



*Amigos de la Gente de Edad*



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## Retiring to Spain

If you are thinking of living in Spain, it is important to plan carefully. This is a guide which gives some basic points and sources of more detailed information.

### **Tarjeta de Residente Comunitario**

If you intend to live in Spain, it is a legal requirement to apply for, and be issued with, a Community Residence Card. This card entitles you to equal treatment with Spanish citizens. Details must be obtained from your nearest Spanish Consulate before departure and application should be made to that office. If there is not one locally, contact the Spanish Embassy in London for the address of the nearest Consulate.

### **Tax and inheritance law**

Tax and inheritance laws are different from those in the UK and professional legal and financial advice should be sought. The British Consul, in the area in which you intend to live, will have a list of English-speaking lawyers.

### **Medical facilities and hospitalisation**

As a general rule, medical facilities in Spain are excellent. Many doctors and nurses speak English and most hospitals and clinics in tourist areas provide interpreters. However, availability of services varies from locality to locality. If facilities are not available to meet your specific needs, you may have to travel to another area for treatment.

In Spain it is customary for a family member to provide basic nursing care (feeding and personal hygiene) unlike the system in the UK where it would be provided by nursing staff. However, in most areas where British expatriates live, there are privately-run nursing agencies which charge commercial rates for services similar to those you would find in the UK. These charges are not normally covered by private medical insurance.

### **Health care in the European Community**

(The following information on health care has been provided by the Customer Services Unit of the UK Pensions and Overseas Benefits Directorate (now the Pension Service.)

When you go to live, but not work, in another Community country you may get health care cover from the UK for yourself and any accompanying dependent member of your family under the State scheme of the other country. There are different 'E' Forms depending on whether you are under or over pensionable age (60 for women, 65 for men).

Health cover (E106) will only be for a limited time and how long depends on whether you can still get UK Short-term Benefit if you claim it.

When this entitlement ends the UK will not give you any more health care cover.

If you are under pensionable age (65/60 years – male/female) at the date of departure, the appropriate Certificate to request help from the Benefits Agency is the E106.

Anyone who is in receipt of a UK Incapacity Benefit or aged 65/60 years – male/female – and in receipt of a UK State pension, or who satisfies these circumstances after departure can still qualify for health cover from the UK by requesting Certificate E121 from the Benefits Agency.

<sup>1</sup>

If you have holidayed in Europe on the Continent before you are probably familiar with Certificate E111. This is not appropriate when you are no longer **ordinarily resident in the UK** and is only valid during short trips on holidays in other Community countries providing free or reduced cost **emergency** treatment.

The Forms E106 and E121 should provide health cover in the new country of residence on the same level as that available to an insured national of that country.

NOTE: It is for the Spanish authorities to decide and state who can be shown as a dependent relative on an 'E' Form.

Local private medical insurance is available which, at first sight, may appear cheap but the cover provided is not always as comprehensive as that provided by some private medical insurance schemes in the UK. As with all insurance, it is essential to read the **small print**.

### **Spanish Council-provided Social Services**

These are only available to people who register with their local Town Hall, as residents, and who hold a *Tarjeta de Residente Comunitario* (Community Residence Card). These services vary from one council (*Ayuntamiento*) to another. In planning for the future, it is important to consider what is available in the area you have chosen.

### **Location**

When deciding where to live, it is wise to consider public transport services as the day may come when you are no longer able to drive. Similarly you should plan ahead for the day when stairs, hills, D.I.Y. and the thousand and one tasks you take in your stride may seem to be more and more of a problem. Many people, who do not plan ahead and think about how they will manage if their circumstances were to change in the future, experience problems.

If you have not had the opportunity to spend more than a few weeks at a time in Spain, renting a property in the locality of your choice may be worth considering until you become familiar with it.

### **Food and the cost of living**

Spain is no longer a cheap place to live compared with what it was in the late 1970's and 1980's. The cost of purchases is largely dependent on whether you buy imported or locally produced goods. In general, expect to budget for everyday living costs on the same basis as you would in the UK.

### **Climate**

Many regions of Spain have a wider range of climate than newcomers realise (it is a large country!) - cold by night, scorching hot by day, cool in winter, very hot in summer. Many people install central heating and air conditioning. If possible, it is best to ask people already resident when you have decided on an area, before committing yourself to a purchase - what temperatures, etc. will be like. But do not ask a Spanish person, he was born to it!

### **Hobbies and interests**

**Living** in a country is very different from **visiting** on holiday. Nevertheless the majority of retired expatriates live lives similar to those they would have led in the UK. There is a wide range of social activities available, which are normally advertised in the local English-language media. In areas where there are already lots of expatriates living there will be more choice of English-speaking and run clubs and activities. However, every area of Spain provides some leisure/recreational facilities for pensioners albeit that these may be conducted in Spanish.

### **Cost of care**

Residential and nursing home care establishments are available but there may be long waiting lists. The cost of private care compares favourably with that in the UK. However, unless your local council in Spain provides such establishments, subsidies would not normally be available and you would have to meet the full cost yourself.

### **Reading matter**

It is worth taking time to read as much as possible about life in Spain before making the move. Many interesting books will be available from your local library

## **Other useful information**

### **Age Concern England**

Age Concern England produces a leaflet entitled 'Retiring abroad—information for older people planning to leave the UK'. A copy is available by writing to:

Age Concern England,  
Astral House,  
1268 London Road,  
London SW16 4ER.

Or visit the Age Concern website [www.AgeConcernEngland.org.uk](http://www.AgeConcernEngland.org.uk)

### **Department of Work and Pensions — UK queries**

All queries should be addressed to:

The Pension Service,  
Support Services Division,  
Newcastle Upon Tyne NE98 1BA.

### **It is always helpful to quote:**

1. Full name and address
2. Maiden name (if applicable)
3. Date of birth
4. Nationality
5. UK National Insurance number
6. Type of pension/benefit

**Generally speaking benefits are NOT exportable. Booklet SA29 is, therefore, essential reading.**

### **British Consulate-General Madrid**

The British Consulate-General Madrid produces a paper called 'Settling in Spain'.

This may be obtained by writing to:

The British Consulate-General  
Paseo de Recoletas, 7 - 9, 4a  
28004 Madrid  
Spain

### **Factsheets in Spain**

Age Concern España produces the following information Factsheets:

1. Tele-Alarm
2. Breast cancer screening
3. Help with incontinence
4. Palma de Mallorca Social Services
5. Mallorca Social Services
6. Menorca Social Services
7. Ibiza Social Services

8. What to do in case of death
9. Personal check sheet
10. Glaucoma
11. Precautions against falls in the home
12. UK habitual residence test
13. Keeping well and keeping warm
14. Hospital visiting service
15. British War Disability Pension
16. Benefits from UK Charities
17. Health care in the European Community
18. Cataracts and eye surgery
19. Clinics and hospitals in the Balears
20. Spanish *Telefonica* answer-phone service
21. Health care for cats and dogs
22. Diabetic retinopathy
23. Retiring to Spain
24. Lanzarote Social Services Centres
25. Hospitals in Lanzarote
26. Social Security Offices in Palma de Mallorca

Factsheets are available free (up to a maximum of FIVE) - please send a list of the ones you require and enclose a large self-addressed envelope to:

Age Concern España  
Apartado 7  
07180 Santa Ponsa  
Mallorca

The content of Factsheets is regularly amended. This list is correct at the time of going to print.

### **Federation Age Concern España**

Federación de Asociaciones de Age Concern España is a federation of Age Concern Organisations in Spain. All are registered as charitable organisations under Spanish law.

How to contact Age Concern in Spain:

### **Federation Age Concern España**

Apartado 7  
07180 Santa Ponsa  
Mallorca  
E-mail: <federation@ageconcern-espana.org>

Age Concern España provides general information (such as Factsheets) and specialist advice for people with more complex needs.

Local Age Concern Organisations exist in most of the areas densely populated by

English-speaking expatriates. They can provide more detailed information about the locality they cover.

**Age Concern Costa Blanca Sur**

Torreta III Centre  
C/ Jaime Osto, 288 — Polígono 2  
03180 Torrevieja  
Alicante

**Age Concern Ibiza y Formentera**

Apartado 370  
07800 Ibiza

**Age Concern Lanzarote**

Apartado 287  
35571 Macher  
Lanzarote  
Las Canarias

**Age Concern Mallorca**

Apartado 7  
07180 Santa Ponsa  
Mallorca

**Age Concern Menorca**

Apartado 90  
07720 Es Castell  
Menorca

**Finally some golden rules:**

- Start learning to speak some Spanish — assuming you are not already fluent!
- Do not speak louder and louder in English when a Spanish person does not understand you
- Remember you will be moving to a country having a different culture
- Accept that values are different in Spain, where time moves slowly
- Accept that garlic is the basis of all good cooking
- Realise that siesta is not only a basic necessity but the very stuff of civilised life!
- If you are thinking of buying a business, careful research beforehand is **essential**

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