

*NativeSpain*.com™

# SPAIN

THE EXPAT SURVIVAL GUIDE

*Yolanda Solo*

# NativeSpain™.com

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*To my husband Abelardo who had the courage to come to Spain and my children Brandon and Kira, who even in the darkest times manage to make me smile each and every day.*

# Praise for this book

*Yolanda Solo's Spain Survival Manual is exactly what you need if you are thinking of moving to Spain. Even if you have already moved, you still need this comprehensive manual. There will be a lot happening that you never expected, and her manual will explain and simplify what is often a bewildering confusion of events.*

*Moving to Spain with rose-tinted glasses is one huge disappointment. Life gets in the way for one thing. Yolanda has a knack of highlighting the very things that will confuse, irritate, annoy or madden you. She explains in plain English why it is so, and why you have to adapt, change and accept them if you are serious about living in your new adopted country. As someone who had been living in Spain for a number of months when I purchased her book, I found myself constantly nodding in agreement at her insightful assessment of life in Spain as I read through the pages.*

*All the positive things about Spain that probably prompted you to consider moving there in the first place, are really only best enjoyed once all the bureaucracy has been seen to. It's not easy, and there's no point in pretending it is. But Yolanda's book WILL make it a lot easier, and will shorten the time it takes to start fully enjoying your new life in Spain.*

John Coutts

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# Foreword

Hands up anyone who does not love Spain. Long, lazy, sunny days. Sangrias at sunset. Tapas at the local bar. Sounds like a dream. Maybe that's the problem...

Like moths to a flame, more and more expats are moving to Spain. In fact, official figures estimate that more than 1 in 10 residents in Spain are actually foreigners. People move to Spain because it is a wonderful place and it's seen as a land of opportunity. Many arrive from poorer countries, to establish a better life. Many retirees come from richer countries in what has affectionately been termed the "silver flight" to sunnier climates. Many others are the dreamers who see Spain as an escape from the traffic and rat race of home - a place to find more enjoyable work or to set up a more laid-back, lifestyle-business abroad.

Unfortunately the reality of life in Spain does not always match the postcard and many expatriates struggle in their newly-adopted Spanish home. This is where 'Spain: the expat survival guide' can help. Yolanda's generous sharing of her experiences makes for essential reading before you sell your 'home sweet home' and could help you avoid making the same mistakes that other expats make when moving to Spain.

Arriving from the UK, even Yolanda, with her good grasp of Spanish, had a steep learning curve. Spanish bureaucracy, culture shock, settling her children into a local school, family

adjustments, buying property, working as an expat, nearly getting her car seized ... you name it and Yolanda's probably been through it. This makes her book a priceless source of hard-won information, tips, resources and advice for expats moving to Spain.

So whether you are bursting with excitement in anticipation of your move, or perhaps still a little indecisive, I highly recommend that you take the time to get Spain-savvy and read this book. As Yolanda says, *"The good news is that with the right attitude, proper planning and realistic expectations, moving to Spain may well be the best thing you have ever done."*

Go for it! Buena suerte y deseos Buenos!

**Andrea Martins**

*[www.expatswomen.com](http://www.expatswomen.com)*

Andrea Martins is the co-founder of ExpatWomen.com - a website designed to help all expatriate women, of all nationalities, living outside of their home country. Andrea and her business partner, Jill Lengré, set up their global website whilst living in the very similar Spanish-speaking environment of Mexico City, Mexico.

# Preface

While there is a massive influx of foreigners relocating to or investing in Spain each year, there are also thousands leaving Spain - giving up on their dream, poorer, disillusioned and defeated.

Spain still continues to rank as the most popular expat destination with hundreds of thousands living in Spain or owning property there. The sunshine, the lifestyle, it's got to be better than where you are right now - hasn't it? Not necessarily. Thousands of expats have found out the hard way that moving to Spain, or buying a property there, can become a financial headache filled with struggle and heartache.

There are ways to avoid the problems that most expats are faced with, but which are impossible to know about beforehand. Hindsight is wonderful.

Most books on Spain talk about where to go, what to see and where to stay. They also talk about how fantastic the culture, the food and the lifestyle is. What they don't tell you is the price you have to pay for leaving your comfort zone - what you know and are familiar with.

"Culture Shock" is not just a short-term condition, some people never recover and find themselves giving it all up to go back home.

## Spain: The Expat Survival Guide

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This book has been written to highlight some of the most important topics related to moving to or relocating to Spain, outlining the “hidden problems” faced by most expats.

- Learn how to avoid the mistakes most expats make
- Find out the crucial elements to making your experience a successful one
- Use the planning and preparation guides to make your experience as painless as possible!

Armed with this guide you can make your transition to Spanish life much easier and enjoy all the benefits this wonderful country has to offer much sooner.

I wish you every success!

**Yolanda Solo**  
*[www.inlaluz.com](http://www.inlaluz.com)*

# Introduction

Moving to or buying a property in a different country is very similar to getting married or having a baby. You plan, research, prepare and embark on your new venture feeling proud of having done everything in your power to make the transition as smooth and painless as possible. What you can't possibly do is realise the adjustments, sense of overwhelm and frustration that come with all of the above. And when you come face to face with the reality of the situation it is often accompanied by phrases such as OH MY GOD and LIFE WAS SO MUCH EASIER WHEN...

The key is in the invisible print, impossible to know beforehand and equally as impossible to fully grasp... the emotional consequences, the re-adjustments, changes of attitude and more.

The reasons for moving to Spain are many and varied, as are the reasons for buying a holiday home. Spain has long been a popular holiday destination with its convenient location within Europe and cheap airfares, particularly with the advent of low cost airlines. When compared to the relative doom and gloom of countries such as England with its bad weather, rat-race lifestyle, loss of community feeling it's easy to understand why so many people have considered moving to or have already moved to Spain.

Ironically, it is often the very things that make Spain such a great place to live that make you want to run screaming back

to the relative normality of where you came from. The relaxed attitude, lack of urgency and the endless fiestas are fantastic once you become one of the natives, but they are also the very things that drive you to the brink of insanity when you are first entering the no-mans land of the newly arrived expat.

The biggest problem lies in the assumptions we make, not substantiated by anything other than our previous experiences in a different country, with a different culture. If I had a euro for every time I said, or heard other expats say (or rant) - "Surely they must have...?", "How they can they not...?", "How can they run a business like that...?" - I would be very rich indeed.

If you expect everything to work in the same way as it did at home, you will be severely disappointed! You have to accept that you are in a different country, with different methods. If you set your expectations to what you are used to, you will increase your frustration.

Be prepared for things to move more slowly and realise that you are not going to change the culture and you must either adapt or go crazy.

This book is not meant as a tourist guide of where to visit, how to get there etc. There is a wealth of information available on those subjects as well as the mechanics of buying a property. What is missing, is the vital information of the day to day realities of living in Spain and dealing with the Spanish way of life. If you remove those rose tinted spectacles, you

will be better prepared and the transition to resident expat or property owner will be a much smoother path!

It is also important to note that while this book is based on real-life experiences, Spain is a vast country with marked regional differences. Not all expats will experience the same problems or face the same situations.

Spain is a beautiful country, with great people. But please, take my advice and ASSUME NOTHING!

**IMPORTANT**

Whilst all of the information in this guide was as accurate as possible at the time of first publication things do change. Please check for major updates at... [www.nativespain.com](http://www.nativespain.com)

# How to use this Book



The star icon is a useful tip or reminder relating to the topic on the page.



The globe icon indicates a useful website link. All of the resources are also listed at the end of the book as a quick reference guide. If any of the websites do not have an English translation simply go to *wordchamp.com* or use a translator such as *Google.com/language\_tools*



The tick icon indicates a checklist of things that are important to consider. You will find several blank checklists at the end of the book which you can print out and use to track your budget.



The speech icon will show the meaning of any Spanish words.



The looking-glass icon indicates a useful book or ebook - further details are available at the relevant website.

# Culture Shock

## MAÑANA, MAÑANA

As I said before, the very things that are great about Spain are the very things that drove my blood pressure through the roof.

The openness and friendliness of the Spanish was such a refreshing change from the cold, faceless, robotic lifestyle of London. It is great to have people look you in the eye, take an interest in you and make you feel like a human being. This does not apply however, when you are waiting in a queue of 20 people at the bank while the only cashier spends 15 minutes talking to a regular customer about how their operation went, what they had for dinner last night and how the niece's boyfriend's cousin's uncle's wife got a new "hair do" yesterday.

There is a distinct lack of urgency which can only be described as infuriating (to put it mildly). You've heard about it, you've laughed about



Learn to breathe deeply!



Only schedule one major administrative task a day

*"We had to move three times while waiting for our house completion. The agents and lawyers kept telling us it would be done within two weeks because it was what we wanted to hear. Even when I thought I was being realistic giving it an extra five weeks, it wasn't enough!"*



Phone ahead to check opening hours to save wasted journeys



Allow extra time for deadlines

*"We were due to meet a potentially very important future business partner at 10am - an hour's drive away. At 9.40am my colleagues were still sitting having their breakfast with me jumping up and down telling them we had to leave NOW. To which they laughed and said - don't worry its Andaluz style to be late!"*

it when you were just on holiday, but now you have to live with it. It won't seem like a funny little Spanish quirk when you have to deal with it day in, day out.

Emergencies aside, "time" is just not an issue. And this can apply to deliveries (which strangely seem to get delayed until after lunchtime if it gets too close to 2pm), appointments and meeting friends. Time is a very loose concept and if you arrange to meet a Spaniard at a certain time, it is not unusual for them to turn up late.

Whether its deliveries, appointments, documentation or anything else you are waiting for ALWAYS allow extra time and NEVER leave it until the last minute.

## TIMETABLE

If you come from a 9-5 environment, or a large town/city with almost non-stop shop opening hours, you may find yourself wondering how the Spanish ever manage to get anything done. Between holidays, siestas and strange

timetables you will most likely find yourself taking many wasted journeys and cursing - a lot.

While times may vary, as a general rule shops and offices open at 10am and stop at 2pm for siesta until 4 or 5pm when they open again until 8 or 9pm. Unless it is a government office which might only open until 3pm. Or unless it is one of the many fiesta days. Or unless there is a local holiday. Or unless they are working an intensive day during the summer. Or unless... Well you get the point, there are any number of variables.

The moral of the story is not to assume a standard "work day" and not to try and schedule too many tasks in one day or you will only be setting yourself up for stress and frustration. A good rule of thumb is to schedule one main task a day i.e. getting your NIE number or going to the social security office.

Oh and of course then there is "breakfast time". In many places there is the sacred coffee break in the mornings, generally at 10am,

⊕ Be aware that "full-time" can mean a workday of 10am to 2pm then 4pm until 8pm or 8.30am to 2pm then 4pm to 8pm and finishing early on a Friday

⊕ It is always worth asking your employer if you can do a "jornada intensive" i.e. not take the long lunch break.

*"I once arranged to meet a friend for breakfast at 9.10am. He said it had him chuckling for days because only an English person would be so precise. A Spaniard would say either 9 or 9.30 and probably not turn up until 10."*

when you may see cafe bars filled with workmen, bank workers and the like.

Entertaining visitors? Well tourist areas aside, don't get to the restaurants too early. The Spanish eat much later and many restaurants don't even open until 9pm!

And finally, when you make an appointment or arrange to see someone, double check what TIME they mean. Midday to us may mean 12 o'clock, but to the Spanish midday is closer to 2pm as that is when they eat their lunch. So that could be two hours wasted waiting for someone!

The Spanish timetable is also something that you should take into consideration when looking for work.

There is still a tradition to go home for lunch between 2-4pm and return in the afternoon. This can create problems if you are the primary child carer in the family and also should you choose to find a job that is not close to where you live.


It can become a very long day if you hang around during the lunch period (which can be as long as three hours), or you could spend half the time travelling to and from your house.


If you work in catering then be prepared for long hours, particularly during the summer season, as the Spanish tend to go out much later and therefore stay out later. During the peak tourist season bars will stay open until the last customer leaves - and this may not be until five in the morning - or later!


Teaching English is another favourite for many expats. However, if you are giving private classes or even teaching in an academy, you may find yourself working until 10pm at night. The Spanish finish work later, so will expect to have classes later.

*"It was really difficult to find a well-paid job to fit around the school hours. And the best paid jobs meant I had to do split shifts which didn't finish until 8pm. By the time I arrived home, it was almost time for the children to go to bed."*

### HOLIDAYS

 Get a list of national, regional and local holidays

 Holidays in Spain  
[info.mtas.es/infpuntual/Fiestas2007/calendariolab\\_02.htm](http://info.mtas.es/infpuntual/Fiestas2007/calendariolab_02.htm)

 Always over-estimate the time it takes to get things done

You also need to know that there is not one standard set of holidays for the whole of Spain. There are local holidays, as well as regional and national holidays. And when the holidays fall near a weekend the Spanish may do what they call a "*puente*" (bridge) so although the holiday might only be one day, certain businesses, offices and schools might take an extra day. For example, let's say the holiday is on a Thursday, for many people the Friday will also be included as holiday.

And depending where you are in Spain, you could well find that during the hottest month of August it is impossible to get anything finalised.

A lot of companies will close completely or have only a skeleton staff. This is because many people take the whole of the month off. Not a great time to be buying a house for example!

And then in December there is a national holiday on the 6th and the

8th so there could be a "Puente" on the 7<sup>th</sup>. Well, why go in to work for just one day? And then there is Christmas (although they don't have Boxing Day holiday) and New Year ... and you breathe a sigh of relief as you think things have returned to normality. But no, there is yet another holiday on the 6th January for Reyes (Three Kings).

### NOISE

There is a distinct difference in the noise levels in Spain, which will affect you in all sorts of ways.

To many people, the Spanish simply seem to shout a lot of the time. They are outgoing, lively and expressive which means that they can have a heated debate over the smallest issue. To the untrained eye these "debates" actually look more like arguments (the whole hand waving while talking also adds to the drama) when in fact they are just having a bit of friendly banter.

It's all in the timing...

*"We arrived in December thinking we'd have a great time as Spain is a 'party town'. On Christmas Eve NOTHING was open, even the bars shut at 9pm. And a similar thing happened on New Year's Eve. The Spanish just laughed at me saying that Christmas Eve is family night and they go out after 1am and on New Year's Eve things don't get going until 2 or 3 in the morning."*

*"I live in a finca so thought I would be away from it all. But they had a fiesta in the town nearby and I was woken up by a concert starting at 3.30am! I was outraged which my neighbours thought was hysterical, as to them it was perfectly normal."*

The Spanish have a much higher tolerance for noise of all sorts including but not limited to: screaming kids that appear to run riot, dogs barking all night, tooting car horns and general debate which can be heard a mile away.

If you choose to live in a Spanish apartment block or a townhouse, while you are planning to go to bed at around 11pm, many Spanish will just be getting ready to go out! Even worse, in the heat of the summer, the evening is the very time they tend to come out and you could find your neighbours in the streets enjoying the cool night air until 2 or 3 am.

So if you think that a little flat in the village square is quaint, think that it will also be the central hive of activity for the locals until the early hours, especially if it has cafes or bars.

## About Yolanda Solo

I was born in Worthing, West Sussex to Spanish parents from Galicia. I studied French and Spanish at University of North London, which included a year abroad studying in Montpellier, France and Valladolid, Spain.



I then worked in the City of London for several years as a secretary and administrator. I studied Naturopathy part-time for 4 years, but two children and realising it wouldn't pay the bills caused me to give it up, although I must admit it is my real passion.

I'm married to Abelardo Solo of Filipino origin, he moved to London when he was 10. We have two kids, Brandon who's seven and Kira who's five. They have absolutely thrived since we moved here.

I lived in East Ham before moving to Spain. I realised it was time for a change when I came home to find a bullet hole in our fence where there had been a shoot-out with the police and someone was stabbed in the high street in broad daylight over some silly childhood feud.

Strangely around the same time a clairvoyant told me I would move to Spain in 2-3 years time, which I thought was completely ridiculous, as I hadn't even considered it. I went home and told

my husband saying “You’ll never believe what she said”, and his reply was: “Let’s go!”

Mr “been-in-the-same-job-for-17-years-since-leaving-school” didn’t really like change, as you can imagine, and he was keen! So that started me thinking it was a possibility.

So I found job with a company selling off-plan property in Spain, the advert said: “You could be living and working in Spain within a year”. So I took the job, as I didn’t plan to come here without work!

I worked with them for a year and came over to open an office for them in Huelva. A year later, I was still sitting in the equivalent of a shed; just a room with a garage door and one table and one chair. So I decided enough was enough. I tinkered around with property management and did some freelance web design and translation for foreigners in the area. A year later it wasn’t paying the bills so I went to work for another real estate company.

We live in a finca in Gibraleon, Huelva. We had the usual expat dream: “Oh wouldn’t it be nice to have somewhere with a bit of land and a house that we could renovate?” Seemed like a good idea at the time but of course we completely underestimated how much work 10,000m<sup>2</sup> of land would be and as for the renovation, well, money pit comes to mind.

I found the first six months in Spain really hard, the next six months infuriating, the second year frustrating, and in this third year I have finally settled down. And I have the advantage that I can speak Spanish!

This book started with an article I wrote regarding the problem I had with social security and nearly getting my car seized. As I was so furious I just kept on adding little bits to the article until suddenly it turned into a book.

If I am not working or spending quality time with the children I am on the computer doing freelance web design or virtual assistant work, or just surfing, I do love the Internet.

