

MOVING TO SPAIN – WHAT TO DO & WHEN

before you come & in the early days

Anyone who has researched moving to Spain in 2014, whether it's by asking questions on the many Expat facebook groups, or on one of the online Expat forums, will know that Spain has very high unemployment at the moment, so the usual advice is to make sure that you have a stable income of some kind before you come to live here. If you're coming hoping to find a job, it could be an expensive long holiday.

This income could be in the form of savings, a pension, one of the family working outside Spain & 'commuting', an 'online' income, a contracted position, or maybe setting up your own business. This is also intended for UK/EU residents. For non-EU residents it's a whole different set of rules.

I'm therefore starting from the position that you have income & accommodation sorted out already! That still leaves us with several possible scenarios though – so here goes.....

BEFORE LEAVING THE UK

Who to inform (apart from family & friends!)

- HMRC. Do this with form P85 in order to avoid the taxes which as a non-resident you don't have to pay.
- Your current GP & dentist
- Banks & other financial institutions.
- Private Healthcare insurers. Unless your current insurer covers you as a non-UK resident, you need to cancel it.
- If you are keeping a property in the UK, consider having utility bills etc. sent to your Spanish address. Also your local council authority.
- Have your mail redirected by the post office.
- EHIC. You more than likely already have one of these, but if not, apply for one. They are for essential

healthcare for holidaymakers, but for the first few days or weeks before you become a registered resident it's perfectly legitimate to use it if required.

Bank account in Spain

Consider opening a non-resident bank account in Spain. If you own property then you will probably already have one, but even if you are moving here to rent it's also a good idea to do this in advance of the move & have regular transfers into the account (you don't have to leave the money there all the time – it can be used as it would be in any active account). Non-resident accounts can usually be opened using your passport as ID, although more & more banks are asking for a NIE number.

Having an active bank account in Spain will make the process of registering as resident much easier. Once you are registered, take the registration certificate to the bank & change the account to a resident account.

Moving here to retire with a state pension

Quite possibly there are more retirees coming to live in Spain than any other kind of immigrants from the UK & other EU countries. If you are in receipt of a state pension you need to contact the DWP in Newcastle on 0191 218 7777 (Monday to Friday 8am–8pm), & tell them that you are moving to Spain, just before you move. They will send S1 forms to your Spanish address, & with these forms you will have access to the state healthcare system.

ON ARRIVAL IN SPAIN

There are two essential bits of 'Red Tape' which everyone has to deal with initially : Registering on the padrón & Registering as Resident. These two are not linked in any way, so it

doesn't matter in which order you do them. For information about registering on the padrón, see the relevant PDF ;
Registering as resident:

First of all I want to clear up any confusion about the difference between a NIE number & the 'Resident Registration Certificate' / Certificado de Registro de Ciudadano de la Unión, sometimes incorrectly known as 'residencia'.

Simply - **A NIE NUMBER** is available to anyone with financial interests in Spain, whether they are resident or not - it is required, for example, to purchase or inherit property. You can have a NIE number without ever having been to Spain because they are available through Spanish consulates (if you have a good reason to have one). NIE certificates issued since early 2012 have a 3 month expiry date. The NIE number is for life, but if you need the certificate beyond that date you have to renew it. Use form EX15

http://extranjeros.empleo.gob.es/es/ModelosSolicitudes/Model_solicitudes2/15-Formulario_NIE_y_certificados.pdf

According to the govt. website, the only documentation you need is the form EX15 & your Passport, & possibly proof of why you need a NIE number. There is anecdotal evidence that some offices ask for photos, though.

<http://extranjeros.empleo.gob.es/es/InformacionInteres/InformacionProcedimientos/Ciudadanosnocomunitarios/hoja091/index.html>

NIE CERTIFICATE

MINISTERIO DEL INTERIOR

DIRECCIÓN GENERAL DE LA POLICÍA Y CUERPO NACIONAL DE POLICÍA

148

YOUR NAME AND ADDRESS

COMISARIA DE ESTEPONA.OFICINA DE EXTRANJEROS.

CERTIFICA: Que de acuerdo con lo establecido en el artículo 101 del Real Decreto 2393/2004, de 30 de diciembre, por el que se aprueba el Reglamento de ejecución de la Ley Orgánica 4/2000, de 11 de enero, sobre derechos y libertades de los extranjeros en España y su integración social, reformada por Leyes Orgánicas 8/2000, de 22 de diciembre, 11/2003, de 29 de septiembre y 14/2003, de 20 de noviembre, al ciudadano/a extranjero/a que a continuación se refleja, le ha sido asignado en el Registro Central de Extranjeros de la Dirección General de la Policía, el Número de Identidad de Extranjero (N.I.E.) que así mismo se refleja.

Your Name _____ **Date and Place of Birth** _____

Nationality _____

N.I.E. X- _____

Y para que conste, a los fines que en Derecho procedan, se expide el presente en ESTEPONA, a veintitres de mayo de dos mil siete.

A RESIDENT REGISTRATION CERTIFICATE / Certificado de Registro de Ciudadano de la Unión, is what EU citizens need if they intend to live here or have lived here for 3 months/90 days or longer. It's a record that you have registered as resident, as required by the Spanish authorities. You register at the *extranjeria* which is run by the National Police & is usually at a National police station.

Here's a list : [List of Extranjerías](#)

In most cases a NIE number will be issued at the same time as the certificate if the applicant doesn't already have one, although in some areas they expect you to get a NIE number first

In order to register as resident you must be able to show that you have sufficient income & healthcare provision. The law only says that you have to have enough income so that you will not be reliant on the state. Anecdotaly an amount of over 600€ per month per person &/or 6000€ in the bank per person seems to be an average requirement. Different *extranjerías* have different exact requirements, so you need to

check with your local one. Every person in the family needs to register. When registering as a family or couple, you will need to have apostilled copies of your marriage certificates & also the birth certificates of all children. You get them apostilled here : <https://www.gov.uk/get-document-legalised> . There are private companies which also do this – but they are more expensive & simply send the documents to the same place as in the link.

Income could be in the form of an employment contract, autónomo (self-employment) registration, a state pension or regular transfers &/or funds in a Spanish bank account.

Use form EX18

http://extranjeros.empleo.gob.es/es/ModelosSolicitudes/Modelosolicitudes2/18-Certificado_Residencia_comunitaria.pdf



Many/most *Certificados de Registro de Ciudadano de la Unión* now have a small ‘push-out’ card in the certificate containing the essential information. Although a handy size for keeping in your purse or wallet, these are NOT ID cards & you must not laminate them.

REGISTERING AS RESIDENT - DIFFERENT SCENARIOS :

State Pensioners

When you register as resident your pension will be enough to cover the income requirement (regardless of the actual amount) & your S1s will cover the healthcare requirement.

Early retirees or those with an income from outside Spain.

You will need to show that you have sufficient income or funds into a Spanish bank account, & you will also need private healthcare provision. Private healthcare isn't as expensive as you might expect – here is a link to a comparison website : <http://www.acierto.com/seguros-salud/>.

In some instances families being supported financially by a family member working in the UK will be eligible for S1s for healthcare – check with the DWP. For more detailed information about the healthcare system in Spain click here (page 60) : [Jávea Grapevine issue 172](#)

Coming to work – contracted job

If you have a contracted job in Spain you & your dependents (wife/husband/children) will be entitled to state healthcare. When you go to register as resident take your work contract or *vida laboral* - that will cover both the income & healthcare aspect. Check locally which they require.

Coming to work – autónomo / self-employed.

This is a little more complicated. First you need to get a NIE number, & then register as *autónomo* . You then need to obtain a Social Security number from the INSS (& also register your dependents at the same time – you'll need those apostilled marriage & birth certificates here). You can then register at the local Centro de Salud for healthcare. (You'll need your padrón certs too) .

Then it's just a case of taking copies & originals of all of these when you register as Resident.

You should be able to find your nearest INSS office by using this link : http://www.seg-social.es/Internet_1/Oficinas/BuscadordeCercanos/index.htm

There are of course many other 'Red Tape' things which you will be doing in the first few months – rematriculating cars,

enrolling children in school, etc. – but these are for other articles! The most important thing to remember is that if you have the correct paperwork (and photocopies) everything is simple. You usually need to make an appointment, so it's a good idea to ask them to write down *exactly* what they require at that particular office, when you do so.

It really isn't usually as bad as this....

<http://www.youtube.com/watch?v=NmiPOYPZ-fA>