ment, better to stay closer to town and focus on the historic castle district of San Miguel. A two-bed, fully furnished, pretty corner townhouse in excellent condition is on the market for 157,500 euros/US\$220,627. It has been recently renovated, with a shower room, fitted kitchen, store area, living room, and spacious roof terrace.



This pretty two-bed townhouse for US\$220,627?

Or, if you want to be slightly set apart from the coastal scene, in an established residential area with more private space and room for visitors, yet still within walking distance of the beaches, the area called Los Pinos would be a good place to start your search. Here you'll find a fabulous, newly-built urbanization of 56 properties with communal facilities including swimming pool with terrace, tennis court, and gardens. A two-bed duplex, with stunning views out over the bay and stylish finishes, is 210,000 euros/



View of the bay from the duplex in Los Pinos

Dreams are not always made of this...

An interview with Almuñécar expat H Savage, who was persuaded by a local realtor NOT to buy her dream home.

How long did it take you to find your dream location?

I had been considering the purchase of an overseas property for at least two years prior to my purchase in Spain. I had subscribed to magazines, avidly read property brochures, and had considered many options in Europe and farther afield.

Why did you want to move from the UK?

I had two principal reasons for my search: to acquire a home in a less expensive environment, as life in the UK had become unaffordable; and to provide a holiday home/second source of income until I could leave full-time work.

Why did you choose Spain and the Costa Tropical?

Though tempted by a number of overseas investments, I was nervous about pursuing them as many seemed very speculative. Several visits to friends on the Costa Tropical and in Murcia made me rethink my historic aversion to Spain: a perception created over many years by its party image. It met several key criteria: accessibility, culture, a language I could manage to learn, lower cost of living, and, most importantly, a lifestyle, people, and set of values that I'm comfortable with.

The Costa Tropical became my primary target for its wonderful climate and vegetation, the Mediterranean Sea, and the culture of Granada and the mountains, where I could indulge my addiction to skiing.

Which type of property did you have in mind when you first started looking?

My local friends lived in a *cortijo* (Spanish farmhouse) and ran a fruit farm, and I was impressed with their quality of life. As a lover of old buildings, I decided to look for a similar but smaller property.

I identified a number of seemingly marvelous properties on the Internet that appeared to perfectly match my criteria. Having made several viewing trips, it soon became apparent that all was not as it seemed. Misrepresentation was rife in terms of location, condition, and, most importantly, planning. Many were so remote that even GPS couldn't help to find them. What had begun as an exciting new dimension to life became hideously stressful, and I was about to give up.

So you were back to square one... What next?

I met Martin at Tropicana Properties. I was initially a little irritated that he wouldn't take me to see any properties until we had had a full discussion of my requirements in the office. After all, I knew what I wanted...didn't I?

US\$294,420. Los Pinos is also the location of the International (British) School of Almuñécar.

Tropicana Properties has a beautifully-decorated two-bedroom, bungalow-style apartment in an upscale development above the town of Almuñécar, on the Citasol hill, with tropical gardens, waterfalls, and two community swimming pools. It's a five-minute drive from the town center and beaches. There's a large living-dining area, a fully-fitted kitchen, two bedrooms (one with fitted wardrobe), and one bathroom, an attractive garden-terrace with superb sea, mountain, and town views, and two secure underground parking spots. Asking price: 198,000 euros/US\$227,596.

To the east of the town is the pretty Marina Del Este, where there's a small prestige complex of apartments, two minutes' walk from the marina, beach, small restaurants, and a few shops. A fully-furnished studio apartment with a large living area, bedroom, a shower room, and a modern fully-fitted kitchen is 126,000 euros/US\$176,647. This is a great location for all-year or holiday lettings.

What about rentals?

Renting property is fairly straightforward in Spain. Long-term rental leases generally run for 11 months and require, by law, a one-month security deposit, though some owners ask for two months upfront. You'll also pay an agency fee equal to the value of one month's rent. And, you may be asked for a bank reference.

Prices range from about 350 euros

Having talked about my lifestyle and requirements, he advised that a *finca* (farm) or *cortijo* was absolutely out of the question. Who would manage the land, the fruits, the farm, in my absence? Who would fill the water tank, check the irrigation system for leaks, and clean the pool? Who would manage the property for holiday lets? At that point, my head swelled.

Having established your new criteria, did it make you think twice about Almuñécar?

No. Martin took me to view a new property that I instantly fell for. It's in a quiet, established area, meeting my need for traditional elements. It needs little maintenance and is very secure, so can be left for extended periods without worry, and it has a magnificent sea view!

A bijou townhouse like this can be rented for US\$490 per month

(US\$490) per month for a one-bedroom, modern apartment or typical town house to 490 euros (US\$687) per month for a two-bed town house in a new development high up in the hills overlooking Almuñécar. This new development has tropical gardens, cascades, and attractive communal swimming pools. There are also a number of rentals in Los Pinos, the established urbanization mentioned earlier; one in particular caught my eye (550 euros/US\$771 per month). It's a two-bedroom bungalow-style apartment with a fantastic all-year communal swimming pool. All of these rentals are furnished. Typical Spanish furnishings can be a little kitsch. When I rent a house or apartment, I carefully pack up all the "extras" and leave them untouched until the day of departure. If you rent an unfurnished property in Spain, be prepared for completely unfurnished: no light fittings, just wires; sometimes no oven or stove; no bathroom fittings...nada!



Residency In Spain



ABOUT THE AUTHOR

Writer Lucy Culpepper has traveled to, written about, and worked in some 30 countries worldwide. A native of Wales, she has lived all over the UK, in southern California and Spain, and has spent extended time in France, Panama, and Costa Rica. She is currently exploring Central America with her family, trying to decide on the best place to settle.

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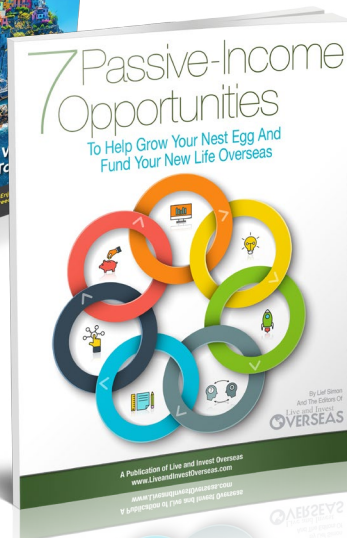
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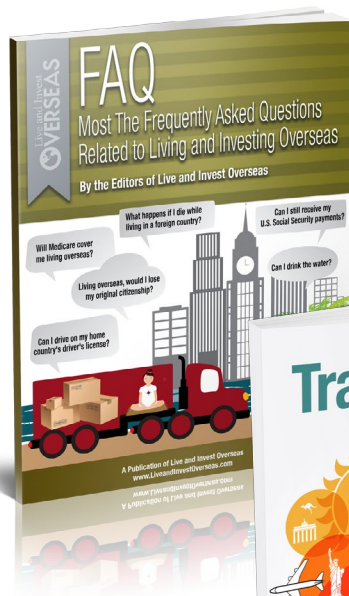


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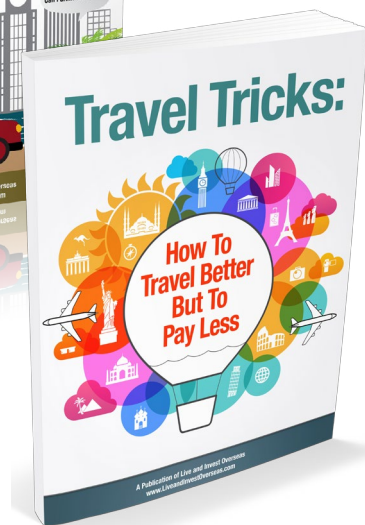


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