

OVERSEAS

This is how we moved to Europe post-lockdown

Brexit has made moving to the continent more complicated
— but it can still be done



The Dordogne, southwest France
ALAMY

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The British desire for a [bolt hole in Europe](#) has barely wavered, but the post-Brexit, post-pandemic landscape means the house-hunting process has never been as complex.

Follow in the footsteps of these Brits who have bought their own place in the sun in the past year.





Kay and Gary Clavell in France

‘We got our French visa in 15 days!’

Kay and Gary Clavell are sitting in a winery near the medieval village of Saint-Émilion in Bordeaux and sipping a glass of the local wine. Until they move into the pretty three-bedroom house they’ve just bought in the Dordogne, southwest France, it will be more wine tastings, more unhurried lunches and nights spent in their camper van. “I can’t quite believe the move has happened so quickly,” says Kay, 62, from Yeovil, Somerset.

Ever since the couple got together five years ago they have talked about a move to France. The pandemic kick-started the process. Kay had retired early and Gary, 55, was on furlough from the National Trust where he was a visitor welcome manager. “We just decided to do it and Gary handed in his notice. We spent last summer touring around France but didn’t find ‘the one’,” Kay says. Instead, they got married in October, put their (separate) houses on the market and when they both sold in March, started looking into getting a long-stay visa to enable them to live in France for a year.

They feared getting the visa would be a long-winded process, typically taking two to three months. The volume of paperwork was forbidding. Along with showing bank statements to prove their financial self-sufficiency, they had to take out private medical insurance, at €260 (£223) a month, before their appointment at the London office of TLScontact, the third-party company that handles visa applications for the French consulate. They included a declaration of their intent to buy a property and Kay’s cousin, who lives in Brittany, acted as their sponsor in France (who could provide them with a French address) and vouch for them.

“Fifteen days after that our visas arrived by courier,” Kay says. The total cost for both visas was €270 (£232).

The agency Leggett Immobilier helped them to find a property online and after a 360-degree tour and video calls, they put in an offer on the €187,000 (£160,000) property in the Périgord Vert. “It is naturally beautiful and less touristy than the southern part. That’s important as we want to immerse ourselves in French life,” Kay says.

The swift progress of the visa meant the double-jabbed couple could pack up their van, sort out the vet certificate for Scrumpy, their border collie, and head over to France and see the property before handing over their deposit. They complete in the first week of August. “There aren’t many tourists here, so we feel a little conspicuous in our van with British number plates, but we popped into the local *mairie* [town hall] near our new home and they were so welcoming.”

Interview by Liz Rowlinson



Paul Midgley in Italy

From the room where he is working, Paul Midgley can hear the thrum of crickets. “You watch films that portray Italy in a certain way and people think it’s a cliché,” he says. “But it is actually a lot like that. It’s real.”

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The 42-year-old property expert from Surrey moved to Lombardy, northern Italy, with his partner last year. “I first visited when I was 19,” he says. “I did a European tour to nine countries. Nothing took my breath away like Italy did.”

Now the couple and their four children go to Lake Garda, a 45-minute drive away, almost every weekend. “I’ve taken up stand-up paddleboarding and I eventually plan to go on a sailing course,” he says. “We also go on nice family hikes, including one which ends at a remote church on a hilltop. It’s beautiful.”

Midgley had always considered relocating, but the pandemic sped up his plans. He deliberately moved his residency last December, before the Brexit deadline, to avoid the complications after the transition period. He first registered with the local municipality, then applied for a residency card with the local *questura* (police headquarters). It took him about four weeks to complete the paperwork, but recommends that you get a specialist company to help to negotiate Italian bureaucracy — and the language.

Eventually, they bought a four-bedroom detached house bordering fields at the bottom of a hill in a small village called Collebeato, about four miles outside the historic city of Brescia, in Lombardy. “The house does need work and we will be upgrading it with the help of subsidies from the government,” he says. “Italy has a great passion for preserving its historic buildings.”

buying and selling in Italy is easier than in the UK. “We were chain-free but it still took us four months,” he says. “Buying a house in Italy is less complicated. You do not use a solicitor but a state notary is involved. They provide all the legal documents and searches and it is up to the buyer to check these themselves.”

Midgley says the language barrier has been the biggest challenge so far — he doesn’t speak Italian. “No one here speaks English,” he says. “But I’m studying Italian now. I’m sure that once I’m able to speak, things will get much better.”

Interview by Emanuele Midolo



Colin Crawford and Richard Brown in Gran Canaria

‘We’ll stay in Spain until we get our apartment . . . We are not going to come home until we buy a place’

After holidaying 27 times in Gran Canaria, Colin Crawford and Richard Brown will soon get the keys to their own home on the Spanish island. After nearly buying a property at the end of 2019, the retired couple from Glasgow have spent the best part of this year trying to secure the non-lucrative visa (non-earning so not competing with the Spanish for jobs) that will allow them to stay in Spain for more than 90 days. “We are not going to come home until we buy a place. That will be the easy bit after getting the visa,” says Colin, 59.

With a budget of £200,000, they nearly bought a two-bedroom apartment after viewing properties on Channel 4’s *A Place in*

“Desperate for advice, we ended up looking at American blogs about the procedure [for non-EU applicants] because we feel that it’s not generally understood here yet,” says Colin, who used to work in local government.

The main problem has been obtaining the necessary medical certificate stating that they do not have any of four diseases — polio, smallpox, Sars and influenza A — something not required for the French long-stay visa. “Weeks were spent trying to obtain this through the NHS, which we now know is not possible, and then through a private doctor,” Colin says. Along with other paperwork — including proof of financial self-sufficiency (income of €2,200 (£1,880) a month for the main applicant, €440 (£342) for the other) — and police certificates, all of which require translation into Spanish, the process has so far cost them £930 (on top of Spanish private medical insurance at £206 a month for them both).

Richard, 64, who used to work in further education, warns of all these extra costs: the visa itself only costs £55. “I think this could put a lot of people off, but we feel we are so far down the road now, we’ve invested so much time and money, that we are going to see it through,” he says. They could not get the so-called golden visa, the fast-track residency scheme for non-EU buyers in Spain, because you must purchase a property costing at least €500,000 (£427,000).

The couple now have their appointment at the Spanish consulate in Edinburgh next week, and assuming their application is successful they will be booking flights to Las Palmas. They’ve already got money sitting in a Spanish bank account, and a lawyer, and are discussing properties with estate agents. “We’ll rent a place in Playa del Inglés until we buy,” Richard says. “The pound is nudging up — so maybe the delay will have one small advantage.”

Interview by Liz Rowlinson





Roger Hitchcock and his partner, Glynis, in Portugal

‘Our garden has citrus trees, so there will be plenty of lemon for gin and tonics’

In January, Roger Hitchcock and his partner, Glynis, caught Covid. “We felt pretty awful for ten days,” says Hitchcock, 65, who has retired from the property industry and lives in a Buckinghamshire village. “People in the village rallied around and supported us. We were very lucky.”

The experience prompted them to re-evaluate their lives. “We felt we were still young enough to have a bit of an adventure. So we decided to downsize and move to Portugal. It has a good quality of life, is more relaxed than the UK, has good wine, lower cost of living, mild climate, the people are friendly and there is a favourable tax regime for retired people,” Hitchcock says.

The couple had been considering Devon, but found the market there “crazy”. It would take them four to six hours to travel to every viewing, and often properties would sell before they had a chance to view. So on May 18, after Portugal had been added to the government’s green travel list, the couple flew to Faro, and spent seven days touring properties around the Algarve. The estate agent Fine & Country had sold their Buckinghamshire home, so introduced them to Zoie Hawker, who runs the company’s Algarve office.

They had their heart set on a property they viewed online, but it sold the day they arrived. They eventually paid €795,000 (£680,000) for a three-bedroom villa five minutes from Carvoeiro and five minutes from a beach. It has a swimming pool, an outdoor bar and kitchen, and a first-floor suite with a terrace, home office and walk-in wardrobes. “It has an uncrowded feeling. But it is 45 minutes from the airport so our family and friends can easily visit.”

Hitchcock and his partner are taking up Portuguese residency,

firms and settled on Martinez-Echevarria Ferreira and Rivera. He says: “They are doing all the groundwork for immigration, they have opened bank accounts for us, they have tax specialists, and they are undertaking due diligence on the property. They speak very good English, so you don’t get caught out with mixed translation.”

The couple are spending a few months in an Airbnb in the UK while waiting for their Portuguese residency visa to come through in September, around the same time as their purchase completes. “Once you have residency you can travel throughout the EU without any barriers or restrictions,” he says. “We are also planning to learn some basic Portuguese. You need to pass a language test to get citizenship, which you can apply for after five years of residency.

“We are looking for a more relaxed and peaceful life that will allow us to unwind and enjoy long walks on the beach with the dog. And our garden has citrus trees, so there will plenty of lemon for gin and tonics.”

Interview by Hugh Graham

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