





## Lisbon: A Sophisticated Yet Affordable City In The Sun

By Marta Vouga

Blessed with warm sunny weather all year round (roughly 300 days of sunshine a year), ringed by the Atlantic Ocean on one side and protected on the other by the calm, deep-blue waters of the Tagus River (the longest river in the Iberian Peninsula) this traditionally sophisticated city seems to have it all. Few other destinations can boast the sophistication of a real city while also offering its residents a clean, swimmable beach.

Offering tranquil affordable living options and an authentic view into the past, Lisbon is renowned for its warm hospitality, friendly atmosphere, and for having one of the lowest costs of living in Western Europe.

Featuring a vibrant downtown dotted with colorful houses and small, walkable neighborhoods, the "White City" as it is commonly known (thanks to the unique architectural luminosity—characteristic ochre stone used throughout the city seems to illuminate the city when the sun's rays reflect off it), is also home to some of the most modern buildings and luxury villas of our era.

From elegant apartments to luxury new developments, Lisbon has lifestyle choices for all tastes and budgets and, even though it is more expensive than the areas surrounding it, it has the advantage of having an already well-established and large community of expats.

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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 top it off, if you're planning on buying a property here, whether for personal use or for investment, Lisbon has won several quality in construction awards. And what's on offer is a wide range of properties to choose from in Lisbon and the surrounding areas. From beachfront properties in Cascais, Estoril, and Quinta da Marinha... to countryside villas in Herdade da Aroeira... or townhouses in classic builings in Campo de Ourique, Lapa, Avenidas Novas, Alvalade, and Av. De Roma... and urban apartment buildings like those of Parque das Nações...

Lisbon has one of Europe's lowest crime rates, so on a level of personal security, the Portuguese capital is renowned for offering high quality of life to its citizens and in a safe environment.

The city's warm hospitality combined with its excellent food make Lisbon one of the most desired European cities to live in.

Retiring to Lisbon (or anywhere in Portugal) as an expat retiree you could live on your foreign pension while paying tax at a 10% flat rate, providing that you qualify for the Non-Habitual Residents (NHR) program.

The requirements for this special tax regime are simple and clear...

You can't have been a resident in Portugal in the last 5 years. You also have to have spent 183 days or more in Portugal during your application year, or be able to show that you intend to continue to reside in Portugal after the end of the year if you were in the country for fewer days than required that calendar year.

Not that difficult to meet, right? Be prepared, though, for the government bureaucracy... it can be quite complicated and frustrating. But nothing irresolvable if you have a little bit of patience and a lot of persistence.

Living in Lisbon you benefit from being within two to three hours flight distance from all the major cities in Europe. Lisbon airport receives about 15 million passengers per year and provides daily flights from low-cost airlines like Ryanair and Easyjet under normal global conditions. Plus at least 11 flights per week to the United States; TAP Portugal has daily direct flights to Newark (about eight-and-a-half hours) and direct flights about four times a week to Miami (about nine-and-a-half). Depending on the time of the year, the lowest prices you will find for direct flights to and from the United States usually run between 700 and 750 euros (airport taxes included).

Despite the fact that it's getting more expensive, and perhaps also noisier due to increased road traffic, Lisbon is still quite cheap and quiet when compared to most European capitals.

#### Something New Around Every Corner...

Every time you leave your house you'll find something new, even surprising. Lisbon's strategic location made it an extremely important seaport for trade and commerce between the Mediterranean Sea and northern Europe, so even though it's not as populated as most European capitals—stretching over an area of about 100 square kilometers—it's the oldest city in Western Europe, dating back at least 2,700 years. And, likely due to its Mediterranean climate, it's densely populated for its size, with around 2.8 million inhabitants (making it the 11th most populous urban area in the European Union and the 7th most visited city in Southern Europe).



The 1755 earthquake that devastated most of the city and adjoining areas (magnitude in the 8.5–9 range) was a major landmark in the city's history. After the devastation, Lisbon was subject to a rebuilding plan conducted by Sebastião José de Carvalho e Melo, First Marquis de Pombal. It's thanks to his vision that, nowadays, you find some modern contrast within the ruins and colonial-era buildings. The new Lisbon had its streets enlarged with a geometric design and mosaic walks. All houses were reconstructed to be the same size, with four to five floors, similar facades, and with seismresistant structures. A general sewerage system was created, and the plaza formerly known as Terreiro do Paço emerged as the improved Praça do Comércio in tribute to the Marquis of Pombal. Modern high buildings were born in Lisbon only recently in the 21st century.

The Portuguese capital breathes history, and, maybe because of its capacity to reinvent itself, no matter how long you live here you'll never fully know the whole thing and all its corners and curves... There's always

something refreshing to see, some hidden treasure you never expected... for me, that's Lisbon's inherent charm.

Whether it's a cute modest bar—that went unnoticed until I stumbled upon it only two weeks ago—at the junction of two roads near me (Hendricks, at Rua das Trinas and Rua Lapa)... or a delightful, pocket-sized rooftop restaurant you never heard of, with live music and Fado—traditional Portuguese music—sessions (Le Chat restaurant, located at Travessa do Olival a Santos)... there's always a special new nook to explore.

#### The Expat Community

The expat community in Portugal is well established, the country estimating a total of 100,000 expats. 50,000 of these expats are British nationals. One of the primary reasons (one of many) for so many Anglophones living here is that English is the second most spoken language in the country. Almost everyone speaks English, and the older generations speak French fluently, as well.

One of the best resources for expats here are the other expats... and they all connect with each other using Internations, a global expat network with a local chapter in piscatorial Cascais (20 kms from Lisbon). To get involved, sign up at their website, it's a great source of information and for finding local friends. The group also frequently organizes group outings in the regions they operate in. Internations is popular with expats around the world, and the Cascais chapter is as active as any.

Another great resource for newcomers is The Portugal News, the only digital Portuguese newspaper that covers all the major news about Portugal, Algarve, and Lisbon in English. *The Portuguese-American Journal (PAJ)* is an interactive blog dedicated to sharing news and giving insight into the Portuguese-American experience.

#### **Getting Around In Lisbon**

Intra-city transportation in busy, small-scale Lisbon is not a problem. In this hilly capital city, you can basically get anywhere in no time.

The city is equipped with a fantastic tube network that consists of four color-coded lines (blue, yellow, green, and red) that are served by 55 stations between 6:30 a.m. and 1 a.m. This is undoubtedly the fastest and most tension-free way to get across the city. It's also much cheaper than a taxi—3.50 euros is the starting rate in a cab—and takes a lot less time.

A one-way tube ticket is 1.40 euros (you can reuse your ticket as many times as you please; the first one has an additional cost of only 50 cents)

and the monthly public transport pass is around 35 euros (which you can use for both metro and bus).

In addition, moving around within the Lisbon region couldn't be easier; the city center is only 10 to 15 minutes driving distance from the white sandy beaches of Linha de Cascais (25 minutes by train) and less than 30 minutes from more than half a dozen championship, award-winning golf courses (for all levels of play).

After a couple of days in Lisbon, you'll likely realize that you can use your own feet to get almost anywhere pretty effortlessly. But if you start to lose strength as you walk up and down the steep, cobbled streets of Alfama, Bairro Alto, Bica, Baixa Chiado, or Princípe Real, some of the capital's oldest and most famous districts, there's no need to worry You'll frequently come across the famous yellow trams of line 28. These trams have been part of the city since 1901 and can be found all around Lisbon; if you're looking for a cheap cost effective means of transportation for short-distances, they're the ideal pick (each ticket under 2 euros).

#### **Speaking Of Golf...**

Portugal has repeatedly been distinguished as "Europe's Leading Golf Destination" by the World Travel Awards. In the capital's zone (and surrounding areas) a few highlights in the international golfing circuit include: Belas, Penha Longa, Quinta da Marinha, Troia, Oitavos Dunes, Aroeira I and Aroeira II, Praia del Rey, and many more...

#### Café Culture

You'll soon notice that one of the most prominent characteristics of Lisbon is that there's a small café—a little iron refreshment kiosk—and a cozy *pastelaria* on every corner. The ornate, brightly painted little kiosks have a fascinating history; first built on Rossio square in 1869, they proliferated throughout the city from there. Often owing design to Moorish influences, they were popular watering holes for city-dwellers until sometime in the 1900s. Becoming mostly abandoned then, they fell into decay and have only recently begun to be revitalized. Once again, these eye-catching little drink stands can be seen dotted all over the city.

Coffee drinking is a serious business in Portugal. Espresso only costs between 50 and 70 cents... so there's always room for one more! And if you're staying in the city center, don't be surprised if locals bump into you just to ask if they can deliver fresh-baked bread to your door in the morning.

For low-cost brunches and lunches, the city has recently launched several brand new cafés that offer delicious traditional Portuguese pastries, but

also good healthy food options. To me, your best options for brunch are unquestionably Leitaria Lisboa and La Boulangerie (about 6 euros per person).

When it comes to lunch, the city has loads to offer. You'll find a nice restaurant with high quality food for decent prices on almost every corner... you won't need much direction to find good options, but I'll tell you about two of my favorites because they are not widely known—so not very easy to find: Picanha (Brazilian food in the Santos-o-Velho neighborhood) and N° 48 (Argentinian food in Rua de São Tomé in the Alfama neighborhood). Neither serves traditional Portuguese food, but you can count on an excellent meal from both.

If you're a croissant fan, please take the time to go all the way to Restelo. On one of the intersecting roads (from which you can see right to the majestic monument Torre de Belém, a small fort built as a symbolic gateway to Lisbon) in the center of the Tagus Estuary, you will come across a small corner café with a cute playground where kids are always running around called O Careca; it's very popular among families in the area. The Croissant do Careca is one of the most unusual croissants in the world, traditionally handmade, you will only find it here, nowhere else in the world. This sugary dessert is a little slice of heaven... for only 1.20 euros!

Along with the cafés, you can enjoy the viewing terraces unique to Lisbon—the so-called *miradouros*. These romantic little corners are bordered by cute gardens and fountains and offer unmatched views over the Atlantic Ocean. All locals have a personal favorite, but some of the richest include Miradouro de San Pedro de Alcântara, Castelo de San Jorge, Miradouro da Graça, and Portas do Sol. You'll quickly fall in love with these tranquil little pockets, isolated from the hustle and bustle of the city.

#### **Insider Tip:**

Stop by Portas do Sol. Aside from being the best spot to catch a sunset, it's also a great place to eat or have a quick drink.

#### **Snack Time**

Lisbon is home to countless bars, restaurants, and pubs, and everything is easily accessible by bus, car, or on foot.

If you feel like grabbing a bite as you wander the city, the following are my favorites, all boasting great food and ease of accessibility... and, due to their location, these are also the perfect spots to stay for a drink or two afterwards.

O Povo, set in the middle of Rua Cor-de-Rosa (Pink Street), the most well-known street in Cais do Sodré, and a popular meeting place in the neighborhood. This area is quite cheap and the food is good (around 10 euros per person). Plus, here you can enjoy a great steak while listening to poetry recitations or Fado. Doesn't get any better!

Naco Na Pedra in Bairro, located just one minute from Largo do Camões and five minutes from Cais do Sodré, is also a great restaurant with traditional dishes, such as the "stone loaf" (and the restaurant's namesake: naco na pedra translates to "loaf in stone"). Order this classic dish and you'll receive a raw steak and a hot stone on which you cook the steak to your liking.

The Mercado da Ribeira, Lisbon's main food market is located 10 minutes west of Cais do Sodré. This newly refurbished, unique market is home to a collection of some of Lisbon's finest restaurants: Prego da Peixaria, Conserveira de Lisboa, Café de São Bento, Honorato, and more. Conveniently, it's open until 2 a.m. on Thursdays, Fridays and Saturdays.

Finally, Casanova, 15 minutes from the city center if you catch the tube (blue line) to the Santa Apolónia station, offers some of the best pizza I've eaten (approximately 10 euros per pizza). And don't go anywhere before having a slice of their tiramisu. This great eatery is just one building away from Lux Frágil, one of the city's best clubs, and is open until 1.30 a.m. every night, seven nights a week. Make sure you go early, the lines can get chaotic.

Eating out in Lisbon is relatively cheap. The usual charge per person in a mid-range restaurant is 10 to 15 euros per person for a three-course meal. You could get a good meal in an inexpensive restaurant for 7.50 euros. A wide range of dining options, including national and many types of international cuisine, are available at all price points.

Feel like experimenting? The capital's traditional dishes include *caldo verde* (green soup), *açorda de marisco* (fish stew), *sardinhas assadas na brasa* (roasted sardines), *peixinhos da horta* (literally "garden fishies," the dish is basically tempura vegetables introduced by Japan in the 1500s), *pasteis de bacalhau* (croquettes made with codfish), and, of course, the famous *cozido à Portuguesa* (the national meat and vegetable stew that's an integral part of Portugal's food legacy).

#### **Riverside Culture**

To sneak in a private moment in this busy city, enjoy the waning evening by taking in Lisbon's sunset over the Tagus River—best enjoyed with a glass

of wine. You'll be able to appreciate how the city is always fast-paced but also savor the tranquility of the evening.

If you're in Baixa-Chiado, for instance, just walk down towards the river. There you'll find several different restaurants and bars, many of which former warehouses that, after being refurbished and renovated, turned into modern designed lounges. They are usually bordered by green spaces where families like to get together for picnics.

Personally, my favorites are the cafés Meninos do Rio (serving delicious sushi accompanied by live music) and Portugália (marvelous steak for only 10.75 euros). If you don't feel like spending money, bring your own drink and a snack and sit on one of the wooden banks that border the river.

The 25th of April Bridge (Ponte 25 de Abril) that crosses the river is the world's 17th largest suspension bridge and the oldest one in the city.

#### An Artist's Community

Under the fabulous Ponte de 25 de Abril is Lx Factory, a creative minicity set in an abandoned industrial area of Lisbon. This "creative island," as it is known among the locals, is home to loads of trendy restaurants, shops, artist studios, galleries, visual and performing arts theaters, music, fashionable bars, etc... Lx Factory has it all.



Open daily from 9 a.m. until midnight, this is where you can experience the "essence" of Lisbon and its artistic culture. It's a place to think creatively, to reflect, to produce, and to invent. Here you can browse a wide selection of handmade, traditional souvenirs, like the Galo de Barcelos (the national symbol of a rooster that represents honesty, trust, integrity, and honor), Ginginha de Óbidos (the local liquor), and small panels of Portuguese ceramic tiles (an ancient art in Portugal that you'll see in buildings and metro stations throughout the city) that tell stories of the beautiful mosaic pavers of the Portuguese sidewalk.

This former manufacturing complex now gives voice to many artists and creative minds, particularly to the ones working in graffiti and street art; the buildings themselves are spectacularly painted by these street artists.



Be sure to check out the bookshop Ler Devagar, it's an unconventional store and so much more than just a place to buy a book. Here you can skim your books while enjoying a coffee and listening to music. If you're lucky, you might even be there on one of the days when there's an art exhibition, a play, a poetry reading, or a concert. This, though, is a Portuguese bookstore.

If you haven't learned Portuguese well enough to read a novel, don't worry, there's a great bookshop where you'll find loads of classic novels and popular fiction in English: Livraria Brittanic, on Rua de São Marcel 83 in Bairro Alto (opposite the British Institute). This fabulous store is the best place for English-language books, you can even order books or items that are not in stock. Aside from Brittanic, you'll find books in English throughout the city in the countless branches of FNAC and Bertrand bookstores.

For a night out in this area, here's an ideal plan: Grab some fresh Italian pasta from the marvelous menu of A Praça (approximately 22 euros per person) while enjoying the restaurant's relaxed atmosphere. Spend the rest of the night at the stylish bar, Para Sempre. Apart from being my personal favorite for cocktails, its cool ambiance and painted walls (featuring iconic music stars), make this night spot worth a visit. The food takes you on a journey through the best Portuguese flavors.

#### **Leisure And Cultural Activities**

Lisbon's cultural life is rich and busy. As a European capital, the city offers a diverse selection of concerts, theatre, art museums (with collections spanning several centuries), music festivals, and just about any other cultural activity you could think of.

With ornate rooms and spectacular exteriors, the majority of theatres are located in the heart of Lisbon showing cutting edge plays almost every night. Tickets can be booked online or at the box office and cost between 10 and 20 euros for standard seats. The most popular theatres are: S. Carlos, S. Luís, Villaret, Maria de Matos, D. Maria II, Tivoli, and Armando Cortez. If you're into amateur plays, the A Barraca, Teatro do Bairro, and Chapitô theater houses have good productions.

Music also plays an important role in the day-to-day life of residents. Every year Lisbon hosts several summer festivals. Renowned for its eclectic lineup and nominated for Best Overseas Festival at the U.K. Festival Awards, the NOS Alive festival (formerly Optimus Alive) brings more foreigners to Portugal than any other event or time of year. Daily tickets costs 56 euros and the three-day pass is 119 euros.

Lisbon also hosts one of the largest international festivals of all time: Rock in Rio. Tickets usually cost about 61 euros. Occasionally, it also hosts the acclaimed Super Bock Super Rock festival, one of Europe's foremost rock and pop music festivals; tickets are 50 euros for a day and 95 euros for the full festival. Events are held at Parque Das Nações. For jazz lovers, the summer festival, EDP Cool Jazz Fest, is hosted in Oeiras. Big names, like Seal and Jill Scott, have attended, and daily tickets go from 25 euros to 50 euros.

**54 Awarded Beaches** 



Lisbon is one of the few European cities that is surrounded by white sandy beaches and crystal clear waters. You'll find 54 Blue Flag beaches in the regions of Lisbon and Tagus, some even on the river banks. A Blue Flag is awarded by the Foundation for Environmental Education to all beaches

that meet excellence in the areas of cleanliness, safety, amenities, and environmental standards.

The waters around Lisbon are not as warm as in the Algarve, but they are still the perfect setting for watersports and outdoor activities, such as surfing, body boarding, sailing, kite-surfing, wind-surfing, snorkeling, jogging, beach soccer, and even dance classes in the sand. The Estoril Coast and Guincho beaches, in particular, are frequently home to dozens of national and international surf and body board events. Its nautical competitions and unsurpassed beauty made Guincho the one of the elected beaches for the windsurfing world cup. It was also used as the set for shooting the James Bond film "On her Majesty's Secret Service," and, more recently, the film "This Side of Resurrection."

To get there, take the Marginal, a coastal highway that connects Lisbon with the town of Cascais. This is one of the most special drives in Lisbon and probably my favorite stretch of coast in the world.

Along the way you'll get to see some out-of-this-world scenery... A seemingly endless line of astonishing white, sandy beaches and breakwaters unfolds for miles. The coastline is peppered with small wood framed cocoa bars where you can try some of the best hot cocoa in the country. While you sip, you'll hear the waves crashing onto the shore, and the sunsets here are magical. When you get as far as Cascais, visit Alcatruz, a cute wooden cocoa bar—it's a must-see.

For those who enjoy beach soccer, the Carcavelos beach is the place to be. This urban beach has calm waters and is super-accessible at only 20 km from Lisbon. Looking for something more relaxed? Try the Queen's beach, perfect for families. This small beach is the ideal location to just lay back, tan, and enjoy the surroundings. Geocaching is popular among these sheltered little coves, this global treasure hunting trend is well-suited to this rocky region.

The alternative beach area is on the south side of the Tagus River, in Costa da Caparica. The trip can be a little bit tricky and not all beaches are easy to find, but if you prefer large beaches with wide sandy bays, Costa da Caparica is the place for you. The greatest thing about these beaches is that because they are so extensive they never get crowded... unlike the beaches at Cascais.

#### Lisbon's Low-Cost Nightlife

Around 10:30 p.m., Lisbon wakes up for the evening and the nightlife spills out into the streets of the city. With lots of options to choose from, Bairro Alto and Cais do Sodré are the current prime neighborhoods for a night out on the town. The most popular discos in the city are unquestionably Lux-

Frágil (the liveliest warehouse in Santa Apolónia), a disco that never sleeps and never ceases to impress, and Music Box, ideal if you're a fan of urban trends and rock 'n' roll and strategically located in the heart of Cais do Sodré—less than three minutes from any bar you might be visiting in the neighborhood. Another cool option is Urban Beach, which is surrounded by sand, giving it a cool summer feel even during winter nights. Both Music Box and Urban Beach have 10 euro per person entry fees.

Out of all the clubs in Lisbon, though, Lux-Frágil is without doubt the best in town and a personal favorite of mine. With a sophisticated ambience and incredible design, this large club receives DJs and musicians from around the world and has an extraordinary collection of cocktails. But to get in you'll have to arrive at about midnight or 1 a.m. and dress stylishly... it gets crowded and admissions are selective. If you're not on the guest list, the average price is 12 euros, but it's worth it!

The energy of this city is impressive... No disco closes before sunrise, which means you're welcome to stay until at least 6 a.m.

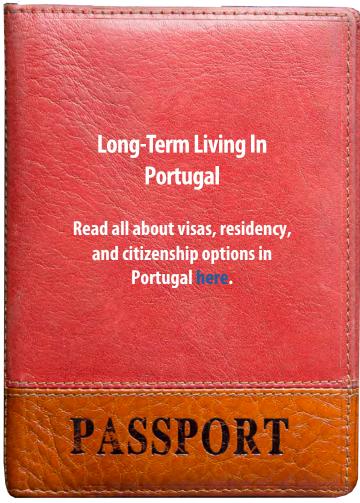
For those who like to hit the town, the greatest thing about the nightlife is safety. You can go out and feel safe pretty much anywhere at any time... another reason it's been historically popular with expats.

#### The Health Care System

Even after the crises of the past decade, Portugal's health care system is still one of the top worldwide, ranking 9th best in Europe and 12th in the world.

While it used to be completely public, austerity measures forced a huge cut in the health services budget, resulting in part of the system being privatized.







Every citizen and legal foreign resident who has registered with their local health center benefits from the national health care system, which guarantees all basic health—accidents and illness—is covered.

The hospital network has modern, well-equipped units, and at least 90% of all doctors are English-speaking. Specialty consultations at a public hospital will cost you about 7.75 euros and emergencies about 20.20 euros.

Because of the long wait lines, it's advisable to complement the national health care with health insurance. Locally, you could consider Multicare, Médis, or Liberty Seguros. There are many more to choose from, so it will not be problematic to find the one that best suits your needs. Most private hospitals and clinics have agreements with all of the plans mentioned above.

Health insurance isn't expensive in Portugal (depending on the plan you choose); I pay around 11 euros per month, flat rate. All specialty consultations are at least 50% covered by insurance—meaning you pay less than half the total cost of the appointment. For example, an average specialty consultation costs about 80 euros, but with insurance you'd pay only 35 euros.

#### Volunteer Work

Volunteer initiatives have been increasing over the past decades in Lisbon. The majority of charity organizations are still initiated by and associated with the Catholic Church, but the number of NGO's settled by members of other religious doctrines or ordinary citizens (with no religious affiliations) has grown gradually.

Nowadays, you'll find charities including animal rights activists and organizations, national alliances to eradicate poverty and homelessness, HIV/Aids support associations, disability rights organizations, orphanage support organizations, coalitions against domestic violence, LGBT rights organizations... You name it, we now have it!

It's impressive how awareness has changed over time, particularly since the economic recession. The silver lining that came out of the 2008 crash in Portugal was the way people became united as they had never been before. It was as though the entire population had to walk a mile in the shoes of those less fortunate... more than a mile, in fact. They seemed to take it to heart and want to help each other out, to create more of a community than Portugal had ever had before.

#### **An LGBT-Friendly Destination**

The number of movements for equal rights has had a huge boost in recent years, and the sensitivity to the importance of helping others has

been strengthened and incremented in our society in a really positive and progressive way.

LGBT rights in Lisbon, for instance, have improved dramatically in the past years. There's a large LGBT community and loads of gay bars and LGBT-friendly clubs. Gay-marriage was approved in 2010; adoption of children by same-sex couples became legal in 2016.

Of course, everywhere in the world is home to more conservative people, generally of the older generations... this is a Catholic country, after all. Overall, though, Portugal is quickly moving from awareness to acceptance, and Lisbon, especially, is said to be super welcoming. Travelgayeurope. com says, "It is often difficult to say which venue [in Lisbon] is all-gay, mostly-gay or just gay-friendly, as everyone is equally welcome."

#### Handicap-Accessible?



On the other hand, there's still a long road to go before the government is able to meet the basic needs of disabled residents. Efforts are being made, and things are slowly improving. Nevertheless, facilities for people with disabilities continue to lag behind what is available in other countries.

As this ancient city is full of hilly streets paved with cobblestone—so not flat at all—it's difficult to make things accessible retroactively. You'll encounter much modern construction, such as in new museums and train stations, equipped with ramps, wheelchair lifts, proper toilets, and spacious seating areas... but, the truth is, sadly, accessibility for the disabled is still largely absent in the city.

#### **Bringing Your Pets**

Bringing your pet with you is relatively easy. Many don't know it, but Lisbon is a very pet-friendly city; there are several pet-friendly parks, and during the wintertime you can walk your pet on almost any beach. In the summer it's harder to enjoy the beaches with furry friends, as pets aren't allowed to enter most of the beaches in summer. Even then, though, pets and owners can enjoy Fonte-da-Telha Beach or Cova do Vapor Beach (both in Costa da Caparica on the other side of the Tagus River)... you and your four-legged companions won't have any problems there.

To bring a pet to Portugal you need to bring:

- An International Health Certificate, issued by the official veterinary authority of the country of origin, stating that the animal has had a rabies vaccine and is otherwise in good health and up to date on vaccinations.
- 2. A valid veterinary certificate (with the owners details, animal's description, details of identification and vaccinations).
- 3. A microchip (compatible with standards ISO-11784 or Annex A11785) and implantation record.
- 4. An EU Vet Health Certificate (Form EC#: 998). This is a standard form and must be signed by your vet in a different color than the printed text. It must be issued within 10 days of your date of entry, but will stay valid for an additional 4 months for subsequent EU entries from your first point of entry.
- 5. The cage or carrier must be labelled with the owner's name and the costs depend on the size and weight of the pet.

You won't be able to bring in pets less than 12 weeks old or that have had their anti-rabies vaccination less than 21 days prior to entry. And certain air routes limit the maximum pet weight to 32 kg.

#### **Education In Lisbon**

As someone who moved to Lisbon to study, I can't say enough good things about my experiences here as a university student. I met people from all over the world with incredibly diverse backgrounds and interests. It was the perfect environment in which to broaden my cultural knowledge and expand my horizons.

The multicultural community in Lisbon existed then, just as it does today. Almost all universities offer a wide range of courses taught in English, and even guarantee that all certificates obtained are recognized and validated in all countries of the European Union—which broadens options for Portuguese career advancement throughout the world.

In fact, the city is full of international private schools for kids below university level, too. You've got the American St. Julian's school, the French Lycée Français, and the German Deutsche Schule Lissabon, among many others.

The energetic atmosphere of the city combined with Lisbon having some of the most high-performing schools and universities in the world, make Lisbon an emerging university city, seen by students as a youngster's paradise and a top option for studying abroad. The Nova Business School of Economics and the Católica Business School, for example, rank as 2 of the top 30 schools in Europe according to *The Financial Times*, and as 2 of the best 400 institutions in the *Times Higher Education Ranking*.

During my own student experience in Lisbon, I immediately made several Lisbonite friends who showed me around. Every night was booked with group dinners and parties. Your social life will not suffer in Lisbon—it's easy to make friends, and there's plenty to do.

## Lisbon's Real Estate Market (Best Areas For Rentals)

In terms of neighborhoods, there's a wide variety to choose from, each one with its own special character and charm. In Lisbon you'll find a vast array of home styles and prices to suit all tastes.

The best way to get to know the local market is online. See the Rolodex for recommended local sites. You won't get far by contacting ads placed on windows.

Some of the most popular neighborhoods in Lisbon include:

#### Alfama And Graça

The capital's oldest and most typical neighborhoods.

At first glance, these neighborhoods look more like two small interior villages than city neighborhoods. Famous for their narrow streets—often impenetrable by car—and filled with restaurants and Fado houses, the well-preserved neighborhoods of Alfama and Graça are the stylistic heart and the soul of the city.



Even though some buildings are still in need of refurbishment, you can find several inexpensive new or renovated homes to rent.

The prices in these two zones vary according to what kind of home you choose. A one bedroom would normally start around 370 euros and go up to 1,300 euros. If you're searching for a two bedroom, 500 euros is generally the minimum price, going up to 1,600 euros. Three bedrooms go from about 750 euros to 2,100 euros.

#### Lapa And Campo De Ourique



These are the most vibrant residential districts. With a range of shops, grocery stores, and small markets, these two neighborhoods are great if you want a real community feeling. There are cafés on every street—usually many of

them—and in less than a month of living there almost every shop owner will know you by name and will gladly anticipate what you want to order before you do so.

Most homes are renewed and modernized, the only disadvantage of these neighborhoods is that prices are typically above average for city norms, not only in terms of real estate, but in general.

For a one bedroom, prices fluctuate between 450 and 500 euros at the low end and 1,250 euros at the high end. For two bedrooms, average prices are between 550 and 1,500 euros. Three bedrooms go from about 700 up to 2,600 euros.

#### **How To Read Listings**

In Portugal, you'll notice that listings advertise T0, T1, T2, T3 type apartments. All this means is how many bedrooms the unit has. A T0 is a studio, a T1 a one bedroom, and so on.

A T1+1 is a little more tricky. Usually a T1+1indicates a one-bedroom apartment with an additional room that could be converted or used as a bedroom. Usually the room is an internal one with no windows—but in a pinch it could be used as another bedroom.

It never hurts to ask what other rooms the apartment contains, just to be sure of what you're getting. Ask about separate kitchen, separate living room, any storage spaces, etc.

#### The Purchase Process In Portugal

- 1. Upon finding a property you wish to buy you'll sign a letter of intent in the presence of a local lawyer.
- Once a price has been agreed to by both parties the lawyer will then
  write the promissory contract with the seller (contrato de promessa de
  compra e venda). In order to complete the promissory note you'll need
  the following:
  - a. Property Registration Certificate (Certidão de Teor)
  - b. Property Tax document (Caderneta Perdial)
  - c. License of Use (Licença de Utilização)
- 3. You'll have to put down a deposit, usually 10% to 30% of the total purchase price (you may need a lawyer to negotiate a deposit in the lower end). The deposit is forfeited if the purchaser does not proceed; if the vendor withdraws from the transaction double the deposit is paid back to the purchaser.
- 4. The buyer pays the remaining balance of the purchase price, transfer tax (*imposto de sisa*), and any attorney or notary fees.
- 5. Once everything has been paid (usually within about four weeks of signing the promissory note) you'll be able to complete and sign the deed (escritura de compra e venda).
- 6. Finally, will have to register the deed at the public land registry and tax office. This should be done as soon as possible after signing the deed.

#### Entrecampos And Cidade Universitária

Perfect for students, this area is highly accessible with lots of affordable housing options. There are numerous public transportation outlets available nearby, as well as several small, modern buildings offering loads of cheap apartment opportunities.

This is the preferred neighborhood for the large majority of youngsters going to university; most homes here are rented by groups of young people.

With metro stations on every corner and at only five minutes' tube ride from the bustling center of Lisbon, these are two neighborhoods are popular with students and professionals alike.

Most one-bedroom apartments go from 400 to 1200 euros, two bedrooms for 650 to 1,300 euros, and three bedrooms for 800 to 2,500 euros.

#### Parque Das Nações

The most sophisticated neighborhood in Lisbon, this residential and business district gave stage to the World's Fair in 1998 (EXPO'98). It's

now one of the greenest areas in the city, the greenery broken up by an outstanding set of futuristically designed buildings.

This neighborhood is probably the best place in the city for biking and walking and, even though it's not very close to the capital's center, it's served by multiple means of public transportation and is just 5 killometers away from Lisbon's international airport.

Overlooking the Tagus River, this neighborhood is full of bars, restaurants, recreational areas and a large shopping center (Vasco da Gama).

Lisbon's highest rental rates are found here, so most residents are upper middle-class to upper-class families. Prices fluctuate between 700 to 1,500 euros for a one bedroom, around 1,000 to 2,200 euros for a two bedroom, and 1,500 to 2,800 euros for a three bedroom.

#### Chiado And Príncipe Real

The most emblematic neighborhoods in town, Chiado and Príncipe

Real are the liveliest districts and unquestionably the most highly sought neighborhoods to live in Lisbon. These are the hubs, both neighborhoods are located right in the heart of all the attractions—fantastic for people-watching.



Home to the most traditional shopping areas, these two iconic neighborhoods are the center of all cultural life and are the most popular meeting points for artists, poets, and entertainers.

Renting a home in these historic and fashionable districts is quite expensive, though. Most apartments are fully equipped, extremely elegant and stylish, but their clientele is limited to those with an ample budget. A one bedroom will probably cost you about 1,000 euros a month, at least... But prices in these neighborhoods are far harder to estimate than in the others, as prices vary widely.

Good rental deals are easy to find in Lisbon. You'll find that some neighborhoods are all around cheaper than others, and some are more expensive, of course, but all of them offer homes in good shape and in desirable areas at good prices.

A studio in the city center would go for a minimum average price of about 400 euros—no matter the neighborhood.

#### **Cost Of Utilities**

Basic utilities including electricity, heating, water, and garbage service for an 85 square meter apartment is about 85 euros (86.57 euros for my apartment, on average). An entertainment bundle including 10 Mbps Internet, unlimited data, and Cable/ADSL is less than 25 euros (24.16 euros per month with the company I use).

<u>See the Rolodex</u> for recommended service providers. Prices vary slightly, but be sure to research any promotions that may be offered when you sign up. Promotions are common, especially for new clients, and it really pays off. Once you choose a service provider you'll be stuck with them for at least a year, their contracts have one-year minimums.

#### **Buying A Property In Lisbon**

Portugal's property market is well-established. There is no restriction on the purchase of real estate and most land and property is sold freehold. The country's property registry system is centralized and very reliable. The law protects property, property rights, and the right to access and use one's own property.

The residential market in Lisbon has bounced back considerably in recent years after being hit hard by the economic crisis.

To start the purchase process, you'll need a personal fiscal number from the local tax office—if you got a local bank account then you were automatically assigned one. From there the process is simple, but it can take some time.

While many countries overseas do not require credentials for real estate agents, Portugal does. You'll find agents in the city with licenses issued by the government.

The registration of purchase and mortgage both have a fixed cost of 250 euros each, and the stamp duty is 0.8% of the purchase price. Transfer tax (IMT) is 6.5% and can be avoided through the use of a holding company—but offshore companies have maintenance fees, so make sure you understand the costs of the holding company (and be sure they are lower than the transfer tax cost) before committing to this route. Agent fees are between 3% and 5% (plus tax, which is 23% in this case), legal fees between 1% and 2%. The registration fee will be between 0.2% and 1.2%. In total, the buyer can expect to have to pay between 8% and 10% of the property's total value in fees.

Annually, municipal taxes (called IMI or *imposto municipal sobre imóveis*) are charged on properties using a formula accounting for variables which include the size of the property and how many amenities or entertainment items (such as pools, tennis court, etc.) it contains. Each municipality has the right to charge a slightly different IMI value, which range from 0.3% to 0.5%. Older rustic buildings (whose taxable values are normally very low) pay a value of 0.8%.

Right now the preferred residential neighborhoods for foreigners are the following:

**Chiado:** The cosmopolitan ambience combined with the culture and nightlife make this one of the most sought-after neighborhoods among foreigners. A brand new four bedroom can cost you up to 2.5 million euros, a one bedroom would cost around 85,000 euros.



**Príncipe Real:** Similar to Chiado, Princípe Real is also preferred by foreigners and the number of apartment purchases has also increased in this region. A luxury four bedroom in a refurbished building can be listed at 1.3 million euros.

**Lapa:** For those who prefer calmness and tranquility, the emblematic neighborhood of Lapa is one of the best options. With most apartments enjoying a view over the Tagus River, the prices for a new or renovated three bedroom can easily go up to 1.1 million euros.

**Estrela:** Next to the Lapa neighborhood and famous for its beautiful park, O Jardim da Estrela, is the elegant and peaceful barrio of Estrela. The average sale value per square meter is 2,193 euros and the average price for a brand new three bedroom is 1.3 million euros.



**Alvalade:** Known for its neighborly community and charm, the neighborhood of Alvalade offers great proximity to some of the most acclaimed colleges in the city. The average price for apartments ranges from 3,500 euros to 4,000 euros per square meter, with available one-bedroom units averaging 180,000 euros (at 50 square meters), two bedrooms at 306,000 euros (averaging 81 square meters). Pricing for three-bedroom apartments averages 342,500 euros with units ranging from 70 to 116 square meters.



Parque das Nações: Parque das Nações (created as a result of the Expo 98 world exhibition) offers an average selling price of 3,016 euros per square meter. The properties are recent and modern, and this is one of the main residential investment destinations for the Golden Visa.

**Avenidas Novas:** With an average sale price of 2,397 euros per square meter and constructed mostly in Art Nouveau architecture, this quiet barrio is known for the size of its housing options... they are much larger than the average city dwelling. A new three bedroom costs about 1.1 million euros on average.

**Graça:** Graça is one of the most touristy barrios in Lisbon with a demand that remains higher than the supply. A three-bedroom apartment located in one of the recuperated buildings can cost around 957,000 euros.

#### Your Place In The Sun?

Lisbon is an ancient city full of culture, history, and entertainment. Plus, the existing expat community makes it an easy transition for newbies looking to set down roots here. Lisbon's lifestyle can be fast-paced, but also offers its residents quiet corners, tranquil parks, and stunning beaches to escape to. Significantly, it's also a cheap destination; a city this refined and worldly should come with a much higher price tag.



Portugal is a welcoming haven, affordable by European capital standards and an ideal overseas retirement locale. And living in this capital city—or anywhere in Portugal, really—you wouldn't even need to learn Portuguese, you could get by day-to-day in English.



If you're looking for a sophisticated yet affordable city to settle in, Lisbon may just be what you're looking for.

#### **Lisbon, Portugal Video Resources**



YouTube Links

Lisbon, Portugal Overview Inverview with Rafael Nacif **All-New Insider's Manual Reveals:** 

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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.

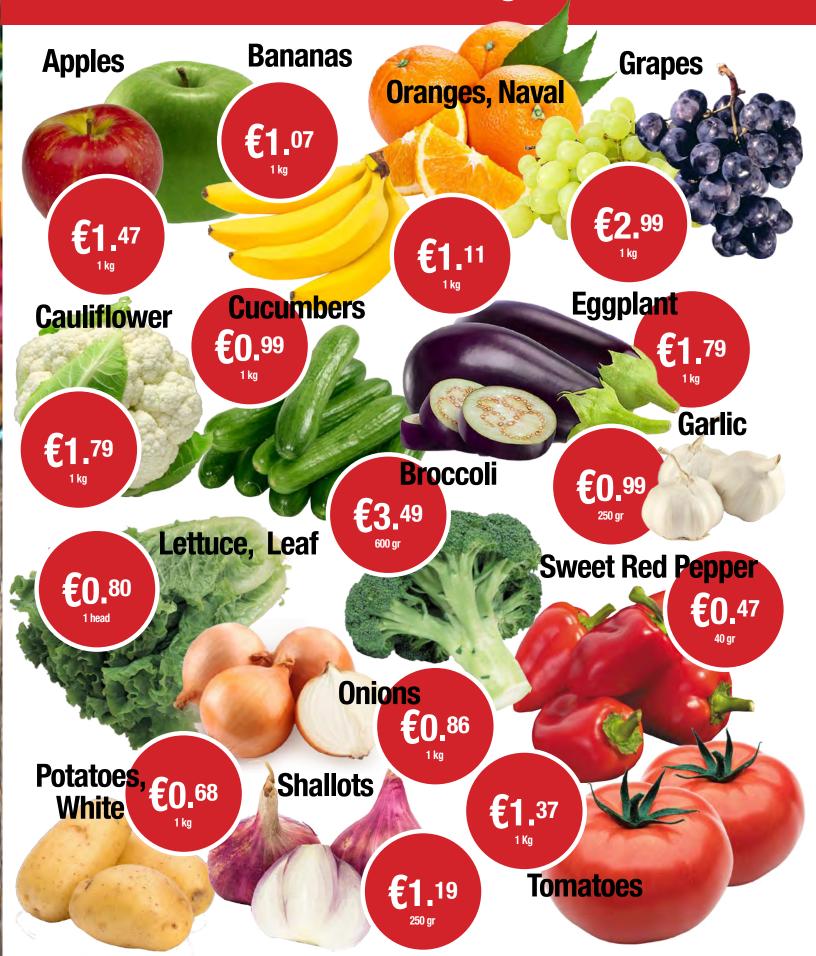
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## **Household Goods**

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## Misc





Gasoline, Unleaded





## Apartment or House Rental Budget (for a couple)

Item	Cost	Notes
@ Rent	€ 650	920 0 3 -
☐ Transportation (bus, taxi, etc.)	€ 50	Including bus monthly pass and taxi rides
♣ Gas	€ 50	Cooking and heating
<b>Electricity</b>	€70	
<b>♦</b> Water	€ 30	
<b>☎</b> Telephone	€ 26.99	This cost is bundled with Internet and cable TV
Garbage Collection	€ 15	Approximately per month, depending on the property area
1 Internet	€ -	This cost is bundled with telepnone and cable TV
	€ -	This cost is bundled with telephone and cable Internet
© Entertainment	€ 434	This includes eating out twice a week and two movie theatre trips
♥ Groceries	€ 275	
	€ 25	
& Medical Appointments	€ 27.95	Public hospital: € 7.75 specialty appointment, € 20.20 emergency
TOTAL	€ 1,653.94	



Go here to convert into U.S. dollars at today's exchange rate. http://www.xe.com/

## Apartment or House Ownership Budget (for a couple)

Item	Cost	Notes
	€	Not included here as too variable
■ HOA Fees	€	Condominium costs vary between € 20 and € 150
Property Taxes	€	On acquisition: up to 6.9% Annual property taxes: depending on municipality, it varies between 0.3% and 0.5% on the rateable value of properties
■ Transportation (bus, taxi, etc.)	€ 50	Including bus monthly pass and taxi rides
♣ Gas	€ 50	Cooking and heating
<b>Electricity</b>	€ 70	
♦ Water	€ 30	
<b>☎</b> Telephone	€ 26.99	This cost is bundled with Internet and cable TV
Garbage Collection	€ 15	Approximately per month, depending on the property area
1 Internet	€ -	This cost is bundled with telepnone and cable TV
	€-	This cost is bundled with telephone and cable Internet
© Entertainment	€ 434	This includes eating out twice a week and two movie theatre trips
Groceries	€ 275	
	€ 25	
& Medical Appointments	€ 27.95	Including emergency and specialist appointment
TOTAL	€ 613.94	



## Lisbon, Portugal **Rolodex**

By Marta Vouga

#### Legal:

Local Law Firm: Vieira de Almeida Contact: Tiago Moreira Email: tm@vda.pt

#### **Real Estate:**

Great Living in Portugal Contact: Nuno Caetano Telephone: +351 918 468 799 Email: nuno.caetano@greatprime.com

#### **Rental Properties:**

Imovirtual.com Casa.sapo.pt Remax.pt Homelovers.pt

#### Official music festival sites (in English):

NOS Alive: http://nosalive.com/en/

EDP Cool Jazz Fest: http://www.edpcooljazz.com/en/

#### Taxes:

**PWC** 

Contact: Leendert Verschoor

Email: leendert.verschoor@pt.pwc.com

#### **Medical And Emergency:**

Local emergency number: 112

SOS Health care: 808 24 24 24

Public Hospital (with English speaking doctors): Santa Maria Hospital Telephone: +351 21 780 5000

Private Hospital (with English speaking

doctors): Luz Hospital

Telephone: +351 21 710 4400

**USA Embassy** 

Telephone: +351 21 727 3300 Email: lisbonweb@state.gov

#### **Utilities:**

Water supplier: EPAL <a href="http://www.epal.pt/EPAL/en">http://www.epal.pt/EPAL/en</a>

Electricity: EDP <a href="http://www.edp.pt/">http://www.edp.pt/</a>

en/Pages/homepage.aspx

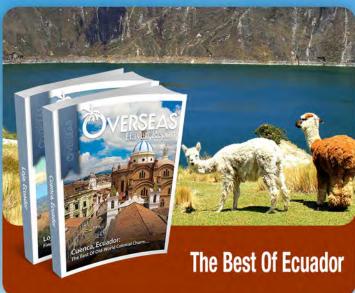
Telephone: MEO https://www.meo.pt/, ZON http:// www.nos.pt/particulares/Pages/home.aspx

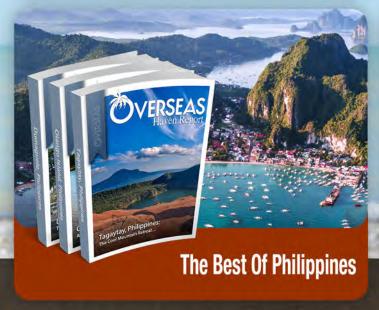


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- Insights into what the community is like, who your neighbors would be (locals, expats, or both), and how they live...
- What it would cost you to live there, including detailed monthly budgets...
- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
- Which visa options would make most sense for you and how you qualify...
- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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