

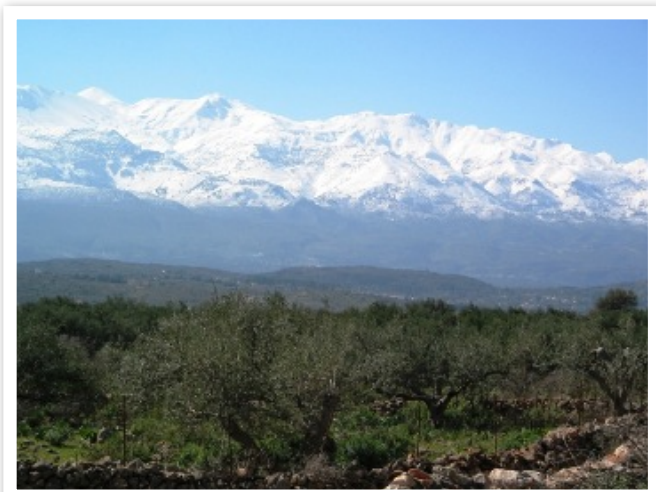


# Crete 2009

Early in 2006 we had both become disenchanted with the way things were looking in Britain and the consequent prospects for our future retirements in the UK, Geoff being 59 and Derrick being 49. We started to seriously contemplate something that we had joked about for many years - retiring abroad. After all, lots of people had already done it and many more were doing it then. Spain was the country that most people seemed to be emigrating to so we decided to book a week's holiday in Nerja, southern Spain, that June for the sole purpose of seeing what that popular area would be like to emigrate to. In the meantime we bought all the books on emigrating and retiring abroad, buying a property in Spain, etc., so by the time we went over there we were quite well informed about the various procedures.



What an eye-opener that trip was. Southern Spain was nothing like we had expected it to be, nor was it anything like the property advertisements depicted in the glossy magazines. By the time we had driven in our hire the car the 66 kilometres from Malaga airport to Nerja we were totally disillusioned, saddened, and dare we say, gob-smacked. The whole area was like a building site, with tower cranes everywhere. It seemed that every available plot of land had a high density development packed onto it, the designs of which left much to be desired. Many of these developments were like long white snakes crawling across steep hillsides that appeared totally inaccessible to everything but a tractor. There were so many empty properties and "For Sale" notices that the chances of buying a very cheap property out there were very high, but the chance of then selling it was virtually nil. Most of these so-called 'apartments' were nothing more than poorly constructed little boxes. We were glad when that week was over and we could get back to the UK to take stock of our situation.



As it happened in January 2006 we had already booked a two week holiday in Matala, Crete, for September 2006. It made sense to us, after erasing any thoughts of moving to Spain, to read up more about Crete as a possible retirement destination. We had by then enjoyed over 20 holidays on various Greek islands, with Crete being our favourite, followed closely by Kefalonia, Kos and Rhodes. We bought all the books on buying a property in and retiring in Greece and by the time we went over there we were quite well informed about the procedures and had been able to select the Apokoronas peninsula in NW Crete as potentially offering us the most of what we were looking for in a retirement destination. Our basic requirements were: good infrastructure and medical facilities, unspoilt countryside with good views and nice beaches, and a small English community for socialising with but away from the main tourist areas so that it didn't shut down in the winter months. These were high demands indeed but we realised we would possibly be spending the rest of our lives there so it had to be right for us if we were to be happy there. Another factor was that we would be leaving a nice house in the lovely Somerset village of Croscombe that enjoyed superb rural views. This seemed to make the choice of a retirement location even more important to us as we wanted to have another nice view that would enhance the quality of life we were seeking to have in retirement.





Before we went over to Crete we sent identical emails initially to 6 different property companies that we found advertised on the Internet that specialised in NW Crete. We asked them a number of searching questions about the different areas there, the property buying process and whether it would be better to buy 'as built' or get a plot and then 'design and build'. After reviewing on the honesty and quality of the replies, and after a few more emails, we eventually filtered the possible companies down to one, House on Crete. Our series of correspondences with their agent Helen Papadoyianni gave us enough confidence that we had found a person of integrity that we could depend on, and we had determined that it would be best for us to buy a plot and get a villa designed and built on it.



At that stage we hadn't even thought about selling our property in Somerset as we were still only 'just thinking' about moving to Crete, and the first one of us, Geoff, would still not be retiring for a year or two yet. After making it firmly clear to Helen that we were "definitely not coming to buy, just to look" we arranged that we would hire a car for the Thursday and Friday in the middle of our two week holiday and travel from Matala to spend time with her. She could then take us around the area to see different plots that she thought might fulfill our somewhat demanding criteria that by now she had come to appreciate, then we would be able to see what sort of money we might have to spend in order to get a suitable plot when the time came for us to take the plunge in a year or two's time - maybe!