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A GUIDE FROM THE LAWYERS AT MY SPAIN VISA

SPAIN NON-LUCRATIVE VISA · 2026

Living in Spain without working: the non-lucrative visa

Who it suits, what it takes in 2026, how long it really takes, and where applications go wrong.



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Is the non-lucrative visa right for you?

The non-lucrative visa (NLV) lets you live in Spain if you can support yourself without working. No job offer, no property purchase and no Spanish sponsor are needed. What you need is enough passive income or savings, private health cover, and a clean record.

It is the route our clients ask for most. Since 2010 My Spain Visa has helped more than 5,000 clients from over 100 countries move to Spain, most of them from the US, the UK, Canada and Australia, and this is the visa we prepare more than any other.

It usually fits you if

- You are retired, or living on a pension, Social Security, dividends, rental income or savings.
- You want to stay in Spain all year, not just 90 days out of every 180.
- You are bringing a spouse, a partner or minor children.

It is not for you if

- You want to keep any job or client, even remotely for a company abroad. The NLV allows no work at all. That is what the digital nomad visa is for.
- You want to bring your parents. They cannot join on the NLV.
- You were hoping to buy a home to get residency. That route (the Golden Visa) closed in April 2025.

The numbers for 2026

€2,400
a month for the main applicant, or **€28,800 a year** (400% of the IPREM, the Spanish index used for these thresholds)

+€600
a month for each family member, or **€7,200 a year**

1 year
first permit, then renewals for **2 years** at a time

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

183+ days
in Spain each calendar year to **renew**

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

Savings alone can qualify if they cover the whole year: €28,800 for the main applicant plus €7,200 per family member. A pension or rental income counts as income. People often assume they need a large lump sum in the bank when a steady pension is enough.

How long it really takes

Plan on **four to six months** from the day you start gathering papers to the day you hold your residence card in Spain. The consulate's part is shorter than most people expect. The paperwork before it is longer.

1. **Preparing the file: about 1 to 2 months.** Apostilles, sworn translations, police certificates and a medical certificate all take time, and some expire if you start too early.

2. **The consulate: about 6 weeks.** In our non-lucrative cases decided between January 2025 and October 2026, the median was 43 days from the day the application was handed in, and three in four were decided within 78 days. San Francisco and London were the fastest (34 and 35 days). Manchester and Miami were the slowest (81 and 85 days).
3. **Travel to Spain.** The visa can now be issued for up to one year, but each consulate sets the dates on the sticker, and you must enter Spain while it is valid.
4. **Residence card (TIE): within one month of arriving.** The TIE is the physical card that proves you live here legally. In some regions police appointments take weeks, so we book it before you fly. Missing the window can lead to a fine.

> **The legal deadline, in plain words**
>
> This sits inside the consulate stage above. Once the consulate passes your file on, Spain's immigration office (Extranjería) has one month to decide on the residence permit. If it says nothing, the silence counts as a refusal, which can be appealed. We follow up every file while it waits.

Where applications go wrong

Most refusals we see have nothing to do with a lack of money. They come from the way the file is put together.

- **Health insurance with small print.** The policy must have no co-payments, no deductibles and no waiting periods. In 2025 several of our US clients were refused at the Los Angeles consulate because of a $20 co-payment buried in the policy wording, not visible in the summary they sent.
- **Anything that looks like work.** Consulates increasingly want proof that you have stopped working, not just proof of savings. For a retiree that usually means a retirement certificate or a pension letter; for an employee, a termination letter. We have seen refusals at Miami for Stripe or PayPal payments still arriving from the applicant's own LLC during the application.
- **Money in the wrong shape.** Property or crypto without enough cash in an ordinary bank account, or income whose source is not clear.
- **Papers out of order.** Documents that expire mid-process, criminal record certificates missing an apostille, or apostilles and translations done in the wrong sequence.
- **Each consulate's own habits.** Los Angeles often wants IRS tax transcripts as well as the SSA-1099. London regularly asks UK retirees who rely on the S1 to add a private policy for the first year.

A refusal is not always the end. When the facts support it, we ask the consulate to reconsider within one month, and if it holds its position, the case can go to the High Court of Justice of Madrid within two months. It is far cheaper to get the file right the first time.

How we work with you

Every NLV file at My Spain Visa is handled by a team of Spanish-bar lawyers and reviewed by our senior immigration lawyers before it reaches the consulate. Of our 5,000+ clients, nearly 700 came to us for the NLV since 2022 alone.

1. **A consultation with a lawyer.** We look at your income, your family and the consulate that covers your address, and tell you honestly whether the NLV is the right route, or whether another visa fits you better.
2. **A plan for your consulate.** Requirements are not identical in Washington, Los Angeles, London or Toronto. You get a plan built for your consulate and your dates.
3. **Your file, checked line by line.** Bank statements, insurance wording, proof that you have stopped working, apostilles and translations: we review each piece so the consulate has as little as possible to question.
4. **Submission and follow-up.** If the consulate asks for more evidence, we answer quickly. At Los Angeles the most common request is for IRS tax transcripts, and answering within 48 hours keeps the file moving.
5. **After you land.** Town hall registration, your TIE, and later your renewals and permanent residency. Our tax advisors can plan your Spanish tax residency too.

Situations we see every week

TYPICAL CASE

US retiree on Social Security

Miami and Houston tend to accept the SSA-1099 (the annual Social Security benefit statement) on its own. Los Angeles and New York often ask for IRS tax transcripts as well, and we have seen Los Angeles refusals where only the SSA-1099 was sent, even with income above the threshold. We prepare the file for the consulate you actually apply to.

TYPICAL CASE

UK retiree with a State Pension and the S1

The S1 is the UK form that covers your healthcare in Spain. The London consulate accepts a registered S1 as health cover, yet S1-only files are often asked to add a full Spanish private policy with no co-payments for the first year. Switching to a compliant policy mid-process generally lets the file be approved without starting again.

TYPICAL CASE

UK owner of a limited company

The consulate needs to see that the business has stopped, not just that you have savings. We line up the accountant's letter and the Companies House and HMRC evidence of closure or dormancy, with a notarised statement as back-up if HMRC is slow.

After the visa: renewals, tax and the long term

After the first year you renew for two years at a time. The renewal asks for 800% of the IPREM (€57,600 for two years, plus €14,400 per family member), continuous health insurance, and more than 183 days of real residence in Spain in each calendar year.

Living here more than 183 days in a calendar year also makes you a Spanish tax resident, taxed on your worldwide income, with double tax treaties to stop you paying twice. This is worth planning before you apply, not after you arrive.

After five years you can apply for permanent residency, as long as no single absence lasted more than six months and all absences together add up to no more than ten months. After ten years you can apply for Spanish citizenship, although Spain asks US citizens to give up their nationality, so many keep permanent residency instead.

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, and more than 5,000 clients from over 100 countries.
- **Rated 4.9** on Google (523 reviews) and on Trustpilot (385 reviews), November 2026.

> *"We just received our Non-Lucrative Visas with Lucia's help. She was organized, easy to communicate with, and has an expert knowledge of the functions and requirements of the US Consulates."*
>
> Mariel Latz, US, on Trustpilot

Let a lawyer look at your case

Your consulate, the way your income is paid and who is moving with you all change the file. In a consultation we tell you whether the NLV fits, what your consulate will look for, and how we would prepare your file.

Book a consultation with our team

myspainvisa.com/contact