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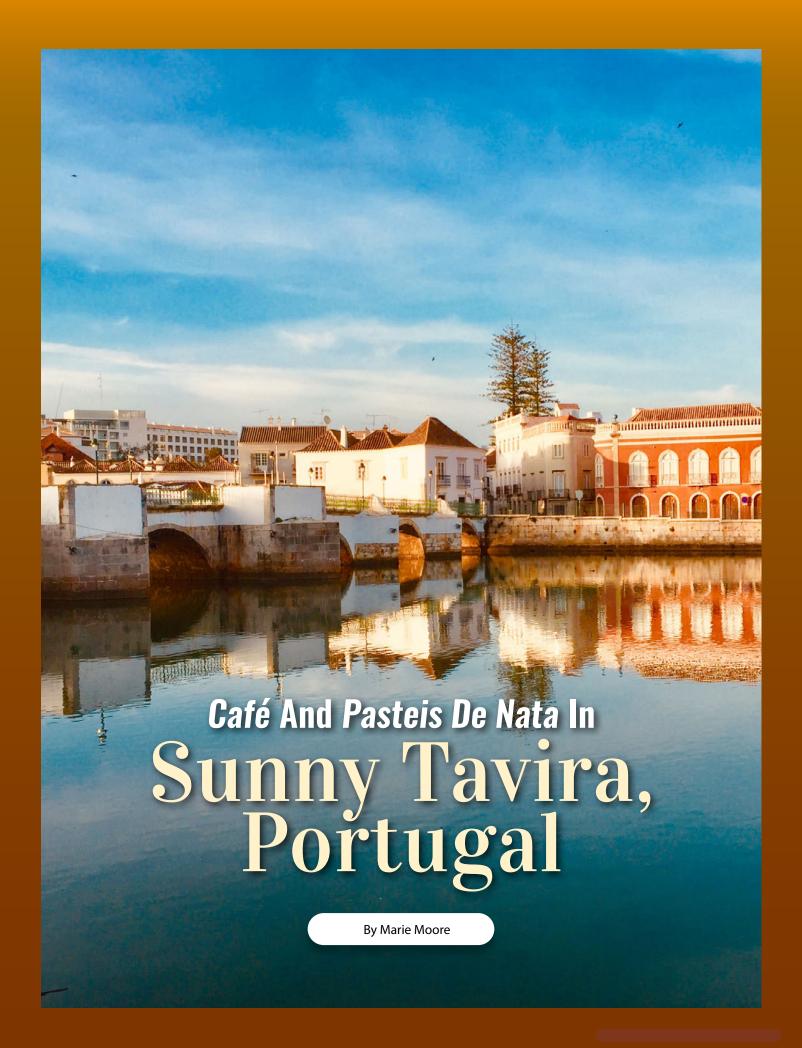
THE WORLD'S #1 PLACE TO LIVE OVERSEAS

Our Live and Invest in Portugal Manual—along with some other goodies—will help you determine whether or not Portugal and any of its regions within could be right for you.

If it is, then you're well on your way...



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My adopted hometown is Tavira, Portugal, a place where the *café* lifestyle thrives... I start most days here with café (mini but potent espresso) and pasteis de nata tart—a creamy, vanilla custard pastry topped with icing sugar or cinnamon. The combination is a national treasure that costs just 1 euro and symbolizes life in Tavira: inexpensive, uncomplicated, sweet, and traditional.



Café living (Credit: Alan Moore)

Tavira is in the eastern Algarve, about halfway between Faro, the region's administrative capital, and Ayamonte, a town in southwestern Spain. It's bordered to the south by the blue-green waters of the Atlantic Ocean, where row upon row of striped umbrellas and colorful cabanas dot the sandy shores of Tavira Island.

The beaches in this part of the Algarve are unique... They remain undeveloped by mass tourism because of their proximity to Parque Natural da Ria Formosa, a sprawling protected zone of environmental importance. Not accessible on foot or by car, you reach Tavira's best beaches with a 20-minute ferry ride from the center of town.



At the beach in Tavira (Credit: Alan Moore)

This degree of separation means that Tavira's beaches remain unspoiled. There are no elite, five-star resorts or yacht-filled marinas like you find in the morepopular tourist destinations of the Western Algarve, nor are there throngs of visitors jousting over the last beach chair or parking spot. What you have instead is simply sand and waves and the opportunity to walk along the beach uninterrupted for miles...



Anchors at Praia do Barril (Credit: Alan Moore)

In fact, you can walk all the way over to the next town, Santa Luzia, and its Praia do Barril, where you find a striking reminder of the region's former economic mainstay. A cemetery of rusty anchors represents the tuna industry that once bolstered this area's economy. Nowadays, tourists are the catch of the day, though cork, sea salt, oranges, and olive sales also bring in significant income.

Looking for a different view? Tavira is well-connected to the rest of the Algarve, and as a whole, this region boasts about 155 kms (71 miles) of coastline. There are plenty of other oceanside choices, including nearby Praia Verde, Cacela Velha's Fabrica Beach,

Praia da Terra Estreita, Manta Rota, Monte Gordo, and fabulous Fuzeta... These Atlantic waters are cooler than those of the Mediterranean, it's true... but the sun makes up for it in Tavira, shining more often than not with over 300 sunny days per year. Plus, on the few non-sunny days, Tavira offers plenty of diversions aside from its beautiful beaches...



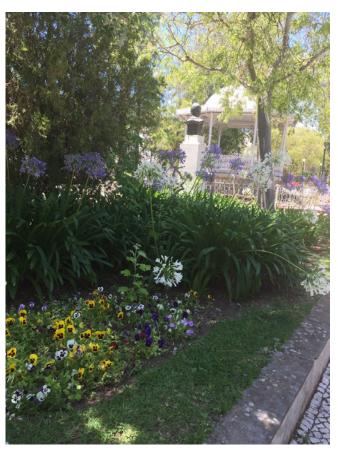
Ria Formosa Reflection (Credit: Alan Moore)

Parque Natural da Ria Formosa is a nature-lover's dream come true. This 18,000-hectare natural area is made up of lagoons and sandbanks, canals and islands. It supports astounding biodiversity, from the biggest population of seahorses in the world to the 20,000-plus migratory birds that make a stop here on their way between Africa and Europe—truly a birdwatcher's paradise.

Cormorants, flamingos, king fishers, storks, and dozens of marsh-nesting species line up in your binoculars as thousands of miniature crab dart into shallow holes as ominous shadows approach...
Ria Formosa is one of the most important wetlands in the world and one of the 7 Natural Wonders of Portugal.

In town, I love to look at the four-sided, double-sloped rooftops, tiled walls, Moorish-accented architecture, and impeccably groomed municipal gardens near Bishop's Square and the Fontaine aux Tortues, just past the grand Republica Square...

Tavira unfolds along both sides of the River Gilão, the graceful, slow-moving waterway that has long been Tavira's defining feature. The riverfront is an attraction in and of itself, endowed with promenades and swaying palms, open-air cafés, and restaurants serving the day's catch.



Riverside Bandshell (Credit: Alan Moore)

Few pleasures surpass a double scoop of gelato, kissed by the afternoon sun as you sit on your favorite wooden bench overlooking the promenade. Flanked by Renaissance architecture and connected by an old Roman bridge, the riverfront casts an air about Tavira that can only be described as romantic. Steps away, the marble seated amphitheater and Memorial Fountain embellish the town center...

Who could resist this corner of traditional Algarvean charm?

Luckily for us residents, many people do. Tourists favor the high-end notoriety of the Western Algarve, with its Michelin-star restaurants and internationally renowned golf and country clubs, over Tavira's no frills appeal. These flashier offerings are found only an hour or two away by car, train, or bus, but they're far enough away from Tavira that it doesn't get such overwhelming tourism numbers.

Tavira Video Resource



Go here to view my Tavira video resource.

Though it, too, has its share of golf courses and mouth-watering culinary delights, Tavira offers unique attractions: fishing, birdwatching, and dolphin-seeking excursions, olive grove and salt pan tours, the Pego do Inferno waterfall, more than 30 churches, cultural centers and museums, Fado dinner shows, open air concerts, Mediterranean diet and wine fairs, archeological sites, a castle ruin garden, water sports, and firework displays...

All this and more is available in welcoming Tavira.

A Little History Never Hurts

Portugal's borders (including 1,795 kms or 1,115 miles of coastline), date back to 1139 BC, which makes it the oldest country in the Old World. Tavira's origins can be traced all the way back to the Bronze Age. The Phoenicians settled here first, in the eighth century BC...

The next significant occupation occurred in the eighth century AD (722) when the Moors arrived. They stuck around for more than 500 years, shaping Tavira in ways that have not been erased by time. Traces of Moorish influence are evident in Tavira's architecture and culture today...

The Christians dispensed of the Moors on the Iberian Peninsula in the 13th century (1492) when King Ferdinand and Queen Isabella of Spain collaborated with international forces and overtook the last Moorish settlement in Granada, Spain. Tavira has maintained links to its Moorish past... Today, its twin city is Kenitra, a city in Morocco.



Tavira's 500-year anniversary banner (Credit: Alan Moore)

Last year was Tavira's 500th birthday, meaning it was officially formed just 28 years after Christianity came to dominate the region. Today, Tavira is both the name of a town and a district, which is divided into six parishes. They include Luz de Tavira, Santa Luzia and Tavira, Santa Catarina da Fonte do Bispo, Conceicao and Cabanas de Tavira, Cachopo, and Santo Estevao.



Gilão riverwalk (Credit: Alan Moore)

Portugal's Many Accolades...

- Portugal won the title of Best Travel Destination in the World at the 2020 World Travel Awards.
- The Algarve was voted Best Golf Destination in the World at the 2020 the IAGTO Awards.
- Portugal was recognized as the third best country in the world for quality of life by InterNations in 2019.
- According to world-renowned chef, Ferran Adrià, Portugal serves the best fish in the world.
- Architectural Digest claims Portugal has 5 of the 15 most beautiful beaches in the world.
- The hospitality of the Portuguese people was recognized as best in the world in 2018 by InterNations.

Tavira straddles the Gilão River, which winds its way through town and in between the inlets and lagoons of Parque Natural da Ria Formosa. Salt pans are found along the central to eastern shores of the town and produce one of the region's largest exports. It's a fascinating process to watch that connects you with the region's history. You can also spot flamingos, storks, and spoonbills in this area.

The remains of a medieval castle sit atop a small hill in the town center. Its aromatic garden attracts locals and tourists alike, especially during summer months when manicured blooms dance to local musicians playing guitars, harps, flutes, and more.

Next to the garden, Santa Maria do Castelo Church offers a wonderful sea and city view from its tower. For a small fee, you can explore church artifacts in a secluded museum. The church also houses the tombs of the seven knights who were killed by the Moors in an important faceoff between Moorish and Christian forces.

Tavira's population of permanent residents (now approximately 23,000) has experienced a slight decline over the past five years. This is partially due to younger Tavirans leaving for college or university and deciding to stay in larger cities where most post-secondary education options are found...

But it's also due to real estate prices being driven up by foreign buyers, many of whom don't become resident. The average Portuguese income is lower than the cost of real estate demands, resulting in fewer residential purchases by local Portuguese families...



Igreja Misericordia (Credit: Alan Moore)

Weather

In addition to 300 days of sunshine, Tavira enjoys moderate temperatures year-round. No snow shovels or rain boots required, just an umbrella will do for those few days of less than perfect weather.

Only 9 meters above sea level, Tavira can be affected by Atlantic seismic activity, which can lead to more

cracks in the plaster of your home than you're used to. We get a few impressive storms in late fall and early spring that can damage exterior tiles, wooden blinds, small boats, and so on, so property maintenance is key.

Overall, the weather is lovely, with temperatures varying between 55°F and 72°F (13°C and 22°C) and humidity hovering at about 69%.

Expat Community

No matter where you go in Tavira, you hear people speaking different languages, though Portuguese and English are the most commonly spoken. Home to a flourishing population of Germans, Irish, French, Spanish, Brits, Swedes, Canadians, and Americans, Tavira's expat community is diverse and growing.

There are plenty of opportunities to mix and mingle with folks from all over Europe and North America.

As well as the official Tavira tourism information site (see this issue's Rolodex), East Algarve Magazine is an excellent guide to local activities and groups. It's a free publication, widely available across town.

Schools

Colegio Santiago Internacional Private School offers primary and secondary classes for students 4 to 18 years of age, based on the British curriculum. There is also private and public pre-school and kindergarten, as well as a well-ranked public school system throughout the Tavira area.

Disabled Access

A lot of Tavira's streets and walkways are cobblestone and therefore difficult to navigate for anyone with limited mobility. But progress is being made to promote easier access...

The city has just completed a new pedestrian bridge/ bicycle path with single-lane car access across the Gilão River for emergencies and limited mobility residents. This makes access to the downtown core (where most special events and key businesses are located) easier.

There are also some asphalt perimeter and core roads. Municipal buildings, the mall, and many other locations are wheelchair accessible.

LGBT Living

Tavira welcomes all, and LGBT couples are no exception... Same-sex marriage has be legal since 2010 and same-sex couples enjoy the same rights as different-sex couples, including adoption. On the ground level, people are very accepting of LGBT people.

Pets



My favorite park (Credit: Alan Moore)

The stoop-and-scoop rule is in effect in Tavira. Veterinary services are readily available. There are a couple of fenced dog parks downtown. Some residential complexes have common areas where pets are allowed. There is one pet-friendly beach accessible in Tavira. There are also many cats and dogs in local shelters if you're looking to adopt a four-legged friend.

Leisure Facilities, Clubs, & Sports

Tavira has a municipal library that has an English section and computers available for rent. There are clubs to support an array of arts-related interests, from choirs to Scottish country dancing, painting groups, theatre groups, book clubs, and a writer's club.

In terms of recreation opportunities, Tavira offers an Olympic-size municipal pool (about 2 euros per visit) and a sports complex where you can play soccer, croquet, and lawn-bowling. Tennis and golf are popular across the Algarve... You'll find tennis clubs, martial arts classes, yoga and pilates, and cycling groups, as well as regular exercise gyms.

There are also volunteer opportunities, for instance at the local animal shelter.

And Of Course, Shopping...

One of the top things to do in Tavira is shop. The service is friendly, prices are affordable, and vendors are multi-lingual but especially English-speaking.

From garden centers to grocery stores, fashion retailers to souvenirs, housewares to linens, there's a smorgasbord of goods on sale locally in Tavira... with an emphasis on handcrafted ceramics, pottery, artwork, décor, uniquely designed purses and shoes, intricately patterned lace curtains and tablecloths, and more...

Tavira boasts a thriving cottage industry as well as a two-story modern mall, complete with a food court, indoor parking garage, and family-friendly amenities. Its multiplex cinema features current Englishlanguage movies (seniors get a discount; adults pay 7 euros), and the popcorn is a real steal.

The annual outdoor film festival offers a sampling of old and new international flicks. And in the near future, the newly restored landmark Portuguese film complex will attract moviegoers to the downtown area. If you don't already speak Portuguese and you'd like to enjoy the theatre, there are several language tutors in town that charge 10 to 20 euros per hour, depending on the size of the class.

The Cost Of Living In Tavira

Living in Tavira is your chance for a better life at a better price. First, all taxes and tariffs are included in the Portuguese price on food, beverages, clothing, and furnishings.



Main Street Tavira (Credit: Alan Moore)

Brand-name items are never cheap, so it's possible to spend 80 to 100 euros on running shoes and 60 to 100 euros on jeans in Tavira. If you're willing to forego expensive labels, it's easy to find a pair of well-made leather loafers, sandals, or running shoes, for less than half that price. The same rule applies to jeans.

A great looking t-shirt can be had for 5 euros (ladies) to 8 euros (men); a pretty sundress, blouse, or long-sleeve top for 20 euros or less. Men's casual shirts and casual pants are about the same. Seasonal sales feature most garments up to 70% off. Tavira is a casually dressed town so there aren't many occasions that call for semi-formal or formal attire.

Home décor is affordable as well. You'll pay between 3 and 6 euros for hand and bath towels; 65 to 140 euros for a kitchen table and chair; 250 euros for a sofa; and between 225 and 350 for a double bed and mattress. There's a full range of price points available, from penny-pincher to extravagant.

For my full breakdown on the cost of living in Tavira, Go Here

The Drawbridge Has Been Lowered, The Gates Thrown Open... All You Have To Do Is Step Into The Best And Most Enchanting Lifestyle The World Has To Offer...



If You've Dreamt Of Living In Europe

—This Is The Window Of Opportunity
You've Been Waiting For...

Right Now You Have More Options For Affordable Old World Charm In A Variety Of Settings
Than You Could Ever Have Imagined...



To explore Tavira, you can take a taxi, train (seniors pay half-fare), bus, or car. Taxi meters start at 78 cents and charge the same for each kilometer. If you ask the driver to wait an hour so you can shop, he'll add 18 euros to the bill. A cab to or from Faro airport costs 45 to 50 euros. Drivers are friendly, informative, and speak a dabbling of many languages, especially English.

Car owners pay an average of 1.66 euros per liter for gas.

Groceries

There are six major grocery chains in Tavira: Continente (with a huge store in the mall), Pingo Doce, Lidl, Aldi, InterMarche (which feature goods from other European countries), and Mini Preco, with several locations that are similar to our corner stores in North America.

My Average Shopping Bill

Here are some favorites from my grocery cart in Tavira...

ITEM	QUANTITY	COST
Locally canned tuna	1 can	1.23 euros
French corn niblets	1 pack	2.09 euros
French crepe mix	2 packs	2.29 euros
Compal peach nectar	1 liter	99 cents
Luso water	6 pack of 1.5-liter bottles	3.42 euros
Lipton ice tea	1 liter	1.09 euros
Frozen sweet baby peas	400 grams	99 cents
14-grain bread	1 loaf	1.60 euros
Gluten-free corn flakes	1 box	2.29 euros
French onions	1 bag	1.99 euros
Quiche	2 wedges	1.69 euros
Almond milk	1 liter	2.79 euros
Whole milk	1 liter	80 cents
Sliced white bread	1 loaf	1.18 euros
Boxed white rice	1 kilo	1.04 euros
Large eggs	1 dozen	2.13 euros
Local cheese wheel	1 kilo	8.16 euros
Chicken breasts	1 kilo	6.10 euros
Apples	1 kilo	1.52 euros
Bananas	Bananas	1.22 euros
Oranges	Oranges	1.05 euros
Tomatoes	Tomatoes	1.62 euros
White potatoes	White potatoes	86 cents
Lettuce	Lettuce	1.07 euros
Domestic wine	Domestic wine	3.98 to 6.10 euros
Domestic beer	Domestic beer	1.22 euros

If you crave a bit of Britain, Alfresco English Supermarket is just 5 kms (3 miles) east of Tavira on N125. Larger malls and many more stores with wider selections of goods are found in Faro and Loulé, both easily accessible by car.

For those who prefer shopping in a traditional Portuguese market, the sprawling Tavira Mercado provides farm-fresh vegetables and fruit, herbs and spices, meat and fish, honey, pastries and bread, and so on. Once a month, vendors and individual collectors of antiques assemble here to display their wares in a full-blown Saturday market.

Eating Out

Produce in Tavira is fresh and affordable, but I'm always happier when someone else does the cooking and cleaning... Be honest, so do you!

Tavira is rich with restaurants. Portuguese traditional cooking is not only delicious, it's good for your health. The classic Mediterranean Diet is one of the healthiest in the world and reputed to prevent heart disease, Alzheimer's, and obesity.

Locally, there are hundreds of seafood and fish recipes... The seafood is so fresh, you can literally watch it arrive at the dock, handed over from fisherman to chef who scurries off to cook it for you. Pork, chicken, turkey, wild boar, venison, and beef are also on the menu. And there is no limit to the fresh vegetables and fruit, flavorful sauces, compotes, drizzles, and gravies, not to mention decadent desserts.

Indian restaurants, English pubs, sushi bars, French creperies, Middle Eastern kiosks, and Italian ristorantes add to the food euphoria in Tavira. You can have your choice between a bagel with lox and cream cheese or octopus salad marinated in oil and vinegar without venturing more than 20 feet. I joke that I could eat at a different spot every night for an entire year if I wanted to, but that's not far from the truth.

On average, inexpensive dinner choices average 10 to 12 euros. This may include a beer (2 euros) or a wine (3 euros). A three-course meal for two at a mid-range restaurant averages 34 euros. A small, domestic beer costs about the same as a glass of Coke, a mini bottle of Schweppes ginger ale, or a cappuccino.

Portuguese wine and beer are becoming more popular around the world. Three of the top 12 recognized wines in 2019, according to Forbes, were from Portugal. Portuguese wine export sales exceed 800 million euros annually.

The Douro River Valley in northern Portugal is the oldest demarcated wine region in the world and also noted for the production of Port. Along with excellent wines from the Alentejo region, Tavira restaurants serve their county's best labels at extremely affordable prices.



Product of "Port"ugal (Credit: Alan Moore)

The view of the River Gilão from restaurant terraces is the perfect backdrop for outdoor dining. The variety of dishes is huge, and people take obvious pride in preparing and serving food. Ambience, European charm, gastronomic discoveries, and happy customers abound...

Real Estate

I arrived in Tavira in January, 2017. I did my homework, checking every detail I could find on the internet about the town and the country I hoped would measure up to my expectations. It was a leap of faith that I have never regretted and the beginning of an adventure I will always cherish...



Tavira Rooftops (Credit: Alan Moore)

That said, the task at hand—finding a home for a retired couple on a foreign continent with a foreign currency, language, culture, traditions, and real estate market—was daunting.

I learned a lot from my Remax agent, Anabela Perez (find her contact details in this issue's Rolodex). I learned to measure rooms and units to determine whether the listed size included a balcony, storage area, private parking space, roof terrace, etc. I learned that the same property may actually appear on different real estate sites at different prices.

My advice is to seek on-the-ground help as well. Don't assume that light fixtures, indoor blinds, appliances, outdoor window awnings, or security system units will be included in what you pay for unless they are listed on the purchase contract. In fact, if there are any fixtures you want when you buy a property, make sure they are explicit in the offer.

If you back out of a sale after making an official offer to purchase, you will lose your deposit, unless you specify and have approval for an inspection first. Home inspectors are not common here. You may have to pay a plumber, electrician, and roofer to look at your property before you buy it.

In the case of a condominium, check the rules and regulations agreement first to make sure you can

live with existing restrictions. Find out how much money is in reserve for emergencies in the HOA fund and perhaps even the history of the property management group. Usually, your agent or your lawyer can assist with this.

Try to observe the property at different times of day to verify whether on-street parking is readily available or if the bar on the corner gets noisy at night. Ask if the neighborhood is relatively vacant during the winter months or if it's an area where most owners rent out to tourists on a regular basis. This can make for a very lonely or very erratic situation, with constantly changing neighbors.

Once you've decided to move forward with a purchase, there are a few other things to consider. For example, I was able to delay the closing on my purchase (while I settled my affairs back home) by making a larger than required deposit because the seller knew he would keep those funds if the sale fell through. Closing costs are generally lower in Portugal, but when you sell your property, you must pay a tax on any profit you make.

Traditional town center properties rarely have designated parking space. Although it's great to be in the center of it all, traffic congestion due to deliveries, tourists, and narrow or one-way streets is common.

Many expats choose to live in villas, townhouses, and apartments found in the modern urbanizations situated on the edge of town. These units, in general, are more spacious with newer and higher-grade finishes, more electrical capacity, designated (often underground) parking, foyer security, durable, electrically controlled metal blinds, and common areas.



Modern urbanization townhomes (Credit: Alan Moore)



Pegada Condominium (Credit: Alan Moore)

Mortgage loans are not commonly available to foreigners but can be, particularly if you transfer sufficient savings to cover all of or the majority of the loan to their branch. This enables expats to bridge finance two properties until the sale of their property overseas is finalized without diminishing a nest egg.

If you're looking at ruins or façade properties (mostly empty lot where the front wall or shell of the building has been preserved) be aware that certain historical replications may be required in the reconstruction process. Some land parcel sales come with pre-approved plans for residential construction. Units that are in obvious need of restoration or reconstruction may also include pre-approved plans for residential construction.

Of course, many choose to rent until they get a sense of which neighborhood they want to live in. Leases are expected but delays in the paperwork are common. Here's a breakdown of costs for renting a two-bedroom, two-bathroom, 96-squaremeter house that's 4 to 5 kms (2.5 to 3 miles) outside of town...

It's on a fully fenced lot with a paved patio, small garden, lawn, and three olive trees, located next to an orange grove. It has space for private parking. As an older house that was recently modernized, it has no natural gas. Everything is electric (heating/air conditioning, appliances, and water heater, plus all electronic devices).

- **Electricity:** between 165 euros a month in winter to 70 euros in the spring and fall. Summer months cost about 110 euros.
- **Water:** free. This house (as many country properties do) has a well.
- Garbage collection: free.
- Rent: 750 euros a month in 2018 to 800 euros a month in 2021. This includes summer months when, in other rental properties, landlords charge up to 50% more because of the tourist season (even on long-term leases).

Residency

Visitors can stay in Portugal for up to three months. For stays longer than this, you need to visit the Portuguese Consulate in the States or Canada. The residency process is slow, but once you connect to an agent, it becomes relatively simple.

The biggest complication is timing. Criminal background checks, relocating your household, and buying airline tickets all need to line up with your residency window, not to mention any property sales you might be making at home. You also need to have Portuguese health insurance in hand when you arrive.

Consult with an accountant, lawyer, and the consulate to clarify the ground rules. It's advantageous to have a fiscal number before you arrive. This is similar to your Social Security number and identifies you as able to do business in Portugal.

Tavira Lawyers law firm handled this plus the purchase of my condo and then "watched over" my husband and I, as is legally required, for one year to guarantee we followed Portugal's residency requirements. They also set up our utilities accounts and home insurance. See the Rolodex for their contact details.



Tavira town in Portugal at sunset

Taxes

If your current country of residence has an agreement with Portugal (Canada and the States do) you qualify for the Non-Habitual Residents (NHR) tax benefit. Under the NHR program, you can avail of tax breaks or exemptions on a wide variety of income sources. Pension income is currently taxed at 10% under NHR. Other income isn't taxed at all or is taxed at a different rate, depending on the source of the income.

You must however pay taxes to Portugal on any income earned in Portugal from a Portuguese source. There is no wealth tax or capital duty in Portugal and an inheritance or gift received from your spouse, descendant, or ascendant is not taxable either.

Of course, tax implications vary individual to individual, so you should consult with an accountant at home first. Once you get here, <u>AFM Accountant Firm</u> in Tavira will assist with your individual needs, in English.

Roads & Traffic

Be prepared for narrow roads that twist and turn into narrower roads. In general, speed limits are a suggestion in the Algarve, and parked vehicles appear just about everywhere. Parking spots are often tiny.

When considering your new address, be sure to check on the availability of parking. Buy a small car, learn the road signs, and traffic circle rules. Buy a Saint Christopher medal for your rear-view mirror and leave the cell phone and the radio off, at least until you acclimatize.

Health Care

Legal residents can register for the national health care program, which offers European standard care at extremely low prices. For example, a medical consultation costs 4 euros. Basic tests like x-rays start at 10 euros each...

The downside to Portugal's public program is that it may take months to see specific doctors or schedule surgeries. No dental care or specialists are available at the Tavira Health Center where the national health care services are offered. You have to travel to Faro for these appointments or pay for private care.

Taviclinica Medica is a private clinic in town that offers most areas (dental, vision, GP, arthritic, cardiac, gynecology, dermatology, etc.) of specialized care. Clinica Radis Radiology is also private and offers most advanced testing in town. Clinica Eco Denta is one of

several private dental clinics. (Contact information for each of these clinics is found in this issue's Rolodex.)

English is spoken at all of the private locations and by most doctors, as well as some staff, at Tavira Health Center.

Many expats prefer to start with private insurance coverage and private health care for much faster and sometimes higher standards of care. Nearby private hospitals include Gambelas in Faro and Hospital de Loulé. Both are about 30 kms (19 miles) away from Tavira.

Ease Of Doing Business

This is where some of Portugal's flaws come up... The first is that things move slower in Portugal than they do in North America. Though store clerks, business owners, servers, and bankers are friendly and helpful, service can be slow. This is especially true of the post office. (I recommend taking a snack with you whenever you go to mail something—you'll be there for a while.)

It takes more than a month to get a library card, but you can still visit and enjoy the peaceful garden setting while you wait for it to arrive. Residence renewal is slow and frustrating. Due to COVID-19 there is a new online renewal program, but it may not stick around post-pandemic. Annual property tax payments, town registration documents, and some home maintenance appointments can take more time to complete than back home... Patience is a virtue in Portugal.

The Portuguese love their paperwork, and just about every business transaction has a significant paper trail... I also find making arrangements over the phone difficult. Most business recordings are in Portuguese and if an English-speaking representative is available, they may not speak the concise, articulate English required. For example, I made the trip to the MEO store at the mall in order to finalize our internet, phone, and cable contract rather than try to do this over the phone.

Social graces are a preamble to dealing with the courteous Portuguese. It took three hours for me to open my bank account, but I obtained a current account and debit card, a savings account with automatic monthly deposits, a credit card with automatic monthly payments taken from the

current account, and approved automatic billing for utilities... a package that makes life much simpler.

You may also acquire a foreign denomination account and deposit foreign cheques on arrival—converting them to euros when the exchange rate is favorable. Wired foreign pensions do not incur a bank fee as long as they are appropriately coded at the source. Both Novo Banco and Millennium Bank branches in downtown Tavira have English-speaking account managers who are familiar with most North American banking needs.

If you're looking to work in Portugal, I recommend you consult with a Portuguese lawyer before you arrive, as the process of acquiring a work permit can be time-consuming and complicated.

Internet Access

Portugal is online. Very few remote locations may not be, but high-speed and fiber optic availability is common in Tavira. There are also a number of free Wi-Fi cafés, hotels, and computer repair consultants here.

Crime & Corruption

Portugal was rated one of the safest countries in the world by the Global Peace Index. Incidents of assault, armed robbery, vandalism, and theft are rated as "very low," while incidents of drug use are rated "low." Bribery, however, was rated as "high"...

In my three years here, I've known of very few crimerelated incidents. For example, my neighbors leave their bikes on the sidewalk all night long, and they're still there when they wake up in the morning. Only one car has been vandalized in our neighborhood to my knowledge.

According to a local police officer, Tavira remains one of the safest cities in a very safe country. What crime exists is seasonal, with spikes happening during the high-tourism months. Domestic conflicts, occasional petty theft, and some incidents between young adults engaged in nightlife activities are typical.

Because of COVID-19, there's been an increase in internet fraud because people are using computers and social media more often, but this is a problem everywhere...

Our local police force is friendly, helpful, and respectful. They could use better portable radio equipment, more air-conditioned stations, and an influx of young, new recruits, but they're doing a great job of keeping Tavira safe.

Is Tavira Right For You?

If you enjoy a fast-paced lifestyle surrounded by thumping nightlife, neon lights, crowded streets, and noisy traffic... this is not your next home.

Tavira is a place for homebodies, people who enjoy simple pleasures like taking leisurely walks in a picturesque environment, discovering the idiosyncrasies of local culture, and perusing the goods at local shops and markets. But it's also a place for adventurers...



Tavira at Night (Credit: Alan Moore)

You can drive to the edge of the Old World in three hours or be in the country next door in 30 minutes... or you can travel to the northern tip of Africa in less than a day, including the ferry trip. The continental capitals of Europe are all within easy reach from Tavira by car, rail, or inexpensive flight.

Some of the unique perks of living in Tavira are the free concerts in Republica Square, attending Dancing for Seniors in the old market, and counting the turtles in Fontaine aux Tortues. There's nothing better than a scoop of local gelato on a hot sunny day or sampling ambrosia at an outdoor wine fair.

If you're looking for the opportunity to relax on beautiful sandy beaches, eat delicious food at affordable prices, and meet people from all over the world while living in a safe, fun, friendly town... you'll love Tavira.



Roman Bridge, Tavira

About The Author

Marie Moore

Full-Time Portugal Expat

Marie Moore was the co-founder of The Mentor Ship in El Paso, Texas, a forum where distinguished female professionals commit to nurturing women who are striving to achieve a higher level of success in business. A strong advocate for women's rights and equal education opportunities, Marie was recognized as the SBA Women in Business Champion of the Year, in 2015. She was also the owner and director of M2 Marketing and a cofounder of PICA (Personal Image Consultants of Canada). As an experienced journalist, editor, teacher, producer, TV and radio spokesperson who produced large and small-scale events, she was heralded as a maverick marketing guru until her retirement in 2017.

Marie is now sharing her dream of a European-based retirement with her husband, Alan, in Portugal.

Tavira Rolodex

By Marie Moore

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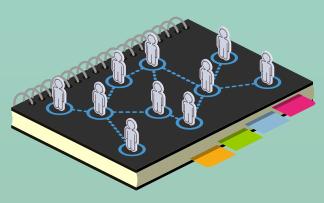
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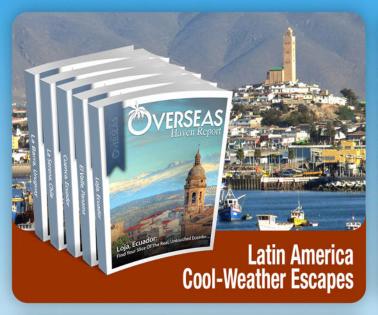
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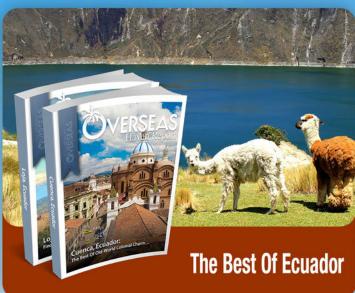


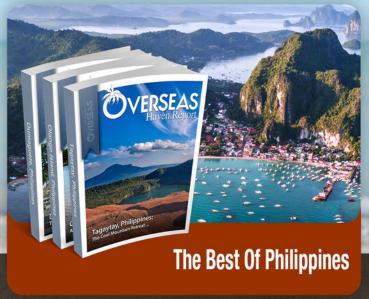


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