

Top 10 places to retire overseas

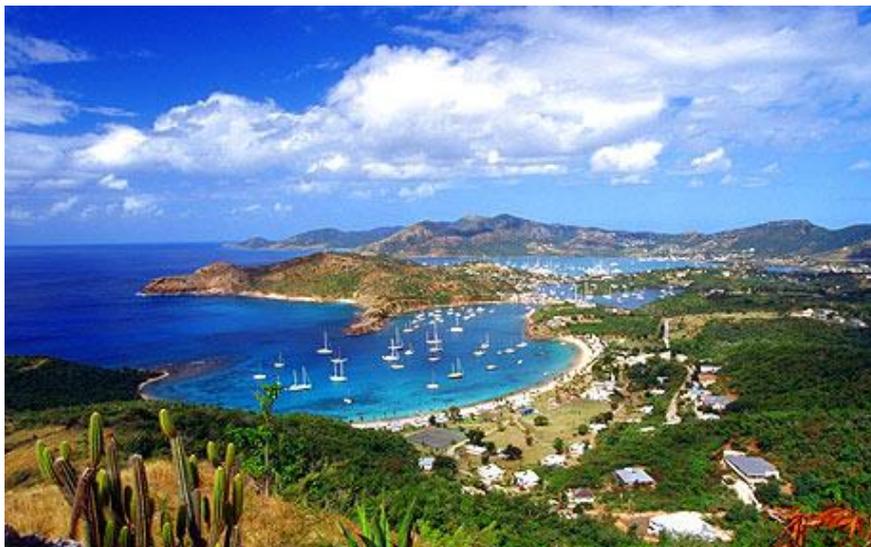
We find the best-value hot spots for retirees.

By Max Davidson

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Different people picture their retirement in different ways. Some home owners never fall out of love with Britain, while others prefer to move abroad for their golden years. Here are 10 locations that offer a mixture of good value for money and an attractive lifestyle.



Shore thing: Antigua is half as costly as Barbados Photo: CORBIS

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1 South-west France (<http://www.telegraph.co.uk/property/propertyinfrance/>)

For Britons unfazed by language barriers, the south of France remains the perfect retirement location. It has a warm climate, a wonderfully lazy lifestyle and easy access from Britain. Property-buyers for whom money is no object will probably still head for the Côte d'Azur, but there is better value – and, arguably, more charming scenery – in the Languedoc and Gascony, where you can buy farmhouses for under £500,000.

2 Florida

You would not wish retirement in some parts of Florida on your worst enemy, but it is an enormous state, with some classy enclaves, particularly on the Gulf of Mexico. Weather-wise, the Sunshine State is as good as its word. And, while the cost of medical care in the US is higher than in Britain, it is more than offset by the lower cost of living.

3 Le Marche, Italy

Not as awash with tourists as some other parts of Italy, the Le Marche region on the Adriatic Coast has everything

from snow-capped mountains to sandy beaches and sun-kissed vineyards. Everything we love about Italy in miniature. Property is far cheaper than in the neighbouring region of Tuscany.

4 Australia

You will probably have to keep your head below the parapet when the Ashes are being contested, but very few English-speaking countries offer such a relaxed lifestyle. Getting the relevant retirement visa can be tough, and you will need to clear a number of hurdles, in terms of both your income and capital assets, but you won't regret it. Look to buy in Victoria or New South Wales rather than the brasher Gold Coast.

5 Thailand

Tropical temperatures, gorgeous beaches, low living costs, gentle people and food that is also incredibly healthy. What's not to like? Avoid Bangkok like the plague. It is so polluted it will take years off your life. But keep looking and you could well find the retirement home of your dreams. The island of Koh Samui and mountain city of Chiang Mai are equally charming.

6 Antigua

Half as expensive as Barbados, Antigua is one of the most enchanting islands in the English-speaking Caribbean. It offers life in the slow lane at its best. Nelson's old dockyard will make Brits feel at home and with more than 300 beaches to choose from, there is no danger of monotony setting in as you down your umpteenth rum punch. Spicy local food is another of the treats in store for the émigré from the land of fish and chips.

7 The Canary Islands

Now that the Spanish Costas have lost their innocence as a retirement destination, don't rule out the Canaries. They have all the climatic advantages of the mainland, but only a fraction of the development. Steer clear of the tourist towns, unless your idea of retirement is propping up an ersatz English pub, but expect plenty of good buys elsewhere. Lanzarote and Fuerteventura are probably the most interesting islands.

8 Cyprus

They love a British face in Cyprus, where there is a Welcome mat in terms of tax concessions for Britons who choose to retire there. Hot summers and mild winters can be taken for granted, but there is far more to Cyprus than reliable weather. And if you do not wish to retire to the seaside, the Troodos mountains offer an alternative.

9 Ecuador

It is off the beaten track, but nobody familiar with this South American country would have been surprised to find it topping a recent global retirement index in *International Living* magazine. There is an extraordinary geographic range, from sandy beaches to villages in the Andes. And the cost of living is very low. In the colonial town of Cuenca, a couple can live for an estimated £1,100 a month, including a maid.

10 Morocco

Now that Morocco is accessible by low-cost airline, it ticks many of the boxes that Spain ticked 30 years ago. There is year-round sun and low living costs, with the possibility of returning to Britain on a regular basis. A generous tax regime for overseas residents and a minimum of red tape when it comes to buying property are other pluses, which explains its popularity as a retirement destination.

20 comments

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