

Volume 15 • Issue 9  
September 2022

Live and Invest  
**OVERSEAS**<sup>TM</sup>



# OVERSEAS

## Living Letter

# CÁDIZ

## And The Costa De La Luz

—Spain's Dazzling Coast Of Light

*Overseas Living 101:*

### How To Deal With Corruption Overseas

*Earning Anywhere:*

### Travel Hacking

—Using Credit Card Sign-Up  
Bonuses To See The World

## Spotlight On: Living Our Retirement Dream In Braga, Portugal





## In This Issue:

### P.3

#### **From The Desk Of Founding Publisher Kathleen Peddicord:**

Your Retirement Budget  
Advantage Is Enormous  
In Europe Right Now...

### P.6

#### **Reader Questions Answered:**

LGBTQ+ Friendliness  
In Spain; Where Does  
Northern Cyprus Get Its  
Water?; And More Of Your  
Questions Answered...

### P.39

#### **Overseas Living 101:**

How To Deal With  
Corruption Overseas...

### P.42

**Earning Anywhere:**  
Travel Hacking—Using  
Credit Card Sign-Up  
Bonuses To See  
The World...

### P.46

**Expat Interview:**  
Understanding Cádiz  
Province's "Post-Modern"  
Appeal...

### P.51

**Spotlight On:**  
Living Our Retirement  
Dream In Braga,  
Portugal...



**P.9 Feature**

### P.55

#### **Overseas Living Letter Tops:**

Top 5 Retirement  
Havens With Thriving  
Expat Communities...

### P.61

#### **This Month In Global News:**

Italy Gives Domino's  
Pizza The Boot; Biggest  
European Dinosaur Ever  
Unearthed In Portugal;  
And More News From  
Around The World...

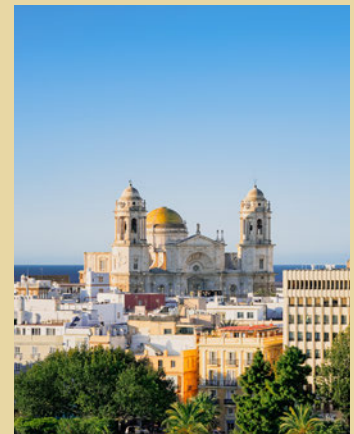
### P.64

**Coming Next Month:**  
Portugal's Second  
City—The Beguiling  
And Thriving Porto ...

#### **On The Cover:**

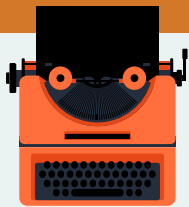
##### **The City Of Cádiz**

The photo on the cover is a view of one of the must-visit spots and symbol of this city: La Catedral de la Santa Cruz (The Cadiz Cathedral). For a reasonable entry fee, you'll get audio guides available in different languages to explore the interior, visit the crypt, and get access to climb the cathedral's tower which is the best viewpoint of the city of Cádiz.



*Photo © ThomBal, Adobe Stock.*

— Cristian Landero  
Editorial Design Director



## Publisher's Note:

# Your Retirement Budget Advantage Is Enormous In Europe Right Now



Dear *Overseas Living Letter* Subscriber,

This is it.

This is your chance.

If you're an American... and if you've been waiting for the perfect opportunity to take on Europe...

I am pleased to say that your patience has paid off.

The U.S. dollar is now equal to the euro.

Americans have more buying power in Europe than they've had in the past two decades.

You now stand to save your nest egg thousands—tens of thousands—of dollars thanks to this very fortunate timing.

The opportunity on the table for you right now in Europe is even more remarkable when you remember that, back home, inflation is eating into your savings.



Volume 15 Issue 9  
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Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

The retirement budget advantage overall is enormous.

To put the current opportunity in Europe into perspective, let's take a step back in time... to nine years ago.

A home priced at 100,000 euros cost you US\$133,000 at the exchange rate of US\$1.33 in 2013...

And that same house cost the equivalent of US\$158,000 in July 2008.

But now that the dollar and euro are at parity?

You got it—a home priced at 100,000 euros costs you about US\$100,000.

That's a whopping 37% discount from 2008—a cool US\$58,000 discount.

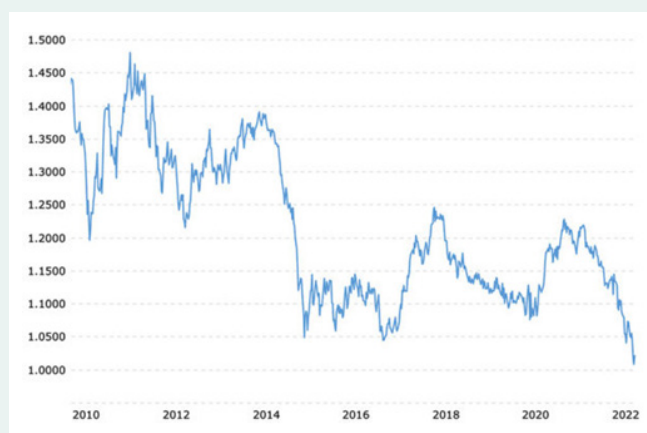
The euro's value has fallen dramatically against the U.S. dollar...

The even better news?

Even without the U.S. dollar's strength, [we know the secret to thriving in Europe on US\\$1,500 a month \(or even less\)](#).

Indeed, if you've thought your dream for a new life in Europe was out of reach...

Think again.



You have more options for affordable Old-World charm than you might ever imagine...

Alpine villages, lush vineyards,  
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Fresh markets, undiscovered local eateries,  
Michelin-star cuisine...

Outdoor cafés, famous museums, quaint villages...

Europe has something for everyone and every budget.

And right now it's all on sale.

Kathleen Peddicord  
Founding Publisher, *Overseas Living Letter*

**P.S.** Nearly The average asking price for a new lease in the United States is currently US\$2,018 per month for a single-family house and nearly US\$1,900 for an apartment.

You can add about 50% to those figures in popular U.S. retirement destinations like Orlando or Scottsdale.

And let's not forget inflation.

Rents in Florida exploded by 28% last year...

While Arizona, Tennessee, New York, and Nevada all reported increases of more than 20% in rental prices.

In Europe, not only can you live better—you can do it for less money.

[Take a look at these three rental-listing comparisons for proof.](#) 📄



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## Letters To The Editor:

We love to hear from our readers, and with so much valuable reader mail each month, it seems a shame not to share it, along with our responses...



### **Proof Of Onward Travel When Entering Belize**

"In many countries you visit at the immigration checkpoints they want to see your return ticket. I am planning to visit Belize to explore the possibility of living there part-time if not full-time. Can I buy a one-way ticket and decide how many days I want to explore before returning?"

*Manoranjan D.*

Our [Belize insider](#) Con Murphy responds:

"If you don't have a return ticket when entering Belize, you might be asked to prove you have the means to support yourself while in Belize and have enough money to buy a ticket back home when you do decide to leave.

"The amount of funds you could be asked to prove isn't set... but you should be able to provide proof you have several thousand dollars to cover you while in the country.

"If asked by immigration tell them you are coming to inspect retirement property and don't know how long you will stay or that you don't want to leave without buying a property and don't know how long that might take. They like to hear that.

"Do be aware that you must renew your visa after 30 days if you want to stay longer, and you will be fined and denied access to your return flight if your tourist visa is out of date.

"Two tips...

"First, it's prudent to print out a bank statement to have with you when passing through immigration because not all U.S. phone companies work in Belize when you touch down. You mightn't be able to pull up bank account details online to show the immigration officer your balance.

"Second, I've always found it cheaper to buy a round-trip flight to Belize and reschedule the return ticket. I set the return date for months after my arrival date and then change the return flight to whenever I decide I'm ready to leave Belize."

To learn more about your residency options in Belize, consider attending our just-announced Live And Invest In Belize Conference, taking place in person, Jan. 18-20, 2023. [Go here for more information.](#)



### **LGBTQ+ Friendliness In Spain**

"My husband and I are 73 and we have always wanted to live in Spain. My question is how gay friendly is it? My daughter and her wife have a family and they would want to visit us and perhaps live in Spain some day. How welcoming is Spain to a gay family. Thanks!"

*Kate L.*

Spain is one of the most culturally liberal, gay-friendly countries in the world. Same-sex marriage and ability to adopt children have been legal since 2005. LGBT people can serve in the military. LGBT culture is represented in entertainment (books, cinema, etc.), politics, and social issues.

Editorial Director Sophia Titley says, "I interviewed a gay couple when I was in Cádiz in May, and they backed up this up. Their take is that people are so busy living their own lives to pay much attention to anyone else is doing. I highly doubt that your daughter would have issues visiting Spain as a gay family..."

For answers to all your live-in-Spain questions, join us for our Live And Invest In Spain Virtual Conference, taking place Sept. 21-23. [Reserve your place here now.](#)





## Where Does Northern Cyprus Get Its Water?

"Hi,

"I understand there is a pipeline from Turkey supplying Northern Cyprus it's water. Is this their only source of water? Where is the water coming from in Southern Cyprus?

"What is the best airport to fly into when visiting cypress?

"Since Turkey is part of the EU, an American can only stay 90 days; correct?

"When we lived in Cascais, Portugal, in 2016, French nationals were fleeing France and had caused the real estate prices in the better places to live skyrocket. Now, with the war in Ukraine and Europe dependent upon Russia for gas, Europeans are buying up properties in Cyprus, sight unseen to avoid the dreaded cold winter ahead. We are told that this has caused the Cyprus real estate market to become tight in regards to inventory and prices are rising. What is your take on this situation?

"What is the rate of inflation today in Cyprus being that Turkey is quite high and squeezing the general population?

"Thank you,"

*Dennis S.*

Yes, Turkey ran a water pipeline to Northern Cyprus, which alleviated the need for every house to have a storage tank on its roof as they now have a steady source of water year-round. It's not the only source though. There are rivers, lakes, and reservoirs both in the north and the south side of the island. The south still needs the individual storage tanks for each house just in case there is a shortage or need for rationing.

The best airport is Larnaca. It has the most flight options. The airport on the north side only has flights from Istanbul. The airport at Paphos is more for military flights and doesn't have many options.

Turkey isn't part of the EU, but the Republic of Cyprus is. However, Cyprus isn't part of the Schengen zone.

Your tourist visa for the north side can be granted for up to 90 days. If you've booked a place to stay for that long, ask for that amount of time when you enter to be sure they put it in your entry stamp.

The south side also allows you to stay up to 90 days in a 180-day period... the same rules as the Schengen zone, but only applied to time in the Republic of Cyprus. That means you could spend 90 days in the Republic of Cyprus and then 90 days in the Schengen zone and then return to the Republic of Cyprus if you wanted to travel that way.

The property market in Cyprus, both north and south, has been very active the last year or so. Part of the market is coming from Ukraine directly... people fleeing the war there. Another part is Europeans who simply are moving for a better and less expensive lifestyle of which the concern over heating costs this winter could be part of.

For the inflation part of your question, you again have to look at the north and the south sides of the island separately. They use the Turkish lira in the north for currency except when pricing real estate where the British pound is mostly used. Inflation in Turkey and the depreciation of the Turkish lira mostly go hand in hand meaning that your day-to-day cost of living in pounds, euros, or dollars isn't terribly affected.

Inflation in the south at 10% to 11% annually in recent months is slightly higher than the States and other countries. However, they use the euro, which is currently at a 20-year low against the U.S. dollar making prices in the south more attractive for everything if your income is in U.S. dollars. 🇬🇧

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*Overseas Living Letter* Editorial  
Director Sophia Titley...

On the line with Sophia will be the writer of the current *Overseas Living Letter* feature who'll reveal more behind-the-scenes information and answer any questions you might like to put to him.

## STAY TUNED FOR

more information about our next Overseas Living Unlimited Webinar, coming later this month.

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# CÁDIZ AND THE COSTA DE LA LUZ

—SPAIN'S DAZZLING COAST OF LIGHT

By Sophia Titley





Along Spain's southwestern coast is an area you've probably never heard of...

It's called the Costa de la Luz, or the Coast of Light, and going from northwest to southeast, it stretches from Spain's border with Portugal down to Tarifa, the southernmost point in Europe, almost touching Morocco across the Strait of Gibraltar, along the Atlantic Coast.

This region is famous for the very thing it's named for: dazzling, always abundant sunshine. At well over 3,000 sunshine hours per year, vitamin D deficiency is not a risk here.

The Costa de la Luz's centerpiece is Cádiz. It's often called "Little Havana" or compared to Old San Juan, Puerto Rico, because of its long board-walked beachfront backed by colorful ancient buildings...

But Cádiz is the prototype that those New World cities were based on. It's touted as the oldest city in Western Europe, dating to 1104 BC.

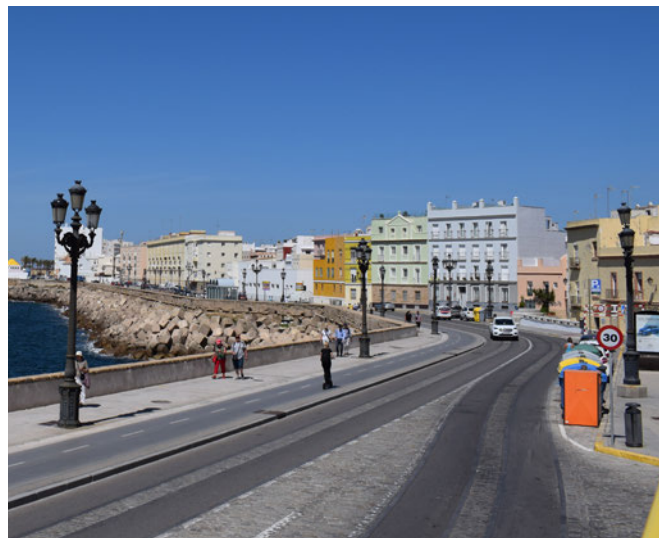
Walking its streets, you can feel the history and see the cultural influence of the many civilizations—from Phoenicians to the Romans to the Moors—that impacted it over time.

Its Old Town is densely populated, with one of Europe's oldest neighborhoods and ruins hemmed in by old city walls. Individual landmarks syncretize various architectural styles. Narrow streets spill out into lively plazas where you can sit in the shade of a towering cathedral and watch the world go by...

But there's more to the Costa de la Luz than just Cádiz...

Cádiz Province (one of the two provinces that the Costa de la Luz covers; the other is Huelva) offers everything from well-appointed beachfront towns to ancient hilltop villages that can be seen for miles because of their brilliant white-washed buildings.

Across these towns, you find pockets of expats that love the region for its low cost of living, beautiful beaches and pristine nature, and authentic culture.



Cádiz gets compared to Spanish-colonial New World cities



Cádiz Cathedral dates to 1722



## Where Is The Costa De La Luz?

The Costa de la Luz covers Spain's Atlantic Coast, from its border with Portugal at its northwestern limit (it abuts the far eastern Algarve region specifically), to Tarifa at its southeastern limit. Tarifa is the most southern part of Spain and all of Europe. It's part of Spain's southern autonomous Andalucía region.

The weather in this part of the world is hot. Winters are mild and summers are scorching. Temperatures range from a daily mean of 76°F in summer to a daily mean of 56°F in winter.

This area gets 53 days of rain per year on average or about 21 inches. It's extremely sunny and bright here, with 3,070 sunshine hours a year. For comparison, London (where I live) gets just 1,400 hours of sunshine a year.

As much as I love the sun, it's intense in this part of the world, with potentially harmful levels of UV radiation at certain times of the year. I found myself constantly squinting and reaching for my hat and sunglasses because it's so bright.

A potential downside of the Costa de la Luz relative to Spain's more famous counterparts is that it's on the Atlantic Ocean, not the Mediterranean. Sea temperatures can be colder than expected: about 61°F in winter and 72°F in summer.

## A Breakdown Of The Areas I'll Cover In This Issue

In this issue, I'll focus on Cádiz as the centerpiece of the Costa de la Luz, extending a few miles southeast and northwest to include a few towns worth mentioning.

### Cádiz

Cádiz is the "city" option on the Costa de la Luz.. With a population of 114,250, it's fairly small. It consists of a compact, densely populated Old Town that sits inside ancient city walls as well as a more



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Plaza San Juan de Dios, one of Cádiz's main squares

modern town outside the walls. Everything outside the walls is called Extramuros (or “outside the walls”).

Cádiz Old Town is dense with historical sites, landmarks, and important buildings. It’s worth it to take a walking tour of this compact neighborhood to get the lay of the land.

The top sites are the Cádiz Cathedral, dating to 1722, Oratorio de San Felipe Neri (the church where the first Spanish Constitution was signed), and the Central Market where you can shop alongside locals and sample local snacks.

Cádiz has a handful of beaches: La Caleta (the beach in the Old Town), Santa Maria del Mar (a Blue Flag-designated beach), Victoria, and Cortadura. It has the widest selection of city amenities, including banks, malls, hospitals, dentists, gastronomy, museums, etc.

I was most charmed by the compact Old Town and the apartment buildings with Andalusian patios—big, inner courtyards within homes designed to be cool, relaxing places and influenced by the region’s Moorish heritage.

I also liked Parque Genovés, a green space with exotic New World plants supposedly brought over by Columbus.

## Heading South From Cádiz: Chiclana De La Frontera, Conil De La Frontera, And Vejer De La Frontera

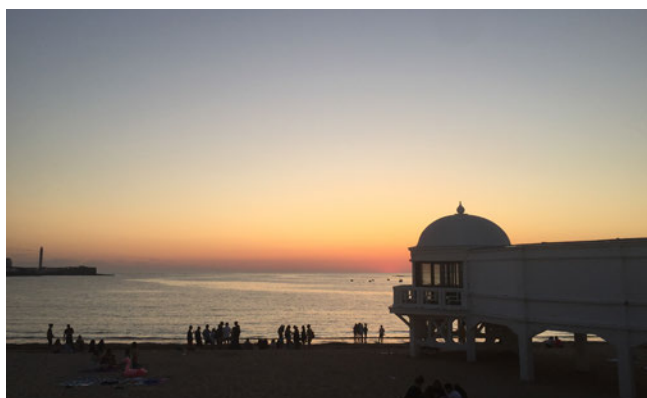
### Chiclana De La Frontera

About 20 miles south of Cádiz is Chiclana, a decent-sized town of about 83,000 people. The town itself is well-appointed and has a small selection of interesting landmarks, like the Torre del Reloj, a clock tower, the Sancti Petri Castle, and of course, several churches... but it’s not the most appealing town I saw.

Expats settle in the various “zones” just outside Chiclana, where they are in closer proximity to the



A casual plaza in Cádiz Old Town



Sunset at La Caleta beach



An apartment building with an Andalusian patio



Chiclana's main plaza



## Cádiz History In A Nutshell

If you go to Cádiz, you'll hear it over and over: "This is the oldest city in Western Europe." Whether Lisbon or Athens outdate it is up to the historians to decide. For all intents and purposes, Cádiz is very old. It was founded in 1104 BC as "Gadir" by Phoenicians from modern-day Lebanon.

Cádiz's position in a sheltered bay on the Atlantic Ocean, near the Strait of Gibraltar (the entrance to the Mediterranean) means that it has always been an important port and strategic military outpost. The Phoenicians set up a port here as early as the 7th century BC.

The Iberian Peninsula was invaded by the Romans in 206 BC, and Cádiz was under Roman rule by 200 BC. It was known as Gades during that time, and you'll sometimes still hear it called that today. In fact, the demonym for people from Cádiz is *gaditano*.

Cádiz flourished under Roman rule. Aqueducts and amphitheaters were constructed, and 500-plus *equites* (noble Roman citizens) lived in the city. It became one of the richest and most important cities in the Roman Empire.

The Byzantines took over Cádiz in 522 AD and the Visigoths in 620 AD. By 711, it was under Moorish control, conquered by Tariq Ibn Ziyad's troops. Moorish rule lasted until 1262, when the Crown of Castile ousted Benimerin Sultanat.

The city saw a resurgence after being reincorporated into the Kingdom of Castile. It received tax benefits from the Castilian Monarch and a monopoly of African trade, which positioned it as an important European trading center. Royal shipyards were established here, and it was the port of entry for all sorts of exotic imports.

The city flourished again from the 15th to 17th century, the Age of Exploration. Christopher Columbus set sail from Cádiz on his second and fourth voyages to the New World. Its notoriety as a place of riches led to it being ransacked several times, especially by the English...

- In 1587, Francis Drake occupied Cádiz harbor for three days, destroying Spanish ships and delaying the Spanish Armada's plans.
- In 1596, it was captured by the Earls of Essex and Nottingham's Anglo-Dutch fleet. Once again, ships were burnt and the city was looted.
- From 1655 to 1657, Admiral Robert Blake blockaded Cádiz.
- In 1702, during the Battle of Cádiz, Englishmen George Rooke and James Butler led an attack.

The majority of historic buildings you see around Cádiz today are from the 18th century... That's when yet another golden age kicked off. The Spanish government transferred its American trade from Sevilla to Cádiz, triggering its transformation into a truly cosmopolitan city and global center of trade.

Cádiz declined in prominence with the loss of Spain's colonies and after the Spanish-American War of 1898. Rebuilding efforts over the past few decades have helped restore the many monuments and landmarks you see today.

It remains an important port to this day, with naval and mercantile shipbuilding yards located here. The city exports wine, salt, olives, figs, cork, and fish.

beaches. Chiclana is being developed, and much of the land surrounding it is being sold to private buyers... One real estate agent I spoke to warned that you should always have a lawyer review any title before making a down payment, as much of the land in the area is not registered.

## Conil De La Frontera

Conil was much more my speed... It's situated about 29 miles south of Cádiz on a long, golden-sand beach. Most of the buildings here are white-washed, giving it that classic Andalusian-Moorish look. It's smaller than Chiclana, with 22,000 people.

It features a warren of streets and narrow alleys leading down through old plazas to the beach promenade, with nice eateries and bars along the way. You can see that the town has invested in its infrastructure. Despite its small size, it has a lively atmosphere and lots of nightlife.

In town, the main thing to see is Torre de Guzmán, the remains of a castle and defense system that included town walls. The real attraction to Conil is its beaches...

The streets lead down to the main beach, Playa Bateles, which seems to stretch for miles in both directions. Bateles is a bit windy, but some of the other beaches are more protected. You can also surf and windsurf around Conil.

## Vejer De La Frontera

Vejer is 34 miles south of Cádiz and more inland than the former two options. It's not on the coast, it's a hilltop village and one of Andalucía's most beautiful at that.

I love Vejer... The buildings are quaint and charming, with smooth, bougainvillea-covered white walls; the town is compact; it gets great ocean breezes, and it features stunning views of vineyard-covered hillsides... but I can see it being a difficult choice for older folks, simply because it's on a slope. Getting



Conil from the beach



The boardwalk to Conil's main beach



Vejer is a classic Andalusian white-washed hilltop village



Vejer is home to trendy cafés and restaurants



around could be tiring in the heat or hard on the knees.

Vejer is tiny, with a population of 13,000. It has a strong expat presence, with German, Belgian, and French expats setting up some of the trendier bars and cafés you find here. This has made it a gastronomic hot spot, and it's popular with Spanish tourists because of that reputation.

Vejer is highly seasonal... It's quiet November through March, with things getting busier during summer and reaching a peak in July and August. That said, there's always something going on here, with festivals, events, and more hosted throughout the year.

## Heading North From Cádiz: El Puerto De Santa María, Rota, Chipiona, And Sanlúcar De Barrameda

### El Puerto De Santa María

About 12 miles north of Cádiz is El Puerto de Santa María, a mid-sized town with a population of about 88,000. It's a picturesque river town with almost 14 miles of coastline, including eight beautiful beaches. It's also next to the Cádiz Bay Natural Park, which is a life-rich ecological park.

El Puerto is well appointed, with charming cobbled streets and all kinds of amenities organized around a main avenue. The town's top landmark is the El Puerto Bullring, one of the oldest in Spain, dating back to 1880.

As part of the Sherry Triangle, along with Jerez and Sanlúcar, there are also a couple of *bodegas* ("cellars" but the term is more often used to refer to wineries) that you can visit to learn about (and sample) sherry.

El Puerto strikes me as a big suburb where the best of everything is at arm's length. It's on the Cádiz train line, so you can connect to other areas easily. It was



The bullfighting ring in El Puerto

not the most beautiful town I saw but it seems like a happy medium between comfortable and practical.

## Rota

About 28 miles north of Cádiz is Rota, the town that's famous for the Rota naval base, which is shared by Spanish and U.S. forces. It hosts U.S. Marine Corps and U.S. Air Force units, so there is a big American presence in this town of 29,000.

I interviewed Stephanie, author of the popular [Poppin' Smoke](#) blog, whose husband is retired military. The pair settled in Rota in 2020. This is what Stephanie likes about living here...

"I love the beauty of Rota's coastline. I never get tired of seeing the ocean. I can run along the beach for miles or walk through the pine forest on the dunes overlooking the Bay of Cádiz. I love that life is so much more affordable, and that fresh fruits, vegetables, and fish are a bargain.

"It's so easy to make plans to do something outside, because the weather is rarely bad. We can eat outside year-round.

"I also enjoy the calmness and simplicity of life in Rota and the relative safety... that was an interesting thing. We had a checklist for our ideal overseas destination, and while we wouldn't consider locations that we knew were 'unsafe,' safety wasn't one of the specific items on our list. We hadn't realized how important it was until we lived in Japan

"I've come to learn that safety is freedom. Japan was extremely safe... and for the most part, I feel comfortable in Rota. People stay out so late here, so there are always people on the streets, and I never feel unsafe at night."

Aside from the naval base, Rota offers ancient history, fine beaches, a walkable town center, and proximity to golf and natural attractions, including the Camino Natural—a wooden pathway that runs through a pine forest and along the beach.



The Rota naval base



Rota's city beach



Castillo de Luna, a small castle in Rota that houses government offices



## Chipiona

Chipiona is pure beach town, and it has a resort feel to it. This little town of 17,000 is 35 miles north of Cádiz, and it boasts 7 miles of fine, light gold beach. Two beaches, Camaron and Las Canteras, have even been awarded Blue Flag status for their superior quality.

This is a great choice if you love being on the ocean. The town, as you move away from the seafront, isn't particularly interesting or beautiful, although there are a handful of eye-catching landmarks...

One is the lighthouse, once very useful in warning ships about the massive rock that lies just offshore. You can climb to the top for amazing sea and town views. The other famous landmark is the Sanctuary of Our Lady of Regla, a monastery that dates back to the 14th century.



Chipiona's beachfront, with the lighthouse in the distance



The Sanctuary of Our Lady of Regla

## Sanlúcar De Barrameda

Right next to Chipiona is Sanlúcar, also about 35 miles from Cádiz. It's bigger, with about 68,000 people, and seems among the best appointed of any of these small towns.

It has an active old town center, complete with fountains, attractive building and storefront facades, parks and manicured green spaces, and plenty of cafés where you can sit and people-watch. The town beach is wide and flat with a paved boardwalk, lined by nice houses and condos.

Sanlúcar also forms part of the Sherry Triangle, and it's especially famous for manzanilla wine, a dry, slightly salted white sherry that has notes of almonds and chamomile. Aside from sherry, Sanlúcar is also famous for hosting horse races on its beach every August and for its lively carnival celebrations.

Like most towns in this area, Sanlúcar is ancient, dating back to Roman times. Columbus set sail from Sanlúcar on his third voyage in 1498, and later Ferdinand Magellan.



Sanlúcar's town center



Sanlúcar's city beach

## Heading Northeast: Jerez De La Frontera

### Jerez De La Frontera

Heading inland, about 22 miles northwest of Cádiz, is Jerez. With a population of 213,000, it's the true city pick on this list. It could be a good choice for someone who wants a wider selection of amenities available but isn't concerned about being on the beach.

Jerez has a charming old town that dates to Moorish times. Impossible to miss is the Alcázar, a former Moorish castle that was built in the 11th century. Fortified walls contain an Octagonal Tower, a mosque (later converted into a church), a hammam, and two palaces.

Jerez is famous for three things: sherry, flamenco, and horses. In fact, the name "sherry" comes from the Brits' attempt to pronounce "Jerez" (pronounced heh-rez). Here you can sample sherry and learn about the wine-making process at a number of famous bodegas.

Flamenco is a style of music and dance that originated in Andalucía and is closely associated with its Romani populations. It was declared a UNESCO Masterpiece of the Oral and Intangible Heritage of Humanity in 2010. Jerez hosts a flamenco festival every year, and it's one of the most important in the world.

Jerez also hosts an annual horse fair, where you can watch all kinds of horse-related events, like rounding-up cattle, carriage driving, working horse discipline, and more. The horse fair dates to the 13th century, and it still holds a reputation as a refined, aristocratic event.

I'd be remiss if I were to talk about southwestern Spain and not at least mention Sevilla, the capital and biggest city in Andalucía, 75 miles northeast of Cádiz and 57 miles northeast of Jerez... This is one of Europe's great cities, deserving of its own complete OLL feature. To have it so close to the Costa de la Luz is a boon to every place I've mentioned.



The entrance to the Alcázar



Jerez de la Frontera Cathedral, completed in 1778



## Getting Here Is Easy

Cádiz doesn't have its own airport, but regardless, it's easy to get to because the region is so well-connected. Cádiz is served by Jerez Airport, 25 miles to the north and reachable by train, bus, taxi, or car. The train takes about 45 minutes if you get the most direct option; the car journey is about 30 minutes.

Jerez Airport is small. It serves a handful of domestic destinations in Spain as well as a few international ones. These include Cologne/Bonn, Dusseldorf, and Hamburg, Germany; Zurich, Switzerland (seasonally); Luxembourg (seasonally); London-Gatwick, U.K. (seasonally); Brussels, Belgium; and Paris, France.

The easiest way to get here from the States or Canada is to fly into one of Spain's major airports (the busiest are Adolfo Suárez Madrid-Barajas and Barcelona-El Prat) and connect on to Jerez or one of the other nearby airports...

Sevilla Airport is much bigger than Jerez and only one hour and 40 minutes by train to Cádiz. Málaga Airport is another big one in the region, and it's a two-and-a-half-hour drive to Cádiz.

## Getting Around The Costa De La Luz

I was pleasantly surprised by how well-connected the Costa de la Luz is. I rented a car while I was there, and the roads are in excellent condition: smooth paving, clear lines, well-lit, and well-signposted. I'm not a confident driver, but I'd feel comfortable driving around here.

That said, you might not need a car. Town centers, especially Cádiz, are compact. Keep in mind that many of the towns in the region are ancient, developed centuries before the concept of a car came to be. They were intended to be navigated on foot and that continues to be the best way to navigate them.

There are major upsides to walking everywhere: it's good for your health, it's the best way to discover,



it's easy on your bank account, it's positive for the environment...

A downside is that walkways can be slippery and perhaps impossible to navigate if you are mobility-impaired. This is true across the Old World and especially in town centers where the pavement has been trodden on for hundreds of years.

It's also hot! Walking just a few feet during the peak of summer can be exhausting.

A train system connects the region's towns and villages, and it's cheap, comfortable, and efficient. Just outside Cádiz Old Town is the railway station. From there, you can connect as far as Santander and Gijón, in the extreme north of Spain, or Madrid.

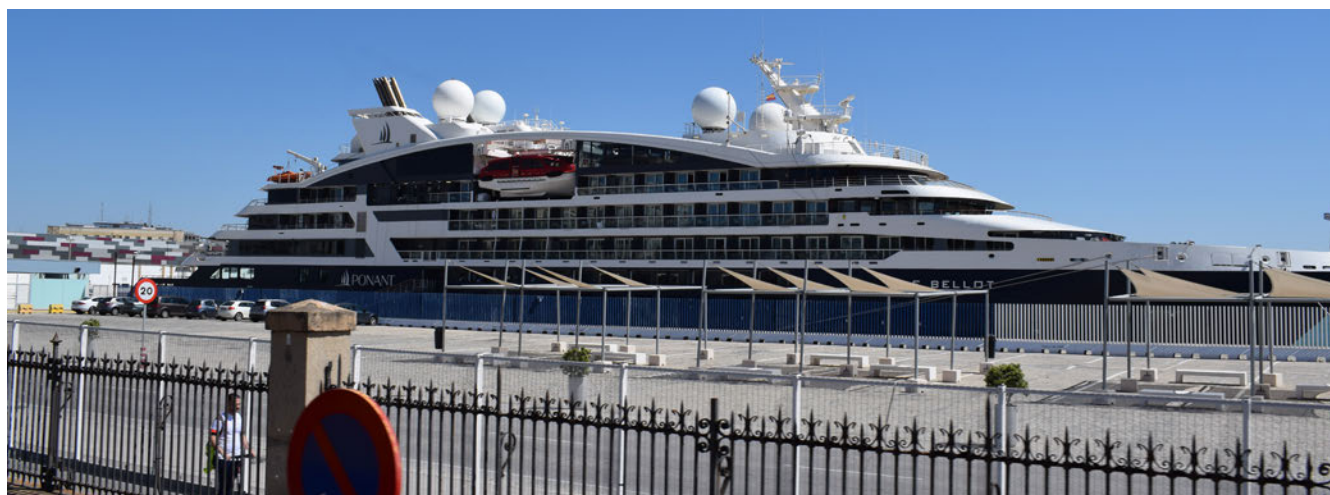
Cercanías Cádiz is the regional company that connects Cádiz to Jerez de la Frontera, with 13 stops between the two. Alvia is the company that provides long-distance trips on high-speed services.

Here's a breakdown of one-way train prices (exact prices fluctuate) to give you an idea:

- From Cádiz to Jerez Airport: 5 euros.
- From Cádiz to Sevilla (Santa Justa Station): 13.30 euros.
- From Cádiz to Madrid (Puerta de Atocha Station): 47.05 euros.

As a historically significant port town, it's no surprise that you can arrive and leave Cádiz by sea. Just next to the train station is the port, where you'll often see massive cruise ships docked. You can also see boats being repaired in the dockyard.

From Cádiz, you can catch a ferry onward to the Canary Islands, which lie 1,597 kms (992 miles) from mainland Spain. The journey from Cádiz to Las Palmas, Gran Canaria, takes between 37 and 43 hours and costs about 305 euros (return). I'd probably just fly, but it might be an interesting experience if you have Dramamine and time on your hands.



A cruise ship docked at Cádiz's port



## My Spain Video Resource

[Go here to view my Spain video resource.](#)



## The Expat Community

Spain as a whole is home to huge expat numbers. As many as 6 million foreigners call the country home, which amounts to about 13% of the population.

The most popular expat areas in the country are Málaga, Alicante, the Balearic Islands, Valencia, and the Canary Islands, especially among British expats—one of the largest foreign contingents in the country.

The Costa de la Luz is not the most popular destination in Spain for expats... but its authenticity and low-key local vibe is part of its appeal. That said, in certain towns around the region, you'll find some decent-sized expat communities that you can join, if you want to...

Cádiz, despite being the biggest city on this coast, is not home to a huge number of expats. I'd estimate that no more than a dozen or so call the Old Town home, and some of them are only here on a seasonal basis.

Rota, with its naval station that employs U.S. Navy and Marine Corps personnel, stands out for its American expat numbers. One expat, Stephanie, settled in Rota precisely for this reason...

"Because my husband is retired from the military, we can use the facilities, most importantly the Space A flights for military personnel, but also the fitness center and other recreational facilities, the hospital, and the library (which I realized is really valuable because it's also a place to print and scan documents).

"It's more difficult than I expected to meet people that are my age or in my situation. There are lots of active-duty military members as well as retirees who work on the base, but they've been assigned here. They're different to traditional "expats" who choose to move overseas and are in a situation similar to ours. There are also lots of retirees who are married to Spaniards, but they're busy with family things...

"The expat network is part of the fun of moving abroad... and there isn't one so much in Rota. That's



not to say that you shouldn't also make local friends when moving abroad, but having expat friends is a nice way to transition as you build connections with locals, and it's fun learning about different cultures and speaking different languages, even if the people aren't from the host country. I find it easier to meet people through online expat groups."

You'll also find small expat communities in El Puerto de Santa Maria, Chipiona, Vejer, and Conil.

## Access For People With Disabilities

This varies across the Costa de la Luz... Cádiz is fairly flat, so it's easy to get around whether you're on foot or in a wheelchair. The same goes for Jerez, Sanlúcar, and El Puerto de Santa Maria. These are big enough that you'd be able to drive anywhere you needed to go and outfit your home to be accessible.

The rest of the towns are also fairly navigable. Sanlúcar stands out in my mind for its long, flat walking path along the beach. On one of the beaches in Chiclana, I even saw a wheelchair access ramp running along the beach and into the sea.

The smaller, older, hilltop towns are where you might run into trouble... I wouldn't recommend Vejer de la Frontera to someone with mobility issues. The streets are pedestrian only in some parts, and it can be a bit of a hike to get around.

## Is The Costa De La Luz LGBTQ+ Friendly?

Spain is one of the most LGBTQ+ friendly, culturally liberal countries in the world. This is true on a societal level and in terms of the law.

Same-sex sexual activity has been legal since 1979. Same-sex marriage has been legal since 2005, as has the ability of same-sex couples to adopt children. Discrimination based on sexual orientation and gender identity in employment is banned.

Culturally, the LGBTQ+ community has played a big role in Spanish film, literature, cinema, and other



Sancti Petri beach, near Chiclana, offers disabled access





media, as well as in social and political issues. Films by Pedro Almodóvar, Spain's most prolific director, often feature gay characters and have been credited with raising public awareness about LGBTQ+ issues.

In a 2013 Pew Research Center study that surveyed public opinion on homosexuality, Spain came out in first place of 39 countries, with 88% of the public accepting it. Spain has hosted EuroPride and WorldPride and is a known gay travel destination—especially Madrid, Barcelona, and Gran Canaria.

All of these facts and figures were echoed in the conversations I had while in Spain. In fact, I interviewed a gay couple, and they basically said, “people are too busy living their own lives to care much what others are up to.”

Every Spanish friend I have is open-minded. I can't imagine running into any issues because of your sexuality in Spain... The only caveat I can think of is some remnants of *machismo* (male chauvinist) culture that you could encounter.

## The Cost Of Living—Where Wine Is Cheaper Than Water

One of the biggest reasons to choose Spain as your overseas retirement destination is that it's fantastically affordable.

Many Americans and Canadians have this perception of Western Europe as being financially out of reach, a destination only accessible in daydreams...

The truth is that many Western European countries—especially Spain and especially the Costa de la Luz—are more affordable than the States or Canada. That's a lower cost of living for a higher quality of life, too.

Also, the current opportunity that Europe presents can't be ignored: it has never been more affordable for Americans than it is right now. The euro is at a historic, 20-year low against the U.S. dollar, which means that everything from the cost of espresso to the cost of beachfront property comes at an unprecedented exchange-rate discount. If you're



looking to make a move anywhere Europe, the time is now.

Living in the Costa de la Luz, your big-ticket expenses are likely to be rent, health care, and taxes.

For rent, expect to pay about 600 euros a month at the higher-end of the spectrum, for a well-appointed two-bedroom apartment by the beach. Compare that to US\$2,159—the average rent for an apartment in Sarasota, Florida, and you'll see where the savings come in.

To qualify for most types of Spanish residency as a foreigner, you'll need to provide proof of health insurance, and for older folks, this can be pricey. Exact amounts depend on the provider, your health, and what the policy covers, but it can be anywhere from US\$1,500 to US\$5,000 per person per year.

Once you become resident in Spain, your health care costs will go down once you become part of the national health care system. One expat I spoke to, Rachel, quoted paying about 60 euros per month for excellent Spanish health care.

Spain is not exactly a tax-friendly country... It's more of a lifestyle play than an investment one. Personal income tax rates range from 19% (for income over 12,450 euros) to 47% (for income over 300,000 euros).

Spain doesn't have a tax abatement program for pension income like Portugal, Southern Italy, and Greece do. That said, you can arrange things so that your tax situation is manageable.

For other day-to-day costs in Spain, you'll be surprised at how affordable things are... You'll often hear that "wine is cheaper than water" in southern Spain, and it's completely true. You can get a decent bottle of wine for about a euro.

A dinner for two, including drinks, appetizers, mains, and dessert, could come to about 30 euros. A fancy coffee will be less than 3 euros; a beer (served in small glasses called *cañas* in Spain, will be about 1.20 euros.



## One Expat's Take On His Tax Picture In Spain

I asked one expat, Frank Thomae, author of the [Mapping Spain](#) blog, how he feels about his tax picture since relocating to Nerja...

"We just went through the tax-filing process for the first time this year... Basically, we don't have to file because we are retired and don't have any income, but there are tax treaties in place if you do have an income.

"People complain about the wealth tax specifically, but it only kicks in at about 1 million euros. If you have more than a million, you probably don't have to worry about your tax bill anyway.

"It's funny because you work your whole life to earn money so that you can have a nice life... but then you retire, and instead of having a nice life, you worry about protecting your money!

"Moving to a place for tax reasons (or not moving somewhere because of taxes) probably isn't a good idea."



Transportation costs will depend on whether you have a car. It's possible to get by without one thanks to the train, for which the basic fare is negligible.

You'll want to have air conditioning in your home to use in summer months, and this will bump up your utility bill, but the good news is that Spain will be spared from the massive energy price spike that's coming to Northern Europe this winter.

[Go here for my full breakdown of the cost of living in the Costa de la Luz.](#)

## What's There To Do?

### Cultural Entertainment

This region is proud, traditional, and culturally vibrant. Unique events based in ancient folklore are hosted throughout the year. Cádiz's claim to fame is Carnival, which takes place over 10 days every February. Expect colorful processions, live music, dancing, and revelry and entertainment for all. Cádiz's version of carnival incorporates *gaditano* humor, for which people from Cádiz are famous.

Across Andalucía, Semana Santa (Holy Week) is a big, important event, and though it also features floats and processions, it's a far more somber and serious event than carnival. Members of local parish churches parade their statues of Jesus and Mary to the cathedral and back accompanied by brass bands. Don't try to get anything done during Carnival or Semana Santa.

Jerez de la Frontera is most famous for sherry wine. The area between Jerez, El Puerto de Santa María, and Sanlúcar de Barrameda is known as the Sherry Triangle, and it's the only place in the world with the conditions to produce sherry.

People from this region have been making wine for centuries. You can learn more about the process and taste the product of this ancient tradition at Jerez's bodegas. The most famous are González Bypass (also known as Tío Pepe), Díez Mérito, or Bodegas Tradición.



Cádiz's Gran Teatro Falla

Jerez is also famous for the Jerez Zambombas, a Christmastime flamenco celebration. Zambombas are a type of drum. They look like normal hand drums except they have a cane sticking out of the top of them, which, when played, creates a unique sound that goes along with flamenco Christmas carols.

The closest thing to city-like amenities you find along the Costa de la Luz—things like shopping at malls and boutiques, dining at a wide selection of restaurants and bars, going to museums, shows, or live music, or taking in a generally lively, social atmosphere—is in Cádiz.

That said, this is a small city. If you're used to an action-packed, cosmopolitan environment with endless entertainment options at your fingertips, this may not be the right place for you. If you're after a low-key lifestyle, Cádiz or one of the even quieter small towns could be perfect for you.

Plus, a proper city—Sevilla—is only an hour-and-a-half train ride away when you need a dose of city action. Jerez offers bigger-city ambiance, too.

## Outdoor Recreation

Where the Costa de la Luz really shines is in its outdoor recreation opportunities. This is a place for nature lovers, and thanks to a number of natural parks in the area, the natural world is pristine. It's a very different story to the Costa del Sol, just a few miles east, which is built up with all-inclusive resorts and beach clubs.

In this region, the countryside is Tuscany-like, featuring wildflower-dotted rolling green hills that are perfect for hiking or horseback-riding. Spain's southern Atlantic coastline is long and

mostly undeveloped, with uncrowded beaches of golden sand.

Anywhere you settle along this coast, a stretch of soft sand will be in arm's reach. Even Cádiz, the "city" option, has a handful of attractive beaches that you can access from right in the Old Town.

My favorite beaches were the ones nearby Conil, Sanlúcar, and Chipiona. Note that the further south you go, the windier the beaches become because the Strait of Gibraltar acts as a natural wind tunnel.

Of course, with so much access to waterfront, anything you could want to do on the water, you can do here, from boating, sailing, watersports, kitesurfing, kayaking, dolphin-watching, fishing, and more. In the sprawling Doñana National Park, you can see endangered species like the Iberian lynx and Spanish imperial eagle.

For golf-lovers, the Costa de la Luz is a great choice. This is part of what brought expat Stephanie and her husband here. She says, "One thing that's kind of under-the-radar about this region is that it's a great



## Socializing At All Ages

I didn't expect to see so much socializing taking place in the Costa de la Luz, especially among older folks. In the plazas of almost all the towns I passed through, I saw groups of older ladies drinking coffee together, chatting and chortling, happily...

I was happy to discover, after talking to Iván Ricoy (the interviewee in this month's Expat Interview), that the elderly in Andalucía, especially the women, live it up until the very end.

He describes women from Andalucía as his model for aging gracefully and describes how they still get dressed up, go out with their friends, and enjoy life to the fullest.



place for golfers. My husband is an avid golfer, so that was another consideration for choosing Rota. Unlike the Algarve where it's mostly expats and tourists using the courses, the Spanish actually golf as well.

"The courses are much more affordable, too. My husband's membership at a 27-hole championship course is about 1,300 euros for the year with discounts to other courses in the region. Golf is a great way to meet people."

Some of the best golf courses in the area are Benalup Golf & Country Club, Barceló Montecastillo Golf, and Vista Hermosa Golf Club. Other outdoor activities you can do here are cycling, rock climbing, horseback riding, paragliding, and more.

## The Local Language

Spain, the birthplace of the Spanish language, is a surprisingly linguistically diverse place. There are 5 official languages: Castilian (what we know as Spanish), Catalan, Basque, Aranese, and Galician.

In Andalucía and the Costa de la Luz, the locals speak Spanish. There's no single Andalusian dialect but a range of dialects with common features. People speak quickly and imprecisely; words blend together as people breeze past enunciation in favor of speed.

To live here successfully as an expat, you really need to speak Spanish. I speak Spanish, but when I first came to live in Spain in 2013, I didn't, and I found the experience extremely isolating. Being alone in a new country where you don't understand anyone and they don't understand you is a unique form of loneliness.

On my most recently trip to Costa de la Luz, I traveled with a colleague that doesn't speak Spanish. He was there to scout property and investment opportunities; I was there to better understand the lifestyle opportunity on offer... I ended up translating for him the entire time, and he would have had trouble without my help.

It might surprise you because this is Spain, a developed European country with high education



levels, but not many people speak English in Costa de la Luz, and if they do, it's at a low level. Again, you should plan on learning at least the basics of Spanish if you move here.

## The Property Market

I traveled to the Costa de la Luz with my colleague, [Overseas Property Alert](#) Editor, Con Murphy, who's well-versed in scouting foreign property. Here are a few of his insights on the local property market...

"The Spanish property market is hot. Prices are rising and inventory is low in Costa de la Luz, but property here still costs less than in the German, U.K., and Irish markets.

"Realtors are scrambling to find enough supply to meet demand. Development is happening, but not on a large scale, which gives me hope that these idyllic small towns will be preserved. Most of the properties on the market are second hand.

"Prices in the interior of the Andalucian region start at well below 900 euros per square meter. Prices in the coastal towns that I inspected ranged from 1,200 euros for nice secondhand properties in small beach villages, to over 3,300 euros per square meter

for prime properties in popular beachfront towns. Prices went up to 4,000 euros per square meter for waterfront properties in the provincial capital city of Cádiz.

"House prices in Andalucía rose by 6% last year, and have increased 20% over the last five years. There is plenty of room for appreciation left outside of Cádiz.

"Foreign buyers account for about 20% of buyers in the Costa de la Luz. This helped insulate prices from the effect of the COVID-19 international travel bans. Germans, French, Belgians, and British buyers are the most common.

"Some realtors charge both the buyer and seller 3% to 5% for selling the property. Note that many realtors don't speak English, but if you are serious about a property, they can generally get someone to translate for you.

"Anyone can own any type of property in Spain.

"You will need a local lawyer to conduct a full title search and confirm the property has a license of first occupation, and that the boundaries are correct. They usually charge 1% of the purchase price to handle the transfer."





## The Rental Market

Locals pay between 450 euros a month for a two-bedroom, one-bath apartment in the interior of Andalucía and up to 600 euros per month for property close to the beach or in Cádiz Old Town.

If you're looking for a buy-to-let opportunity, the Costa de la Luz may not be the best choice... Rental returns are modest because the market is locally driven and seasonal. Gross returns of 5% to 6% are advertised in some areas, but this is before fees and taxes, which often drops the net return down to 2% to 3%.

Also, short-term rental permits are required to rent for less than three months, and these permits aren't always available.

## Health Care

Spain is ranked seventh-best in the world by the World Health Organization... That's ahead of Portugal (#12), Canada (#30), and the United States (#37). Across Spain, hospitals are of a high standard, with highly trained medical staff and high-tech equipment.

Spain offers a mix of public and private care, with about 90% of the population relying on public health care. The Ministry of Health oversees the system, though it's decentralized and delivered regionally. In Andalucía, it's delivered by the Andalusian Health Service (Servicio Andaluz de Salud).

Primary health care is delivered at health centers (*centros de salud*) across Spain. You can register with a GP at a health center after becoming part of the national health system and paying social security contributions. I was quoted 60 euros per month by one expat.

In Cádiz, there is one public hospital (Hospital Universitario Puerta del Mar) and three private. You'll also find public and private hospitals in Jerez (5), El Puerto de Santa María (1), and Sanlúcar (1). Pharmacies are abundant in every town, notable for their big green crosses.



## The Property Buying Process

1. Make an offer on the property of your choice.
2. Sign a reservation agreement and make a deposit of between 3,000 euros to 12,000 euros into escrow to take the property off the market for 30 days.
3. Your lawyer conducts a title search on the property.
4. Once satisfied, you sign the purchase agreement and pay a 10% to 20 % down payment.
5. If the seller wants to back out of the deal at this stage, he legally has to pay you double the deposit back as a penalty.
6. When closing the deal, you sign the title deed in front of a public notary.
7. You pay the rest of the purchase price and other closing costs. This can be done by your lawyer if you're not in Spain at the time.
8. The notary then delivers the deed to the Land Registry office and your new deed is produced months later.

Note: To buy property in Spain you will need a foreigner identification number called an NIE. You apply for this in person in your closest Spanish embassy. You must also register your new ownership with your local town hall.

## How To Get Residency In Spain

Westerners can stay in Spain for 90 days out of every 180 days without a visa.

If you want to stay longer, you must apply for a visa in your country of residence. Contact your local Spanish embassy for the list of requirements.

The Non-Lucrative Long Stay Visa is available to anyone who can show passive income of at least 400% of the IPREM value per year. For 2022, this equates to 2,316 euros per month, or 27,793 euros per year. If you have a spouse or children under 18 joining you, an additional 579 euros in income per month per person is required.

This visa doesn't allow you to work in Spain but can lead to permanent residency eligibility in five years if you keep renewing it. To renew this visa, you must spend at least 183 days per year in the country, which makes you a tax resident in Spain.

The Self Employment Visa is the option for individuals who want to open a business in Spain. You must register for local social security and local taxes, including VAT and income tax. This visa includes your spouse and dependents.

The Investment Visa can be granted to anyone who invests 500,000 euros in Spanish property, and it's a fast track for permanent residency.

## Your Tax Picture In Spain

If you are non-tax resident in Spain, you only pay taxes to Spain on income you earn in Spain.

Living in Spain for over 183 days per year makes you a tax resident. Other triggers to tax residency include your principal business, principal residence, or spouse and family residing in Spain. Becoming a tax resident allows you free health care and exemptions on inheritance and property taxes.

If you are tax resident in Spain you pay a wealth tax on all your worldwide assets, and if you are not, you pay taxes if you hold assets in Spain valued at over





700,000 euros. The tax is 0.2% for assets valued at up to 167,000 euros and rises incrementally up to 3.5% for assets over 10 million euros.

Income tax for Andalusian tax residents is made up of regional and national taxes. Pensions are taxed progressively between 8% to 40%.

Capital gains tax for non-residents is 19% and for residents it's 19% to 26% depending on the amount.

The property tax, or *impuesto de bienes inmuebles* (IBI), is paid to the local council. If you aren't a resident and don't rent out your home, you will be assessed a non-resident rental tax at a rate of 1.1% of the local council valuation multiplied by the non-EU resident income tax rate of 24% ( $1.1\% \times 24\% = 0.00264\%$ ) or 264 euros per 100,000 euros.

If you rent out your property you must pay taxes at a rate of 24% of the income after expenses if you are a non-EU citizen and at 19% if you are an EU citizen.

When you buy in a development you will have to pay community fees, or HOA fees.

Closing costs in Spain are usually about 11% to 14%, which includes a transfer tax that varies by region (7% in Andalucía), notary fees of 0.5%, registration fees of 0.4%, and legal fees of 1%. A 10% sales tax (called VAT) is charged on new buildings, but this drops the stamp duty down to 1.5%.

Spain has a double taxation agreement with the United States, Canada, and the U.K. The Spanish tax

system is complicated and you should always get proper tax advice from a registered attorney.

The U.S. dollar is very strong at the moment, which makes buying properties sold in euros cheaper. You can avail of much better exchange rates than available through your regular bank by using exchange rate services like [Moneycorp](#).

## What Are The Costa De La Luz's Downsides?

- **It's slow-moving. This is the land of siestas and "no hay."**

If you're used to a fast-past lifestyle, southern Spain's leisurely approach could be infuriating for you... Things happen when they happen, and you'll find little sense of urgency from the server at the restaurant, for instance, the teller at the bank, or the check-in agent at the airport.

Siesta culture is still alive and well. For many, taking a three-hour nap in the middle of the workday seems inconceivable... Don't try to get things done between 2 and 5 p.m. when everything closes down.

The entrepreneurial mindset is also different down here. You'll often see hand-written signs on storefronts saying "we're not working today," or hear "no hay," ("there isn't any [of that]") when you ask for a certain item on a restaurant menu...

Priorities are different in this part of the world. People are working to live, not living to work. Read more about this in this issue's Expat Interview.



- **It's a lifestyle play, not an investment one.**

High taxes mean that Spain isn't a great choice for investors. Spain doesn't offer a tax abatement program for pensioners like Portugal, Southern Italy, and Greece do... It's not as friendly from a tax perspective.

That said, you shouldn't make a choice about where to retire overseas based on taxes alone. And compared to Portugal, Southern Italy, and Greece, the public services in Spain (like health care) seem to work better.

- **It's on the Atlantic, not the Med.**

Beautiful beaches abound in the Costa de la Luz, but these are Atlantic beaches, not Mediterranean. There are reasons why thousands more expats have settled on the Costa del Sol and why it's been developed so heavily. The Costa de la Luz's beaches are not as crystal-clear and the water temperatures are cooler. Also, as you move south from Cádiz, they can get windy (good news if you like sailing or windsurfing).

- **You'll need to learn some Spanish.**

You'd be surprised how few people speak English well in this part of Spain... You'll need to pick up some Spanish to make the most of life here. I personally like the challenge and am charmed by the stubbornness of the locals to not bother picking up the world's lingua franca.

## **Could The Costa De La Luz Be For You?**

The Costa de la Luz stands out for the diversity of lifestyle options it offers. You can base yourself in a city environment, like Cádiz or even Sevilla (although it's not technically on the coast) or in one of the surrounding small towns.

It's easy to navigate around the region, so you can get the best of all lifestyles regardless of where you settle.

The region lives up to its name: The Coast of Light. The sunny, warm weather pairs nicely with the long stretches of golden sand beach that you find in most towns. Nature is pristine here.

It's safe. You'll see everyone from little kids playing in the town plaza to groups elderly women socializing until late into the evening... like until 11 p.m. or even past midnight.

Unlike the Costa del Sol next door, the Costa de la Luz is authentic. Sure, it receives some tourism and has an expat community, but it's nothing compared to the resort and British retirement-town dominated Costa del Sol.

It's historically interesting. Cádiz gets touted as the oldest continuously inhabited city in Western Europe. There's fascinating landmarks, amazing architecture, and other visible reminders of the ancient past.

Spain is already affordable in the context of Europe, and the Costa de la Luz is a domestic tourism destination. Prices are not inflated for the international tourism market.

Also, for Americans, the buying power you have in not only Spain but all of Europe right now is the best it's been in 20 years thanks to the historically weak euro. In short, you have a lot of spending power here right now.

The local language is Spanish, and while you probably need to learn it to get by in the Costa de la Luz, it's one of the most accessible languages.

To me, all of this adds up to a fantastic lifestyle opportunity, one that I see as underrated. 🇪🇸

### **About The Author**

For Sophia Titley, home is a subjective concept. She was born in Singapore but grew up in Indonesia and Saudi Arabia... and has since lived in Canada, Spain, Colombia, and, most recently, Panama. She studied political science and Spanish at the University of British Columbia, and in her free time enjoys trying new recipes, playing soccer, and salsa dancing.



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# Cádiz Rolodex

## From The Feature...

### Publications Mentioned

#### Overseas Property Alert

- Advice on buying, investing, and managing property abroad

#### Genuine Andalusia

- Memorable bespoke trips of Southern Spain and beyond led by Iván Ricoy

#### Poppin' Smoke

- A blog written by expat Stephanie for members of the military community who want to take advantage of their benefits to travel

#### Mapping Spain

- A blog written by Frank and Lissette, North American expats who relocated to Spain and write about their adventures around the world

## Transportation & Accessible Travel

#### Jerez Airport

- Carretera N-IV, km. 628.5, 11401 Jerez de la Frontera

#### Cádiz Train Station

- Pl. de Sevilla, S/N, 11006 Cádiz

#### Cercanías Cádiz

- (regional trains)

#### Alvia

- (long distance and high speed trains)

#### Disabled Accessible Travel

## Entertainment

[Andalucía Tourism Authority](#)

[Cádiz Carnival](#)

[Jerez May Horse Fair](#)

[Jerez Flamenco Festival](#)

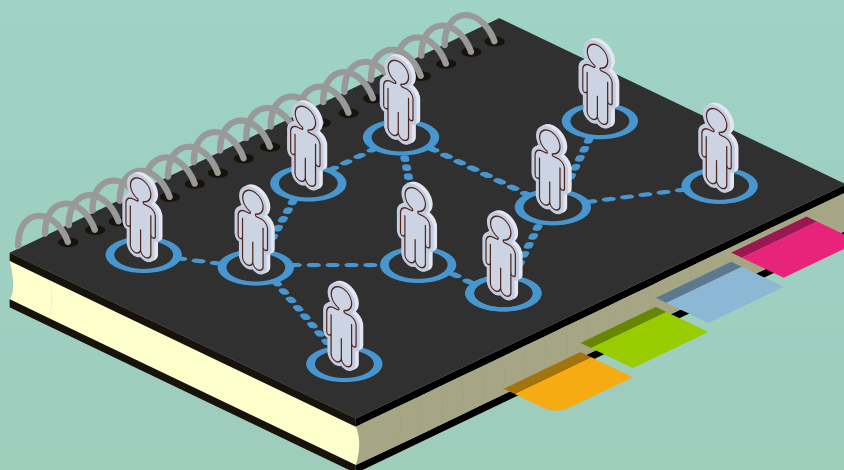
## From Earning Anywhere...

[Chase Sapphire](#)

[Southwest Rapid Rewards](#)

[United](#)

[Sasha's Travel Hacking 101 blog post](#)







Property Picks:

## Costa De La Luz Property Picks

By Sophia Titley



Inventory is low along the Costa de la Luz... Realtors are scrambling to find enough supply to meet demand. For now, prices remain low relative to other beach destinations in the region, but as the area rises in popularity, prices are bound to go up.

Here's a selection of what's currently available in my favorite towns along the coast...



## Jerez 3-Bed To Flip

**Price: 69,900 euros**

**3 beds, 1 bath**

**Construction: 72 square meters**

**Price per square meter of construction: 970 euros**

Built in 1972, this three-bedroom flat is dated, but the low asking price means there's room in the budget to make the necessary upgrades. This could be a great apartment to flip. It features three bedrooms, one bathroom, and a spacious living room with a large window. It's close to amenities in the La Granja neighborhood of Jerez de la Frontera.



## Chiclana 2-Bed Flat

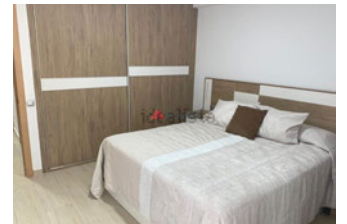
**Price: 104,999 euros**

**2 beds, 1 bath**

**Construction: 100 square meters**

**Price per square meter of construction: 1,050 euros**

This first-floor apartment is found in El Torno, close to Chiclana's town center. Built in 1977 but newly renovated, it features all new finishes, including two bedrooms with fitted wardrobes, a spacious living-dining room, a stylish kitchen with a peninsula, as well as air conditioning.



## Cádiz City Historic Apartment

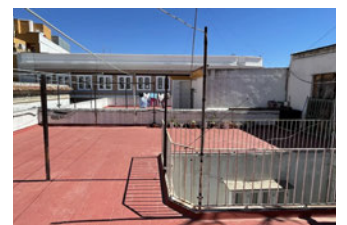
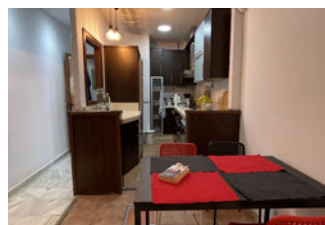
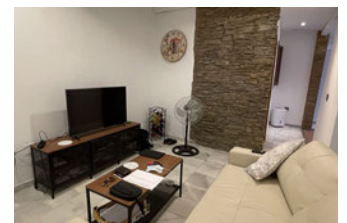
**Price: 175,000 euros**

**2 beds, 1 bath**

**Construction: 68 square meters**

**Price per square meter of construction: 2,575 euros**

This petite apartment is in the heart of Cádiz City, near the harbor. It features an unusual layout and historic elements, like an interior Andalusian courtyard, exposed stone walls, and arched thresholds. It's a stone's throw from Cádiz Old Town and a block from Playa de la Victoria, one of the nicest beaches in Cádiz.







## 5-Bed Villa In Sanlúcar

**Price: 175,000 euros**

**2 beds, 1 bath**

**Construction: 68 square meters**

**Price per square meter of construction: 2,575 euros**

This spacious character home features 185 meters of construction on a 600-square-meter plot—plenty of room for a family or someone expecting to entertain. It's surrounded by gardens (including palm trees) with sitting areas where you can look out at the beach or Doñada Park. The villa is situated on Las Piletas beach in Sanlúcar de Barrameda, near the famous restaurants of Bajo de Guía.



## 3-Bed Townhouse In Vejer

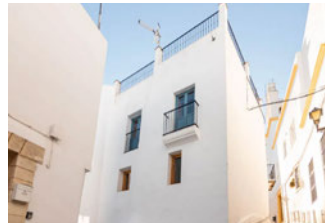
**Price: 325,000 euros**

**3 beds, 3 baths**

**Construction: 170 square meters**

**Price per square meter of construction: 1,910 euros**

This three-bed townhouse is found in Vejer's Old Town and boasts a refurbished interior with original features and plenty of character. It has a spacious central patio and an en suite master bedroom with its own patio. The home also features wooden ceiling beams, a 70-square-meter roof terrace, a wood-burning stove, and a parking space.



## 5-Bed Home In Conil

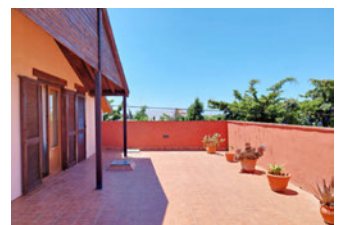
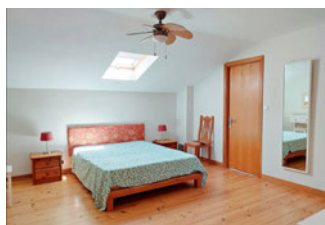
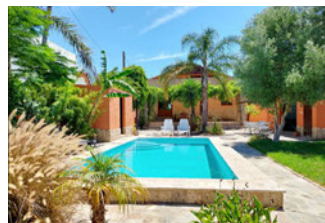
**Price: 399,995**

**5 beds, 3 baths**

**Construction: 240 square meters**

**Price per square meter of construction: 1,670 euros**

This home consists of a main house with four bedrooms and two bathrooms plus a one-bed, one-bath casita. The bedrooms are spacious, designed with an eye to detail and all the trappings of a perfect Spanish retreat. The big selling point is the pool, surrounded by lush gardens. The home is a 10-minute drive from Conil and all its amenities.





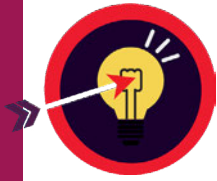
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## Overseas Living 101: **Your Monthly Tip For Tackling The Expat Life**

Have an issue you'd like us to tackle? We want to hear from you! Get in touch with us at [editorial@liveandinvestoverseas.com](mailto:editorial@liveandinvestoverseas.com) to send in your suggestions, and we'll add them to our roster.



### **How To Deal With Corruption Overseas**

By Lee Harrison

For anyone living, buying, doing business, or investing abroad, corruption matters. It may not be deal-breaker, but it's not something you should ignore.

When I first moved abroad in 2001, I didn't pay much attention to political corruption in the countries in which I lived or visited. I kept a tally of countries that were rated poorly (and those rated highly) but it was an academic exercise rather than a practical one.

Back then I thought public corruption was really no different than what we do in the United States. We allow lobbyists to "purchase" legislation, and permit large anonymous donors to effectively buy our elected officials. To me, simply handing the money directly to a politician in exchange for a favor was no worse than what we're doing.

But I was wrong... on several counts.

First of all, public corruption in a corrupt country is not the same as our legalized version of politician-buying. It goes much deeper and is far more damaging to a country where corruption is rampant.

And, more personally, corruption abroad did affect me as an expat, even though I was not involved in politics and had no ongoing interface with my host government.

It affected me because corrupt public officials don't become corrupt on Election Day. They're the product of a culture where dishonesty is both tolerated and expected. The same holds true for police and business people in corrupt countries.

As an expat I wasn't affected by corruption in the public sector. What changed my lifestyle was the corresponding, pervasive dishonesty in everyday life.

We North Americans are among the world's rule-followers, and we're basically honest... and we assume honesty in others. Adapting to a dishonest culture can be difficult.

In my experience in Latin America, countries with high corruption levels are the countries where you have to religiously lock your car doors... carefully count your change at the register... and be careful that you're not being overcharged.

Taxi drivers are more likely to raise the fare when they think they can get away with it. And prices in shops may not be marked, so merchants can charge you based on what they think you can pay. People often fail to keep appointments, expecting you to accept a flimsy excuse.

Even cheating on tests in school is permitted (in Ecuador, they call this "collaboration"). When you visit an unknown doctor, you hope he was the one supplying the answers rather than the one copying them.

### **The Traffic Police Will Likely Be Your First Interaction With Corruption...**

In Cuenca, Ecuador, I once started down a one-way street going the wrong way. I quickly turned around,

but not before the police saw me. Two armed officers got into the back seat of my car and took charge. They directed me to a dead-end street in a remote section of town, while another officer followed in the patrol car. They refused to leave the back seat until we paid them a bribe, after which they let us go. (This happened our first month in town... I could have handled it better a year later).

And I had a similar situation in Brazil. In this case, the police at a roadblock falsely claimed that the registration on our rental car was no good. We weren't allowed to leave until we'd paid a bribe of around US\$50. My only other choice was to remain impounded in the breakdown lane of BR-101 in the middle of nowhere. What's worse, my local police hit me up for another US\$50 a week later.

These are a few real examples of how corruption can affect you when corruption is accepted by the local culture.

My experience was very different in Chile, Uruguay, and Spain, however, all of which are ranked as honest countries.

In Chile I pulled an illegal maneuver in a construction zone. A policeman pulled me over, explained what I'd done wrong, and politely asked me to be more careful.

In Spain, I was parked illegally along a highway trying to find a local cemetery on a map. Within a few minutes I was surrounded by four motorcycle patrolmen from La Guardia Civil. But instead of soliciting a bribe, all four motorcycles actually escorted us to the gate of the cemetery we were looking for.

### **Local Merchants Also Get In On The Con**

To give another personal example, I was short-changed in Ecuador perhaps 100 times over 5 years. Each time it was politely claimed to be an honest mistake, but the mistake was never—not once—in my favor. In Uruguay, I was never short-changed in six years. In Colombia it hasn't happened yet.



I get my corruption data from Transparency International, from the Corruption Perceptions Index. The word “perception” is used because it’s impossible to objectively measure corruption using published data. Instead, they use surveys of people who deal with the public sector in the countries being analyzed.

In other words, this index—while a good broad cultural indicator in my experience—is not really tailored towards expats. Your on-the-ground experience is what counts.

And while Colombia may not be ranked as high as Uruguay or Chile (or the States), my experience has been just as good. Our contractors have been dependable and honest, and they show up on time. When dealing with public officials I’ve found them to be honest and straightforward; no one has ever tried to solicit a bribe from me.

## What Does This Mean For You?

While Ecuador is not rated well for corruption, I know first-hand that it’s a great place to live, has fantastic weather, and wonderful people. Many people—

because of where they live and who they associate with—don’t even notice that they’re in a corrupt country... especially if they don’t drive, and thereby avoid encounters with the police.

On the other hand, if you’re thinking of starting and running a business, you should give the country’s corruption rating some extra weighting in your analysis. Corrupt public officials can make your life difficult when running a business.

Instead of using the corruption rating to pick a country, I’d use it to set your expectation, and to establish your behavior. Even in the most corrupt countries, you’ll find honest people to work with... merchants and service providers who meet your expectations for honesty and dependability.

So a country’s corruption rating shouldn’t disqualify it for you... at least not country-wide. But it should be among the criteria that you use to make your choice of where to settle or invest abroad. Everyone’s different, and the available opportunities in a country—or something like perfect weather or beaches—may well outweigh your concerns for corruption. 📄



## About The Author

After spending six years flying with the U.S. Navy, Lee completed a successful 30-year career in the nuclear power industry. Taking advantage of a post-merger early retirement offer, he left the United States in 2001 at age 49 and retired to Cuenca, Ecuador.

Since that time, Lee has lived in Ecuador, Uruguay, Brazil, and Colombia and currently calls Mazatlán, Mexico, home. In addition, Lee has spent considerable time in nearly every country in Latin America. No one I know knows this part of the world better than Lee...



## Earning Anywhere:

By Sasha Savinov



## Travel Hacking—Using Credit Card Sign-Up Bonuses To See The World

Traveling is great, but it can be expensive. This is especially true of airfare and hotel stays these days. If only there were a way to get free flights and accommodation...

Welcome to the wonderful world of travel hacking! At its core, travel hacking refers to taking advantage of credit card sign-up bonuses in order to earn points that can be used to book flights, rental cars, hotels, and more.

I've had lots of success in travel hacking over the past few years, saving thousands of dollars in the process. If the banks are willing to give you free money, why not take it?

When some people hear about travel hacking, they ask, "Why would I apply for a bunch of credit cards? Isn't that financially irresponsible?!"



The key to successful travel hacking is living within your means. Don't go signing up for three new credit cards and putting US\$15,000 on them in a few months just to get a couple of free flights if you can't pay them off in full.

Banks only offer these generous sign-up bonuses because they know most people will either end up paying a ton of interest or they simply won't reach the minimum spend required to get the rewards.

Here's how to beat them at their own game...

I recommend starting with a card that's good for travel and not tied to a specific airline or hotel brand. The general consensus is that the Chase Sapphire card is one of the best for aspiring travel hackers.

At the moment, their offer is 60,000 points after spending US\$4,000 in the first three months. When redeemed for travel, that's worth US\$750. Chase has an excellent system where you can use your points to book flights, rental cars, or hotels with a variety of different companies.

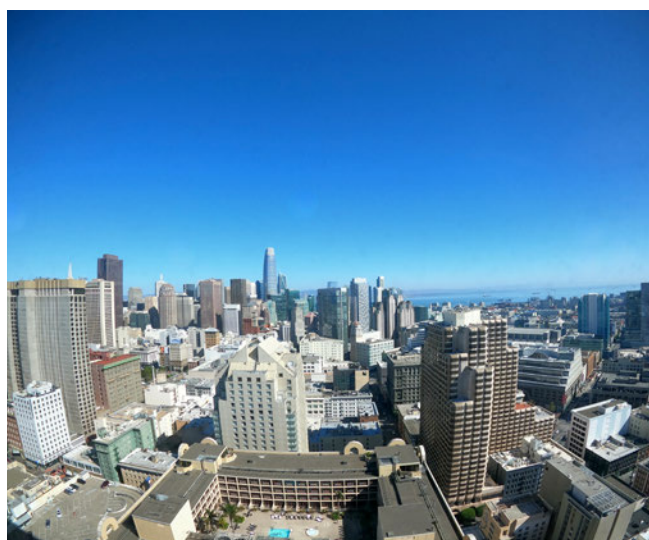
When working towards a sign-up bonus, you'll want to use your new card for just about everything. Switch any recurring payments over to the new card, such as your utilities, insurance, phone bill, and so on.

Take that shiny new card with you to the grocery store, use it to do your Christmas shopping, swipe it at the gas station, and use it when going out to eat and drink.

You can even cover the tab with friends and have them pay you back their share. We do this all the time, as the Chase Sapphire card also gives you 3 points per dollar when used for dining.

By using your new card for all of your day-to-day expenses, you'll reach that sign-up bonus in no time. As it turns out, spending a few thousand dollars really doesn't take that long...

For example, I applied for the Southwest Rapid Rewards Business Card a few years ago when I wanted to upgrade my computer and drone. After



View from our free room in San Francisco...



It's easier to relax on vacation when the flights are free...



My drone takes awesome pictures and helped us earn free flights...

two necessary business expenses, I had 60,000 Southwest points in my account.

Most banks are so eager to get you signed up that they're willing to waive the annual fee in the first year. This is true of the Chase Sapphire card, which then costs US\$95 every year thereafter. Most airline cards have a similar agreement.

I've kept the Chase Sapphire card in my wallet for five years now, and find it to be worth every penny. Since I got it, I've booked at least one round-trip flight every year along with the occasional hotel stay. I even got a new iPhone with Chase points during the pandemic when we weren't traveling.

We've also had a lot of luck with the various airline cards. In addition to that Southwest Business Card I mentioned, I also got their personal card. With their powers combined, I managed to earn the highly coveted Companion Pass.

This allows you to designate a companion for when you fly Southwest. Whenever you book a flight, you only pay the taxes and fees for your companion for the rest of the year. This is only US\$5.60 for each domestic flight, while international flights vary.

A few years later, my wife took advantage of a generous Southwest offer where they were giving the Companion Pass as part of a sign-up bonus. In those two years that we had it, we took well over 20 flights and saved several thousand dollars. All for spending money that we were going to spend anyways.

In that time, we've also signed up with cards through American and United. Those sign-up bonuses earned us upwards of 100,000 points that we used to spend seven months traveling around South America.

We were able to cross places like the Galapagos Islands, Machu Picchu, and Patagonia off our bucket-list thanks to travel hacking. This is because you can actually use your points with these airlines to book with their partners through various alliances.

That's right—you don't even need to use United points on a United flight. We traveled from Medellín



Travel hacking got us all the way to the Galapagos Islands...





to Quito, Guayaquil to Lima, and Santiago to Brazil for carnival all on United points through partner airlines.

Because we're digital nomads who tend to stay places for weeks or months at a time, we use Airbnb more than hotels. Frequent business travelers or those who prefer the predictability of major hotel chains may also want to look at those credit cards.

For example, you can get a Marriott card where you earn three free nights after spending US\$3,000. There's also a Hilton card that will get you 100,000 points and a US\$100 statement credit for spending a mere US\$1,000.

If you're going to start travel hacking, I recommend taking it slow and signing up for one card at a time. Keep a spreadsheet that includes the name of the card, when you signed up, and what the minimum spend and rewards are.

This will help you stay organized and ensure you actually get your bonus. It's also a good idea to make note of the annual fee and when it comes due. That way you can decide whether you want to keep the card for another year or "churn" it and apply for a new one instead.

Over the past five years or so, we've booked dozens of flights and several hotel stays thanks to travel hacking. We haven't spent a single dollar in interest or late payment fees to the banks, and we both have excellent credit scores. We're even looking into the next sign-up bonus we want to chase at the moment.

As long as you're responsible and organized, you can take your regular daily spending and turn it into at least one free vacation a year. For more info, visit this issue's [Rolodex](#), and feel free to reach out with any questions. 📧



Carnival in Rio is a bucket list experience...

### About The Author

Sasha Savinov is an English teacher, language student, blogger, and video producer from Michigan. He studied video production at Michigan State University (Go Green!) and moved abroad right after graduating, since living in China, Indonesia, and Mexico and currently trying the digital nomad lifestyle with his wife across South America. Together they run Grateful Gypsies, a blog focused on teaching ESL, long-term travel, being a digital nomad, and live music. When Sasha's not working online and planning grand adventures, you can find him following his favorite band, Phish.



## Expat Interview:

By Sophia Titley



## Understanding Cádiz Province's “Post-Modern” Appeal

Iván Ricoy is passionate about Andalucía... so much so, in fact, that after a 10-year career as a telecom engineer, he launched his own travel company: [Genuine Andalusia](#).

Iván delivers bespoke trips (private walking tours, day trips, extended tours, and more) to ensure that visitors experience the best of what Andalucía has to offer.

I sat down with him to expand my knowledge of this enigmatic region. Here's a snapshot of our conversation...



**Sophia: Do you think that Cádiz Province makes sense for retirees?**

**Iván:** For a long time, Cádiz was looked down upon by the other regions of Spain, and its people were almost seen as backwards because they don't seem to have the same ambition that drives other parts of the Western World...

People here are content with achieving just what is needed to get by. This is still true today. Cádiz Province isn't a massive tourism destination because there's limited marketing for the region... and what little marketing there is isn't very good!

It's actually the foreigners that live here that do most of the quality marketing, and they own many of the local business that attract international tourists, like some boutique hotels, for example.

Nowadays, the national perception of Cádiz is changing. It's becoming more popular with people from other parts of Spain for the very thing it was previously looked down on for: its laid-back outlook on life.

It has almost a post-modern appeal... people are now seeking out the slow, family-oriented pace of life that Cádiz is known for. I think this could make it very appealing to foreign retirees as well.

**Sophia: What stands out about the people of Cádiz Province?**

**Iván:** If Cádiz was one of Spain's children, it'd be the independent one. It kind of does its own thing and is unconcerned about what the rest of the country is up to...

People here are very resourceful and have unique skills, like plumbing, sewing, designing their own rain-catchment systems for their homes, growing the best tomatoes, and so on.

No one is one-dimensional... They just don't tell you about their skills unless you specifically ask about them.

For example, I just found out that a friend that I've known for a long time makes elaborate flamenco



dresses and was a seamstress earlier in life. When I asked her why she didn't tell me about her skills, she said, "You didn't ask!"

People from Cádiz are also very friendly. They are excited that foreigners want to come here and see how they live. I often bring my tour groups to a family-run vineyard, for instance, to see how wine is made, and this has become a source of pride for the family.

It might be a humble way of life, but it's validating for them that people come all the way from the United States and other places to see it.

### **Sophia: How would you describe the local culture?**

**Iván:** People here absolutely work to live, not live to work. Jobs and careers don't define people from Cádiz, and they are generally content to earn just enough to cover their expenses.

They have a different definition of success that is not about sacrificing your time and energy to earn as much as possible. They have a greater appreciation for the simple things in life, which are probably the things that make you truly happy.

Tourists always ask me about the unemployment rates here, and the truth is that people here are OK with unemployment as long as they have a place to live and enough money for their basic needs.

If you're entrepreneurial, you can do really well in Cádiz because there's little competition and people will work really hard for you if you give them direction and a decent salary.

Also, I'd say that the culture is relaxed and fairly liberal. People are too busy living their own lives to pay much attention to what anyone else is doing.

### **Sophia: How do you think retirees would fit into this culture?**

**Iván:** Foreign retirees will need to do some mental adapting and reprioritizing if they come here... The slower pace of life takes some getting used to.





Also, Cádiz isn't a big city environment; you don't have lots of museums, theater, excitement, action, entertainment, etc. If you want those things, you have to create them for yourself.

People who settle here tend to be nature-lovers... This region is unspoiled, and there are lots of opportunities to hike in the surrounding hillside, explore empty beaches, and so on.

Older people are very respected in Andalucía. They live their lives to the fullest until the very end. You'll see that if you come here. Older people still socialize in the plazas, play dominoes, babysit their grandkids at the beach, and do exercise classes together.

This is especially true about older women from Andalucía. They are my inspiration for aging elegantly. They still get dressed up, do their hair and makeup, go out with their friends to restaurants and cafés, and so on. And they are sassy! You'll learn this if you ever get into a conversation with one.

In other places, homes for older people are pushed outside of the city centers to suburbs and places where there is nothing going on. This isn't the case in Andalucía. Even in Sevilla, the busiest city in the region, older people live right in the center and are part of the community.

**Sophia: What can you tell us about Spain in general as a retirement destination?**

**Iván:** Spain is a massive country with many pockets of culture. It is a mountainous country, and this geography led to isolation of different groups of people, so that's why you have the Basque region with its unique language and culture, Catalonia, Galicia, Andalucía, and so on.

The cost of living is very low in Spain, especially in the context of Western Europe. Property is still inexpensive although it's rising in some areas because of interest from people from other parts of the country.

Spanish skills are really important if you move here... Locals will help you out when they can, but there's





a limit to how much you can integrate into the community if you don't speak Spanish.

Another downside to Spain is that we pay a lot in taxes, but we also have excellent health care that works well for us. We know we will be taken care of by the health system when we need it.

**Sophia: It seems like, to discover all the nuance and get to experience the true Andalucía, people have to join your tours! What can they expect if they do?**

**Iván:** I love meeting new people. I love the injection of cultural difference, the interesting conversations you can have, and interacting with people from all over the world.

Some people who go on my tours have massive realizations about their lives... They might be sitting on the terrace of a family vineyard sipping wine and watching the sun set, surrounded by the rolling hillsides of Andalucía, and realize how simple life could be.

The family who runs the vineyard might not have an elaborate lifestyle, but they get to do this—what tourists have traveled thousands of miles to experience—every evening.

It might make them question their lifestyle up until that point... but it's never too late to come to the realization that you'd like a simpler life. 🐾

**Editor's Note:** Get in contact with Iván or book yourself on a bespoke tour by contacting [Genuine Andalusia](#). Iván also manages a blog where you can read about topics like "[Wineries to visit in Southern Spain: Bodega Miguel Domecq](#)," and "[Jerez zambombas. Traditional Flamenco Christmas parties](#)."





## Spotlight On:

By Joch and Jeff Woodruff



## Living Our Retirement Dream In Braga, Portugal

Joch first came to Portugal in 1979 as part of a U.S. State Department trade mission. He worked in the hospitality industry, so for two weeks, he participated in meetings and discussions about developing a tourism industry in the young democracy.

At the final dinner of his inaugural trip, during closing remarks, he emotionally blurted that his dream was to return and retire in this awesome country...

Fast forward to 2019.

Joch was turning 70, so we decided to go to Portugal for his birthday. We spent two weeks in the Algarve, exploring cities and villages, beaches and markets, apartments and churches, supermarkets, and restaurants. We traveled by train to Lisbon for a three-day visit plus a day in Sintra.

By the time Joch retired in May 2019, it was clear that his dream from 40 years earlier was anything but an emotional outburst. We both wanted to retire in Portugal.

We attended the [Live And Invest Overseas Conference](#) scheduled for September 2019, in Houston. We figured the conference would support the dream and clarify our plans.

We compared Portugal to other retirement destinations, and it came out as our number one.

We met [Live And Invest Overseas' recommended attorney on the ground](#), who became our legal facilitator in the visa and residence process. We met [Live And Invest Overseas' local real estate partner](#). His company supported our apartment search when we arrived in March 2020 just as Europe was closing due to COVID-19.

We also met other couples who were considering retirement overseas. These couples became friends and sounding boards. We remain connected via social media and postcards.

Flying back to California from Houston, we agreed that living in Portugal was our retirement goal, but we weren't sure where. We knew we liked the Algarve. Lisbon was too large a city for our comfort. Our nephew advised Porto was his favorite spot in Europe and urged us to experience it.

In November 2019, we put our home up for sale. Jeff took early retirement from the state of California.

In January 2020, we went to San Francisco for our visa application appointments at Visa Facilitation Services. LIOS' recommended attorney supported our application preparation, securing a Portuguese bank account, establishing our Portuguese tax identity,



arranging a rental contract, and securing private medical insurance.

While waiting for our visas, LIOS' real estate partner connected us with an associate in the north of Portugal who prepared a discovery tour of Porto and the Silver Coast to help us decide where we wanted to settle down.

The plan was in place, and everything was moving along well. We sold our car at the end of February 2020. Our passports arrived on March 5, 2020, with the visas inside. We were set—our Portugal retirement dream would begin on March 30th with a non-stop flight from San Francisco to Lisbon.

But on March 11 at 5 p.m., we watched the breaking news that the U.S. borders were closing at midnight on March 13 because of COVID-19. We looked at each other in stunned silence...

What did this mean for us and our flight plan on March 30? Would the flight be cancelled?

We had visas, so we could go if we could get our flight changed. Joch started calling TAP Air Portugal flight reservations. After 125 calls with busy signals, he finally got through and changed the departure to March 13.

That evening, we caught the last flight out of San Francisco to begin our adventure...



We arrived to urgent messages to secure an apartment in some city before the country was completely locked down. We had no concept of what a country in lockdown was like.

Taking our nephew's advice, we focused on Porto and rushed there the next day. We feverishly looked at vacant apartments as Portugal locked down, closing businesses, and implementing stay-at-home orders for all but essential workers.

Thanks to LIOS' contacts, by the following Monday we were safe and secure in a studio apartment to wait out the pandemic in Porto.

By June 2020, regulated businesses began to re-open, and we ventured out into Porto. Our Portuguese Immigration and Border Service appointment was scheduled for early August 2020. The new friends we were making recommended realtors who could help us find a forever home. A main criterion was proximity to the ocean.

We ultimately found the perfect spot, a condo that was under construction just two and a half blocks from the beach in the small village of Perafita, part of Matosinhos, a popular northern suburb of Porto. The condo is also a five-minute car ride to Porto's international airport.

But the condo would not be finished for another 24 months. We needed an apartment rental until the

condo was constructed. Our SPEAK.com instructor, Daniel, lives in Braga. Daniel suggested we check Braga out; it's an hour train ride from Porto.

There's much we love about Braga. It's well-known for its religious heritage, cultural offerings, and numerous festivals. Braga dates to a thriving ancient Roman metropolis evidenced by many archeological artifacts that are found throughout the area. The medieval center of the city is a large pedestrian district filled with wonderful shops, restaurants, museums, theaters, and galleries.

COVID restrictions curtailed our original plans of exploring Europe. We ventured out of Portugal once last summer to visit neighboring Galicia, Spain. We divided our time between Santiago de Compostela and A Coruña. Both are stunning cities we highly recommended.

Braga has weeklong festivals nearly every month of the year, a vibrant university, a municipal mercado, and large public gardens. Festivals were cancelled the previous two years due to the pandemic. Now, on Sundays, it's wonderful to hear concertinas playing once again in the central plaza.

Yes, Braga has given us wonderful reasons to love Portugal, as we now prepare to move into our condo. Braga captured our hearts. We might just end up having a city house and a beach house. We'll update you in future articles. 🏡





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## Overseas Living Letter Tops:

By the Editors of Live And Invest Overseas



### Top 5 Retirement Havens With Thriving Expat Communities

When you move overseas, it can be reassuring to find people who speak the same language and have the same cultural touchstones as you.

Expats often have similar mindsets... after all, we're all in the same boat, having chosen to live overseas, forgoing the familiar and starting a new adventure in another country.

It's possible to find an expat community in all but the most remote havens, but the following five destinations boast huge foreign communities of likeminded fellows to befriend.

If making expat friends is a top priority for you, make it easy on yourself by heading to one of the following...



## Mexico

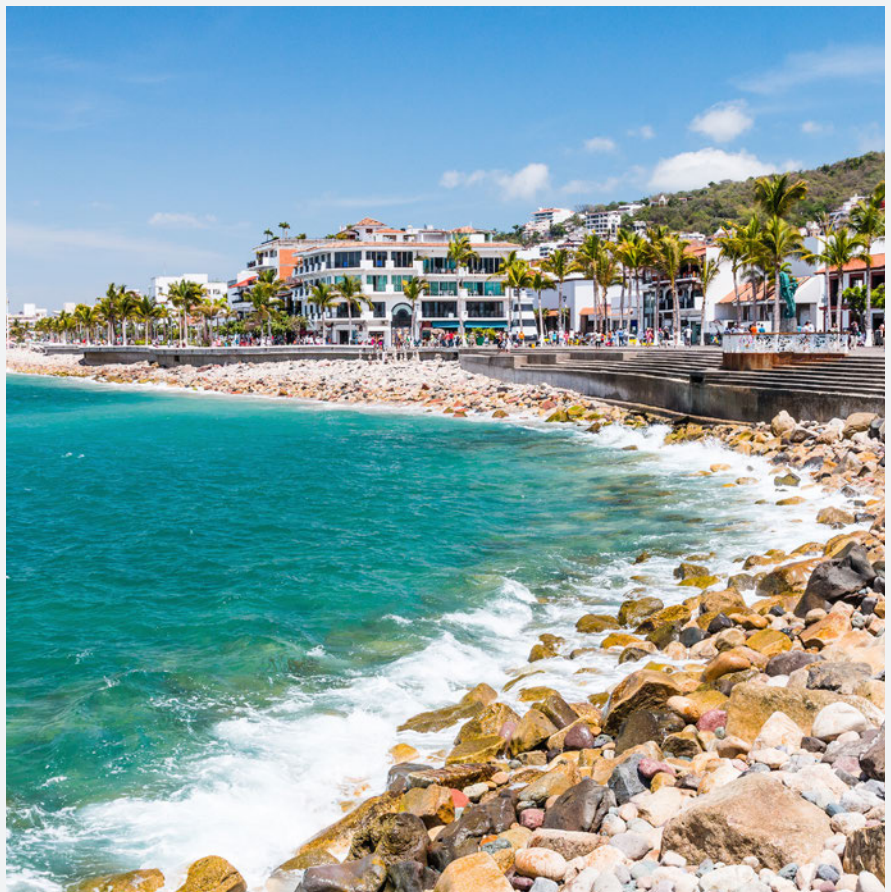
Mexico is one of the easiest moves an American expat can make. Warm weather, white-sand beaches, and a low cost of living have been drawing expats from the States decades.

Expat life in Mexico offers the option of living in a gringo utopia, socializing with only Americans in gated communities. It's possible to transport a U.S. lifestyle to Mexico and have little to no engagement with the local culture. As with so much in life, the middle path seems to be the best way, blending the convenience of widely spoken English and accessibility to U.S. products and culture with the benefits of Mexico.

The most popular expat destinations in Mexico are likely to be familiar names. Perhaps the most famous is Puerto Vallarta. Originally a fishing village on the Pacific Coast, it's now a thriving town, built on the back of tourists and expats.

An estimated 20,000 expats from around the world (not just from the States) make up the community in Mazatlán. This city is a colonial style town that has aged gracefully. Over the years it has been restored while still keeping pace with the modern world.

There is a strong arts and cultural scene in Mazatlán, which provide a great opportunity to meet fellow expats. Although the city is too large to offer a welcoming committee, you can easily track





down expat groups online. If you're willing to look beyond the stereotype as a package vacation destination, you will find a beautiful city with a thriving expat community.

## Ireland

Apart from the weather, the main benefit of moving to Ireland is that everybody speaks English, albeit with a strong regional accent. The Irish way of life is peaceful and slow and, although you can do business here, you'll find different values dominate work life.

Ireland is a clean country with a low crime rate, and there is little traffic and almost no pollution. If you need health care, the public and private sectors are reliable and modern. Emergency treatment is available to all, and an ambulance service covers the whole country.

Ireland has plenty to do for expats, especially those with an interest in the arts and socializing. There are a range of pubs to suit all tastes, from busy and loud to quiet country pubs. You can find pubs with live music and also pubs that have a lot of social activities, such as quiz nights and darts leagues. Ireland has a vibrant theater scene and produces plenty of well-regarded actors and comedians.

## Portugal

Although the majority of Portugal expats are from the U.K., American citizens are increasingly making the trip across the Atlantic, encouraged by the clean





beaches, rugged countryside, and healthy lifestyle.

The majority of the expat population is along the Algarve and in the big cities, Porto and Lisbon. Expat life in the cities is cosmopolitan. This is encouraging new expats who are moving to the developing middle-class areas. Rural life is a lot quieter and, although the locals are welcoming, you may find yourself stuck for things to do.

If you are living in towns such as Cascais, Sintra, Tomar, or Braga, you'll see expat communities who organize nights out and social events. These cities offer a nice balance of being close enough to big cities to take advantage of the amenities yet also far enough away to offer cheaper real estate and lower cost of living.

## Thailand

Thailand became a big draw for expats over 30 years ago. Expats arrived for the extremely low cost of living and warm weather all year. The food is great, there's a range of living options—on the beach, amongst the mountains, and for the brave, the jungle... Thailand has modern cities, with opportunities for entrepreneurs and slow-paced historic cities for a more relaxed life... there's somewhere in Thailand to suit everyone.

Bangkok is where most expats choose to live and has the best facilities. If you have children, Bangkok has quality international schools for you to choose.





Depending on which country you come from, you can find a school that will teach your native curriculum.

Thailand has plenty of expat businesses and expat communities are not hard to find. Much of the social life revolves around bars and restaurants, but you can also find expat clubs who organize things like trips to the beach, scuba diving, football leagues, and visa runs. Yoga classes and rooftop bars are also act as a magnet to expats.

Thailand is a safe place to live and the cities are well policed. Many expats report that they feel safer in Thailand than they did at home. The language is difficult to learn and most foreigners fail to learn more than a few basic phrases. Fortunately, most locals speak some English, so it's possible to get by on English alone.

## Costa Rica

Costa Rica has long been an expat paradise. A tropical climate and some of the best beaches in the world have been enticing people here for over 60 years. It's a country that has mountains, jungles, and an astonishing amount of biodiversity.

It is hardly surprising that Costa Rica is one of the most popular destinations for U.S. expats. Flights are affordable, and Costa Rica is close enough to the States that you can quickly easily fly back home should you need to.





An established expat community in Costa Rica means that speaking Spanish is not an absolute essential here—it's possible to get by with only basic Spanish... although learning Spanish will help you integrate and make day-to-day living much easier.

In Costa Rica there are a few different areas you can find an established expat community. There's Ojochal, Uvita, and Dominical in the south of Costa Rica on the Pacific coast, where expats meet up for various events most weeks and go out of their way to welcome new arrivals. Tamarindo is another location with a thriving expat community. A popular tourist retreat, prices here can be a little steep, but there is a great range of things to do and amenities. 🌴





# GLOBAL NEWS

By the Editors of Live And Invest Overseas

## ■ Italy Gives Domino's Pizza The Boot

Domino's Pizza has pulled out of Italy after its franchise holder, ePizza SpA, was forced to file for bankruptcy.

The company blames COVID-19-related restrictions for its failure. The lockdowns forced traditional and family-run pizzerias to start using apps to deliver orders, making them much more competitive.

People on the ground, however, have a different take on why Domino's flopped. "They have no luck against [Italian] pizza," said one interviewee. "Who is Domino?... They wanted to take pizza to the place where it was invented?" said another.

In another zany story out of Italy, a doctor in Piedmont, Northwest Italy, delivers medical care on horseback. Dr. Roberto Anfosso and his horse, Ambra, travel up to 62 miles per day to visit 15 to 20 patients per week, carrying his medical gear in his saddlebags.

This started when he was out riding one day and received an urgent request for medical care. After that, he decided to combine his love of horseback riding with his profession permanently.

His patients don't seem to mind the unusual set up... In fact, Dr. Anfosso credits the horse, affectionately



referred to as his nurse, for providing additional care. Ambra distracts people from their illnesses, providing a form of therapy.

In an era when Americans and Canadians struggle to get medical appointments in their public health systems, Dr. Anfosso shows nothing will stop rural Piedmont residents from receiving care.

## ■ Global Entry Quotes 6- To 18-Month Application Delays

Global Entry—the program that lets travelers arriving to the United States get through security faster—is receiving unprecedented application

numbers and struggling to keep up with demand.

Currently, a Global Entry application could take between 6 and 18 months to go through.

A number of factors are causing the delay: a big rebound in travel numbers post-pandemic, staff shortages at Global Entry enrollment centers, and the need for an in-person interview to become part of the program.

Global Entry acceptance requires a US\$100 fee, a background check, and an in-person interview. The interviews are hard to come by right now. In July alone, the agency received 11,500 Global Entry applications per day.



In an era of travel chaos and long wait times in airports, this is another headache for people looking to travel again. But there are a few ways you can get around the delay...

- You can opt for enrollment on arrival, meaning you do the interview on arrival at the airport with U.S. Customs and Border Protection rather than at a Global Entry enrollment center.
- If you mostly fly domestically, get TSA PreCheck instead. Global Entry expedites customs, which you don't need if you're only flying domestically. It's also cheaper at US\$85, and approval is faster.
- Get Appointment Scanner, a program that searches for canceled and rescheduled interviews for Global Entry, among other travel programs, and alerts you if something comes up, helping you get an interview faster.

## ■ **Biggest European Dinosaur Ever Unearthed In Portugal**

In August, a team of Spanish and Portuguese archaeologists in Pombal, Portugal, unearthed the remains of what could be the biggest dinosaur ever found in Europe.

The 150-million-year-old remains were discovered when a property owner began excavation work in his garden.

University of Lisbon researchers predict that the remains are those

of a brachiosaurid sauropod—the biggest land animals ever to have lived.

The dinosaur is in its original anatomic position and measures 40 feet high and 82 feet long. (For reference, that is about one school bus standing up straight and two long.)

## ■ **Colombia Launches A Digital Nomad Visa**

On July 22, the Colombian Foreign Ministry announced the creation of a new Colombian Digital Nomad Visa.

If all goes according to plan, this new visa will go into effect on Oct. 22, 90 days after the announcement. However, as the new visa regulations are so new, they could be stopped or delayed...

The requirements to qualify for the visa are:

- Proof of monthly income equal to three Colombian minimum wages (currently 3 million Colombian pesos or US\$695).
- Letter from your employer or the companies you provide services for in English or Spanish explaining the business relationship you have with them and stating that you're providing such services remotely.
- If you're self-employed or a partner in a company, proof of ownership through certificates or a letter explaining your ownership in the company, in English or Spanish.


- Bank statements to prove you're self-sufficient and won't be a burden to the country.
- Health insurance in Colombia.

In case you're an entrepreneur and have no recommendation letters, you can apply with a letter explaining your entrepreneurial project along with a description of any financial and human resources available to undertake your project.

The Colombian Digital Nomad Visa will have a duration of two years, which can be extended to dependents, and the minimum stay is one day every 180 days. It won't count as accumulated time towards a Colombian Residency Visa as it's classified under the V (Visitor) visa category so it doesn't start the clock as an M (Migrant) visa would.

The Colombian Immigration authorities are not currently accepting applications as they're using this 90-day window to make sure the regulations are not challenged in court, train their personnel, and update the Cancillería website.

How will you be taxed in Colombia as a digital nomad? The current law stipulates that any individuals who stay more than 183 days on any 365-day period must file for worldwide income tax. We'll delve more into this important aspect when Colombia's upcoming tax reform is passed later this year.

Before the pandemic, between 2010 and 2019, the country experienced an increase of almost 200% in international visitors. 



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# Portugal's Second City

## The Beguiling And Thriving Porto

By the Editors of Live And Invest Overseas



Globally known for its exquisite port wine and surrounded by the enchanting Douro Valley, this city is no stranger to accolades...

The Douro Valley itself is a UNESCO World Heritage Site, named as such for being the first demarcated wine-producing region in the world.


The city has been named the Best Start-up-Friendly City in Europe by the World Excellence Awards, was named the world's best European destination several times, and listed as a must-visit city by The Guardian.

Porto is the second-most prominent city in Portugal, with a population of roughly 240,000 in the metropolitan area (and more than 1.3

million in Grand Porto, which includes cities and satellite towns).

The history of this fabulous city is closer to that of an ensemble of small villages, and its landscape formed by generations of seafaring and trade, made possible by the Douro, the longest river on the Iberian Peninsula.

And although property prices are starting to rise, Porto is still one of the best-value choices for living and investing in Europe...

In next month's *Overseas Living Letter* issue, Cátia Lima, a Lisbon-based blogger, helps us discover Portugal's second city—the beguiling and thriving Porto. 



# Any Feedback For Us?

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Thank you,

The Editors of Live and Invest Overseas



