

EXPAT



A tale of two houses

Our expat is buying a house. So is his Guernsey-based stepsister. Six months down the line, guess who's still taking bureaucratic baby steps? **Andy Chapell** wonders how much longer it'll take the authorities to press a couple of computer keys

STRANGE how life sometimes throws up parallel events – and how these can be very illuminating. My step-sis and husband happen to have chosen to move house in Guernsey at exactly the same time as we decided to commit ourselves to buying a house near the beach in Andalucía. So comparisons of how things have progressed over a thousand miles apart seem appropriate.

The Guerns needed finance as we did and after a few hiccups, their loan was granted within a month or so. They have totally gutted the house and with major building work are now, half a year on, on the final straight, with a move-in date planned for the next couple of months. Congratulations! We needed no major renovations, just some paperwork and a loan. Our bank took over three months to decide that they could lend us the money we required.

A bit slow, but hey. Don't get too excited – the plot thickens, because when we want to release the agreed cash they move the goalposts by reducing the amount they are prepared to lend, not once but twice and by 20% each time.

No apologies – it's what the computer says. Fortunately we have been able to solve that particular problem without their help, and we are all set to proceed. Now, we are buying this house from the most pleasant person you could ever wish to deal with and for this we are truly grateful.

He has been through the wringer with Spanish bureaucracy, which has brought him to the conclusion that you have to pay to do these things properly. He has handed over large amounts to ensure that all is in order.

Land Registry has been a particular thorn in his side and this department has been generously rewarded for proper registry of his property.

Imagine his surprise when our bank checks the deeds in December to discover that there is no house on the land he plans to sell.

A small issue, since there has been a perfectly sturdy one there for 40 years and more, and he has paid for this to be registered.

His lawyer contacts the appropriate department, who take full responsibility – it is their error and it will need to be rectified.

How long will it take to do this? (We are talking about the pressing of a couple of computer keys.)

Between three and six months. Aaaaarrghh.



You can take a Guern to the beach but you can't rip the guernsey from the Guern. Andy Chapell and Eddie the dog take it easy at El Palmar, one of the Costa de la Luz's endless golden beaches.

His lawyer insists and they decide maybe it will only take a month to press those two buttons.

In the meantime, our seller notices a debit of 6,000 euros in his bank account. No warning – the money just disappears as a credit to Land Registry. His lawyer is busy again. Many phone calls lead to the following

priceless, totally unbelievable explanation:

'Ah yes. Well, there are 10 properties in the lane where your house is and we needed to collect the rates payment from all of them.

None of the others have provided us with their bank details or did not have enough in the accounts to pay their share so we took it all out of yours. [This is not made-up – and there is one final twist to come.] So we were wondering if you could visit your neighbours and ask them to pay you to save our having to do it.' When he refused – when did you last try to extract cash from your neighbours on behalf of the rates department? – they seemed quite surprised but have now returned the cash.

A month later the deeds have been corrected so that the house does officially exist. Hooray. However, they have taken so long that the original valuation for the bank is now out of date, so that has to be

repeated.

A very pleasant valuer from Málaga calls to ask if I can take and send some photos to save him driving 120km to visit again – although of course his repeat fee will be due.

The cheek of it!

I politely suggest he needs to check that nothing has changed since his earlier visit and he reluctantly appears a week later for 10 minutes to take the photos and needs another 10 days to submit a copy of his report.

I learnt many years ago that nothing is ever achieved by suggesting that this person might have been wanting to act incorrectly. Trust me – the path of least resistance is the only one to take here if you want to maintain even relative sanity.

It's great getting reports from Guernsey about how well everything is progressing as we wallow in frustration. Fortunately we are optimistic folk who have had years of experience of this, and the owner has been letting us use the house during all of this process.

There was an issue in January when there was no electrical supply whatsoever to the house, but with effort that was solved urgently by the supplier, actually in less than a fortnight. Anyway, a date has been set for the signing of deeds this week, but we have been thwarted yet again. It seems the swimming pool, which has been there for 12 years, was never registered and needs to be.

We are told this will be dealt with quickly – no more than another three weeks. I am not holding my breath.

Someone remarked recently that we must really love the house to go through all this angst.

They are, of course, correct and that is where these bureaucrats know they have you over the proverbial barrel. The beach is 10km long with pristine sand and Atlantic rollers, the seafood is abundant, fresh and totally delicious, there's a world-class golf course and a stunning contemporary sculpture park nearby, and the locals are friendly.

So why don't we invest in a house near Vazon if we could accept a smaller beach? Well, there is the small matter of knowing the weather will be wonderful 10 months of the year at least... and, just a small consideration, a similar

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house would cost at least four-times as much in GCI. Keeping a sense of humour is the key. We're doing all right on that front. So far. Seven months here have resulted in nothing more than pieces of paper being moved and computer keys having been pressed. We too wanted to do some building work on the house, and of course that has not

yet happened.

But we keep the faith.

My online newspaper suggests that Spanish wages are between 20 and 40% less than the European average. Sometimes it's not hard to deduce why.



10KM of beach and wonderful weather for 10 months of the year. This is NOT Vazon...

Andy's hotel and restaurant is located near Ronda in Andalucía.
www.molinosdelosanto.com.
Special rates are available for Expats readers – email andychapell@yahoo.co.uk.