



Moving to Spain

A complete guide





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Before I moved to Spain over 15 years ago, I had all sorts of questions ranging from how would I find a doctor and dentist to how could I open a Spanish bank account. In looking for answers I particularly wanted to learn from the experience of other people who had made the move. When I began to research the answers, I discovered that whilst there is a lot of information available on the internet there were few resources that offered advice rooted in how others had successfully met the challenges and were now enjoying life living in Spain.

This Ebook, Moving To Spain, fulfils that need and I would like to thank all of those who have been involved in the production of this publication. In particular, I applaud the vision and support of the UK Government Foreign and Commonwealth Development Office who have generously supported this guide.

Let your Spanish adventure begin!

John Rafferty
President
Age in Spain



INTRODUCTION

A guide for UK citizens wishing to move to Spain

When the UK withdrew from the European Union the situation for UK citizens wishing to move to Spain fundamentally changed. The terms of the UK's withdrawal from the EU are set out in a document called the "Agreement on the withdrawal of the United Kingdom of Great Britain and Northern Ireland from the European Union and the European Atomic Energy Community." It is referred to as the "Withdrawal Agreement" in this guide. It was signed on 24 January 2020.

The Withdrawal Agreement covers such issues as citizens' rights, border control, trading arrangements and so on.

One of the provisions of the Withdrawal Agreement was that when it came into force UK citizens living legally in Spain before 31 December 2020 had the right to apply for residency to live permanently in Spain.

UK citizens may still move to Spain

It is still perfectly possible for UK citizens to move to Spain to work, study or retire. However, to do so they need to follow new processes which are described in this guide.

The latest Census carried out by the Spanish government reports that currently there are some 400,000 UK citizens officially resident in Spain. Other sources report a much higher number.

A guide also for all English speakers wishing to move to Spain

In addition to UK citizens there are residents in Spain from other English speaking countries including Ireland, the USA, Australia

and Canada. And, of course people from many other countries who have English as a second language also live in Spain. Therefore, whilst in this guide we often quote UK government sources of information, our aim is to assist all English speakers interested in moving to Spain.



Source Seg Social

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This Ebook and all of the other services Age in Spain provides are free of charge. The organisation is funded through donations. Please consider helping us to help others.



AGE IN SPAIN VIDEO LIBRARY

Beth's story

Beth moved to Girona in Spain three years ago. Meet Beth and others who have already moved to Spain in our Moving to Spain Video Library.

There you'll see videos from people from the UK, USA, France, Holland and Germany who offer their experience and advice.

To access these individual stories just click on Beth's photograph.



To access the Moving to Spain Video Library just click on Beth's photograph.

How to use this guide

This guide is structured as a reference resource to provide you with the appropriate level of information you will need at each stage of your journey to being resident in Spain. There is also a substantial section which provides more history and explanation of how the institutions of Spain work.

Further reading on the history and institutions of Spain

As you use the guide you will see under the main sections a button "For further information click here" ... for example, when applying for a visa to live in Spain you will need to know how to arrange healthcare. This is explained on page **52**. You may also wish to understand how the National Health Service in Spain is organised – if so, click the button.

Further reading about the Spanish Health Service

Another example is registering on the Resident Register, the *Padrón* when you arrive in Spain. How to do this is explained on page **85** and if you want to learn how local and national governments work in Spain just click the button underneath.

Further reading about local and national government in Spain

The dream of living in Spain often starts with a family holiday. On the beach or in the mountains, wherever we go in Spain for two or three weeks a year, we experience the sun, the food and wine and we get a glimpse of the Spanish way of life which always appears more relaxed than the rat-race at home. On return to home or the office, the daydream starts. On the internet we start looking at houses for sale or rent in Spain and begin to calculate the money we might have available to fund a permanent move. But just how much do you know about Spain and the realities of living there?



"We should have done this years ago George!" ©Paul Seccomb

QUIZ TIME

This quiz might help you answer that question, and this guide is intended to improve your knowledge.

In our experience the more you know about Spain the easier moving to the country is. Take our interactive quiz to get you started on that learning journey. Share it with the family or friends. See who gets the best score!

How much do you already know about living in Spain?

[Click to take the Moving to Spain Quiz](#)

ARE YOU READY TO MOVE?**Age in Spain's Readiness Reckoner**

If you think you are ready right now to pack up and move, we suggest that you answer these questions honestly. Your answers will show the amount of preparation you still have to do. This guide will help you with that preparation.

20 vital questions to work out if you are ready to move to Spain


1. Are your family and loved ones supportive of the idea?
2. Have you spoken to people who have already made the move to Spain?
3. Have you learned basic facts about Spain?
4. Have you travelled to different parts of Spain?
5. Have you drawn up a list of what you are looking for in a place to live in Spain?
6. Have you visited where you wish to live in spring, summer and winter?
7. Have you prepared a budget which demonstrates you have enough money on which to live?
8. Have you taken enough Spanish lessons to enable you to hold a conversation and go shopping?
9. Are you still taking lessons to improve your Spanish?
10. Are you aware of the requirements for Spanish residency?
11. Do you know which visa you will apply for?
12. If you are applying for a Work Visa, do you have a job, or a job offer, in Spain?
13. Have you started the visa application process?

14. Have you decided what to do about Healthcare in Spain?
15. Have you made a Worldwide Will and Enduring Power of Attorney?
16. Have you made a list of everyone who needs to be informed before you leave?
17. Have you identified how you will move any furniture or other belongings?
18. If you intend to drive in Spain, do you know the rules?
19. If taking pets, do you know what you have to do to relocate them?
20. Do you have a plan if the move doesn't work out or your circumstances change?

Preparation at home

Make an early start. We advise you to start preparing for the move up to a year before you hope to start living in Spain. This might seem like a long time, but you have a lot to do.

You might think you know where you want to live in Spain, but we advise you to explore the country first before you make up your mind. You can make visits to different parts of the country to weigh up the comparative attractions of different places.

We also strongly advise you to take your time and to rent a home to live in, rather than buy in the first instance. This will keep your options open.

To do: Check out official advice from your own government at home. Often this is comprehensive and helpful:



UK Gov Guide - Living in Spain

To do: Explore social media such as Facebook where there are many groups of people who have already moved to Spain and who can share their experiences and answer your questions.

To do: Make a list of the features you want the town or village where you might stay to have. For example: a beach, country walks, in or near a city centre, isolated in the countryside etc.

To do: Tick off how many types of areas in Spain you have visited. Make a plan to visit more! Do you already know what you prefer – living by the coast? In a more remote rural area? In a place where there are many other English speakers, or not?



Peñíscola, Spain (Photo: Adam Mizrahi)



Is everyone happy with the move?

©Paul Seccomb

FAMILY CONSIDERATIONS

Is everyone on board?

Through Age in Spain's Infoline, we come across situations where one partner is enthusiastic about moving to Spain and the other is at best lukewarm or very apprehensive. If you are thinking about moving to Spain with others, we advise you to take time together to consider the pros and cons of moving to Spain where the language and way of life may be considerably different from that in your home country. Please take as long as you need to consider the move – and do it together.

What about the children?

If you have children, particularly of school age, we strongly advise you to consult them fully about moving to Spain. As a family you need to consider the stage that they are at in their education and whether they will be able to make new friends easily in Spain and learn the language. On your trips to Spain to explore where you might live you should also arrange to visit local schools with your children.

A FAMILY INTEGRATES IN SPAIN



Kayte's story: Kayte Locke, her husband and three children moved from England to Catalunya.

In 2019, I stood surrounded by images: smoking dragons, ribbons and skirts swirling, espadrilles pounding the pavement in the June fiestas, abuelas staring down at giants whose heads brush past the balconies they are watching from as the giants whirl by. The images cover the walls of our town hall. They are of the rich cultural life and the people who make it so. Within these images is the story of my family.



Fire, sweat and tears – integration into Catalunya

My youngest beating a drum, following the dragons with his dad; my eldest playing the Catalan flute at the summer fiesta; my middle child high on the top of a human tower, teeth clenched in concentration as another child scales over the top of her and I look through my camera lens from below, nervously snapping the shot. And there also am I, with the head of the colla (or group) of devils, laughing as I run away from a fire-breathing beast who has come from Mallorca to torch the tails of our canvas suits as we run, sparks flying from our fireworks, through the streets of our town. I am part of that pack of devils at the annual winter festival, stinking of smoke, tears streaming down my laughing face.

Standing in that hall was my moment to pause and reflect that, ten years in, we are getting there, we are beginning to belong. As I thanked the town council for giving me this exhibition to showcase what I love about my city, its people, and the life I see here, it was also my opportunity to thank those around me for helping me to belong. They will never know how important they are to our life here.

Years previously, when I wandered into the local Catalan cultural centre, I had no idea of this life, of where it would lead me and how much I would fall in love with it. I had been living in an expat community, trying to integrate and, to be honest, feeling as 'though part of my life was missing. In the UK I was part of the fabric of the town, life was no struggle – it was just what I made of it. Here, it was different: I felt apart, a foreigner, weird, different, alien. I was, and still am, no linguist and arrived speaking no Catalan and only limping Spanish. After four years in Spain, I was feeling that I needed a dramatic shift, I needed to fit in, to become



part of my town and to improve my limping languages. That's when I wandered into the Catalan cultural centre one afternoon, drawn in by the huge mural of castellers or human towers, a local regional thing of pride.

It was a fortuitous moment, and we were instantly welcomed in by the cultural centre staff, asked what we wished to join – dances, music, human towers, dragons, giants, a smorgasbord of delight. Spoilt for choice, we joined almost everything in our desire to 'give it a go'.

I won't lie, the start was rough, we understood nothing, it was a tight knit group of long-standing local families and hard to break in. We turned up for practices of human towers and often felt isolated, alone – a little stupid to be honest – with our lack of language. But I am determined, and I don't quit easily, so we stayed. I remember the first day I felt passionate, and mad, about my child being missed out in an opportunity to participate in a

fiesta, so I had an argument with the team. I lost, as I didn't have enough words, but I got my point across. I was a mum, and I was mad, an advocate for my child and passionately keen to keep her involved. That night, I returned home to ten Facebook friends requests from within the group. We were in, they recognised we wanted to be a part... and so it went on.

Years of turning up, years of poor communication, but smiles, shared jokes (often at my expense), and slowly, slowly we got there learning bits more of the languages. We toured Catalunya, Mallorca, Andorra and Valencia. Fiestas and events, participating with a curiosity, learning more and more about the culture and history of this brilliant country. People were passionate in sharing what they knew, what they loved. With my camera and my writing, I was able to capture the beauty of all we saw, the people, their passions and their identity. This I have shared with others, and this was appreciated by those who held it of value. It took years of feeling on the fringe but little by little we got there; one year I won the cooking competition for a local regional dish, the next I managed to stand up and speak in Catalan in the town fiesta in the town square and it got me a cheer and a few back slaps for weeks after as I shopped and went about my life.

“

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People appreciated that we tried. We participated in the massive 'concurso de castellers', a huge biannual regional event, wedged in the huge structures, hot, pressed against the bodies of our teammates, and allowed to stand sweaty and grinning, holding the winning trophy with the others. We slowly found ourselves invited in, BBQs, parties, and at community events we were alongside the mayor and – once – the president of the region.

We slipped in, in photos in the local newspaper and social media, were interviewed on radio and TV, mainly selected for our foreignness but also a slow slipping into belonging. Over time we became them, we morphed from 'guiris' (foreigners) into townfolk. The point I was given my exhibition was the point at which I realised we were there, we belonged. I still can't speak good Catalan, my pronunciation is horrible, but I try when I can. I still take Spanish classes weekly in an attempt to better my ability to be here, to further my career and also to argue/negotiate for things, but the persistence has paid off and I now feel like one of the locals. My strange guiri ways are accepted and now we are part of the fabric of the town, a part of the life that we desired years ago when I stepped into that cultural centre in the heart of our town.

Relatives and friends

You'll also need to break the news of your desire to move to Spain to your relatives and friends. Hopefully they will be supportive but some may be anxious that they will lose their regular contact with you. Zoom, Facetime, WhatsApp and other means of communicating on the internet are great ways of reassuring people that you are not disappearing to the ends of the earth and that you will stay in touch. Before you leave have some rehearsals!



*"OMG ... you're moving to
WHERE?"*

©Paul Seccomb

Dependents

This is a sensitive area, but we ask you to be realistic. Do you have people, such as parents, who are dependent on you now or who may become dependent in a few years hence? Do you have sufficient financial resources to enable you to return to care for them, if needs be?

Bringing a dependent relative to Spain

If you already care for a member of your family who is dependent on you, or if there is someone who is likely to need your care and support, you might think that one option would be to bring them to live with you in Spain. We advise you to think very carefully about this and to fully understand the implications of such a move on the support services available in Spain and the impact moving may have on their health and finances, including their entitlement to state benefits.

Access to home or residential care

The stark reality is that in Spain state support services vary from area to area and the waiting time to access them can be very long indeed. Until you are a permanent resident (up to 5 years depending on your route to residency) it is expected that you will be responsible for managing your own and your dependants' social care needs and that you have the resources to do so. Therefore you need to take into account that if your dependent will need care or support at home or in a residential setting. You will usually have to pay for, and arrange this privately. Once you can receive state care services, you may still need to contribute to their cost and/or pay for additional private support.

Additionally, service providers, both public and private generally do not provide services in English except in some areas where there is a high number of English-speaking residents.

In receipt of state benefits

If your family member receives state benefits in their home country, you will need to understand the impact that moving to Spain may have on these, or indeed, whether they are available in Spain.

What happens if you, yourself, need care and support?

Whilst we all hope for a long and healthy life, the reality is that any one of us could need additional support at some time in the future.

Read more in Chapter 16 – When we need support

CHAPTER 2 – WHERE IN SPAIN WILL YOU MOVE TO?

Spain – a country of many regions and places

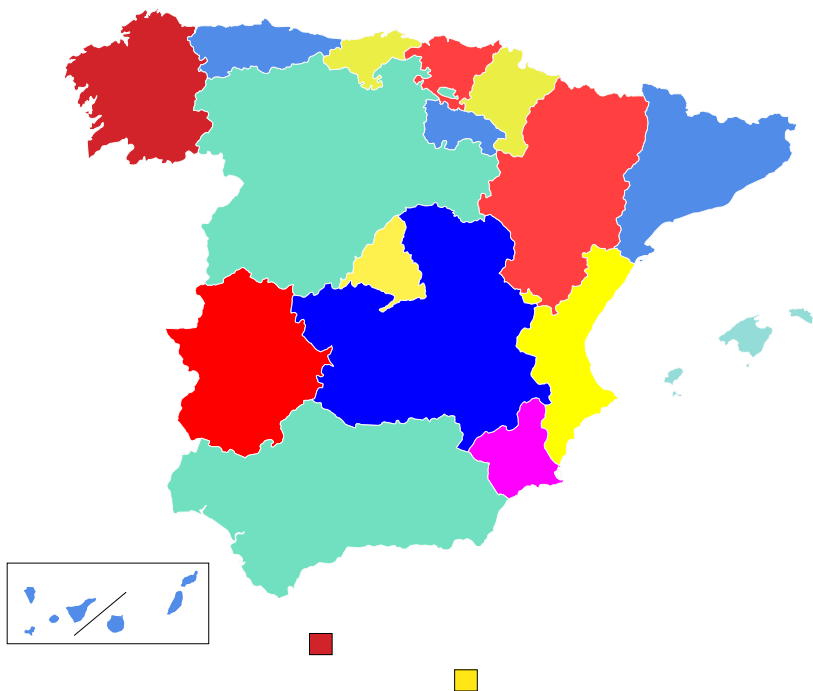
Spain is a country of great variety. We advise you to consider where you wish to live both in terms of the geography and also the characteristics of the community you may want to live in. Do you want to live on the Costa del Sol or Costa Blanca where there is a large number of English-speaking residents in places like Benidorm or Torremolinos? There you will find many people speaking English and many familiar products in local shops. Or are you more interested in living in a rural area in a little village surrounded by vast, beautiful scenery such as in many places in Andalucia and Galicia? Or are you attracted to living in a larger city such as Madrid or Barcelona with all of the facilities which larger towns and cities provide?

We invite you to start off by considering how much you already know about Spain.



Asturias. Image by Enrique from Pixabay

How many parts of Spain do you know already? Test yourself with this map.



Here are the answers

Andalucia

Andalucia is the southernmost, largest and most populated region of Spain. Many immigrants, including thousands of English speakers, have made their homes in villages and towns along the coast. Andalucia is noted for its 'costas' – the Costa del Sol, the Costa Tropical, the Costa de la Luz. In addition to these coastal developments, Andalucia is noted for its hills and plains, with some of the richest cultural heritage in Spain. The magnificent cities of Sevilla, Málaga, Granada and Córdoba boast some of the finest historic vestiges of Moorish culture.

Mostly dry and hot, away from the coast and cities like Marbella and Málaga, much of the region is very hilly and mountainous including the snowy peaks of the Sierra Nevada. The countryside is characterised by vast olive groves and the '*pueblos blancos*', the little white villages which dot the hillsides.



Pueblo Blanco, Andalucia

Galicia

Galicia lies at the northwest tip of Spain. An Atlantic coastal region, it has a temperate climate, and with considerable rainfall it is the greenest region in Spain. The population of Galicia is concentrated along the coast, and in the cities of Vigo and A Coruña (Coruña), major port cities. Vigo is the largest fishing port in Europe, and an industrial hub, with shipbuilding and car manufacturing.



Breogán with the Tower of Hercules in the background in A Coruña. (Photo: Manuel Torres Garcia from Pixabay)

Galicia has a dramatic coastline with many deep estuaries and coastal villages. It is substantially an agricultural region with a lot of small farms and thick forestation. Galicia and Asturias join Brittany, Wales, Scotland and Ireland in Europe's Celtic fringe, sharing cultural traditions, such as the bagpipes.

Basque Country or País Vasco

This region is the most prosperous in Spain in terms of GDP per inhabitant due to a healthy industrial base, tourism and agriculture. There are two official languages in the Basque Country, Basque (Euskara) and Spanish (Castilian) and many places in the Basque area have two quite different sounding names.

The ports of Bilbao and San Sebastian (Donostia) are the main centres of population, and the Atlantic coastline hosts a number of small resorts that have seen development in recent decades but remain relatively serene compared to the Mediterranean coast.

Asturias and Cantabria

Galicia, Cantabria and Asturias are part of España Verde or Green Spain because of their climate. Asturias and Cantabria are small regions in comparison to others. Behind the cliffs and rocks of the coastline lies a narrow and fertile coastal plain. This rises steeply to the Cantabrian Mountains becoming the dramatic mountain range the Picos de Europa.

Population centres are around Oviedo and the ports of Santander and Gijón. There are also long stretches of unblemished coastline.

Aragón

This region is sparsely populated with farming as the main industry. It is very rural. Aragón is rich in history and culture, particularly visible in the Moorish and Mozarabe heritage of Zaragoza, the Mudejar heritage of Teruel, and ancient castles such as the Romanesque fortress at Loarre.

Castilla and León

The historic centre of Castile was Madrid. This was the heart of Spain. Old Castile is now divided into three regions, with Castile and León the largest of the three in terms of surface area, though not in terms of population. Madrid is now an independent autonomous metropolitan region.

Castile was a desolate area where people lived together in fortified cities or castles. Many of these survive to this day, including the finest cities of Avila, Salamanca, and Segovia, all classed as UNESCO world heritage sites. The region also boasts huge cultural heritage in other cities such as León, Valladolid or Burgos.

Most of this region sits at an altitude of 800m or more, and the climate is dry and cold in winter, and dry and hot in summer.

Madrid

Madrid, the capital of Spain, is an autonomous region with about six million inhabitants. Madrid is famous for its urban architecture, its ornate churches and its world-famous museum and art gallery, the Prado. Like the rest of central Spain, Madrid enjoys a continental climate, hot and dry in summer, cold and largely dry in winter.



The Prado, Madrid

Navarra and Rioja

Navarra is a region covering the foothills and central western section of the Pyrenees, bordering on France and the Basque country. Like Castile, it is a region that is very dry in parts. The Bardenas Reales natural park offers some spectacular semi-desert landscapes reminiscent of America's Wild West.

The region of Navarra is an exponent of renewable energy and almost half the region's electricity is produced by the area's 28 wind farms. Navarra has a dry sunny climate. The capital city Pamplona is a lively cosmopolitan city. To the south, Rioja, along the upper Ebro valley, is the smallest region in Spain, and is famous for its wines.

Catalonia

Catalonia has almost seven million inhabitants, most of whom speak Catalan and Castilian. In many places there is dual signage.

Barcelona, the capital of the region, is Spain's second city. There is a very active business sector and one of the major ports on the Mediterranean. The highly populated areas extend along the coast, and into the valleys northwest of Barcelona. Barcelona is linked to Madrid by the AVE, Spain's high-speed rail network. Catalonia, bordering on France, is the most easily accessible of Spain's regions. Costa Brava is the coastal region of Catalonia.

Castilla la Mancha

Castilla la Mancha is a sparsely populated region with extensive agriculture. Between the cities of Albacete and Ciudad Real vast fields of wheat stretch to the horizon. There are also important vineyards and other crops. This is the land of the legendary Don Quijote.

The cultural heritage of Castilla la Mancha has remained remarkably intact, notably with the dramatic city of Toledo, the home of the great Spanish painter El Greco. The area around Toledo is famous for its olives.



Don Quijote and Sancho Panza

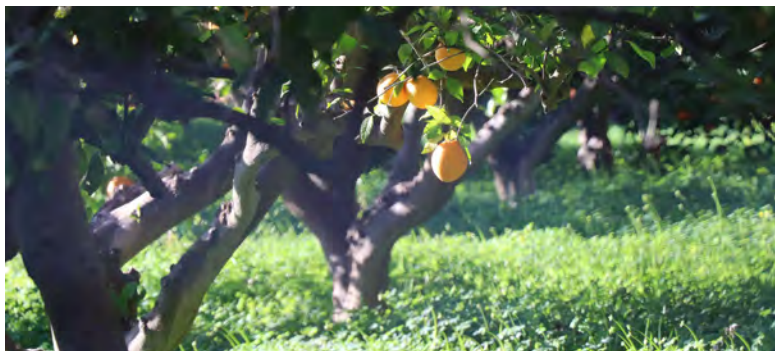
Extremadura

Extremadura, which shares its western border with Portugal, is considered the most underdeveloped region in Spain. However, it has a long history and rich heritage which can be seen in the main towns of Merida, Caceres and Trujillo. Extremadura is sparsely populated with farms, olive groves and small villages.

Valencia and Murcia

The regions of Valencia and Murcia are bordered by the coastline. In this dry central eastern part of Spain, it is on the coastal strip that the large majority of the population is concentrated. There are a number of highly developed coastal resorts but there are still unspoiled sections of coastline away from the crowds.

Tourism and agriculture are the main activities. The fertile valleys are the orchards and vegetable gardens of Spain. This is a dry region where small villages and towns dot the hillsides. The area inland is sparsely populated, unlike the busy towns of Benidorm, La Manga and Valencia.



Beniaján; Murcia. (Photo: Tetyana Karankovska on unsplash.com)



The Tax Inspector (@Mike Bryson)

We cannot emphasise enough the importance of learning some Spanish before you make the final move to Spain. This will make your life there much easier; you will be able to make new friends and talk to your neighbours. Shopping will be more straightforward, as will dealing with Spanish officials. Most importantly you will be able to join in the life of your new community.

Our advice is to:

- ◆ Start early
- ◆ Find a good teacher
- ◆ Learn Spanish with your partner or spouse, or with a friend
- ◆ Stick with the lessons!

Here we can read the profile and views of two Spanish teachers and watch videos of those who have done this before.

María Seco is a Spanish teacher who lives with her family in Pontevedra in Galicia. She mostly teaches Spanish to people who are going to walk the Camino to Santiago, the great pilgrimage trail. However, many of those who walk to Santiago end up immigrating to live in Spain and continue their lessons with María. This is her advice....

Going to Spain on holidays is one thing. Moving there as a resident is a completely different story.

Maria's story: María Seco is a Spanish teacher from Galicia, Spain. She's been teaching Spanish for more than 15 years

'Going to Spain on holidays is one thing. Moving there as a resident is a completely different story. Especially if you don't speak the language.'



When you go on holidays, your main concerns are finding good places to eat and taking beautiful pictures of the places you visit. You have already booked your accommodation in advance, from home. In English. Maybe you know a couple of Spanish words, enough to order a beer or a glass of wine in a bar. And even if you don't, staff at hotels, bars, restaurants and tourist attractions are likely to speak enough English to cater to your needs.

But when you move to Spain, you're not a tourist anymore. You've gone from tourist to resident, and that comes with its own challenges.

One of the things you don't need to do as a tourist, is dealing with the administration: getting a NIE (foreigners identification number) or registering at your local council, for instance. Unlike hotel and restaurant staff, the people working in public offices are less likely to speak English. Would you be able to ask what documents you need to submit? Or which office you need to go to? And, equally important, would you be able to understand the replies you get?

You will also need to rent or buy a place to live, and deal with all the paperwork involved in that. In Spanish.

- ◆ *Opening a bank account.*
- ◆ *Dealing with utilities.*
- ◆ *Signing up for different services.*
- ◆ *Going to the doctor.*

This is just a sample of the kind of things you'll have to do when you move to Spain. You may get lucky sometimes and find someone who speaks enough English to be able to help you with your transaction. But you can't count on that. Most of the time, you'll be on your own with no English speakers around to help.

Yes, translating apps can help, but only up to a point. They work better with single words or very simple sentences. But even those get sometimes mangled.

I'm sure you've seen very odd items on restaurant menus, right?



More specifically, on those menus that are translated into English: tapas of 'courageous potatoes' (patatas bravas), followed by some 'pretty to the iron' (bonito a la plancha, grilled tuna). And to drink, 'he came in a bottle' (a bottle of wine). Or maybe a jug of 'bleeding' (sangría).

These are real examples, found in real restaurants. Clearly, they didn't ask anyone with any knowledge of English for help. They relied on the translating apps. The results are funny... and confusing! But the worst thing that can happen is that you find the menu scary and you go to another restaurant. Or that you order not really knowing what you're going to eat.

However, when you're trying to get something fixed in your house, or you need an urgent visit to the doctor, you don't need to add any more confusion and stress to the situation. You want to explain, clearly, what needs to be done. And you want the other person to understand. You want to explain, clearly, what's wrong with you. And you want to understand what the doctor says.

You should also consider that language won't be your only hurdle. Be prepared for things to be different from the way they are back home. Expect things to be done differently. That, in itself, can be a challenge. Add the language barrier to it and it all might become too overwhelming.

This alone should encourage you to start learning Spanish before you move to Spain. You're not convinced yet? Think of your daily life in Spain. Are you planning to live in an English-speaking bubble? Or would you prefer to enjoy the Spanish way of life, the way Spaniards do?

The best way to achieve the latter is by interacting with the locals, by being a part of the community. And it's very hard to do that if you don't speak a word of Spanish. So, do yourself a favour and start learning Spanish. It doesn't have to be perfect. You don't need to be fluent. But, if you make the effort to speak the language, you will be welcomed with open arms.'

*María Seco is a Spanish teacher from Galicia, Spain. She's been teaching Spanish for more than 15 years, most of them in Ireland. So, she also knows about the challenges of moving abroad. These days she's back home in Galicia, still teaching Spanish and writing her blog **Spanish for the Camino**, where she helps pilgrims learn the Spanish they need for their walk across Spain on the Camino de Santiago.*



**AGE IN SPAIN
VIDEO LIBRARY**



Leigh

Meet Leigh from the USA. She's a journalist and podcaster with strong links to Spain. Leigh asks her Spanish teacher how much Spanish she needs to get by in Spain, how she can learn Spanish in addition to lessons and what words she needs to know to open a bank account in Spain.

Leigh then interviews Glenys from Scotland who moved to live permanently in Spain and just loves it.

To see these videos just click on Leigh's photograph.

SPEAKING SPANISH – YOU CAN DO IT!

Marijke's story: Marijke is a Dutch national who is married to Hilary, a British citizen. They moved to Andalucia in 2019. This is her story about how she overcame the fear of speaking Spanish.



My husband, Hilary, and I have often joked about the need for taking a 'brave pill' – those times when you are really scared of doing something, but you know you have to do it... and since moving to Spain, we've taken lots of brave pills for all the big challenges that come with moving house and country.

Taking a brave pill is about acknowledging to ourselves that we feel fearful and need to be brave. Especially here in Spain, where the language and the culture mean we need to find our way around lots of different and unfamiliar situations – and in Spanish! There have been times when I chickened out, and I didn't have the courage to do something. When I was looking for my brave pills, but they were not available. Those moments when you feel a failure, but you just didn't quite have the guts...

I found that here in Spain, brave pills are almost all about the language, and particularly about speaking it. My Spanish isn't bad, but brave pills are still very much required for meetings with Spanish officials, and especially for speaking on the phone in Spanish, which really makes me feel scared. Speaking it is ok, because you can rehearse it. But understanding the response can be extremely challenging. They speak so fast, these Spanish! My most common telephone phrase is: 'puedes hablar más lento, por favor' (can you speak more slowly please).

I learnt Spanish in a somewhat unstructured way, with courses and lessons some years, and other years just ticking over with a language app. Duolingo was my 'go-to' app, and it is fabulous for learning the basics of a language. It's free, it's fun and highly competitive – my husband Hilary and I vied for top position in maintaining our streak. Unfortunately, I lost – but this was solely due to a wifi problem on the train that caused me to lose my 346-day streak. The repetition of doing Duolingo every day results in real learning. I still remember some of the words that I learnt courtesy of Duolingo – el cepillo (the brush) and el sartén (the frying pan) will stick with me for the rest of my life! So, with all that Spanish input, brave pills surely are no longer needed, but not true...

I'd love to become really fluent in Spanish, be able to understand and speak to my neighbours about more than simply the weather. I want to understand the jokes they make, and feel I am part of the community and be able to interact with our Spanish friends



and neighbours. I'd love for my Spanish to be understood, and not experience those 'blank faces' of incomprehension, when I know I just made no sense at all.

Looking back over the past few years, I have made a lot of progress. I've watched TV, listened to the radio, attended classes, and practised with my Spanish friends who are keen to improve their English. And I've just started intercambio, where I go on Zoom with a Spanish speaker, 30 minutes in English and 30 minutes in Spanish. I've realised that mastery of Spanish takes time, and patience. And lots of brave pills!

Watch TV, listen to the radio, attend a class, use an app and learn something each day, taking every opportunity to practice. And, of course, don't forget to take those brave pills...



Image by StockSnap from Pixabay

How you can learn Spanish before you move

Before you move you can:

Look for a Spanish teacher where you live – check that they are qualified to teach Spanish as a foreign language.

Check out your local schools and colleges who may offer Spanish classes as part of their Further Education provision.



Online learning

Learn Spanish Online

Nowadays there are considerable resources available online through both websites and apps, such as:

 **BBC Languages**  **Berlitz Languages**

If you wish to learn, and practise, your Spanish on a mobile phone or other device there are many apps you can download which will help, such as:

 **Busuu App**  **Duolingo App**

There are many others. Check them out to see which one you like.

Language exchange online

This is what the Spanish call 'intercambio'. It is a free system through which you can link up with a Spanish speaker. They help you to learn Spanish and you help them to learn English. It is a great way to learn or improve your fluency in Spanish.

Check out this very helpful website:



Language Exchange Websites

LEARNING SPANISH IN SPAIN

Language Schools

There is no shortage of Language Schools in Spain. These offer individual lessons and classes. They provide courses to suit the appropriate level: beginners, intermediary, advanced. Often their websites have simple tests to help you work out which level you are at.

Many of these schools also offer 'immersion courses' where you can live with Spaniards and only speak Spanish. These are combined with intensive classes and often cultural visits. This is a great way to learn Spanish quickly.

Learning Locally

Many of the Regional Governments and Universities in different parts of Spain offer language classes for foreigners. Ask about this in your local Town Hall or Tourist Information Office.



A Spanish 'intercambio'

There are several routes to residency in Spain. How you do this depends on your nationality. The different routes are summarised below. They are also explained in detail on the Age in Spain website: www.ageinspain.org/residency, with links to the complete range of our residency Infoguides. How you do this depends on your nationality.

Citizens of the EU and EEA: You have the right to move to Spain to live and work

You must register with the *Oficina de Extranjeros* (Foreigners' Office) within three months of your arrival. You will be placed on the Central Register of Foreign Nationals. The *Oficina de Extranjeros* is usually located in the local police station.

You must have a valid passport or ID document and prove that you can support yourself (and any dependants). You also need to show evidence that you have public or private healthcare insurance, depending on whether you are working, not working or retired.

The documents you will need:

- Census certificate (*certificado de empadronamiento*)
- Passport
- A filled Model EX-18, as well as a copy
- Proof (printed) of payment of the tax 790 code 012

If not employed:

- Sufficient economic means to support yourself and your family (bank statement/certificate)
- Health cover valid in Spain
- Pensioners: provide proof of public health cover



NB: Students must provide proof of registration with an educational institution as well as a valid public or private health cover and a declaration of sufficient means of support. Resources may come from any source.



Source EU Guide - Residence rights for Students

For more detailed information, read this helpful guide:



AIS Guide - Resident Certificate for EU Citizens

Third country nationals – UK Citizens and citizens of other non-EU countries

If you are a citizen of a country which is not a member of the European Union, the European Economic Area or Switzerland (called 'third country national') and you intend to live in Spain for longer than 90 days in any 180 day period, then you must usually apply for a visa and you need to do so in your home country before you come to Spain.

There are some exceptions to this, including the family members of an EU national and those third country nationals who can obtain an EU passport through their family – for example, a UK citizen with a qualifying Irish blood relative such as a parent or grandparent.

UK nationals already living in Spain before 2021

For UK nationals who have already been living in Spain since before 2021, and their family members, there are additional options through the UK/EU Withdrawal Agreement which protects

UK nationals residency rights in Europe as a result of the UK leaving the European Union. This route to residency in Spain has less stringent conditions than those for UK nationals who moved to Spain from 2021 onwards.

Note that if you have a Spanish residency document issued prior to 2021, even if it states that you have permanent residency, you are strongly advised to check its status and update/exchange it for the new plastic biometric photo residency card called the TIE (*Tarjeta de Identidad de Extranjero*) stating that you are a beneficiary of the Withdrawal Agreement.

Check here to make sure you still hold a valid residency document:



[AIS Guide - Check Your Residency Documents](#)

For UK nationals who already live in Spain and have done since before 2021, read this guide:



[AIS Guide - How To Obtain The TIE](#)

To be able to qualify, you *must* be able to *demonstrate* you lived legally in Spain *before the end of 2020 and have continued to do so*. This includes demonstrating sufficient healthcare cover whilst you have been living in Spain and other proof of living in Spain.

To bring family members/dependents to live with you in Spain under the scope of the Withdrawal Agreement

If you already have your residency in Spain under the scope of the Withdrawal Agreement, you have the right to bring over immediate family members to live with you. Note that the person who makes the application is the person already with residency in Spain, not the family member who wishes to join them.

If your family member has **UK nationality**, read this guide:



AIS Guide - Obtaining the TIE for UK Family Members & Dependents

If your family member is **not a UK national and does not hold EU citizenship**, read this guide:



AIS Guide - TIE for Non UK EU Family Members to UK Nationals

If your family member **holds EU citizenship**, they can apply in their own right. Read this guide:



AIS Guide - EU Citizen Resident Certificate

Another exception is made by the Spanish system (called the Arraigo system) which has some routes to residency for non-EU citizens already living in Spain, including those with Spanish children or who have been legally working in Spain for two years.

Visas

For UK citizens and other third country nationals who are now planning to move to Spain, the main route is with a visa. There are several different visas, each with different requirements. **You need to apply for these visas before you leave the country where you reside. You should apply to the Spanish consulate for the area where you are resident.**

With all visa applications, you have to show that you have sufficient income and resources (including full healthcare cover) to demonstrate that you can be entirely self-sufficient and not become a burden on the Spanish state during the period of your visa. The precise rules differ according to the type of visa you secure. There are also rules on the maximum period you can be out of Spain and retain your residency in Spain. It is important to ensure that you select the visa that meets your needs.

Why are you moving to Spain?

The type of visa you apply for will be determined by what you wish to do in Spain, for example: if you intend to work, set up a business or retire for a life of leisure.



Which will you need most?

©Paul Seccomb

These are the types of visas currently available:

Temporary stays:

Many countries have a 90-day visa-free regime with the Schengen Area, of which Spain is a member. If you are from a country that does not have a visa-free regime with the EU, you will need first to obtain a Schengen visa. UK nationals visiting Spain do not need a Schengen visa.

Long stays:

There are several different types of visa for people planning to live in Spain for an extended period of time. They have different qualifying requirements and restrictions, depending on the reason for your move to Spain. Here is a summary of the different visas:

The Non Lucrative Visa – if you plan to retire to/not work in Spain

If you are planning to live in Spain for an extended period of time without working, you can apply for the Non-Lucrative Visa.

This visa requires you to show you have a level of financial security that will allow you to sustain yourself (and your family) while living in Spain without working. For more information about this visa, see:



AIS Guide - The Non-Lucrative Visa

Working in Spain: If you intend to be employed or self-employed in Spain, you will need to apply for the work visa or the self-employed visa.

The Working Visa – if you are offered a work contract in Spain

This is available to non-EU citizens who have a job offer from an employer based in Spain and meet the visa requirements. This visa will grant you a temporary residency authorisation for as long as you live and work in Spain. Unlike other visa applications, the process to obtain a working visa is started by your employer in Spain. Not all jobs qualify for this type of visa.



AIS Guide - Working Visa

The Self-employed Visa – if you plan to start your own business

If you plan to start a business, you will need to apply for the self-employed visa. This entails presenting a business plan as part of the application. For more information, read this guide:



AIS Guide - Self Employed Visa

The Investor/Entrepreneur Visa – also known as the Golden Visa

The golden visa is different from the others as it allows you to live and work in Spain without requiring you to stay for a minimum period each year in order to keep your residency rights. It requires you to make a financial investment in either real estate, Spanish businesses or Spanish public bonds. For more information about this visa, check the Age in Spain's guide on the golden visa.



AIS Guide - Golden Visa

The Family Reunification Visa – to enable non EU nationals who have been living in Spain for at least one year, to bring their family members to live in Spain with a full residency and work permit. This visa is only available to non-EU nationals. The process must be started by the family member living in Spain.

Family members who are eligible for this process are your parents and parents in law (aged 65+ and who need your care), your spouse or civil partner and your (or your spouse's) children under 18.

You can only bring extended family if you have Spanish or EU nationality. There are detailed requirements which you can read here:



AIS Guide - Family Reunification Visa

The Digital Nomad Visa

– if you plan to live in Spain and work remotely (online)

This is a new type of visa introduced in 2023. It is officially called the International Teleworking Visa. This visa allows holders who work remotely (online) to live in Spain for 12 months, with the option to apply for a residence permit, which can be renewed to stay for a total of five years if the applicant remains eligible. After five years of legally living in Spain, they may apply for permanent residency.

There are a number of criteria to be met including earning a minimum amount monthly and having experience of the industry in which the applicant proposes to work. Further information and how to apply may be obtained from the Spanish Consulate in your home country.



AIS Guide - Remote Working Visa

Non-EU students

If you are a student from a third country (non-EU) and you wish to study or volunteer in Spain for more than 90 days, you will need a student visa. Read more about it here:



AIS Guide - Student Visa

Applying for a visa

All visa applications must be made to the Spanish Consular Office in the country from which you wish to move. The exception to this is the work visa for which your prospective employer will apply. After obtaining the visa, you will be able to live in Spain and renew your residency permit at the appropriate time. In some cases, you might be able to change from one type of visa to another.

Do you have 'Sufficient Means'?

As part of the Visa application process you will have to demonstrate that you have 'sufficient means' i.e., sufficient income/financial resources to live in Spain so that you will not become a burden on the Spanish state. The rules vary according to the type of visa you have.

The Spanish Immigration authorities use a calculation based on a system called IPREM, literally 'the Public Multiple Effects Income Indicator' or *Indicador Público de Renta de Efectos*



Can you prove you have enough money? ©Paul Seccomb

Múltiples which is set by the Spanish Government annually for taxation, visas and benefits.



For Current Rates of IPREM

If everything is in order you will be issued with a residency permit (*Permiso de Residencia*) which includes your name, address, nationality and your Foreigner's Identity Number (NIE). This number is essential for all financial and administrative matters in Spain.

NOTE: The Resident Certificate is for EU citizens living in Spain.



For more information about all the residency routes, including our full range of residency Infoguides, go to:



www.ageinspain.org/residency

Doctors and dentists

Two UK citizens living in Spain explain how they registered with a doctor and dealt with toothache!

Registering with a doctor

Phil Waring has lived in Spain near Alicante for five years having moved from Canterbury in Kent.

He says: "I was previously registered with my local doctor as a member of the Convenio Especial and paying €157 per month. When I was approaching retirement age I followed the steps here in the guide:



UK Gov Guide - Healthcare in Spain inc. the Balearic & Canary Islands

I contacted the NHS overseas team and they very quickly sent me an S1 for myself and my 'dependent' husband. We were ready to submit our S1 forms to the INSS, but we just could not secure an appointment. After weeks of trying we eventually employed a local Gestor. She had registered both our S1s within a couple of days! Once we heard back from the INSS we went to our local surgery where they issued us with "Tarjeta Sanitaria" cards. We have an App here in Valencia which we use to make appointments. All my prescription details are available on the card and I can use it in any Pharmacy in Spain to obtain my medication."

Toothache on the Costa del Sol

Stephen from London lives in Málaga. He says, "I woke up with toothache one morning. I hadn't been to a dentist before in Spain and frankly it wasn't something I was looking forward to. I didn't know what to expect or where to find a good dentist. I went next door to ask my Spanish neighbour for her recommendation. My Spanish wasn't great at that time but using a combination of words, pointing and a translator app on my phone she pointed me in the right direction. She even phoned the dentist for me and made my first appointment for that very day. In Spain dental care is totally private and after the dentist sorted my problem I paid a very reasonable bill. I go back for a check-up every 6 months".



Málaga. Photo by Julia Matuzova on Unsplash

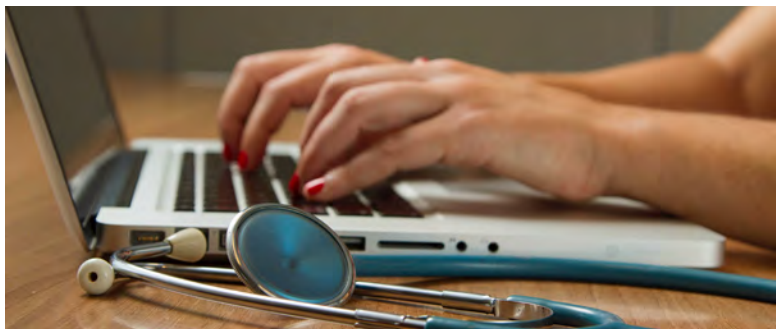


Photo: [www.Unsplash.com](https://www.unsplash.com)

Healthcare in Spain

Being able to access healthcare is a major consideration when planning to move to Spain. This is not just vital for your health care needs but having adequate arrangements in place is also an essential part of qualifying for a visa to live in Spain. Whilst we explain the structure of the Spanish Health System in a later chapter, here we want to help you understand how you can arrange health care to meet your needs.

UK Nationals Form S1

The S1 form gives UK nationals access to state healthcare on the same basis as a Spanish citizen. You are entitled to an S1 if you receive a UK State Pension. You can use this as 'proof of healthcare' for your residency application.

For further information on how to apply for form S1 on-line:



[UK Gov Guide - Register your S1 online](#)

Buying private healthcare insurance

You must have the correct type of health insurance in place when applying for a visa. The Spanish authorities will check that your health insurance offers cover which is at least equal to the Spanish Healthcare System, without any co-payments, excess or exclusions. If you are a UK state retirement pensioner, you can use your UK NHS cover for this by registering the S1 form to transfer your NHS entitlement to Spain. This can include your immediate family members too.

See:



[AIS Guide - S1 form State Healthcare for UK Pensioners](#)

And:



[UK Gov Guide - Healthcare in Spain](#)

Many people with Spanish state healthcare also purchase private healthcare cover because it is relatively cheap, provides greater flexibility and choice, and can include English speaking services and health insurance cover when travelling in other countries.

Age in Spain provides information and help with selecting appropriate insurance cover options, including policies specifically for English speakers who visit and live in Spain, and which meet the visa requirements. Contact our free service health@ageinspain.org for personalised information and assistance in selecting the healthcare cover option that best meets your needs.

Click here for more information:



[AIS Webpage - Healthcare](#)

Spanish State Healthcare

The Spanish Health System is very highly regarded throughout the world. As a foreign resident you can access the system in any of the following ways:

Working in Spain – contributory scheme

Under this scheme, if you are employed or self-employed, part of your salary will be deducted as a contribution to the Spanish Social Security system. This entitles you to State Healthcare for as long as you continue working in Spain. It will also allow you to claim for unemployment benefit and contribute towards your Spanish state retirement pension.

Becoming a permanent resident

Foreigners who become permanent residents in Spain after living there for five years will gain full access to Spanish State Healthcare, regardless of their employment status.

Paying for State Healthcare (*Convenio Especial*)

After a year of being on the *Padrón* where you live you will have the opportunity to apply to opt into the Spanish Health system for a comparatively modest monthly fee. For some people this is an attractive option as the cost is not affected by preconditions or age.

You may also wish to understand how the National Health Service in Spain is organised – if so, click the button.

Further reading about the Spanish Health Service

CHAPTER 5 – TAXATION IN SPAIN

Paying income and other taxes is never a welcome prospect and many people worry that they will have difficulty understanding the tax regime in Spain. Here we explain the principles and show you how you can get expert advice.



Everyone who remains in Spain for 183 days or more per year is considered a tax resident and must make a report on their worldwide income and assets to the Spanish Tax Authority, known as the *Hacienda*, unless the *Hacienda* accepts that they are a tax resident in another country.

There are double taxation agreements in place between Spain and many other countries which ensure that you do not pay tax on the same items twice. This is a complex area and we recommend that you seek professional advice.

You can find more information on taxation in Spain here:



[AIS Guide - General Tax Information](#)



Image by Bruno /Germany from Pixabay

CHAPTER 6 – DRIVING IN SPAIN

People moving to Spain often ask what they need to do to drive in Spain if they have a licence in their home country. Sometimes people also wonder if they should bring their car to Spain.

Before addressing these questions, it is important to point out that the *Dirección General de Tráfico*, known as the DGT, is the body which is responsible for everything related to driving in Spain. Its website describes the full range of its remit and is available in English:

[Dirección General de Tráfico DGT Services](#)



That moment you realise you don't know your 'derecha' from your 'izquierda'!

©Paul Seccomb

The DGT covers everything from driving tests to licences, vehicle registration and fines for traffic offences.

How long can you drive in Spain with your existing licence issued in your home country?

If you are from the UK or another non-EU country

If you are from a non-EU country you may drive with the licence issued in your home country for six months from the date you arrived in Spain, or from the date on which you were granted residence status. You must then exchange this for a Spanish licence if your home country has an exchange agreement with

Spain. **The UK has an exchange agreement with Spain.** If you are not eligible to do this you must sit a Spanish driving test. This applies whether you buy, hire, or borrow a car.

If you have an EU licence

If you have an EU licence you may use it to drive in Spain for as long as it is current although you may choose to exchange it for a Spanish licence. Once resident, if you lose your licence or it is stolen or defaced you need to get a renewal/replacement Spanish licence. You do not need to take a test. See the following link for more information:



Validity and Exchange of an EU Driving Licence

For some categories of licence you have to renew them after two years of being granted residency in Spain.



DGT Notices

If you need to sit the Spanish Driving Test

The Spanish Driving Test consists of three stages taken in this order.

1. a medical examination
2. a theory test
3. a practical driving test

Whilst you do not have to pay a driving school to study for the theory test, the practical lessons must be done through an approved driving school. Until you have passed your Spanish driving test you cannot legally drive any vehicle that is not a driving school vehicle.

Age in Spain has recently published a Guide to Driving in Spain which describes the process more fully:



AIS Guide - Driving in Spain

Can you bring your car to Spain when you move?

Yes you can, but different rules apply depending on whether you intend to bring a car registered in an EU country or a non-EU country. However, vehicles in both categories brought into Spain must be registered with the Spanish authorities within six months of entry into the country, when they will be issued with Spanish plates. **It is illegal to drive a vehicle without Spanish plates after six months.**

Bringing a car from an EU country into Spain

Bringing a car from an EU country into Spain is relatively straightforward. However, the vehicle still has to be proved roadworthy, registered and be fitted with Spanish plates within the time limit.

Bringing a car from a country outside the EU

Bringing a car from a country outside the EU is more complex. If contemplating doing this you should check the position regarding the import duty and taxes which may be payable.

Also if your vehicle is more than four years old it will need to go through a test.

Can you take your pet to Spain?

Many people who move to Spain bring their pet with them. To do this, however, you need to prepare and have the correct paperwork. Depending on where you bring your pets from:

- your pet must be microchipped, and
- have had the Rabies vaccination 21 days before travel, and
- a valid pet passport issued in your country of origin that is accepted by Spain (you cannot use a pet passport issued in Great Britain (England, Wales, Scotland)) **or alternatively**
- an Animal Health Certificate (obtained from the vet no more than 10 days before travel) confirming that your pet has both the microchip and rabies vaccination



Image by Dominick Vietor from Pixabay

On arrival to the EU, you will have to go through a Traveller's Point of Entry (TPE) where your pet's Animal Health Certificate will be checked to confirm its compliance with EU regulations. Find a pdf list of the Spanish TPEs [here](#). ←

For travel to and from the UK with your pet, read this guidance:



UK Gov Guide - Taking your pet abroad

Once in Spain you can get an EU pet passport, which can be used for travel in the EU and to return to the UK.



TRUE



FALSE

or

It's always sunny in Spain and everywhere is near the beach

Not true! A lot of people think that the weather is always great and everywhere in Spain is near a beach. Spain is a vast country and whilst between May and September most of the country gets a lot of sun, areas such as Galicia, Extremadura and Madrid can get snow in winter. Galicia in particular is famous for the amount of rain it gets!

As for sunbathing, Spain is a largely rural country. Depending on where you choose to live you could be many hours of driving away from a beach. Choose well!

Everyone has a daily *siesta*

Not true! Whilst it is said that Spaniards all take an afternoon nap this is really no longer the case. Nowadays whilst some shops may close in the afternoon, supermarkets and larger shops tend to stay open. Businesses, schools, restaurants and offices are usually open all day.

All of Spain is dry and dusty

Not true! People think this because of the depiction of Spain in films and perhaps from family holidays at the height of summer.



Galicia (Image by Avelina Pichel from Pixabay)

Spain is a country of great variety and often visitors and new residents are surprised at how humid it can be. In the Valencia area, called the market garden of Spain, you can see verdant orchards and olive groves for as far as the eye can see. In La Rioja the grape laden vineyards stretch to the horizon. In the hills and valleys of Galicia you would be forgiven for thinking you are in Scotland or Ireland.

Spaniards only speak Spanish

Not true! Spaniards do speak Spanish, also called Castellano, and many Spanish young people can speak English, but they also have other languages in the regions of Spain. In addition to Castellano, there are four main languages: Aranese, Basque, Catalan and Galician. People in these areas are proud of their language and some speak it exclusively at home. It is wise to respect this!

Paella is the national dish

Not true! The famous rice dish called *paella* is from the region of Valencia. Many other regions have dishes based on rice – '*arroz con pollo*' (rice with chicken) for example. But they will also offer their local dishes such as '*cochinillo*' (roast suckling pig) in Segovia or '*pulpo*' (octopus) in Galicia.



Spanish food is spicy, and everyone drinks sangria

Not true! In fact, it is quite the opposite. Most Spaniards dislike food which is '*picante*', their word for spicy. If you choose a dish which is marked '*picante*' you will probably be disappointed. *Sangria* is pleasant but it is considered a drink for tourists. Spaniards will stick to beer and wine or beer with a kind of lemonade called *Casera*, a shandy called a *clara* or a *tinto de verano*, wine with *Casera* or lemon soda.

Flamenco is the national dance

Not true! Whilst the flamenco is associated with Spain it is really only taught and performed in Andalucia. Many of the regions have their own 'national dress' and songs and dances. Don't ask a Galician to dance a flamenco – they prefer the bagpipes.



Further reading about the cultural aspects of life in Spain

Are you ready to go yet? By this point you will have had a few Spanish lessons and your family and friends are becoming excited about your starting a new life in Spain. Hopefully you are now less daunted by the amount you have to learn and do. Before we go on why not take our Readiness Reckoner test again?



Age in Spain's Readiness Reckoner – 20 vital questions to work out if you are ready to move to Spain

1. Are your family and loved ones supportive of the idea?
2. Have you spoken to people who have already made the move to Spain?
3. Have you learned basic facts about Spain?
4. Have you travelled to different parts of Spain?
5. Have you drawn up a list of what you are looking for in a place to live in Spain?
6. Have you visited where you wish to live in spring, summer and winter?
7. Have you prepared a budget which demonstrates you have enough money on which to live?
8. Have you taken enough Spanish lessons to enable you to hold a conversation and go shopping?
9. Are you still taking lessons to improve your Spanish?
10. Are you aware of the requirements for Spanish residency?
11. Do you know which visa you will apply for?

12. If you are applying for a Work Visa, do you have a job, or a job offer, in Spain?
13. Have you started the visa application process?
14. Have you decided what to do about Healthcare in Spain?
15. Have you made a Worldwide Will and Enduring Power of Attorney?
16. Have you made a list of everyone who needs to be informed before you leave?
17. Have you identified how you will move any furniture or other belongings?
18. If you intend to drive in Spain, do you know the rules?
19. If taking pets, do you know what you have to do to relocate them?
20. Do you have a plan if the move doesn't work out or your circumstances change?



Photo by Josh Rakower on Unsplash

SOME PREPARATION CAN ONLY BE DONE IN SPAIN**Visit frequently**

You should plan a number of visits at different times of the year to different parts of the country.

John's story – the rain in Spain falls mainly in Santiago de Compostela!

John Rafferty

When the children were young, we always holidayed in Spain as the resorts of the south coast were readily accessible from our native Scotland. When the children became too old to holiday with boring parents, I began to explore inland Spain and I spent many hours walking in the foothills of Andalucia. Then I discovered Sevilla. I think it is a beautiful city where the architecture reflects its rich and varied history. I started going there in the summer holidays. One of my hobbies is that I'm a church organist and I was asked to play in a church right in the heart of the Barrio Santa Cruz in the very centre of town. It was then my fantasy blossomed. I would retire, live in Seville, play the organ and sip chilled sherry in one of the orange groves with my friends! So I thought.



At this time, I was living and working in London. I began to hate the daily commute to my office on the underground where passengers were packed in like sardines. To cope with it I often indulged in my Spanish fantasy, day dreaming about when I would have enough money to sell up and buy a villa in the Spanish sun.



Hills of Galicia

I'd spent much of my youth tramping the Scottish hills and so when I heard about the Camino de Santiago – the great pilgrimage trail to Santiago de Compostela in Northwest Spain I decided that this would be a Spanish adventure to herald my retirement to Seville. I set off from Seville to walk to Santiago on 2 January 2007. The journey took 36 days. During that time, I walked through tiny villages that I'd never heard of. I explored the historic cities of Cáceres and Salamanca. I saw another Spain which I didn't know existed. I had little Spanish at that time and I wrote out words and phrases in a notebook and showed them to people when I wanted to ask, 'Do you have a room?' or 'Is there food available?'. I discovered that as soon as I tried to communicate local people responded with patience and kindness. I resolved to learn Spanish as soon as I could.

Then I reached Santiago de Compostela. The city is over 1000 years old and what we see now in the 'Old Town' was developed in the middle ages and has been largely preserved ever since.

The town is small with less than 100,000 residents but it boasts a famous University and is the third most visited Christian pilgrimage destination alongside Rome and Jerusalem. I was attracted to its stone buildings and arches which shone in the summer sun, but it was the open-hearted Galician people who made me change my mind. I decided I would come to live in Santiago de Compostela. And so I did.

At that time there was a dip in the housing market in London and I considered that it was wise to wait before selling my home there. 'Try before you buy' was the best advice I received and so I decided to rent out my house in the UK and rent a place in Santiago at first. Researching the housing market in Spain I discovered that re-selling houses can take a very long time and partly for this reason the rental market is very buoyant. I was pleasantly surprised to discover that the rent I would pay in Spain for a bigger house than I had in London was considerably less than the rental income I could expect from the London property.



Cathedral, Santiago de Compostela

Whilst I loved living in Santiago with the buzz of pilgrims and students thronging in the streets, I also discovered it can rain at any time, and often does. Prodigiously. Those first winters weren't as cold as in Scotland but they were much wetter. Literally my first January it rained every single day of that month.

That was 15 years ago. I decided to try to have the best of both worlds. I decided not to sell up in the UK in order to buy in Spain. My property there has increased in value and has been rented out continuously. I have a long-term lease on my house in Santiago seven minutes' walk from the Cathedral in the heart of the medieval city. In the winter I now go South, renting in the warmer and drier climes of Andalucia. This model might not be for everyone, but it certainly works for me, as I prefer the flexibility and independence it gives me, as well as maintaining a foothold in the UK housing market.



Andalucia (Image by Makalu from Pixabay)

Your location checklist

Take the checklist you prepared of the features you are looking for in your new home and community.

If you have an idea of where you'd like to move to then start to research as much as you can about that area and plan a number of visits there. When there, seek out other English speakers and ask them about the area, the crime rate, the community life, the schools.

Understand the cost of living

During your visits check out prices of commodities and utilities. Once you know which area you are attracted to start browsing the house listings such as

- ◆ **Idealista Website**
- ◆ **Fotocasa Website**
- ◆ **Habitacalia Website**
- ◆ **Kyero Website**

where you will see purchase prices and rental costs.

Draw up a budget comparing your income to your likely expenditure in Spain. Will you have enough money to live?

Buying or renting in Spain

See this excellent guide prepared for UK nationals but also useful to others:



UK Gov Guide - How to buy property in Spain

Try before you buy

Renting or buying: we always advise people to try before they buy. Rent a house or apartment in the area where you want to live for as long as possible.

Weigh up the pros and cons of both renting and buying. Renting gives you the option to move on quickly if you don't like the place or if circumstances change. Buying means you can adapt the property to the way you want it. However, remember that if you buy a property and subsequently want to sell it this can take a considerable time depending on the location and market conditions.



Always get professional advice

We can't emphasize enough that whether you are buying a property or trying to understand a rental contract it is important that you seek professional advice.

In response to the needs of many people who have asked for information Age in Spain has compiled the following guidance on professional services in the fields of:

- ☛ legal services
- ☛ official translations
- ☛ health insurance
- ☛ medical certificates (part of the visa application process)
- ☛ tax



AIS Guide - Professional Services to Help You



For sale or rent

Buying property in Spain

FIVE important Steps to take BEFORE you buy property in Spain
Claudia Font, Partner, Solicitor and Spanish Lawyer

You might be quite certain about what kind of property you want to buy, whether it is a seaside place in one of the Spanish islands, or a cottage in the Pyrenees. You will also have a clear idea on how much you would like to spend on it.

But it is likely that you are not very familiar with how the conveyancing will work in Spain, or you assume that it will work similarly to conveyancing in the UK (for the purposes of this example we will assume you are moving from the UK)... but things might end up getting more complicated than you had imagined.

Many clients contact us when they have found 'the' property in the sun, the one they really want for them or for their family. This might seem a sensible way to proceed, but we will explain here why it is more than advisable to engage a Spanish Lawyer at an earlier stage.

So, when is the right time to start talking to a Spanish Lawyer?

The answer is, AFTER you have made the decision to buy property in Spain, but BEFORE you have found 'the' place you want to buy. In other words, as soon as you contact an estate agent with your wish-list, you should contact your Spanish Lawyer too.

Why?

Because this will help you to move things forward much more quickly when you find the property you love, without the risk of losing it because you do not have the necessary documents in place.

Some clients contact us even after having signed a reservation agreement, thinking that this way they have secured a property. But quite the opposite, this might increase the risk of losing it. In many cases, even if a reservation fee is paid and a reservation document is signed with an estate agent, the property might not be taken off the market until a private contract is signed, and it is quite common that the property is reserved for a few days only. Thus, buyers may end up rushing to sign a private contract without obtaining the proper due diligence on the property, and more importantly, committing themselves to deadlines for completion that might not be feasible because they do not have the necessary paperwork in place. The risk of breaching the contract and losing the deposit i.e., 10% of the price, increases.

Whereas if you look at certain steps BEFORE you find the property, you will certainly be in a better position to make an offer knowing that you are ready to move things forward.

WHAT SHOULD BE DONE BEFOREHAND?**01****Choose the right Solicitor**

Decide whether you want to engage a local Spanish lawyer, or a dual-qualified lawyer, registered in the UK, if you are moving from the UK. Both options are perfectly possible but make sure they are independent. Many estate agents will offer you engagement with their in-house advisors or will recommend lawyers they normally work with. We would recommend engaging someone independent, free to tell you if the property you want to buy has any defects or problems you should be aware of.

The admin process of engaging a Solicitor can take two or three days. Should you contact the Solicitor only once you have signed a reservation agreement that gives you, perhaps, one week to exchange contracts. By the time a file is opened in your name and you have put deposited funds to allow the firm to start carrying out the necessary searches, the reservation might be close to expiring. Instead, when you have found a lawyer, ask them to open a file and be ready to start as soon as you give them the green light.

02**Be informed about taxes and costs involved**

You will most certainly have a budget in mind for your investment in Spain. But on top of the price, you will have to pay Taxes, Notary fees, Land Registry fees and legal fees. Having a clear breakdown of how much you should add on top of the price BEFORE making an offer is a sensible thing to do.

03

Obtain a NIE number

In order to buy property in Spain, you need to have a NIE (Spanish Tax number). Without it you will not be able to complete, nor pay taxes. You will not be able to register the property in your name until you have a NIE.

Obtaining a NIE can take between two and six weeks. Therefore, committing yourself to deadlines for purchasing a property before having a NIE in place is quite risky.

NIEs for British citizens can be obtained both in the UK and in Spain. Your legal advisor will be able to tell you what is better, and more importantly, what is quicker in each case.

04

Open a bank account in Spain

As soon as you find the property you like and the due diligence carried out on it is positive, you will certainly want to secure it by paying a 10% deposit (what in Spanish is called 'arras'). You can transfer the deposit from your UK bank account – again, using the UK as an example – but at the time of completion, unless the seller is also a UK citizen and is happy to accept the price in Sterling, you will need a bank account in Spain with the money ready for completion.

Should you need a mortgage, you will also need a Spanish bank account. Some Spanish banks accept opening bank accounts for non-residents in Spain from abroad, but some others require you to sign the opening of the account in Spain, personally or through an attorney. Again, this can take some time.

Banks aren't free

Helen from West Yorkshire in the UK lives in Catalonia and she talks about the experience of opening a bank account. "Opening the bank account was relatively straightforward. They needed my passport and NIE number and a *Padrón* Certificate that was less than three months old. They also asked where the money I would deposit was coming from and enquired if there would be regular deposits, such as from a UK pension. What shocked me a bit was, unlike the UK, the banks charge even just to have a bank account. Now there are many more options for free banking, including online banks, but you still need to shop around. Be prepared."



05

Sign a Power of Attorney

It is advisable that you sign a POA appointing your Solicitor and their team in Spain to be able to act on your behalf to complete the transaction whenever necessary. The date for completion might not be convenient for you and you might not want to travel to Spain for the bureaucracy and would rather ask your legal representatives to sign on your behalf in Spain. Furthermore, the POA will allow them to obtain your NIE and to open a bank account for you.



AIS Guide - Five Important Steps Before Buying Property

READY, STEADY, GO!

You are now in a good position to make an offer and to take the transaction forward with much more chances of succeeding ahead of other potential buyers.

Whilst this deals with buying property, the advice is the same when considering signing a contract written in Spanish.

You can find a list of English speaking solicitors here:



UK Gov Guide - List of Lawyers in Spain

You may decide to engage a Gestor to help you. A gestor (or *gestoría*) is a private professional agent who specialises in dealing with Spanish administrative bureaucracy on behalf of a client. They provide services on a wide variety of bureaucratic procedures (e.g., tax, accountancy, vehicle registrations, residency and nationality applications etc.), and although there is often no equivalent to this role in many other countries, instructing a gestor is common practice in Spain. It should be noted that a gestor is not a qualified lawyer, therefore if you are seeking legal advice, please see the list of lawyers above.

You can find a list of registered Gestores here:



UK Gov Guide - Spain - Find a Gestore(in Spanish)



AGE IN SPAIN VIDEO LIBRARY

Ask Marijke

Marijke is a Dutch citizen who moved to a beautiful cortijo in Spain with her husband who is a UK national. They lived in England for some 40 years and having visited Spain over many years they eventually moved to a house they bought. Marijke offers her personal experience and advice on:

- ◆ Getting ready for the move
- ◆ Lawyers, Estate Agents and moving your money
- ◆ Making changes to your property
- ◆ The Spanish Health Service



To access the Moving to Spain Video Library just click on Marijke's photograph.



Segovia (Photo by Alexandra peña on Unsplash)



You can't take it all! ©Paul Seccomb

Moving doesn't have to be chaotic or traumatic if you use the Age in Spain checklist:

Decide on a timeline

Most things will take longer than you expect, though this does depend on your personal circumstances. For example, if you have children and pets, a lot of furniture, a house to sell or to let, the preparation time will be longer than if you are by yourself with limited personal possessions. In our experience the minimum planning time is three months, but most people will have a planning timeline of between six and twelve months.

Plan financial outgoings

Moving abroad can be expensive. You will have to budget for the removals van, the cost of travel to Spain yourselves, furniture storage costs, getting your current home ready to sell or to let, or cleaning costs if you are leaving a rental property. The cost of a Spanish lawyer, health insurance, insurance and settling in costs. Always have a contingency fund for those unexpected costs.

Letting or selling your home

If you are letting or selling your home, here are some things to take into account:

- ✓ check if appliances are in working order
- ✓ ensure gas and electric safety certificates are up to date
- ✓ get chimneys swept
- ✓ clear gutters
- ✓ put in place smoke and CO² alarms
- ✓ organise landlord building insurance if you are letting your home

Gather original documents

The Spanish authorities will insist on original documentation to verify your background and status. If the documentation is not in Spanish and English, they will usually have to be officially translated.

The documents you might need are:



- ◆ birth certificates
- ◆ adoption papers
- ◆ marriage certificate
- ◆ divorce papers
- ◆ child custody papers
- ◆ driving licence
- ◆ passport (check on expiry date)
- ◆ social security cards
- ◆ diplomas and certificates
(if you wish to work in Spain)

- ◆ financial records (copies of bank statements)
- ◆ other legal documents (e.g., power of attorney, will, trust, medical consent forms etc)
- ◆ national ID card

Healthcare

Before leaving your home country, book a check-up with your doctor and dentist, visit your GP or other medical professionals and ask for a copy of your medical and immunisation records. It is also helpful to bring a stock of medication from your home country so that you have a supply for the first months in Spain until you are legally resident (with TIE card & Padron) and fully registered in your local Centro de Salud. This can take several days/weeks in some provinces.

Insurance

We recommend that you have travel insurance in place, which will cover you for your journey as well as the first few weeks of settling in.

If you've bought a house, arrange for building and contents insurance. If you are renting, arrange for contents insurance.

Preparation for your pet

Many people who move to Spain bring their pet with them. In order to do so, however, you need to prepare and have the correct paperwork. See the chapter on *Bringing your pet to Spain* Page 59.

Removals

Make a list of all the belongings that you want to move to Spain and get quotes from removal companies. Agree a date with them

for picking up and for arrival in Spain. Also agree whether you will pack your own belongings or if they will do this for you, and insurance for the move.

Decide on:

- ◆ items to be thrown away
- ◆ items to be donated to charity
- ◆ items to be stored
- ◆ items to be sold
- ◆ items to be moved to Spain
- ◆ items to be given away to family and friends



Putting your belongings in storage

If you want to store some of your belongings, research the options and get quotes well in advance. Cost of storage can vary widely depending on location and the size and value of the belongings you wish to store. It is useful to keep a list of what you are storing and bring this with you to Spain. Storage can be expensive, and once you're in Spain you may want to review how much you're storing.

Who to notify

Apart from family and friends, consider notifying the following organisations of your change of address:

- ◆ the post office to redirect your post
- ◆ your bank (some banks do not accept customers with an address outside of your home country)
- ◆ utilities companies (Electricity, Gas, Telephone, Solar)
- ◆ GP, dentist

- ◆ tax office
- ◆ insurance providers
- ◆ your employer
- ◆ estate agents
- ◆ pension providers
- ◆ children's schools
- ◆ credit card and store card providers
- ◆ subscriptions you do not want to cancel

On arrival

Meet your neighbours, get to know people, and explore and enjoy your new surroundings. Many towns and villages have a Facebook group, which can be very useful for understanding what is going on and making contact with people. Alternatively, the local townhall (*ayuntamiento*) will have a webpage providing information on events and classes, which can be a good source for meeting people and making new friends.



Ayuntamiento, Palma de Mallorca

Patience is an essential virtue!

Before getting into the details of the registrations everyone has to make when they move to Spain, it is worth mentioning that many people find the Spanish way of doing things quite different from the experience in their own country. Often service standards are different and processes take longer. Our advice is to be patient and accept that this is the Spanish way of doing things. Showing your frustration may not be helpful. Our advice is to be patient and comply with the processes.



*"Just a few more forms ...
then we'll take your fingerprints".*

©Paul Seccomb

Registrations

On arrival in Spain you still have registrations to make whether you are a citizen of an EU country or not. The three registrations you should start with are:

The NIE – Número de Identidad de Extranjero – The Foreigners' Identity and Tax Number

This number is issued to everyone who is resident in Spain. It is the Spanish identity and tax reference number and is necessary to carry out transactions such as: opening a bank account, purchasing or leasing property, mobile phone contracts, getting a job, arranging utilities, buying a vehicle.

If you plan to do any of the above before you apply for residency in Spain, you will also need a NIE. You can either request it directly in Spain or at the Spanish Consulate Office in your country of residence. You must make the application in person or through an accredited representative.

UK and other non-EU nationals who apply for residency in Spain from their home country through a visa (and do not yet have a NIE) will be issued with the NIE as part of the residency process. The number will be printed on the TIE (*Tarjeta de Identidad de Extranjero*) residency card along with your other identity details.

Citizens of EU countries must apply for a NIE within 90 days of arriving in Spain. Applications are made at your local Immigration Office – *Oficina de Extranjería*. This is often located in the Police Station.

Registering on the *Padrón*

The *Padrón* is the register of people who live in an area. Together these registers in Spain form the National Census and inform the need for local services. Being registered on the *Padrón* is also one of the requirements, amongst others, to be able to vote in local elections.

Once you register on the *Padrón* you will receive a *Certificado de Empadronamiento*. This document is essential for a number of procedures in Spain, such as:

- ◆ completing the residency requirements
- ◆ exchanging your driving licence for a Spanish licence or sitting the Spanish driving test
- ◆ applying for the *Tarjeta Sanitaria*, the Spanish Health Card

How to register on the *Padrón*

This is a simple process which is usually carried out in an office in your local Town Hall. Whilst requirements may vary from area to area, usually you will need to produce:

- your passport
- residency document
- rental contract or proof of purchase of a property
- a utility bill
- the signature of the person from whom you are renting the property if you have no rental contract – in some areas this is acceptable

Renewing your certificate

For many administrative procedures you can use a *Padrón* for up to three months from the date of issue. You can apply for a new certificate at any time.

From time to time (usually every two years) the local authority may write to everyone on the *Padrón* Register asking them to confirm that they still live at the same address.



Getting on the *Padrón*

Gladys from Somerset in England has lived in Valencia for 11 years. She relates how she and her husband registered on the Resident Register – the *Padrón*. “We knew we needed to get on the *Padrón* as soon as we moved to Spain so that we could get the certificate of residence, the *Certificado de Empadronamiento*. This is like registering on the Electoral Register in the UK and we discovered we needed the certificate for many things like registering with a doctor and even joining the local library. Fortunately the process was simple. We made an appointment with the “*Padrón Office*” in the Town Hall and we took our passports, NIE numbers which we got with our visas, and the documents of our property and they issued the certificate while we waited.



Valencia: Plaza del Ayuntamiento. Photo: Jorge Franganillo en Flickr

Apply for the TIE – *Tarjeta de Identidad de Extranjero* – the Foreigners' Identity Card

The TIE is a biometric card that contains the identity details (including fingerprints) of a non-EU foreigner who lives in Spain. It does not replace your passport, but it can be used for internal travel within Spain.



TIE – *Tarjeta de Identidad de Extranjero* – the Foreigners' Identity Card

Non-EU nationals arriving in Spain with a Visa should apply for the TIE within one month of their arrival.

The process

To apply for the TIE it is necessary to make an appointment online – a '*cita previa*' – with the *Oficina de Extranjeros*, which can be done [here](#).

The documents you need to take to the appointment are as follows:

- completed EX-17 form (for Visa applicants)
- passport (original and copy of all pages)
- proof (printed) of payment of the tax 790 code 012
- passport-size photograph 32x26
- *Padrón* – original and copy, issued within the last 3 months

For further information and links to the relevant forms etc see:



AIS Guide - Getting a Residency Card(TIE)

If you are not informed by the police about how to pick up your new TIE, you will be able to pick up your card by booking an appointment [here](#).

Select the province where you live and the option '*Policia-Recogida Tarjeta de Identidad de Extranjero*' – *Trámites Cuerpo Nacional de Policía* – tab.

This process can't be done by a representative. The applicant must present the documents and pick up the card in person.

Navigating Spanish bureaucracy – the digital certificate

The Digital Certificate, or *Certificado Digital* in Spanish, is an optional facility that allows users to manage a wide range of administrative processes from their own computer.

The Digital Certificate is necessary not only to register as *Autónomo* (self-employed), but also to register your documents when applying for the TIE, declare your global income every year, and to subscribe to the Social Security regime, among other processes.

If you wish to arrange a digital certificate, follow our step-by-step guide here:



[AIS Guide - Digital Certificate](#)

***The Cl@ve* – the electronic key**

This is another optional method of accessing many administrative procedures such as making appointments with government bodies, filing tax returns and so on. *The Cl@ve* can be used on any device.

To learn more about this facility and to register for it see here:



[AIS Guide - The CLAVE - How to Register](#)

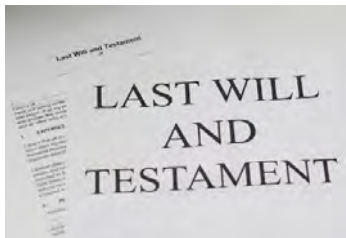


Cadaqués (Photo by David Monje on Unsplash)

Making a Will

In the excitement of moving to Spain you may overlook the importance of planning for the future. Whilst some people may think this is a morbid subject, if you die without a valid will your money and possessions may not go to the people you would like them to. A will is the only way to make sure

your savings and possessions (your estate) go to the people and causes that you care about. A will is not obligatory, but it is highly advisable.



If you have money and possessions in more than one country, or you have a will but have since changed your country of residency, you need to be sure that your wishes are completely covered and that being subject to the laws of Spain does not alter your situation.

Granting a Power of Attorney

A power of attorney is a way of giving someone you trust, your attorney, the legal authority to make decisions on your behalf. You may already have granted a Power of Attorney in your home country to your spouse, partner or a close friend but now you need to make sure that this is effective in Spain. If you don't have a Power of Attorney in place but would like to consider this, see here:



AIS Guide - Professional Services to Help You

Translation Service

Any documents you have in English which are to be submitted to the Spanish authorities are required to be translated into Spanish by an authorised translator. Age in Spain can provide this service. We also provide links to all authorised translators in Spain.

Legal advice

If you need a dual qualified lawyer to assist you in your move to Spain Age in Spain can help. We also provide links to the list of English-speaking lawyers in Spain.



AIS Guide - Professional Services to Help You

Medical Certificates

If you need a medical certificate to support your visa application Age in Spain can connect you with an English-speaking doctor in Spain, who can give you the required official Spanish medical certificate which meets the Spanish Government's Health Regulations.

This certificate is a Spanish document and so does not require legalisation or translation.



AIS Guide - Professional Services to Help You

Welcome to Spain! It may well be that having visited the area where you will live permanently you already know your way around and have friends who will welcome you. If not, it is important that you familiarise yourself with the town and introduce yourself to your neighbours. We all need local support systems, friends to socialise with and people to call on for help when needed.

There are different ways of doing this:

Social media: many towns have Facebook Groups or groups where people living in a certain region of Spain chat with each other. These can be a great way of meeting people in advance of your move.

Local Town Hall: many *ayuntamientos* have classes in Spanish for foreigners and lists of events.

Churches: these are often welcoming to newcomers where you can meet local people and other foreigners who have moved to the area.

Local bars and restaurants: get out and about. Try out your Spanish. People will be very interested that you have moved to the area.

Meet the neighbours: generally, Spaniards are respectful of personal space and privacy. They may also be standoffish if they think they'll have to speak English with you. Think about making the first move by saying '*Hola*' or, indeed, having the neighbours round for drinks. They'll be curious!



Image by LEEROY Agency from Pixabay

What are you going to do in Spain?

If you have moved to Spain to work or study, you have the ready-made means of meeting locals and integrating into the community. If you have retired to Spain, we recommend you think about how you will spend your time. It can't all be sunbathing!

You might think about:

- ◆ taking classes in Spanish to improve your language skills
- ◆ exploring further education opportunities or craft classes through your *ayuntamiento*
- ◆ offering to help a local person learn English through an *intercambio*
- ◆ volunteering with a local voluntary organisation – here is an excellent directory of voluntary organisations in Spain:

www.supportinspain.info



CHAPTER 14 – HOW SPAIN WORKS (SECTION 1)

It is said that to understand a country we must first know its history. Spain is no exception, but before we delve into the past, we want to tell you more about the languages and culture of Spain and the daily life of people living in Spain. We will also explore how Spain is governed and how its legal, health and education systems operate. We aim to give the reader a basic understanding of how modern Spain works.



Section One

In this section we explore many of the cultural aspects of life in Spain

Spanish culture and language

Spain is a hugely diverse country with 17 autonomous regions. It isn't surprising that you may need an umbrella in the rainy northwest and at the same time sunscreen on the Costa del Sol. In Galicia you may hear the skirl of the bagpipes and in Andalucia the click of *castanets* accompanying the *flamenco*. Types of food, produce, industry and local holidays also vary throughout the country: too much to describe here. However, we will describe common features of Spanish life which anyone thinking of living in the country should be aware of.

Regional identity and language

Spaniards can be fiercely proud of where they come from in Spain. You may find people describing themselves as Galician or Valencian before calling themselves Spanish. This is also reflected in the languages of the country. We cannot emphasise enough that learning some Spanish before moving to Spain is essential. So too is recognising and respecting that many people also speak one of the languages of the regions.

The main language of Spain is Castellano. Other official languages are Galician, Basque, Catalan and Valencian. However, Castellano is understood throughout the country.

Please note that there may be tensions around the relationship between regions and between regional governments and central government. When talking with Spaniards handle this subject with care.

A typical day in Spain

Whilst most Spaniards live like people from other countries and cultures – sleep, eat, work or study etc, they do these things at different times and ways from what you may be accustomed to.

Work and school: typically schools, offices, doctors' surgeries and supermarkets open from 8.30am. Many other shops open from 10am.

Breakfast, lunch and dinner: Spaniards don't eat much at breakfast – coffee and a little toast or cake is the norm. Many people also enjoy a mid morning snack – Spanish Elevenses!

In the morning people wish each other '*buenos días*' – good morning. However, 'morning' doesn't end until it is lunchtime, which is around 2pm. At this point many offices and shops close until around 5pm. This custom started because people wanted to avoid the heat of the afternoon and also have a *siesta*. Whilst having a nap is dying out in Spain the 2pm, or later, lunchtime is still the routine. At this time people wish each other '*buenas tardes*'.



Tapas

Lunch tends to be the main meal of the day. Most restaurants serve a *Menú del Día*. The concept was introduced by the Dictator Franco who wanted workers to have an economically priced three course meal.

In the late afternoon some people avail themselves of a *merienda* – a snack to keep them going until dinner time, which tends not to start until 9 or 10pm. Many bars will serve a *tapa* or a small portion of food when a drink is served. Dinner, therefore, tends to be a light meal.

In the evening you will find lots of people in the park or in the street enjoying a *paseo*, or a stroll.



In the later evening people wish each other '*buenas noches*' (goodnight) when it is dark or when they are going to bed – usually not before midnight!

Names and greetings

If you have a middle name which appears on your identity document with which you registered at the doctors or dentist don't be surprised if they call out 'Sarah Jane, next please' or 'Paul Andrew, *siguiente*'. This is because Spanish people have two first names and two surnames; the first surname is their father's and the second surname their mother's. Usually people are addressed by their first name and first surname. Therefore Martín Varela García would be addressed as Martín Varela. Spanish women do not change their surname after getting married.

Picking a baby's name

Often a baby is named after the saint whose feast day is the day of the birth. Or parents may choose a saint's name commonly used in the family. Most Spanish names have a religious origin or connection. Thus many men are called 'Jesús' and many women are called 'María'. Often names are combined with others such as José María for a man after Joseph and Mary or, indeed, María José for a woman. There is a considerable variety of versions of saints' names and combinations.

Name Days or Onomásticos

If you are called after a saint then you will be greeted with '*Feliz Onomástico*', or Happy Name Day, on the feast of that saint.

Nicknames

To add to this lexicon about names, don't be surprised to learn that often people have been given nicknames which can be impossible to work out. For example, Pepe is the nickname for José and Charo the nickname for Rosario.

Greeting and meeting other people

In Spain it is customary to say hello to people even on the street, going into a waiting room or elevator or in a shop. Use '*buenos días*' or '*buenas tardes*', depending on the time of day.

When meeting a woman or being introduced, even for the first time, it is very common to kiss both cheeks starting on the left.

Men will shake hands or perhaps hug if they are close friends. Male members of a family and those considered family may also kiss each other on both cheeks. This is by no means unusual in Spain.

Family and friends – meeting and eating

Family life is very important to Spaniards and often several generations live together. It is quite common for older children in their 30s and 40s to live with their parents.

Spanish people are also very sociable, and you will see families and friends gathering for long lunches or dinner. Don't be surprised if children are eating with their family late into the evening.

Some points to note: don't be surprised if Spaniards arrive 15 minutes or so late – even if they have invited you. When it comes

to payment usually the person who has invited pays the bill, however it is also common, especially among young people, for them to pay their share individually.

The *sobremesa* is very important to Spaniards. This is a period at the end of lunch when they sit around and chat – often for a long time.

If it is a special celebration and gifts are being presented, they will be opened immediately and admired by everyone. If it is a birthday there will be a cake with candles to be blown out whilst everyone sings: '*Cumpleaños feliz, cumpleaños feliz, te deseamos todos, cumpleaños feliz*' – 'Happy birthday to you, happy birthday to you, we wish you everything (you wish for), happy birthday to you.'

Tippling: it is a myth that Spaniards don't tip. However generally speaking they don't tip very much. When buying a coffee or paying a taxi fare it is common simply to 'round up'. When paying for meals a tip of 5 – 10% is the norm based on the quality of the service you have received.

Things can take time – be patient

Whether dealing with state bureaucracy, buying a car or leasing an apartment, be prepared to have a different experience in Spain from perhaps you are used to in a more service standard-orientated country. In Spanish society they have their own approach to form filling, waiting times and customer service. Be patient. It is their way of doing things. There is a system for complaining – the '*Hojas de reclamaciones*' which are available in all establishments.

SECTION TWO: UNDERSTANDING HOW SPAIN WORKS

In this section we explore the main institutions of Spain: government, legal system, healthcare and education.

The context

Population

The current population of Spain, as of September 2022, is 46,794,075. Based on United Nations Data.



Economy

The economy of Spain is highly developed. It ranks fourteenth in the world by nominal Gross Domestic Product and the fifth largest in Europe. Spain is a member of the European Union and the eurozone, as well as the Organization for Economic Co-operation and Development and the World Trade Organization.

Industries of Spain

Spain's largest industries measured by annual output are textiles and clothing, food and beverage, metals, chemicals and shipbuilding. Tourism is also a major contributor to the country's economy. Spain's tourist industry is the second largest in the world. It employs about 2 million people and accounts for about 11 percent of the country's GDP.

Inditex is one of the world's largest textile companies and is composed of almost a hundred smaller companies that deal in all aspects of clothing production and retail. Spain also exports a

great deal of textile machinery. Six of the ten largest international infrastructure and transport construction firms are based in Spain.

Spain also has a strong automotive industry that is one of the top ten automotive producers in the world. The domestic brand SEAT is the largest of these companies, but a number of foreign manufacturers, such as Ford, Nissan and Renault have plants in the country.

Repsol is a major energy company headquartered in Madrid that employs about 24,000 people nationwide.

Other industries with significant production in the country include clay and refractory products, machine tools and medical equipment.

Employment

The number of employed persons increased by 209,100 people in the third quarter of 2023 compared to the second (0.99%) and stands at 21,265,900. In seasonally adjusted terms, the quarterly variation is 0.75%. Employment has grown by 720,100 people (3.51%) in the last 12 months.

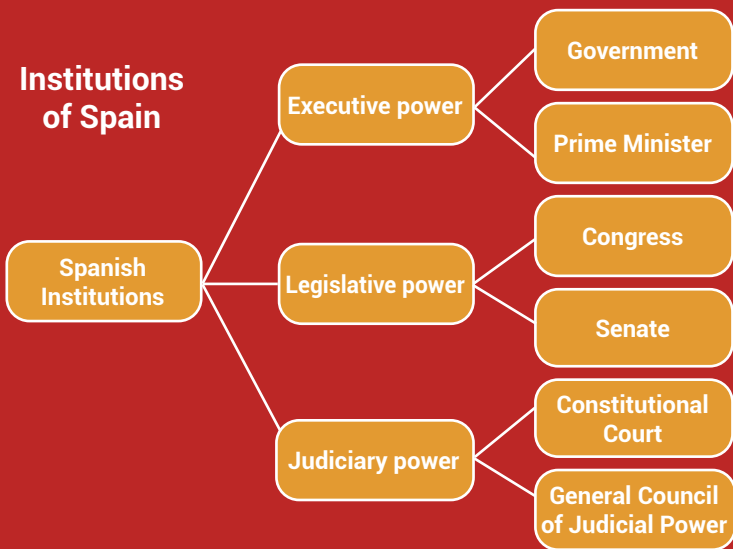
In October 2023 the unemployment rate was 11.84%.



Spanish Employment Statistics - INES

How Spain is governed

- ◆ Central and local government
- ◆ Spain's Legal System
- ◆ Spanish National Health System
- ◆ Education in Spain
- ◆ Taxation
- ◆ The Police
- ◆ Armed forces



Central government

Spain is a constitutional monarchy with a democratically elected parliament. The powers of the state are divided between the legislative, executive and judiciary branches.



Spanish Parliament

The Constitution prescribes the powers of the monarch.

Making Laws – the legislative power of the state is held by the Spanish Parliament (*Cortes Generales*), comprising two houses: the Congress of Deputies and the Senate.

Running the country – the executive power of the state is exercised by the government, which consists of the President, ministers and other members.

Responsibilities of Central Government:

- ◆ Domestic and foreign policy
- ◆ Civil and military administration
- ◆ The defence of the state
- ◆ Immigration
- ◆ Foreign trade
- ◆ Monetary system
- ◆ Treasury and State debt
- ◆ Fisheries
- ◆ Transport
- ◆ Macro Infrastructure public works

Local Government – government devolved

Spain has:

- ◆ 17 self-governing regions
- ◆ 2 autonomous cities in North Africa – Ceuta and Melilla
- ◆ 50 provinces
- ◆ 8,131 municipalities

Responsibilities of local government:

- ◆ Organisation of regional government institutions
- ◆ Electoral boundaries changes
- ◆ Planning and housing
- ◆ Public works of regional scale
- ◆ Transport
- ◆ Agriculture and forestry
- ◆ Environmental protection
- ◆ Water management
- ◆ Inland fisheries and hunting
- ◆ Economic development
- ◆ Culture and tourism
- ◆ Sports and leisure
- ◆ Health and social assistance
- ◆ Economic development, education, public health and the environment

The roles of the Monarch and Prime Minister in Spain

The King is the head of state and nominally the commander-in-chief of the armed forces. In Spain's parliamentary democracy the role of the monarch is quite separate from the elected government. The Constitution of Spain gives the monarch a largely symbolic role but also with the ability to moderate if there is a conflict between the country's institutions. The Constitution also gives the monarch powers known as Royal Prerogatives. These responsibilities range from signing treaties to dissolving parliament.



Coat of arms of Spain

The Prime Minister is officially President of the Government and is the head of government of Spain. The office was established in its current form by the Constitution of 1978.

To fill this office the Spanish monarch nominates a presidency candidate for a vote of confidence by the Congress of Deputies, the lower house of the *Cortes Generales* (parliament). The process is a parliamentary investiture by which the head of government is indirectly elected by the elected Congress of Deputies. In practice, the prime minister is almost always the leader of the largest party in the Congress.

The Prime Minister has weekly meetings with the King to inform him about the Government's activity and the King can express his opinion.



As well as possessing other powers, the monarch of Spain:

- ◆ appoints the Prime Minister, but by convention the individual with the most support in Congress is always appointed
- ◆ appoints ministers on the advice of the Prime Minister
- ◆ signs Bills passed in Parliament into law – however, these must be counter-signed by the Prime Minister and, under the constitution, the monarch cannot refuse to sign a Bill which has been passed by Parliament

The monarch's role as Commander-in-Chief of Spain's armed forces is delegated to the Prime Minister and Minister of Defence.

Political parties in Spain:

- ◆ *Partido Socialista Obrero Español* (PSOE): Founded in 1879 the PSOE is the oldest political party in Spain. It is a social-democratic party.
- ◆ *Partido Popular* (PP): Formed in 1976. The party has liberal-conservative policies.
- ◆ *Unidas Podemos* (UP): An alliance of smaller progressive parties, created in the run-up to the 2016 general election.
- ◆ *Ciudadanos* (Cs): Formed in Catalonia in 2006. It is a liberal-conservative, pro-European party.
- ◆ *Vox*: Former members of the Partido Popular founded this anti-immigration, nationalist party in 2013.

Elections

General elections for both houses of parliament – the *Cortes Generales*, which comprise the Congress of Deputies and the Senate, are held every four years. The Prime Minister has the power to call elections for these bodies jointly or separately at any time.



Regional and municipal elections are held every four years, usually on the same day.

Spain's Legal System

The legal system of Spain is rooted in the country's constitution. It also administers laws passed by the European Union and adopted by the Spanish parliament, laws founded on international treaties and domestic laws enacted by the Spanish parliament.

Structure

The structure of the Spanish court system is based on territorial circuits (*partidos*) covering municipalities, provinces and autonomous communities.

In these areas the law is administered through

- ◆ Magistrates Courts (*Juzgados de Paz*);
- ◆ Courts of First Instance (*Juzgados de Primera Instancia*) and Criminal Investigation Courts (*Juzgados de Instrucción*);
- ◆ Contentious-Administrative Courts (*Juzgados de lo Contencioso-Administrativo*);

- ◆ Labour Courts (*Juzgados de lo Social*);
- ◆ Prison Custody Courts (*Juzgados de Vigilancia Penitenciaria*);
- ◆ Youth Courts (*Juzgados de Menores*);
- ◆ Courts of Appeal (*Audiencias Provinciales*); and
- ◆ High Courts of Justice (*Tribunales Superiores de Justicia*).

The National Court (*Audiencia Nacional*), Supreme Court (*Tribunal Supremo*), Central Criminal Investigation Courts (*Juzgados Centrales de Instrucción*) and the Central Contentious-Administrative Courts (*Juzgados Centrales de lo Contencioso*) have national jurisdiction.



Composition of the court

A single judge sits in all courts with the exception of the Supreme Court, the National Criminal and Administrative Court, the autonomous communities' high courts and the provincial courts.

The Ombudsman and the Public Prosecutor

In Spain there are also these two important offices:

The Ombudsman (*Defensor del Pueblo*). The Ombudsman is the High Commissioner of the Parliament responsible for defending the fundamental rights and civil liberties of citizens by monitoring the activity of the administration and public authorities. Any citizen can request the intervention of the Ombudsman, free of charge, to investigate any alleged misconduct by public authorities and/or their agents. The office of the Ombudsman can also intervene in cases that come to its attention without any complaint having been made.

The Public Prosecutor. This institution is part of the judicial branch but is independent from it. Its purpose is to:

- ◆ promote and defend the public interest
- ◆ ensure the legality and impartiality of the operation of justice, *and*
- ◆ protect the rights of minority groups

The Attorney General of the State (*Fiscal General del Estado*) heads the Public Prosecutor Office for the entire country.

Judiciary

Judges and magistrates are independent and cannot be dismissed.

Jury trial

Jury trial was introduced in Spain in 1995 for specific criminal trials. The jury is composed of nine jurors (*jurados*) and one trial judge (*Magistrado*) belonging to the provincial court (*Audiencia Provincial*) where the trial is to be conducted.



In Spain, only the following crimes can be tried before a Jury:

- ◆ serious offences against the person, such as murder
- ◆ those crimes committed by civil servants while performing their public duties
- ◆ crimes against the environment, and
- ◆ embezzlement of public funds

Eligibility to be a juror

To serve as a juror an individual must be:

- ◆ a Spanish citizen of 18 years of age or older
- ◆ literate
- ◆ eligible to vote in elections
- ◆ registered in the area where the crime was committed
- ◆ regarded as having capacity to perform the duty

Those with previous criminal convictions and prisoners are excluded.

For further information:

Royal Family

Spanish Government

The Congress of Deputies

The Senate

The Judiciary

La Casa Real Website

La Moncloa Website

Congress Website

Senate Website

Judiciary Website



Healthcare in Spain

Healthcare in Spain is delivered through both the state funded *Asistencia Sanitaria Pública*, the National Health System and private hospitals and clinics.

Dental Care in Spain is exclusively private and no state funding is provided.

State Healthcare

Some 90% of Spaniards use the National Health System which is accountable to the Spanish parliament through the Ministry of Health. Delivery of healthcare is largely devolved to the autonomous regions which each have a department or body responsible. See:



Ministry of Health Website

Eligibility for State Healthcare

Those entitled to access the National Health System free of charge are:

- ◆ legal residents in Spain who are employed or self-employed and pay social security contributions – this also entitles their immediate family
- ◆ those granted permanent residency in Spain
- ◆ immigrants to Spain who have an agreement that their home country will pay their public medical expenses, eg those from the UK with form S1 entitlement
- ◆ legal residents in Spain who have entered into a *Convenio Especial* which is a system for residents to request to join the Spanish Public Health System. This is only possible if you have been living in Spain for at least one year

Not Entitled to State Healthcare in Spain

Those who are not entitled to State Healthcare must use private health services. Most people take out private health insurance to pay for the costs. Indeed, many people moving to Spain may have had to do this as one of the conditions of their Visa.

Those considering taking out private health insurance are advised to obtain several quotes through a reputable broker or from a number of insurance companies. See:



AIS Guide - Healthcare in Spain

Private Healthcare

There is an active private healthcare sector in Spain which often works hand in glove with the National Health System. In some places public and private health services may be available in the same facility. Those electing to use private healthcare must be able to demonstrate that they have adequate insurance or they may be asked to pay in advance of any treatment.

People staying temporarily in Spain with an EHIC/GHIC card

Visitors to Spain from other EU countries can use their state healthcare entitlement for emergency health treatment with their EHIC card issued in their country of residence.



UK Nationals may apply for either a Global Health Insurance Card (UK GHIC)

or

a UK European Health Insurance Card, if they have rights under the Brexit Withdrawal Agreement

For further details of the healthcare these cards cover and how to apply:



NHS Guide - Applying for Healthcare Cover Abroad(GHIC & EHIC)

Accessing the Spanish National Health System

If you are eligible for treatment through the National Health System you must first obtain a social security number by registering with your local office of the department of social security – the *Dirección General de la Tesorería General de la Seguridad Social*, or TGSS. The TGSS has offices throughout Spain.

To find your local office:



Social Security Website

Documents required:

- ☛ your passport or Identity Card
- ☛ proof of legal residency in Spain
- ☛ proof that you have registered at your local Town Hall – the *Padrón Certificate*

After registering with the TGSS you will be issued with a Spanish Social Security Number which you can then use to register for medical treatment at your local health centre where you will also apply for a Spanish Health Card – the *Tarjeta Sanitaria*.

To find your local health centre:



Locate Your Health Centre



Photo: www.rawpixel.com

The Spanish Education System

The central government Ministry of Education and Vocational Training has overall responsibility for the Spanish Education System which is delivered through the Autonomous Regions.
See:



Ministry for Education

The education system in Spain has four stages:

- ◆ infant school (*Escuela Infantil*): ages 0 to 6
- ◆ primary education (*Educación Primaria*): ages 6 to 12
- ◆ obligatory secondary education (*Educación Secundaria Obligatoria*): ages 12 to 16
- ◆ university preparation (2 year *Bachillerato*) or vocational training (*formación profesional*): ages 15 to 18

In Spain school attendance is compulsory between the ages of six and 16.

SECTION THREE: THE HISTORY OF SPAIN SIGNIFICANT EVENTS

Early days, Roman occupation, Muslim rule

Throughout the history of Europe, Spain has been a centrally important country. It is no less so today. Spain's journey through history was at times turbulent. The country emerged from its earliest days into the 700-year period of being occupied by Rome and many remnants of these days remain to this day. From a modern viewpoint it is easy to overlook that subsequently Spain was a Muslim country and that period of history has greatly influenced the language, culture and architecture.

The Catholic Kings – Spain emerges and gains an Empire

As the Muslim rule declined there was a revival of Christian interests. This 'reconquest' of Spain lasted for several hundred years during which, in the 12th and 13th centuries, the four main Christian kingdoms of the Iberian Peninsula were formed: Portugal, Castile-Leon, Navarre and Aragon-Catalonia. The historic existence of these kingdoms still influences modern Spain. In 1469, King Ferdinand of Aragon married Queen Isabella of Castile. This marriage united the territories of Aragon and Castile and the nascent Spanish nation emerged. They pushed forward the Reconquest, initiated the Spanish Inquisition, outlawed Islam and funded Christopher Columbus to set sail to discover the Americas.



The Catholic Kings – Ferdinand and Isabel

As a consequence, the Spanish Empire was created and the colonies yielded enormous wealth for Spain.

The Spanish Inquisition

The Catholic Monarchs instituted the Spanish Inquisition with the objective of promoting Catholicism and eradicating other religious traditions. In the process, around 5,000 people were executed. And whilst 100,000 Jews converted to Catholicism it is estimated that 200,000 emigrated from Spain.

Centuries of change

The period from the days of the Catholic Kings to the birth of modern Spain make fascinating reading. They witnessed the decline of the Spanish Empire and the rise of the Spanish Bourbons through marriage into the French royal family. This sowed the seeds of the struggle for independence eventually expressed in invasion by Napoleon, which led to the six year War of Independence in the 19th Century.

A Parliament and a new beginning

The Constitution of 1812

The inaugural session of the new parliament was held on 24 September 1810. This gathering approved basic principles: that sovereignty lay with the nation and that Ferdinand VII was the legitimate King of Spain.

The Constitution of 1812 proclaimed a new Republic, with the figure of the King to be central, and invested with the right to enact laws. It also established the number of ministers, who were accountable for the King's actions to the *Cortes* (the parliament).

In relation to the judiciary, the courts were responsible for applying the law. The constitution also proclaimed the equality of all Spaniards in the eyes of the law and that judges could not be removed.

Primary schools were contemplated for every town in the land, plus a single education system for the entire kingdom. Freedom of expression and of the press was also established.

A century of political turbulence

A century or more of political turbulence followed in Spain with many rival factions. By the early 20th century there had been a growth in workers' organisations and discontent was fuelled by bad harvests and poverty. Whilst Spain remained neutral in the First World War, the political grip of the King and government on the country weakened and strikes and uprising further destabilised the situation. A Second Republic was formed.

Spanish Civil War – the republic and the dictator

There was an uprising by parts of the army led by General Franco against the government of the 2nd Spanish Republic. Thus the Spanish Civil War (1936 –1939) began. General Franco's Nationalist forces eventually defeated the Republicans in a bloody civil war which deeply divided the nation. Franco remained in power, ruling with an iron fist in Spain until his death in 1975.

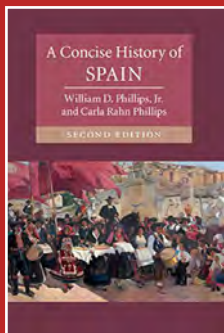
Modern Spain

After the death of General Franco, Juan Carlos I was crowned King of Spain, on November 22, 1975. This move to a constitutional monarchy paved the way for the constitution of modern Spain which came into effect on January 1, 1979.

Further reading:***A Concise History of Spain***

by William D Phillips Jr & Carla Rahn Phillips

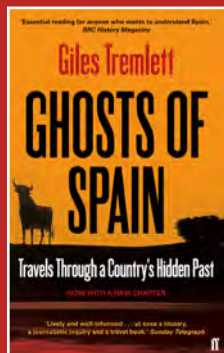
The rich cultural and political life of Spain has emerged from its complex history, from the diversity of its peoples, and from continual contact with outside influences. This book traces that history from prehistoric times to the present, focusing particularly on culture, society, politics and personalities. It introduces readers to key themes that have shaped Spain's history and culture.



➔ **Link (Amazon) to: *A Concise History of Spain***

Ghosts of Spain by Giles Tremlett

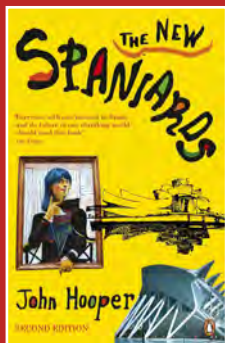
An eloquent odyssey through Spain's dark history journeys into the heart of the Spanish Civil War to examine the causes and consequences of a painful recent past, as well as its repercussions in terms of the discovery of mass graves containing victims of Franco's death squads and the lives of modern-day Spaniards.



➔ **Link (Amazon) to: *Ghosts of Spain***

The New Spaniards by John Hooper

The restoration of democracy in 1977 heralded a period of intense change that continues today. Spain has become a land of extraordinary paradoxes in which traditional attitudes and contemporary preoccupations exist side by side. Focussing on issues which affect ordinary Spaniards, from housing to gambling, from changing sexual mores to rising crime rates. John Hooper's fascinating study brings to life the new Spain of the 21st century.

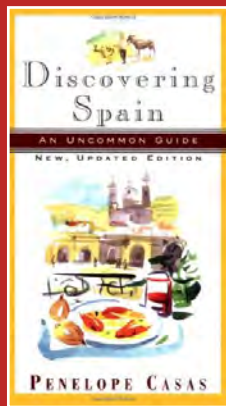


➔ **Link (Amazon) to: *The New Spaniards***

Discovering Spain

– *An Uncommon Guide* by Penelope Casas

The author is an expert in Spanish cuisine who has published several Spanish cookbooks and has also written many articles about food and travel. In this book she takes readers on a culinary journey around Spain, featuring the best that each of the twelve regions has to offer, including the Balearic and Canary Islands.



➔ **Link (Amazon) to: *Discovering Spain - An Uncommon Guide***

CHAPTER 15 – LONGER TERM CONSIDERATIONS

The choice in long-term legal status in Spain for UK citizens and others from non-EU countries is between applying for Permanent Residency or Spanish Citizenship.

Differences between Permanent Residency and Citizenship

Both offer almost equal rights and status but to apply for citizenship people from most non-EU countries need to renounce their original citizenship – dual nationality is generally not permitted, with only a few exceptions.

Permanent Residence – applicants must be able to demonstrate that they have lived legally in Spain for at least five years.

Citizenship – applicants must be able to demonstrate that they have lived legally in Spain the required period according to their route to residency. Spanish citizens are eligible to vote in all elections.

Permanent Residence Permanent Residency for EU citizens

If you have resided lawfully in Spain **for five consecutive years** you will automatically be granted permanent residency. That means you can stay as long as you want.



Photo: Hanna on Unsplash

You will build up a right to permanent residence even if you:

- ◆ temporarily leave the country (less than six months a year, but not more than 10 months in total during the five years)
- ◆ are absent for longer for military service
- ◆ leave the country once for a maximum of twelve months for important reasons such as pregnancy, childbirth, serious illness, work, vocational training or secondment abroad

You can **lose your right of permanent residence** if you are continuously absent from Spain for more than 2 years in a row.

Source:

https://administracion.gob.es/pag_Home/en/Tu-espacio-europeo/derechos-obligaciones/ciudadanos/residencia/obtencion-residencia/residencia-permanente.html

The permanent residency card for EU citizens is valid for 5 years and is renewable.



UK Gov Guide - Withdrawal Agreement Explainer - Citizens Rights

Permanent residency for UK nationals who are beneficiaries of the Withdrawal Agreement (those who legally lived in Spain prior to 2021)

Once you have been living continuously and legally in Spain for five years on your temporary residency card (the TIE), you can apply for a permanent TIE. This allows you to reside in Spain indefinitely, without being subject to any conditions and enjoy the same rights as other permanent residents. As in the case of EU citizens, to build a right to permanent residence in your first

5 years of living in Spain, you must not have been absent for more than six months in a year, unless for one of the important reasons mentioned above.

The permanent residency card for British nationals with residency under the Withdrawal Agreement is valid for 10 years and is renewable.

As a beneficiary of the Withdrawal Agreement with permanent residence, you can be absent from Spain for up to 5 consecutive years without losing your residency or beneficiary status.

Read this helpful UK Government document for more information:



UK Gov Guide - Withdrawal Agreement Explainer - Citizens Rights

Application process.

You need to present the following documentation to the foreigners' office or national police:

- application form – EX 23 Card application (art. 18.4 Withdrawal Agreement)
- your existing residency document and a copy
- your valid passport and a copy – in the event that the passport has expired, a copy of it and the renewal application must be provided
- proof of payment of the corresponding fee (form 790, code 012)
- a small passport/carnet 32mm x 28mm photograph that meets the national identity document requirements
- a recent *Padrón* certificate if your address has changed since obtaining your residency certificate

When you collect your new permanent TIE (usually available within a month) you must take your temporary residency document and passport. You must renew your TIE card if it is about to expire. You must do so in the month before or within three months after its expiry date.



AIS Guide - Exchanging and Updating Your TIE

Permanent residency for all other third country nationals (non-EU, EEA Switzerland)

Once you have been living continuously and legally in Spain for five years you can apply for permanent residency.

The routes you can take depend on the type of temporary residency status that you have had. Please check with the relevant Spanish authorities for the options available to you and their conditions. You can also take professional advice from a specialist immigration lawyer.

The permanent residency card for non-EU citizens is valid for 5 years and is renewable.

Applying for Spanish citizenship

Spanish Citizenship means just that. With a few exceptions Spain does not grant dual nationality. Therefore, in most cases, applicants for Spanish citizenship need to stop being a citizen of their country of origin in order to become a Spanish citizen.

The qualifying period of residency in Spain before you can apply for citizenship varies according to your nationality and your route to residency in Spain.

There are three main routes to applying for Spanish Citizenship:

- ◆ through family: If your parents or grandparents were Spanish nationals and you meet the requirements.
- ◆ through marriage: If you get married to a Spaniard, your marriage is registered in Spain and you have lived in Spain for at least a year, you qualify for Spanish citizenship.
- ◆ through residency as a foreigner: Citizens of Portugal, the Philippines, Andorra, any Latin American country or Equatorial New Guinea may apply after two years of living in Spain as a legal resident.

People who have been accepted into Spain as refugees and who have been legally resident in the country for at least five years may apply for citizenship.

The steps to being granted Spanish Citizenship include:

- ◆ demonstrating the required period of uninterrupted residency from the date your legal residency was granted – not when you entered the country
- ◆ passing an exam of competency in the Spanish language at A2 level
- ◆ passing a multiple choice exam on the history and culture of Spain
- ◆ having an acceptable criminal record in your country of origin and in Spain
- ◆ evidence of renouncing your existing nationality



CHAPTER 16 – WHEN WE NEED SUPPORT

We all hope for a long and healthy life. Indeed, perhaps the reported health benefits of living in the sun are a factor in our decision to emigrate in the first place. The reality though, is that many of us will lose some degree of independence or capacity as we age, maybe through declining health or even an accident. This can impact on finances if we are unable to continue to work or pay for support services. Organising and managing care can be complicated, especially in Spain if you do not have a reasonable level of Spanish to communicate, you do not have the resources to pay for care when state provision is either not available or is less than you need and you have no-one to help you navigate the systems.



Photo by WJ on Unsplash

Age in Spain has a long history of helping people as they become older or infirm. Sadly, we are regularly contacted by people who came to Spain thinking they had everything well planned and would live comfortably in Spain for the rest of their life, yet find themselves in a downward spiral of isolation, ill-health and financial hardship - and with no-one to turn to. It really can happen to anyone. Therefore, we begin this section with a warning.

Warning!

The challenges that can be experienced when getting older or becoming ill are very real. Loss of independence is all the more

difficult for those living in Spain who cannot communicate in Spanish, have no family support to fall back on and who are not fully integrated into their local community. We strongly advise you to plan future eventualities taking these points into account:

- ◆ Spanish care services vary greatly from area to area. Every region is different. Take great care to fully research the availability of both state provided and private care services when planning your move to Spain, so that you understand what is available in the area where you plan to live.
- ◆ The availability and type of residential and community care can be very different from that in your home country. Do not presume that the care services and support is the same in Spain.
- ◆ State provided residential and community care services are under enormous pressure to meet demand. Waiting times for an assessment and then to receive any state care you are entitled to, can be very lengthy. You might have to make a financial contribution for it and you might need to fund your own care whilst waiting to be assessed.

What is your plan if you need to wait for two years or more for a bed in a care facility or for a support worker? Or you are caring

for your partner and fall ill yourself? Will you be able to fund private care services for as long as you need them? Who will organise your care if you lose capacity to do it yourself? If you are not a Spanish speaker – be prepared to be required to bring an interpreter with you when accessing state care services.

Most importantly, consider the effect of illness or infirmity on your finances if you are unable to continue to work or pay for support services.

Whilst we cannot predict the future, careful consideration now of the 'what ifs' can help to inform choices. They just might make the difference between managing or not in the future.

Some of the changes in circumstances which can occur include:

- ◆ ill-health due to a sudden accident or any deteriorating condition
- ◆ becoming a carer for a partner or dependent family member
- ◆ losing a partner, or your relationship changes, for example divorce
- ◆ losing mobility, sight or hearing
- ◆ losing mental capacity
- ◆ cost of living changes in comparison to future income and savings (especially for fixed incomes such as state pensions)
- ◆ having to pay for additional support – such as equipment, care, transport, medication that may not be covered by your healthcare provider

When considering your move, there are some basic things to think about in relation to possible long-term needs. For example:

Where you choose to live – how near are local amenities such as shops, medical centre, dentist, optician? What about public transport, if you don't or can no longer use a car? Is your prospective home on a hill that might be difficult to manage for someone with mobility issues?

Access to and inside your home – how is the access, are there steps, how near to your front door can a car or taxi get? Is it possible to make adaptations for a wheelchair, mobility aid or stairlift if ever needed? What are the interior and exterior floor surfaces made of – if tiles, how slippery are they, would they be a possible future hazard? If your home is not on the ground floor, does your building have a lift, or will you have to navigate stairs?

Communications – do you use a mobile phone and/or computer? If not, consider getting used to it now. It can help you stay connected wherever you are. Many services in Spain are accessed online today. Can you get a reasonable phone signal and internet in your chosen location?



Photo by Keith Tanner on Unsplash

Language – do you speak Spanish or plan to learn? Will you need to pay for translation and interpreting for basic administrative tasks in managing your affairs? Most public services require you to communicate in Spanish. In some areas there are limited English-speaking support services, and whilst others might spend the extra time with you to communicate through translation apps on your smartphone, public services are under pressure and some require you to speak Spanish or bring someone with you who does.

Social support – you may currently live with a partner/family. You may be employed or bringing up children and have enough social contacts for your needs. If that changes in the future, will that change your social support needs? How important is it for you to have neighbours nearby, a local community that you can get involved with? What clubs and societies are there in your chosen locality? Are they Spanish-speaking or are there English-speaking ones too? Should you try and immerse yourself completely into a Spanish environment, one that is English-speaking, or a mix of the two?



Córdoba (Photo by Johan Mouchet on Unsplash)

In some areas, you can find a wide range of resources in English, including press and radio, which are a quick way of finding out what's in your area. Voluntary groups play an important role in offering social and volunteering opportunities. They depend on volunteers to help provide their services and support, so giving your time as a volunteer can be a valuable way of using your skills and experience whilst making new friends and building a new social life. There are lots of online groups too, which you can search for by locality and interest area.

Social Care

In Spain, it is generally expected that your family (including extended family) will take an active role in providing or organising any necessary care, or that you will have the economic resources to arrange your or your dependant's care privately. If you want to access state-provided social care in Spain, you can expect a social worker to explore these options as a priority.

In terms of state-provided care, access to some services may be automatic, such as a visit from a social worker. Access to other services will depend on meeting eligibility criteria, such as a minimum period of residence, economic requirements or both. Responsibility for social care is devolved to each of Spain's autonomous regions and then delivered at a local level. You should check the services and benefits available in your area, the eligibility criteria for these and the documentation required to prove your entitlement. You, or your representative, will generally need to submit any application for support through your local social services department, which is usually located within the town hall (*Ayuntamiento*).

At a national level, the *Ley de Dependencia* (Dependency Law) sets out how people with reduced autonomy across the country can access certain services, such as financial support. To access these services, you must have legally resided in Spain for 5 years, 2 of which must be immediately before submitting an application. You must also complete an assessment process. Applications for support under the *Ley de Dependencia*, will also generally start through social services at your local town hall.



Be prepared to have to communicate in Spanish!

For all social and healthcare services, especially with assessments, you will most likely need to be able to communicate adequately in Spanish or to have an interpreter. Professional staff do not wish to take risks through miscommunication and many services will require you to have an interpreter present before they will see you. An inability to communicate properly may also result in you missing out on services because you cannot adequately express the extent of your needs due to your language barrier. Be aware that once eligible to apply for state support under the *Ley de Dependencia*, there may be a waiting list for an assessment.

Here is a helpful guide with more information:



AIS Guide - Law on Dependency, Ley de Dependencia

We strongly encourage you to plan ahead as realistically as possible.

It is vital to:

- fully research the availability of both state provided and private care services when planning your move to Spain, so that you understand what is available in the area where you plan to live
- ensure that you have sufficient resources to fall back on in the event that you need to buy in care services – either whilst waiting to access state services, to contribute to their cost – if required, or to supplement the services that you are offered

Carers

If you are a carer or become one, you might find that simple daily living tasks like shopping or going to a doctor's appointment become difficult to manage in practice, let alone getting some time off from caring. Respite and back up – for you and the person you care for – can become problematic wherever you live, especially if you live in an isolated area, you do not have a support network and/or you cannot communicate in Spanish.

Benefits

Your home country's state benefits system may be very different from what is available in Spain. Do not assume that once you become resident in Spain, you are going to have the same access

to financial support to help manage any disability, mobility and/or attendance needs. If you already receive benefits in your home country before you move, check whether you will continue to receive them when you live in Spain. Also check whether there are reciprocal arrangements for them with Spain or what you might be entitled to under the Spanish system.

Benefits you receive can also impact on your tax status. Whilst you might be entitled to benefits tax-free in your home country, the Spanish tax system might include them in assessing your total income and you may be liable to pay tax on them in Spain.

In the UK, for example, some benefits may still be paid if the recipient moves abroad while others are not.

Here is the UK Government guidance on claiming benefits abroad.



[UK Gov Guide - Claiming Benefits Abroad](#)

For British nationals aged 65+ and resident in Spain before 2021, it is still possible to claim the UK benefit called Attendance Allowance, if you need help with your daily living needs because of physical and/or mental incapacity. There is a similar benefit for people under 65 called Personal Independence Payment and both benefits are a route to a benefit called Carers Allowance for carers of people who receive these benefits.



[AIS Guide - Attendance Allowance](#)

Representation – power of attorney

If you don't speak Spanish sufficiently to manage your affairs when you are well, consider how you will manage if you lose capacity. Whether or not you speak Spanish, who will take decisions on your behalf in the event that you cannot? This applies as much to everyday living choices as well as big decisions that affect your quality and way of life. What can you do to ensure that you can cover for that possibility now?

A power of attorney is a legal tool that enables you to appoint a representative with the legal power to act on your behalf. There are different kinds of powers that can be granted, so they can be used, for example, for a representative to sign a house purchase contract on your behalf without you having to be present in Spain for the sale. In respect of possibly needing a representative in the future because you lose mental capacity, the purpose is to ensure that if you lose mental capacity (and only then) the person you appoint will be able to take financial and practical decisions (such as your care and living arrangements) on your behalf.

It is vitally important to set up a power of attorney before you lose capacity, you cannot do it once you lose sufficient capacity to manage your own affairs. This is something you should arrange now.

If you already have a power of attorney from your home country when you relocate to



Kamila Maciejewska on Unsplash

Spain, you need to check its legal validity in Spain. If you do not have one already, a Spanish power of attorney can be recognised in other countries. It will need to be certified by an additional process called an *apostille* which is also done by a notary.

Read more here about how to get a Spanish power of attorney:



AIS Guide - Power of Attorney

Remain in Spain or go back

In the event that your circumstances change radically, you may consider whether you wish to remain in Spain or indeed whether it is practical to do so.

In deciding whether or not to move back, you need to think through a number of questions including: what family and friends you still have there? where will you re-locate to? are there re-entry requirements? if you have invested in buying property in Spain and need to sell it to fund your future, how easy will it be to sell without making a loss, especially if time is not on your side?

All these questions cannot necessarily be answered well in advance. Most potential situations may never occur. But be aware! Consider what your options might be in a variety of possible future scenarios, weigh up how they might affect your current choices in moving to Spain, when to do more research and whether to take professional advice.

Here is some helpful information about accessing professional services:



[AIS Guide - Professional Services to Help You](#)

And, for UK nationals, here is our guide to help you think ahead:



[AIS Guide - Returning to the UK](#)

Dying in Spain

However much we plan ahead, we have to deal with the inevitable fact that we will die. What can you do now to plan your affairs so that your wishes can be supported and appropriately managed? How can you ensure that any assets you might have are passed on to beneficiaries in the way you wish? How can you ensure that you do not leave behind a burden of responsibility and potential debt? What is the process for burial/cremation if you die in Spain?

Inheritance laws in Spain will most probably be different from those of your home country, so you cannot assume that the system you are used to applies in Spain. Even if you do not have a lot to leave behind, making a will that is legal in Spain, and any country where you might have assets, enables you to make informed choices and ensure that your wishes are made clear.

Read more here:



[AIS Guide - Help When Someone Dies](#)



[AIS Guide - Why You Should Make a Will](#)

Obtaining assistance from your home country

The government of your home country may be able to provide you with assistance through their Consular Service.

UK government support for British nationals living abroad

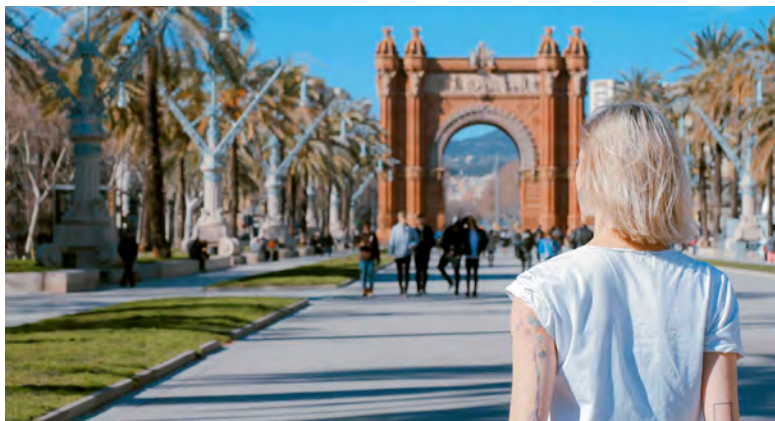
The Foreign, Commonwealth and Development Office (FCDO) can assist British nationals abroad in a range of circumstances. This includes supporting British nationals who have been hospitalised, who are victims of crime, or supporting families when a loved one has died in Spain. However, whilst all requests for assistance are considered, you should not assume the UK government will be able to support you. There are some circumstances where their assistance will be limited or where they will not be able to help. Full information on the assistance the UK government can and cannot provide to British nationals abroad can be found at:



UK Gov Guide - Support for British Nationals Abroad



Puerto de la Cruz (Photo by Guillermo Latorre on Unsplash)



Arco de Triunfo de Barcelona, Barcelona. (Photo by Toa Heftiba on Unsplash)

Please plan ahead

Age in Spain's Infoline services help more than 40,000 people annually to plan ahead, with an extensive range of Infoguides to address the most common issues that the English speakers who contact us experience. We additionally provide intensive help to more than four hundred people a year who experience very complex problems, often with loss of independence and choice. Many of these are people who thought they had planned well. Sometimes, sadly, there are no happy solutions and sometimes those who thought they had a comfortable retirement when they came to Spain find that their resources cannot always meet their continuing needs.

So please, don't be complacent. Plan now and have a wonderful life in Spain, like Veronica who has lived in Spain for over forty years...

Veronica Lambert Hall has lived in Spain for over forty years. She now lives on the Costa Brava.

Other articles in this booklet cover the legal and practical aspects of moving to Spain but I'm going to offer some different kind of advice! In my opinion, it's all about your attitude!



I came here as a young woman and had my children and brought them up here, so it was easy for me to get involved in the local way of life. I've always been a 'joiner' so I first joined the board of the local school's PTA, over the years I have participated in lots of local cultural groups and have even stood as a candidate for a local political party hoping to reach British voters. I've always sung in

choirs and in general I feel I 'belong' to Spanish society. So much so that I took Spanish nationality many years ago. Most of my social activities are Spanish-based and the majority of my friends are locals. However, I haven't turned my back on my English heritage and I was involved in a local panto, before COVID-19 put an end to it, where, I should add, I met some great people, locals and Brits, with whom I have remained friends since. I also enjoy meeting like-minded people at a craft group run by the U3A

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I love living here. I love the weather, the lifestyle and my many Spanish friends. I wouldn't change a thing. Not a thing. It's all about your attitude.

”

- a local association. I've been known to attend quiz nights too. Spanish quiz nights, apart from being few and far between aren't my cup of tea as I wasn't brought up here so I'm missing about 25 years of culture. (Think TV programmes and music when you were a child).

I'm lucky – or was it hard work? – that I speak Spanish and the local language fluently which makes life so much easier for me. It means that I can choose my friends and my activities based on what I enjoy doing and people I have lots in common with. I sometimes see English-speaking people getting together for coffee or meals and whatnot and I wonder whether they would be such buddies if they were still back 'home' or are they just hanging out with other people who speak the same language? If that is the case, it's really rather sad, I think.

My partner of five years came to join me here in Spain two years ago, aged 74. He has a similar attitude to me regarding fitting in, he doesn't consider himself an 'expat' and, although obviously some of the activities we do involve English-speakers because he hasn't yet mastered the local language and he enjoys them, he has

“

My partner of five years came to join me here in Spain two years ago, aged 74....He is aware that he needs the language in order to live a happy, fulfilled life and by becoming involved he is getting there....

People are also far more welcoming when they see that a newcomer is making an effort to integrate.

”

joined me in the local choir where the other members make a huge effort to make him feel included, which in turn helps his language acquisition. He is aware that he needs the language in order to live a happy, fulfilled life and by becoming involved he is getting there. He can now get the gist of most conversations even if he can't fully understand them. People are also far more welcoming when they see that a newcomer is making an effort to integrate.

It makes me sad – and sometimes even a little bit angry – when I hear people slagging off Spanish people, Spanish driving, Spanish restaurants, Spanish shops, local culture and so on. I wonder why people move to another country, however nice the weather may be, if they're not prepared to become really immersed in that new experience, it can be very enriching! I am actually embarrassed when I hear English speakers not making the slightest effort to speak the local language in shops or bars. I wonder how they would feel were the tables turned and a Spanish person walked into an English bar asking for a café con leche y un bocadillo de jamón. I've heard arguments saying that the Spanish economy would suffer terribly if all the Brit expats moved back 'home' but does this somehow make it alright not to bother to learn the language? I personally think not.

So, my takeaway advice would be to embrace the language(s) and embrace the culture while still retaining your own language and your own culture, without trying to impose them on your new environment. I truly believe that you will enjoy the best of both worlds and get so much more out of living in Spain if you do so.

I love living here. I love the weather, the lifestyle and my many Spanish friends. I wouldn't change a thing. Not a thing.

Finally

This guide contains all you need to know about moving to Spain. We hope that it helps you make the decision that's right for you, and if you do make the move, that we have helped to make it easier for you. Living in Spain brings many, many rewards and, as we have seen, plenty of people have made the decision you are contemplating and are very happy with their lives in Spain. We leave you with a quiz to show you that you know much more now than when you first opened the guide.

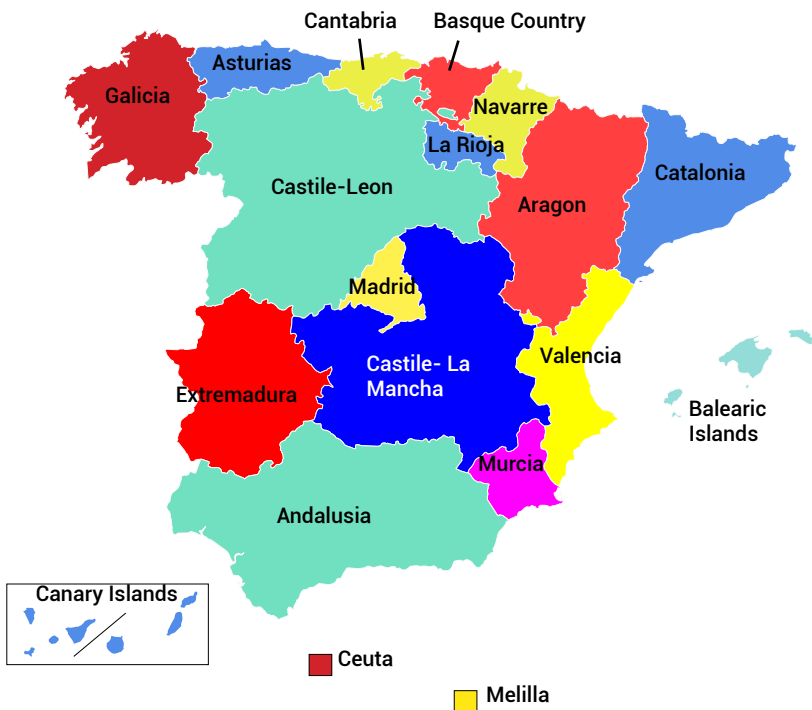


Tossa de Mar, Spain (Image by Manuel Blasco Martinez from Pixabay)

How much do you know about living in Spain?

QUIZ TIME

Click to take the Second Moving to Spain Quiz





Your Feedback is important to us

We hope that you find this Guide helpful and easy to use. We invite you to send us any suggestions you may have which would improve it for future readers.

Please email your suggestions to:

movingtospainguide@ageinspain.org

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Córdoba, Spain.
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