

# Moving to Spain from the U.S.

Visas, costs, cities, taxes, and life on the ground.  
Everything American buyers need to know before  
making the move to the Costa del Sol.

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# Is It Realistic for You?

The short answer is almost certainly yes — with the right preparation and timeline.

# Moving to Spain Is Achievable

Moving to Spain from the U.S. is entirely achievable, but it rewards those who approach it with planning, the correct visa, and a realistic timeline. Any stay beyond 90 days requires a long-stay visa or a Spanish residence permit.

You can make the move if you satisfy at least one of the following: passive income or sufficient savings, a remote role with a non-U.S. employer, a job offer from a Spanish company, or eligibility through study or family ties.



Those who find the process most difficult tend to have underestimated the administrative requirements, or arrived expecting an American pace of life in a distinctly Mediterranean setting. A realistic preparation window is 3–6 months.

## What This Guide Covers

- ✓ Visa types and which one is right for you
- ✓ The residency timeline from entry to permanence
- ✓ Real cost of living — rent, food, healthcare
- ✓ Monthly budgets by city and family size
- ✓ Best cities and neighborhoods for Americans
- ✓ Step-by-step relocation process
- ✓ Tax obligations for U.S. citizens abroad
- ✓ When and how to buy property

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# Which Visa Do You Need?

The visa decision is the single most consequential choice in your relocation.

# Visa Options for Americans

U.S. citizens may visit Spain for up to 90 days in any 180-day period without a visa under Schengen rules. For anything longer, a Spanish long-stay visa must be secured before departure.

| VISA TYPE          | BEST FOR                 | KEY REQUIREMENT                                 |
|--------------------|--------------------------|-------------------------------------------------|
| Non-Lucrative Visa | Retirees, passive income | Sufficient savings/income; no work in Spain     |
| Digital Nomad Visa | Remote workers           | Non-Spanish employer; max 20% Spanish clients   |
| Work Visa          | Spanish job holders      | Spanish employer sponsorship                    |
| Student Visa       | Long-term study          | Confirmed enrollment                            |
| Golden Visa        | Property investors       | €500,000+ real estate investment (under review) |

## THE SIMPLEST RULE

If you will not work in Spain, the non-lucrative visa is the most straightforward route. If you work remotely, the digital nomad visa is the more appropriate choice. Every American planning a permanent move must apply through the Spanish consulate covering their state of residence.

## Documents Required (All Visa Types)

- ✓ Valid U.S. passport (minimum 6 months validity)
- ✓ Completed visa application form
- ✓ Passport photos
- ✓ FBI criminal background check (apostilled)
- ✓ Medical certificate from a licensed physician
- ✓ Proof of funds (bank statements, pension, remote income)
- ✓ Private health insurance valid in Spain
- ✓ Proof of accommodation in Spain
- ✓ Sworn Spanish translations of all required documents

# Digital Nomad Visa Details

Spain's digital nomad visa permits remote work from Spain for a non-Spanish employer or as a freelancer, provided that income from Spanish clients does not exceed 20% of total earnings. Applied through a consulate, the permit runs up to 1 year. Applied from within Spain, up to 3 years, and is renewable toward the 5-year long-term residence threshold.

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# Residency Timeline

From first permit to permanent residence in five years.

# The Path to Long-Term Residence

Most visas begin with a 1-year permit, then renew in 2-year blocks. After 5 years of continuous legal residence, you can apply for long-term residence — the right to live and work in Spain indefinitely.

| STAGE               | DURATION      | NOTES                                            |
|---------------------|---------------|--------------------------------------------------|
| Entry Visa          | 90 days       | To enter and apply for your residence card (TIE) |
| First Permit        | 1 year        | Non-lucrative or digital nomad                   |
| First Renewal       | +2 years      | Must meet financial & residency requirements     |
| Second Renewal      | +2 years      | Approaching long-term status                     |
| Long-Term Residence | After 5 years | Live & work indefinitely in Spain                |

## IMPORTANT DISTINCTION

Residency and citizenship are distinct categories. Citizenship in Spain typically requires 10 years of legal residence (reduced to 2 years for nationals of some Latin American countries). The two should not be conflated when planning your move.

# 04

## Cost of Living

Rent, food, healthcare, and real monthly budgets —  
consistently lower than the U.S.

# What It Actually Costs

One of the most persuasive arguments for moving to Spain from the U.S. is cost of living. Rent, groceries, healthcare, and dining are all measurably less expensive, particularly compared to major American cities.

## Rent Comparison

| APARTMENT TYPE     | SPAIN (AVERAGE) | U.S. (AVERAGE)  |
|--------------------|-----------------|-----------------|
| 1BR City Center    | €1,000–€1,600   | \$1,670–\$2,380 |
| 1BR Outside Center | €800–€1,300     | \$1,380–\$2,080 |
| 3BR City Center    | €1,600–€2,000   | \$3,100+        |

## Healthcare

Spain's healthcare system represents one of the most significant financial advantages for American expats. A routine private consultation costs roughly €50–€80, compared to \$150–\$300+ in the U.S. Private health insurance typically runs €35–€65 per month. Life expectancy in Spain is around 83 years — among the highest globally.

## Monthly Budget Estimates

| PROFILE        | MÁLAGA / NERJA | MADRID / BARCELONA |
|----------------|----------------|--------------------|
| Single Person  | €1,000–€1,500  | €1,700–€2,000+     |
| Couple         | €1,800–€2,200  | €2,500–€3,000+     |
| Family of Four | €2,600–€3,600  | €3,000–€4,200+     |

### CURRENCY TIP

For Americans earning in USD, these figures become especially manageable when the exchange rate is favorable. Use Wise or Revolut for currency transfers — they typically outperform bank rates and keep conversion costs low. Many experienced expats maintain 6–12 months of expenses in euros as a currency hedge.

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# Cities & Neighborhoods

Where you settle shapes everything about living in Spain.

# Best Cities for Americans

The three cities most considered by U.S. expats are Madrid, Barcelona, and Málaga — each offering a different balance of cost, pace, and lifestyle.

| CITY           | MONTHLY COST (1 PERSON) | BEST FOR                                       |
|----------------|-------------------------|------------------------------------------------|
| Málaga & Nerja | €1,400–€1,700           | Sun, value, relaxed pace, coastal living       |
| Madrid         | €1,750–€2,000           | Big-city life, jobs, best transport network    |
| Barcelona      | €1,900–€2,600           | International vibe, beach + city, highest cost |

## Why Málaga & Nerja

Málaga is a natural entry point for Americans. Year-round sunshine, a walkable old town, well-established expat scene, and language schools for those building their Spanish. It is less expensive than Madrid and Barcelona, yet sufficiently urban.

Nerja, 60 km east of Málaga, appeals to those seeking a quieter, more measured pace. It has a well-established foreign-resident community and neighborhoods like Capistrano Village oriented around long-term international residents.

## Málaga Neighborhoods

| NEIGHBORHOOD          | CHARACTER                                                           |
|-----------------------|---------------------------------------------------------------------|
| Centro Histórico      | Maximum walkability, cultural richness, livelier and more expensive |
| La Malagueta          | Established expat-friendly, near beach and city centre              |
| Pedregalejo / El Palo | Local, beachside rhythm, less tourist presence                      |
| Soho                  | Younger arrivals, remote workers, artsy urban character             |

## Do You Need Spanish?

English is broadly understood in Málaga and Nerja. That said, for housing contracts, banking, healthcare, and official administration, a working knowledge of Spanish becomes useful quickly. Both cities have accredited language schools.

# 06

## Step-by-Step Process

A clear timeline from 6 months before departure through your first month in Spain.

# Your Relocation Timeline

For most Americans, moving to Spain follows a predictable sequence. Once you understand it, the process becomes considerably less daunting.

## 6 MONTHS BEFORE

Select your visa route and verify the specific requirements of your consulate. Not all U.S. consulates process applications the same way. Addressing this early saves considerable time.

## 4–5 MONTHS BEFORE

Gather documents that take time: FBI background check, medical certificate, apostilles, certified Spanish translations, and proof of income or savings. Health insurance must be in place before submission.

## 3 MONTHS BEFORE

Submit your visa application. Arrange temporary housing, book your flight once the timeline looks clear, and begin planning money transfers. Decide what to sell, store, or ship — for most people, it's more economical to sell furniture and replace it in Spain.

## AFTER ARRIVAL — FIRST MONTH

- ✓ Register your address at the town hall (padrón municipal)
- ✓ Obtain your NIE (foreigner identification number)
- ✓ Apply for your TIE residence card
- ✓ Open a Spanish bank account (BBVA, CaixaBank, ING, N26)
- ✓ Confirm health insurance is active and meets visa requirements
- ✓ Set up utilities, internet, and direct debits
- ✓ Transfer money via Wise or Revolut (not bank wire)

### TAX WARNING FOR U.S. CITIZENS

Once resident in Spain, both U.S. and Spanish tax returns must be filed. The U.S. taxes citizens on worldwide income regardless of where they reside — this obligation does not end upon moving abroad. Spain treats you as a tax resident after 183 days and requires worldwide income reporting. Work with a tax advisor experienced in U.S. - Spain dual obligations.

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# Buying Property

When the time comes, here's what American buyers need to know.

# When You're Ready to Buy

For those newly arrived, renting first is almost always the smarter approach. It gives you time to test a neighborhood and understand daily life before making a buying decision. When the time comes, here's what matters.

## Key Numbers

|                                    |                                       |                                     |
|------------------------------------|---------------------------------------|-------------------------------------|
| <b>10–15%</b><br>TRANSACTION COSTS | <b>60–70%</b><br>MAX LTV NON-RESIDENT | <b>80%</b><br>MAX LTV ONCE RESIDENT |
|------------------------------------|---------------------------------------|-------------------------------------|

## Property Prices by City

| CITY / AREA                | AVERAGE PRICE (€/M <sup>2</sup> ) |
|----------------------------|-----------------------------------|
| Nerja / Costa del Sol East | €2,200–€4,500                     |
| Málaga City                | €3,000–€5,500                     |
| Madrid                     | €4,300–€6,100                     |
| Barcelona                  | €5,000–€5,150                     |
| Valencia                   | €3,290                            |

## Why Southern Spain

The Málaga province and the Costa del Sol attract serious international buyers because the infrastructure for long-term living is genuinely there: excellent healthcare, established expat communities, reliable air connections, and a climate that works year-round. For Americans used to thinking about property as both a home and an asset, that combination matters.

### OUR NEW DEVELOPMENTS

We are currently developing two exclusive residential projects in Nerja: **Fuente del Baden** (5 luxury villas in a gated community) and **Alma Nerja Residences** (2 villas + 4 townhouses). Both projects offer the ideal entry point for American buyers seeking quality new-build property on the Costa del Sol. Visit [luxlifestylebroker.com/nyproduktion.html](https://luxlifestylebroker.com/nyproduktion.html) for details.

08

# Life & Culture

The lifestyle shift is genuine — and so is the adjustment curve.

# What Daily Life Looks Like

Spain runs later, moves at a different pace, and places considerably more emphasis on social life than most Americans expect.

## The Cultural Shift

| ASPECT       | WHAT TO EXPECT                                                |
|--------------|---------------------------------------------------------------|
| Meal Times   | Lunch at 2–3 PM, dinner from 9–10:30 PM                       |
| Pace         | Things take longer — restaurants, government, everything      |
| Bureaucracy  | Real and unavoidable, but manageable with patience            |
| Work Culture | Relationship-driven, less rigid, stronger personal boundaries |
| Social Life  | Central to daily existence, not an afterthought               |

## What Expats Say

Those who adapt most successfully tend to have remote income, a sound visa plan, and genuine willingness to learn Spanish. A common pattern emerges: the administrative phase is frustrating, but once settled, the day-to-day quality of life — walkability, healthcare, food, pace, and public transport — represents a real improvement on the American experience.

Those who find it most difficult typically underestimated the paperwork, moved without sufficient savings, or expected an American lifestyle in a Mediterranean setting.

### THE FINAL RULE

**Visa first, housing second, shipping third.** Give yourself six months, keep documents complete, and build in buffers at every step. The process is entirely doable — it just doesn't reward impatience.

## Safety

Spain is generally safe. The principal risk is opportunistic petty theft — pickpocketing in tourist areas and transport hubs. Málaga tends to be the most comfortable for everyday life. Standard urban awareness is sufficient.

# LUX

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