

THE RELOCATION GUIDE

Moving to *Spain*

Everything to arrange before you leave home and after you arrive — for EU and non-EU movers alike.



A WORD BEFORE WE BEGIN

A new chapter

Relocating to Spain is more than buying a home. It is moving your life, and often your family's too. We know how much comes with that, because we guide clients through it every year, and many of us have made the move ourselves. A lot needs arranging, both in your home country and in Spain, and the order matters.

This guide walks alongside you: what to complete before you leave, what to arrange on arrival, and the tax and practical matters that follow. It flags where the rules differ for **EU** and **non-EU** citizens (including the UK). It is not legal advice, but a clear overview so nothing slips through.

And you do not have to work through it alone. From your first plans to your first morning in the sun, we think along with you, introduce you to the right people and stay close once you have settled in.

Enjoy the read,

Paula Janson

FOUNDER · JANSON ESTATE



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OI Before you leave — home country

Settle these before you go. Start early — allow two to three months, and longer if you are a non-EU citizen who needs a visa.

EU / EEA: free movement — no visa; you register once in Spain.		Non-EU (incl. UK): apply for a visa (e.g. non-lucrative or digital-nomad) at the Spanish consulate <i>before</i> moving.	
Deregister at home Notify your municipality/authorities of your emigration. This sets the date you cease to be a tax resident at home.		Tax authorities File your emigration/exit with your home tax office; a final-year return usually follows. Keep online access active.	
Healthcare & S1 Cancel home cover from your departure date. EU/EEA pensioners: request an S1 form to access Spanish public healthcare.		Pension & state pension Inform your pension provider and social-security body. Pensions are generally paid abroad; check treaty effects.	
Home & mortgage Selling or letting your home? Align with your bank; letting can affect your mortgage and home-country tax.		Legalise documents Obtain international/apostilled certificates (birth, marriage) — you'll need them in Spain for registrations and visas.	

02 On arrival — in Spain

Work through these in order. The residency step differs depending on where you're from.

- 2.1

N.I.E. & bank account
Your foreigner's tax ID and a Spanish bank account — the basis for almost everything. Arrange as early as possible.
- 2.2

Empadronamiento
Registration with your town hall (padrón). Needed for healthcare, schools and most local services.
- 2.3

Residency
EU/EEA: apply for the registration certificate (green certificate / CUE), showing means and health cover. **Non-EU:** collect your TIE residency card after entering on your visa.
- 2.4

Register for healthcare (SIP)
Via an S1, social-security contributions, or private insurance, then request your SIP card and a GP.
- 2.5

Utilities & internet
Put water, electricity and internet in your name with direct debit from your Spanish account.

Janson Estate connects you to a trusted local team — lawyer, gestor and agent — so these steps run smoothly.

THE 183-DAY RULE

Spend more than *183 days* a year in Spain and you become a tax resident — declaring your worldwide income here.

That makes planning before you move important. The essentials are on the next page.

03 Taxes & residency status

Spain has double-tax treaties with most countries to prevent being taxed twice. The essentials to know:

Tax residency

From 183 days a year (or your economic centre of interest) you are a Spanish tax resident and declare worldwide income via IRPF.

Home-country exit

Your home-country tax liability ends (pro rata) on emigration; some countries levy an exit charge on company shares — check yours.

Wealth & inheritance tax

Andalusia grants a near-100% relief on wealth tax and favourable rules for inheritance and gifts within the family.

IRPF rate

Progressive income tax, in Andalusia roughly 19–47% depending on income and family situation.

Modelo 720

As a resident you declare foreign assets above €50,000 via Modelo 720 (informational, annual).

Two advisers

Have your situation reviewed by a tax adviser at home and in Spain — the interface between the two systems is bespoke.

04 Healthcare & insurance

Valid health cover is a condition for your residency. Which route applies depends on your situation and nationality.

EU/EEA pensioners

With an S1 form you join the Spanish public system; your home country reimburses. Request it before leaving.

Working / self-employed

Paying Spanish social security (seguridad social) gives you and your family access to public healthcare.

Non-EU & not working

Private health insurance (full cover, no co-pay) is normally required for the visa and residency; or use the convenio especial.

EHIC / GHIC for visits

Useful for temporary trips back home or elsewhere in the EU during the transition (GHIC for UK visitors).

Other insurance

Arrange buildings, contents and liability cover locally; home-country policies rarely cover your Spanish home.

05 Practical daily life

Driving licence

EU licences remain valid. UK and other non-EU holders exchange or re-test — rules vary, so check early with the DGT.

Pets

EU pet passport, microchip and valid vaccinations. Arrange well ahead of travel with your vet.

Language

Basic Spanish opens doors at the town hall, doctor and with neighbours. A course speeds everything up.

Bringing a car

You can import and re-register your car (matriculación), or simply buy locally — often simpler.

Schooling

The Costa del Sol offers ample international and Spanish schools; enrolment needs the padrón and documents.

Spanish will

Advisable for your Spanish assets; it eases succession. Under the EU Succession Regulation you can elect your home-country law to apply.

06 Work & income

Working on after your move affects both your social security and your tax. The main routes at a glance.

Employed in Spain

Your employer registers you with the seguridad social and withholds income tax (IRPF). You build Spanish pension rights and your family gets public healthcare.

Remote for a home-country employer

Social security normally follows your country of residence. **EU/EEA:** an A1 certificate keeps you in home cover for up to 24 months. **Non-EU:** you need a digital-nomad visa; cover depends on bilateral agreements. Tax: where you live and work — align both sides first.

Your own company — SL

Set up quickly via notary and gestor; minimum capital €1 (in practice €3,000). Corporate tax 15% for the first two profitable years, then 19-21% for small companies.

Self-employed — autónomo

Register with Hacienda and RETA; monthly contribution scaled to income (first-year discount) and quarterly VAT and IRPF returns. A gestor is close to indispensable here.

Beckham regime

Special expat regime for those who move to Spain for work: a flat 24% on Spanish employment income up to €600,000 for six years, and no Modelo 720. Apply within six months of registering with social security.

Pension & investment income

As a tax resident you declare pensions, interest, dividends and rent in Spain. Your treaty decides which country taxes what — government pensions often stay taxable at home; state and private pensions usually move to Spain. Have it modelled in advance.

Bring in a cross-border tax adviser before your departure date — timing decides a great deal.

07 Your first 90 days

<i>Before you leave</i>	Visa (non-EU) · deregister at home · request S1 · apostilled documents · arrange home & mortgage · start N.I.E.
<i>Weeks 1–2</i>	Open a bank account · utilities in your name · local SIM · first shopping & getting your bearings
<i>Month 1</i>	Empadronamiento · residency (EU certificate / non-EU TIE) · register for healthcare (SIP) · choose a GP
<i>Months 2–3</i>	Exchange driving licence · enrol children in school · Spanish will · consult a tax adviser · start a language course

Pace and order vary by situation — we tailor the plan to you.

IN BRIEF

Frequently asked questions

Can I just move to Spain?

EU/EEA citizens have free movement and register on arrival. Non-EU citizens (incl. UK) need a visa arranged before moving.

When am I taxed in Spain?

From more than 183 days a year, or if your economic centre is in Spain. Then you declare worldwide income.

Rent first or buy?

Many movers rent for a year to get to know the area, then buy with focus. We guide both.

Which visa do non-EU movers use?

Commonly the non-lucrative visa (living on savings/pension) or the digital-nomad visa (remote work). We can point you to a specialist.

Do I keep my pension?

Yes. State and private pensions are paid abroad too. The tax treaty decides which country taxes them.

What is Modelo 720?

An annual informational declaration of foreign assets above €50,000 for Spanish tax residents.



READY FOR THE BIG STEP?

Let's *plan* it together.

From your first orientation to the keys and your registrations — we connect you to the right local team and keep the overview.

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