

# RELOCATION GUIDE FOR EUROPEAN COUNTRIES 2025 EDITION

**COUNTRIES COVERED:**  
PORTUGAL, SPAIN, FRANCE, ITALY, GREECE



Audience: US nationals, UK nationals, and other non EU/EEA expats



**Note:** This is general guidance. Immigration and tax rules change; always confirm with current official sources and a qualified advisor for your situation.

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# WHO WE ARE

At EuroBridge, we are a **UK-based boutique advisory firm** dedicated to making your move to Europe clear, confident, and customised. Established in **2020**, we've personally guided **over 1,000 families, individuals, and businesses** through relocation—covering visas, investment strategies, tax structuring, and lifestyle planning.

We are not a mass-market agency. Instead, each client is paired directly with a **senior advisor**, backed by a carefully vetted network of **lawyers, tax professionals, and financial specialists** who meet our rigorous standards.

“EuroBridge made our move to Portugal feel effortless. The tailored advice and direct contact with a senior advisor were game-changers.”



**2020  
FOUNDED**



**1000+  
FAMILIES  
SERVED**



**TRUSTED  
NETWORK**





# OUR PURPOSE



Our mission is elegantly simple: to make your international relocation **smooth, secure, and deeply tailored**. Whether you're applying for a visa, structuring cross-border investments, or safeguarding your family's legacy - every step is guided with clarity and care, with licensed, trusted professionals at the helm.

## I How We Select Our Partners

**We uphold a selective approach to ensure excellence:**



**Regulated Expertise:** We work only with highly credible, regulated firms.



**Proven Track Records:** Every advisor in our network has demonstrated consistent success for clients.



**Vetted Reputation:** We rely on thorough reference checks and stand by the professionals we introduce.



# PORTUGAL





# INTRODUCTION



Portugal is more than just sunshine and coastline. It offers an appealing balance between modern city living and a laid back lifestyle, making it a favourite among retirees, remote workers, and families alike. Lisbon and Porto are buzzing with international communities, while the Algarve remains a haven for those seeking slower days in the sun. For newcomers, the country's relatively straightforward residency options and clear path to permanent residence and citizenship make it one of Europe's most attractive relocation choices.

“

*Did you know? Portugal was ranked among the top EU destinations for quality of life in 2025.*

”





# VISA PATHWAYS TO PORTUGAL



## D7 Passive Income Visa

The D7 visa is well suited for those with stable sources of passive income—pensions, rental properties, or investment dividends. Applicants must demonstrate consistent income sufficient to cover their living expenses in Portugal, as well as secure accommodation. It is particularly popular with retirees who wish to enjoy their golden years surrounded by the Atlantic coast and Portugal's welcoming communities.



## D8 Digital Nomad Visa

Portugal was among the first European countries to embrace remote work formally with its D8 visa. This pathway allows employees and freelancers to base themselves in Portugal while continuing their work abroad. The financial threshold is linked to a multiple of Portugal's minimum wage, ensuring applicants have enough income to sustain themselves locally. It is an ideal route for younger professionals, tech workers, and consultants who want a European base.





## D2 Entrepreneur Visa

For those wishing to bring new ideas or ventures, the D2 visa supports entrepreneurs and freelancers establishing businesses in Portugal. Applicants need to provide a business plan and evidence of financial resources to sustain the project. The D2 has gained popularity with small business owners in areas ranging from tech startups to boutique hospitality.



## Golden Visa

Portugal's Golden Visa has long been famous, although it has shifted focus away from property investment. Today, qualifying options include investing in funds, contributing to scientific research, or supporting cultural projects. It remains attractive due to the minimal stay requirement, allowing investors to secure EU residence while spending most of their time abroad.



# HOW LONG DOES IT TAKE

Visa processing through consulates typically takes between one and three months. After arrival, applicants attend an appointment with the Portuguese immigration authority for their residence card, which may take another few months to issue. Golden Visa applicants should anticipate longer timelines, often 12 months to 18 months, due to the program's popularity.



**AIMA  
application (1-3  
months)**



**Rights to  
reside in  
Portugal**



**Residence card  
appointment  
6-12 months**



**Golden Visa  
12-18 months**

“

*Maria, a retiree from the UK, received her D7 card within four months.*

”



# UNDERSTANDING PORTUGUESE TAXES

Becoming tax resident in Portugal happens once you spend more than 183 days in the country or establish a habitual residence. Portugal previously offered the Non Habitual Resident regime, now replaced by a more targeted incentive focused on specific fields such as research and innovation. US citizens must remain mindful of their ongoing American filing obligations, while UK nationals should review the UK's Statutory Residence Test when considering their move.

**US CITIZENS**  
(FATCA, FBAR, PFIC ISSUES).

**UK CITIZENS**  
(ISAS LOSE TAX SHIELD).

ISAs, which are tax efficient in the UK, lose their special treatment in Portugal, and local taxation may apply to income and gains. For inheritance, Portugal does not levy a classical inheritance tax but does apply stamp duty, although spouses, parents, and children are exempt.

**STAMP DUTY 10%**



**EXEMPTIONS FOR FAMILY MEMBERS**



*Plan early—structures like ISAs and US mutual funds may be taxable locally.*



# STARTING YOUR LIFE IN PORTUGAL



Settling in Portugal starts with obtaining a tax number (NIF) and opening a bank account. Housing—either rental or ownership—must be arranged before applying for many visas. Healthcare access begins with private coverage, followed by registration with the national system once residency is granted. Families find international schools concentrated in Lisbon, Cascais, and Porto. Language acquisition, while not essential in daily life, is vital for integration and citizenship.



## ***First Two Weeks in Portugal***

**- NIF, bank  
account, lease,  
register health  
coverage.**







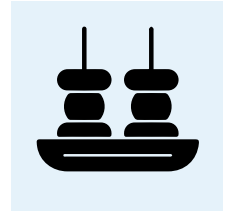
# SPAIN





# INTRODUCTION

Spain's allure is both cultural and practical. Whether you are drawn to the vibrancy of Madrid, the cosmopolitan feel of Barcelona, or the relaxed charm of Valencia and Málaga, Spain caters to a wide range of lifestyles. It offers a solid healthcare system, modern infrastructure, and a generous climate. Residency here can be the start of a long journey leading to permanent settlement and eventually citizenship.





# RESIDENCY OPTIONS IN SPAIN



## Digital Nomad Visa

Spain's Digital Nomad Visa has quickly gained traction since its introduction. It allows foreign nationals to live in Spain while working for overseas employers or clients. Applicants must show professional qualifications and income above a threshold set relative to the Spanish minimum wage. It has proven especially popular with tech professionals and freelancers eager to enjoy Spain's lifestyle while keeping their global work connections.



## Non Lucrative Visa

The Non Lucrative Visa is favoured by retirees and individuals with significant savings or passive income. While work is not permitted, it provides long term residence for those who can sustain themselves financially. Consulates require proof of resources, often benchmarked against Spain's income index, IPREM.





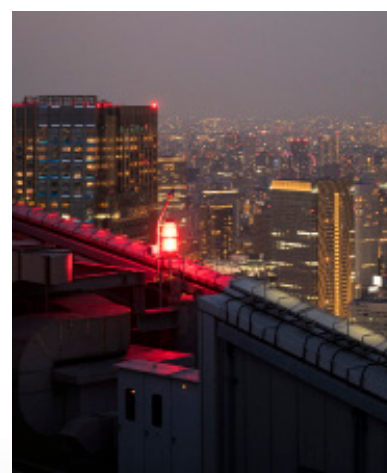
## Work and Entrepreneur Visas

For those with a job offer or business plan in Spain, regular work permits or the entrepreneur visa under Spain's Startup Law may be more appropriate. The entrepreneur visa rewards innovative business projects with residency.



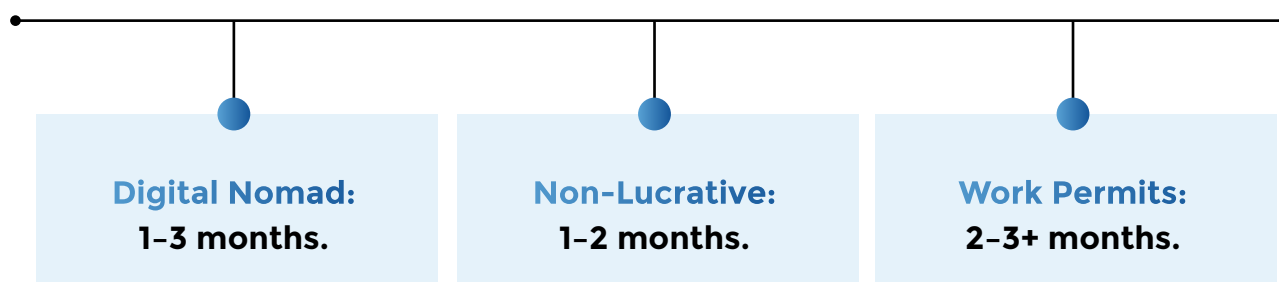
## Golden Visa

For many years, Spain offered an investor visa programme that provided residency through real estate and other investments. In 2025, this pathway was repealed. Those interested in Spain should instead consider the Digital Nomad, Non Lucrative, or employment routes.



# HOW LONG DOES IT TAKE

While legislation stipulates rapid decision times—ten working days in some cases—real world processing often takes several weeks. Once approved, new residents must collect their TIE card locally, a process that requires municipal registration and an in person appointment.





# SPANISH TAXES & WEALTH



Spain treats anyone spending more than 183 days in the country or with their economic centre in Spain as a tax resident. For qualifying professionals, the Beckham Law offers a flat rate on Spanish source income for up to six years. Otherwise, residents are taxed on worldwide income. Wealth taxes exist and vary by region, with Madrid and Andalusia offering more generous reliefs. ISAs lose their UK tax advantage in Spain, and foreign investment structures can trigger tax issues. Inheritance taxes apply, but allowances and reductions differ between Spain's regions, making estate planning a matter of location.

## WEALTH TAX



## SOLIDARITY TAX – REGIONAL DIFFERENCES



# GETTING SETTLED **IN SPAIN**



A Spanish relocation starts with securing a NIE number, which unlocks most administrative processes. Healthcare can be accessed through social security for employees or privately for retirees. Housing and municipal registration follow, while drivers from the UK can exchange licences relatively easily. For US drivers, requirements depend on reciprocity agreements between individual states and Spain.

**“Register  
padrón,  
obtain TIE,  
set up health  
insurance.”**





# FRANCE







# INTRODUCTION

France is a country where rich cultural traditions coexist with a modern, efficient state. The healthcare system is widely regarded as one of the best globally, and public services are strong. Paris is the obvious destination for many, but Lyon, Bordeaux, and Toulouse attract those looking for a balance between cosmopolitan life and lower costs. Relocation here often leads to long term settlement, given the stability and benefits available.



# FINDING YOUR PATHWAY



## Long Stay Visitor Visa (VLS TS)

Those with the means to live in France without working may apply for the long stay visitor visa. After arrival, the visa is validated online and becomes a residence permit. It is renewable and can lead to long term residence.



## Talent Passport

The Talent Passport consolidates several professional categories into one framework, covering researchers, entrepreneurs, artists, and highly skilled employees. It typically grants up to four years of residence and offers a smoother process for accompanying family members.



## Work Permits and Blue Card

Employer sponsored permits and the EU Blue Card remain options for those with French employment contracts. These require meeting salary thresholds and sometimes prior labour market tests.



## Employer-Sponsored Permits:

Worker in French office.

# FROM APPLICATION TO RESIDENCE



Visa processing generally takes one to three months. Talent Passport applications can sometimes move faster, especially when handled centrally. Residence permits are renewed at the local prefecture, with regional variations in efficiency.

**Visitor visa:**  
1-2 months.

**Talent Passport:**  
1-3 months.

**Renewal at  
prefectures varies.**



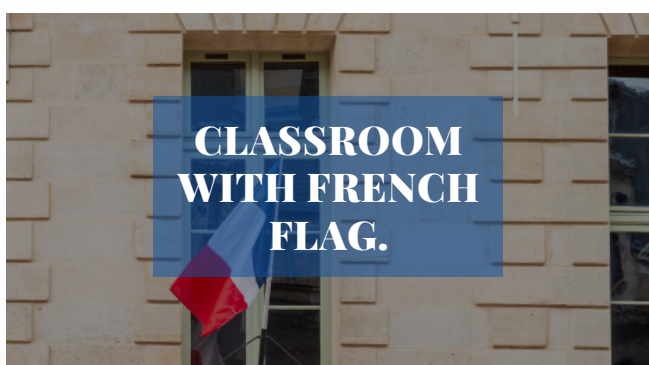
# UNDERSTANDING FRENCH TAXES



France defines tax residency broadly: even without spending 183 days, you may be resident if your main home, job, or economic interests are in France. There is no general wealth tax, but property wealth above a certain threshold is subject to IFI. ISAs and similar foreign wrappers are not recognised, and trusts face strict disclosure and taxation rules. Inheritance tax exists, but allowances for spouses and children are generous, and the use of life insurance policies (assurance vie) is a common planning tool.



# LIFE IN FRANCE



Arriving in France requires validating your visa, registering for healthcare, and often taking out supplementary insurance. Banking requires a local IBAN, and landlords demand extensive documentation. Families benefit from subsidised childcare and education, with international schools available in major cities. Language skills greatly enhance the experience and are required for permanent settlement and citizenship.

**“Validate visa, register for healthcare, open bank account, enrol kids in school.”**





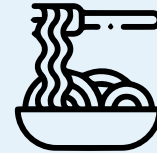
# ITALY





# INTRODUCTION

Italy combines historical depth with modern vibrancy. Cities such as Rome and Milan provide career opportunities, while Tuscany, Umbria, and coastal regions appeal to those seeking lifestyle and scenery. Italy is investing in digitalising its immigration processes, making relocation increasingly smoother. Citizenship usually comes after ten years of residence.



# RESIDENCY ROUTES IN ITALY



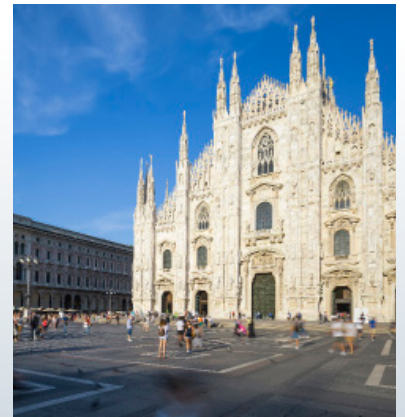
## Elective Residence Visa

This visa welcomes retirees and financially independent individuals. Applicants must demonstrate stable income and secure accommodation in Italy. It is particularly attractive for those who wish to enjoy Italy's quality of life without needing to work.



## Employment and Self Employment Permits

Employment visas are tied to Italy's quota system, with annual limits. Self employment visas require recognition of professional qualifications or entrepreneurial intent.







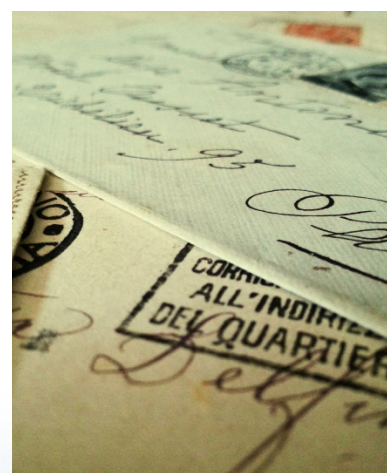
## Digital Nomad Visa

Launched in 2024, this visa allows highly skilled individuals to live in Italy while working remotely for non Italian companies. Applicants need to show relevant qualifications, experience, and income above a set threshold.



## Investor Visa

Italy's Golden Visa equivalent, the Investor Visa, offers residency to those willing to invest in government bonds, Italian companies, innovative startups, or philanthropic initiatives. It is issued initially for two years and can be renewed.



# FROM VISA TO PERMESSO

Elective residence applications often take two to three months. Digital Nomad visas depend on consular processing times, while Investor Visas require an online pre approval step followed by the visa application. Residence permits (permesso di soggiorno) are applied for after arrival and involve local police headquarters, which may be slow.

**Consulate   Arrival   Questura   Permesso card.**





# ITALIAN TAX LANDSCAPE



Italy taxes worldwide income once residency is established. Special regimes exist: the impatriati regime offers a partial exemption for workers relocating to Italy, while the non dom lump sum regime allows high net worth individuals to pay a flat amount annually on foreign income. UK ISAs are not recognised, and common law trusts can create complexity. Italy levies small annual taxes on foreign property and financial assets. Inheritance tax rates are modest compared with many European neighbours, with large allowances for close family members.



# YOUR FIRST STEPS **IN ITALY**



A relocation to Italy begins with obtaining a fiscal code (Codice Fiscale), required for everything from banking to renting. Healthcare registration is available through the national system, though private coverage is common at first. Driving licences can sometimes be exchanged, depending on country of origin. International schools are concentrated in Rome, Milan, and Florence, though state schools are widely respected. Italian language learning is strongly recommended, not just for integration but also for legal processes such as citizenship.

**Fiscal code, lease, healthcare registration, permesso application.**



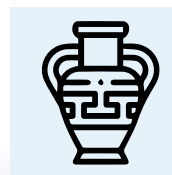


# GREECE



# INTRODUCTION

Greece's charm lies in its balance between tradition and modernity. Athens and Thessaloniki are dynamic urban centres, while the islands offer a slower rhythm of life. Affordable costs, friendly locals, and new visa pathways make it a growing destination for expats.



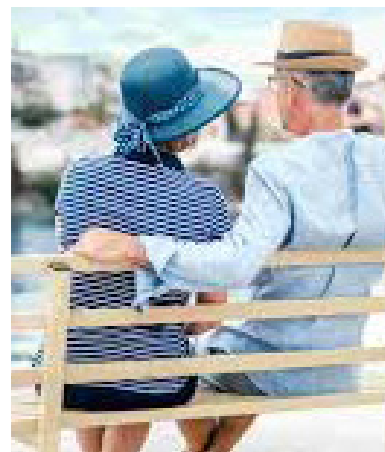


# RESIDENCY PATHWAYS



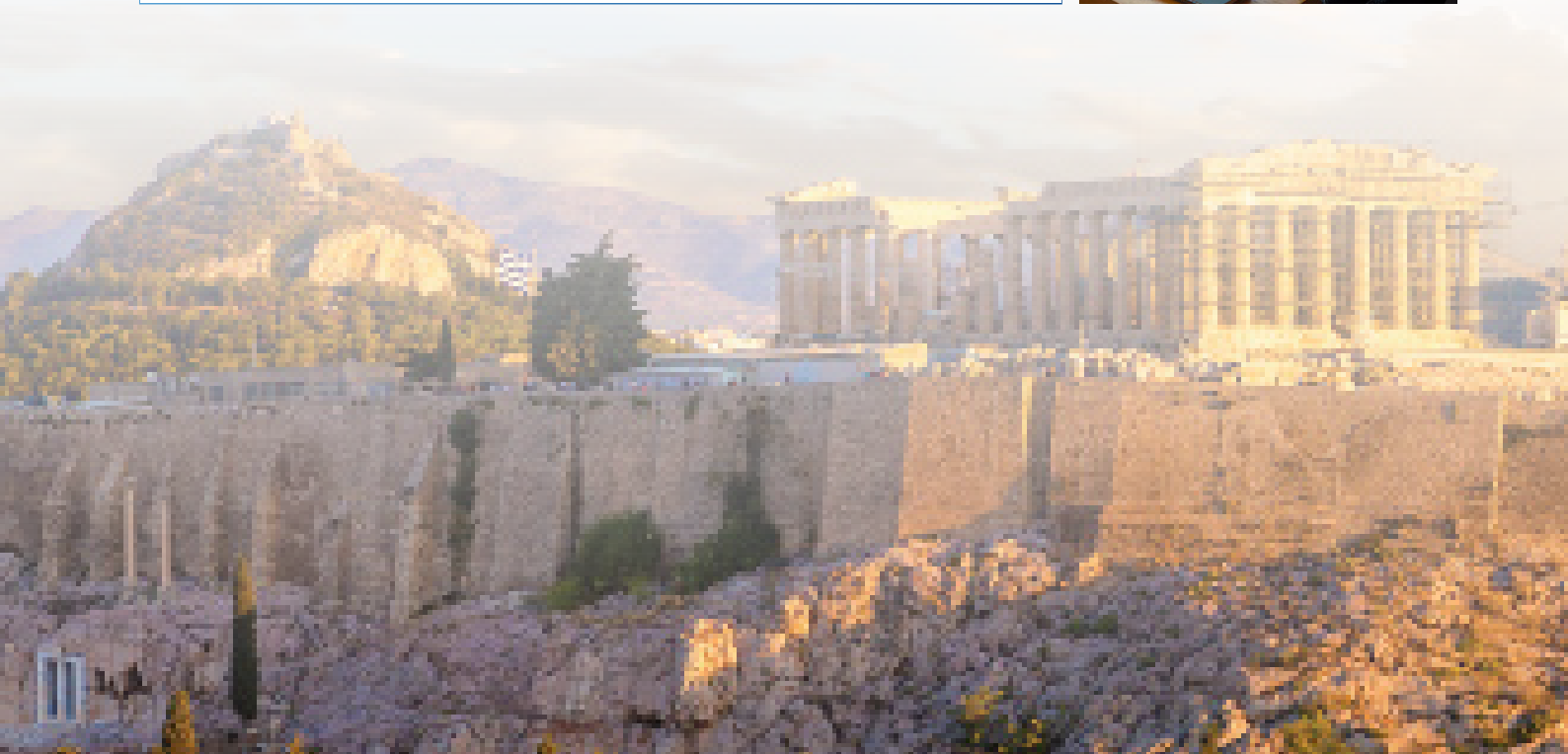
## Financially Independent Person Visa

This visa provides residence for those with sufficient independent income and private health insurance. It is popular with retirees and financially self-sufficient individuals who wish to enjoy Greece without working locally.



## Digital Nomad Visa

Introduced in 2021, this visa supports remote workers seeking a Mediterranean lifestyle. Initially issued for one year, it can be extended into longer residence permits.





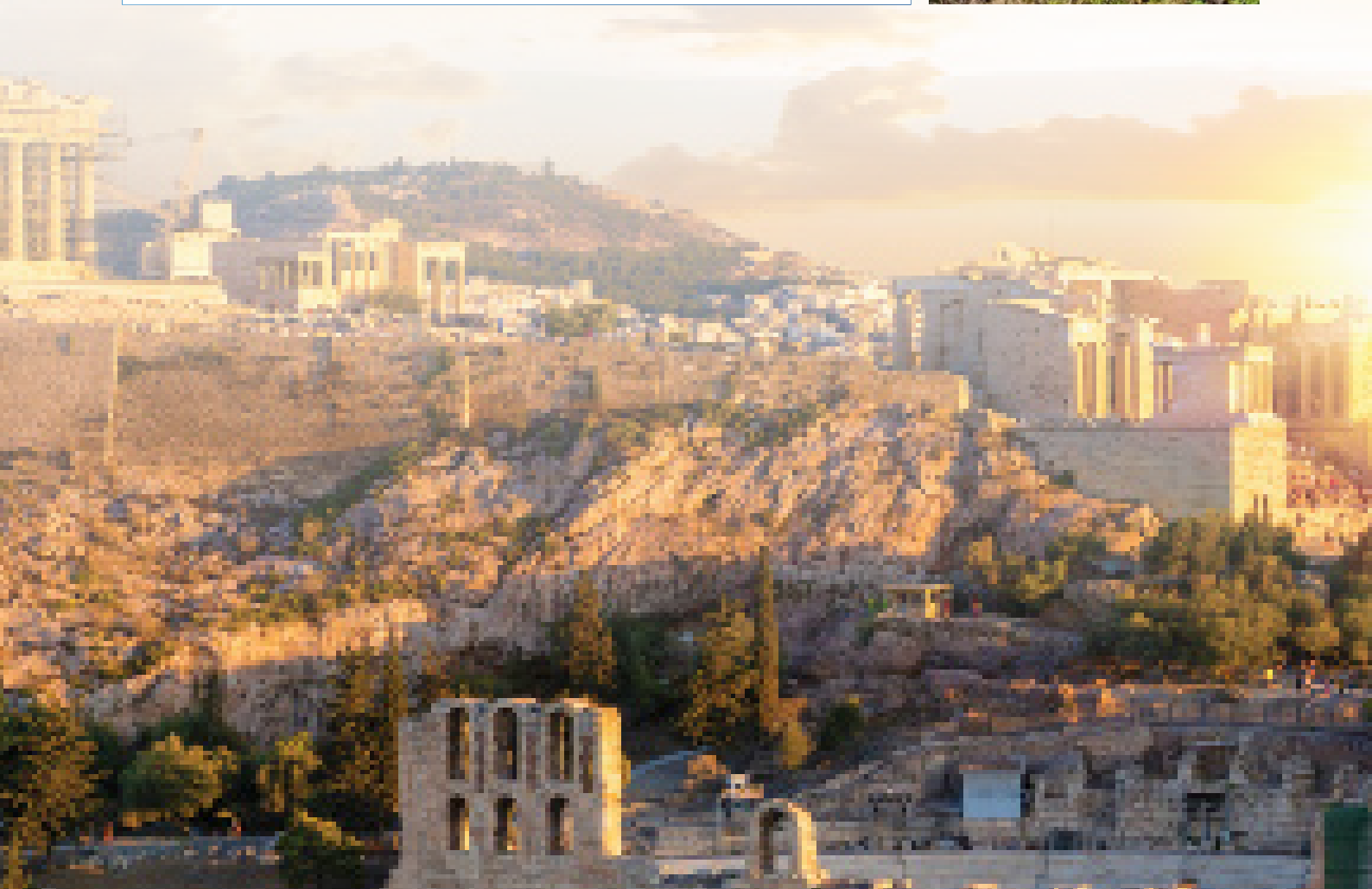
## Work and Business Visas

Employer sponsored roles and business visas remain available. They are less common among expats but can provide long term residency when paired with local employment.



## Golden Visa

Greece's Golden Visa is one of Europe's most sought after investor programmes. Thresholds vary depending on location: prime areas like Athens and Thessaloniki require higher investments, while other regions allow lower entry points. The programme's family friendly terms and minimal stay requirement add to its appeal.





# PROCESSING AT A GLANCE

Digital Nomad visas are generally issued within a couple of months, while Golden Visa applications can take longer, depending on property or investment due diligence. Residence cards are usually delivered within a few months of approval.



**FIP/Digital Nomad:**  
1–2 months.



**Golden Visa:**  
2–6 months.

# GREEK TAXES EXPLAINED

Greek tax residency is triggered after 183 days or if your main economic ties are in Greece. Special regimes offer a flat tax for wealthy transferees and a reduced rate for foreign pensioners. Inheritance and gift taxes apply, with allowances based on the closeness of the relationship. ISAs lose their status, and foreign trusts can be treated unfavourably without careful planning.



# EVERYDAY LIFE IN GREECE



Expats in Greece must obtain a tax number (AFM), which is necessary for banking and property. Healthcare is available through the national system, though many retain private coverage for efficiency. Housing markets differ: Athens offers city apartments, while islands provide lifestyle properties with tourism potential. Driving requirements depend on nationality, with UK licences exchangeable and US licences more complex. International schooling options are concentrated in Athens and Thessaloniki.

“**AFM number, lease, AMKA social security, healthcare registration.**”



# FINAL THOUGHTS

Relocating to Portugal, Spain, France, Italy, or Greece is both an opportunity and a challenge. Each country has its own rules, cultural expectations, and financial implications. US and UK nationals must pay special attention to tax treaties, reporting obligations, and the treatment of financial products. With careful planning - often involving local professionals- you can align visas, taxes, and lifestyle choices to build a sustainable and enjoyable life in your chosen country.

This guide is a starting point. The next step is to map out your personal relocation plan. Every family and every professional has unique circumstances, and aligning visa pathways with tax planning, lifestyle goals, and estate considerations is key.

✦ **Reach out to us to discuss your relocation strategy in detail**



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