

Relocate To Portugal

2026



Your Complete Guide

by Relocation Simplified

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Introduction

Hello, and welcome to *Relocate to Portugal 2026: Your Complete Guide*.

If you're reading this, you're likely exploring what it would really take to move to Portugal – and looking for clear, reliable information to help you do it properly. While Portugal continues to attract people from all over the world, the relocation process itself can quickly feel complex and confusing.

Visas, residency rules, accommodation requirements, tax considerations, banking, healthcare, pets, shipping, and renewals – there is no shortage of information online, but much of it is fragmented or outdated. Many people feel overwhelmed before they even begin. That's why this guide exists.

This guide is designed to give you a clear, structured, and realistic understanding of what moving to Portugal in 2026 actually involves. It brings together the legal, practical, and lifestyle elements of relocation in one place, so you can move forward with confidence – whether you plan to manage the process independently or work with professional support.

This is not a theoretical overview. It is a practical roadmap, based on how relocation to Portugal works in reality.



1. About Us

Hi, I'm Lewis, founder of Relocation Simplified. I started this company with one clear goal – to make moving to Portugal straightforward and transparent.

After completing my legal studies at one of the UK's top-ranked universities, I went on to live in three different countries, each time managing the relocation process myself, giving me first-hand experience of the challenges people face when moving abroad.

I work directly with all of my clients, ensuring clarity and consistency from start to finish, regardless of your time zone. Over the past four years, I've built a trusted network of professionals across Portugal, including tax advisors, lawyers, and buyer's agents, filtering out the "cowboys" to ensure my clients only work with the best.

When you work with Relocation Simplified, you're not just getting relocation support – you're gaining a dedicated relocation partner and access to a trusted community of professionals, making every step of your move smoother and more efficient.

Our A-Z Relocation Package



1. Free Consultation

We'll discuss your eligibility & the most appropriate visa for you.
Email lewis@relocationsimplified.com to book your free consultation.

2. Visa Preparation Support

We Provide: confirmation of your visa eligibility; your Portuguese bank account; your NIF number; and all correspondence with the authorities where necessary.

We Assist: in ensuring all visa requirements are met, including support with the following: sourcing property for purchase or rent; obtaining a criminal record check; purchasing sufficient travel insurance; writing a cover letter to support your application; completing and gathering all visa documents; and preparing all documents in an ordered bundle, ready for submission.

3. Post-Visa Support

This includes assistance scheduling an appointment with AIMA; guidance on the requirements for the AIMA appointment; help with the documentation and processes for bringing pets; support with shipping your belongings; assistance registering with SNS; and guidance with your residency renewal.

Why Portugal

Life in Portugal offers a refreshing change of pace, with a mix of stunning landscapes, a rich cultural scene, and a warm, welcoming atmosphere. While there is a lot of bureaucracy to navigate when moving here, the country's many positives more than make up for it. From its picturesque coastlines lined with world-renowned beaches to the mesmerising terraced hillsides of the Douro River, Portugal offers a quality of life that's hard to beat. The mild winters and sunny, warm summers make it an attractive place to live year-round.

Portugal is also one of the safest countries in the world, ranking 7th in the 2025 Global Peace Index (GPI), making it an ideal destination for families, retirees, and anyone seeking a safe and secure environment. The culture is lively and the food is fresh and delicious. Everything combines to create an enjoyable and fulfilling atmosphere for those who choose to call this country home.





2. Main Visa Options

In this section, we will cover the following:

- The D7 Visa
- The D8 Visa
- The Golden Visa

D7 Visa Overview



The D7 visa is geared towards non-EU citizens looking to move to Portugal who earn **monthly passive income** of at least **€920** – the current Portuguese minimum wage. Higher thresholds apply if you plan to bring dependents. Sources of passive income include rental, dividends, interest, royalties, pensions, social security, and so on.

Though often associated with retirement, the D7 visa is in fact open to applicants of any age, provided you can demonstrate qualifying passive income. If your application is successful, you'll be granted a four-month visa, which you must convert into a two-year residency permit upon arrival in Portugal.

The D7 is ideal for those who want to live in Portugal without needing to actively work. That said, after converting your visa into a residency permit, you can work, if you choose to do so.

D7

VISA

Key Benefits

Lowest Financial Threshold

The D7 has the lowest income requirement – €920 p/month. This applies not only to Portuguese residency visas but also in comparison to similar EU routes – for instance, Spain's Non-Lucrative Visa requires requires €2,400 p/month.

Family Inclusion & Reunification

Bring eligible family members with you, including your spouse or long-term partner, dependent children, and dependent parents (subject to certain criteria).

Schengen Area Travel

Enjoy visa-free travel across the Schengen Zone.

Path to Citizenship or Permanent Residency

After 5-years of legal residence.



D7

VISA

Main Requirements (1)

Financial

Proof of €920 per month in passive income, plus an additional 50% (€460) for each adult dependent and 30% (€276) for each dependent child.

NIF (Portuguese Tax Number)

Portuguese Bank Account

Accommodation

You must secure either a 12-month rental contract or a property purchase agreement.

Travel Insurance

You must have a valid insurance policy that meets the minimum required coverage criteria.



D7

VISA

Main Requirements (2)

Criminal Background Check

Marriage Certificate

If applying with your spouse.

Birth Certificates

If applying with children.

Additional Documentation and Formalities

Other requirements also apply.

Supporting documents will vary based on your income type, personal circumstances, and the country where you're applying. Documents might also need to be translated, notarised, and apostilled.



D7 VISA

The Process

1. Gather Your Documents:

Compile all necessary documents into an application folder.

2. Book Your Visa Appointment:

Schedule an appointment at the nearest Portuguese consulate/embassy or VFS Global office in your country of residence.

3. Attend the Appointment:

This is where you submit your D7 application and supporting documents.

4. Wait for Approval:

Visa processing usually takes 4–12 weeks, depending on where you apply.

5. Collect Your Visa:

If approved, your passport will be stamped with a four-month visa allowing two entries into Portugal.

6. Relocate to Portugal:

Move to Portugal and wait for your appointment with AIMA.

7. Attend Your AIMA Appointment in Portugal:

At this stage, your four-month visa will be converted into a two-year residency permit.

8. Renew Your Residency Permit:

If you wish to remain in Portugal, you can renew your residency for an additional three years.

D7

VISA

Timeline – How Long Does It Take?

Document Preparation:

This typically takes around 6–12 weeks.

Visa Processing:

Processing times vary depending where you apply from, but generally takes around 4–12 weeks.

Property Requirement:

One of the most time-consuming and challenging steps for many applicants is securing a 12-month rental agreement or property purchase agreement in Portugal.

 As part of our relocation package, we provide full support in finding somewhere to rent or purchase. Over a series of calls, we'll learn about your preferences and desired locations. Based on this, we'll curate and send tailored listings, gather your feedback, and continually refine the search to help you secure the right property. We also work with an unparalleled, highly reputable buyer's agent, ensuring you have expert guidance and representation throughout the process.

D8 Visa Overview



This visa is specifically designed for **remote workers, freelancers, and digital nomads** who earn at least **€3,680 per month**, which is four times the current Portuguese minimum wage. While the Digital Nomad Visa is commonly referred to as the D8 Visa, the numbering can vary between countries, so it's best not to rely too heavily on it when researching.

This guide focuses on the **long-term Digital Nomad Visa**, which offers a legal pathway to residency. There is also a short-term version: a one-year visa that does not convert into a residency permit and is intended for those planning to live and work remotely in Portugal on a temporary basis.

The D8 is ideal for those who **already have remote income** and wish to live and work remotely from Portugal.

D8

VISA

Key Benefits

Live and Work from Anywhere in Portugal

Whether you prefer Lisbon's lively cafés & abundant co-working spaces, a beachside town in the Algarve, or the peace & quiet of the countryside, Portugal has it all.

Established Expat and Tech Communities:

With a growing number of remote professionals, Portugal offers a welcoming and well-connected expat community, especially in Lisbon, which has become one of Europe's leading tech and startup hubs

Attractive Tax Incentives:

You may benefit from the IFICL tax regime (NHR 2.0), which offers significant advantages for certain professions.

Family Inclusion & Reunification

Visa-Free Schengen Travel

Path to Citizenship or Permanent Residency



D8

VISA

Main Requirements

Financial

€3,680 p/month from a remote job, self-employment, or freelance work. The specific documentation required will depend on the nature of your professional activity. If you're applying with dependents, you must show additional income: 50% of the Portuguese minimum wage (€460) for each adult dependent, and 30% (€276) for each child.

Other Core Requirements

The same main requirements as the D7 visa (above) also apply: NIF, PT bank account, proof of accommodation, travel insurance, criminal record certificate, and so on.

Pitfalls to Be Aware Of

The requirements can be more complex than it appears on paper. Many applicants come to us after facing delays or rejections due to missing or misinterpreted documentation. If you'd like support navigating this process with clarity and confidence, contact us today to see how we can help.



D8 VISA

The Process

The application process for the long-term D8 Digital Nomad Visa follows the same steps as the D7 Visa outlined on page 9, above.

Timeline

The document preparation and application processing timeline is the same as for the D7 Visa outlined above, typically taking 12–24 weeks from start to finish. There is also no apparent difference in the turnaround times for the D8 when compared with the D7.



Golden Visa Overview



Portugal's Golden Visa is a residency-by-investment program designed for non-EU nationals seeking a strategic foothold in Europe, without the need to relocate full-time. It offers a flexible & low-commitment pathway to Portuguese residency, and eventually citizenship. Applicants must **invest €500,000** in an eligible Portuguese fund (maintained for a minimum of 6 years) or **donate €250,000** to an approved artistic or cultural heritage project.

The program is especially attractive to investors, entrepreneurs, and high-net-worth individuals who want to establish a legal base in Portugal for personal, financial, or lifestyle reasons, while retaining the freedom to live elsewhere. Unlike the other visas, it does not require extended physical presence in Portugal each year. **Just 14 days of physical presence within each two-year period** is sufficient to maintain residency status and stay on the path to citizenship or permanent residency.

Golden VISA

Key Benefits

Minimal Physical Presence Required – Reliable ‘Plan B’

Just 14 days of physical presence in Portugal within each two-year period to maintain residency, compared to the 16 months out of 24 required by the D7 and D8.

Tax Flexibility

Provided you spend fewer than 183 days per year in Portugal, you generally won’t be considered a Portuguese tax resident – meaning you can retain tax residency in another country if it’s more advantageous. However, for those looking to move, Portugal’s new Incentive for Scientific Research and Innovation (IFICI) – the successor to the NHR – may offer highly attractive tax benefits for eligible individuals

Family Inclusion & Reunification

Visa-Free Schengen Travel

Path to Citizenship or Permanent Residency



Golden VISA

Qualifying Investment Options

In recent years, the program has entered a new chapter. Following legislative changes in 2023, the once-dominant real estate option – previously responsible for almost all Golden Visa applications – was removed. Since then, investor interest has shifted toward alternative routes such as regulated private equity and venture capital funds and business creation.

Options (considered in detail below):

1. Investment in a Portuguese Private Equity Fund
2. Donation to Arts or Cultural Heritage
3. Job Creation
4. Incorporating or Investing in a Portuguese Business



Golden VISA

Qualifying Investment Options (1)

1. Investment in a Portuguese Private Equity Fund

In 2025, the most popular route to securing a Golden Visa is through investment in a Portuguese private equity fund. These professionally managed funds pool investor capital and typically focus on high-growth sectors such as technology, healthcare, hospitality, and innovation-driven start-ups.

To qualify, you must invest a minimum of €500,000 into one or more eligible funds. Each fund must have a minimum maturity of 5 years and must allocate at least 60% of its assets to companies headquartered in Portugal. Notably, funds with exposure to real estate are excluded from eligibility. The investment must be maintained for at least the duration of the Golden Visa.

All qualifying funds are regulated by Portugal's financial authority, ensuring oversight, transparency, and investor protection. Some financial institutions may offer structured financing options to reduce the initial capital outlay, though these come with additional factors to consider (see below).



Golden VISA

Qualifying Investment Options (2)

2. Donation to Arts or Cultural Heritage

Among the lower-cost Golden Visa pathways is a contribution of at least €250,000 to approved cultural, artistic, or heritage preservation initiatives in Portugal. To qualify, the project must be officially recognised and authorised by GEPAC, the government body overseeing cultural funding. While this route offers a more affordable entry point, it is less commonly chosen, as the donation is non-refundable and considered a sunk cost

3. Job Creation

Applicants can also qualify by generating a minimum of ten full-time jobs within Portugal. No minimum investment amount is specified for this option.

4. Incorporating or Investing in a Portuguese Business

Another qualifying route involves transferring at least €500,000 in capital to either establish a new company or increase the share capital of an existing business registered in Portugal. This investment must be accompanied by the creation of at least five permanent jobs, maintained for a minimum period of three years.



Golden VISA

An Insider Connection for Golden Visa Investors

For Golden Visa applicants, we collaborate closely with a seasoned expert who brings over 25 years of experience in international wealth management and investment migration. Through this partnership, clients gain access to exclusive opportunities, including select private equity funds, prime hospitality development projects, and niche investment vehicles not available to the general public.

To help reduce the financial burden of the Golden Visa, financing solutions may also be available. Additionally, select investment funds offer an upfront return of up to €100,000, depending on the fund. This return is applied toward the €500,000 requirement, lowering the effective upfront investment to around €400,000. Further loan facilities of up to €75,000 may also be available, potentially reducing the total initial capital to approximately €325,000.

If you'd like to learn more, we'd be happy to connect you with our trusted partner who specialises in Golden Visa investments.



Golden VISA

The Process (1)

1. Engage a Trusted Service Provider

The process typically starts by working with a reputable company offering comprehensive services – from investment advice to legal compliance and visa application handling. While we don't process Golden Visa applications directly, we have partnered with a seasoned expert who has over 25 years of experience in international wealth management and investment migration.

2. Prepare Documentation

Collect and legalise all necessary documents as directed by your service provider. Requirements vary based on individual circumstances. A NIF (Portuguese tax number) and a Portuguese bank account are also required

3. Select and Fund Your Investment

Choose your investment route – most often a private equity fund – and transfer the required amount from your Portuguese bank account. Obtain written confirmation of the investment from both the bank and the fund manager or beneficiary institution.



Golden VISA

The Process (2)

4. Submit Your Application

Your service provider will submit your Golden Visa application to AIMA. Application fees are paid at this stage.

5. Approval and Biometrics Appointment

The longest stage in the Golden Visa process is the wait for AIMA to approve your application and invite you to a biometrics appointment. Current wait times typically range from 12 to 24 months after submission. Once approved, you'll be required to attend a biometrics appointment in Portugal, where your fingerprints, photo, and identification will be recorded.

 **NOTE:** The five-year countdown toward citizenship begins from the date your application is submitted, not from the date of approval.



Golden VISA

The Process (3)

6. Receive Your Residency Card

Your first residency card will be issued after your biometrics appointment.

7. Maintain Eligibility and Renew

To keep your Golden Visa, you must spend at least 14 days in Portugal every two years and maintain your qualifying investment.

8. Apply for Citizenship or Permanent Residency

After five years of legal residency, you may apply for Portuguese citizenship or permanent residency.

⚠ As mentioned above, the time required to qualify for Citizenship or PR is currently being reviewed and could increase in the future.



Visa Comparison Table (1)

	D7 Visa	D8 Visa	Golden Visa
Ideal for	Passive income earners	Remote workers, freelancers, & digital nomads	Investors & high net worth individuals who want EU residency without relocating full-time
Minimum Income Requirement	€920/month from passive income	€3,680/month from remote work	No income requirement – €250k donation or €500k investment
Stay Requirement	16 months in first 2 years. 28 months in subsequent 3 years	16 months in first 2 years. 28 months in subsequent 3 years	14 days every 2 years
How it Works	4-month visa → 2-year permit → 3-year renewal	4-month visa → 2-year permit → 3-year renewal	2-year residency permit → renew every 2 years

Visa Comparison Table (2)

	D7 Visa	D8 Visa	Golden Visa
Pathway to Permanent Residence	Eligible after 5 years of legal residence	Eligible after 5 years of legal residence	Eligible after 5 years (countdown starts on application submission date)
Pathway to Citizenship	Currently, after 5 years but likely to double to 10 years for most	Currently, after 5 years but likely to double to 10 years for most	Currently, after 5 years but likely to double to 10 years for most
Tax Residency	Yes – triggered after residing for 183+ days in Portugal	Yes – triggered after residing for 183+ days in Portugal	Optional – tax residency not required unless you choose to spend 183+ days p/year in PT
Tax Incentives	IFICI (NHR 2.0) may apply	IFICI (NHR 2.0) may apply	IFICI may apply if tax resident; otherwise maintain tax status abroad

Visa Comparison Table (3)

	D7 Visa	D8 Visa	Golden Visa
Timeline to Approval	12–24+ weeks	10–24+ weeks	10–24+ months
Key Benefit	Lowest income requirement out of any EU Residency Visa	Enables remote work from Portugal immediately	Minimal stay required & access to EU with minimal commitment
Challenges	High physical presence required	High physical presence required	High initial cost and long-processing timeline
Ability to Work in Portugal	Yes, after converting visa to residency permit	Yes, immediately	Yes, once you have your residency permit
Family Inclusion & Reunification	Yes – spouse, dependent children, and dependent parents	Yes – spouse, dependent children, and dependent parents	Yes – spouse, dependent children, and dependent parents

Our A-Z Relocation Package



1. Free Consultation

We'll discuss your eligibility & the most appropriate visa for you.
Email lewis@relocationsimplified.com to book your free consultation.

2. Visa Preparation Support

We Provide: confirmation of your visa eligibility; your Portuguese bank account; your NIF number; and all correspondence with the authorities where necessary.

We Assist: in ensuring all visa requirements are met, including support with the following: sourcing property for purchase or rent; obtaining a criminal record check; purchasing sufficient travel insurance; writing a cover letter to support your application; completing and gathering all visa documents; and preparing all documents in an ordered bundle, ready for submission.

3. Post-Visa Support

This includes assistance scheduling an appointment with AIMA; guidance on the requirements for the AIMA appointment; help with the documentation and processes for bringing pets; support with shipping your belongings; assistance registering with SNS; and guidance with your residency renewal.



3. Pre-Move Considerations

In this section, we will cover the following:

- The Accommodation Requirement
- Where to Live in Portugal, for:
 - Families
 - Young Professionals
 - Retirees
- Schooling Options
- Shipping Your Belongings
- Bringing Pets

The Accommodation Requirement (1)

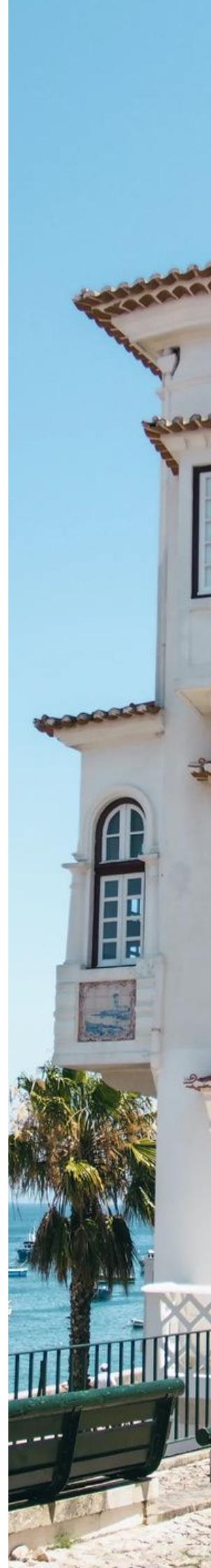
The Most Challenging Step

D7 and D8 applicants must have a 12-month rental agreement or property purchase agreement in place before their initial visa appointment in their home country. It usually involves a significant financial commitment before approval, and not everyone is able to visit Portugal to view properties in person or spend time in their new home while waiting for their visa to be processed. Understandably, this makes many people hesitant to apply.

Finding Comfort in your First Year

It's easy to feel pressure about where to live before you even arrive, but your first place doesn't need to be your forever home. I encourage clients to view their first year as a soft landing - a time to settle in, explore, and discover which part of Portugal truly feels right.

Rather than choosing a remote location that could leave you feeling isolated, it's often best to start somewhere that offers convenience, community, and an easier transition. Once you're here, you'll have the time and freedom to explore the country and decide where you'd like to make your more permanent home.



The Accommodation Requirement (2)

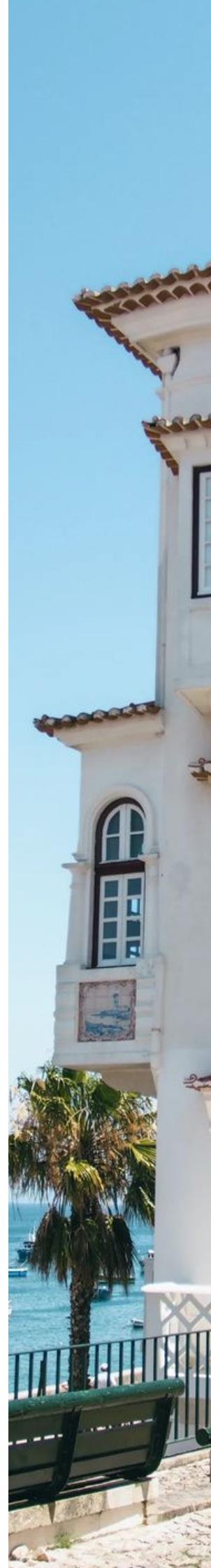
How We Help

Finding accommodation is one of the most time-consuming and stressful steps, so we handle this as part of our relocation package.

Over a series of calls, we'll discuss your lifestyle, location preferences, and practical needs – such as access to public transport, schools, healthcare facilities, and local conveniences. From there, we follow a three-stage process: first, identifying the most suitable regions in Portugal; next, narrowing down to specific neighbourhoods; and finally, selecting and reviewing actual properties. Based on this, we curate and share tailored listings, gather your feedback, and refine the search until you find the right place.

Our Trusted Buyer's Agent

If you'd like additional support, we have partnered with a trusted buyer's agent who provides expert guidance and representation throughout the process – whether you're renting or purchasing. You can learn more about how they can assist on pages 59 and 60 of this guide.



Cascais

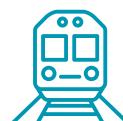
Family-Friendly Coastal Living



Excellent international schools



Beautiful beaches & outdoor lifestyle



Easy Lisbon commute via coastal train

Why Families Love Cascais

Located along the Portuguese Riviera, Cascais offers a perfect blend of coastal charm and urban convenience. The town boasts beautiful beaches, a lively marina, and an array of exceptional seafood restaurants. Cascais is renowned for its charming cobbled streets, historic architecture, and vibrant atmosphere, making it a delightful place to call home. Families are particularly drawn to Cascais due to its wide selection of outstanding international schools and family-friendly environment. With a thriving expat community and a wealth of amenities, Cascais offers a soft landing for those moving to Portugal. The town provides a relaxed coastal lifestyle while being just a 30-minute drive or train ride from Lisbon and less than 20 minutes from the historic town of Sintra.

Porto

Family-Friendly City Living



More affordable when compared with Lisbon



Excellent international schools



Riverside city life with nearby beaches

Why Families Love Porto

Porto, Portugal's second-largest city, offers families a vibrant yet more relaxed alternative to Lisbon, with more affordable property prices. Housing options range from contemporary apartments in the city centre to larger homes in quieter suburban neighbourhoods, making it appealing to families seeking space and convenience. The city is well-connected with an excellent public transport system, including trams, metro lines, and buses, making it easy to get around.

The city is also within easy reach of stunning beaches, offering a mix of urban and coastal experiences. Porto is also home to three English-speaking international schools, as well as French and German schools, ensuring a variety of educational options.

Tavira

Family-Friendly Algarve Living



Over 300 days of
sunshine per year



One of the safest towns
in Portugal



Island days on Ilha de
Tavira

Why Families Love Tavira

Tavira, located in the eastern Algarve, is a scenic town renowned for its relaxed pace of life and authentic Portuguese atmosphere. Unlike the more bustling tourist spots in the region, Tavira retains its traditional character, without the heavy commercialisation of places like Albufeira or Portimão. Families can enjoy a peaceful coastal life here, with more affordable property prices compared to other parts of the Algarve or hotspots like Lisbon and Cascais.

One of Tavira's standout attractions is Ilha de Tavira, a tropical-like island just a 10-minute ferry ride from the town centre along the scenic Gilão River. There is one international school in the town that caters to children aged 4–18, with additional options available across the Algarve.

Lisbon

Dynamic City Living for Young Professionals



Abundant co-working
spaces



Strong professional
networking scene



Close to many different
beaches & surf towns

Why Digital Nomads Love Lisbon

Lisbon is quickly becoming a favourite destination for digital nomads, offering a dynamic blend of professional opportunities and lifestyle benefits. With numerous coworking spaces and Wi-Fi-friendly cafés providing reliable and fast internet, it's perfect for remote work. As a digital nomad hub, it also hosts plenty of networking events, making it easy to build connections and friendships with like-minded professionals. Adding to its appeal is a favourable year-round climate, with mild winters and sunny summers, allowing residents to enjoy outdoor cafés and riverside promenades throughout the year.

When you're ready for a break from the city buzz, head across the river to Costa da Caparica, where a variety of bohemian-style beach clubs and excellent surf await.

Ericeira

Surfside Coworking & Coastal Living



Some of Europe's best waves for all skill levels



Abundant co-working & co-living spaces



Laid-back fishing village atmosphere

Why Digital Nomads Love Ericeira

Ericeira, a charming Portuguese fishing village just 45 minutes from Lisbon, has become a popular destination for young professionals seeking a more relaxed beachside lifestyle. Known for its laid-back vibe, the town offers some of the best waves in Europe, making it a haven for surfers of all levels.

Despite its small size, Ericeira features a surprising number of coworking spaces, making it an attractive choice for digital nomads. Co-living options are also abundant, helping foster a strong sense of community while offering networking and collaboration opportunities. The town blends a peaceful coastal atmosphere with the modern amenities and connectivity that professionals need.

Lagos

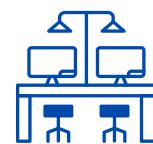
Relaxed Beach Life for Remote Workers



Coastal work-life
balance



300+ days of Algarve
sunshine



Abundant co-working &
co-living spaces

Why Digital Nomads Love Lagos

Lagos, located in the sunny Algarve, is a fantastic option for young professionals looking to enjoy a mix of beach life and a laid-back atmosphere while still being well-connected. Known for its stunning beaches and great climate, Lagos offers milder winters and less rainfall than other parts of Portugal. While it's lively during the summer months, Lagos becomes quieter in the winter, which may suit those seeking a peaceful environment during the off-season.

With a more affordable cost of living compared to Lisbon and Ericeira, Lagos is an appealing option for young professionals. Though there are fewer coworking spaces than in larger cities, the relaxed pace of life, ample outdoor activities, and a friendly, welcoming community make Lagos a fantastic place to live and work remotely.

Tomar

Peaceful Historic Living



Easy to get around
without a car



Historic charm &
medieval streets



Affordable properties in
central location

Why Retirees Love Tomar

Tomar, located in central Portugal, is an ideal choice for retirees seeking a peaceful and affordable town with rich history and natural beauty. Its compact size makes it easy to navigate, with most amenities within walking distance, ideal for those looking to enjoy a relaxed, low-maintenance lifestyle. The town enjoys a mild climate, with warm summers and mild winters, offering year-round comfort.

Surrounded by olive groves, vineyards, and forests, Tomar is a picturesque town steeped in history. It's often described as a living museum, with its medieval castle, the Convent of Christ (a UNESCO World Heritage site), and other fascinating historical landmarks. Tomar is also more affordable than many larger cities in Portugal, with a variety of properties available for rent or purchase at reasonable prices.

Coimbra

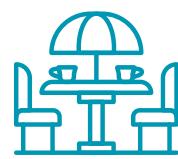
Charming Riverside City Life



Vibrant university town & strong cultural energy



Walkable & charming riverside town



Café culture in quaint cobbled streets

Why Retirees Love Coimbra

Coimbra, located centrally between Porto and Lisbon, is an excellent choice for retirees seeking a charming, easy-to-navigate city with a lively atmosphere. Home to one of the world's oldest universities, Coimbra seamlessly blends rich history with youthful energy. The city is known for its maze of narrow streets, quaint shops, and local eateries, offering a taste of traditional Portuguese life.

The peaceful riverside setting offers a relaxed environment perfect for enjoying daily life. With many amenities within walking distance, Coimbra provides all the conveniences retirees need, without the hustle and bustle of larger cities. With excellent transport links to Porto, Lisbon, and other parts of Portugal, Coimbra offers easy access to explore the rest of the country. Additionally, it's just a 45-minute drive from the coast, which features a variety of beautiful, less crowded beaches.

Carvoeiro

Tranquil Algarve Coastal Living



Proximity to the
Algarve's golf courses



300+ days of Algarve
sunshine



Tranquil lifestyle with
stunning coastal views

Why Retirees Love Carvoeiro

For a quiet life in the Algarve, Carvoeiro offers the perfect blend of tranquillity and charm. Situated away from the bustling tourist spots, this picturesque coastal town retains its traditional fishing village roots, giving it a cozy and authentic atmosphere. Often considered somewhat of a hidden gem, Carvoeiro is known for its breathtaking coastline and stunning cliffside views of the Atlantic Ocean.

Despite its small size, the town has a reasonably sized expat community and hosts a weekly market, adding to its welcoming feel. Carvoeiro is also just a short drive from the historic towns of Silves and Monchique, both rich in culture and history, making them ideal for day trips. Whether you're seeking a peaceful retreat or easy access to charming nearby towns, Carvoeiro offers a perfect balance for those looking to experience the quieter side of the Algarve.

Schooling Options



The four main options are: homeschooling, public schools, private schools, and international schools.

Public schools in Portugal are free and provide language support, making them a genuine choice for families keen on cultural and linguistic integration.

Private Portuguese schools follow the same curriculum as public schools but tend to have smaller class sizes, more resources, and a greater emphasis on extracurricular activities. Tuition fees vary but are generally lower than those of international schools, making them an attractive middle-ground option.

International schools cater specifically to the expat community. They follow internationally recognised curricula, helping ensure a smoother academic transition. There's over 50 international schools across Portugal, with the largest concentrations in Lisbon, the Algarve, and Porto.

Shipping Your Belongings

Once your visa is approved, the next step is arranging the shipment of your belongings to Portugal. A variety of international moving and shipping companies operate globally, offering services by sea, air, or land, depending on your timeline, budget, and volume of belongings.

To avoid paying customs duties, it is strongly recommended to apply for a baggage certificate. This document allows for duty-free importation of household items, subject to certain criteria.

Be aware that securing duty-free status involves a few administrative formalities and documentation requirements. As part of our relocation support, we can guide you through this process to ensure your shipment meets all customs regulations and arrives smoothly at your new home.



Bringing Pets



Yes, that's my dog – and no, it's not photoshopped. Gracefully mid-air!

Once your visa is secured, you can start planning to bring your pet(s) to Portugal. The country welcomes dogs, cats, and ferrets, and the process is fairly straightforward as long as you follow the timing requirements carefully.

Your pet will need to be microchipped with an ISO-compliant microchip and vaccinated against rabies. The rabies vaccination must be administered at least three weeks before departure and it must remain valid (within one year). You'll also need an animal health certificate issued by a registered vet within 10 days of travel.

You must also notify the Traveler's Entry Point at least 48 hours before arrival. You can bring up to five pets, each of which must be at least 15 weeks old.



4. Life in Portugal

In this section, we will cover the following:

- Cultural Differences
- Cost of Living
- Climate
- Tax

Cultural Differences



One of the first things newcomers notice about life in Portugal is the sense of safety. It's common to see people of all ages walking alone at night, even in larger cities. This calm, secure atmosphere is one of Portugal's most appreciated qualities.

The Portuguese are known for their warmth and friendliness. Greetings are often affectionate – a kiss on each cheek (beijos) or a warm handshake – and personal connections are highly valued in both social and professional settings.

Daily life here follows a slower, more relaxed rhythm. Punctuality is flexible, and social events often start later than planned. Embracing this unhurried pace helps newcomers settle into the Portuguese way of life.

The Portuguese take great pride in their local traditions and festivals. Each town celebrates its patron saint with lively music, dancing, and street food. These community gatherings are a true expression of Portugal's warm, festive spirit.

Cultural Differences (2)



Meal times are also different in Portugal. Lunch (Almoço) is the main meal of the day and often lasts longer than visitors expect, especially on weekends. Dinner tends to be later in the evening, with restaurants rarely busy before 8 p.m.

You'll also notice how personal service and politeness are valued. Saying bom dia (good morning) or obrigado (thank you) goes a long way – it's part of everyday courtesy and something locals deeply appreciate.

While English is increasingly spoken, especially in the more touristy areas, taking the time to learn a few basic Portuguese phrases is a thoughtful way to show appreciation and respect for the local culture.

Cost of Living



Groceries in Portugal are notably affordable, with local markets and supermarkets offering fresh produce and household essentials at very reasonable prices. On average, grocery costs are estimated to be around 40% lower than in the United States and roughly 30% lower than in the United Kingdom. Portugal also ranks among the EU leaders in low consumption of processed and ultra-processed foods, reflecting a strong cultural emphasis on fresh, home-cooked meals and locally sourced ingredients.

Utilities, including gas, electricity, water, and internet, are also reasonable – on average, 36% cheaper than in the US and 138% cheaper than in the UK.

Dining out in Portugal is remarkably affordable. A typical meal at a neighbourhood restaurant, complete with a jug of wine, often costs less than €10. At mid-range restaurants in Lisbon, meals generally range from €15 to €25 per person.

Cost of Living (2)



Housing costs can vary, with prices in Lisbon and the Algarve having risen in recent years, particularly for properties in hotspot areas. In smaller towns and rural areas, rents and property prices remain significantly lower, often available for less than half the cost of properties in the country's main cities and coastal regions.

Other everyday expenses, such as healthcare, childcare, and leisure activities, are generally very affordable. Private health insurance, for example, can be obtained for a fraction of the cost compared with the US and the UK.

Overall, Portugal continues to offer excellent value for money, combining a high quality of life, vibrant culture, and stunning scenery with relatively low day-to-day expenses, making it an attractive destination for families, professionals, remote workers, and retirees alike.

Tax



Understanding your tax obligations after moving to Portugal is essential. This overview is provided for general informational purposes only and is not financial or tax advice; professional guidance should always be sought to ensure compliance and to optimise your situation

Generally, you become a tax resident if you spend more than 183 days in Portugal within a given year – a threshold you will meet if you follow the stay requirements for renewing your residency permit. As a tax resident, you are liable for Portuguese taxation on your worldwide income.

Portugal has double taxation agreements (DTAs) with most countries, designed to prevent the same income from being taxed twice. While the situation for US citizens is unique, as the US taxes its citizens regardless of where they reside, various exemptions and mechanisms apply to help mitigate double taxation. For example, tax credits typically go toward reducing your US tax bill if it exceeds the amount owed in Portugal, helping to ensure you are not taxed twice on the same income.

Tax (2)



An important consideration is whether you may qualify for Portugal's Incentive for Scientific Research and Innovation (IFICI), also known as the NHR 2.0, a revamped tax regime designed to attract highly skilled professionals. Eligible individuals may benefit from favourable tax treatment on certain Portuguese-sourced income, including a flat 20% personal income tax rate for qualifying employment or self-employment earnings. In addition, certain foreign-sourced income, such as dividends, interest, and royalties, may be exempt from Portuguese taxation. While the new NHR regime is more targeted than its predecessor, it remains an attractive option for many newcomers seeking meaningful tax reductions.

Seeking professional advice from a qualified accountant is strongly recommended. We work closely with a trusted Portuguese accountant, whom we highly recommend for their expertise in managing international tax matters and ensuring compliance.

Climate



Although Portugal's coastline lies along the Atlantic Ocean, its climate is more similar to that of Mediterranean countries, with hot summers and mild winters, making it appealing to those seeking pleasant weather year-round.

Portugal is a relatively small country, so regional climate variations are generally moderate. The northern regions, such as Braga and Porto, tend to be slightly cooler and wetter, while central areas, including Lisbon, enjoy warmer, drier conditions. In contrast, the Algarve boasts more sunshine, higher average temperatures, and less rainfall, making it particularly popular for those who prioritise sun and warmth.

Overall, Portugal has a temperate climate, rarely experiencing extreme heat or cold. Occasional summer heatwaves can bring high temperatures, but they are typically short-lived and do not last long.

Is a Car Necessary?



This largely depends on your lifestyle and where you choose to live. For example, if you live in Lisbon or Porto, you'll likely need a car less than if you were to settle in a town on the Douro river.

Using Lisbon as an example, its extensive public transport system includes buses, trams, the metro, trains, and even ferries to cross the river. It's easy to use, inexpensive, and often more practical than driving. In fact, owning a car in Lisbon could even be discouraged due to the difficulty of finding parking and the significant traffic.

In the Algarve, there is a railway line covering the 139 km between Vila Real de Santo António and Lagos. However, while the journey takes under 90 minutes by car, it takes over 3 hours by train. Additionally, the train doesn't extend to all major towns in the Algarve, such as Tavira. Accordingly, living in the Algarve may present a stronger case for owning a car than living in areas within the Greater Lisbon district, for example.

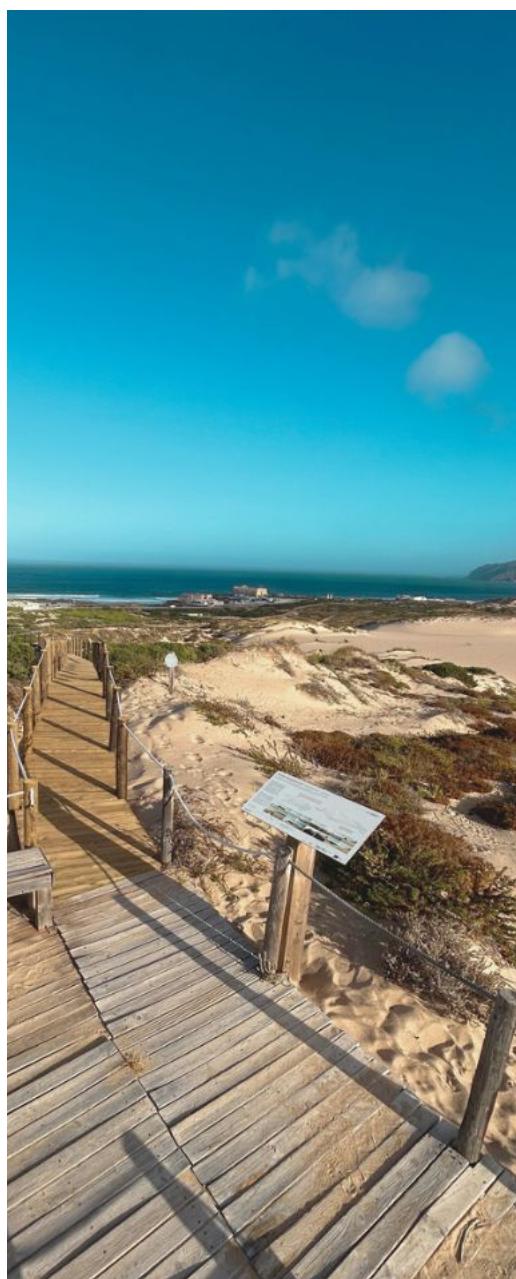


5. Residency Renewal

In this section, we will cover the following:

- Renewing Residency Permits
- Stay Requirements

Residency Renewal & Stay Requirements



D7 & D8 Visas

Once you convert your initial four-month visa into a residence permit, it will be valid for two years. After that, it can be renewed for successive three-year periods.

Regarding minimum stay requirements, you must spend at least 16 months in Portugal during the first 24-month period to qualify for renewal, and at least 28 months during each subsequent 36-month period. Failure to meet these residency requirements will make you ineligible to renew your permit.

Golden Visa

For the Golden Visa, the initial residence permit is valid for two years and may be renewed every two years thereafter. The stay requirement is minimal – only 14 days of physical presence in Portugal during each two-year period.



6. How We Can Assist

In this section, we will cover the following:

- Our Approach
- Our A-Z Relocation Package
- How to Contact Us / Get Started
- Our Network of Trusted Professionals
- A Specific Focus on Buyer's Agents

Our Approach

Personalised Assistance

Relocation Simplified was founded by me, Lewis – a British lawyer living in Portugal. I work directly with every client, ensuring clear communication and a smooth transition from day one. I'm available across time zones, often speaking with clients in the evenings or on weekends, ensuring your relocation progresses smoothly and at your pace.

Navigating the Process

Rules change frequently, bureaucracy is abundant, and clear answers can be difficult to find. While advice shared online is often well-meaning, it's typically anecdotal, so what worked for one person may not apply to your situation. Every application is unique, and I ensure yours is handled with precision and care from start to finish.

All-Inclusive Support

Our visa support packages are comprehensive and transparent. Unlike many providers who add hidden costs for essentials like obtaining a NIF, opening a Portuguese bank account, or assisting you secure a 12-month lease, we include these services as standard. We also provide ongoing support after you arrive, helping to make your transition as smooth as possible and ensuring you feel settled in your new home.



Our A-Z Relocation Package



1. Free Consultation

We'll discuss your eligibility & the most appropriate visa for you.
Email lewis@relocationsimplified.com to book your free consultation.

2. Visa Preparation Support

We Provide: confirmation of your visa eligibility; your Portuguese bank account; your NIF number; and all correspondence with the authorities where necessary.

We Assist: in ensuring all visa requirements are met, including support with the following: sourcing property for purchase or rent; obtaining a criminal record check; purchasing sufficient travel insurance; writing a cover letter to support your application; completing and gathering all visa documents; and preparing all documents in an ordered bundle, ready for submission.

3. Post-Visa Support

This includes assistance scheduling an appointment with AIMA; guidance on the requirements for the AIMA appointment; help with the documentation and processes for bringing pets; support with shipping your belongings; assistance registering with SNS; and guidance with your residency renewal.

How to Contact Us & Get Started

Contact Us

Email: lewis@relocationsimplified.com

Website: <https://relocationsimplified.com/contact-us/>

Instagram: @relocationsimplified

Get Started

We don't sell services directly through our website, as it's important to first confirm your visa eligibility during a free consultation. You can book this by contacting us via one of the three methods mentioned above. Once your eligibility is confirmed, we'll send you a detailed service agreement outlining everything included in our visa and relocation package. If you decide to move forward, we'll then issue the invoice to begin the process.

Timing

There's no single "right" time to start the process. We work with clients who plan to move soon, as well as those whose move is a year or more away. For the former, we address everything from the outset; for the latter, we begin with the non-time-sensitive requirements and then create a timeline for the remaining steps based on your intended move date.



Our Network of Trusted Professionals

Expertise You Can Rely On

A key part of what makes Relocation Simplified unique is our network of trusted, proven professionals. Over the past four years, I've personally built relationships with some of the most reliable and experienced experts in Portugal, including accountants, lawyers, buyer's agents, and more.

This carefully curated network has been developed through years of research, collaboration, and firsthand experience, ensuring every professional we recommend meets the highest standards of integrity and service.

By connecting you only with vetted, dependable specialists, we help eliminate uncertainty, avoid common pitfalls, and make every stage of your move – from visa approval to settling in – smoother, faster, and stress-free.



A Focus On **Buyer's Agents**

The Need for Buyer's Agents

Portugal's real estate market offers remarkable potential, but it also demands caution. Seller's agents prioritise the vendor's interests, leaving buyers vulnerable to information gaps, unclear property histories, overstated valuations, or legal complications, that aren't immediately visible. In certain high-demand areas, this imbalance has fostered somewhat of a reputation for exploitative practices toward foreign purchasers.

A good buyer's agent helps level the playing field by working exclusively for you – the buyer or renter – ensuring that every recommendation, negotiation, and decision is made solely in your best interest.

What Buyer's Agents Do

A buyer's agent is a licensed real estate professional who assists with everything from identifying suitable properties and arranging viewings to evaluating options, negotiating prices, and coordinating the legal and financial aspects of a purchase.

In Portugal, a good buyer's agent provides independent advice and access to off-market opportunities that may never be listed publicly.

A Focus On Buyer's Agents (2)

Our Buyer's Agent Partner

Our trusted buyer's agent works with you one-on-one, whether purchasing or renting, offering full support from start to finish, including:

- Market assessment and comparison by region
- Property search, qualification, and access to off-market listings
- Scheduling and accompaniment for property viewings
- Financial profile analysis and credit intermediation
- Legal support at all stages, including contract review and deed preparation
- Assistance with utilities setup

How It Works

In Portugal, a buyer's agent's fee is typically shared with the seller's agent, meaning the buyer usually doesn't pay directly for their services – making it a practical and strategic choice, particularly for international buyers. Sometimes, a seller's agent won't split their commission. When this happens, a reliable buyer's agent will inform you upfront that their fee will be billed directly to you, clearly explaining the cost before you decide to proceed.

By having an experienced professional representing only your interests, you can save significant time, stress, and money, while gaining confidence that every aspect of your purchase or rental is handled correctly.

Closing Message

I hope this guide has given you a clearer picture of what life in Portugal can look like – and a better understanding of the residency visa pathways that can make it possible.

Choosing to build a life in Portugal is a rewarding and transformative experience, which is far simpler with the right guidance.

At Relocation Simplified, we turn what can feel like a daunting process into a clear, structured, and personal journey. By working one-on-one with each client, I'm able to create a relocation plan tailored to your circumstances and goals, ensuring your move is as seamless as possible.

If you're ready to begin – or simply want to explore your options – I'd love to hear from you. Your new life in Portugal could be closer than you think

Email: lewis@relocationsimplified.com

Website: <https://relocationsimplified.com/contact-us/>

Instagram: @relocationsimplified

