



# OVERSEAS

## Haven Report



**The Western Algarve:  
Portugal's Overseas Retirement  
All-Star Destination**



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**All-New Insider's Manual Reveals:**

# **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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# The Western Algarve

– Portugal's Overseas Retirement  
All-Star Destination

By Alyson Sheldrake



A mild, almost Mediterranean climate, with more than 300 days of sunshine a year... a beautiful coastline with over 150 sandy beaches... one of the safest countries in the world... friendly locals, good cuisine, fine local wines... and a low cost of living with easy residency options... Is the Algarve paradise?

This southern region of Portugal enjoys one of the best climates in Europe, with maximum temperatures varying between 20°C and 38°C (68°F and 100°F), and long days of sunshine.

There are beautiful beaches with soft golden sand and sparkling waters, limestone caves and grottoes only reachable by boat, and tiny inlets with fishermen stood precariously on the edges of cliffs, fishing for their dinner...

It's not all beaches though. For nature lovers there is the protected nature reserve, Ria Formosa, which is over 170 square kms (27 square miles) in size and home to hundreds of different birds.

For walkers there is the Via Algarviana hiking trail, covering over 300 kms (186 miles) of the Algarve, and there are beautiful mountain and coastal paths to enjoy.

You're never far from open countryside in the Algarve, and there is a sense of timelessness about this part of the world... as soon as you step away from the beach-front tourist areas.

The Algarve is a golfer's paradise, boasting some of Europe's finest championship courses, all set in magnificent surroundings. Many courses have breath-taking views of the coastline.

There are beautiful historical villages with traditional, white-washed cottages, winding cobbled streets, and an unhurried pace of life. Moorish influences prevail, from the chimney pots to the magnificent castles, churches, and 9th century Roman remains, which are scattered across the region.

Traditional arts and crafts are found throughout this region as well as quaint shops, stalls, and marketplaces to buy locally produced goods. There are purpose-built shopping centers with designer merchandise outlets and exclusive boutiques.

Nothing is too far away here: from peace and quiet, found at tucked-away beaches, to bustling nightlife and five-star dining experiences found at exclusive venues.

For the family, there are theme parks, water parks, zoos, and a host of attractions and days out to enjoy. There is a vibrant local cultural scene, too, and Lisbon is less than three hours away for major concerts and events.

The local people are gentle, kind, and welcoming. They live life at their own pace, reflecting eras long passed in other countries. They are polite, reserved, proud of their culture and heritage, and always willing to help. The Algarve is also home to many foreign retirees, entrepreneurs, and families all looking for a gentler way of life in the sun.

The Mediterranean diet is famous for its health benefits. It's based on a variety of fish, meat, and local organic fruit and vegetables, all of which you can buy at the daily market. The pollution rates are low, and there are many ways to exercise, including walking along the beach, to keep you fit and healthy.

The cost of living in Portugal is among the lowest in Western Europe. A retired couple, for example, can live comfortably for about 1,200 to 1,400 euros per month (excluding rent or mortgage costs).

The Algarve also has some of the most favorable price-to-rent ratios in Portugal. It's the place to look for buy-to-let opportunities.





**Galé Beach** © Dave Sheldrake Photography

## Portugal's History

Portugal is on the west side of the Iberian Peninsula, with Spain as its only bordering country. The name Portugal comes from the Roman name for the town Portus Cale, an area originally settled by the Lusitanians.

Early in the first millennium BC, the Celts from Eastern Europe appeared. The Roman invasion in the third century BC lasted several centuries and their influence can still be seen throughout the country today.

In 711 AD, the Moors invaded and conquered the Iberian Peninsula. They held on to portions of the area for hundreds of years, until the Christian nations began the Reconquista, when they reconquered the Iberian Peninsula from the Islamic Moors.

In 1139 the Kingdom of Portugal was formed, and Afonso Henriques was crowned the first King of Portugal.

During the reign of King John I, the Portuguese established a political alliance with England (by the Treaty of Windsor in 1386) that has endured and continues to present day. This is the world's oldest agreement between two sovereign nations.

Starting in the 14th century, Portugal became a major power in the Age of Exploration. Portuguese explorers such as Vasco da Gama and Ferdinand Magellan helped build Portugal's vast colonial empire, and Portugal established colonies in South America, Africa, and the Far East.

Portuguese power and influence dwindled in the 1900s. In 1932, António Salazar took power as prime minister, and for 42 years, Salazar and then Marcello Caetano ruled Portugal under a dictatorship.

In 1974, a left-wing military coup peacefully took over the country and made drastic democratic reforms, including granting independence to all of Portugal's African colonies.

Portugal joined the European Union in 1986, instigating a major overhaul of the country. The country is now firmly established as a European democracy unrecognizable from the dictatorship of the early 1970s. Workers, however, still earn only a third of the pay of their counterparts in the U.K.

The European Union, along with other investors, have funded the start-up of new industries and have improved the country's infrastructure in recent years. Portugal now has a much-improved railway system, new roads, and fast motorways, better schools and hospitals, and upgraded airport facilities.

Telecommunications and internet coverage are excellent in almost 90% of the country. Lisbon and Porto have thriving tech scenes, boosted by the annual Web Summit hosted in Lisbon each year.

There is a slow but perceptible growth in the property market, particularly for properties that are purchased for the rental market, and resorts and hotels continue being built across the Algarve.

There's a general feeling of optimism in Portugal that combines with its history and culture to create a country full of possibility and charm. It's a heady mixture of white-washed old properties alongside modern buildings and old-fashioned family values with a younger vibrant outlook.

All of this is found in a beautiful natural setting that boasts over 100 miles of coastline and soft sandy beaches. It's the type of place where afternoons are best spent lazily, sitting in cafés watching the world pass you by... and where you're bound to feel content that you've arrived in European paradise.

## Portugal Today

The Algarve, from the Arabic *al-gharb* meaning "the west," tops the charts in so many ways. It's in the third-safest country in the world, one of the world's best golfing destinations, and Europe's best beach destination.

It's always near the top of any quality of life index. Residency and citizenship are sought after here not only because requirements are low, but also because a Portuguese passport affords visa-free travel across Europe.

With over 300 days of sunshine a year and spectacular beaches, the Algarve is more than just a holiday destination. The Portuguese people are generous and friendly, the local food is well produced, tasty, and inexpensive, and property prices are reasonable. Whether you're a family, single person, retired couple, or investor, the Algarve has something for you.

This article focuses upon the western side of the Algarve, featuring the resorts and towns of Carvoeiro, Ferragudo, Alvor, and Lagos. These towns offer a wide range of options to suit all budgets and interests.

**Ferragudo Castle** © Dave Sheldrake Photography





**Carvoeiro** © Dave Sheldrake Photography

## Carvoeiro

Carvoeiro is a small but popular beachside town situated in the center of the Algarve. It has traditional buildings mixed with newer resorts and a stunning golden coastline with sandstone cliffs. In the center of town is a small beach, Praia de Carvoeiro, which was voted Europe's best in 2018.

This is a town well suited to families and holiday-goers, as everything is within easy reach. A car will ensure that you can also travel to other local beaches including the famous and stunningly beautiful Praia da Marinha.

There are also other family-friendly attractions nearby including the Slide & Splash water park and Zoomarine theme park. There is a large independent school within easy reach at Lagoa.

## Ferragudo

Ferragudo, a little further west along the coast, still retains most of its historical charm as a quiet fishing village, with its traditional fishermen's cottages and narrow cobbled streets.

It's the most photographed village in the Algarve, and it's not hard to see why. The main square has a choice of cafés and restaurants. A climb up the side streets will take you up to the village church, with its far-reaching views across to Portimão and beyond.



**Ferragudo** © Dave Sheldrake Photography

A short walk past the lifeboat station leads you to one of two stunning beaches; Praia Pintadinho, the smaller beach with the imposing Arade Castle at the end, and Praia Grande, which is a much larger family beach that stretches for over a mile with golden sand and protected bathing water.

From the harbor you can watch the local fishermen haul in the day's catch, take a boat trip up the Arade River to visit historic Silves, or book a special dolphin watching trip.

## Alvor

Alvor is a small, slightly touristy resort town with a long, sandy beach that stretches for 3.5 kms (2 miles) from Praia de Alvor at one end of the estuary of the Alvor River to Praia dos Três Irmãos at the eastern end of the beach.

The sand is soft and perfect for families and for walking along. The area is surrounded by sand dunes and there's a long boardwalk that takes you through the Ria de Alvor Nature Reserve.

Alvor has a large selection of bars, cafés, and restaurants, from the touristy (more pricey) waterfront offerings, to smaller and cheaper backstreet local restaurants.

It's still a working fishing village and very popular with families in the summer, and expats, retirees, and winter holiday-goers outside of the peak season.





**Alvor** © Dave Sheldrake Photography

## Lagos

Traveling further west, Lagos is a popular town surrounded by a beautiful coastline, cliffs, and wide-open beaches. Dona Ana beach, which, for many, is considered the best beach in the Algarve, is nearby, while further along the coast are the stunning and award-winning Ponta da Piedade cliffs.

Lagos has a rich history. It has an old fort, a selection of baroque churches, and an ex-slave market. From Lagos you can take a day trip to Sagres and the most westerly point, the lighthouse at Cabo de São Vicente, visit the caves at Benagil via boat, or you can travel north and explore the inland Algarve hills and small towns.

Lagos has many cafés, restaurants, and shops to enjoy and good infrastructure, including a large health center and hospital and a state secondary school, several primary schools, and independent schools. It also has plenty of large supermarkets—ideal for those self-catering or on a budget.

## How To Get There & Around

Faro Airport is the main airport that serves southern Portugal and the Algarve. The airport is close to Faro, which provides onward transport options to other resort towns. It's a small airport but has all the services and amenities you could



**Ponta da Piedade** © Dave Sheldrake Photography

need, and its staff are fluent in English. It's also seasonal, with vast numbers passing through in the summer but few in winter.

Beware of the budget airlines that arrive and depart from Faro—they have long check-in queues, so allow extra time to pass through to passport control. Larger airlines like British Airways have smoother booking-in processes.

Connections can be made from Faro Airport to Lisbon International Airport, which has a much wider choice of onward travel across the world.

Faro Airport isn't well-connected to Faro or the public transport network. You'll need to catch a taxi or arrange private transfer to get into Faro and connect with onward travel options. The Faro train or bus services can connect you with all major resorts.

The Algarve has two main roads: the N125, which gets extremely busy in the summer months but is toll-free, and the A22 Motorway, which runs from the eastern border with Spain to just west of Lagos town.

The tolls aren't expensive on the motorway, but the system for paying them is complex. You can't just pay as you go—you'll need a card-reader on your windscreen to pass through.



**Silves Medieval Fair** © Dave Sheldrake Photography

Most car rental companies offer a pre-paid transponder with 20 euros of credit. That will be enough to get you to the end of the Algarve from Faro Airport and back.

Problems come if you use up the credit, as you can only pay your tolls 48 hours after they've been issued. So you won't be able to pay your toll when returning the car to the airport the day after using up your credit.

To avoid paying the penalty you can either not use the toll road within 48 hours of leaving Portugal or trust the car rental company to pay the tolls for you after you leave the country.

## The Algarve Of The Future

The Algarve is already home to over 200 tech companies, and the University of Algarve (based in Faro), will open the Algarve Tech Hub this year. This is a planned complex of over 3,000 square meters (32,300 square feet) that aims to transform the region into the Portuguese Silicon Valley. They're hoping to attract new entrepreneurs, investors, and digital nomads to the region.

Portugal has one of the best fiber optic networks in Europe, and Lisbon already hosts the

annual Web Summit tech conference, where over 70,000 influential people meet, including CEOs and founders of the world's biggest companies, the most promising new start-ups, investors, and journalists.

The Algarve could also be transformed into a mecca for health and wellness, a 600-billion-euro global industry. Wellness tourism spend is rising rapidly and is expected to surpass 900 billion euros by 2022.

## Expats And Activities

There is a strong expat presence in almost every town in the Algarve. Walk into any café or restaurant and you'll meet people from all nationalities. Friendships can be formed casually or you can join a club that interests you.

Groups and clubs for all ages and abilities meet across the Algarve. There are nationality-specific groups and Portuguese-language classes (a great way to meet new people). There are athletics and running clubs, football groups, golf societies, fitness classes, yoga, and tennis clubs. Several walking groups meet regularly.

You could consider volunteering—there are several pet rescue centers that need dog-walkers.



Having a dog that requires a nice long walk every day is another excellent way to meet people, especially locals.

You could also volunteer at Centre Algarve, a holiday center for children with special needs. There are also several Rotary Clubs in the Algarve, including in Silves, Albufeira, Almancil, Estoi, and Porches.

If you're into drama, look up the Algarveans Theatre Group. They're an amateur drama group that produces two plays a year plus an annual pantomime with performances in English. Carvoeiro has an extremely successful (and very well stocked) foreign language secondhand bookshop, too.

## Fairs And Festivals

There are so many fairs and festivals in the Algarve that it would take another article to list them all. The biggest and best has to be the Silves Medieval Fair, lasting 10 days every summer. It's a spectacle of color, costumes, music, theatre, and medieval delights set in the beautiful and historic town of Silves.

Don't miss carnival either, when the Algarve does a fair job of matching the colorful performance of Brazil. The biggest and oldest carnival is in Loulé, when the town is transformed into a dramatic display of color, music, samba dancing, and floats. Thousands of people line the streets to enjoy the display.

## Cost Of Living

Eating out in Portugal is very affordable: a main meal usually costs between 8 and 13 euros at a traditional Portuguese restaurant. Many restaurants also have a *prato do dia* (dish of the day) lunchtime option, typically for about 8 to 10 euros a head. That will get you a small starter, a main course, dessert, one drink, and a coffee.



Loulé Carnaval © Dave Sheldrake Photography

Usually you'll have three or four main course options to choose from.

If you just want a snack, most cafés serve small plates of food. A *bifana* (pork sandwich) usually costs about 2.50 euros and a bowl of soup, 1.50 euros. Cakes are usually 1 euro, and an espresso is anywhere from 50 cents to 1.25 euros. A small beer (Imperial) costs 1 to 1.50 euros (more in the touristy resorts) and a glass of wine is about 2 to 2.50 euros.

At the other end of the scale are fine dining restaurants and multi-Michelin star establishments and a host of international cuisine restaurants.

Groceries in the Algarve are extremely affordable, particularly if you shop locally. Expect to pay



**Food and drink** © Dave Sheldrake Photography

about 80 euros for a couple's weekly shop. The Algarve has lots of local markets that are great value for money, with local and organic fruit, vegetables, fish, and other products. It's possible to find a good bottle of wine for 2 to 3 euros, although the average is probably closer to 4 to 5 euros.

There are a range of supermarkets, from the Portuguese Pingo Doce to French ones like Inter-Marché. There are also plenty of Lidl and Aldi stores around to stock up on cheaper items. Apolónia is a more exclusive (and expensive) option for shopping, alongside the Overseas Iceland stores with exclusively English products for sale.

### **Driving**

In order to experience all that the Algarve has to offer, and to make those shopping trips easier,

you really do need a car in the Algarve. You can get around by train, and there is a bus network, but unless you live in a larger city, you'll struggle without a car.

You can either rent a car on a long-term basis, buy one, or bring your car with you to the Algarve (for up to six months—after this you'll need to matriculate and import your vehicle, which is not cheap). Rental prices usually start at about 7 to 10 euros per day in the winter and 100 euros a week minimum in the summer.

### **Buses & Trains**

Rail travel is extremely affordable in Portugal, especially long-distance. If you buy your train tickets more than a week in advance, you'll get a discount of 40% to 50%. A single ticket from Lisbon to Faro for the Alfa Pendular train costs 22.90 euros (or 30.70 euros for first class). The



Lisbon to Faro train tickets must be pre-booked, as each ticket is designated a seat.

In the Algarve, the local train service is basic and slow. When you're heading west from Faro, the regional train doesn't pass close to any of the main resorts, so you'll need a taxi to reach your destination.

Buses are another option, and most journeys cost 5 to 6 euros on average. A monthly pass will cost you about 40 euros. If you're over 65 you can enjoy bus and train travel for half price.

## The Cost Of Living In The Algarve

For a full breakdown of the cost of living in the Algarve, [go here](#).

### Utilities

Electricity bills can be high whether you're in an apartment (usually with air conditioning) or a house. Water and gas bills are cheaper, although be aware that many properties don't have main gas, and you'll be paying for gas bottles.

Utilities for a small apartment typically come to 100 to 150 euros per month and for a larger house, about 200 to 250 euros a month. House and car insurance and property tax bills add up to about 100 to 120 euros a month (not including maintenance costs), and pet insurance is about 20 euros per animal. Internet and TV packages will cost you about 30 to 45 euros a month.

If you have a swimming pool to maintain expect to add at least another 100 euros a month to your bill total. If you buy a property in a condominium then you'll also need to add monthly fees to

your budget: these can range from 300 euros to over 3,000 euros per year, depending on the facilities and upkeep required. A cleaner can cost you anything from 6.50 to 12.50 euros per hour, depending where you are.

Fuel prices in the Algarve are not cheap. Unleaded 95 is about 1.35 euros per liter; unleaded 98 is 1.50 euros per liter, and diesel is about 1.28 euros per liter.

## The Local Language

English is widely spoken across the Algarve, especially in hotels, restaurants, and bars in touristy areas. Outside of the tourist areas and with the older generation, it's best to speak at least a little Portuguese.

The locals are super friendly and patient, and even a smattering of the local language will get you a favorable response. Be forewarned, however, Portuguese is not an easy language to learn.

Here in the Algarve, people speak fast and shorten words. Individual words are hard to pick out from the fast-moving dialogue, and many sounds are difficult to pronounce. Mistakes are easy to make but add to the fun of living in a different country.

Group language classes usually cost 60 to 70 euros per month, while one-on-one classes cost 15 euros per hour on average. Many courses and classes are advertised on Facebook or in local English-speaking magazines or newspapers. If you can't find any classes locally, you can always book lessons over Skype.

## The Property Market

Buying property in Portugal is relatively straightforward, regardless of whether you're resident in Portugal or not. Prices are attractive, both for investment purposes and for living.

First, you'll need to figure out where you want to live. Do you want to be close to the beach, in a busy coastal resort, or in a quieter inland village? There are lots of pretty villages in the Algarve that are only a short drive from the beach. Most have basic amenities like a small shop, a few cafés, and probably a couple of restaurants.

You can find yourself surrounded by Portuguese people who make wonderful neighbors, as they're mostly quiet and reserved but friendly and helpful when needed. Watch out for dogs, though. They're often left outside all day and night and can be noisy.

Bigger towns and villages are appealing for different reasons. For one thing, they offer better facilities and amenities: health care facilities, pharmacies, sports and fitness, and a wider range of shops, bars, and restaurants will all be within walking distance for you.

There will also be a bigger expat community for you to tap into, with groups and clubs to join. Transport links will also be better, although all roads eventually lead to the A22 motorway or N125 road in the Algarve.

Purpose-built resorts, often surrounded by at least one prime golf course, offer high-quality facilities on site for you to use, but check out the monthly or annual fees before committing. They can be eye-wateringly high in some areas.

Full gym and fitness facilities, indoor and outdoor pools—often heated—tennis courts, children's play areas, landscaped and maintained grounds, and a clubhouse and restaurants can all be on your doorstep. You don't have to like golf to live there, but you'll need a decent budget to survive there.

For ultimate luxury and security, there are a number of private gated communities scattered across the Algarve where you can rub shoulders



**Finding the perfect home** © Dave Sheldrake Photography

with pop stars and soccer stars and experience a very different way of life.

You could also consider exploring the west coast of the Algarve, with its pretty beach villages, quieter pace of life, and stunning coastline. It gets colder in the winter in these areas, and things go quiet out of the main tourist season, with many local restaurants closing up for the winter months.

For real rural countryside living, you don't have to travel too far from the coast to discover a peaceful and tranquil existence. You could buy a plot of land and have a house built to your specifications or find an old dilapidated property to renovate.

The point is, there are a range of lifestyles available here. I've met people living humbly in hand-built wooden homes in off-grid communities and millionaires living in luxury detached villas with boats moored in the marina... and just about everyone in between.

There really is an inexhaustible and fascinating supply of property and location options here for all types of people and budgets to explore and discover.





Still confused about residency overseas? Or simply want to learn more about the benefits of having a second residency? You need our...

# PASSPORT TO FREEDOM: THE WORLD'S TOP HAVENS FOR RESIDENCY, CITIZENSHIP, AND A SECOND PASSPORT

This series of reports and audio recordings is your road map to creating your new life in Paradise. Our Passport to Freedom contains five invaluable reports and five instructive audio recordings that will help you on your way to realize your dream life overseas, detailing everything you need to know about establishing residency overseas.



Once you've found your perfect property and you're ready to make an offer, you'll enter the buying process. The good thing about buying property in Portugal is that there is a set procedure that is pretty straightforward. A valid passport and a fiscal number are really all you need, plus your budget of course.

While it's possible to go it alone (and many people do), I highly recommend you get a lawyer. (Beware of using the solicitor recommended by the seller's estate agent. I always recommend an independent solicitor who will act solely on your behalf.)

From start to finish, the whole purchasing process can take anywhere between a week and five months, depending on how quickly you want to proceed, the people involved, and whether all the necessary paperwork is in order.

There are three main steps to buying property in Portugal:

1. The offer
2. The Promissory Contract (*Contrato de Promessa de Compra e Venda*), which is normally 10% of the agreed price. This is a legally binding document. If you pull out as the buyer you lose your 10% deposit; if the seller pulls out, they must pay the buyer back 20% of the agreed price
3. Completion and deeds (*Escritura de Compra e Venda*)

### **Costs**

You'll need to take certain costs into consideration when buying property in Portugal. Fiscal representation companies usually charge an annual fee, which can be anything from 100 euros to 300 euros per year.

Lawyers normally charge between 1% and 2% of the purchase price, plus the Portuguese equivalent to VAT, although some solicitors will quote you a fixed fee that's often much more reasonable.

The IMT is a purchase tax, payable by the buyer when a property's title changes ownership. The IMT amount varies depending on the type of property, so be sure to find out in advance. Land registry charges are currently 0.5% of the purchase price. Stamp duty is currently 0.8% of the purchase price.

Notary fees depend on the office where the completion contract is to be drawn up. You'll need to register the purchase with the local land registry office and at the local tax office to pay the property registration fee. If you have a mortgage, this will also need to be registered. Fees are fixed and not based on the value of the property. Your solicitor should be able to confirm the current fees.

## **Selling Property**

In Portugal, homes are not bought and sold as quickly as they are in countries like the U.K. and the States, so it's common for properties to sit on the market for a long time, often several years.

Estate agent fees, which are typically 5% + IVA tax, can be quite a shock and are paid by the seller. In total, expect additional fees when you sell your property to increase costs by about 7% to 10%.

[See the Algarve Property Picks](#) for examples of current properties for sale across three price ranges (up to 175,000 euros, 350,000 euros, and 750,000 euros).

## **Renting A Property**

The Algarve is an affordable place to rent, but you may have to hunt around to find a long-term rental. Monthly rental prices start from about 300



euros for a basic one-bedroom apartment; two-beds are in the 400- to 700-euro range.

Rental prices are often cheaper inland, away from the beachfront coastal towns. Many rental owners rent out their property for a premium during the peak summer months, often on weekly contracts, which makes finding a year-long contract more difficult.

Inland you're more likely to find a longer contract. The other option is to look for a six- or eight-month contract for the duration of the winter or off-season months.

Airbnb is a good place for short-term renters who only plan to stay in the Algarve for a few months to look. You may pay slightly more than you would if you rented privately or through an estate agent, but you can negotiate the length of your contract and your bills will be included.

Portuguese properties are described by terms like T0, T1, T2, etc. T0 is a studio apartment with no separate bedroom; T1 is a one-bedroom apartment; T2 is a two-bedroom apartment, and so on. "V" denotes a house. Most properties in resort areas are let fully furnished (*mobiliado*); long-term rentals in the city are usually available unfurnished (*sem mobilia*).

You can either rent privately or through a rental agency. Agency prices are generally higher, and they often charge additional fees, but you may prefer to deal with an agency rather than with a private landlord. Be wary of handing over cash without a formal contract; you could be foregoing some or all of your legal rights. Also check whether your rental includes utilities.

Try to find a property that has a decent heating system (preferably a traditional fireplace) as the winters do get cold here, and you can quickly run up a big electric bill if your only source of heating is electric heaters.

## What Type Of Internet Does Your Rental Come With?

If you need a property that already has an internet connection, it's worth checking to see if the property has broadband (fixed line) or just a 3G (dongle) connection. Many rental listings will say that the property has internet without specifying the type. 3G speeds can be painfully slow and many contracts have a monthly usage limit. Most broadband contracts come with unlimited usage and are faster.

## Health Care

According to the 2019 WHO Health Care Report, Portugal ranks 12th out of 190 for health care, which sums up the country's health care provision well. Portugal's state health care system, which is paid for by taxes, is typically available to all residents in Portugal, but many expats take out private health insurance as well.

For U.S. and other non-EU citizens, you'll be required to have private health insurance for your visa entry, however, if you gain residency and live here, you can access the state system.

Private policies range from several hundred euros per year, up to (or even over) 3,000 euros per year. Costs will depend on many factors including your age, overall health, and any previous or current conditions.

Depending on your policy, you may still have to pay a small percentage of the costs for any treatment you have. In Portugal, the private hospitals don't have facilities for all treatments, and depending on your condition, you may still need to go through the state health care system.

In the state system, you can register with your local health center, but due to staffing issues across the Algarve, you're unlikely to be registered with an actual doctor. If you need to see a doctor, most health centers run a type of triage system.

You turn up first thing in the morning, tell the receptionist what is wrong, and depending upon the numbers for the day, you're most likely to be seen that morning or given an appointment to return in the afternoon.

Longer waiting times occur if you need to see a specialist, and waiting times of over a year are sadly common where people resort to using the private health care system.

The private system also means that you're more likely to meet with an English-speaking doctor. Although English is widely spoken, especially by those more senior in the health care industry, this isn't always the case. Private hospitals tend to have doctors that can speak several languages.

Lagos, Portimão, and Faro all have state hospitals that cover all emergencies, and there are many

smaller private clinics and hospitals across the Algarve. The AFPOP group charges an annual membership of 85 euros (single) or 100 euros (couple) per year and membership entitles you to discounted health insurance policies. (Contact information is included in the [Rolodex](#).)

Dental clinics are across the Algarve, and unless you're covered under your private health care insurance, you'll pay per visit. Prices are reasonable: 50 euros for a check-up and polish, and 60 euros for a basic tooth extraction. A bridge implant will cost about 1,000 euros. Many dentists speak English.

Opticians are not cheap out here. Some people travel to the U.K. on a cheap flight for a long weekend, get their eyes tested, pick up the glasses, and return back to Portugal and still spend less money than they would have at the opticians.

Expect to pay 25 euros for a thorough eye test. A pair of basic reading glasses will cost 150 euros to 180 euros, and a pair of complex varifocals about 700 to 900 euros (more if you select designer frames).

**Beach Life** © Dave Sheldrake Photography





## Residency

Portugal is part of the Schengen Agreement. This means that U.S. citizens may enter Portugal for up to 90 days for tourist or business purposes without a visa. The requirements are that your passport is valid for at least six months, you have funds to support you during your stay, and you have a return ticket.

For stays over 90 days, you must have a long-stay visa. The U.S. Embassy and Consulate in Portugal should be your first port of call for information. Have a look at the [Rolodex](#) for contact information.

Portuguese residency and citizenship are highly sought after. A Portuguese passport gives you access to visa-free travel to over 150 countries. Five years of continuous residency allows you to apply for citizenship and a Portuguese passport—although you'll need to demonstrate a high level of Portuguese proficiency to pass the citizenship test.

The Portuguese Residency by Investment program (better known as the Golden Visa scheme) was launched by the Portuguese government in 2012 and is a fast-track method for foreign investors from non-EU countries to obtain residency in Portugal.

To be able to apply for residency under the Golden Visa program, you'll need to make one of the following investments in Portugal:

- Transfer a capital amount equal to or greater than 1 million euros;
- Create a minimum of 10 jobs;
- Purchase a property, and there are several price thresholds to qualify: you can spend 500,000 euros on any property; 400,000 euros on any property in a low-density or depressed area; spend 350,000 euros on an older property or one in a rehabilitation zone

(this applies if the property is 30 years old or in an area the government has targeted for rehabilitation); or spend 280,000 on an older property or one in a rehabilitation zone that's in a low-density or depressed area.

The investment can be made by a single foreign citizen or through a Portuguese or EU Member State company with permanent establishment in Portugal. It should be maintained for a period of five years from the date the Golden Residence Permit is granted.

Investment in real estate with a value equal to or above 500,000 euros is often the most effective and easiest way of securing this special residency. Recent changes to Portugal's program mean that investors will be blocked from buying property in Lisbon, Porto, and certain coastal areas (including the Algarve) to qualify for a Golden Visa. This is a government initiative to encourage investment in low-density areas of the country, like the Azores Islands, Madeira, the Douro Valley, and so on.

It's important that you take good legal and financial advice at every step of the way. The path to residency, citizenship, and purchasing a property can be extremely easy if it's done correctly, but as with so many other countries, it can be fraught with difficulties and the tangles of bureaucracy if not handled correctly.

Portugal has clear systems in place: it's just a matter of knowing what they are and navigating through the pathways. It's always worth employing someone to assist you with this. For a full breakdown of your residency options in Portugal, [go here](#).

## Taxes

Portugal has double-taxation treaties with many countries, enabling eligible residents to waiver paying tax both in their country of origin and again in Portugal. This is particularly relevant for those who have pensions that are taxed at source in their home country.

Portuguese income from non-Portuguese sources, for those living in Portugal under its Non-Habitual Resident scheme, will be subject to 10% personal income tax.

If you work in a pre-defined “value-added” scientific, artistic, or technical profession, you may be eligible to pay just 20% tax on any income earned in Portugal under the NHR scheme.

Certain documents are required by law in Portugal, and whether you’re buying a property or visiting the doctor, you’ll need to have a Fiscal Number. If you’re not an EU resident, you’ll need a Fiscal Representative to go with you to apply for your Fiscal Number.

This person can be a friend or relative or a third-party (there are many companies that offer this). They will act as a “sponsor” for you. Each county has a tax office (Finanças), which is where you apply for the Fiscal Number.

The main taxes in Portugal are the following:

- **Annual property tax or IMI.** The exact amount varies depending on the value of the property and the year it was built. The property tax is charged in one, two, or three installments per year.
- **Road tax or IUC.** An annual tax is charged per vehicle and varies depending on the vehicle type. The tax is payable at the Finanças (Portuguese tax office).
- **VAT.** Called “IVA” in Portugal, VAT is relevant if you set up your own business.
- **Stamp duty.** This applies to a variety of incomes and transactions, including inheritance tax, lottery winnings, and selling or leasing property.
- **Personal income tax.** As in any country, income tax varies depending on individual circumstances. Personal income tax rates

in Portugal are high compared to the U.K. and the States, particularly for low earners and high earners. Earners in the lowest tax bracket (up to 7,091 euros) are taxed at 14.5% while earners in the highest tax bracket (80,641 euros or more) are taxed at 48% or more. There are different ways to set up your residency in Portugal, which can help reduce taxes.

In brief, residents are taxed on salaries, capital gains, real estate earnings, and income from abroad. Foreign earnings may be covered under a tax treaty that will avoid you paying tax in both countries. Generally speaking, tax rates are from 11.5% to 46.5%, depending on income, residency, and where the income is generated.

As with all financial matters, make sure to get legal advice on your individual circumstances and position. Find relevant contact information in this issue’s [Rolodex](#).

## Ease Of Doing Business

Everything here hinges on paperwork and bureaucracy—the Portuguese love paperwork. All things can be done, and most things are actually quite straightforward once you understand the system and have found the right person to help you.

Expect to show your address (a bill or rental contract) your passport and your Fiscal Number almost everywhere you go. You’ll discover that many places, including information centers, supermarkets, and even the local fish market, will require you to take a ticket from a machine and wait to be served.

If you plan to stay in Portugal long-term, you’ll find it much easier to have a Portuguese bank account. Most banks charge a monthly fee of between 5 to 10 euros for a basic account.

Cash is king here, especially in smaller restaurants and cafés, and many establishments don’t have a card machine. It pays to ask before you sit down



## Multipurpose Multibanco Cash Machines

Multibanco cash machines do much more than just give out cash. You can pay bills online, transfer money to other accounts or your PayPal account, buy tickets for concerts, shows, and the cinema, deposit cash, and even top up your mobile phone.

You can withdraw up to 400 euros a day from the Multibanco machine, but you must do it in two installments of 200 euros, which is the maximum you can withdraw in one transaction. But you can just put your card back in and get another 200 euros.

Watch out for Euronet ATM machines, found in many towns. Unlike Multibanco machines, Euronet charges 5 euros minimum every time you use their machines.



Beach life © Dave Sheldrake Photography

to eat. Larger stores will often take a visa card but not American Express.

Most banks open at 8:30 a.m. and close at 3 p.m. Some close for an hour at lunch, and unless you're in a big city and are lucky, you'll find all the banks are closed on the weekend. Most large stores and shopping centers don't open until 10 a.m.

If you want to set up and run a business here, a good accountant is vital. The system, to an outsider, can seem complicated, but with good supportive advice, once you're up and running, things can run quite successfully (although slower than you're used to).

It's not easy to earn good money in the Algarve. Businesses rely heavily on tourism and expats to survive. The gentle pace of life, climate, and location can make up for this if you're willing to live a simpler way of life.

## Internet Speed & Access

There are three main broadband providers in Portugal with their own dedicated networks. MEO, NOS, and Vodafone all provide internet, television, and mobile services. It's still a bit of a lottery as to what you'll be able to receive.

The worst option is 3G, which can be extremely slow (3 to 4 Mbps) and even worse in the peak of the summer months when usage outstrips availability. The best option is fiber-optic broadband with unlimited downloads and about 100 Mbps.

Costs range from about 35 euros a month for an internet and TV package to about 55 euros a month, including a mobile phone package, which will also include free calls. Some packages also give free international landline calls in the evenings and all weekend. Longer contracts of two years will give you the best monthly rate... but exit penalties are high if you leave early. You must have a residential address to sign up for these packages.



**Beach life** © Dave Sheldrake Photography

For short-term use and visitors, you can buy mobile cards or dongles for about 15 to 20 euros a month, which usually give you 5GB of usage and up to 500 calls.

The Algarve also has many Wi-Fi hot spots in key places such as business centers, hotels, shopping centers, town centers, and airports. Many restaurants and cafés also advertise free Wi-Fi with their password freely displayed.

## International Schools

There are several international and English schools in Portugal and the Algarve for foreign and Portuguese young people. The education syllabuses vary from the British GCSE and GCE examination system to the International Baccalaureate program. There are international schools in Tavira, Vilamoura, Loulé, Lagoa, Lagos, and the western Algarve.

Here's an example of private school fees: The Eupheus International School in Loulé charges an annual 9,990 euros from early years to fifth grade; for sixth, seventh, and eighth grades, they charge 13,000 euros yearly. Add to that a security deposit of 4,500 euros, which is mandatory for termly deposits, an 800-euro registration fee, and 500 euros for a school iPad.

Many people choose to educate their children in the local Portuguese schools; they are welcoming and friendly and integrate other nationalities well. This is best suited to primary-school-age children; if your teenager doesn't have a propensity for languages, the transition for an older child into local schooling can be severe, as all lessons are in Portuguese.

The Portuguese are traditional people, and family values and the extended family are very important to them. Children remain "children" for a while longer here. They are under less pressure, and you often see children of all ages playing together.

Many families enjoy the relaxed outdoor lifestyle that the Algarve affords. You don't have to spend a lot of money to entertain your children here, although there are also excellent water parks, theme parks, and play areas scattered across the region. Many areas also have picnic benches for cheap family outings, and the beach is on most people's doorstep.

## Disabled Access

Faro Airport, like Portugal's other airports, offers travelers the "My Way" service, which provides personalized assistance for passengers with reduced mobility.



Adapted taxis can be booked in advance from many of the larger taxi companies. They will be equipped with boarding platforms, adapted seat belts, devices to secure wheelchairs, and doors with wider opening angles.

On many beaches across the Algarve, look out for the “Accessible Beach” flag. These beaches will have access ramps, walkways, handrails, disabled toilets, and reserved parking spaces. The Algarve region currently has 46 accessible beaches.

The Algarve Tourist Board has a website with links to support accessibility. ([See the Rolodex for full details.](#)) This includes a series of accessible itineraries for the regions of Faro, Tavira, Vilamoura, Portimão, and Lagos.

Many towns are difficult to navigate because of the old calçada paving, although many areas are now adding special smooth paving for disabled and pushchair use. Many beaches also have wooden boardwalks, opening up the area for more people to enjoy.

The Portuguese have a more informal approach to conforming to regulations relating to disability. You won’t find disabled-friendly restaurants listed, for instance, but staff are willing to assist you any way that they can.

Most but not all public buildings have disabled access, and all major car parks and shopping centers have designated disabled parking spaces.

## LGBT Living

The mainly Roman Catholic Portuguese nation legalized same-sex marriage in 2010 and gave gay couples equal adoption rights in 2016.

In practice the Portuguese are a tolerant and welcoming nation, especially in the larger towns and cities, and people are generally accepting of many different lifestyles.

Gay friends of mine that have holidayed here in the Algarve say that they felt perfectly safe all the time and felt comfortable holding hands whilst walking along the street.

Albufeira is the hub for the gay club scene for the Algarve, with smaller clubs also located in Portimão and Lagos.

## Traveling With Your Pets

There are several things you’ll need in order to bring your pet to Portugal from the States. Your pet must have an ISO-compliant microchip. The microchip must be implanted before the administration of the rabies vaccine.

You’ll need to show proof of a current rabies vaccination of your pet. If it’s the first rabies vaccination, then you must wait 21 days after the vaccination before you’re allowed to travel.

A health certificate must be issued by an accredited vet, which shows that your pet has had the latest vaccinations and is fit for travel. The health certificate is usually only valid for 10 days from the date of issue until the point of entry into Portugal. Your pet must also have a valid passport.

Pets can be brought to Portugal by either ferries or planes. Air transportation is obviously easier and quicker. You’ll need a specially designed crate the correct size for your pet and you should include food and water for the journey.

Most airlines check in pets as additional baggage and they are transported as live animals in a special room in the cargo hold. TAP Portugal, the national Portuguese airline, allow pets to fly as checked in luggage. Most budget airlines do not allow pets.

Only pets that are either assistance dogs or pets small enough to fit into a cage under the seat in front of you are allowed to travel in the cabin.

You should check with your airline about the maximum dimensions for a cage to put under the seat as these vary from airline to airline. For example, TAP Air Portugal only allows a maximum height of 17 centimeters (7 inches) for a cage.

Pets must fly within five days of their owner. If you're unable to meet this five-day rule, the move can still be carried out, but it will be considered a commercial move, which increases costs and changes the EU import requirements and timeline.

Not all dog breeds are allowed into Portugal. Pit bull terrier, American staffordshire terrier, dogo argentino, staffordshire bull terrier, rottweiler, and tosa inu breeds or mixes aren't allowed into Portugal.

If you're traveling by ferry, some ferries have pet-friendly cabins so that you can have your pet in your room with you. You'll need to book

these well in advance, especially over the holiday periods, and you should expect to pay a premium for such a room.

## Inconveniences And Annoyances

The Algarve can be damp, cold, and wet in the winter, especially in the evenings and at night. Much depends on the quality of the house you're living in and its heating system.

If you have a roaring open fire that is designed to warm the house and keep upstairs mildly heated as well, then you'll be fine. If not, expect to pay a lot in electricity bills to use electric heaters, air conditioning systems set to warm instead of cold air, and dehumidifiers to heat your house.

Electricity and gas are not cheap. Cars are also much more expensive to purchase here, and many people lease rather than buy. Many

**Winter on Falesia Beach** © Dave Sheldrake Photography







**Carvoeiro** © Dave Sheldrake Photography

imported goods are also a lot more expensive than the local equivalent. You can shop cheaply if you're happy to use local stores, but if you want your favorite branded foods, expect to pay a lot more for them.

Portugal is infamous for its bureaucracy. Trying to find out where you need to go, who you need to speak to, and what paperwork you need to complete can leave you at best exasperated and at worst exhausted.

Asking someone else how they did something can help, but often you find that two identical government offices in two different locations will require two completely different forms to be completed.

The Portuguese language isn't easy to learn. You can get by with a smattering of it, but as soon as you want to become a little more proficient, even to be able to hold a conversation with your neighbor, you'll need to speak and understand some Portuguese.

Be warned that Portuguese people talk fast. In the Algarve, people tend to abbreviate or shorten words and phrases or roll them together; you can quickly become confused by even the simplest sentences.

Pronunciation is also difficult, even if you know the word you're trying to say. The slightest wrong inflection will mean that you're not understood. Not all offices or government buildings have

English-speakers, and you may find that you need to take someone with you to translate.

The Portuguese are a tolerant, polite, and almost reserved nation of people—until they get behind the wheel of a car. Indicators are almost non-existent, and the speed at which some people drive can be quite startling. They will take the smallest gap ahead on a single lane road and overtake you. It can take some getting used to.

One shock for tourists and people moving here is how cold the sea is. It's the Atlantic Ocean, and even in the height of summer, it can still make you gasp when you first dive into the sea.

Tourism is obviously very important to the region, although when you live here you might find yourself avoiding the beach and your favorite restaurant during the month of August, as numbers swell drastically, parking spaces are non-existent, and your favorite table is already occupied.

The winter months, however, more than make up for a few weeks of madness in the summer.

## Is The Algarve For You?

The Algarve has something for everyone, and it's hard to think of a person who wouldn't like it here... Granted that you might want to spend some time renting before you buy, especially away from the peak tourist season—make sure you have experienced a winter here and know what to expect in August in the Algarve.

People can often buy the wrong property in the wrong location for their particular needs, so get some advice, shop around, take your time, and I'm sure you'll find the perfect Algarve home for you. 🏡

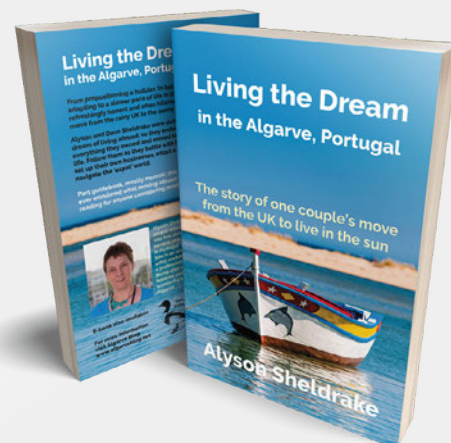
## About The Author



Alyson Sheldrake is the author of the award-winning Algarve Blog and has also been a keynote speaker for several years at the annual Live and Invest in Portugal Conference.

Alyson is an accomplished and sought-after artist working alongside her husband, Dave, who works as a professional photographer. They moved to live full-time in the Algarve in 2011, having previously holidayed there for many years.

Her newly released book "Living the Dream—in the Algarve, Portugal" is full of useful advice, enjoyable adventures, and hilarious accounts of their Algarve life in the sun. It's available to purchase as an e-book or paperback on Amazon now.







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## Property Picks: Relaxed Living In The Algarve —At Three Price Points

By Alyson Sheldrake

These property picks focus on Carvoeiro, Ferragudo, Alvor, and Lagos and include examples for three price points: 175,000 euros, 350,000 euros, and 750,000 euros. Find information about the real estate agencies behind these listings in the [Rolodex](#).

### **Price Point 1—175,000 Euros**



#### **Lagos**

**Price: 175,000 euros**

**2 bed, 2 bath**

**Construction: 100 square meters**

**Price per square meter: 1,750 euros**

This two-bed, semi-detached townhouse would make a great home for a couple or small family. It boasts underfloor heating and air conditioning as well as a communal pool shared by the seven other properties that make up this condominium. It's just five minutes from a golf course and 10 minutes from the beach, making it an excellent holiday home, year-round home, or buy-to-let opportunity.



#### **Alvor**

**Price: 158,000 euros**

**1 bed, 1 bath (studio)**

**Construction: 55 square meters**

**Price per square meter: 2,870 euros**

This is a studio apartment... but the Algarve is all about location, and it happens to be located on a golf resort. The resort is jam-packed with amenities, too, from a communal interior swimming pool, sauna, and Turkish bath, to golf, resort discounts, and a beach in walking distance. This spot is ideal to rent out, and there are several properties within this price range available now.



## Ferragudo

**Price: 180,000 euros**

**1 bed, 1 bath**

**Construction: 70 square meters**

**Price per square meter: 2,570 euros**

Ever wanted to live in a four-star resort? Now's your chance, with these small but tricked-out studio apartments on the river in Ferragudo. Finishings are clean and modern so as to not distract from the sweeping river and countryside views. The resort offers massage and treatment rooms, indoor and outdoor pools, saunas, a gym, and more. These are great to live in or rent out.



## Carvoeiro 1

**Price: 165,000 euros**

**1 bed, 1 bath (studio)**

**Construction: 56 square meters**

**Price per square meter: 2,945 euros**

Good things come in small packages. This studio apartment is on a golf resort near Carvoeiro and is walking distance to the nearest beach. On top of expansive sea views, it includes a fully fitted kitchen and air conditioning. The complex it's located within boasts a communal pool and garden area, fitness studio, tennis courts, and spa.



## Carvoeiro 2

**Price: 185,000 euros**

**2 bed, 1 bath**

**Construction: 75 square meters**

**Price per square meter: 2,470 euros**

The living and dining area of this charming first-floor apartment comes with a large fireplace, terrace access, and a fully equipped kitchen. Its two double bedrooms have air conditioning and fitted wardrobes. Fully furnished and only five minutes from Carvoeiro, it's the perfect buy-to-let property, as the resort it's located on takes care of all aspects of the arrangements.





## **Price Point 2—350,000 Euros**



### **Lagos**

**Price: 320,000 euros**

**2 bed, 2 bath**

**Construction: 97 square meters**

**Price per square meter: 3,300 euros**

This sleek and modern apartment has a long rental history, comes equipped with amenities, and is near the beach and marina. It boasts sea views from its south-east-facing terrace, making it the perfect place for you (or your tenants) to unwind.



### **Alvor**

**Price: 350,000 euros**

**5 bed, 4 bath**

**Construction: 178 square meters**

**Price per square meter: 1,970 euros**

Built in 1989, this house is big for its price point. Its three storeys consist of a two-storey house plus a converted two-bedroom apartment in the lower level. It has a wrap-around garden that's currently used for growing fruits and vegetables. The place also comes with a fireplace to heat upper floors and air conditioning to cool them.



### **Ferragudo**

**Price: 375,000 euros**

**3 bed, 2 bath**

**Construction: 140 square meters**

**Price per square meter: 2,680 euros**

Only 300 meters (1,000 feet) to the beach and 500 meters (1,640 feet) to the village and its amenities, this spacious apartment is perfect for year-round living. On the ground floor, you find two bedrooms, each with terrace doors to a balcony with distant sea-views. Up the stone staircase is an airy family room, fitted kitchen, and a third bedroom with an en suite bathroom. Dine *al fresco* every night on your coast-view balcony.





## Carvoeiro

**Price: 315,000 euros**

**3 bed, 3 bath**

**Construction: 133 square meters**

**Price per square meter: 2,370 euros**

Located on a resort, this spacious duplex is situated amongst landscaped gardens, a large communal pool, badminton court, and children's play area. Built just over 15 years ago, the property is in excellent condition and features a sweeping open-plan living area with a woodburner and a kitchen with a breakfast bar and pool-facing balcony. All three bedrooms have air conditioning and double-glazed windows.



## Burgau

**Price: 315,000 euros**

**2.5 bed, 3 bath**

**Construction: 188 square meters**

**Price per square meter: 1,675 euros**

Burgau stands out for its authentic fishing village charm. Living here, at only 500 meters (1,640 feet) from the beach, you'll be living a maritime lifestyle as well. On the ground floor of this property, you find the garage and store room (which can be used as a third bedroom); the next floor up, you have the kitchen and living and dining rooms, as well as a double bedroom with an en suite bathroom; on the top floor, with two large terraces and sea views, is the master bedroom.

## Price Point 3—750,000 Euros



## Lagos

**Price: 749,000 euros**

**4 bed, 3 bath**

**Construction: 240 square meters**

**Price per square meter: 3,120 euros**

This beautiful villa is set among rolling green hillside that leads down to the sea. It's on a golf course with low condominium costs, and what with the excellent facilities on offer (restaurant, tennis, gym, sauna, club house, etc.) it's ideal to rent out. It's also near to beaches and a small village.



## Alvor

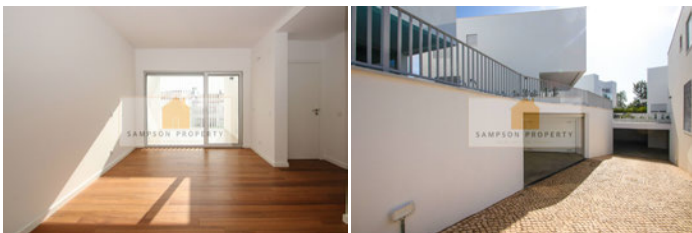
**Price: 775,000 euros**

**2 bed, 2 bath**

**Construction: 257 square meters**

**Price per square meter: 3,015 euros**

This two-bed villa sits at an elevation, affording it spectacular views of the countryside. Greenery is abundant, with charming mature gardens, and a pool and terraces from which to enjoy them. With big rooms, an open-plan living, kitchen, and dining room, and steeped ceilings, it's the perfect place to entertain family and friends. It's also just north of Alvor in a quaint hamlet, with a local restaurant and shop in walking distance.



## Ferragudo

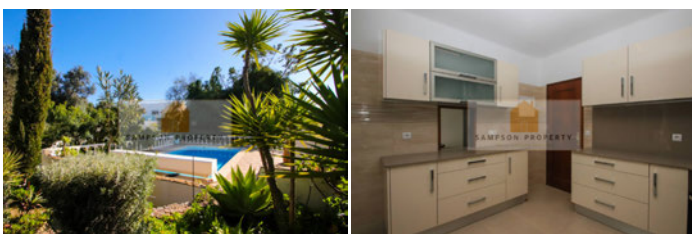
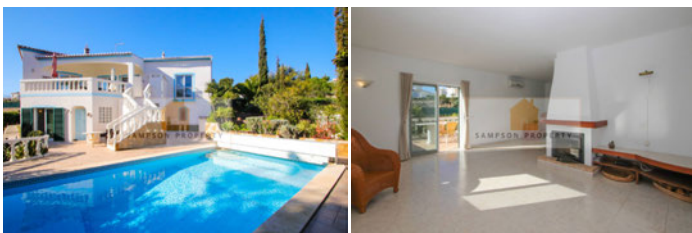
**Price: 460,000 euros**

**3 bed, 3 bath**

**Construction: 150 square meters**

**Price per square meter: 3,070 euros**

This two-storey detached villa is a perfect family home. On the lower level, you'll find an open-plan concept that spills out onto the large patio. The patio overlooks the private pool, which is heated and runs adjacent to the house. Upstairs are the sleeping areas, including three double bedrooms (one master with its own bathroom).



## Carvoeiro

**Price: 650,000 euros**

**3 bed, 3 bath**

**Construction: 191 square meters**

**Price per square meter: 3,400 euros**

This private villa sits on a quiet cul-de-sac and is surrounded by landscaped gardens, a large sun terrace, and pool equipped with an electric cover. Three bedrooms (including the master with its en suite bathroom) are spread across its two floors. Each comes with fitted wardrobes, air conditioning, and access to the south-facing terrace that overlooks the pool and gardens. If you're looking for relaxation, look no further.



# Why Settle For Just One?

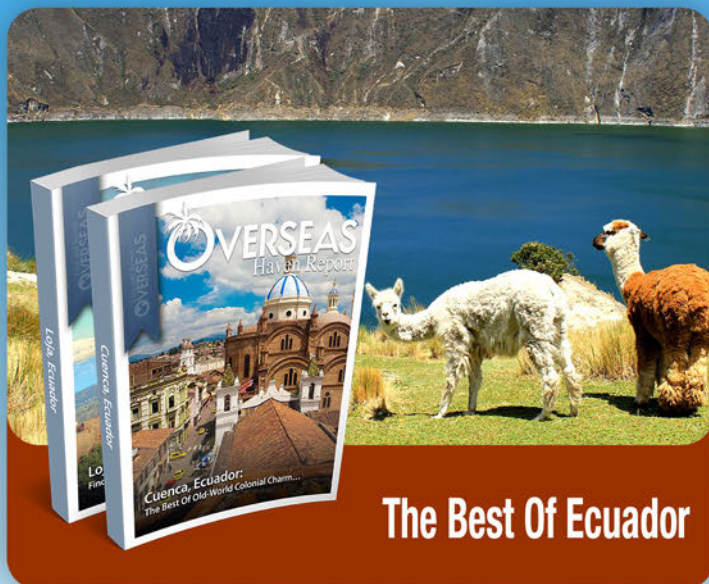


*Can't decide between  
two havens  
that seem to have  
all the same benefits...?*

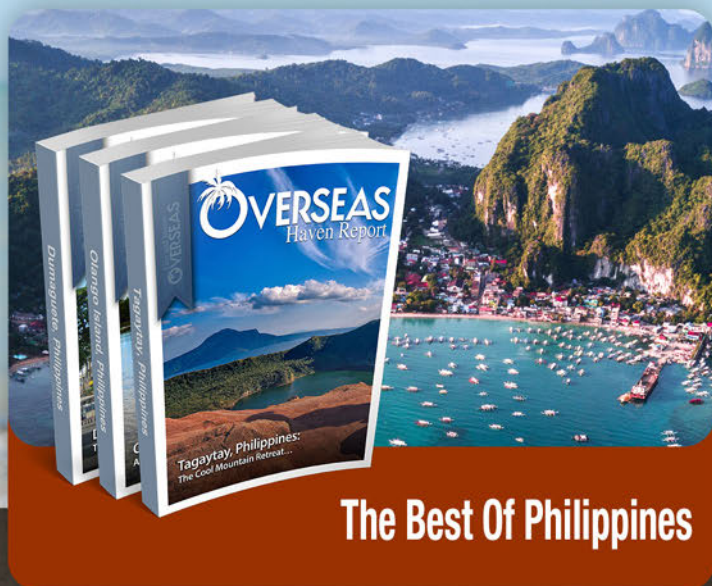
*Or sick of reading about beach escapes and wondering  
what all your cool-weather options might be in the world...?*



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# Western Algarve Rolodex

By Alyson Sheldrake

## Author Alyson Sheldrake

- [“Living The Dream—In The Algarve, Portugal”](#) This book, by Alyson Sheldrake, is available in paperback, large print, and e-book on Amazon now.
- [Algarve Blog](#). Author Alyson Sheldrake’s Algarve-based blog, which she writes with husband Dave.
- [Art by Alyson Sheldrake](#)
- [Dave Sheldrake Photography](#)

## Health Care

- [AFPOP Portugal Foreign Residents Association](#). This allows access to a heavily discounted medical insurance package. Annual membership fee for an individual is 85 euros; 100 euros for joint membership.

## Dentist

- [Dr Daniella Barrea, Dental Clinic Albufeira](#)

## Opticians

- [SN&N Opticians](#) (Lagos)

## Residency & Consular Information

- [The U.S. Embassy and Consulate in Portugal](#)

## Taxes

- [The Sovereign Group Portugal](#) (Lagoa) It offers private and corporate client services, including fiscal representation.

## Social Security, Taxes, and Pension

- [U.S. Government advice](#)

## Solicitor

- [Cardine Martins](#)  
Email: [info@cardinemartins.com](mailto:info@cardinemartins.com)

## Builder

- Manuel Caetano  
Email: [manueljoaquimcaetano@gmail.com](mailto:manueljoaquimcaetano@gmail.com)  
Tel: (+351)-967-444-486

## Insurance

- [Ged Heaney Insurance](#) (also on [Facebook](#))

## Non-Habitual Residency & Financial Advisor

- [Simon Batten](#)

## Estate Agents

- [Sampson Property](#)  
Email: [info@sampsonproperty.com](mailto:info@sampsonproperty.com)  
Address: Rua dos Pescadores 131, Loja 1, 8400-512, Carvoeiro, Portugal  
Tel: (+351)-927-200-194  
Head office tel: (+351)-282-357-133
- [Togofor-Homes](#)  
Email: [sg@togofor-homes.com](mailto:sg@togofor-homes.com)  
Tel: (+351)-917-472-277  
Head office tel: (+351)-289-322-134
- [Algarve Property For Sale Facebook Group](#)

## Rental Properties

- **Private Landlords.** If you'd prefer to find a private landlord, the main sites where you'll find properties advertised are [olx.pt](#), [idealista](#), and [sapo.pt](#). Listings will be in Portuguese, although you will find that many of the people advertising will speak some English.
- **Facebook Groups.** Facebook groups and pages dedicated to long-term accommodation in the Algarve include [Long Term Rentals Algarve](#) or [Free Group Long Term Rentals Algarve](#), which focuses on stays of more than 12 months. There is also [Algarve Rent or Sell](#).

It may also be worth joining local Facebook groups for the area you're interested in and asking if anyone knows of any available properties for rent, as they're often posted locally as well.

- [Longtermlettings.com](#) is another website for finding long term rentals in the Algarve. Many estate agents will also know of rental properties in their area, and some towns have dedicated property rental agencies. Ask around locally or Google search for listings.

## Holiday Rentals

- [Elite Rentals](#) (Carvoeiro)  
Email: [elite@elite-rentals.net](mailto:elite@elite-rentals.net) (Kate Green)

## Pets & Vets

- [Hospital Veterinário de Portimão](#)
- [VillaPet Carvoeiro](#)
- Guidelines on bringing your pet from the States to Portugal: [USDA APHIS](#)
- Groomers: [Miss Minnie Pet Care](#) (Aljezur area)

## Expat Community & Activities

- [Americans Living in the Algarve](#) (private Facebook group) The main aim of the group is to help Americans already living in the Algarve. They have get-togethers, Portuguese classes, dinners, coffees, and help with logistics of living in the Algarve.  
  
A secondary goal is to answer questions and share experiences about the immigration process for American citizens who are in the process of moving to live here in the Algarve.
- [Algarve Expats](#) (Facebook group) Not solely for Americans, this is a good local group for information and advice.
- [British Expats in Portugal](#) (Facebook group) A Portugal-wide group that has a wealth of knowledge and information and an excellent free files section.
- [Expat Centre Portugal](#) (website and Facebook group) Founded and run by expats, Expat Centre Portugal helps internationals who live in or visit the Algarve region to build connections and friendships through social meet ups.
- **St. Andrews's Society.** A group for Scots, but no need to be Scottish to join. Tel: (+351)-935-577-362 (Chieftain Doug McAdam) or (+351)-919-635-246 (Treasurer Kathy Prentice)

- **[St. Patrick's Society Algarve](#)**. A group for Irish people in the Algarve. Email to join them on one of their many walks around the Algarve. Email: [fenton1435@gmail.com](mailto:fenton1435@gmail.com) (Membership Secretary Joanne Zive) or [st.patricks.society.algarve@gmail.com](mailto:st.patricks.society.algarve@gmail.com)
- **[The Algarve Wednesday Walkers](#)**. The Wednesday Walkers have been meeting almost every Wednesday for more than 20 years. If you'd like to join them on future meetups, contact David Littlewood. Tel: (+351)-937-084-979 (David Littlewood)
- **[The Algarve Hash House Harriers](#)**. A group for people who love running and drinking.
- **[Bridge Clubs](#)**. There are a handful of duplicate bridge clubs on the Algarve. The oldest bridge club, First Algarve Duplicate Bridge Club, meet Mondays and Thursdays at 2 p.m. in Hotel Baía Cristal in Carvoeiro. Tel: (+351)-282-357-953 or (+351)-282-357-657
- More bridge clubs are listed [here](#).

## Animal Sanctuaries

- **[Goldra Dog Sanctuary](#)** (near Loulé)
- **[AEZA Dog Sanctuary](#)** (Aljezur)

## Volunteering

- **[Centre Algarve](#)**

## Rotary Clubs

- **[Rotary Estoi Palace International](#)** (lunch meetings on Tuesdays)  
Email: [moc@rotaryestoi.org](mailto:moc@rotaryestoi.org)
- **Almancil International Rotary** (lunch meetings on Wednesdays at 12.30 p.m., dinners on the first Wednesday of every month at 7 p.m.)  
Address: Conrad Hotel, Quinta do Lago  
Tel: (+351)-913-867-946 (Alan Wallace)

- **Albufeira Rotary Club** President Ana Cristina Vieira. Email: [ana.vieira.adv@gmail.com](mailto:ana.vieira.adv@gmail.com)
- **[Silves Rotary Club](#)** (lunch meetings on the second and last Thursday of every month 12 p.m.) Address: The Holiday Inn, Armação de Pêra  
Tel: (+351)-913-595-067
- **Algarve West Rotary Club** Secretary  
Email: [theodejager@world.net.pt](mailto:theodejager@world.net.pt) or [davidmtrubshaw@hotmail.com](mailto:davidmtrubshaw@hotmail.com)

## Bookshops

- **[Algarve Book Cellar](#)** (Carvoeiro)
- **[The Owl Story Book Store](#)** (Lagos)

## Clubs

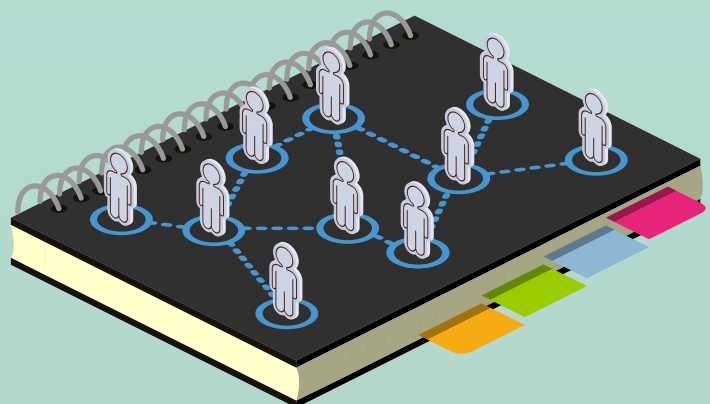
- **[The Algarveans Theatre Group](#)**

## Events

- **[Silves Medieval Fair](#)**
- **[Loulé Carnaval](#)**

## Disabled Access

- Check **[Visit Algarve](#)**, the Algarve Tourist Board's main website, for information related to accessibility.





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