

THE COMPLETE GUIDE TO

# SPAIN 2026

Live, Work, Study and Thrive  
in Spain



**VISA & RESIDENCY**

Rules, options and next steps



**WORK & BUSINESS**

Opportunities and taxes



**FINDING YOUR HOME**

Renting, buying and best areas



**SCHOOLS & FAMILY**

Education and everyday life



**HEALTHCARE**

How the Spanish system works



**DAILY LIFE**

Culture, costs and useful tips

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SPAIN AWAITS.  
ARE YOU READY?

# 1. WHY SPAIN?

*A practical relocation framework — not a postcard*



## EU / EEA / SWISS

Short stays under 3 months need no residence registration. For stays over 3 months, EU-family rules apply and registration may be required.



## NON-EU

Your route depends on the purpose of stay: work, study, family, non-lucrative residence or international telework, among other categories.



## THE REAL DECISION

Choose the city only after checking residence, tax, health cover, school needs, housing and transport together.

## FROM DECISION TO SETTLED LIFE

1

### BEFORE MOVE

Match your nationality and purpose to the correct residence route.

2

### ARRIVAL

Secure a real address and collect the documents your local procedures require.

3

### FIRST MONTH

Handle NIE/TIE or EU registration as applicable, plus municipal padrón and healthcare steps.

4

### FIRST 90 DAYS

Recheck tax, school, driving and vehicle obligations if Spain is becoming your normal home.

**The order matters: immigration status, address, registration, healthcare and tax can affect one another.**

EU rights ≠ tax residence

NIE ≠ residence permit

Rules vary by status

Source: administracion.gob.es — residence pages updated 2026

## 2. RESIDENCE PATHWAYS

*Know which legal route actually fits your situation*



**EU citizens: register within 3 months when staying longer than 3 months and meeting the legal conditions.**



### EU / EEA / SWISS

Right of residence over 3 months applies if you are working/self-employed, or have sufficient resources plus comprehensive health insurance, or are a qualifying student/family member.



### REGISTRATION CERTIFICATE

EU citizens who settle for more than 3 months apply in person at the Foreigners Office or relevant police station. The certificate includes the NIE.



### DIGITAL NOMAD / TELEWORK

For eligible non-EU remote workers. Employees work remotely for companies outside Spain; self-employed applicants may work for Spanish clients up to 20% of total activity. A relevant degree or at least 3 years of professional experience is required.



### FAMILY

Non-EU family members of qualifying EU citizens staying over 3 months generally apply for a residence card of a family member of an EU citizen.

# 3. NIE, TIE & PADRÓN

*Three terms people often confuse*



## ONE NUMBER, DIFFERENT RIGHTS

**A NIE identifies you in Spanish administration. Your right to live in Spain comes from the residence regime or authorization that applies to you.**

**NIE**

A personal foreigner identification number used in Spanish administrative procedures. It is an identifier — not, by itself, proof of residence rights.

**TIE**

The physical Foreigner Identity Card used by many non-EU residents once an eligible residence authorization has been granted.

**PADRÓN**

The municipal register of people who live in a municipality. Local councils manage registration; it is commonly needed for local services and procedures.

### FIRST-WEEK ADMIN CHECK

- Residence route
- NIE/TIE appointment
- Municipal padrón
- Bank / phone / digital ID

# 4. WORK & TAX RESIDENCE

*Immigration status and tax status are different questions*



## WORK

- EU / EEA / Swiss citizens can work in Spain under free-movement rules, subject to registration requirements for residence.
- Non-EU nationals need a residence/work status that authorizes the activity they intend to perform.
- Remote work can trigger immigration, tax and social-security questions at the same time — do not treat them as one issue.

**Status first. Contract second.**

## TAX RESIDENCE

- A person is generally tax-resident in Spain if they spend more than 183 days there during the calendar year, or if the main centre/base of their economic interests is in Spain.
- Spanish tax residents generally declare worldwide income, subject to applicable double-tax treaties and special rules.
- The Spanish individual income-tax period is the calendar year.

**183 days is not the only test.**

# 5. RENTING A HOME

*Read the contract before you fall in love with the view*



## LEGAL BASICS FOR A HABITUAL HOME

- For residential leases, the statutory cash deposit is one month of rent.
- If the agreed initial term is shorter, mandatory annual extensions can protect the tenant up to 5 years when the landlord is an individual, or 7 years when the landlord is a legal entity, subject to the law's conditions.
- Additional guarantees are limited in many standard residential contracts during those protected periods.
- Rules can change in declared "stressed residential market" areas and autonomous communities may have their own deposit procedures.

**Do not pay before verifying owner + contract.**

## BEFORE SIGNING

- Exact property address
- Landlord / agent identity
- Rent + deposit + guarantees
- Contract duration & notice
- Inventory / condition report
- Utilities included or excluded
- Padrón feasibility at the address

**Housing law is national, but implementation and market conditions vary by region and municipality.**

## 6. HEALTHCARE

*Temporary cover and resident access are not the same thing*



### TEMPORARY EU STAY



The European Health Insurance Card (EHIC) covers medically necessary care during temporary stays under EU coordination rules. It is not a substitute for arranging resident coverage when moving permanently.

### RESIDENT ENTITLEMENT



Spain's public healthcare access is linked to legal entitlement and residence circumstances. Workers, pensioners and other qualifying residents can be covered under the National Health System rules.

### REGIONAL DELIVERY

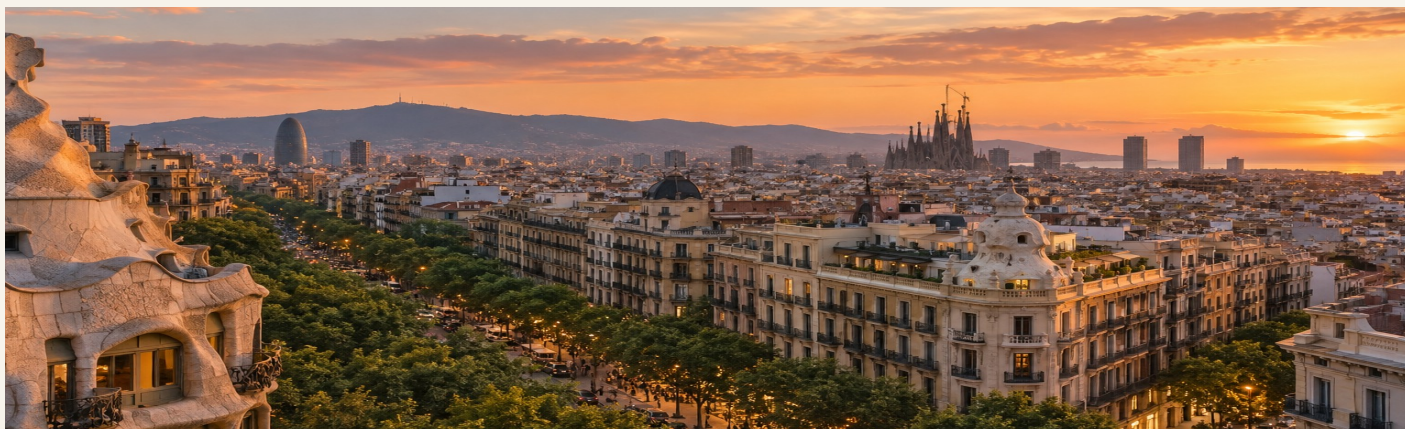


Healthcare is delivered through autonomous-community health services, so the practical registration card and local health-centre process depends on where you live.

**MOVE CHECK:** verify whether your route requires public coverage, S1 coordination or private comprehensive insurance before residence registration.

# 7. SCHOOLS & FAMILY

*Admissions are local — timing and address matter*



## THE NATIONAL FRAMEWORK

- Basic education is compulsory and free in publicly funded centres.
- Primary education usually covers ages 6-12; compulsory secondary education (ESO) usually covers ages 12-16.
- Autonomous communities manage and fund schools in their territory, so admissions calendars, language policy and documentation vary by region.

## FAMILY RELOCATION ORDER



**Do not assume the same admission process in Madrid, Catalonia, Valencia or Andalusia.**

# 8. DRIVING & WHERE TO LIVE

*Licences, cars and the city decision*



MADRID



BARCELONA



VALENCIA

## DRIVING

- EU/EEA driving licences remain valid in Spain while they are valid, subject to applicable Spanish rules.
- For many non-EU licences, validity after becoming normally resident is limited to a maximum of 6 months. Exchange depends on whether Spain has an agreement with the issuing country.
- If you become resident and bring your own EU-registered vehicle, Spanish registration obligations can apply.

## CHOOSE BY ROUTINE

- Job / client base
- School language & commute
- Rent budget
- Airport / rail links
- Car dependence
- Climate & pace of life

## FOUR COMMON STARTING POINTS

### Madrid

Best fit when national business access, central transport links and big-city scale matter most.

### Barcelona

Mediterranean, international and highly urban; check local language and housing rules early.

### Valencia

A major coastal city with a smaller scale than Madrid or Barcelona and strong rail/air links.

### Málaga

Costa del Sol base with an international population and strong tourism/service ecosystem.

# 9. FINAL CHECKLIST

*Before you book the one-way flight*

## MOVE-READY CHECKLIST

- ☐ Confirm your residence / visa route
- ☐ Check whether you need EU registration, TIE or another permit
- ☐ Obtain / confirm NIE and plan padrón registration
- ☐ Confirm healthcare entitlement or required insurance
- ☐ Map your tax-residence position before moving
- ☐ Budget rent + one-month statutory deposit + permitted guarantees
- ☐ Check school admissions before signing a long lease
- ☐ Validate driving-licence and vehicle rules
- ☐ Prepare certified / translated documents if required
- ☐ Keep digital copies of every application and appointment
- ☐ Test the real routine: home → work → school → supermarket

## OFFICIAL SOURCES CHECKED

- **Residence & EU registration**  
administracion.gob.es
- **Digital Nomad / Telework Visa**  
exteriores.gob.es
- **NIE**  
interior.gob.es
- **Tax residence & worldwide income**  
sede.agenciatributaria.gob.es
- **Residential leases**  
boe.es — Ley 29/1994
- **Healthcare**  
seg-social.es / administracion.gob.es
- **Education**  
administracion.gob.es
- **Driving licences & vehicle rules**  
dgt.es

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