

VOLUME 1 - ISSUE 4 / JULY 2022

# Portugal *Letter*

## *Praia Da Luz* The Beach Of Light →

### EXPAT INTERVIEW

#### In Search Of Tranquility

John Hough—President Of  
Madrugada Algarve...

P.21

### FLAVORS OF PORTUGAL

#### Salada De Polvo

A Fresh Salad Featuring  
Portugal's Favorite Mollusk..

P.24

### PORTUGAL LETTER TOPS

#### Algarve Markets

Here's a selection of some of the  
finest markets across the Algarve...

P.27

**LUZ LIVING:** Combining A Quality Lifestyle With Community Living... P.33



# Portugal *Letter*

Volume 1 - Issue 4 / July 2022

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# In This Issue

## Publisher's Note

Dip A Toe Into Your  
New Life Overseas...



5

## Letters To The Editor

Italy Or Portugal For European  
Residency?; Life In The Algarve  
In Winter; Safe Options For Raising  
Kids Overseas; Best Options For  
Residency In Portugal?...



8

## Property Picks



17

## Expat Interview

In Search Of Tranquility:  
John Hough—President  
Of Madrugada Algarve...



21

## Flavors Of Portugal

Salada De Polvo—A Fresh  
Salad Featuring Portugal's  
Favorite Mollusk...



24

## Real Estate Developments

A Place That Goes  
Beyond History.....



25

## Portugal Letter Tops

Algarve Markets



27

FEATURE

## *Praia Da Luz*

The Beach Of Light... →



## Como Se Diz?

Saying Goodbye...



31

## Earning Anywhere

Luz Living: Combining A  
Quality Lifestyle With  
Community Living...



33

## On The Easel

The Earth Guardian...



37

## Portugal Events

Artists For Hope Exhibition; Jessica  
Dunn—New Art Exhibition; Silves  
Medieval Festival; Festas Do Mar—  
Cascais; Verdi Operafest...

41

## News

Millennials Are Flocking To Portugal;  
Algarve Food Map Launched; Lisbon  
Is The Happiest City On Earth; Sale Of  
Homes To Foreigners Increases By  
More Than 70%...

42

## In Every Issue:

LIOS' Events Notice Board

Rolodex

Coming Next Month



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## Dip A Toe Into Your New Life Overseas



Dear *Portugal Letter* Subscriber,

This doesn't have to be all or nothing. You could "retire overseas" and still spend part or even lots of your time back home.

I make the point in case it hadn't occurred to you already. The idea of moving to a new country, full stop, full-time, can be intimidating. Selling your current home... off-loading your car, your furniture, your lawn-care equipment... flying off to a new country where you know no one and where everyone you meet speaks another language?

Boiled down like that, this retire-overseas agenda can seem foolish, even terrifying.

So don't sell your home. Keep your car if you like it. Lock the lawn mower in the garage. Pack a few bags and head off to someplace that's got your attention for, say, a month or two. →



Don't even think about buying a house or anything else. Rent small and modest. Or arrange an extended stay in a B&B or guesthouse.

Keep it low-key and low-pressure.

Because this doesn't have to be like jumping off a cliff. You can ease into the idea. Then, if you find the place you take for a test spin disappointing in some way, you can return home (remember, your car's waiting for you in the driveway)... and begin planning your next "retire-overseas" holiday. Give someplace else a chance.

You could continue like this for years. You'd be enjoying some of the benefits of a new life in a new country (maybe a dramatically reduced cost of living... definitely a richer quality of life... better weather... cheaper medical care... new friends... big adventures... plus little luxuries you probably can't afford now—full-time household help, for example), but you'd have a safety net.

What you'll find is that, with each retire-overseas foray, your confidence will build. And your plan will evolve.

Next step, maybe extend the length of each retire-overseas vacation. You could spend three or even up to six months at a time in each new place, depending on the jurisdiction's residency restrictions, thereby avoiding the visa issue.

You could begin renting out your place back home when you're not using it. This income would help to subsidize the expense of your retire-overseas wanderings.

You could, eventually, invest in new digs in a place you decide you like well enough to want to return to regularly. Again, rent out this apartment or beach house when you're elsewhere to further supplement your retirement income.

Maybe, eventually, you find you're ready to sell your place back home, because, as time passes, your connection there seems less and less important. More interesting are the new places you're discovering, the new friends you're making, the new adventures you're having.

Take it one step at a time and let your retire-overseas plan develop organically. Just as there's no one-size-fits-all overseas retirement haven, →





neither is there a retire-overseas plan that suits everyone. This idea is infinitely customizable.

One thing that has struck me over the three decades I've been covering this beat has been the diversity of situations among folks interested in taking off to launch a new life in a new country...

One is looking for a place at the beach where he can spend two or three months at a time then return home to his wife who continues to work and isn't ready to make a move...

Another is looking to build a portfolio of second homes to which he could escape now and then but that he could also count on to generate good yields over time...

One is interested in snow-birding it in the tropics... and another wants to clean-slate it,

to sell everything she owns and start over, full-time, someplace new and exciting.

Some are moving alone, single men, single women.

Some are moving with children, with business interests, with friends, with pets, with container-loads of antique furniture...

Big budgets and tiny... immediate timelines for taking the leap and 5- or 10-year plans...

Retirees, pre-retirees, entrepreneurs, and, most recently, digital nomads...

Each agenda makes sense in context. And none might make sense for you... meaning you should invent your own.

My point is that you don't need to make any long-term, all-or-nothing plan before you set out.

Keep it simple. Take a trip. ✨



Kathleen Peddicord,  
Founding Publisher, *Portugal Letter*

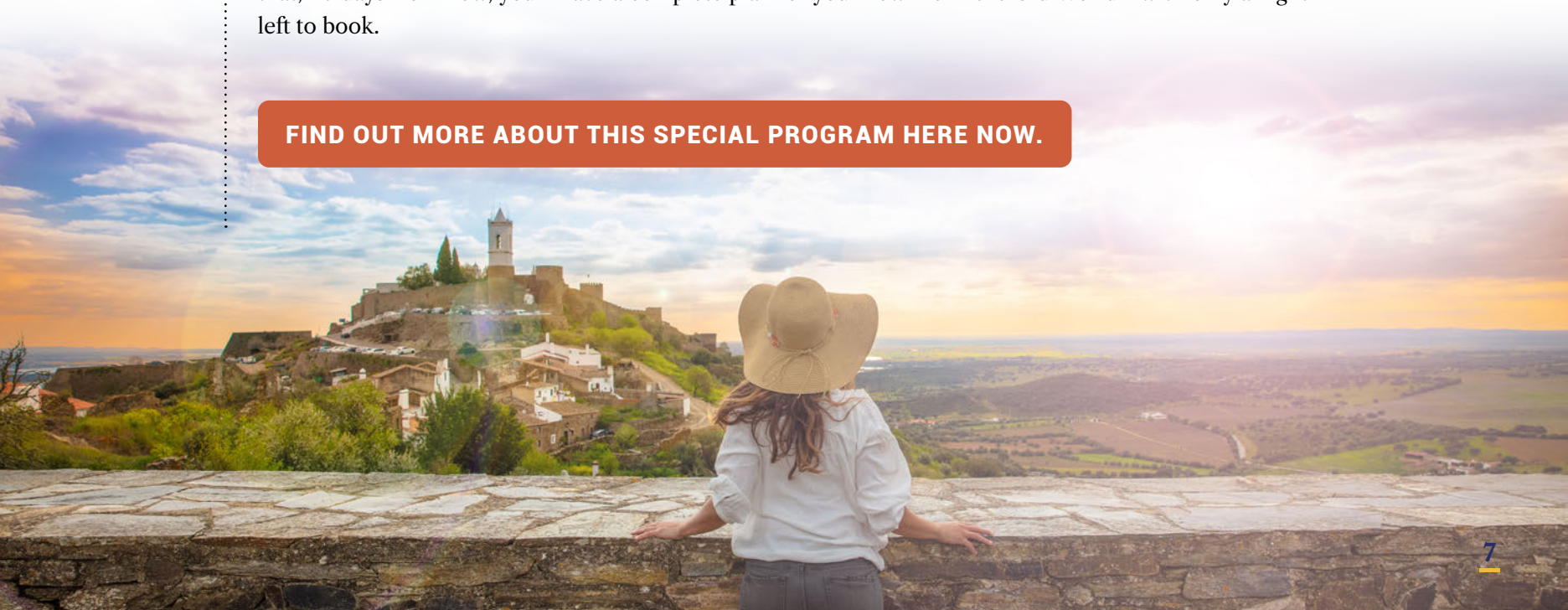
## P.S.

If you're thinking about Portugal as a future home, whether part- or full-time, but you're not sure where to get started, take a look at our comprehensive program: 40 Days To Your New Life In Europe.

This video e-course is the hand-holding help that will answer all your questions—even those you don't know you have yet...

We've broken down everything you need to make Europe your home into small and manageable steps, so that, 40 days from now, you'll have a complete plan for your new life in the Old World—with only a flight left to book.

**FIND OUT MORE ABOUT THIS SPECIAL PROGRAM HERE NOW.**







# To *Letters* The Editor

We love to hear from our readers, and with so much valuable reader mail each month, it seems a shame not to share it, along with our responses...



## Italy Or Portugal For European Residency?

I'm considering either my favorite Italy or your suggested, Portugal for my plan B in Europe and am trying to work out whether it's better to try to obtain residency in Portugal. I understand it's easier than in Italy?

Or maybe I should not purchase real estate, just rent long term and not worry about taxes at all?

Could you please explain the advantages and disadvantages?

Thank you.

L.K.

Offshore Guru and *Simon Letter* Editor Lief Simon responds:

"Residency, real estate purchase, and taxes are all different things... unless you are applying for residency through a program that requires an investment in real estate.

"Portugal offers a Golden Visa program that grants residency in exchange for the purchase of property valued between 280,000 euros and 500,000 euros. The amount depends on the age of the property and the location in the country.

"However, you can also get residency in Portugal simply by showing you can support yourself. The threshold minimum to qualify this way is about 1,200 euros per person.

"Italy has a similar option for establishing residency by showing that you can support yourself. However, the Italians don't publicize a specific minimum income amount; this is left to the discretion of the immigration officer you deal with.

"I don't know of a residency-through-real estate investment option in Italy...

"The important thing to understand in regards to taxes for any country is what qualifies you as a tax resident in that country. In Portugal you are a tax resident if you spend 183 days or more per year in the country... whether you're a legal resident or not.

"Likewise, you are a tax resident of Italy if you spend 183 days or more in the country. However, you're also considered a tax resident of Italy if you hold a residency card issued by your local police station... which is required of any resident... meaning, in effect, you're a tax resident if you're a legal resident in this country, even if you spend less than half the year there.

"Under Portugal Golden Visa program, you are only required to spend a minimum of seven days a year in the country on average. This means you can hold legal residency without being a tax resident.

"Should you find yourself a tax resident in Portugal, you can apply for the Non-Habitual Resident (NHR) tax program, which grants tax breaks for up to 10 years if you haven't been a tax resident in Portugal in the previous five years.

"Italy has come up with a tax program for new residents in the southern provinces and the province of Abruzzo that competes well with the NHR program in Portugal. In fact, it's a bit simpler. The program effectively gives you a 7% flat tax on all income, but you have to live in one of the qualifying provinces."



## Life In The Algarve In Winter

I have heard that some towns in Portugal's Algarve tend to basically shut down during the winter months when the tourist season is over. I want to retire in the Algarve, but I want to be





sure that the town I choose to retire in stays alive after the tourists go home.

In other words, I want to be sure that there are restaurants, bars, grocery stores, retail shopping, etc. still open year-round. So I guess I want the best of both worlds: Somewhere that is not completely overrun by tourists in the summer but still alive and interesting in the winter and close to the coast.

Can you make some suggestions that I can research further on my own?

Thank you.

Frank F.

Lagos is probably the best bet. July and August are tourist-heavy (and a bit in June), but it's open year-round.

The best thing to do would be to visit the area in November or February and see what towns have what you're looking for.

On your visit, take a look at the following (listed from East to West):

- Tavira
- Olhão
- Faro
- Loulé
- Quarteira
- Albufeira
- Portimão
- Praia da Luz, this month's *Portugal Letter* feature

For the inside scoop on what it's like to live in this world-class retirement haven, check out our special reports on the [Eastern Algarve](#) and [Western Algarve](#).



## Safe Options For Raising Kids Overseas

I am a widow with two young children (preschool and second grade), no family, two large dogs, and a cat. Kathleen Peddicord and Lief Simon raised their children overseas and lived in many places. I want the same. I want an escape plan. I want a second citizenship. I want security.

That said... I am afraid of being alone in a foreign country (makes no sense because I am basically

alone here anyway... yet I do know how to call 911 and with two little ones that's a comfort if that makes any sense).

Which country would you recommend for me? Where/how would you recommend I start? Thank you.

Laura I.

We recommend looking to Portugal, where life is safe, locals speak English, and schools are excellent. The culture is family-oriented, and young kids are generally adored here.

The important question to address first is to do with your financial situation. Would you need to earn a living? If that's the case, a virtual business could be the answer, as it'd be difficult to obtain a work permit as a non-EU national in this part of the world.



## Best Options For Residency In Portugal?

I looked at Portugal for quite a while but found it rather difficult to get residency. It seemed like there are great property deals, but the bar is set so high if you wanted to live there. Do you know something I don't?

Don L.

There are two main residency paths to take... the Golden Visa, which requires a real estate investment starting as low as 280,000 euros, or the Passive Income Visa, also known as the D7 Visa, which requires you to prove you can support yourself.

The D7 Visa is one of the best programs in Europe. Residency is granted once applicants prove "sufficient income for subsistence." The minimum wage (which varies according to region) can be taken as a guideline for this amount, but generally speaking, 1,200 euros in monthly income should be enough.

The downside of the D7 Visa is that it makes you tax resident in Portugal...

To learn more or start an application you can contact the attorney in Portugal that we recommend [here](#). ✖





# *Praia Da Luz*

## The Beach Of Light

BY ALYSON SHELDRAKE



Most folks don't travel much further west than Lagos when they visit the Algarve, which is a shame... Some of the most spectacular beaches and prettiest towns are nestled along the furthest southwest and western Algarve coastlines.

This month we are focusing on the welcoming and beautiful town of Praia da Luz, known for its excellent beachfront.→



Luz wraps itself around a picturesque sandy bay and was originally a small fishing village. It's located in the western Algarve, one hour west of Faro airport. Sandwiched between the towns of Lagos (6 kms) and Burgau (5 kms), it's ideally situated for exploring the region's best sights.

## A Bit Of Background

During the Middle Ages, the village of Luz was known as Nossa Senhora da Luz ("Our Lady of Light"). It's believed that the name "Praia da Luz" (Beach of Light) was first introduced because of the fishermen's lights in the bay at night. The use of the name was first recorded in 1928, and the phrase stuck.

More recently, Luz has gained town status and should officially be known as Vila da Luz.

The Parish of Luz was formally constituted in 1673. Dating back as far as the 13th century, it was connected with the sardine fishing industry.

In the 19th century, the canning industry became an important part of the village and surrounding areas. Three factories conserved fish in olive oil, preceding the eventual salting of sardines in the same way. These factories supported 100 workers, with the majority (60) of them being women.

Luz was also a major producer of figs, which were exported to the fine sweets industry. Wheat and barley were cultivated in many of the surrounding areas.

Today, tourism has replaced fishing and figs, but this transformation has not lessened Luz's charm...

## What Makes It Tick?

Luz's wow factor is the large sandy beach with its calm sea. Although—be warned—that water may look inviting, but it will probably be exhilaratingly cold. The main beach sits comfortably between the towering Rocha Negra headland on the



east and the rocky coastline close to the Fortaleza da Luz.

The Rocha Negra, as the name suggests, is a magnificent section of black rock. Allegedly created 150 million years ago and formed by hot volcanic lava cascading over the sandstone cliffs, it's an impressive piece of geography.

You can also hike along the top of the cliffs and enjoy the magnificent,

far-reaching views. The route is described as a challenging hiking trail, so wear something suitable on your feet.

A short walk beside the palm tree-lined promenade, which you could easily do in flip-flops, will take you to Prainha da Luz beach next to the fort. This is a small beach surrounded by rocks, favored by people looking for peace and quiet.→



The promenade walk itself is lovely, with patterns swirling in the design of the *calçadas* or pavement stones. The path overlooks the beach and is backed by shops, cafés, bars, and restaurants.

This is the perfect place to watch the world go by, also great for picking up gifts and knick-knacks or enjoying a cool drink in the sunshine.

Look out for the ruins of the Roman baths dating from the 3rd to 5th century behind the wall that runs alongside the promenade. There is a small sign and a door in the wall, which is easy to miss as you walk along...

Here you the remnants of a small Roman Aquaduct can be seen halfway down the Rua do Poco, set in a small landscaped garden.

If you're a fan of history, an interesting trail to follow in the Algarve is the Umayyad Route, which follows the path the Arabs traveled throughout the Iberian Peninsula and Europe, starting in the 8th century through to the 13th.

The promenade also leads to the impressive Fortaleza da Luz or Castelo da Senhora da Luz. The fortress or castle dates back to around 1640. This was another fort created to defend the region against pirates and invasions. The fort originally had 5-meter-tall walls, so they must have been expecting trouble.

Today, it's a far more genteel place, with a restaurant and bar and live music on Sunday afternoons. I have friends that are members of a local jazz band that performs there, and it's lovely to walk past and hear their music wafting out from inside the gardens.

Almost opposite the fort is the medieval Church of Nossa Senhora da Luz (Our Lady of Light), built around 1521. It's rather unlucky; it was damaged in the 1755 earthquake and restored in 1874, the work funded by local contributions.

It was then battered again by ferocious storms in 1941 and an earthquake in 1969, requiring it to be renovated again.

## How To Get Here And Around

You need a car to get to Praia da Luz. From Faro Airport, the main airport that serves the region, you can catch a train or bus to most of the main resorts in the region. The train service is basic and slow and only stretches as far as Lagos. Praia da Luz is a further 7.5 kms west.

## Expats And Activities

Praia da Luz has a year-round international community living in the town and local area. There are tennis clubs,

various golf courses a short drive away, cycling and walking routes, dance groups, local centers to enjoy yoga and tai chi, plus great local areas for birdwatching and hiking.

From Praia da Luz there are walking trails to Porto de Mós beach (3 kms along the cliff path) and towards Sagres (Burgau is around 5 kms away). There are bus links back to Luz from both locations. These are great walks up along the cliffs.

For those who prefer less energetic activities, there is a local choir and amateur dramatic groups nearby.

The Boavista Golf Course is an 18-hole, par 71 championship course with some challenging holes. The golf course provides nice views over the Atlantic Ocean and is surrounded by pine, fig, palm, and olive trees. The Golf Santo Antonio is another 18-hole course set within the Parque da Floresta resort.

You could also consider volunteering. There are several pet-rescue centers that always need dog-walkers. Having a dog that needs a nice long walk every day is an excellent way to meet people, especially locals. The Associação Bamboo is a local animal rescue charity for dogs and donkeys just to the west of Praia da Luz.

Madrugada Portugal offers support to people in the Algarve who are affected by a life-limiting illness. Their →





Madrugada Centre in Praia da Luz helps people through counseling, therapeutic and creative activities, complementary therapies, advice, and education. They are always looking for volunteers to support their work and help with fundraising. They also have a charity shop in town, staffed by volunteers.

John Hough, featured in our Expat Interview this month, is the current president of the Madrugada Portugal. He became involved after his partner was diagnosed with a rare type of diffused brain tumor, which was inoperable.

Following radiotherapy and chemotherapy treatment, they returned to the Algarve to allow him to recuperate. John explains where the links to the charity began...

"To keep my mind from wandering too often to negative thoughts, I had volunteered to join the Management Board at Madrugada. I was so impressed by what the charity had achieved in a few short years, I felt it important to give something back for all the support they provide.

"When it was founded in 2010, there was little or no end-of-life palliative care for patients in the Algarve. The purpose of the charity is to give patients the choice about where and how they would like to spend their final days.

"Madrugada provides free end-of-life care in the home, with all the equipment, nursing, and emotional support the patient and their loved ones might need at an incredibly difficult time.



"Effectively, this 'hospice-at-home' initiative replaces the need for hugely expensive to run care homes. It also assures patients that their wishes at the end of their life will be respected and that they can pass on with dignity, surrounded by those most important to them.

"If I thought we had faced many obstacles and challenges in our Portuguese journey, the stories and the reality for many of Madrugada's patients was extremely sobering.

"What I found very uplifting was the positivity people demonstrated despite their illnesses and debilitating conditions. The charity provides art classes, counselling, and other complementary

therapies at its support center in Luz for anyone who wants a break from home and too much time spent looking at the four walls.

"These very simple and ordinary activities make a difference to many patients who appreciate the support and company of others while having the opportunity to focus on something other → than their illness.

"Madrugada is fortunate to have a great team of volunteers who provide support to run its charity shops, fundraising events, and craft fairs, along with help for the clinical team to deliver and collect care equipment to and from patients as the need arises." →





## The Ancient Fishing Town Revival

A new initiative called the Luz—Light of the Ocean aims to shine the spotlight back out to sea and onto the fishermen and the history of the town again. The vision of the newly formed group is to open a cultural center in Praia da Luz that will host exhibitions, events, performances, music, and art of anything related to the sea.

Their launch party in April included a smorgasbord of the local fishermen's history: tales, testimonials, interviews, visual impressions from the past, contemporary art, music and songs, and a selection of gourmet tapas.

The project is spearheaded by German journalist Monika Hoegen, who has teamed up with anthropologist Tiago Goncalves. Monika arrived in the area in 2021, and Tiago is originally from Lisbon but used to vacation in Praia da Luz every year.

Together, they want to bring the focus of the area back to the sea and the fishermen that are so much part of the traditional landscape...

The beach is one of the biggest attractions of this town, with its wide sandy outlook, perfect for walking, sunbathing or building sandcastles, complete with new wooden boardwalks to increase accessibility.

This is a popular beach and town for families. The sea is calm and shallow, and gets deeper slowly with a gentle

pitch, which makes this beach perfect for families with small children.

The beach can be busy in the height of summer, but a short walk along the beach towards the Rocha Negra, and you can have the beach pretty much to yourself.

The average seawater temperature in summer is a rather fresh 68°F to 72°F (20°C to 22°C). The beach has an EEC Blue Flag, lifeguards in the summer, sunshade rental, small craft rentals, showers, and easy parking nearby.

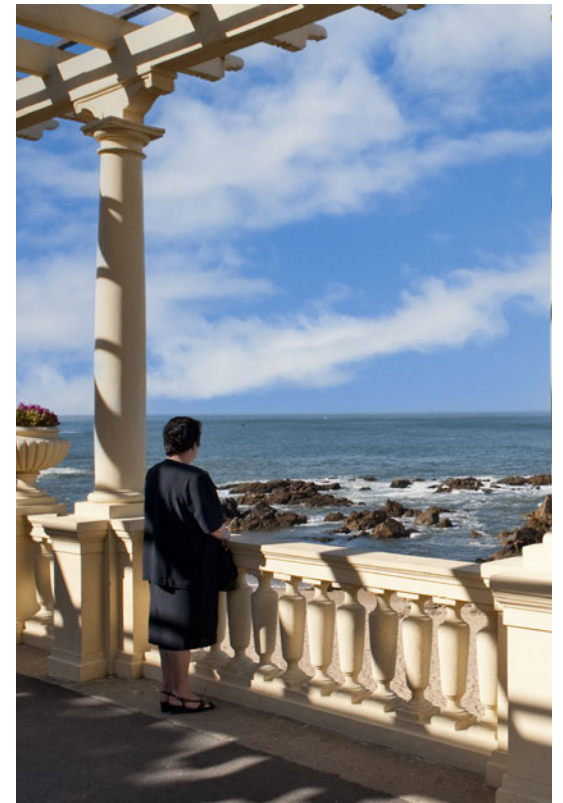
There are several water sports available on the beach offered by the Beach Hut Watersports company. You can try sailing, windsurfing, jet skiing, kayaking, stand-up paddle boarding, or water skiing.

Lovers of spa treatments will be spoilt for choice in and around Praia da Luz. Try the exclusive Estrela Health & Beauty Spa for Elemis treatments. They have an indoor pool, jacuzzi, and sauna, as well as a fully equipped gym.

## Cost Of Living

There are several small supermarkets (including a Spar, a low-cost grocery store) in Praia da Luz plus a main supermarket, Baptista, close to the church. There is also a shop selling natural products (Harmony Earth, close to Baptista) for any alternative products you might want.

For bigger shopping expeditions, Lagos is a short drive away where you'll find several large supermarkets and a host of smaller shops and a daily market in the



renovated fish market selling fresh fish, fruit, vegetables, dried fruit, and preserves.

## Housing Market

The property market in Praia da Luz is buoyant and competitive. You can find an exclusive three-bedroom villa located a few steps from the beach for around 725,000 euros or a luxury villa with a sea view for 2.6 million euros.

Two-bedroom apartments with sea views start from around 500,000 euros, with one-bedroom apartments from 250,000 euros. →

## Algarve Monthly Budget

Go here for my full breakdown of the cost of living in the Algarve.

[VIEW BUDGET](#)



You may be lucky and find a winter rental in Praia da Luz, a one-bedroom apartment with sea view would be around 800 euros a month; a two-bedroom apartment, about 1,500 euros a month.

It's hard to find long-term rentals in an area that is so popular with vacationers.

## Eating Out

One thing you will not be short of in Praia da Luz is somewhere to eat and drink. There is a wide selection of bars, restaurants, and cafés offering a choice of cuisines, especially along the main promenade and seafront.

In the summer, artists sometimes display their work along the pavement, and the atmosphere is relaxed.

Eating out is an inexpensive indulgence here. You can expect the following general prices:

- A main course at a traditional Portuguese restaurant: 8 and 13 euros.
- A *prato do dia* (dish of the day) lunchtime option at a traditional Portuguese restaurant: 8 to 10 euros (includes a small starter, a main course, dessert, one drink, and a coffee).
- A small plate at a café:
  - A *bifana* (pork sandwich): 2.50 euros.
  - A bowl of soup: 1.50 euros.
  - A slice of cake: 1 euro.
  - An espresso: 50 cents to 1.25 euros.
- Alcohol:
  - A beer (imperial): 1 to 1.50 euros (more in the touristy resorts).
  - A glass of wine: 2 to 2.50 euros.

One highly recommended local restaurant is A Fábrica. This Portuguese restaurant has great food and a fantastic location. It is located right near the beach and definitely worth a visit.

Restaurant Alloro is also worth a mention. It serves Italian food and delicious pizza, with an excellent wine menu. The Fortaleza restaurant has a

magnificent setting with an exceptional French chef, Ussef Bling.

Open seven days a week for dinner, they're also famous for their four-course Sunday lunch with live jazz.

For traditional Portuguese fare just outside of town head to Burgau and the Restaurante Ancora. Alternatively, just outside the village is Spice Cottage, which is an excellent Indian restaurant.

## Learning The Language

The Centro de Linguas de Lagos language school in nearby Lagos offers different levels of courses from beginners upwards and their courses are recognized by the Ministry of Education.

Their website explains that foreign students who study Portuguese can be divided into two distinct groups:

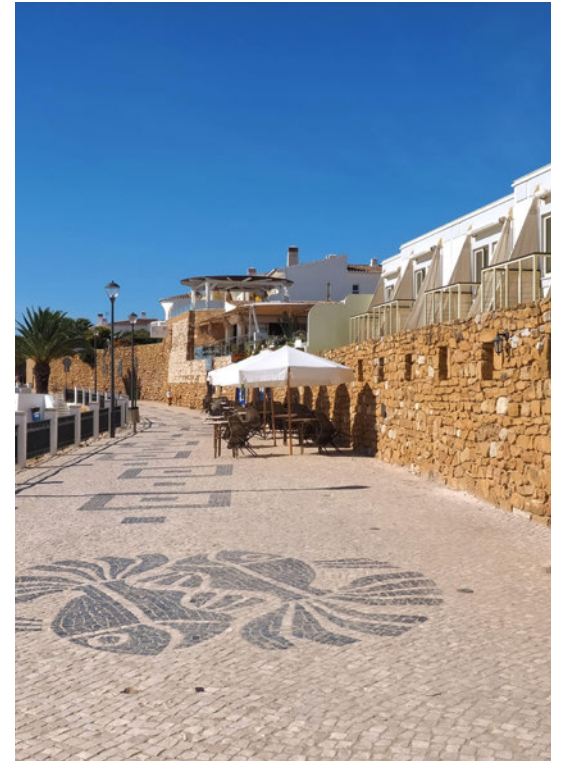
1. Those who live in Portugal (full-time or part-time) and want to learn Portuguese to integrate fully into the community,
2. Business people who need specialized courses relating to their professions.

Except in the case of beginners, all students are interviewed to assess their level of learning and understanding. Students can choose to have private lessons or study in a group (four to eight students).

Their most popular group course is the 30-lesson one for beginners. Their aim is to have students speaking Portuguese as quickly as possible.

To get Portuguese nationality or citizenship, you need to meet a certain language proficiency requirement. Currently, you'll need to be A2 level or higher in Portuguese.

The Centro supports students preparing for the official Portuguese-as-a-foreign-language exam that are organized and officiated by the Centro de Avaliação de Português Língua Estrangeira (CAPLE) through their private tutorial program.



## Health Care

Praia da Luz has Luz Doc International Medical Service situated in the town. This is a long-established international medical center offering a range of health services and medical services, including 24-hour medical assistance and home visits.

Lagos, Portimão, and Faro all have state hospitals, which also cover all emergencies. There is also a private hospital in Lagos, too.

## Local Arts And Crafts

In March 2020, three best friends in Luz got together and created their own artisan gin. Jodi Weijdom and João Caetano are local to the area, and they joined forces with Carl Wilson, who is a bartender and loved holidaying in Luz so much, he moved there to live in 2008.

The trio set to work in Carl's father's garage, testing and trialing recipes to find the perfect gin to reflect the local area. They eventually settled on five main ingredients to create the perfect spirit: juniper berries, coriander seeds, angelica →



root, cassia bark, and orris root, and decided that the gin would be produced in a traditional Portuguese-made copper still.

Alma Gin was born and the first bottles were ready to sell in December 2021. The team has big plans for the future and hope to be an international brand by 2032. Alma Gin retails between 28 and 30 euros a bottle and can be found in Baptista and Sunny Bubbles in Luz. Or you can sample it at Jodi's Mum's restaurant, A Fábrica.

Liza Walker lives and works in Praia da Luz, and she is fascinated by the play of light on glass. Her artisan business, The Glass House, creates stunning and unique pieces of art.

Taking inspiration from nature and the wide-open spaces and huge skies of the western Algarve, Liza works with the Tiffany-devised method of cut, grind,

copper foil, and solder to create stained glass art and craft.

She has an online shop, is regularly exhibiting and selling at local craft fairs, and is available for commissions, too. Liza hosts regular classes and courses in stained glass work.

The Luz Cultura art project brings together art, music, and creative souls under one roof in Praia da Luz. The venue hosts music lessons, a choir, art workshops, keep fit and dance classes, and a summer school for children.

They even have Portuguese language classes and music sessions for babies and toddlers (and their parents). The venue regularly hosts art exhibitions by local artists.

Sandie Croft is another local artist inspired by the light and beautiful

surroundings of her hometown of Praia da Luz. As she explains on her website, "The beautiful scenery, strong bright sunlight, and wonderful colors around me are a constant source of inspiration... I have exhibited in the Algarve and the U.K. and teach watercolor painting to groups or give one-on-one tuition."

Sandie works in watercolors and acrylics, painting a variety of portraits, seascapes, landscapes, pets, flowers, and miniatures.

## Could The Praia Da Luz Be For You?

Praia da Luz, with its charming history, laid-back way of life, great restaurants, and beautiful beach, might be the perfect location for you. ✨



## About The Author

Alyson is an accomplished professional artist and best-selling author, working alongside her husband, Dave, a professional photographer. They moved to live full time in the Algarve in 2011, having previously holidayed there for many years.

She has written three books in her "Algarve Dream Series" that are full of useful advice, enjoyable adventures, and hilarious accounts of their Algarve life in the sun. Her latest book, "Kat The Dog: The Remarkable Tale Of A Rescued Spanish Water Dog," is now on sale and already a best-seller in the U.K. and United States.





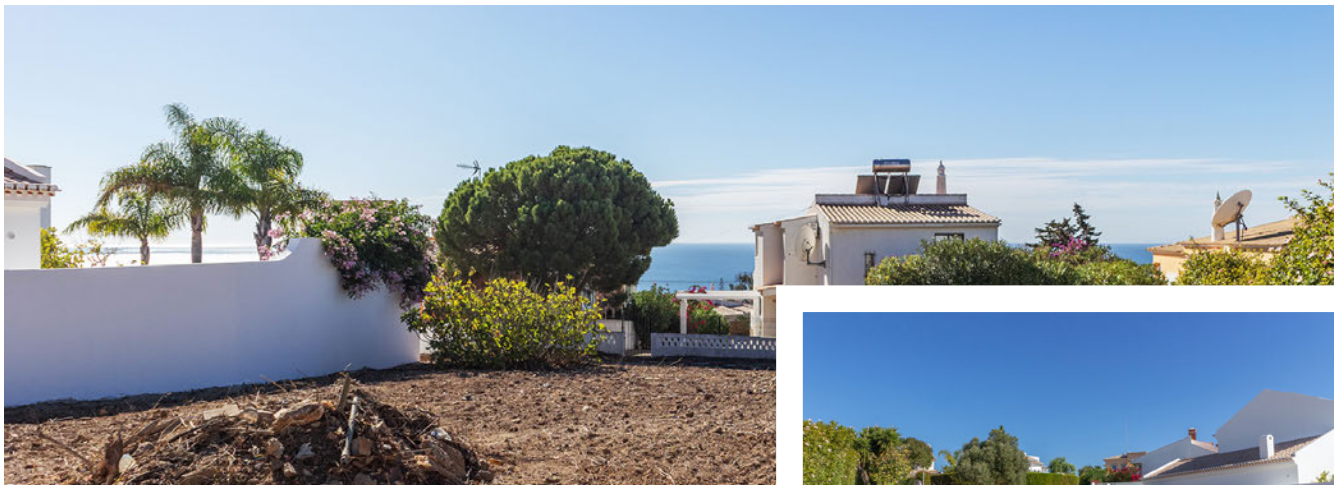
# Property *picks*

## Praia Da Luz



### Urban Plot With Sea Views And Permission To Build (LG1709)

📍 Praia Da Luz



- **Price:** 329,000 euros
- **Construction:** 250 square meters
- **Price per square meter of construction:** 1,316 euros

Ever dreamt of building your own villa and pool? This quiet, residential, south-facing plot in the sought-after coastal town of Praia da Luz could be perfect for you. The plot is 600 square meters and has permission to construct a villa with pool up to 250 square meters. It boasts sea views and is within walking distance to all the amenities and beach.



## Off-Plan 2-Bedroom Apartments With Communal Pool (LG1826)

📍 Burgau



- **Price:** 363,000 euros
- **2 beds, 2 baths**
- **Construction:** 170 square meters
- **Price per square meter of construction:** 2,135 euros



This two-storey condominium will have modern, turn-key two-bedroom apartments with communal pools and the option of balcony and roof terrace or balconies and private gardens. It's within walking distance of the beautiful beach in the charming fishing village of Burgau, near Praia da Luz.

## Luxury Ocean Front Tourist Resort Two- And Three-Bedroom Houses (S1604)

📍 Sagres




- **Price:** 550,000 euros
- **2 beds, 2 baths**
- **Construction:** 123 square meters
- **Price per square meter of construction:** 4,472 euros



Modern, two-storey houses with two and three bedrooms and magnificent sea views are set in a tourist resort. These luxury homes have an east-west orientation with magnificent sunrises and sunsets. The houses meet the highest demands, and the high-quality equipment of the light-flooded rooms offers all imaginable comfort, including underfloor heating, air conditioning, and a fully equipped kitchen... a perfect investment opportunity.



## Newly Refurbished 2-Bedroom Marina Apartment In Lagos (LG1899)

 Lagos




- **Price:** 595,000 euros
- **2 beds, 2 baths**
- **Construction:** 203 square meters
- **Price per square meter of construction:** 2,931 euros



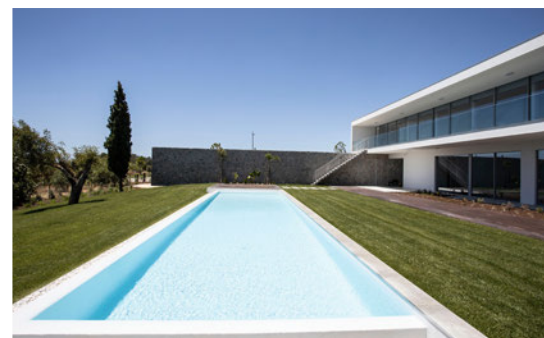
This two-bedroom, recently renovated first-floor marina apartment has generous rooms, modern, fully fitted, partially equipped kitchen, and ample terraces from both bedrooms and the living room. Located within easy reach of all amenities and giving wonderful views of the marina, river, and Avenida, it's a perfect holiday getaway, a rental investment property, or even permanent home.

## 3+1 Bedroom Villa With Sea Views In Golf Resort (LG1877)

 Lagos



- **Price:** 3,450,000 euros
- **3 beds, 5 baths**
- **Construction:** 581 square meters
- **Price per square meter of construction:** 5,938 euros



This unique, 3+1-bedroom villa with private pool has been designed with large living areas to blend quality of life with functionality and excellent taste. Focused on detail and comfort, this property offers incomparable construction, together with sophistication in the finishes and specifications. This superb villa has the most amazing panoramic views across Meia Praia beach and Palmares Golf Course.



## Contemporary Off-Plan Villas With Sea Views (LG1819)

Praia Da Luz



- **Price:** 1,950,000 euros
- **4 beds, 4 baths**
- **Construction:** 200 square meters
- **Price per square meter of construction:** 9,750 euros



Seven plots are available, offering the chance to build a bespoke, luxury eco-villa with breath-taking sea views. Build sizes range between 200 square meters and 480 square meters, and the plot sizes start from 1,102 square meters. Constructed to the highest standards and designed to maximize the weather conditions of the Algarve, each house can provide the most advanced solar, water management, and insulation technologies to give the owner an eco-friendly lifestyle.

## 3-Bedroom Apartments With Communal Pool, Lagos (LG1855)

Lagos



- **Price:** 620,000 euros
- **3 beds, 2 baths**
- **Construction:** 150 square meters
- **Price per square meter of construction:** 4,133 euros



These fantastic apartments, some with sea views, are currently under construction. They're only a few minutes away from the old town of Lagos, the marina, beautiful beaches, and the golf course. Owners have access to a communal pool and spa area. ❄️



# Expat Interview



## In Search Of Tranquility: John Hough— President Of Madrugada Algarve

"Following a trip to hospital to deal with a herniated disc with instructions from his consultant to take it easy, John Hough and his partner decided to travel to Portugal while he recuperated from his operation.

He tells us why they chose Portugal and what happened when they fell in love with the area around Praia da Luz...

"We had traveled to the Algarve many, many times over a period of about 20

years. The western Algarve for me was the most special of places. The raw and wild coastline along with endless beaches reminded me of the west of Ireland, but with sunshine and blue skies in abundance.

"Although we explored the central and eastern region, we set our hearts on staying in the west, where it is far less crowded or busy. A trip from Burgau to Salema on an unmade road brought

us to a beach called Cabanas Velhas and to a newish development of quirky looking houses with curved roofs. They were all perched on the side of a hill with spectacular sea views. Quinta da Fortaleza was quite unique.

"We came back that evening to look at the stars from the Fortaleza de Almádena, which teeters on the edge of the cliff above the beach. With no light pollution and a cloud-free sky, you could almost →



touch the heavens. The sea air along with the smell of the nearby pine forest and sticky cistus growing on the hillside was an intoxicating mix. It definitely must have captivated us as we looked at each other and agreed that to live here would indeed be living the dream.

"Back in London a week or two later, curiosity got the better of us and I checked out the cost of local property. To my surprise, thanks to the fallout from the 2008 economic crisis, villas that had originally sold for well over 1.5 million euros in the 90s were now on the market for less than 700,000 euros.

"This was definitely food for thought. Neither of us had contemplated living outside of the U.K.... Suddenly, Portugal seemed like a real possibility to get away from the hustle and bustle of London but still allow for easy access to the city if we needed to get back in a hurry.

"Sometimes you have to jump into the abyss. Without a huge amount of thought to how we would manage to run our U.K. business and its 100-plus employees, we stuck a toe in the water and made a cheeky offer on one of the large 'Teletubby-style' houses at Cabanhas Velhas. After a great

deal of soul searching and considerable wrangling, they accepted our offer.

"Twenty-five years of accumulated possessions, junk, and a large library made a great excuse for a thorough life laundry. By December 2012, we had packed everything, rented out our U.K. home, and made the move to Portugal.

"Having settled in and come to terms with one of us commuting back and forth to London to run the business, while the other (me) stayed in the Algarve to manage the fort and phone from a distance, a routine of sorts took shape. I spent many hours toing and froing to Faro airport in that first year. Thankfully, by then the A22 motorway was open and the journey could be done in an hour.

"On one return trip I arrived home much later than expected and was met with a torrent of water gushing out of the front wall of the villa. A feed pipe from the mains into our deposit had ruptured and was flooding the front garden... A very efficient plumber put matters right and fitted a pressure limiter to avoid any further problems inside the villa.

"Fun with the water supply was not the only headache we had. Our attempts to



get a telephone line installed along with some sort of TV and internet was a feat almost as difficult as trying to get a Brexit deal. Having signed up to a company who assured us we would have high-speed connectivity, the result was anything but. A year into our contract and several dongles later, we cancelled the contract through lack of service provision. The lesson learnt was 'believe nothing and you are already halfway to the truth.'

"Not being ones to stand still for very long, and having grown somewhat tired of the Tellytubby house but not its magnificent views, we decided to put it on the market and see what we could get for it...

"After many months of show-rounds and tidying up to make sure the villa looked its best, we were delighted to sell with almost everything in it. We decamped back to Burgau and took up residence as house-sitters for friends who had moved back to Scotland.

"We were keen to invest in a property we had designed and built ourselves, so we set about looking for a project... Our search took us to Parque da Floresta, a golf resort in nearby Budens, which had been built by Vigia, the parent company →





who had constructed our original villa at Quinta da Fortaleza. Like so many stories across Portugal and Spain, the developers had over-extended themselves, which resulted in bankruptcy.

"Although the course and development looked splendid, quite a few villas were left unfinished and others unoccupied as the banks foreclosed on unpaid mortgages. We drove around the estate and discovered a very traditional-looking villa that was about 30% built, situated between two completely finished properties.

"It had wonderful views of Monchique and the surrounding countryside and its position on a 1,000-square-meter plot allowed for lots of creative thinking about how it could be re-imagined. We made enquiries about the price from the bank and with our trusty architect back

in tow; we conceived a very different large modern villa from the bones of the original structure.

"Friends and family did ask us why we would move to a golf course when we don't play golf. The truth is, my frustrating experience with the game had put me off and I suspect my past history of rearranging quite a few courses would have encouraged Parque da Floresta to pay me not to play. In reality, neither the golf club nor its facilities were of particular interest. What had won us over were the views and the peace and quiet of the location where the villa was situated.

"Somewhat older and wiser, we headed back to the Câmara with our new plans and a builder lined up to take on the work. After what seemed like an eternity, we were given planning approval. The project was treated as a completely

new build because the original had never been finished and no habitation license had been issued.

"Work started on clearing the site and we were surprised and grateful that the structure of the original villa, which had been completely open to the elements for 10 years, was in quite good shape. Our goal in building the villa was to achieve an A+ energy rating and to have as green and efficient a property as possible.

"Our day-to-day lives are busy with something always needing attention around the house, or there's yet another beach or village to be explored with the dog leading the way. The thought of moving back to the U.K., or elsewhere, never crosses our minds as we know our home and lives are now firmly rooted here in Portugal." ❀





# Flavors of Portugal

## Salada De Polvo—A Fresh Salad Featuring Portugal's Favorite Mollusk



While debate rages on about the ethicality of eating octopus (*polvo*), it remains a beloved seafood in Portugal. Octopus is mild in flavor and tender when prepared properly, delivering a hint of the sea.

The arms of this mollusk are usually what's eaten. You'll find *polvo* grilled, baked, in a rice dish, or, as Molly Rudesill from *Practice Portuguese* shares, as the star ingredient in a bright, fresh salad...



### Molly Rudesill's Salada De Polvo

- 2 kilograms octopus, cleaned (frozen or fresh)
- 100 milliliters olive oil
- 30 milliliters vinegar (red or white wine)
- small handful of fresh cilantro, chopped (keep the stems)
- small handful of fresh parsley, chopped
- 1 carrot
- 1 large onion
- 5 cloves of garlic: 3 crushed, 2 minced
- 3 bay leaves
- 1 lemon or lime
- salt/pepper to taste

To a large pot add the octopus, half an onion, carrot, the three crushed cloves of garlic, the stems of the cilantro, a few large strips of the lemon or lime peel, bay leaves, salt, and pepper. Cover the ingredients with water, bring to a boil, and simmer for 45 minutes to an hour or until tender.

While that is cooking, combine the other half of the onion, cilantro, parsley, the two minced garlic cloves, olive oil, vinegar, and juice from the lemon or lime in a bowl.

When the octopus is fork tender, remove it from the boiling pot and cut into small pieces. Add it to the olive oil mixture and marinate for 15 minutes or so. Adjust the seasonings to taste and serve. ❄



# Real Estate *Developments*

## A Place That Goes Beyond History...

Lisbon's eastern region is rising in popularity, and Beato is its new trendy center. This month's featured real estate development is a residential unit of five historic buildings in the forefront of Lisbon's riverside.



The development has 61 apartments that range from one-bedroom to four-bedroom units. All residential units include parking and a charging point for electric cars.

Each of the buildings that makes up the development is unique, but together they connect cohesively to their surroundings. Adjacent to the Convento do Beato, the buildings are gathered around a green space: a unifying element in the center of the neighborhood.

The project features three different styles, all inspired by the original use and design

of these old classical buildings, now modernized to the highest standards...

The first set consists of three buildings: one is new and the other two are refurbished *limpadores* ("cleaners") and *ensacadores* ("baggers") buildings. They stand out for their brick facades and preserved industrial character.

There are 21 apartments in one building and 13 apartments in the second. The buildings retain the area's history, including the distinctive metal bridge that was used to transport grain between the harbor and the milling area.→





A Place That Goes Beyond History...

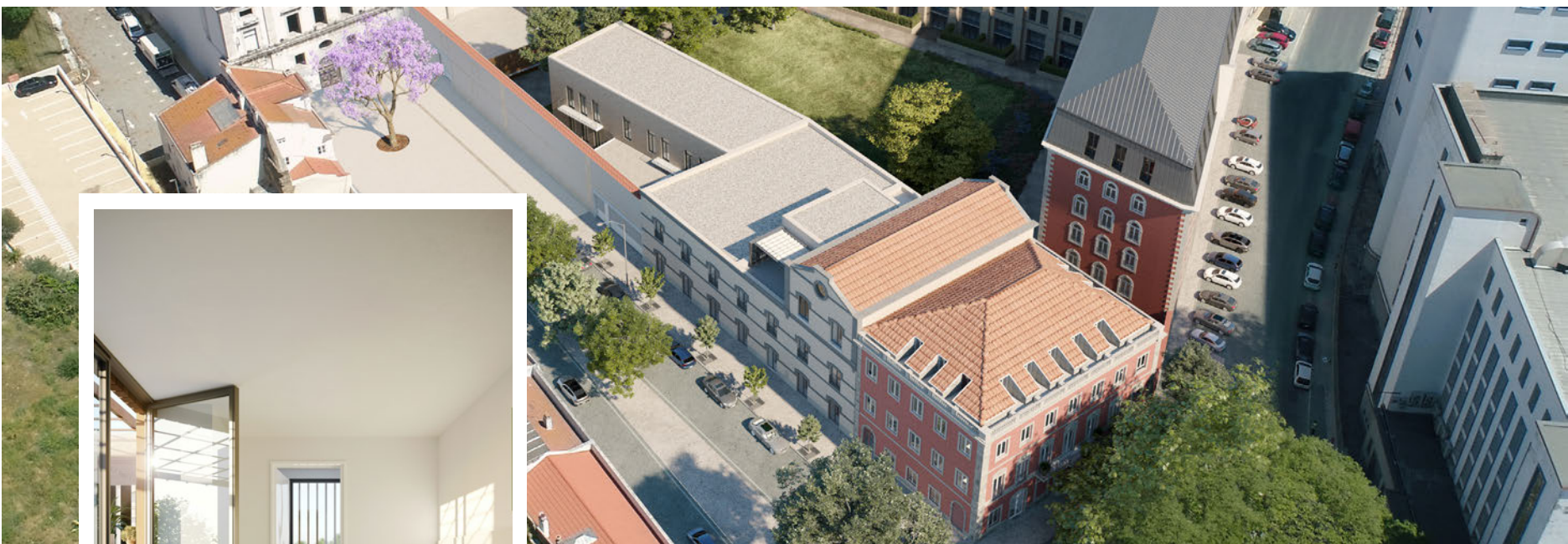
The newly designed building was inspired by the Renaissance style of the famous mural in the Alameda of Beato. The floorplans divide one floor into two apartments: a two-bedroom and a three-bedroom.

The fourth building features ornate stonework and decorative ledges, including preserved stone masonry arches. It's divided into five apartments (two- and three-bedroom) with a comfortable and inviting atmosphere.

The final structure breathes new life into the old mill building, highlighting the contrast between metal pillars and wooden beams, with 20 apartments (two- and three-bedroom).

The development showcases a new urban romanticism, combining history with modernism, and offering cool industrial style close to the Tagus River.

[Get in touch here for more information.](#) ❄



Real Estate Developments are presented our international real estate consulting company who specialize in the provision of real estate services.

In Portugal, their residential department has over 100 professionals—market experts who guarantee excellent service in supporting and following up owners, investors, and buying customers.

They offer a large portfolio of properties, including exclusive residential developments.

**GET IN CONTACT WITH THEM HERE.**



# Portugal *Letter* TOPS

## Algarve Markets

BY: ALYSON SHELDRAKE

Here's a selection of some of the finest markets across the Algarve...

### Tavira Indoor Market

📍 Avenida Dom Manuel I,  
8800-681 Tavira

Located along the riverside in Tavira, this market combines a traditional-style market with more modern shops. The market is open daily (except Sundays) from 7 a.m. to 3 p.m. Here you can buy products, fruit, fish, meat, clothing, and toys. →



### Top Tips For Shopping At The Market:

- Arrive early to get the top produce.
- Don't be afraid to haggle.
- Take cash with you—many traders don't accept card payments.
- Take reusable bags.
- Wander around and explore the entire market before you buy anything to see what is on offer.
- If there is a queue of locals around a stall, the produce there is probably the freshest.



## Olhão Municipal Market

📍 Avenida 5 De Outubro, 8700-302  
Olhão Faro

Olhão market is housed in an impressive old red-brick building right on the waterfront. The market is open from 7 a.m. until 1 p.m. Monday to Saturday. On Saturdays, it's combined with an open-air market with local handicraft producers selling their goods as well.

## Faro Municipal Market

📍 Largo Dr. Francisco Sá Carneiro 52,  
8000-150 Faro

Faro Municipal Market is located in the center of the city and has a huge range of fish and meat for sale, alongside fruit and vegetables, olives, and other local products. Open Monday to Friday from 8:30 a.m. to 7 p.m. and Saturdays from 9 a.m. to 1 p.m.



## Loulé Municipal Market

📍 Rua José Fernandes Guerreiro 34,  
8100-269 Loulé

Loulé market is located in the historic center of the city in a beautifully refurbished old building and is open from Monday to Saturday from 6:30 a.m. until 3 p.m. You can buy local products, organic food and fresh fish, cheese, and cured meats all under cover. On Saturday mornings, the streets surrounding the market are filled with local crafts and products for sale. →





### Quarteira Market

📍 Largo do Mercado 3,  
8125-167 Quarteira

Quarteira market is one of the most popular in the Algarve and is a great place to pick up a bargain. The market can be found about a mile outside the town on the main road to Almancil, close to the Aquashow waterpark. It's held every week on a Wednesday from 8 a.m. to 3 p.m. They sell everything from clothing to sunglasses, local products, games, toys, and plants, ceramics, shoes, handbags, linens, and cork products.

### Silves Market

📍 River car park, N124,  
8300-110 Silves

Silves market is usually situated in a big white building along the riverfront, but because of refurbishments, they currently house it in a temporary building in the river car park. Fresh fish, fruit and vegetables, and local products are for sale, Monday to Saturday, from 7 a.m. to 2 p.m.

### Lagos Farmers' Market

📍 Beside the Lagos em Forma Sports Centre, N125, 8600-302 Lagos

Every Saturday from 8 a.m. to 2 p.m., local farmers bring live chickens, olives, fruit and vegetables, homemade preserves and jams, and fresh flowers to town. For a great selection of local fresh fish, visit the municipal market opposite the marina. It's open Monday to Saturday, from 7 a.m. to 2 p.m.

### Portimão Municipal Market

📍 Avenida São João de Deus,  
8500-508 Portimão

The municipal market in Portimão is one of the largest indoor markets in the Algarve. It's an excellent resource with everything you need to eat fresh, locally sourced produce on sale here. As well as fresh fruit, vegetables and fish, you can buy local delicacies and gastronomic products, flowers, and traditional craft items.

The market is located near the Aqua shopping center and is well signposted.



This is where many of the top restaurants and smaller local markets source their produce. It's open from 7 a.m. to 2 p.m. and again between 5 p.m. to 8 p.m. Monday to Friday and from 7 a.m. to 2 p.m. on Saturdays and holidays.



## Organic Markets

### Viv'o Mercado

📍 Rua Vasco da Gama,  
8600-680 Lagos

On Wednesday evenings from 5 p.m. to 9 p.m. the organic Viv'o Mercado sets up opposite the main council buildings. The market focuses on organic food and goods, fresh veg, local craft beers and natural cosmetics, Algarve honey and jams, natural and zero-waste soaps and creams, traditional cakes and sweets, nuts, olives, and other local produce. It's not exclusively organic, so look out for sellers with the blue umbrellas to ensure you're getting local, organic produce. There are often food trucks and live music, too. →



## Aljezur Farmers' Market

📍 Espaço Multiusos de Aljezur, Rua da Cooperativa 8670-130 Aljezur

Every Saturday from 7 a.m. to 1 p.m. in the main exhibition hall on the edge of town, the local farmer's market sets up indoors in this spacious venue. Most of the produce is so local it comes from the neighboring fields and farms. The vendors proudly tell you exactly how it was grown. Local fruit and vegetables, jams, bread and cakes, and local crafts are all on sale.



## Antiques

### Boliqueime Antiques Market

📍 Rua Dr. João Batista Ramos Faísca, 8100-070 Boliqueime

Boliqueime antiques fair is held monthly on the first Sunday of the month in an area near the churchyard in the village. Everyone is welcome to set up a stall. Sellers can bring pop-up tables or lay blankets on the floor to display their items. Contact the organizer, Alice (on mobile at +351918686275, or pop into her curiosity shop on Rua Prof. Jose Jorge Rodrigues, Boliqueime) to book a stall, arrange your license, and arrange payment. Buyers arrive about 8 a.m. and leave about 1 p.m.



## Flea Markets

### Algoz Flea Market

📍 Rua da Moinheta 122, 8365-057 Algoz

The flea market in Algoz is held in a large area near to the village hall. It occurs once a month on the second Monday of the month between 8 a.m. and 1 p.m. The market specializes in handmade goods such as wicker, wood, and ceramic items.

### Ferragudo Flea Market

📍 Praça Rainha Dona Leonor, 8400-234 Ferragudo

The streets of Ferragudo are filled with all manner of second-hand goods, garden

tools, toys, jewelry, and antiques on the second Sunday of each month from 8 a.m. to 1 p.m. Head for the main square and peruse the items, most of which are laid out on blankets and rugs on the ground. You can book a slot through the Junta de Freguesia.✂



Como Se

Diz?

## Saying Goodbye



### Contents:

- Saying Goodbye

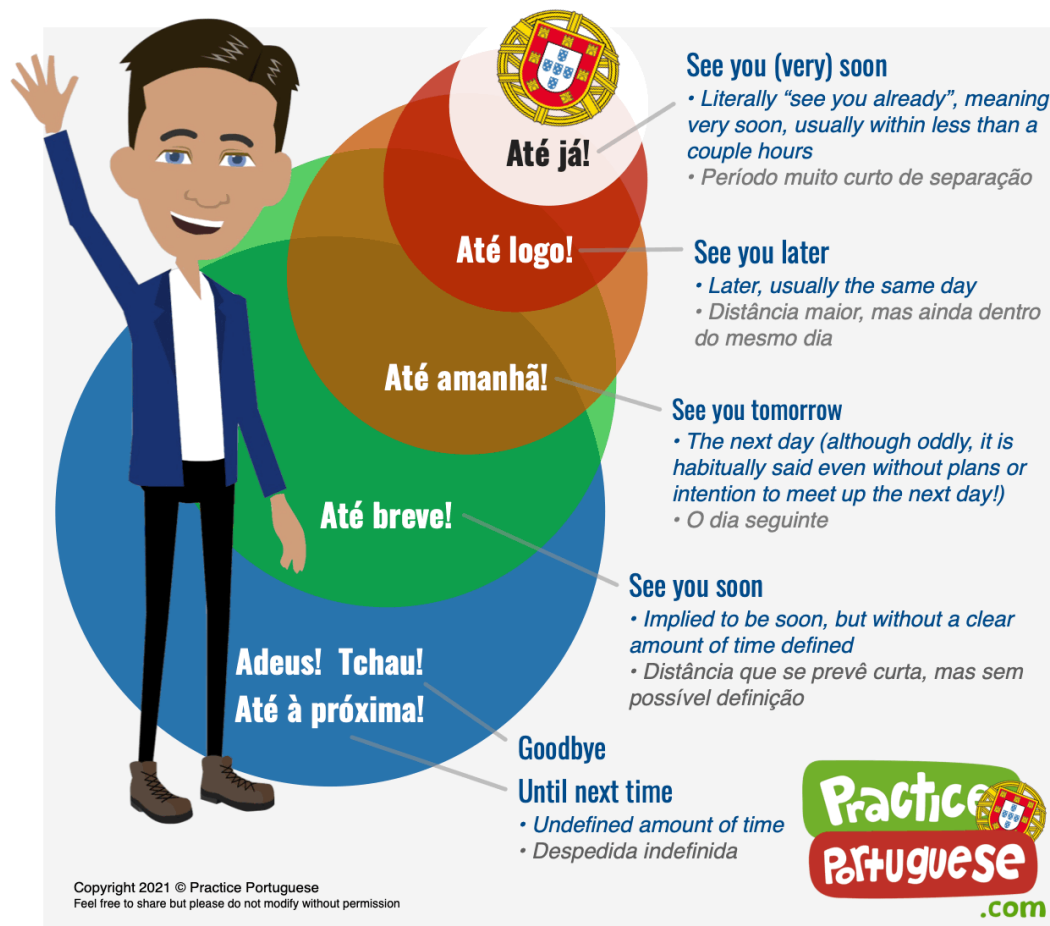


Como Se Diz? articles are presented by Rui and Joel from the Practice Portuguese Learning Studio, the online learning resource with native European Portuguese speakers and over 600 interactive lessons to get you speaking and understanding Portuguese as it's spoken in Portugal.

See the [Rolodex](#) for their contact details.

## Saying Goodbye in European Portuguese

Common ways to say "Goodbye" in European Portuguese and their (approximate) durations  
Formas de dizer "adeus" em Português Europeu e as suas durações aproximadas





These are some of the most common phrases for saying goodbye in Portugal. You'll also hear other variations such as:

**Até para a semana**  
See you next week

**Até lá**  
See you then

**Até depois**  
See you later

Did you notice that the word...

**Até**  
Until

appears a lot? We usually say "See you \_\_\_\_" in English, but you could also think of the translations as something like "Until later," "Until tomorrow," etc.

You can also greet someone or bid them farewell throughout the day using:



**Bom dia**  
Good morning



**Boa tarde**  
Good afternoon



**Boa noite**  
Good evening, or goodnight

The expression **bom dia** can be used either for the morning or for most of the day (**dia** = day). Some people switch to **boa tarde** and **boa noite** as the day goes by, while others will use **bom dia** for as long as the sun is out.

If you want to add some extra well wishes, you could also say...

**Continuação de um bom dia!**  
Have a good day!

which more literally translates to "Continuation of a good day."  
Another option is:

**Fica bem**  
Take care, or more literally "Stay well."

Between close friends or family members, you may also hear:

**Beijinhos!**  
Kisses! (diminutive)

This is especially common to say at the end of an email or phone call, since you can't give the **beijinhos** in real life.



# Earning *Anywhere*

## Luz Living:

Combining A Quality Lifestyle  
With Community Living

BY: LUIS TEIXEIRA DA SILVA



**I**ndependent living communities—not to be confused with assisted living or care homes—are still in their infancy in Portugal.

Residents of senior or retirement communities, interchangeably referred to as “seniors,” the “silver generation,” or even “50+,” are usually active, independent individuals or couples, with time and the financial independence to move to a new country or to seek a new life.

### Solutions That Address Market Demand

The Algarve is a target for foreign residents and seasonal visitors from around the world. Portugal consistently ranks among the world’s safest countries. Those seeking to move here want to extend that feeling of safety to a community of like-minded neighbors.

They’ll complement existing Algarve residents who no longer wish to manage a large property, feel isolated as they age, or are looking for options that allow them to remain local. Algarve residents tend to want to be within walking distance of amenities, services, and the region’s stunning coastline.

Quality residential options (those that are not inundated with tourists during popular holiday periods) in prime Algarve



locations are extremely limited and in coastal locations, non-existent.

This year brought a new wave of uncertainty following two years of a global pandemic, but the Portuguese economy proved resilient. Two reasons stand out:

1. The acceptance of Portugal as a permanent residential destination that has seen it voted as the best place in the world to retire for almost a decade; and
2. The lack of real estate inventory to address the supply-versus-demand imbalance.

## Luz Living

Luz Living will be a residential luxury condominium in Praia da Luz, Lagos. Its residents will consist mainly of seniors or retirees who're likely to spend a substantial part of their year in Portugal or who will live here full-time.

With all amenities, including restaurants, grocery stores, local medical center, post office, pharmacy, bakery, tennis and padel, and the beach within a short walking distance, residents at Luz Living won't need a car. That said, it's ideal for those who want a car, too, as each



apartment will have at least one secure underground garage.

Luz Living offers 38 one- and two-bedroom apartments. Seventy percent of the apartments have sea views, with the top two floors offering stunning views of the beach, sea, and the impressive Black Rock (a rock formation).

The condominium will provide residents with access to a wide range of on-site amenities, including indoor heated pool, outdoor pool, gymnasium, spa, treatment rooms, and a reception with a concierge service.

Spacious private terraces are complemented by communal areas,





including an indoor and outdoor residents' lounge, the largest private condominium garden in the area of Luz, and a panoramic roof terrace ideal for sunbathing, sundowners, or reading a book or watching the sunset.

Designed to exacting standards, Luz Living will optimize insulation and soundproofing and will use renewable sources to deliver an A+ energy rating. Luz Living owners will also have access to pre-installation of electric car charging points in their secure garage spaces.

The entire site will be fully accessible, including elevators throughout, with no more than two apartments sharing access on any floor. This touch of exclusivity is one of many safety features of the project, minimizing unnecessary contact.

Others include enough space in the owners' lounges to allow for social distancing, booking and cleaning routines when using communal equipment such as indoor pool or gym, and of course the concept of the Luz Living community: a grouping of like-minded individuals who appreciate quality.

Luz Living will be pet-friendly and includes a designated pet area with rules to ensure that animals and humans both have a relaxing, quality lifestyle.

It will insulate residents from tourists in the busy seasons and will be a haven of tranquility even during peak summer months. No resident should ever feel lonely, as the large percentage of owner-residents or medium- or long-term tenants will provide stability and friendships.



## Luz Living Doubles As An Exceptional Investment Opportunity

Not only full-time residents are buying at Luz Living... More than one-third of those who have already reserved a Luz Living apartment are savvy investors who understand how the global retiree market

and the rise in residency applications will sustain consistent, quality demand well into the future.

The number of U.S. residents to Portugal has approximately doubled year-on-year, over the last two years, and the majority enter the country using a D7 visa. The D7 is an income-based program where applicants may use a

rental contract or evidence of ownership as proof of accommodation.

New-build carries a premium over older or existing real estate. Luz Living prices remain competitive in relation to other new-build inventory, and the developer has committed to hold prices for anyone who reserves an apartment, until 50% of the project is reserved, at which time



prices will increase to offset increasing construction costs.

Six more apartments are available at launch prices. With the high demand for premium accommodation, at current market rates, it is estimated that gross yields will be in the 5% to 7%. By locking in the purchase price now, investors will benefit from a growing market, and yields should improve further when the project is built.

Luz Living will provide a fully managed rental program, focused on medium- and long-term rentals. The rental model could provide a stable revenue stream, largely resilient to the oscillations of the tourism market.

The program will be run by the same team that operates the Algarve's leading medium- and long-term rental portfolio of almost 250 properties. Their expertise is second to none.

Investors will also benefit from long-term residents who occupy the less

popular winter months, to escape the cold in their home countries, as well as less turnover and damage caused by a series of short rentals in the summer.

Yields will be above those being offered by high-end "resorts" where management costs quickly eat up investor profits.

### Lowering Off-Plan Investment Risk: Protecting Reservation Fees, Stage Payments, And Getting In Early

Thirty-five percent of the project is already reserved. To secure maximum ROI, it's important to lock out prices in the early stages of any project. Available two-bedroom apartments start at 475,000 euros, and the last available one-bedroom apartment at 299,000 euros.

Payment plans are available that allow cash flow and risk minimization. Promissory contract payments are between 10% and 20%, followed by staggered stage payments over approximately 18 to 24 months. All payment plans allow 30% to 40% of the price to be paid on completion.

There is also an investor option to defer the final payment by entering a "joint ownership" with the developer (T&Cs apply), where profits from resale or any revenue generated will be shared proportionately.

Based on market values, and depending on the choice of payment plan, returns for investors could potentially be 47%.

Only 10,000 euros is needed to reserve an apartment in this unique project. Your reservation deposit is held safely with the project's lawyer until the signing of a promissory contract (just prior to the start of construction).

To find out more information, [get in touch here](#). ❄



## About The Author

Luis Teixeira da Silva is founder and director at Portugal Property Finder and Portugal Senior Living. Luis provides a full package of support for those looking to retire to Portugal and is an expert in real estate, investment opportunities, and residency visas.

"Our business covers a broad range of areas of expertise, including long-term rentals, real estate sales, visa-related topics such as the D7 and GV (Golden Visa), as well as access to a range of specialist expert partners in areas such as legal, accounting, insurance, mortgage brokers, banks, car importation, etc. We have assisted clients from more than 30 countries in moving to, or investing in, Portugal."

View his Q&A on Luz Living [here](#).





Each month, we will showcase the creative talent that abounds here in the Algarve, in partnership with the Algarve Art project.

# The Easel

## THE Earth GUARDIAN

### Meet The Artist: Natasha Singh

**W**hile Natasha Singh has a background in yoga, Thai massage, and craniosacral therapy, she has always had a great passion for art.

From an early age, she was obsessed with compass patterns, geometry, and drawing figures. After completing a fine art degree, she established a practice in holistic healing.

Born in London, with Indian heritage via South Africa, she came to Portugal in November 2019 to help out a friend for a month. Through magical serendipity, she connected with medical herbalist Maureen Robertson, based in Barao de Sao Miguel.

Natasha returned to the Algarve in 2020 to take up a herbal apprenticeship with Maureen, just as the COVID-19 pandemic was hitting. She decided to settle in the Algarve, where her art and therapy work is now flourishing...

Natasha is interested in the therapeutic aspects of making art—the relationship between creativity and the nervous system. Allowing ourselves time and space to play and be joyful usually results in something magical.

Identity, migration, and a deepening connection to the natural world and ancient wisdom are her artwork's themes. →



She says, "Art is a reflection of the life and time of the artist, a powerful tool to communicate, with a place in activism. We can be encouraged to feel our feelings about current topics and express them in thoughtful, skillful ways."

Natasha's inspiration comes from collaborating with other wonderful groups and therapists. "The Earth Guardians" is a series of portraits based on characters in her life.

With this series, she is connecting to the ancient ones by honoring them and remembering how they lived as a collaborative part of the planet. The message of the work is to move closer to nature and work towards sustaining all the life forms and species with which we co-exist.

"The Earth Guardians" exhibition is currently on display at Moldopoli Art Gallery and Shop, Lagos. Her works are created using acrylic paint, plant material, and anything else she finds interesting.

Alongside this project runs "The Sun Sign Portraits." By immersing herself in the astrology sign of the month, she creates birthday portraits for people in her life while exploring a connection to that astrological sign.

The format is in A2 and created using charcoal mixed media. Both these projects emerged from staying close to and following plant studies with Maureen Robertson.

Currently, she is working with Hannya Melrose and Lena Nyholm on Womb Surround workshops. Based on the work of pioneer Ray Castellino, these workshops create safety and support to resolve early prenatal and birth experience.



Fascinated by this subject matter, Natasha is creating a series of abstract works on the themes of conception, prenatal experience, and birth. These will be used to promote and advertise the workshops.

Natasha also runs Earth Guardian Workshops with Terra Robinia team members Olivia Kirschner and Julia De JP. Participants gather for a nature walk to collect items to be used in the session and then create their own Earth Guardian portraits with Natasha's guidance.

Natasha also runs an online artist support group. She says, "It is easy for artists to become isolated, which can lead to stagnation. The group provides community and support to move through challenges and maintain a healthy creative flow."

For Natasha, creativity is part of her well-being: "As humans, it is essential that we have a practice that allows us to express ourselves. Through mediums such as singing, dancing, and performing, we acknowledge what is sensed, felt, and deeply known."

"The creative process reflects our emotions of joy, pleasure, fear, and pain. It not only speaks about what it is to be human but also touches on the Divine within us."

Natasha is available for artwork commissions. See the [Rolodex](#) for her contact information.✧



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Date: Sept. 21–23

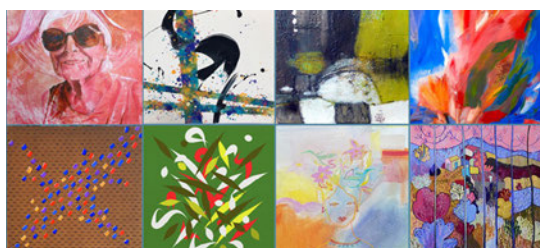
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# Events





## Artists For Hope Exhibition

 Museu de Faro, Faro, Algarve  
 June 11 to Aug. 28

The Algarve Artists Network "Artists for Hope" free exhibition is currently on at the Municipal Museum of Faro. Well-known Algarve artists such as Liz Allen and BJ Boulter will be exhibiting under the theme of hope for the future of our planet. The museum is open Tuesday to Friday from 10 a.m. to 6 p.m., and Saturday and Sunday from 10:30 a.m. to 5 p.m.





## Jessica Dunn—New Art Exhibition

 Quadro Gallery, Almancil, Algarve  
 July 1–31

Jessica Dunn's new collection of oil paintings are on show in a new exhibition entitled "Wanderings" at the Quadro Gallery/Framers in Almancil, where she will be the Artist of the Month at the gallery. The exhibition is free to attend and will have new triptychs and gold leaf galore.





## Silves Medieval Festival

 Silves, Algarve  
 Aug. 10–20

The ancient town of Silves comes to life for 10 days every August, when it's transformed into the location for an impressive medieval festival. Stalls, food, jousting, music, animations, theater, and actors throng the streets from 6 p.m. to midnight each evening. This is a magical event for all the family to enjoy. Entry tickets start at 2 euros (or 4 euros for all 10 nights), while a Full Medieval Experience ticket costs 50 euros.





## Festas Do Mar—Cascais

 Baía de Cascais, Cascais  
 Aug. 16–25

The natural amphitheater of Cascais Bay is a perfect setting for the Festas do Mar, a series of free daily concerts performed by top-tier Portuguese artists. The 10-day festival offers arts and crafts, music, and the traditional procession in honor of Our Lady of the Navigators. Concerts start at 8:30 p.m. each day, with a grand firework display on the last evening.



## Verdi Operafest

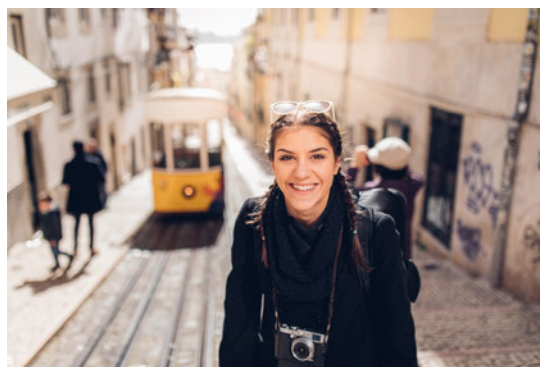
 Jardim do Museu Nacional de Arte Antiga, Lisbon  
 Aug. 19 to Sept. 10

Operafest Lisboa 2022 has the theme of fantasy and disguise for this year's epic opera event. From Aug. 19 to Sept. 10, in the unique setting of the Garden of the National Museum of Ancient Art, the event offers the emotion of opera for all, featuring "The Masked Ball," one of the great hits of the popular Italian composer, Giuseppe Verdi. Tickets are between 20 and 50 euros. ❄️





## Millennials Are Flocking To Portugal



The number of expats and digital nomads settling in Portugal in search of a better life is on the rise.

"The number of foreign citizens living in Portugal—more than 714,000—is at an all-time high, making up about 7% of the population in 2021, according to the Portuguese Immigration and Borders Service," says *Grow* magazine.

"The number of Americans residing in Portugal is at its highest level in more than a decade, according to agency data. There were about 7,000 Americans living in the country at the end of 2021, more than double three years earlier. The U.S. is the 24th most represented country among foreign residents in Portugal."

*Grow's* article interviews a range of millennials who have made the leap to live in Portugal. "Despite the laid-back culture, a lot of young workers aren't moving to Portugal to slack off. It's somewhere many expats feel capable of taking a risk and starting a new venture."

Welcoming visas policies, including one aimed at digital nomads specifically, boosts Portugal's reputation as a welcoming business hub.

## Lisbon Is The Happiest City On Earth

According to the just-published Happiest City Index—a list ranking 40 cities to establish which is the happiest place on Earth for travelers to visit—Lisbon is #1. It also took fourth place for the most beautiful city in the world by U City Guide, a website dedicated to urban destinations.

The iVisa Happiest Cities to Travel Index used five indicators of happiness to determine which city can guarantee a happy, carefree trip: amount of sunshine, the cost of living, life expectancy, friendliest locals, and weekly working hours.

This is yet another achievement that Lisbon can add to its long list of accolades.

## Sale Of Homes To Foreigners Increases By More Than 70%

*The Portugal Resident* reported last month that foreign investment in property in Portugal continues to attract the attention of foreigners.

"In total, foreigners bought 2,556 properties (1,435 purchased by EU nationals, 1,121 by people from other countries), representing a global value of 842.2 million euros."

Property prices in Portugal rose almost 13% between January and March 2022, and according to numbers released by INE (national statistics institute), investors from EU countries increased by 72.3%, while foreigners buying from non-EU countries increased by 79.1%.

Portugal continues to be a solid market to make a property investment.

## Favorite Beaches Of Portugal

*The Guardian* has listed its top beaches in Portugal, from the north of Porto to the island of Madeira.

Praia da Amoreira near Aljezur in the Algarve, topped the listing, with its broad sandy beach and wild west coast cliffs. It's also the perfect spot for surfers.

Just south of Lisbon is Portinho da Arrábida, near Setúbal. This is a small alcove-like beach with a desert island.

Another favorite beach is Praia do Carvalhal, an hour from Lisbon, which even has a small library of donated books for sunbathers and holidaymakers to enjoy.

The iconic Praia de Benagil in the Algarve also gets a mention, too.

The article reaffirms what we already know: that Portugal's beaches are some of the most beautiful in the world.

## Algarve Food Map Launched



Gloria Dall'Orto from the Algarve Food Experience has created a new map of the Algarve, illustrated from the perspective of the local agriculture, fishing, and food of the region.

"The aim is to make travelers aware of the enormous richness and variety of local products" says Gloria.

The online version is free, and the map has also been printed and distributed to more than 200 carefully selected small hotels, guesthouses, and holiday homes.

Sampling local cuisine is one of the best ways to connect with a culture, and the Algarve Food Map makes this an easy, interactive experience.✳



## ♦ From The Feature...

- × [The Umayyad Route](#)
- × [Church of Nossa Senhora da Luz](#)
- × [Luz—Light of the Ocean Project](#)
- × [ACM Language Classes for Foreigners](#)

### Dining Out

- × [Fortaleza da Luz](#)
- × [A Fábrica](#)
- × [Restaurant Alloro](#)
- × [Restaurante Ancora](#)
- × [Spice Cottage](#)

### Charities

- × [Madrugada Portugal](#)
- × [Associação Bamboo](#)

### Companies

- × [Harmony Earth](#)
- × [Centro de Linguas de Lagos](#)

### Health Care

- × [Luz Doc International Medical Service](#)

### Sports

- × [Boavista Golf & Spa](#)
- × [Golf Santo Antonio](#)
- × [Beach Hut Watersports](#)

### Arts And Crafts

- × [Alma Gin](#)
- × [Liza Walker, Glass House Algarve](#)
- × [Luz Cultura](#)
- × [Sandie Croft](#)

## ♦ From Property Picks...

- × [Togofor-Homes](#)  
Algarve-wide real estate agents.
- × [Idealista](#)  
Properties for rent in the Algarve.

## ♦ From The Expat Interview...

- × [John Hough](#)  
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## ♦ From Earning Anywhere...

- × [Luz Living](#)

## ♦ From Como Se Diz?...

- × [Practice Portuguese.com](#)  
Rui and Joel have a relaxed and informative style of teaching, with free videos and an online learning portal.

## ♦ From On The Easel...

- × [Natasha Singh](#)  
Website: [www.algarve-art.org/natashasigh](http://www.algarve-art.org/natashasigh)  
Instagram: [anahata\\_healingarts](#)
- × [Moldopoli Art Gallery and Shop, Lagos](#)  
Website: [www.moldopoli.com/en/](http://www.moldopoli.com/en/)
- × [Hannya Melrose, Womb Surround Workshops](#)

## ♦ Editor...

- × [Alyson Sheldrake](#)

# ROLDEX



coming  
Next Month

# FARO

—THE ALGARVE'S BEGUILING CAPITAL CITY

In next month's issue of *Portugal Letter*, we gain an insider's view of Faro, capital city of the Algarve, and discover some of this unassuming yet beguiling city's hidden gems.

We interview Cheryl Smith and her husband Graham and find out what helped them take the decision to create a new life in the Algarve. We also explore their stunning holiday accommodation, Figs on the Funcho.

We take a deep dive into the Property Market in Portugal with a 360-degree view of the current market... and learn how the Portuguese make rice pudding.

All this and more in next month's issue...





Volume 1 - Issue 4 / July 2022

# Portugal *letter*



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