



Although it's best known for its beaches and Mediterranean shore, the town of Marbella also has a delightful old-town district to explore and enjoy.

Costa del Sol: Sun and Sea at One-Eighth the Cost of California

Marsha Scarbrough, *IL* Spain Correspondent

Wide urban beaches alternate with rocky cliffs dropping dramatically to the sea. Palm trees are common, but the inland hills are covered with chaparral or velvety green grass. Today's Costa del Sol could be La Jolla, Ventura, Laguna Beach, or Santa Barbara 50 years ago. Now, those coastal jewels of California are overbuilt, congested, and prohibitively expensive, but this part of southern Spain offers a similar beach lifestyle (albeit without big surf) at a fraction of California's cost of living.

The Costa del Sol is aptly named. This stretch of Mediterranean shoreline promises 320 days of sunshine a year, making it popular with expats escaping northern Europe's frigid winters. International communities thrive in small cities strung like pearls along the coast.

This geology, flora, coastline, and bright winter sun remind me of my childhood in Southern California.

Málaga is the city at the heart of the

Costa del Sol. This once-scruffy seaport has been rediscovered as a sophisticated urban destination. As recently as 20 years ago, guidebooks cautioned visitors to pass through the city quickly on their way to beach resorts. Today, Málaga's 590,000 residents enjoy more than 30 museums—including two honoring native son Pablo Picasso, as well as outposts of the prestigious Thyssen and Pompidou foundations. The city's other famous native son, actor Antonio Banderas, resides in the city. He participates in Holy Week processions and has started a theater company. The first play he produced was *A Chorus Line*, with himself in one of the lead roles.

Although the old wharf has been transformed into Muelle Uno, a slick shopping and dining strip, Málaga remains Spain's second-largest port. The Soho neighborhood is attracting artists and creative types who are renovating warehouse spaces into stylish lofts. Málaga's inland hills embrace upscale single-

family homes with expansive ocean views, and its sandy beaches invite vacationers from all over the world. Today it is a safe, eclectic, walkable city.

Recent gentrification has not diminished Málaga's respect for its history, which dates back to its founding by the Phoenicians in 770 B.C. The castle fortress of Gibralfaro watches over the city and seaport from a hilltop citadel. A well-preserved Roman amphitheater sits in the middle of the historic center beside the Moorish Alcazaba citadel. Bustling streets surround these monuments with luxury shopping, busy restaurants, Arab teahouses, and popular coffee shops.

Besides glorious weather, the Costa del Sol is known for delicious Mediterranean cuisine, especially the local favorite *pescadito*, fried fish. Fried whole anchovies are ubiquitous (in fact, the nickname for residents of Málaga is *boquerones*, a Spanish word for "anchovies.") Along the beaches, you can dine alfresco at *chiringuitos*, local

stands where fresh fish is grilled over open fires. However, tapas are sublime too, and tapas bars are everywhere—traditional tapas, fusion tapas, healthy organic tapas. Take your (tooth)pick. Ethnic food is readily available, including Mexican, Asian, and Indian. Fresh, local produce, meats, olives, and cheeses fill the lively, cavernous Atarazanas market in the historic center.

Málaga's status as a convenient, efficient transportation center is one of its most appealing assets. Spain's third-largest international airport is located on the outskirts of the city. Catch an urban train there and 12 minutes and less than \$3 later, you will be in Málaga's slick modern train station and shopping center where high-speed trains arrive from all over Spain. Just across the street is the long-distance bus station. That urban train service, called Cercanías, continues from the train station down the Costa del Sol all the way west to Fuengirola. Local buses not only take you around Málaga city but also east and west along the coast. Taxis, Uber, and Cabify all stand at your service.

Malaysian-born American Jade Ng retired early from the world of IT startups in Seattle. She discovered Málaga while traveling around Europe and fell in love with the city. She settled there five years ago, bought a fixer-upper apartment near trendy Plaza de la Merced, and renovated it to fit her needs. She pays homeowner's fees of €50 (\$60.62) per month; she was paying \$400 in Seattle. It's not just her HOA fees either, the savings are across the board. "I live like a queen here," she says. "Even after paying Spanish taxes, I still have a much higher standard of living than I would in the U.S. I am happier. Life is great here."

Home prices in Málaga run the gamut from €39,800 (\$48,244) for a 517-square-foot, two-bedroom, one-bathroom, ground-floor apartment needing renovation in the inland neighborhood of Las Flores to €1,900,000 (\$2,303,290) for a modern beachfront apartment with almost 3,000 square feet, five bedrooms and five bathrooms, a terrace, and a home cinema room.

Málaga city sits at the center of the Costa del Sol. From the city, the coast running west

toward Gibraltar is more developed. Well-known, heavily touristed resorts nearly bleed into each other, and condo towers sprout along the beach. The coast running east from Málaga is less dense and attracts fewer tourists. Each direction has its attractions. Rents and real estate west of Málaga are more expensive than those east of Málaga, but English is more likely to be spoken. If you live east of Málaga, you are more likely to need a car.

Heading west, Torremolinos is the city closest to Málaga. In the 1950s, it became one of the most popular beach resorts in Spain. By the 1960s, glamorous celebrities as well as bohemians and hippies were lured by its permissive, open-minded reputation. Ava Gardner, Brigitte Bardot, and Frank Sinatra played on its beaches.

Today, the glamor feels a little faded, but Torremolinos has become an important destination for LGBTQ+ tourism. Plaza de la Nogalera, near the Cercanías train station, is a gay-themed shopping mall with bars, discos, and cafés. From there, you can follow the main shopping street, Calle San Miguel, to the beach. Rainbow flags fly above alfresco bars and cafés that line the beachfront. The renovated "openly friendly" Ritual Hotel offers amenities like a nudist rooftop bar.

Benalmádena, the next resort town to the west, is reminiscent of Laguna Beach 30 years ago with hotels of different vintages towering over a rocky shore. Stairs lead down steep cliffs to small secluded beaches populated by sunbathers and fishermen. The nudist beach, Benalnatura, has its own café and bar.

Oceanview restaurants like Yucas cling to the cliffs and offer alfresco dining with multilevel vistas. Family-friendly attractions include Tivoli World amusement park, a butterfly park, an aquarium, a dolphin and penguin exhibit, and a cable car ride. Benalmádena is also, unexpectedly, home to a Buddhist stupa. For such a pretty place, it's very affordable. A one-bedroom, one-bathroom, 538-square-foot apartment in a complex with a swimming pool, near shopping and a golf course, just 200 yards from the beach, is currently listed at €112,970 (\$136,911).

A bit farther west is Fuengirola, perhaps the Costa del Sol's ultimate beach town with four miles of golden sands. Countless restaurants, bars, souvenir shops, clothing stores, and discotheques front onto its long seafront promenade.

On the beach side, numerous *chiringuitos* grill skewers of fresh sardines, called *espetos*, over glowing coals. In the city center, Mercado La Galería offers a sort of gourmet food court with various gastronomic experiences under one roof. This

is the end of the line for the Cercanías train. To continue west from here, you'll need to travel by car or bus.

Real estate prices in Fuengirola may be more reasonable than some other areas of the Costa del Sol. An apartment on the beach at Los Boliches with 861 square feet, three bedrooms, two bathrooms, an elevator and air conditioning is currently listed at €240,000 (\$290,966).

Inland about five-and-a-half miles from Fuengirola is the white-washed Andalusian *pueblo* of Mijas. This charming hilltop village is popular with expats from all over the world because it serves as the gateway to the Costa del Sol's "golf valley." Twenty-seven golf courses are set within a seven-mile radius of Mijas Pueblo. With beautiful weather all year, and green fees from €39 to €112 (\$47 to \$136), this location is a serious draw for golfers.

Mijas is a seductive destination in itself, even without the allure of golf heaven. Narrow cobblestone streets wind like white passageways between hid-

**"Twenty-seven
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den plazas and warrens of shops filled with Spanish arts and crafts. Bright red geraniums spill from blue flower pots attached to stone walls. Beside the lovely large plaza, quaint carts pulled by adorable *burros* wait to taxi tourists to the many restaurants, bars, and churches or the hewn-stone hermitage of La Virgen de la Peña. Although the town has an elevation of almost 1,500 feet, outdoor cafés in shady, serene gardens offer ocean views.

The municipality of Mijas is one of the largest in Málaga province, with almost 60 square miles and 82,000 inhabitants. The area below Mijas, known as Mijas Costa, surrounds the city of Fuengirola. La Cala de Mijas is a beachfront town about a 20-minute drive down the mountain, where a four-mile boardwalk runs along the shore. About 36% of the population of Mijas municipality are expats (the highest percentage on the Costa) of 120 nationalities. Sixty percent of those are from the U.K. and 9% from Germany. A car is necessary in these parts, since some of the outlying communities are at the top of steep hills, and the closest hospital is in Marbella, about a 25-minute drive away.

Bill Anderson is the only expat serving on the Mijas City Council. Originally from Scotland, Bill moved to La Cala 20 years ago to make a career change from working in addiction services to teaching languages. “You have everything in Mijas,” he says, proudly. “For people who like the outdoors, we have pine forests, we have mountains, we have lots of countryside for walking, we have nine miles of coastline with beaches. It really has everything.”

The final westward destination is the world-renowned resort of Marbella. The name translates as “beautiful sea,” and indeed, it is that. Legendary as a playground for Saudi princes and Russian oligarchs, Marbella is one of Spain’s most upscale beach towns and perhaps its most picturesque. In recent years, Marbella has been discovered by an international community of European professionals and families. Now a mid-priced real estate market meets their needs. Great wealth is no longer a requirement for life in this sunny slice of paradise.

Marbella boasts a particularly mild microclimate because a curving mountain

called “La Concha” protects it from wind and modulates the temperature. Summer usually stays in the 80s F, but nights may cool down to the low 60s. Winter ranges from the mid 40s F to high 70s and sunny.

Marbella’s beachfront promenade invites sunning on the sand, sitting in sidewalk cafés, or shopping in hip boutiques. Wide Avenida del Mar, which connects downtown’s boulevards with the oceanfront, displays surrealistic bronze sculptures by Spain’s acclaimed artist Salvador Dalí. Marbella’s historic old town exudes Andalusian charm. Cobblestone lanes create a shaded labyrinth checkered by plazas filled with orange trees. Patrons in sidewalk cafés watch

“Marbella’s old town exudes Andalusian charm.”

sparkling fountains as they sip cool white wine. Vivid blossoms brighten white-washed walls. In the adjoining community of Puerto Banús, luxurious yachts crowd the marina.

Allan Wells, an expat with dual U.S. and U.K. citizenship who lived in the U.S. for 34 years, settled in Puerto Banús in October 2020. As we sipped coffee in a dockside café, he explained that he’d lived in Balboa Island, California, for four months before making the move. We agreed that the similarities between Balboa and Puerto Banús are striking: the weather, the sea, the yacht marina, the luxury boutiques, the architecture.

According to Allan, the main differ-

ence is the prices. His car insurance for a similar vehicle went from \$3,000 a year to a bit less than \$1,000. His health insurance went from \$525 a month with copays to \$120 for all-included, even dental. Here he pays \$1,000 a month rent for a one-bedroom apartment that is a five-minute walk from the water. “When I lived in Chicago,” he says, “I paid \$2,400 for the same size apartment. And although this is an affluent environment, just a 15-minute walk from here, it is a lot cheaper. It’s like living in Costa Mesa and being able to walk to Newport Beach.”

Allan is semi-retired, but after a long career in the automotive business, he is opening an auto services business in Marbella, partly to secure his residence with an entrepreneur visa. “My goal here is to get my business set up and then employ Spanish people, so I can step back into a managerial role,” he says. His biggest challenge with expat life so far is that he speaks “*poquito español*,” but I’m working on it.”

Karen Dadonn, who has lived in Marbella for four years, was born in Romania, raised in Morocco, and educated in France. She points out that Marbella, and the adjoining communities of Puerto Banús and San Pedro de Alcántara, differ from other Costa del Sol communities by being low-rise and low-density, with open views.

Karen has two children, and one of the reasons she chose Marbella is because it has 10 international schools. For her, the only downside of the city is the summer influx of tourists, which increases the



Dramatic views and pleasant weather are just two reasons why expats love the Costa del Sol.

RONAN'S REAL ESTATE TAKE

In August last year I found an opportunity to buy luxury condos in one of the most sought-after parts of the Costa del Sol for 50% off. Bank financing was available, too, meaning you could own with low monthly payments.

The backstory was classic financial crisis. A developer gets into trouble in 2008/09. The bank bungles its way into the real estate business, hammers out a big deal with a Scandinavian group to buy every condo, but it falls through... The bank just wants out and decides to sell the condos at 27% off. That's a good deal.

But it then becomes an amazing deal... the launch was scheduled for March 2020.

On March 14 Spain locks down. Launch postponed. Then in August, the Costa del Sol starts re-opening. And the bank determined to offload everything fast. To do it, they decided to knock another 23% off.

So we had a chance to own these luxury apartments at 50% off. Our price was from just €164,000 (\$193,337). Penthouses that were €665,000 were ours for just €350,000—if we moved fast.

Deals like this don't come along often. When they do, the best place, probably the *only* place, to hear about them is in *Real Estate Trend Alert*.



population four- or five-fold. “Most locals leave in July and August.”

Returning to Málaga and heading east by bus or car, the first suburb is Pedregalejo, an upscale community with comfortable California style, overlooking family-friendly beaches with calm surf. Next is the former fishing village of El Palo. Once a working-class neighborhood, this beach community, which is only a 10-minute bus ride to Málaga, is in the process of gentrification but still maintains a funky, fun vibe.

For the moment, rents and real estate prices are slightly lower than in other beach areas near Málaga.

Rincón de la Victoria is a seaside bedroom community just nine miles east from the center of Málaga. It has the second-highest income per capita on the Costa del Sol (the highest is Benahavís near Marbella) but very few tourists. In fact, this city of over 45,000 residents has only three hotels. Most of Rincón de la Victoria's population is between 30 and 60 years old. They are families and professionals who work in Málaga but prefer a quieter lifestyle with no Spring Break celebrations or bachelor parties. Its beachfront cafés are delightfully unpretentious.

Canadian expat Aprile Winterstein has lived in Rincón de la Victoria for 20 years out of the 30 that she has been in Spain. She attended the University of Granada for a year when she was in college then

stayed in Spain and worked as an English teacher. She married a Spaniard, had children, and in 2000, moved to the Costa del Sol.

“I think the main reason people choose this side of the coast is because it is so Spanish,” she says. “If you want to integrate, if you want to meet Spanish people, if you want to learn the language, if you want 100% Spanish living, it's a good place to come. You won't be stuck in a condo tower where 90% of the residents

are only there in summer. In Rincón, 80% of the people live here all year.”

About 30 miles east of Málaga city at the eastern tip of the Costa del Sol, Nerja is a gracious, palm-fringed *pueblo* featuring 10 miles of powdery beaches with crystal-clear water. Views of the Mediterranean are so vast and spectacular from a downtown viewpoint that the spot was named “The Balcony of Europe” by King Alfonso XII in the late 19th century. Although it is an increasingly popular tourist destination, condo towers do not dominate the dramatic coastline. This peak-protected microclimate is so mild all year that avocados and mangos are cultivated nearby.

Once a sleepy fishing village, Nerja now has a year-round population of about 25,000. About 30% of those residents are expats, mainly from the U.K. and Sweden. Nerja keeps its Spanish flavor by forbid-

ding international chain restaurants like Starbucks and McDonald's.

Canadians Carolyn Thériault and Chris Ludlow first fell in love with Spain during a vacation in 2000. When Carolyn's mother wanted to retire to a sunny, snow-free climate, they helped her settle in Nerja in 2005. After years of wandering the world teaching English in places like Morocco, Turkey, and Iraq, Carolyn returned to Nerja in 2014, bought a house, and opened an English school. Chris joined her in 2019.

Although Carolyn and Chris are covered by Spain's national healthcare system because of their freelance visas, they also carry a private insurance family plan at a cost of €175 (\$212) a month in order to get coverage for Carolyn's 86-year-old mother. The closest hospital is a 15-minute drive, and Nerja has a walk-in clinic for emergencies and minor health issues. About a year ago, Carolyn's mother suffered a minor stroke. Carolyn took her to the hospital. “They treated her like royalty, which is even more striking because she doesn't have a word of Spanish.” She describes their experiences with Spanish healthcare as “stellar.”

For international expats scattered up and down the length of the Costa del Sol, a place where they can connect with each other is St. George's Anglican Church in Málaga. The energetic spark that fires that English/American/Spanish/Canadian/Scandinavian/German/Nigerian/Dutch congregation is American Rosella Parmiter, who is the warden of the church.

Rosella has lived on the Costa del Sol for 30 years. She arrived with her husband, who was a journalist for *Time* magazine. Together they renovated an abandoned playing card factory into a living space in a small *pueblo*, Macharaviaya, in the hills above Rincón de la Victoria. Besides singing in the choir and handling church business, Rosella is the president of the Málaga chapter of the American Club of the Costa del Sol, which hosts monthly luncheons, day trips, charity fundraisers, and a Costa-wide Thanksgiving dinner. “Join us!” she exclaims. “You are most welcome!” ■



Marsha Scarbrough moved from Santa Fe, New Mexico to Europe in 2017, and enjoys sharing her experiences of living in Madrid and saying “yes” to life.

“\$39,000 for a two-bedroom, ground-floor apartment.”