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Moving To Spain

Lifestyle

In Spain, you will be spending beautiful days on the warm Mediterranean beaches where the sun always shines. Imagine that every day you get to experience the wonderful famous Spanish cuisine, beautiful architecture along with affordable living.

Spain has always been a travel treasure for Europeans to spend their vacations. You'll never run out of things to do with plenty of culture and history to explore, from Barcelona's Sagrada Familia and Gaudi Sites to the Prado and Paseo del Artes Museum in Madrid.

Spain is an attractive destination for expats and retired persons to move. In fact, the cost of living is cheaper, including clothing, food, healthcare, utilities, housing and dining out compared to other countries and Europe and the USA.

Weather

Spain has three different climate zones. Besides the Mediterranean climate by the sea, the central plateau has a continental climate that is hot and dry with colder Winters.

The weather in Spain is predominantly warm, with try Summers and balance winter temperatures. Spain is also one of the warmest parts of Europe and the winters are mild. The northern coastal regions are cool and humid. The average annual temperature is 14° C (57° F).

In the northern coastal region, summer can be quite hot in Spain especially in the Inland cities like Cordoba and Seville as well as Madrid. The average annual temperature is 14° C (57° F).

One of Spain's special qualities is how friendly and warm the people are. Spain is a country that has family values. The Spaniards love to enjoy life, and they tend to stay very healthy that way. Healthcare lately has been a concern for all people over the world. Karen Spain is ranked number 7 at the top of the list buy the world Healthcare organization. In fact, healthcare prices in Spain can be as little as 60% of healthcare costs in the U.S.

Now that we have seen that Spain is such a wonderful place to live, let's find out about what it takes to move permanently moving to Spain from your country.

How To Apply For A Visa To Live in Spain

If you are an American citizen and are moving to Spain you must first apply for the appropriate Visa from the consulate or Spanish Embassy in the state of your last residence. When the visa is issued you have three months to file with the Spanish authorities in Spain a corresponding permit.

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All persons planning on moving to Spain that are employed will need to provide proof of employment to the Spanish Embassy. In order to legally work in Spain, you must apply for a Visa. You will need a work permit.

You will not need a work permit if you have joined a family member who has been employed in Spain for one year or more. Scientists, university professors, and those involved with special cultural programs, journalists from other countries, artists visiting from other countries to perform, volunteer workers, and Trade Union officials don't need a work permit.

Entry visas are required if you are working as an "au pair" and receive a special residence permit from the Spanish Consulate Embassy where you currently reside before working in Spain. All "au pair" have certain restrictions. They must be between the ages of 17 and 30, provide the agreement between the host family detailing your work and what you will be paid. Proof of medical insurance will be required. The permit is good for one year and is eligible to be renewed.

If you are moving to Spain to join a relative or spouse

If you're moving to Spain from Switzerland or the EU, and city Center Goes country, you can live with your relative without the need for a Visa or permit. There are certain regulations to register as a foreigner. You would need to get foreigners identity number (NIE). If you are not a resident of the EU or Switzerland but your family member is, you can apply for a residence card as a family member of an EU citizen.

As a relative, you are eligible for family reunification if you are still in a relationship with your spouse, and civil partner. If you have dependents such as grandchildren, or a legal guardian of someone who is over 18 years old that has disabilities. that qualifies for family reunification.

To apply for reunification you will need to apply at the Spanish Embassy for a residence permit in your home country. If you're currently in Spain you would visit your local foreigner's office. Documents including marriage and birth certificates, copies of your valid passport, family members passports, proof of residence, proof of health insurance copies of your passport. You will need to file a sworn statement that you are not currently living in Spain with another partner if you have someone joining you.

How to Get Healthcare in Spain

Spain is ranked among best in the world for its healthcare system. You can apply for free- state healthcare. Expats encouraged to apply, and are eligible for free healthcare. Expats qualify if they meet the following requirements. Both private and public healthcare is available.

- Being a child residing in Spain.

- Being divorced or have been separated from a partner that is registered with the Social Security office in Spain.
- Already a resident of Spain receiving certain state benefits.
- Self-employed or employed paying Social Security as a resident.
- A pregnant woman residing in Spain.
- Studying in Spain under the age of 26.
- In possession of an EHIC card and staying in Spain temporarily.

If you don't qualify for free -state healthcare the Spanish government has a state insurance scheme with a monthly fee. It is administered by an autonomous region, which is a subdivision of Spain.

To register for public healthcare you will fill out an application form at the Social Security office in Spain. You will present your passport and residence residency certificate, along with your passport.

An expat living in Spain is entitled to free healthcare. If you have not been contributing to Social Security you may purchase a private health insurance plan. Bupa Global is the leading health insurance provider in Spain. If you are residing in Spain on a temporary basis you may use your European health insurance card (EHIC) entitling you to receive healthcare as a Spanish resident.

For self-employed individuals that pay their own Social Security tax contributions, you can visit your nearest Social Security office to apply for a Social Security number. You will fill out the TA1 application form, and provide your passport along with national identification card which is issued after you have had completed your residency application.

How Much Does it Cost To Attend a University In Spain?

Students moving to Spain will find that going to college is a lot more affordable. Students enjoy relocating to Spain not only for the education but for the cultural diversity. With just an hour or two train rides, it's easy to visit other countries in Europe.

A bachelor's degree will cost on average \$1,500 when attending a public university. Of course, you'll have to factor in other costs such as books and supplies, college application fees, special class fees, and personal expenses. But in comparison to attending universities in the United States and other European cities, college in Spain is affordable for all.

What is The Cost of Living in Spain?

Beautiful properties can be found in the cities of Spain compared to other European cities for at least 30% cheaper than other European countries and the United States. Large apartments and houses in Spain are cheaper in comparison to cities like New York, Los Angeles, Paris, Vienna, Zurich, and Geneva to name a few.

Finding the Perfect Place to Live In Spain

Housing costs are very affordable. You can get a great deal in Spain whether you're buying or renting. Using a real estate agent is the best way to find properties to purchase. Realtors will know areas that you may not be familiar with and have pocket listings they know are coming up in your price range. They can also be valuable to get your loans with banks should you consider purchasing a property.

Housing costs in most of the cities in Spain are about 45% less than other cities in the United States and Europe, making it a popular destination for expats, students, and long-term stays. Long term rentals are extremely affordable. Living away from the cities in rural areas will be cheaper.

Here is a list of average apartment prices for some cities in Spain.

- Barcelona - studio apartment \$450 to \$600, one bedroom apartment \$1,738, two bedroom apartment \$2,300.
- Madrid - \$800 to \$1,200 per month.
- Seville - one bedroom \$650, three bedrooms \$1,100 per month.
- Costa Del Sol - three-bedroom townhouse \$1700 per month.
- Costa Del Sol - three-bedroom 1700 per month.
- Marbella two bedroom \$1,400, four-bedroom \$1,800, private home- \$6,000 per month.

Prices are higher living near the coastal regions than other central cities in Spain. It's comforting to know Spanish law is very pro-tenant. Many of the same tenant rights laws that are in place in many cities across Europe and United States are similar to the tenant-landlord law in Spain.

How to open a Bank Account in Spain for Non-Residents

To open the bank account in Spain as a non- resident you will need the following:

- Unexpired passport or if you're European Union citizen and identity card.
- Proof of your address in Spain such as recent utility bills.
- Recent bank statements.
- Proof of employment.
- A rental lease must be provided along with your Spanish NIE number if you have already obtained one.
- A 'Certificado de No Residente' may be required with some banking institutions. It is easily obtainable by visiting the Police Station. Some banks may charge a nominal fee for the service.

- Initially, you may open a bank online but you will need to visit the bank to provide paper of documentation. If you're [transferring](#) money to Spain from a bank outside the country, you will need to use a money transfer service.
- There are four large banks in Spain BBVA, Bank Santander, Bankia, and bank La Caixa.
- BBVA is a great choice for non- residents, and residents. The bank offers no fee accounts.
- La Caixa offers complimentary legal advice if you are new to Spain. They offer a no-frills basic account for non-residents.
- Santander is a bank that is very popular with UK residents. The bank offers up to 3% cash back on interest and balances. They also have special accounts for businesses and students. The bank has over 600 branches and a couple of thousand ATMs.

Non-Resident Taxes in Spain

Since 2016, if you are not a resident of Spain there is a general flat income tax of 24%. The rate reduces to 19% if you are a citizen of an EU GEA state.

Spain has relinquished its leniency due to the Great Recession with new tax laws. Tax model 720 requires disclosure of any offshore assets owned in Spain over \$570,000. The initiative known as Common Standard (CRS) reports to the Spanish authorities all information from non- residents who own property not excluding Irish National and people residing in the UK.

Non-residents taxes will apply on income such as capital gains. Transferred assets country will have a tax rate of 19%. The Spanish tax has relinquished its leniency due to the Great Recession with new tax laws. Tax model 720 discloses any assets residence in Spain \$570,000. The initiative known as common standard (CRS) will report to the Spanish authorities.

The Wealth Tax

The wealth tax that was reintroduced during the Spain financial crisis. Foreigners settling in Spain or buying property will have to pay income tax. If you are a resident or non - resident of Spain and you own property worldwide, you will pay a wealth tax on top of other taxes owed.

Residents and non-residents you're entitled to certain deductions per person. The wealth tax is an annual tax payable on the net value of your assets at the end of the year. If you own assets in another country or in Spain, you will owe wealth tax. If you are non-resident in, you will only pay the wealth tax on assets located in the country. Positively, there have been no increases in income tax in Spain. The assets included in wealth tax are real estate, Investments, jewelry, art collections, cars, boats, investments, and savings.

When transferring money into Spain from another country, it's advised to get familiar with [money transfer services](#) and rates. Individuals, businesses, and online sellers can transfer money and receive low-cost transfers and daily live [exchange rates](#) at Worldfirst.

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