

Your Guide to Becoming a Resident in Spain: Visa Options for British Nationals

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Dreaming of owning a home on Spain's beautiful Costa Blanca? Whether you're planning to retire, work remotely, or start a new business, securing the right visa is essential for making Spain your permanent home.

At MASA International, we understand that buying a property in Spain is about more than just finding the perfect home—it's about creating a new life in the sun. Since 1981, we've helped over 36,000 families find their dream home in Spain, and we also assist with residency and visa applications through our trusted network of legal and immigration specialists.

Post-Brexit, British citizens are now classified as non-EU nationals, which means staying in Spain for more than 90 days in a 180-day period requires a residency visa. In this guide, we break down the available visa options, who they're ideal for, what you need to apply, and how to get started—all with a focus on those buying property in the Costa Blanca.

Introduction

Whether you're looking to enjoy retirement, work remotely, or start a business, there's a residency route for you—and we're here to help every step of the way



## **Visa Options for British Nationals Moving to Spain**

Since the Golden Visa program is being phased out, British nationals looking to move to Spain now have three main residency options:

- Non-Lucrative Visa (NLV) For retirees or those with sufficient savings/investments.
- Digital Nomad Visa For remote workers employed by non-Spanish companies.
- Entrepreneur Visa For individuals planning to start an innovative business in Spain.

Each visa has different financial requirements and benefits, so let's explore them in detail to help you decide which is best for you.

# NON-LUCRATIVE VISA (NLV) – IDEAL FOR RETIREES & PASSIVE INCOME EARNERS

✓ Perfect for: Retirees, individuals with savings, pensions, or passive income who want to live in Spain without working.

#### **9** Key Benefits:

No requirement to invest in a business or work.
Includes spouses and dependents in the application.
Renewable after first year, leading to permanent residency after five years.

**Savings Option**: The required annual income can be all or part in savings, meaning you can qualify based on lump sum savings instead of regular income.

Applicant	Annual Income Requirement	
Main Applicant	€28,800 (400% of IPREM)	
Each Additional Family Member	€7,200 (100% of IPREM per dependent)	

#### **Required Documents:**

- ✓ Proof of Financial Means Bank statements showing income or savings.
- ✓ Private Health Insurance Must cover all medical costs in Spain.
- Clean Criminal Record Certificate from the UK and any other country of residence.
- ✓ Medical Certificate Stating you are free from contagious diseases.

#### **Application Steps:**

- Gather Documents Ensure financial proof, health insurance, and background checks are ready.
- 2 Apply at the Spanish Consulate in the UK Before relocating.
- 3 Processing Time: Typically takes 8-12 weeks.
- 4 Move to Spain Upon approval, register with local authorities.

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#### DIGITAL NOMAD VISA – IDEAL FOR REMOTE WORKERS

Perfect for: Freelancers or employees working remotely for non-Spanish companies.

#### Key Benefits:

- · Work remotely while living in Spain.
- Possible tax advantages under Spain's special expat tax regime.
- Renewable and leads to permanent residency after five years.

#### Financial Requirements (2025):

Applicant	Annual Income Requirement	
Main Applicant	€28,000	
Each Additional Family Member	€7,200 Additional amount required per dependent	

#### **Required Documents:**

- ✓ Proof of Remote Work Contract or freelance agreements from a non-Spanish company.
- ✓ Minimum Work Experience Typically three years in the field.
- ✓ Private Health Insurance Full coverage for Spain.
- ✓ Clean Criminal Record No convictions in the past five years.

#### **Application Steps:**

- Secure Proof of Employment Ensure contracts are valid.
- 2 Gather Documents Include financial proof and health insurance.
- 3 Submit Application at Spanish Consulate or Directly in Spain.
- 4 Processing Time: 2-3 months.
- 5 Move to Spain Once approved, register as a resident.



### Entrepreneur Visa - Ideal for Business Owners

Perfect for: Individuals launching a new, innovative business in Spain.

#### Key Benefits:

Work and operate a business in Spain. Includes spouse and dependents. Pathway to permanent residency after five years.

#### **Financial Requirements:**

Sufficient Funds – No fixed amount, but applicants must demonstrate financial capability to support themselves and fund the business.

#### **Business Plan Requirements:**

- / Innovation & Viability The business must be unique and create economic value.
- √ Job Creation Potential Preference for businesses creating local employment.
- ✓ Market & Financial Analysis A clear investment and growth plan.

#### **Required Documents:**

- Detailed Business Plan − Must be reviewed by the Spanish Economic and Trade Office.
- ✓ Professional Experience Proof of relevant background in business or management.
- ✓ Private Health Insurance Full medical coverage in Spain.
- ✓ Clean Criminal Record No offenses in the past five years.

#### **Application Steps:**

- Develop Business Plan Get endorsement from the Spanish authorities.
- 2 Gather Documents Financial proof, experience, and insurance.
- 3 Apply at Spanish Consulate Or directly in Spain.
- 4 Processing Time: 2-4 months.
- 5 Start Your Business Once approved, register and launch your company.

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## WHICH VISA IS RIGHT FOR YOU?



Visa Type	Ideal For	Can Work?	Annual Income Requirement
Non-Lucrative Visa	Retirees, passive income earners	<b>X</b> No	€28,800 +(€7,200 per dependent)
Digital Nomad Visa	Remote workers for non-Spanish companies	✓ Yes	€28,800 +(€7,200 per dependent)
Entrepreneur Visa	Business owners launching in Spain	✓ Yes	Varies based on business plan

#### We're Here to Help - Every Step of the Way!

At MASA International, we don't just help you find your dream home—we support you through the entire residency process.

- Me Property Consultation & Viewing Trips Find the perfect home in the Costa Blanca.
- Visa & Residency Assistance Work with our network of immigration specialists.
- 🔌 Utilities & Relocation Services Get your home move-in ready.
- Ongoing Support We're with you every step of the way.
- Call us today at **020 8603 0180** or visit <u>masainternational.com</u> to start your journey!