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A GUIDE FROM THE LAWYERS AT MY SPAIN VISA

MOVING TO SPAIN · 2026

Moving to Spain: visas, costs and how we help

Which visa fits the way you live and earn, what Spain costs in 2026, how long the move really takes, and where plans go wrong.



WRITTEN AND REVIEWED BY

Lucía Lagunas Reyes

Immigration lawyer · Pamplona Bar Association, no. 2572

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There is no single "Spanish residency"

If you are not an EU citizen, you live in Spain by qualifying for one specific permit. Each one has its own money test, its own rules on work and its own place to apply.

The main routes, side by side

Route	Who it suits	Key figure in 2026	Work in Spain?
Non-lucrative visa (NLV)	Retirees and people living on pensions, investments or savings, with no work	€2,400 a month (€28,800 a year), plus €600 a month per family member	No, not even remotely
Digital nomad visa	Remote workers for companies outside Spain	€2,850 a month gross (200% of Spain's 2026 minimum wage); about €3,917 for a couple, adding 75% of the minimum wage for the first family member	Remote work; freelancers can earn up to 20% of their income from Spanish clients
Work visa	Someone hired by a Spanish employer	The salary in your contract	Yes, for that employer
Job seeker visa	Children or grandchildren of someone Spanish from birth, or listed occupations	12 months to find a job, but the yearly order that sets the places opens none for 2026	Only once a work permit is granted
Self-employed and entrepreneur	Freelancers, small businesses and founders trading in Spain	No fixed figure: means that fit the business	Yes, in your own business
Student visa	Degree, master's, vocational or accredited Spanish course	€600 a month (€7,200 a year)	Up to 30 hours a week
Family reunification	Spouse, partner and children of a non-EU citizen who has lived legally in Spain for a year	The resident in Spain shows €900 a month for one relative, plus €300 per extra one	Yes, from age 16
Family of a Spanish citizen	Spouse, partner, children and dependent parents	No minimum income	Yes, from day one
EU citizens and their families	EU, EEA and Swiss citizens and their relatives	No visa for EU citizens; register if you stay over three months. Relatives apply in Spain, on the EU citizen's means	Yes
Golden Visa	Closed to new applicants on 3 April 2025	Renewals only	Not applicable

Picking a permit that does not match how you earn your money is the reason we see most often behind a refusal, and a wrong first permit can block the renewal. Three questions rule out most of the table. Will any money come in while you live here, even from a remote job? Is a spouse, partner or parent Spanish? And are you already in Spain? Most visas are requested from the consulate that covers where you live. A few can be requested from inside Spain: the digital nomad visa, some student files, the permit for family of a Spanish citizen, and arraigo, the residence permit for people who have already lived in Spain for two years.

What Spain costs in 2026

Before rent, a single person spends about €1,036 a month, a couple about €1,679 and a family of four about €2,405, with private health cover included. Rent is what changes. A 70 m² flat is listed at €601 a month in Lugo, €1,289 in Valencia and €2,118 in Barcelona (idealista, September 2026), so the same single person needs around €1,637, €2,325 or €3,154.

The visa threshold is the minimum you have to prove, not a budget. A couple on the NLV must show €3,000 a month (€2,400 plus €600). With rent, a couple needs about €2,280 in Lugo and €2,968 in Valencia, both inside that figure, but €3,797 in Barcelona.

The first month costs more than the ones after it. On a new lease you usually pay the first month's rent, a legal deposit of one month and often an extra guarantee, which the law caps at two months' rent on most long-term leases.

How long it really takes

Timings from our own files

44 days
median consulate decision in **our cases** (Jan 2025 to Oct 2026)

133 days
median from hiring us to **visa in hand**

1 to 2 months
to get the file ready: **certified, translated papers**

1 month
after arriving to apply for your **residence card (TIE)**

183+ days
in Spain in a year normally makes you **tax resident**

5 years
to **permanent residency**; usually 10 for citizenship

Most of the time goes before the appointment, not after it. Criminal records and medical certificates are usually accepted only if issued in the three months before you apply, and most papers need an apostille (the international certificate that makes them valid abroad) and a sworn translation, so the order you collect them in matters. Consulates differ too: in our cases, a median of 34 days in San Francisco and 85 in Miami.

Tax: the 183-day line

Spending more than 183 days a year in Spain normally makes you a Spanish tax resident, taxed on your worldwide income. Double tax treaties with the US and the UK stop you paying twice, but Spain applies its own rates. Employees who move on the digital nomad visa may qualify for the Beckham Law, a special tax

regime for people who move to Spain for work: 24% on employment income up to €600,000. It is a separate application, not automatic, and it must be filed within six months or the option is lost. Our own tax team handles it, on the same file as your visa.

The mistakes we see most

- **The wrong route for your income.** Keeping a remote job or client on the NLV. The NLV allows no work at all, and consulates such as Miami now refuse files that show Stripe or PayPal payments still arriving.
- **Health insurance with small print.** Routes that ask for private cover want no co-payments (the fixed charge you pay each time you use the service) and no waiting periods. A co-payment can sit in the full policy wording and not in the summary you were sent.
- **Buying a home to get residency.** Owning property in Spain gives you no right to live here, and the Golden Visa is closed.
- **Papers that expire mid-process,** and requests left unanswered. A consulate gives 10 days to send documents and up to 15 to attend an interview, or the file is closed as withdrawn.
- **Missing the one-month window for the TIE,** your residence card, after you land, in cities where police appointments take weeks.
- **Overstaying the 90 days** in any 180 that visitors get. It can bring a fine of €501 to €10,000 or expulsion.

How we work with you

1. **A consultation with a lawyer.** We look at how you earn, who is moving with you and where you live now, and tell you which route fits and where your case is weak. If we think it would be refused, you hear that early.
2. **A plan for your consulate and your dates.** Some files go to the consulate that covers your address, others are filed online from Spain. You get a timeline built around the date you want to arrive.
3. **Your file, checked piece by piece.** Proof of income, insurance wording, apostilles and translations, each reviewed against what the consulate or immigration office asks for.
4. **Submission and follow-up.** We answer requests for more evidence inside the deadline and keep the file moving.
5. **After you land.** Town hall registration, your TIE, renewals, and later permanent residency or citizenship, with tax planning from our own advisors.

Situations we see every week

TYPICAL CASE

US employee working remotely

The digital nomad visa fits the work, but social security is the hard part. Either your employer registers with Spanish Social Security, or you bring a certificate of coverage from US Social Security, which is harder to get than it sounds. Both need your employer's help, so we look at this first with every US employee.

TYPICAL CASE

A Spanish grandparent

If a grandparent was Spanish from birth, citizenship needs one year of legal residence instead of ten. It changes which visa you use to get here, so we check family ties before anything else.

Why clients choose My Spain Visa



Lucía Lagunas Reyes

Lucía is a Spanish immigration lawyer, registered with the Pamplona Bar Association (no. 2572) since 2012. My Spain Visa started in 2010 as a blog she wrote while still a law student. Today more than ten legal professionals handle its cases from Barcelona, Marbella and Valencia. She works in English, Spanish and German.

- **Since 2010** guiding people through Spanish immigration, with more than 5,000 clients from over 100 countries.
- **Rated 4.9** on Google (523 reviews) and on Trustpilot (385 reviews), November 2026.
- **A reply within a day,** usually the same one. We are reachable from 6am to midnight, Spanish time, seven days a week.
- **Our own tax team** works on the same file as your visa.

> *"Thanks to her help, we have successfully secured one 1-year TIE and two 2-year TIE approvals. She has taken care of everything, from appointments and paperwork to chasing up applications."*
>
> Penny, on Trustpilot

Let a lawyer look at your case

Send us your situation in a couple of lines: where you live, how you earn, who is moving with you and when. A lawyer reads it, not a form, and you hear back within a day. In the consultation we tell you which visa fits, how long your consulate tends to take and where your file could be weak.

Book a consultation with our team

myspainvisa.com/contact