

THE CAVE OWNER'S MANUAL

THE CAVE HOUSES OF SPAIN

A Guide to Buying and Owning a Cave House

By Les Edwards



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INTRODUCTION

This unique "manual" has been written in an attempt to answer all those questions you might want to ask about modern life in the cave homes and houses of Spain, particularly those found in Andalusia around the villages and towns in the northern area of the Granada Province i.e. Galera, Orce, Benamaurel, Huescar and Baza. We also hope to provide a small insight into the history of the cave houses unique to this area of Spain.

With 300 days a year of sunshine Spain holds many attractions, yet the coastal resorts have become expensive and overcrowded. So for those of you looking for something unique a cave house could be the answer.

Cave houses are unique, beautiful, eco-friendly and cheap to buy and run. In the Cave Owners Manual you will learn everything you need to know about finding, buying, building and living in your Spanish cave house. Cave Owners Manual is intended as a self help guide for anyone thinking of buying a cave house in Spain

We have tried to provide a guide to finding, buying and if you are a keen DIYer, renovating your cave home. We are also fully aware that we do not have all the answers, we are learning everyday. If you spot something wrong or misleading we would like to know about it so we can correct the problem for the future. If you would like us to research and include some additional information, let us know and we will do our best to add the new topic as soon as possible. So, please do not hesitate to contact me at les@spanish-inland-properties.com.

This manual is an ongoing work and we will be adding more information on a regular basis so feel free to download it from time to time so that you can read the updated chapters.

I would like to express my thanks to the many people and organisations who have helped me gather together the information.

Les Edwards

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WHAT ARE THE CAVE HOUSES OF NORTHERN ANDALUSIA?



Cave houses are fantastically cool in summer and cosily warm in winter.

Caves have been mankind's home since time immemorial and we all carry in our imagination dark, wet, cold holes in the ground lived in by dirty, shivering, frightened families huddling around smoky fires afraid of the dark and frightened by real or imaginary predators skulking outside.

Modern cave homes are the complete opposite to those outdated imaginings; today, they are light, quiet, airy, spacious and comfortable and, if you so wish, fitted with all the conveniences of modern life. Restored cave houses have an uncanny resemblance both inside and out to Devon country cottages and are situated on the outskirts of dreamy Spanish villages that epitomise all that is best in traditional Spain's way of life. With their own gardens and stunning views they are many a person's dream home.

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Today's cave homes are bright and cheery, with all mod cons.

Like conventional houses, cave homes come in all shapes and sizes and each one is uniquely different. The vast majority of modern cave homes have been restored from ancient dwellings dating back, in the main, one to five hundred years but some go way beyond that perhaps to prehistoric times. Hewn out of the rock by hand, often by the women of the family, they come in all shapes and sizes and innumerable different layouts.

It is sometimes asked if cave houses are damp, the answer is **the vast majority are not damp in any way**. It should be remembered that the cave sites were selected, often many hundreds of years ago, because they were in a dry area and if when the cave was excavated it was found to be excessively damp it was abandoned and digging started elsewhere. Today, in a very few cases dampness can be sensed and I have seen one or two cases where the cave walls have visible damp patches. Use your common sense when visiting a cave home, if it feels damp to you that is all you need to know. The only serious damp problems I have seen have been caused by water leakages from cave houses or roads above the cave.

Cave homes are as sturdy and in many ways stronger than modern conventional homes. They have withstood the test of time and are highly likely to be still standing when conventional homes being built today are being demolished as no longer fit to live in.

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THE HISTORY BEHIND ANDALUSIA'S CAVE HOUSES.

Although caves are probably the oldest form of shelter known to mankind, they have largely been forgotten as dwellings by modern civilised countries and consigned to the waste bin of ancient history. However in a few far flung places around the world cave houses have continued to be used as homes throughout the centuries up to the present day.

Cave life in Andalusia has acquired enormous historical relevance and continues to do so. The caves were lived in during ancient times as in many parts of the world but cave life was most active in the 19th and first part of the 20th centuries. At the end of this period there was an impoverishment of life in the area and cave living became associated with poverty. However in the last ten years there has been a substantial revival in the popularity of caves, first as Spanish holiday homes, then for rural tourism and now as both holiday and permanent homes for Spanish and foreign nationals alike.

The modern history of the cave homes in Spain's northern Andalusia stretches back hundreds of years. If you wander the hills and valleys surrounding Galera you will be amazed to see just how many abandoned cave houses there are. Just forty years ago almost all of these rather primitive dwellings were inhabited and it is only since then that they have been abandoned. Back then the population of Galera was about 6,000; today it is a mere 1,300. In the late sixties and seventies most of the population of Galera fled the grinding poverty of life on the land for jobs on the coast and the cities of Barcelona and Madrid.



A view over Galera's cave house chimneys, looking towards the distant Sagra Mountain

But just why were cave houses so popular? There were many reasons:

- Firstly the land cost them nothing or almost nothing

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- The rock formations lent themselves to the hand excavation of cave homes. In Galera the rock type consists of a type of sedimentary sandstone with layers of hard, almost horizontal rock inter-spaced with much softer layers which could be dug by hand. The harder rock formed a layer impervious to water and provided the strength needed for a safe, secure roof to the caves.
- The climate in this area can readily be described as extreme, being well below zero on those cold winter nights and in the upper forties on those hot summer afternoons. The cave homes, enveloped by a vast heat sink of surrounding rock maintained a near constant temperature of sixteen to eighteen degrees Centigrade summer and winter.
- They were easy to extend, there is a story in this area that when the wife knew she was pregnant her first job was to dig a new room for the baby. Sometimes today you can find a small hole, about thirty centimetres in diameter, connecting two rooms. These are said to be the first baby alarms, enabling mum to hear her baby's cries when they were sleeping in adjoining rooms.



Galera's Little Chapel on the Hill.

Not all caves were abandoned, a good percentage continued to be the main residence of many people, while others became fine holiday homes for those working in the cities and on the coast.

Today there is a huge revival in interest in this type of housing. Modern cave homes are still relatively inexpensive, compared to conventional housing and have all the facilities you would expect in a normal house while retaining the charm and character you hope to find in a rustic country cottage. This revival in popularity has seen the end of unemployment and an injection of wealth accompanying a growth in population for the first time in thirty years.

Modern cave homes are charming, light and airy, connected to mains electricity, water and sewerage. If you want to stay connected to the modern world most have access to mains telephone and satellite broadband internet and if you are really desperate to keep up with the

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outside world - satellite television.

If you would like to experience life in a cave home without commitment, why not stay in one for a few days, you can easily find out how to do this by [clicking here](#).

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THE ADVANTAGES OF OWNING A CAVE HOME

Cave homes have a number of important advantages compared to conventionally built houses. These can be summarised as follows:

- Compared to a conventional house or flat of the same size, cave homes can be significantly cheaper. As an example we have a three bedroom, fully modernised cave house priced at 86,400€ and a three bedroom cave house, needing some attention, at 55,600€
- Each cave home is uniquely different; because almost all the modernised cave homes are made from much older dwelling, each hewn out by hand no two caves are alike. So there is no danger of ending up with a uniform box for a home.
- Because the cave rooms are sunk into the rock they maintain roughly the same temperature summer and winter, between 16 and 18°C. There is absolutely no need for air conditioning in the summer and winter heating requirements are significantly lower than in conventionally built houses. As a result power consumption and costs are much lower. Today, the newer cave houses now have double block cavity wall insulation in exterior walls, insulation in the tiles roofs and double glazing, giving further improvements in comfort and economy.
- They have a quaintness and charm rarely found in so called "modern properties", yet they have all the facilities you expect from a new home. Electricity, mains water, mains sewerage, telephone, satellite TV and broadband Internet are all available enabling you to have the best of both worlds.
- Almost all cave homes are built on the outskirts of villages, in inland Spain away from the bustle and crime found in the "little Englands" on the coast. These villages have small supermarkets, health clinics, schools, bars and restaurants and are easily able to meet all your day to day needs. The villagers, almost without exception are friendly and welcoming.
- Low maintenance is another benefit. With few external walls and often no roof to worry about, maintenance costs can be kept to a minimum.



So, why not come out and experience a few days in a cave home. It is easy to book, easy to get here on Spain's excellent roads and a memorable experience too. Find out more by visiting <http://www.spanish-inland-properties.com/>

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FINDING YOUR CAVE HOUSE.

Although caves are probably the oldest form of shelter known to mankind, they have largely been forgotten as dwellings by modern civilised countries, consigned to the waste bin of ancient history. However in a few far flung places around the world cave houses have continued to be used as homes throughout the centuries up to the present day.

Cave life in Andalucía has acquired enormous historical relevance and continues to do so. The caves were lived in during ancient times as in many parts of the world but cave life was most active in the 19th and first part of the 20th centuries. At the end of this period there was an impoverishment of life in the area and cave living became associated with poverty.

Up until the late 1960s the main industry in this area was the growing of hemp, not for smoking but for the manufacture of rope and related items. Then hemp growing was made illegal without a special licence. At the same time along came nylon, mechanisation and the tourist industry and the local economy collapsed. The population in the area fell by 75% over the coming years as people moved away to find work and a better life. Many properties, including cave houses, fell into disrepair, some were abandoned totally but the majority remained the property of the original owners.

If you wander the hills and valleys surrounding Galera you will be amazed to see just how many abandoned cave houses there are. Just forty years ago almost all of these rather primitive dwellings were inhabited and it is only since then that they have been abandoned. Back then the population of Galera was about 6,000, today it is a mere 1,300. In the late sixties and seventies most of the population of Galera fled the grinding poverty of life on the land for jobs on the coast and the cities of Barcelona and Madrid.

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A view over Galera's cave house chimneys, looking towards the distant Sagra Mountain

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DOING YOUR HOMEWORK

Moving to Spain is a big step but there is an old chestnut that says a Brit arriving in Spain leaves his brains at the airport. Don't be one of those, do your research and homework before you step foot on the plane. Living in Spain is not an extension of all those many holidays that you have had in years gone by.



A beautiful spring walk in Castril

Sixty per cent of British adults would like to live abroad and 56% of those put Spain as their first choice. Of those, 95% want to live on the coast, which is fine. The important 5% (for us) want somewhere inland where you can find the "real Spain" with the benefits of cheaper housing and a lower cost of living.

Before going further, I want to shatter a few illusions, not because I don't want to be involved in the sale of properties, I most definitely do, but because I do not want you to waste your time and money (and ours) by coming to the wrong place or doing the wrong thing.

Illusion No 1: "We want to buy a cheap property, get rid of the mortgage and find a job!" The first two bits of this equation are quite possible but you need to think carefully about the third. Jobs are scarce and the Spanish, who have lived here all their lives have the inside knowledge. If you speak really good Spanish and have a few months to build up your contacts then you might find a job. If you don't speak Spanish you'll probably draw a blank. Much of the work that is available is of a casual or temporary nature, paid in cash with no social security payments. So, if you need a job to provide a regular income this is not the

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place for you! Yet!

If you have the necessary marketable skills and want to start your own business, then you could achieve your dreams. Any business related to the movement of foreign nationals into the area is likely to work. If you have an Internet based business then you can succeed here as well as anywhere. We now have reliable satellite and ADSL broadband services, so why not run your business here, where costs are lower and the lifestyle more relaxed.

Illusion No 2: "I want somewhere to live where the sun always shines and it is warm all the year!" Here on the altiplano, 850 metres above sea level we have what is known as an extreme climate, hot dry summers with cool winters. On average we get a third of the rainfall of the British Isles, mostly falling in the winter months. Even so, on rare occasions it rains so hard and long it feels that we are living on the west coast of Scotland! What's more the winters can be cold at night. The coldest night in recent years being -15 Centigrade and it is not uncommon for winter nights to drop to -5 degrees. What is more, almost every winter we have a few days of snow.

Even on the coast there are many cold winter nights. It might not drop below freezing but it gets pretty close - lets face it Spain can be cold in the winter. Where we live, we are 850 metres above sea level, which means, on average, it is six degrees celsius lower than the coast, so if you plan to live here be prepared for cold nights so buy a cave home that maintains a nearly constant temperature summer and winter!

Summers afternoons are hot, but late evenings and mornings are refreshingly cool. A cave home in the summer remains beautifully cool with absolutely no need for air conditioning.

In the winter you will need heating because the internal cave room temperature will be 16 - 18 degrees celsius. If you are reading a book after a while this will feel quite cool and some form of heating is required.

Illusion No 3: "Buying a home here is like buying a house in the UK!" It is not, it is completely different and unless you know your way around the system you will need good, honest, understandable advice. Firstly, in Spain the general belief is that all Brits are stinking rich - we know that is not true but the Spanish don't. So when the Brits come the house prices soar and you will find it unlikely but not impossible to buy a property at the old "Spanish prices". The original Spanish property owners were very quick to understand that they could up their property prices with the advent of Brits. So you must expect to pay a bit more than the Spanish but as long as you feel that you are getting value for money you are doing OK!

What is worse than paying too much for a property is falling victim to an estate agent, developer or individual who is plainly dishonest and plays on the ignorance of the British buyer. I know someone who fell in love with a cave house and was determined to have it - no matter what! The unwary buyer paid 20% too much for cave home (you can live with that), did not sign a contract before handing all his money over and believed the story that it would be a year before he got the escritura (title deeds). Now that person lives in a pretty enough cave home but with no proper water supply or sewerage, and which leaked badly in the heavy spring rains we had this year. I feel sure that all will be well in the end but why put

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yourself through the worry?

In Spain it is far more difficult to get compensated if you are wronged and there is no press or TV to embarrass the cowboys, so it is doubly important to get it right in the first place.

Illusion No: 4 - "I can find out all I need to know by visiting for a couple of days." If you have not been here before you really need a week, minimum. At least two days to visit properties and the rest of the time to research the area. Why rush yourself, you are making life changing decisions and you need time to absorb and sleep on the vast amount of information you will take on board while you are here.

I most certainly don't want to put you off coming to Spain and especially to this area. I love it here and plan to stay until I drop. You too could feel the same way. Whether you are planning to live here permanently or simply buying a holiday home be sensible, do your research and spend plenty of time here before committing yourself. That way the whole process of buying and living here can be an enjoyable experience, one that leaves you with the lasting satisfaction of a job well done.

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CHOOSING YOUR ESTATE AGENT

Once you have made up your mind to buy in Spain, choosing your estate agent or property consultant is probably the most important choice you will make apart from the property itself. Choose the wrong estate agent and you could have a wasted trip on your hands. Get the right one and life is so much easier.

In Spain there are no effective controls on estate agents or any other business or individual selling property and so it is very much a case of "**Caveat Emptor**" or let the buyer beware.



A living room in one of the holiday caves

So how do you choose?

Estate agents in inland Spain are different to those found on the coast or in the UK. Five years ago estate agents in inland Spain hardly existed, most houses being bought and sold using "private contracts" signed by the seller and buyer, sometimes using a *gestor* or *abogado*. The Spanish estate agents that did exist mainly acted as an honest broker between the seller and buyer, often performing the legal tasks associated with transferring the property ownership as well. An estate agent mediating between seller and buyer has a lot of responsibility and to be successful must be trusted by both parties. This is unlike the UK where the estate agent acts almost entirely for the property seller.

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A second important point to remember is that, ultimately, it is the buyer who pays the commissions and not the seller. Because of this the estate agent has a greater responsibility to look after the buyer's interests.

Nowadays there are a number of estate agent associations acting within Spain. The longest established are *Agente de la Propiedad Inmobiliaria (API)*, who have a website in Spanish www.coapi.es and the *Gestor Intermediario de Promociones y Edificaciones (GIPE)*. More recently the Federation of British Estate Agents in Spain, www.fbeas.com, the European Estate Agents Union www.eeau.eu, the Association of International Property Professionals [http://www.aipp.org.uk/](http://www.aipp.org.uk) and the National Association of Estate Agents, www.naea.co.uk have been formed. Also active in Spain is the British Chamber of Commerce in Spain <http://www.britishchamberspain.com/>. Your estate agent should belong to one or more of these associations.

A gestor is a person qualified in legal procedures. A gestor specialising in property belongs to the GIPE mentioned above. These people are often used in the private sales. So just how do you go about choosing your estate agent?

By far the best way is through personal recommendation

If you know and trust someone who has used an estate agent and is prepared to give that agency his or her personal recommendation then this is a huge bonus point. Be more cautious if an agent is being recommended by someone you have just met, that person may have only just purchased and may not have had time to find out any negative aspects associated with their purchase.

Visit the area

It is quite possible that you don't know anyone who has brought a property in the area in which you are interested, especially if that area is inland Spain. Without doubt the next best thing is to spend a few days visiting the area. While there, you can talk to the local expats and ask them if they can recommend anyone who is selling properties.

We are quite happy to arrange accommodation on your behalf, so that you can look around and that is not conditional on you coming to talk to us, even though we would love to talk to you.

Advertisements in Magazines and Papers

Many agents advertise in property sections of the major newspapers and specialist magazines. The size and glossiness of the ads will often influence your decisions. Are you likely to be dealing with a small family type business or a larger corporation - you may have a preference for one or the other. Most ads these days give a website address when you can exercise further judgements as outlined below.

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Some agents charge, what are in my opinion excessive commissions, they then plough much of this money back into advertising so they have a continual stream of new clients through advertising and very few through personal recommendation. So, a lot of advertising is not always a true guide to an agent's effectiveness.

Through the Internet

The Internet is a wonderful medium for passing on information and misinformation, so be cautious. As a very general guide for selecting an agent through the Internet, I would recommend the following.

1. **Is the agent in the area of your interest.** Recently many more coastal estate agents have started advertising inland properties, although the agents may (or may not) be well known I would not recommend you use them as they cannot give you the service you deserve, especially the after sales service. They may give you all the talk but logic says you will not get the service simply because they are not going to drive two hours or more to look after your particular questions once they have their commissions in their pockets. If things go wrong you will have to do all the running - almost guaranteed.
2. **Do they have the type of properties you want within your budget?** This is pretty obvious but important and included for completeness.
3. **Are they a member of an Association?** Most agents advertising in English on the Internet are of



UK origin and so, especially if inland, are unlikely to be a member of the AIP or GIPE mentioned above. An additional problem with these Associations is that if you are not a good Spanish speaker how do you make a complaint, if it is needed?

Alternative organisations, of interest to the British Buyer are the Federation of British Estate Agents in Spain, www.fbeas.com and the European Estate Agents Union www.eeau.eu . Some estate agents are members of these associations and so you may be familiar with their logos. To become a full members you must have been trading for a minimum period and also comply with their Rules of Conduct and Codes of Practice. The inland market is quite new and many estate agents are new business starts and have not been trading for sufficient time to allow them full membership. Nevertheless they may be affiliates who are aspiring to comply with the rules and codes of conduct.

4. **Do you get a timely response to your emails and calls?** Many estate agents do not reply to emails. If that is the case, skip them and move onto

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someone who does. If they cannot be bothered to reply to your basic enquiries they are unlikely to look after you once you have paid over your money. This is a simple test, but one which gives a realistic indication of the estate agents attitude.

5. **Does the Agent Operate a Client or Bonded Account.** A client or bonded account is a specially controlled account that holds your deposit until you finally purchase your property. This type of account is sometimes found on the coast but very rarely inland. Without this type of account your deposit either goes to the seller or is held by the agent until completion. In this area client accounts are unheard of by Spanish property sellers who prefer to see the deposit in their pocket not in a strange bank account and look on the whole idea with some suspicion. Without client accounts if the deal goes wrong you may have some difficulty getting your deposit back. However if you have taken a solicitors advice you should be safe.
6. **How much information are they giving you?** Some websites are nothing more than a property showcase and give little practical assistance to the newcomer looking to buy in Spain. The more useful and, hopefully original, information that can be found on the website the better. Also look for some negative information, lovely as it is, life in Spain is not perfect so there should be a few cautions as well.

Additionally there should be clear contact information, including a business address.

7. **How long have they been in business?** Can you find anything about their history on their site, what they have done, how long they have been in business etc. A lack of information here might mean it's a new business and as such a slightly greater risk that things could go wrong.
8. **Is the agent an SL company?** An SL or Sociedad Limitada is the equivalent of limited company in the UK. The directors of limited and SL companies have certain statutory duties. An agent who is not an SL may not be a legal entity within Spain or exist in the Spanish tax system.
9. **Search Engine Placement and Links from other sites.** If there are a good number of links from other websites pointing to the agent's websites and it is well placed in the major search engines such as Google and Yahoo then the website is more likely to have been around for a while.
10. **Does the website change?** If the website is constantly evolving, and we are not just talking about the number of properties then it does indicate some activity on the part of the agent in his efforts to improve the information he is giving you.
11. **Media Interest.** Has there been any positive media interest in the agent through press or TV?
12. **Does the website feel good to you?** This is the intuitive part and your intuitions are unique. Do listen to your inner feelings about the website and the people behind it. If it feels right, it probably is.

You are extremely unlikely to find an agent that is able to comply with all of the

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above criteria. However if you know what an agent should be aspiring to then, at least, you can ask the right questions.

None of the above, either alone or altogether, is a guarantee that you have made the right choice. The correctness of your decision will only become apparent when you meet the agent face to face - we hope. At this point you must again listen to your intuitive feelings about the people you are dealing with.

I refer you to the "Testimonials" section of our web page www.spanish-inland-properties.com to read comments made by a number of our clients. We appreciate such comments made by our satisfied clients but remain aware that we need to be cognisant of any constructive comment on possible improvement to the service we provide to our clients. We have introduced a Client's Questionnaire with this in mind. We believe we do go 'the extra mile' for our clients and we wish to continue to do so.

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PLANNING YOUR TRIP

Avoid Paid Inspection Trips

In this area of Spain, property inspection trips that are paid for by an estate agent or property developer are pretty rare, but they do exist. On the coast they are more common.

AVOID paid inspection trips. You can pretty well guarantee that the most powerful sales techniques will be used and many people have ended up signing on the dotted line after a sangria soaked lunch and then lived to regret it. What's more, you will ultimately end up paying for your inspection trip through higher commission rates when you come to purchase.

On a paid inspection trip you will not be given time to talk to the "natives", the Brits etc., who have lived in the area for some months or more and know the real reputation of the estate agents that you are dealing with. You will be shown what they, the agents, want you to see. Spain is not paradise and it has its downside and rogues too! How are you going to find out about these if you are closeted in a car or coach, forever being given the "speel"?

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An evening sky over Galera

Take the trouble of planning and making your own travel and accommodation arrangements. This way you are free to see a number of estate agents, and if you don't like them or what they have to offer you can break away and start anew with someone else. Also, importantly you can plan some free time to visit the local attractions so that even if you do not buy a property you will have had something of a holiday. By all means book your accommodation through an estate agent, they often know the best types in the area, just so long as you have your own transport and are free to come and go as you please.

If you are on a paid inspection trip you will only get to meet the people the estate agent or developer want you to meet. You might be wined and dined but are you getting to hear the real nitty-gritty from their previous customers or others who know what is really going on?

When you organise your own trip and you find something you like you can spend time talking to the Brits who are already in the area. Any estate agent or property developer worth his salt will positively encourage you to talk to people who have bought from him on previous occasions. If that is not the case, then beware. Go to the local pubs and cafes and talk to the Brits, etc. in there. In this part of Spain there are so few Brits around they stand out like sore thumbs. So if you see one walking around the village or town you are interested in, talk to them, chances are they live in the area and have the info you are seeking. A few words with someone with local knowledge are worth hundreds from the guy or gal who is trying to sell you something.

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Do I have to use an estate agent?

The short answer is NO but there are a number of advantages if you do.

On the coast it is a lot easier to find houses and apartments for sale without using an estate agent, as just about everybody speaks English. Many people don't like using agents because they think they are too expensive or have had a bad experience in the past. All you need do is find an area you like and drive or walk round taking note of the "Se Vende", signs and telephone numbers and then ring them up. If you like the property and price find a lawyer or abogado to act for you and away you go.



Very new and very old

When in inland Spain it is more difficult, unless you speak the lingo, as most of the people selling property are non-English speaking Spanish nationals. Also properties are much more spread out so it could take quite a bit of work to find what you are looking for. If you see a "Se Vende" sign, you could make a note of the telephone number then try knocking on the door, even if you can't communicate properly chances are you will be welcomed and shown round. If you like what you see get someone who speaks Spanish, it could be your lawyer, to ring up and start talking details on your behalf.

There are a number of problems with this approach, the first is that if the Spanish owner thinks a Brit is interested in his property then the price may go up (this can happen with estate agents too!). The only way around this is to find a Spanish friend or agent to make the initial price enquiries on your behalf. The second problem is that finding your own properties can take so much time that you negate the possible savings that you expect to get by avoiding an estate agent or property developer. Finally, not all properties that are up for sale, especially through estate agents, have a "Se Vende" sign. This is because if one agent puts up a sign, the agent down the road knocks on the seller's door, says he can sell it at a higher price and so on. This is also why locations are not put on web-sites.

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Planning your trip

1. Give yourself time not only to view properties but to explore the area as well. On average, if you are using an agent, you can spend one day looking at properties. If you are doing this bit on your own you need at least four or five days. When you buy you need a few more hours setting up bank accounts etc. Even after all that time you have still not had a chance to explore the area. So, you need to spend a minimum of four days, preferably a week in the area of your choice. If you can, stay in a cave home, just for the experience and have a holiday so that even if you are unable to find the property you want this time around you will have had a holiday in a truly beautiful area of Spain.
2. You will need to hire a car. It is possible to get here by bus or taxi but sightseeing is impossible without a car. The roads in this area are excellent and very quiet so driving here is a real pleasure, even if you are a bit nervous about driving on the "wrong" side of the road.

Preparing for your visit

IMPORTANT, buy a good map of the area before you leave the UK. The hire car companies do not provide decent maps and you cannot buy them in Arrivals at the airport. You can probably purchase them at service stations but most people, once they get going, don't want to stop. The roads in southern Spain are superb but the signposting isn't quite so good, so a map can save you hours on your journey here and is essential if you go sightseeing.

Buy or borrow a digital or video camera and bring a notebook. Once you have spent a day viewing properties it can become very confusing, the features of one home merging into another. Taking photos and notes as you go around not only help you when you are here but are a great reminder when you are back home.

Your Security

Fortunately Galera and the surrounding towns and villages are virtually free of property and personal crime. However the same cannot be said for the coastal areas, airports and the service stations on the major roads. Remember you are highly visible as foreigners to potential thieves, even if you have a Spanish hire car. To minimise the risk of theft and its effects while travelling do the following.

- Before leaving the UK take out adequate travel insurance and make sure you know how you can cancel your credit cards, if stolen. Make a note of your credit card numbers and a photocopy of your passport and keep separately from your cards etc. Do not, if possible, write down the pin numbers for your cards. If you have to, make sure the number is disguised and keep separately from the cards.
- Do not carry large sums of cash, take travellers cheques, use your credit cards or use your bank cards to withdraw cash from bank machines (in

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Spain or France) as necessary.

- Do not carry all your cards, cash and passports in one bag, if this bag gets stolen you are in for difficulties.
- Do not leave handbags, bumbags etc. unattended or somewhere where the bag could be taken while your attention is diverted. We naturally put our handbags on top of the luggage on airport baggage trolleys or leave them on seats in cars where they are highly visible.
- You are most vulnerable in airport queues or while filling up with petrol in service stations. If a stranger comes up to you asking innocent questions, such as directions, he could be diverting your attention while his accomplice takes your bag. Secure your belongings before attending to his requests.

All the above are sensible precautions that you would probably take while travelling in the UK. Try not let the excitement of a new venture make you careless.

BUYING YOUR CAVE HOME

Although every cave house is unique there are basically three forms of cave houses that you can buy. These are:

Fully Renovated. These have been totally restored and renovated with the foreign market in mind. Generally they will have had additional rooms built onto the front of the cave for extra space and light. The old cave rooms will have been excavated to provide additional height, all rooms will have tiled floors. The cave will have been totally rewired to current standards and completely replumbed for bathrooms, ensuites and kitchens. Many decorative features such as beamed ceilings, uplighting and various nooks and crannies will have been incorporated to improve appearance. Modern wood burning fires will have been installed. All rooms will be accessible internally. In short they will have many of the features you would like to find in a modernised English country cottage. Typical prices range from 55,000 for a single bedroom holiday property up to 200,000 Euros for a three bed with swimming pool etc.



A fully renovated three bedroomed cave house.

Spanish Style. Many of these continue to be lived in or have recently been lived in by Spanish families. Very often, to bring them up to a modern comfortable style they will need some renovation work, usually non structural. Normally they will require complete rewiring, some floors lowering to improve height, some changes in layout and general redecoration to suit British tastes. Some facilities, such as bathrooms may only be accessible by crossing a patio. Sometimes you can pick up a bargain but many of these cave homes are not significantly cheaper than the fully modernised ones above.



A typical Spanish style cave home

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Unrenovated. This type of cave home is the cheapest to buy initially but requires the most amount of work to bring up to a liveable condition. Typically the cost of an unreformed cave varies between 25,000 and 60,000 € The price asked is dependent primarily on location, condition, the size of the cave itself and the amount of land that goes with it. Most of the work required to renovate these caves can be done by a serious DIY person although advice should be sought if you are contemplating structural changes. Additionally rewiring should be done or supervised by a competent electrician. The ownership paperwork of unreformed caves is often just a "private contract" and so you will need expert advice on ensuring that you end up with an escritura.



In a few months time this, believe it or not, will be a lovely holiday home

PROPERTY DOCUMENTS

Buying a property in Spain is very different from that in the UK and it is a good idea to know just what to expect before you start your search for your new Spanish home - it's not difficult, just different. Here we set out the documentation and offices connected with buying a property, with some special references to newly reformed cave homes, which can have peculiarities of their own.

To start with we will very briefly set out what happens when you purchase a property, then we will deal with the documentation and offices involved.

NOTE: When buying any property in Spain, as in the UK, always use an independent, English speaking lawyer expert in Spanish property law.

The information below is not intended as legal advice, simply a guide to the procedures and documents involve. ALWAYS seek the advice of an independent solicitor before entering into any kind of property purchase contract.

The Buying Procedure

What is outlined in this section is generally what you can expect to happen when you buy a property in Spain. Not included are the all important checks that should be carried out prior to purchase, which include:

- who owns the property
- what exactly the property consists of, and
- is the property free of debt, mortgages and legal restraints?

These checks should be carried out by a competent person, such as an abogado (lawyer) or gestor (legal administrator) before you start the buying procedure.

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Caves nestling in the hills and evening sun

The Steps

Step 1. Signing the Private Contract or *Contrato Privado*. This is a contract between the buyer and seller of a property, it is signed by both parties and witnessed.

Step 2. The signing of the *Escritura de Compraventa*. The Escritura de Compraventa is the official document recording the transfer of ownership. It is signed in front of the *Notario*. When the seller and buyer sign this document the ownership of the property passes to the buyer.

Step 3. Registration of the property in the *Catastro* when the *Referencia Catastral*, or Catastral number is issued (if the property did not have this number previously).

Step 4. Registration of the property in the *Registro de la Propiedad*. When this is done a new the Escritura Publica (title deed) and Nota Simple can be issued and the buying process is fully complete.

Documentation

1. Escritura Publica
2. Escritura de Compraventa
3. Contrato Privado
4. Nota Simple or Nota Informativa
5. Referencia Catastral and Certificado Catastral
6. Permiso de Obra

Offices

1. Notario
2. Catastro

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3. Registro de la Propiedad
4. Ayuntamiento

DOCUMENTATION

ESCRITURA PUBLICA

The Escritura Publica is the document that establishes who owns a property. The details of the Escritura Publica are recorded in the office of the Registro de la Propiedad, or Land Registry Office. It is the only ironclad guarantee of property ownership in Spain.

Typically an Escritura Publica is a buff coloured folder with ten to twenty pages contained within it. At the back of the folder you will often find copies of the Nota Simple and tax documentation associated with the last transfer of ownership of the property.

In the Escritura you will find a description of the property, its location, details of any mortgages or other debts raised against the property, the current owner and the previous owner. If the seller cannot produce an Escritura Publica then something could be wrong and further checks should be made before commitment.

The original Escritura Publica is held at the Notary's office, the owner only ever has an authorised copy with appropriate official stamps.

It can take some months after your purchase of the property before you receive a copy of the Escritura Publica. This is usually because registering or re-registering your new property in the Catastro is a long winded process.

NOTE: The Escritura Publica should not be confused with the Escritura de Compraventa (see below). The Escritura de Compraventa is available immediately after you sign at the Notary and you should be able to receive an authorised copy for your records. Note, you will not get a copy of the page bearing yours and the seller's signatures, this is withheld as a measure against forgery and fraud.

ESCRITURA DE COMPRAVENTA

The Escritura de Compraventa is the document that you, as the buyer, and the seller both sign in front of the Notary. The Escritura de Compraventa is essentially the same document as the Escritura Publica with the exception that the Escritura Publica has passed through and been registered in the two types of land registry offices, the Catastro and Registro de la Propiedad.

CONTRATO PRIVADO

This is the contract signed at the start of the buying process. It is often quite brief, being only two or three pages in length. In the contract you will find details of the seller, the buyer and a description defining the property for sale. You will also find details of the cost of the property, the deposit to be paid (normally 10%), details of where the deposit is to be paid and the date when the sale is to be completed and penalties for failing to comply with the contract e.g. loss of deposit paid. The contract will be in Spanish and only the Spanish version is legally valid. The private contract is **not** signed in front of a Notary.

Make sure that you see an English translation of the contract and get it checked over by an abogado or gestor before signing the contract or paying over any deposit.

Don't be surprised if you are asked to tear up your private contract when you have been to the Notary to sign the escritura as it is quite a common practice. However most solicitors will recommend that you safely file your copy of the private contract.

NOTA SIMPLE

The Nota Simple is an abbreviated, one page version, of the Escritura Publica and contains vital information on the property, such as ownership, information regarding mortgages and other debts against the property plus the Catastral number. The Nota Simple on any property that has been registered in the Registro de la Propiedad can easily be obtained from their offices.

NOTA INFORMATIVA

The Nota Informativa is somewhat similar in appearance to a Nota Simple. It is issued in cases where a cave property has not been registered in the Registro de la Propiedad or land registry office but is recognised as an existing property. You may come across this document when buying a newly reformed cave.

REFERENCIA CATASTRAL and CERTIFICADO CATASTRAL

When a property is registered in the Catastral it is given a unique number known as the Referencia Catastral. This number is quoted in the Escritura Publica, the Escritura de Compraventa and the Nota Simple.

The Certificado Catastral is a document that details the property. It comes in two parts, the first being a written description of the property, the other being a graphic representation consisting of a plan of the property itself and a map showing the location of the property. You can purchase a Certificado Catastral for a few Euros, although it can take many months for the Catastro to deliver the certificate.

PERMISO DE OBRA

If the cave you are buying has been recently restored you will need to ensure that the work has been covered by a building permit called a *Permiso de Obra* or *Licencia de Obra* and that the tax for the work, between one and a half and four per cent of the cost of building, has been paid. The permission

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is granted by the local town or village hall, called the Ayuntamiento. Usually there is not a problem in obtaining the permissions, however some councils are more restrictive than others.



The lakes and mountains of nearby Castril

OFFICES

Notario

The Notario or Notary is a legally qualified official of the State. His or her role is firstly to ensure that the Escritura de Compraventa is legal in form. The Notary is not interested (at least officially) in whether the property is value for money, grossly overpriced or even if statements contained on the Escritura are true, so long as they are legally valid. The Notary's other duties are to ensure the Escritura is signed, the money for the property is paid over and that both the seller and buyer have been advised of their tax obligations.

Notary offices are found in towns and some larger villages. Often the Notary travels to smaller villages once each week.

Catastro

The Catastro office concentrates on the physical dimensions of a property, determining its exact location, description and boundaries. It is not concerned with the ownership of the property, which is the job of the Registro de la Propiedad. The Catastro is also concerned with establishing a valuation, the valor catastral, used as the basis of property taxation.

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The Catastro for this area is based in Granada, the office is currently overwhelmed with work and it can take many months for a registration to be completed or revised.

Registro de la Propiedad

The Registro de la Propiedad or land registry office is primarily concerned with who owns which property. It also records details of what mortgages or other debts are set against a property. The Registro de la Propiedad is the source of the Nota Simple and as such is a very important office for any prospective property purchaser.

The Registro de la Propiedad can be found in any sizeable town, our nearest being in Huescar.

Ayuntamiento

This is the local town or village hall which houses the council offices responsible for issuing the Permiso de Obras (among many other things). It is unlikely that you will find English speaking council officials in these offices.

THE COST OF BUYING SPANISH PROPERTY

Estate Agent Commissions.

The commissions that Spanish estate agents charge varies enormously.

At the lowest end of the scale, when a Spanish estate agent is selling a property owned by a Spaniard to a Spanish purchaser in an area where there is little or no interest from foreign purchasers the estate agent may charge as little as 2% to the seller and 2% to the buyer. In these cases property prices are low, there are few purchasers (properties may be on the market for years), there are no language difficulties and both the seller and buyer are familiar with the sales process.

At the other end of the scale, when properties are being marketed almost exclusively at "rich foreigners" the commission charged may be as high as 15%, paid exclusively by the buyer. Estate agents justify the high commission levels because they may be dealing with a seller of one nationality, i.e. German, and a buyer of another nationality, i.e. British, in Spain, thus dealing in three languages. They also quote high international advertising costs, that the buyer's legal costs are included within their commission and sometimes the costs of flying and accommodating customers coming to view properties. Add on to this the probability that the property being sold is already "high cost" and you could be looking at substantial commission payments.

The average commission paid to estate agents in Spain is 6% and so reasonable commissions to expect when buying a property in Spain lie between 6 and 10%. Some estate agents cap their commissions at a maximum figure say 5,000€ Quite often different properties with the same estate agent have differing commissions payable. Estate agents rarely publish their commission rates but you are quite entitled to ask what the commission is on any particular property.

Spanish Property Lawyers.

Many Spanish estate agents and property consultants include legal services within their commissions. If you do not take up this service and find your own Spanish lawyer to act on your behalf, you can expect to pay the lawyer around 1% of the property sales price for his services.

Notario or Notary Fees.

A *Notario* or Notary, is a government employed legal expert whose primary function with regard to property sales is to make sure that the:

1. form of the sales contract is legal,
2. contract has been signed by the seller and buyer; and
3. purchaser and seller are made aware of their tax obligations with regard to the sale.

The fees charged by the Notary work on a sliding scale determined by the area of land sold, the

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size of the house and its price. Typically the cost of the Notary lies from 300 to 600€

Property Registry Fee.

There is a fee for registering your new property in your name at the local Registro de la Propiedad, this again will lie in the 300 to 600€ range.

ALLOW 10%.

You should allow 10% on top of your property costs (including agents fees) to cover such things as legal fees, transfer tax, notary fees, land registration fees and other minor expenses (changing electric, rates etc.). Normally when buying a cave house you can come well within that 10% and so should have money left over for furnishings and the like.

Buying an unreformed or recently reformed cave

Often when buying a cave that has been recently restored and modernised you will find that one or other of the documents mentioned above is not available. This does not in itself make the sale illegal or improper but it does mean that additional work has to be carried out by your, or the seller's, legal advisor to ensure that you get all the correct documentation soon after your purchase.

Sometimes a property may have been previously sold using a private contract and because of this there is no Escritura, no record in the land registry and no Nota Simple. If there is not a Nota Simple how do you check if there are debts on the property? The answer is simple, if a property is not registered in the Land Registry (hence no Nota Simple) then it is not possible to raise a mortgage or set legally binding debts against the property.

An unreformed or newly reformed cave may not have a Referencia Catastral. The Catastro is a relatively new office and the cave home may not have changed hands since its inception, hence no Referencia Catastral.

In rarer cases there may be none of the documentation mentioned above, only proof of payment of local taxes, water etc. by the owner.

In extreme cases an unreformed cave may not have an owner. In this case it may be possible to instigate a legal procedure, whereby the Registerio de la Propiedad searches its files and determines that there is no registered owner for the property. You can then request that the property is registered in your name. This transaction must be publicly posted and there is a year for objections to be raised against your claim.

In **all** the above circumstances you must use the services of a qualified legal expert to carry out the work on your behalf.

SPANISH PROPERTY TAXES

Taxes you pay when you buy a property.



In the beginning there were old caves!

Transfer Tax

When you buy a property in Spain you will pay a transfer tax, called the "*Impuesto de Transmisiones Patrimoniales*". This tax is based on the value written into the "*Escritura*" or title deed, which is often less than the commercial price of the property.

In Andalusia the transfer tax is 7% of the "*Escritura*" value, elsewhere it is 6%. Taking a typical cave house with an escritura value of 30,000 Euros, your transfer tax will amount to 2,100 Euros. This, of course, is a one off payment, due within thirty days of signing the *Escritura*.

Warning. You do not pay the transfer tax based on the price you pay for the property, it is always based on the escritura value, which is less. If you are being asked to pay this tax on the full purchase value then do not proceed you are dealing with a dishonest agent. When you receive your *Escritura Publica* you should see a receipt in the back stating the Transfer tax paid on your property.

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Taxes you pay every year

Although the taxes in this section do exist, many non-Spanish cave owners do not pay them for one reason or another. The taxes themselves often have a very low value for cave homes and are usually paid at the time the property is sold. However you should be aware these taxes exist and it is then your choice as to whether or not you elect to pay them.

Property Income Tax

The Spanish tax authorities make the assumption that if you are a non-resident and own a property in Spain you will derive an income from it. The annual income is calculated by taking the official property value "*valor catastral*" and multiplying it by 2%. If the property is jointly owned the valor catastral is divided by the number of owners, normally two. If you are a non-resident the tax payable is calculated by multiplying the income by 25%.

With respect to cave homes, if the floor area of the cave is less than 100 m² then the valor catastral will be 6,000 € If you cave is bigger than this, it's valor catastral will rise based on a formula related to floor area.

As an example, your cave home, jointly owned by you and your partner, has a floor area of under 100 m² and a valor catastral of 6,000€ the calculated income per owner is $3,000 \times 0.02 = 60\text{€}$ and the tax is 25% of this figure i.e. 15€

Residents do not pay "property income tax" on their principal or first property, only on second or third properties.



A pretty picture indeed

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Wealth Tax

An annual tax payable on the "real sale value", (always higher than the valor catastral) is payable on your property. This wealth tax is known as the "*impuesto extraordinario sobre el patrimonio*" or simply "*patrimonio*" tax. Residents and non-residents are treated differently.

A resident is supposed to declare his taxable assets worldwide while a non-resident declares only his assets in Spain. I don't want to go into the calculations for wealth tax for a resident as they are a little complicated, in essence a resident couple will not pay wealth tax on the first 300,000 Euros of their assets.

Non-residents pay 0.002% of their assets in Spain as wealth tax, which again is divisible for joint owners. For example a husband and wife owning a property with a sales value of 100,000 Euros would each pay 100 Euros annually as wealth tax.

Real Estate Tax

The real estate tax or "*Impuesto sobre Bienes Inmuebles*" or "**IBI**" for short is an annual tax related to the valor catastral of your property. It varies widely with location but in rural properties well away from the coast it can be as low as 60 Euros a year.

Taxes you pay when you sell your property.

Capital Gains Tax.

When you buy a property in Spain you become liable to capital gains tax at the time you come to sell your property. This applies both to residents and non-residents.

Non-Resident

As a non-resident you are liable to pay a flat rate of 35% of the increase in the value on the escritura between the time of purchase and the time of sale. Thus if your escritura value has risen by 10,000 Euros you will have to pay 3,500 Euros capital gains tax. This is a swinging amount.

There are factors for reducing the capital gains tax if you have owned the property for two or more years. The reduction is based on a general inflation factor, which reduces the tax payable.

If you are buying a property from a non resident then you are required to withhold five per cent of the purchase price (on the escritura) and pay this directly to the Spanish Tax Authority, thus making sure the seller does not leave the country with the capital gains tax in his pocket.

Thus if you are a non-resident and own a property in Spain you could consider becoming a resident, which is, nowadays, a relatively simple process.

Resident

As a resident you will be liable to pay capital gains tax "*Impuesto sobre el Patrimonio*" at the lower rate of 15% which is also calculated as part of your Spanish income tax.

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As a resident there are some situations where payment of capital gains tax can be avoided altogether. These are:

1. Being over 65. If you are over 65 and have lived in your principal residence for more than 3 years you can sell it without incurring liability for capital gains tax. This applies whether or not you are buying another property in Spain.
2. Buying another property in Spain. If you are selling your principle residence in Spain and buying another of equal or greater value you will get complete relief from capital gains tax. If you are buying a property with a lower value you will get proportional relief (relative to the property values) from the tax.
3. Special circumstance. There are two quite special situations that apply to the capital gains tax rule that are unlikely to apply to a person coming to Spain to buy a property so I am not going to go into them here.

Escaping the Spanish Tax System

If you are a non-resident you might feel that you can escape the system, you might well be able to until the day comes when you want to sell your property. At that time the buyer will be required to retain 5% of valor catastral of your property and then pay it to the tax authority or "Hacienda". The Hacienda will deduct your estimated property tax obligations for the last four years before paying you the balance remaining, if any.

Tax Representatives

If you are non-resident and the owner of more than one property in Spain you must appoint a tax or fiscal representative, if you only have one property you are not legally required to do so.

A fiscal representative can be any resident of Spain, whether Spanish or otherwise, usually he or she has expertise in financial affairs and can be a tax consultant, lawyer or "gestor" - a person qualified in administrative procedures.

Even with one property you may find it expedient to appoint a fiscal representative.

Tax Number

Resident and non-resident foreigners alike need a tax identification number or "*número de identificación de extranjero*" or "*NIE*" number. It is not necessary to have this number when you sign for your new property at the notary but you will need it to pay the transfer tax i.e. within thirty days of signing the escritura.

It is a simple, although time consuming process. You need to present yourself to your nearest police station with a foreigners department (Granada). You will need a photocopy of your passport and to fill in the appropriate form and wait a week or so for your number.

GETTING A MORTGAGE

It is not difficult to get a mortgage for conventional properties in Spain. However, because cave houses are not known to many mortgage companies it has proved a little difficult in the past to find companies willing to provide a mortgage for a cave home.

The essential difficulty with finding a mortgage for a cave house (this also applies to any other type of property) is that before any mortgage company will even consider lending they will want to be certain that the property has been registered in the Land Registry (Registro de La Propiedad) for a minimum period of two years. Many rural properties, particularly cave houses were never registered in the Land registry and so mortgages for these are not available.

If the property is suitably registered, then mortgages are available. The Caja Rural bank will provide mortgages to clients who have proof of income etc.

[The Scott Jarret Bowden Partnership](http://www.sjbrokers.com) are willing to consider mortgages of up to 70% for cave houses providing they have mains services and a road leading to them, plus, of course, all the proper ownership documentation. With three UK offices in London, Northampton and Croydon and their Spanish head office in Marbella they are ideally placed to resolve your Spanish Mortgage questions. Contact them by clicking on this link www.sjbrokers.com, or call 0800 0320859 in the UK or 0034 952 493864 in Spain.

A list of organisations that may be able to help are:

Name	Website	Telephone
SJB Brokers	www.sjbrokers.com	Contact 0800 032 0859 in the UK and 0034 952 493864 in Spain
Viva Costa	www.vivacosta.com	Contact Ros Martlew on 0034 952 352 198
Conti Financial Services	www.mortgagesoverseas.com	01273 772811
Halifax		01422 333868
Lloyds TSB	www.lloydstsb.es	Manuel Jimenez 0034 91 5209980
Mortgages in Spain	www.mortgages-in-spain.com	0800 0277057
Mortgage 4 Spain	www.mortgage4spain.com	0800 0277057
The Loan Centre	www.theloancentre.net	08718-714 140

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FINDING INDEPENDENT LEGAL ADVICE

Finding independent legal advice in the coastal resorts is a relatively easy matter. There are many English speaking solicitors or "*abogados*" advertising in the numerous English language papers and magazines.

In inland regions of Spain the situation is very different. Until recently there was not an English speaking *abogado* or *gestor* in this area, which made life a little more difficult if you did not speak Spanish. Today the situation is somewhat different with at least two English speaking lawyers in the locality.

1) **Victorio Heras Garcia** who has an office in Campo Camara, near Baza. Victorio speaks excellent English and can be contacted as follows:

Website - www.victoriohsolicitor.com

Email - victorioh@victoriohsolicitor.com

Telephone, office - 0034 958734951

mobile - 0034 647460099

Office address - C/ Mayor, 12

Campocámara 18815

Granada

2) **Paula Salamanca Pereira**, Costa del Sol Abogados, speaks excellent English. Contact details are:

Email: spereirap@yahoo.es

Telephone/Fax Office: 0034 952825815

Mobile: 0034 647585625

3) **Maria Angulo Lozano** (Abogada) with offices in Caniles.

Email: 4380@icagr.es

Telephone & Fax: 0034 958710038

Mobile: 0034 678603179

Address: C. San Sebastian, 29

18810 Caniles

4) **Diego Echavarría Picatoste** who has offices in Granada and Marbella

Email: diego@fairwaylawyers.com or granadainfo@fairwaylawyers.com

Website address - www.fairwaylawyers.com

Tel. (0034) 647585625

Fax: (0034) 958224325

Mobiles: Diego 0034 60630785

Address - Calle Mariana Pineda 1-2º, Granada

5) **Abigail Dalmedo**

Email: a_dalmedo@hotmail.com

Tel: 0034 654036065

6) **Myles G. Jackson**, Aceso Juridico & English Barrister-at-Law
(Member of the British-Spanish Lawyer's Association)

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<http://www.spanish-inland-properties.com>

Website: www.granadalaw.com
Email: mylesjackson@granadalaw.com
Tel: 0034 676 074 879
Address - C. Juan Echevarría, 8-Bajo
18008 Granada

Other recommended non-local solicitors who will work in this area are:

7) **Emmanuel Fuentes Moreno**

Tel: (0034) 968 223273
Fax: (0034) 968 216810
Mob: (0034) 607471006

8) **John Tagg**

Plaza Santo Domingo, 13-2º
30008 Murcia

TEL: (0034) 968 21 75 73

FAX: (0034) 968 21 68 10

Also: (0034) 968 22 14 08

johntagg@emmanuel Fuentes.com

9) **Katherine Biel Gleeson**

(0034) 958 30 31 05

(0034) 639099395

kbgleeson@yahoo.com



A living room in traditional Spanish style.

If you are going to seek independent advice it is preferable to have your advisor in place before you sign a contract or pay over any money as a deposit (usually non refundable). There is no reason why you should not have found your gestor or abogado before you go to Spain on your property hunting trip.

RENOVATING AN OLD CAVE HOME

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In the cave homes of forty years ago you would not find any of the modern conveniences we take for granted. In those days caves homes did not have running water or sewerage and the only electrical supply, if any, was a low power, 125 volt lighting circuit, literally pinned to the cave walls. Tiled floors were unheard of, the floors mainly being made up of compacted earth or possibly some kind of "yeso"/cement mixture. Typically the ceilings of old caves were quite low, sometimes making them feel a little claustrophobic.



You can find these lovely but unreformed cave homes in Galera

Unreformed cave houses come in many degrees of dereliction. The worst situation is a cave that is "as dug", here you will find the excavation in its original state, with bare rock walls, an earth floor and quite probably no doors or windows. To imagine one of these crude excavations as a modern comfortable home takes some practice and I can almost guarantee that unless you have seen a fully modernised cave home you will not be able to imagine the potential that lies in these "holes in the ground". Only the most ambitious and experienced should take on the restoration of this type of cave home.

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All you need here is a quick dust around!!!

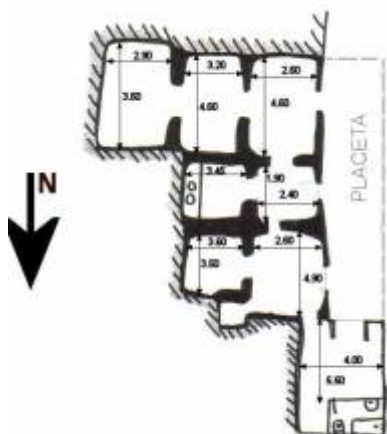
Other unreformed caves may be more recognisable as a home, they have plastered walls, ill fitting doors and windows and electrical wires running through the rooms. The amount of work required to restore these cave is less than that required above but can still be a sizeable project.

Yet other caves may only require modernisation as opposed to a more complete restoration. Many caves that have recently or continue to be lived in by Spanish families are quite habitable but their design and layout does not suit Expat tastes or expectations. Usually what is required here is complete rewiring to modern standards and power requirements, lowering of some or all of the floor levels (be very wary of increasing room height by taking out the roof) and often refitting both the kitchen and bathroom(s).

It will not be possible to go into every detail of the modernisation process, instead we can explore in a more general fashion aspects peculiar to cave homes. Let's start by exploring overall design and cave layout.

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CAVE LAYOUT



Most old caves do not have anything built onto the front of them, i.e. they consist only of cave rooms set into the ground. The main, and important, advantage of this type of layout is that the rooms maintain a more consistent temperature summer and winter. This is because the external walls at the front of the cave are usually massively thick, sometimes two metres or more only penetrated by a door and a couple of small windows. The thermal insulation properties of these cave walls are extraordinarily high.

The principal disadvantage of this design is because of the limited and deep set windows the rooms will appear quite dark (especially compared to modern conventional housing). While we all love the constant temperature we also like the light offered by thinner walls and bigger windows and so almost all cave renovations now include the addition of one or more rooms at the front of the cave, thus forming a cave house. These additional rooms almost always include a kitchen and bathroom.

A peculiarity often found in old cave houses is the layout of the bedrooms. Because of the way the caves have been excavated you can often find that one bedroom leads into another and yet one other, so you may have to walk through two bedrooms to get to the third one at the back. In most cases the individual bedrooms were separated only by thick curtains. This layout simply does not fit with modern norms of privacy. With a bit of thought it is often possible to get around this disadvantage by constructing corridors or alternative entrances to the bedrooms, but in other cases there is no practical way around the situation.

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ELECTRICAL SUPPLIES AND CIRCUITS



With bulbs like this you never need worry about your bills.

Every cave house that undergoes renovation needs complete rewiring and an upgraded power supply. Many old cave houses have nothing more than a 125 volt supply and a few light sockets, with not one power point in sight. Even more modern cave houses have a pretty feeble 240 volt supply with a 16 amp breaker protecting the circuits. This is, of course, inadequate for modern lifestyles.

New electrical regulations introduced at the beginning of 2004 have brought Spain in line with the rest of Europe. The regulations call for improved earthing and insulation plus earth leakage and thermal overload protection to protect circuits and users alike.

Unless you are fully familiar with low voltage circuitry it would be prudent to employ a qualified electrician to design and install the circuitry. If you want to save on this you could do the work associated with channeling the electrical conduit and placing sockets and junction boxes and leave the electrician to do the wiring connection and testing.

If your cave was previously not connected to mains electricity or your meter is over 20 years old you will need a boletín, or certificate before you can be connected to the mains. A boletín can only be obtained by an approved electrician.

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CAVE WALLS, CEILINGS AND FLOORS

Suprisingly not all cave walls are made of rock! Most are but others for reasons given below are lined with concrete blocks or spray applied concrete mix (shotcrete). There are a number of reasons why some cave walls need to be lined.

- The most common reason is that some cave homes have been excavated in a fairly soft mud or sandstone material, which means the walls are easily damaged and very difficult to paint successfully.
- In other caves a mineral known as "*salitre*" (saltpeter) can be seen "growing" from the cave walls and roofs. This can be difficult to seal and paint and if the problem is extensive enough the best solution is to line the caves.

Block lined caves can have a very regular appearance, sometimes with straight walls and ceilings, (most caves are anything but straight). As such, the rooms can look very much like that found in a conventional house or cottage.

With a spray cement lining, a strong steel mesh is first fixed to the cave wall and so follows, fairly closely, the contours of the wall. With the mesh in place the specially prepared mix is sprayed onto the steel mesh to fill and cover it. When the concrete mix is dry it can be spray painted to give an attractive rustic appearance. This method of lining can only be carried out by specialist companies with appropriate equipment and expertise and is similar to "gunniting" carried out in hard rock mines.

It is all a matter of personal taste as to which finish, natural rock, regular block finish or sprayed concrete you find the most attractive.

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EXTERNAL BUILDINGS

Almost all cave houses that have undergone complete renovation have had some form of external building added to the existing front of the cave. At the very least this would include a new kitchen and bathroom and quite often a living room of some kind.

Adding additional conventional buildings has a number of advantages. These are:

- It is easier to run the services in and out of kitchens and bathrooms if they are contained in conventionally built rooms.
- The additional rooms can be built with larger windows allowing more light into those rooms.
- The facade of the added building can greatly enhance the external appearance of the home by allowing the incorporation of various features such as false beams or lintels above the windows and doors, decorative tiles and stonework etc.

The greatest problem experienced with additional external buildings has been a reluctance to use appropriate levels of thermal insulation. It would be an ideal situation if any external rooms had a degree of insulation that in some way matched the qualities of the internal cave rooms.

The practice until recently has been to use little or no insulation in the walls, leaving external rooms rather warm in the summer and difficult to heat in the winter. External walls are usually built from 20 cm. hollow concrete blocks which has reasonable thermal insulation properties but some builders are now using a 4 cm. thick expanded polystyrene thermal layer inside the 20 cm. blocks with 6 cm. concrete block inside that again to form the interior wall. This system provides a much improved thermal break.

The thermal insulation on roofs usually consists of a layer of 4 cm. thick polystyrene sandwiched between the ceiling and the roof tiles. This provides some thermal insulation but an improved, although more expensive system is to use an additional roof layer made up of concrete beams with 20 cm. expanded polystyrene fillers in between the beams, this provides much improved thermal insulation.

HEATING AND VENTILATING YOUR CAVE HOME

Heating

Some agents will tell you that you there is no need to heat your cave home in winter. This is nonsense. Winter nights here can be quite cold and although your cave rooms might remain at around 16°C this will feel uncomfortably cool especially if you are not active. The external rooms may drop well below this temperature if not adequately insulated.

The traditional way to heat a cave is with an open wood burning fire. This can be a novelty for a while but can become a burden. The trend now is to install an enclosed wood burning fire as the principal heating source and have a backup source of say wall mounted electric heaters for some spring and autumn evenings.

The enclosed wood burning fires (Estufas) are very efficient and are available in various forms. The top of the range is a Norwegian design, which is built into the wall, and includes internal fans which can be set to operate automatically or manually. These fans blow the hot air from the fire into the room. The fires can be damped down to keep alight through the night. They are very clean and proprietary cleaners can now be bought cheaply to clean the glass fronts of the fires. A Spanish enclosed fire in the same style but sits inside the room is available. This is cheaper than the imported version. All types include a sealed chimney through the roof of the cave. The chimney may have a cowl fitted, depending on the prevailing wind direction.

Cave rooms do not require much heating but they do need some heat in cold weather for you to feel comfortable.

Central heating is rarely found in caves but you should consider this if you are restoring a cave home and have the opportunity and the room to install the pipework and boiler systems. Both heating oil and LPG gas are available as fuel.

A very simple alternative is to install high efficiency electrical radiators. These have the advantage in that they are easy to install, inexpensive to buy and can be installed only in the rooms that you want to install them in.

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This internal kitchen has well concealed forced external ventilation.

Ventilation

In the old days cave homes only had one door and that was the one leading outside. Internally for privacy cave rooms were separated by heavy curtains and doors were not used. This meant that internal rooms (without windows) were ventilated because the curtains allowed plenty of air past.

Today, we like to see doors installed for privacy, warmth and quiet. This can cause some problems with ventilation, condensation and dampness in internal rooms. The intensity of the problem varies from cave to cave, some caves are naturally drier than other. If you are restoring a cave you should aim to install some forced ventilation in internal cave rooms with a fitted door but no window.

The ventilation takes the form of a concealed duct leading from the room to the outside with an electric fan to force the extraction. How often you use the ventilation will depend on how you use the room and whether or not you normally have the door closed.

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