

COSTA BLANCA FOR GOOD

HOW TO START A NEW LIFE IN SPAIN



NO-NONSENSE GUIDE

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I don't know at what point in your life you are reaching for this e-book.

Maybe you're just thinking about making a change, maybe you're already sitting in your kitchen googling "how to get an NIE in Spain," maybe you've been here a week, or maybe a year — and only now you're realizing that everything could have been simpler.

No matter where you are — this e-book was created for you.

Na Bogato Przez Świat



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INTRODUCTION

Do you dream of living in the sun, having your morning coffee on the terrace with a view of palm trees, and enjoying a kind of peace that life in most other European countries doesn't give you? We've been through this ourselves. Moving to Costa Blanca is the fulfilment of a dream, but also a challenge—from paperwork to finding the right place to live.

In this e-book we share everything we ourselves would have liked to know before we moved here. No sugar-coating, no ads, just practical tips.

Costa Blanca is not only a paradise for tourists, but also one of the most frequently chosen places to live by expats from all over Europe. Only... **this coastline isn't uniform**. Each town has a different vibe—not just the weather, but also socially, culturally and even economically.

PART 1: WHERE TO LIVE AND FOR HOW MUCH?

1.1 The most popular locations on Costa Blanca

Before you rent an apartment for a year, sign a purchase agreement or send your things with a moving company, it's worth knowing what you're "moving into."

Here are the most frequently chosen towns and who, in my opinion, they fit best:

Guardamar del Segura

For: families, seniors, couples, nature lovers
Offers: beaches, parks, peace and quiet, local life



One of the most underrated gems on Costa Blanca. Guardamar impresses with its **pristine beaches**, calm atmosphere and greenery—especially Alfonso XIII Park, where you can walk for hours in the shade of eucalyptus and palm trees.

There isn't mass tourism like in Torrevieja or Benidorm. The local community dominates, along with expats who are looking for life, not parties.

In the centre you'll find cafés, shops and markets, but evenings tend to be quiet—and that's the point.

Pros: peace, space, beaches, very good quality of life

Cons: a bit less “entertainment” and a smaller choice of services than in big cities

Ciudad Quesada

For: Britons,
Scandinavians, families
with children, people
looking for villas



Offers: quiet residential
areas, international communities, houses with pools

Quesada is a typical “urbanización”—lots of villas, apartments with pools and low-rise buildings. Many people buy second homes here, but more and more live permanently. The **expat community** (mainly from the UK, Germany and the Nordics) prevails.

It's a good place if you want peace, safety and your own yard but... you don't necessarily need a strong Spanish cultural vibe.

It's more "European," and English is often enough to get by.

Pros: convenience, nice architecture, sense of safety, pools

Cons: an "expat bubble"—somewhat detached from "real" Spain; you'll need a car

Torre Vieja

For: people looking for cheap rentals, short-term residents, younger folks

Offers: city life, the sea, busy streets, large stores



A place that evokes extremes. On one hand: a large city, access to everything, lower rental and living prices, lots of events. On the other—crowds, noise, traffic and very mixed standards.

If you want a cheap start, have a limited budget or just want to "try Spain," Torre Vieja can be OK. But if you dream of greenery and holy peace, consider somewhere else.

Pros: availability, transport, affordable prices

Cons: chaos, noise, older infrastructure, sometimes poor housing standards

Alicante

For: active people, remote workers, singles, couples

Offers: city life with character, diverse neighbourhoods, air links



Alicante is a Spanish city with soul—modern but with style.

Compared with other coastal cities it feels more “real”—Spanish youth, tapas bars, fashion and culture.

Great transport: trams, buses, trains, the port, the airport—everything. Apartments are pricier than in Torrevieja, but quality of life is much higher. Many coworking spaces and good spots for remote work.

Pros: city with vibe, transport, infrastructure

Cons: more hustle, urban prices, harder to get a big garden

Benidorm

For: active people,
singles, seniors who
enjoy nightlife

Offers: entertainment,
hotels, beaches, parties



Spain's Las Vegas. High-rises by the beach, karaoke bars, crowds of tourists. If you like intense life, want to be near the action and noise doesn't bother you, you might like it. But for many it's great for holidays, not day-to-day life.

Pros: life non-stop, a huge choice of restaurants and entertainment

Cons: noise, crowds, very touristy vibe

Orihuela Costa (Playa

Flamenca, La Zenia,
Cabo Roig, etc.)

For: families, people
seeking comfort and
beaches



Offers: nice estates, big shopping centres, beaches and walking paths

Not a single town but a string of urbanizaciones along the coast.

Popular with Scandinavians and Britons. Many modern apartment blocks, fitness centres, restaurants.

Everything close by: beach, bank, international school, doctor, and the big La Zenia Boulevard mall. Ideal for families with children and those seeking convenience.

Pros: modern infrastructure, beaches, everything nearby

Cons: not very “Spanish,” mainly a holiday area

Jávea (Xàbia)

For: those seeking

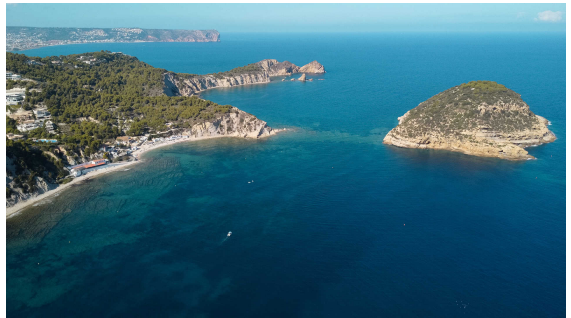
premium quality,

families with children

Offers: luxury, privacy,

beautiful coves,

international schools



A place that often surprises those who discover it for the first time. Beautiful beaches, turquoise water, charming coves and calm, tidy neighbourhoods—plus many expat families seeking comfort and tranquillity.

There's a very good private international school and lots of premium options, so it's not cheap, but definitely worth considering if your budget allows.

Pros: natural beauty, peace, high quality of life

Cons: high prices, more expensive services, longer car distances

Altea

For: artists, lovers of architecture and aesthetics, retirees

Offers: white lanes, mountain and sea views, artistic vibe



Perhaps the prettiest town on Costa Blanca for those who seek “soul” and not just sun. A charming old town, the blue church dome, an artistic atmosphere and cafés overlooking sea and rock.

Ideal if you want to live in a “postcard,” not just a block. Quieter than Benidorm, but only 15 minutes away—so you can have everything within reach.

Pros: aesthetics, peace, atmospheric life

Cons: limited housing stock, better for people who are mobile

Moraira

For: seniors,
people seeking
quiet and
elegance



Offers: intimacy, higher standards, international community

A very quiet, elegant town often compared to the French Riviera.

No noise or mass tourism. Homes and apartments are well-kept, and the views are breathtaking.

Many residents are German and British retirees who want to spend the second half of life here, in sun and peace.

Pros: luxurious yet intimate atmosphere

Cons: fairly high prices, fewer options for families with children

Calpe (Calp)

For: active people, seniors, families

Offers: big beaches, varied estates, the Peñón de Ifach rock



A compromise between a city and tranquillity. Long promenade, port, mountains, beaches and plenty of shops. The huge Ifach rock dominates the landscape and adds a unique feel.

More and more people choose Calpe as an alternative to noisy Benidorm—you get more space, smaller crowds and pretty good infrastructure.

Pros: beaches, beautiful views, good accessibility

Cons: less Spanish feel in the very centre

Santa Pola &

Gran Alacant

For: those on a budget, families, returning tourists



Offers: cheap apartments, close to the airport, beaches and salt flats

Santa Pola is a typical seaside town with a port, promenade and a large Spanish community. Nearby is Gran Alacant—a district full of urbanizaciones with many expats, often from the UK and Scandinavia.

Apartment prices are lower than in Alicante, and being close to the airport makes it very attractive for frequent travellers.

Pros: prices, location, good connections

Cons: less year-round life, lots of tourists in summer

San Miguel de Salinas /

Los Montesinos /

Benijófar

For: those seeking a house with a plot, cheaper alternatives to the coast



Offers: local vibe, quiet, good prices, views of salt lakes

A great alternative for those who don't need the sea on their doorstep and prefer more space, a garden, and Spanish neighbours.

Prices are lower, standards often higher than right on the coast, and you're 10–15 minutes by car from the beach.

Pros: space, peace, good prices, nature views

Cons: a car is a must, fewer attractions on the spot

1.2 Renting—what it really looks like

Renting an apartment or house on Costa Blanca can be a great start—or your first disappointment in a new country. The truth is standards vary widely, prices change dynamically, and the rental market doesn't work like in Poland or the UK. Here's what to know before you sign.

How much does rent cost in 2025?

It depends on:

- location
- standard and furnishings
- time of year (in summer everything gets pricier)
- whether it's long-term or seasonal rental

Example ranges (monthly, net):

- Studio (30–40 m²): Torrevieja / Guardamar → €450–650
- 2-bed apartment: Ciudad Quesada / Santa Pola → €600–1000
- Townhouse with small garden: Orihuela Costa / Rojales → €1000–1500
- Villa with pool: Moraira / Jávea / Altea → €1,500–2,500+



In the season (June–September) many apartments switch to short-term rentals and are no longer available long-term. The best time to look is September–March—biggest choice, lowest prices.

Where to look for rentals?

Use a mix of sources:

- **idealista.es** — the biggest, most professional portal in Spain
- **milanuncios.com** — more like a local Craigslist; gems exist, but be careful
- **Facebook Marketplace & Groups** — many private offers, often no agents
- **Local agencies** — often access to off-internet stock (watch out for agents who want to charge you commission- it is illegal and all costs should be covered by owner)


My tip: Always compare prices across a few sources, **negotiate** (normal in Spain!) and ask what bills are included.

What should a good rental agreement include?

Never agree to “no contract, no deposit, cheaper.” Don’t do it.


A proper contract includes:

- tenant and owner (or agency) details
- property address
- rent amount and due date
- bill info: **included or separate**
- deposit amount (standard is 1 or 2 months)
- clear contract duration (e.g., 11 months with automatic renewal)
- notice terms (usually 1–2 months)
- an inventory/contents list if applicable

 **Watch out:** if the owner won’t sign a contract, they’re likely not declaring the property for tax. You may have problems with padrón (registration) or police if someone reports that you’re living there “illegally.”

What to check before renting?

- Damp on walls (especially ground floor)
- Do windows and shutters work?
- Is there A/C (and does it heat, not just cool)?
- Bathroom condition (drains can smell)
- Are bills up to date (previous tenants can leave debts)
- What about neighbours and noise?

 Parking can be an issue in cities or right by the sea—check availability.

Deposits and extra fees

Typically:

- 1–2 months' deposit—refunded on move-out if no damage - remember that owner has duty to pay deposit into regional administration office account- in this case Generalitat Valenciana
- First month's rent in advance

Ask:

- Are utilities (electricity, water, internet) included?
- Are bills flat-rate or by usage?
- How is the final settlement handled?

Most common renter mistakes:

1. Renting based only on photos (don't go in blind)
2. Paying a deposit into a private account with no contract
3. Not reading the contract (e.g., penalties for early termination)
4. Agreeing to a handshake deal because “that’s how it’s done in Spain”—don’t.
5. No registration (padrón)—without it you can’t do anything at offices.

1.3 Buying—what to watch out for

Buying in Spain sounds like a fairy tale: your own villa with a pool, daily sunshine, tapas on the terrace... But before you buy your “place under the



palms,” it’s good to understand the process, pitfalls, costs and cultural differences.

This chapter is for people who:

- are considering an investment (even if they still live in their country of origin)
- already rent on Costa Blanca and think “maybe it’s better to have our own,”
- want to invest in rentals but fear the formalities.

Does buying in Spain make sense?

Yes—if you prepare well. The Costa Blanca real-estate market continues to attract investors from across Europe. Homes and apartments usually don’t lose value and, with the right location, holiday rentals can net several thousand euros per month. But... this isn’t your country. The procedures, habits and pace are different. Understand that before you “fall in love” with a property.

How much does buying cost on Costa Blanca? (2025 examples)

(guide ranges)

- 2-bedroom apartment: Guardamar, Alicante → €200,000+
- Townhouse with small garden: Ciudad Quesada, La Marina →

€360,000+

- Villa with pool: Benidorm, Finestrat → €520,000+



Note: the listed price isn't everything. Add approx. **12–14%** in

closing costs. What's included below.

Additional costs when buying (closing costs):

1. **ITP** (transfer tax on resale property): **10%** of value
2. Notary: ~€600–1,000
3. Land registry: ~€400–600
4. Sworn translations (if needed): ~€200–300
5. Lawyer or gestor (optional, but recommended): ~€800–1,500
6. Mortgage setup fees (if taking a loan): depends on bank, deposit and loan time.

Summarising: if you buy apartment for €150,000, final cost can reach as high as €170,000.

What to verify (my proven tips):

Registro de la Propiedad (land registry). Check that:

- the seller is the actual owner,
- there are no mortgages/charges,
- the property isn't in arrears (e.g., water, local tax, community fees).

Ask for a **nota simple**—you can get it via a notary or lawyer.

Compare with **Catastro** (cadastral records):

- plot and house area,
- address,
- any extensions without permits (common issue!).

Energy certificate (Certificado de Eficiencia Energética):

mandatory from the seller (like an appliance label).

Community fees (Comunidad): applies to apartments/townhouses.

Find out:

- the monthly amount (e.g., €30–120),
- what it covers (pool, garden, cleaning, lifts),
- any planned works (you might face a special levy!).

Mortgage for non-residents?

Yes, but most banks require at least **30% down** (often **40%**).

You'll need to prove income and non-residents often get worse rates. Banks usually require life and home insurance.



Tip: Paperwork is heavy; expect many documents and waiting.

Do I need a lawyer?

Officially no, but if you don't know Spanish law, **definitely yes**. A lawyer/gestor will:

- check all documents,
- ensure you don't buy a property with debts,
- help with procedures,
- represent you at the notary (if you buy remotely).

Cost: ~€800–1,500—saves stress and potential dramas.

How does closing work (step by step)?

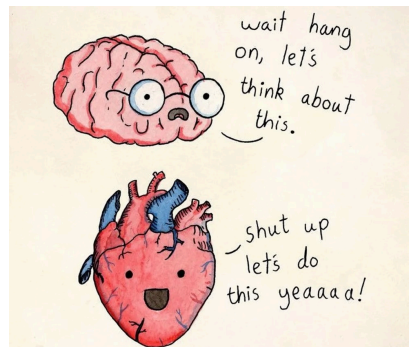
1. You make an offer (verbal or written).

2. You sign a **reservation** contract (contrato de arras) and pay a deposit (usually 5–10%).
3. Your lawyer verifies the documents.
4. A notary appointment is set.
5. You attend the deed signing (**escritura**)—with a translator if needed.
6. You transfer the balance and receive the keys.

From reservation to deed is usually **4–8 weeks**.

💡 **My personal tips:**

- Don't buy impulsively—**rent first**, walk the area, test daily life.
- Always ask about extra costs—sometimes the flat seems cheap but community fees/repairs are huge.
- Don't rely on photos—Spain doesn't require listing the exact floor area.
- Buy with your head, not your heart—your heart can mislead.



- signing electricity, water, internet contracts
- registering a car
- legal work in Spain
- tax matters



How to get it? Three options:

1. In Spain—at the police station (Comisaría de Policía), foreigners' dept.
2. At the Spanish embassy/consulate in Poland or the UK—if you want it before arriving.
3. Via a representative (gestor) with power of attorney.

Documents needed:

- passport or ID (original + copy)
- completed **EX-15** form
- fee form **Modelo 790 – Código 012** + proof of payment (~€9–12)
- reason for applying (e.g., buying property, rental contract)—a simple statement is fine

Waiting time: from same-day to a few days depending on the city and appointment availability. In bigger cities book online early—slots can vanish minutes after the system opens.



Tip: book early morning and bring copies of everything. In Spain “no photocopy” can mean “come back tomorrow.”

2.2 Padrón—local registration at the town hall

Padrón Municipal de Habitantes is the municipal residents’ register. Not “residency” in the Polish sense—more a local roll.

Why you need padrón:

- access to public healthcare (SIP card)
- discounts on public transport
- school enrolment
- many formalities (e.g., residencia, driving licence exchange)
- proof of address in the municipality

How to get it: go to the **Ayuntamiento** (town hall) with:

- ID/passport
- rental contract or title deed (**escritura**)
- sometimes a utility bill as proof of address

Usually issued on the spot. Bigger towns may require an online appointment first.

Note: padrón registration itself is indefinite, but some offices ask you to “renew” every 2–5 years, especially if you’re a non-resident. The **certificate** they print is only valid for 3 months; ask for a new one when needed.

2.3 Residencia—green certificate or TIE card

If you plan to live in Spain for more than 3 months, you need **certificado de registro como residente comunitario** (for EU



citizens): a small green paper with your NIE and address.

When: by day 90 of your stay if you’re settling permanently.

You’ll need:

- **EX-18** form
- passport/ID + copy
- NIE

- padrón
- proof of means (bank statement, employment, pension)
- health insurance (public or private)
- **Modelo 790 – Código 012** fee (~€12)

Residencia vs TIE:

- **Green residencia**—for EU citizens.
- **TIE** (Tarjeta de Identidad de Extranjero)—plastic chip card, mostly for non-EU or special stays.

2.4 What else at the town hall

Beyond padrón you can:

- get a local resident card (discounts for pools, transport)
- register as self-employed (**autónomo**)—this is mainly via the tax office and **Seguridad Social**
- ask about local grants or Spanish language courses for foreigners



Tip: befriend the front desk at the Ayuntamiento—often they

decide whether something can be done “a little faster.” 😊

2.5 Bank account—not as simple as you’d think

Banking in Spain is slower and more... paper-based than in Poland or the UK.



What to prepare to open an account:

- passport/ID
- NIE
- padrón (often required even for non-resident accounts)
- proof of income (employment, pension)—especially for resident accounts

Resident vs non-resident accounts:

- **Non-resident**—for those without residencia: higher fees, fewer services
- **Resident**—cheaper or free, but require residencia + padrón

Popular banks: Sabadell, CaixaBank, Santander, BBVA.

Note: some banks charge €10–15/month if you don’t have minimum inflows (e.g., €600–700/month).

2.6 Phone number and internet—practical notes

Without a Spanish phone number it's hard to do most things—from the doctor to electricity contracts.

Mobile operators:

- Big networks: Movistar, Vodafone, Orange
- Cheaper brands: Lebara, Digi



Watch out:

- Contracts are often 12 months with early-termination fees
- **Sin permanencia** (no commitment) offers are best at the start

Home internet:

- Cities—fibre (fibra) ~€20–40/month
- Smaller areas—wireless or LTE



Practical tip: when signing up for internet, always note the case/reference number and the agent's name—gold in case of issues.

PART 3: EVERYDAY LIFE ON COSTA BLANCA

You've moved and handled the formalities—now the key question: what does a regular day look like in Spain once you live here?

Instagram and travel brochures are one thing; daily life is another.

Here you'll find real costs, practical tips and a few surprises.

3.1 Cost of living—what you'll really spend monthly (2025, for two people)

- 2-bedroom rent (long-term, off-season): €650–1,000
- Electricity and water: €80–150 (more in summer due to A/C)
- Internet and phone: €30–60
- Groceries: €300–1,000 (depends on eating style)
- Fuel: €1.35–€1.70/l (diesel and petrol differ by a few cents)
- Eating out: lunch for 2 from €20 (menu del día) to €80+ (nicer dinner)

Note: electricity prices vary by the hour—check **tarifa por horas** and run laundry or the dishwasher at cheaper times.

💡 **Tip:** fill up at self-service stations like Plenoil, Ballenoil or Tamoil—price differences can reach **€0.30/litre**.

3.2 Where to shop - what to watch out for

Supermarkets:

- **Mercadona**—most popular, good value
- **Consum**—local, a bit pricier, but fresh produce — *our favourite!*
- **Carrefour**—big choice, promos, imports
- **Lidl/Aldi**—cheaper, often seasonal products from Germany
- **Hypermarkets like Alcampo**—good for big shops



Watch out: some items (cosmetics, cleaning supplies) are much pricier than in Poland—worth bringing a stash. Wine, olive oil and seafood are often much cheaper than in Poland or the UK.

Markets (mercadillos): usually once a week in each town. Fruit/veg can be 30–50% cheaper than supermarkets. Be mindful—sometimes the “tourist price” is higher; ask before they weigh.

3.3 Healthcare—public and private



Public system (SNS):

- good quality primary care
- access requires **SIP** card (after padrón and registration at the local health centre)
- specialists often need a referral and... patience (waits can be months)

Private care:

- no queues, you can choose doctors
- plans from €40–80/month per person (depends on age/package)
- common providers: Sanitas, Asisa, DKV, Adeslas

💡 **Tip:** at the start, private insurance helps—especially if you're still waiting for residencia or SIP.

3.4 Schools and education

Options:

- Spanish public schools—free, instruction in Spanish (sometimes with Valencian)

- Private and semi-public (**concertados**)—€200–500/month
- International schools—English or bilingual teaching, €400–1,000+/month



Important: in public schools kids pick up the language

quickly but the first months can be tough—consider extra lessons.

3.5 Transport and getting around

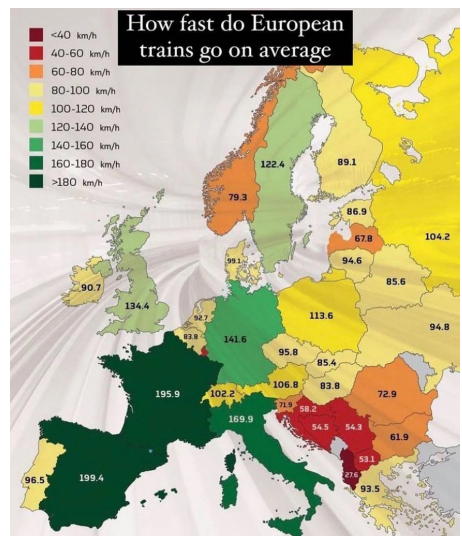
- **Car**—a must in many places (especially urbanizaciones)
- **Buses**—cheap, but not everywhere and not always
- **Trains**—excellent between big cities (Alicante–Valencia–Madrid), but limited local lines
- **Bikes/scooters**—increasingly popular in towns and along promenades



Tip: check local discount

cards (e.g., **bono transporte** in Alicante).

Fun fact: Spain’s rail network has the highest average train speeds in the EU (up to 350 km/h).



3.6 Spanish lifestyle—what to expect

- Days start later—many shops open 9–10 am
- **Siesta**—2–5 pm many smaller shops close
- Nightlife—9 pm dinner is standard; on weekends even 11 pm
- Holidays and festivals

—expect frequent public holidays and loud **fiestas**

Spaniards are very sociable but less

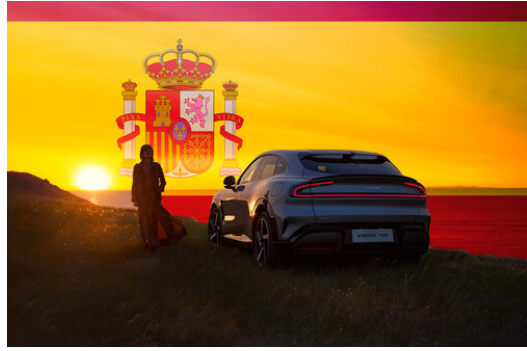


punctual than, say, Poles or Britons—“in a moment” can mean an hour.

💡 My tips:

- Don’t compare Spain 1:1 to your country—everything runs to a different rhythm.
- Learn basic Spanish—it will make life a million times easier.
- Give yourself time—the first months will bring both delights and frustrations.

PART 4: CAR IN SPAIN—from registration to fines



On Costa Blanca you can live without a car... but mostly only in a big city with good transport. In most places a car is essential—for work, school, shopping or the beach. Here's what to know about registration, import, inspections and insurance—plus a few tips from experience.

4.1 Vehicle registration

When do you need to register?

- If you bought in Spain—registration is the seller's or buyer's duty (as agreed).
- If you imported and live here—**30 days** from entry (in practice offices look at the date of padrón/residencia).


Documents: proof of ownership (invoice/sales contract), vehicle documents (**ficha técnica**), ID + NIE + padrón, proof of registration and road taxes.

Costs: office fees ~€100–200; plates ~€30–50; **gestor** add €100–200.

4.2 Importing a car—worth it?

Pros: your preferred model not common in Spain; **cambio de residencia** (change of residence) can exempt **Impuesto de Matriculación** (registration tax).

Cons: homologation and translation costs, **ITV** inspection before registration, high CO₂ tax (4–14%) for high emitters, bureaucracy.

 **Tip:** importing pays mainly if:

- you bring it as part of a move,
- you have a car in great condition that's expensive locally,
- you avoid high CO₂ tax.

4.3 ITV—technical inspection

- New car: first at year 4
- 4–10 years: every 2 years
- 10+ years: yearly

Price: passenger cars ~€40–55 (diesel a bit more).

Note: inspectors are thorough (lights, brakes, emissions, VIN).

4.4 Insurance

Types:

- **Seguro a terceros**—third-party (cheapest; from ~€180/year)
- **Terceros ampliado**—third-party + extras (theft, glass, etc.)
- **Todo riesgo**—comprehensive, often with deductible (**franquicia**)

What affects price: driver age/years licensed, residence (big cities = higher), make/power, claims history (no claims = discounts).

Some Spanish insurers accept a **no-claims bonus** from Poland/UK —get a certificate.

4.5 Fines—how it works

Common fines:

- Speeding—from €100
(-50% if paid within 20 days)



- Illegal parking—from €60
- No seatbelt—€200
- Phone without hands-free—€200 + points

FYI: many fines are mailed; without a registered address you might not know you owe money. Check online at **DGT (Dirección General de Tráfico)**.

4.6 My driving tips for Costa Blanca

- Plan parking—by the sea in season, spots are like gold dust
- Learn the zones: **zona azul** (paid), **zona verde** (residents), **zona blanca** (free)
- Avoid old, high-emission diesels—more low-emission zones (**ZBE**) are coming
- If you live here with a foreign-registered car—register it; police can impound documents and fine you

Bottom line: a car in Spain is a huge convenience, but also costs; budget not only for purchase but also registration, insurance and any ITV surprises.

PART 5: PITFALLS AND MISTAKES

NEW RESIDENTS MAKE

Costa Blanca can enchant you from the first visit. Sun, sea, palms, tapas... and suddenly you already see yourself living here



for good. But—as with any move—besides the delights there are disappointments and situations that could have been avoided. Here are the most common mistakes and how to avoid them.

5.1 Falling in love with the first town

Mistake: after a week’s holiday in one place you move and buy there. Months later you find it’s empty in winter and the nearest doctor is 20 minutes by car.

Avoid: rent for a few months in the area; test it in different seasons and on weekdays vs weekends.

5.2 Buying with your eyes, not your head

Mistake: you sign for a villa with a pool because it’s “beautiful,” without checking community fees, bills or installations.

Avoid: always ask for **nota simple**, last 12 months of bills and the **comunidad** fee. If there's a pool, ask the annual maintenance cost.

5.3 Renting with no contract

Mistake: “Why the paperwork, we'll manage”—then no padrón, bank issues, and no way to claim your deposit.

Avoid: always sign a **contrato de arrendamiento**; make sure the owner declares it to the tax office.

5.4 Moving everything from your old country

Mistake: you fill a van with your belongings only to discover the flat is furnished and half your stuff isn't needed.

Avoid: arrive “light,” see what you actually need; many things are cheaper locally than shipping.

5.5 Underestimating Spanish bureaucracy

Mistake: believing you'll handle NIE, bank, internet and car registration in a week.

Avoid: assume each procedure takes twice as long; always carry copies of passport, NIE, padrón and your rental/purchase docs.

5.6 Ignoring the winter climate

Mistake: thinking “Spain is always warm”—then in January it's

14°C inside because there's no central heating.

Avoid: check if A/C heats or there's a heater/boiler; budget for heating in winter months.

5.7 Not learning Spanish

Mistake: “Everyone speaks English here”—until you go to a doctor, office or police.

Avoid: learn from day one (even 15 minutes daily). Basics open many doors.

5.8 Being surprised by seasonal costs

Mistake: assuming rent, bills and restaurants cost the same all year. In July/August prices can jump 20–50%.

Avoid: for long-term rent, sign **off-season**; in touristy towns, plan a bigger summer budget.

5.9 Not knowing local habits

Mistake: being upset that a shop is shut at 14:30 or that the office doesn't answer emails.

Avoid: accept the rhythm—siesta, fiestas, slower pace. Handle official matters in the mornings.

5.10 Sticking only to one expat community

Mistake: spending all your time with your compatriots or one expat group and not meeting Spaniards or local culture.

Avoid: blend both worlds—keep ties with your own community and make local friends; join events, courses or volunteer.

Summary: Costa Blanca is a wonderful place to live, but keep a realistic view. The better you prepare before moving, the fewer disappointments—and the faster you'll feel at home.

PART 6: BONUS— LINKS, CONTACTS & “MUST-HAVE” CHECKLIST



This chapter is my personal “cheat sheet” I wish I’d had before moving. You’ll find proven links, handy contacts and a list of things to handle or pack before you go.

6.1 Useful links—offices, law, practical info

Documents & formalities

- Appointment portal for NIE and residencia:
sede.administracionespublicas.gob.es
- Official forms EX-15, EX-18, Modelo 790:
extranjeros.inclusion.gob.es
- Padrón information—see your local Ayuntamiento (e.g., Rojales, Alicante, Torrevieja)

Car & driving

- **DGT** – Dirección General de Tráfico: dgt.es
- Check fines online: sede.dgt.gob.es/es/

Healthcare

- Valencia region health system: san.gva.es



Tip: save those links on your phone and in the cloud (Drive/

Dropbox)—internet access at the office is often essential.

6.2 Recommended contacts to start

Accountants & lawyers (formalities, home purchases, company registration)

- **Tax 4 Expats** — Spanish lawyer in Benijófar

Home specialists (key-holding, cleaning, minor repairs, rentals, etc.)

- **Costa Concierge** — that's where we can help

Doctors & clinics

- **Quirón Salud** — private hospital

Buying a home

- Contact us directly - you can click in our link/banner on

www.locbay.com You can also find there a contact form- fill it in and get in touch!



Note: in Spain, word-of-mouth recommendations work best— You can view thousands of properties on our website.

6.3 Facebook, communities and LocBay!

It's worth joining to stay up to date with news, events and offers, but...



My tip: FB is an info source, but can also be full of rumours.

If you look for reliable services or you have/starting a business in Spain use www.locbay.com

6.4 “Must-have” checklist before moving

Documents—originals + a few copies:

- passport/ID (valid at least 6 months)
- marriage and children’s birth certificates (sworn translations if you’ll handle official matters)
- medical records (vaccinations, history)
- insurance, pension or income confirmations
- driving licence (consider exchanging for a Spanish one if you live here)

Practical items:

- plug adapters (most Polish/UK devices work, but plug shapes can be an issue)
- a basic first-aid/medicine kit with what you’re used to
- lighter clothes for summer, but also some warm clothes for winter
- car documents if you’re bringing a vehicle
- a stock of favourite cosmetics/products if they’re unavailable or pricey locally

💡 **My tip:** don't pack everything—many things are similar-priced or cheaper here; the move will be far simpler.

6.5 My golden rule

Prepare as if everything will take longer than you plan—and learn to enjoy the fact you finally have time you used to lack in the daily rush.

That concludes your e-book “**Costa Blanca for Good – How to Start a New Life in Spain (No-Nonsense Guide)**”.



You now have a complete guide—from choosing a place, through formalities and daily life, to practical lists and contacts.

Oh, and please remember to follow us on Instagram:

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