

A GUIDE FOR NON-EU BUYERS · 2026 EDITION

A Grand Tour of Spanish Visas

Every route to living in Marbella, Benahavís and Estepona as a non-EU national, with the rules and the figures as they stand in 2026, from the people who help clients through them every week.

Spain has never been closed to you. The door has simply moved.

Non-EU buyers ask us the same question in the first meeting: can I actually live here? The answer is almost always yes, but the route that suits you depends on three things, how long you want to stay each year, whether you will earn while you are here, and where your income comes from. This guide sets out every current route plainly, with the figures that apply this year.

Two things have changed since our last edition and both matter. Spain ended the Golden Visa on 3 April 2025, so property investment on its own no longer carries residency. And a new immigration regulation came into force on 20 May 2025, which rewrote renewal periods, family rules and student permits. A great deal of what is still published online predates both. Everything here has been checked against the rules as they stand at the date on the cover.

JUST Real Estate was founded in Marbella in 2015. Our managing partner has worked this market for 25 years. We are not immigration lawyers and this guide is not legal advice, but we sit beside clients through these applications constantly and we work with lawyers who do nothing else. Where a decision turns on your own circumstances we say so, and we will introduce you to the right person.

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Do you need a visa at all?

Many owners never do. If you hold a passport from the EU, the EEA or Switzerland you may live and work in Spain freely and simply register once you are here. For everyone else, the starting point is how many days you want to spend.

The 90 in 180 rule

VISITORS FROM VISA-EXEMPT COUNTRIES

Nationals of the United Kingdom, the United States, Canada, the Gulf states, Australia and most of Latin America may visit Spain, and the whole Schengen area, for up to 90 days in any rolling 180-day period without a visa. The count is across all Schengen countries together, not per country, and it rolls, so two long stays close together can exhaust it faster than owners expect.

Since late 2025 the EU's Entry/Exit System records each crossing biometrically at the border, so the days are counted for you and overstays are visible. A pre-travel authorisation, ETIAS, is expected to follow for visa-exempt visitors; it is a registration rather than a visa and does not change the 90-day limit.

For a holiday home used for a few weeks at a time, this is usually all you need. Buying property in Spain has never required residency, only a tax number, the NIE.

Three questions that choose the route

ANSWER THESE BEFORE READING ON

HOW LONG EACH YEAR

Under 90 days in each 180, no visa. Over that, you need a residence route, and over 183 days a year you also become tax resident.

WILL YOU EARN HERE

If your income already exists and you will not work, the Non-Lucrative route. If you work remotely for clients abroad, the Digital Nomad route. If you will work or trade in Spain, a work or business permit.

WHO COMES WITH YOU

Spouse or partner and dependent children can usually be included from the start, at an added income requirement. Parents follow later under family reunification.



Living here on income you already have

The route for retirees, and for anyone whose money is made already. You live in Spain full time and you do not work, in Spain or remotely, in the strict reading of the rule. Pensions, rents, dividends and savings are all acceptable evidence.

What you must show. Income or savings of at least €28,800 a year for the main applicant, plus €7,200 for each family member, which is 400% and 100% of the IPREM index, unchanged for 2026. Private Spanish health insurance with full cover and no co-payments. A clean criminal record certificate from every country you have lived in over the last five years, and a medical certificate, both apostilled and translated.

How long it lasts. The first permit is one year. Under the 2025 regulation it renews for two years, then two again, and after five years of residence you may apply for long-term status. Renewal now expects you to have genuinely lived here for more than 183 days a year, which also makes you Spanish tax resident.

Where you apply. At the Spanish consulate for your country of residence, never from inside Spain. Decisions take up to three months.

The Digital Nomad Visa

Introduced under the Startup Act and now the most used route among our working-age clients. You keep your career abroad and live on the coast, and your family comes with you.

The income test for 2026

200% OF THE MINIMUM WAGE, SET EACH JANUARY

MAIN APPLICANT

€2,849

per month, about €34,200 a year

FIRST FAMILY MEMBER

+ €1,069

per month, 75% of the wage

EACH FURTHER MEMBER

+ €356

per month, 25% of the wage

The figures move with Spain's minimum wage, which rose to €1,221 a month in fourteen payments for 2026. Income is shown by payslips, contracts or invoices, and may be topped up with savings at the consulate's discretion.

Who qualifies

THE CONDITIONS IN PLAIN TERMS

You work remotely for companies or clients outside Spain. Employees need a contract of at least three months' standing with an employer that permits remote work. Freelancers may earn up to 20% of income from Spanish clients, no more. You need either a university degree or three years of relevant experience, a clean record, and either a social security certificate from home or Spanish coverage.

Apply from Spain or from home. Applied for inside Spain as a tourist, the permit is granted for three years at once and renews for two. Applied for at a consulate, it is a one-year visa converted to the three-year card after arrival. Spain's central unit decides most files within twenty working days.

The tax carrot. Holders can opt into the special expatriate regime, commonly called the Beckham law, and pay a flat 24% on Spanish employment income up to €600,000 for up to six years, with foreign assets largely outside Spanish scope. Whether it suits you depends on where your income arises; take advice before you elect.

If you will earn in Spain

Employed work permit. A Spanish employer applies for you. For most roles the job must first be shown unfilled by resident candidates, unless it is on the national shortage list. Since May 2025 the initial permit is one year and renews for four years, a considerable improvement.

Highly Qualified Professional. For graduates or senior managers hired by a Spanish company at a qualifying salary. No labour-market test, family included from day one, decided centrally in about twenty working days, and eligible for the Beckham regime. The route of choice for executives relocating with a role.

Entrepreneur visa. For founders of an innovative business with a plan endorsed by ENISA, Spain's public innovation agency. Ordinary trading businesses, a restaurant or an agency, do not qualify here and go through the self-employed route instead.

Self-employed. A business plan, proof of funds and any professional licences, applied for at the consulate. Slower and more paper, but open to any lawful trade.

All of these make you a Spanish tax resident and all count towards long-term residence after five years, and towards nationality in due course.



Family, students, and what happened to the Golden Visa

Family. On the Non-Lucrative and Digital Nomad routes your spouse or registered partner and dependent children apply with you, at the added income shown on the earlier pages. Once you have held residence for a year you may bring further relatives, including dependent parents, under family reunification, and those permits now renew for four years. Children born here to legal residents can acquire nationality after a year.

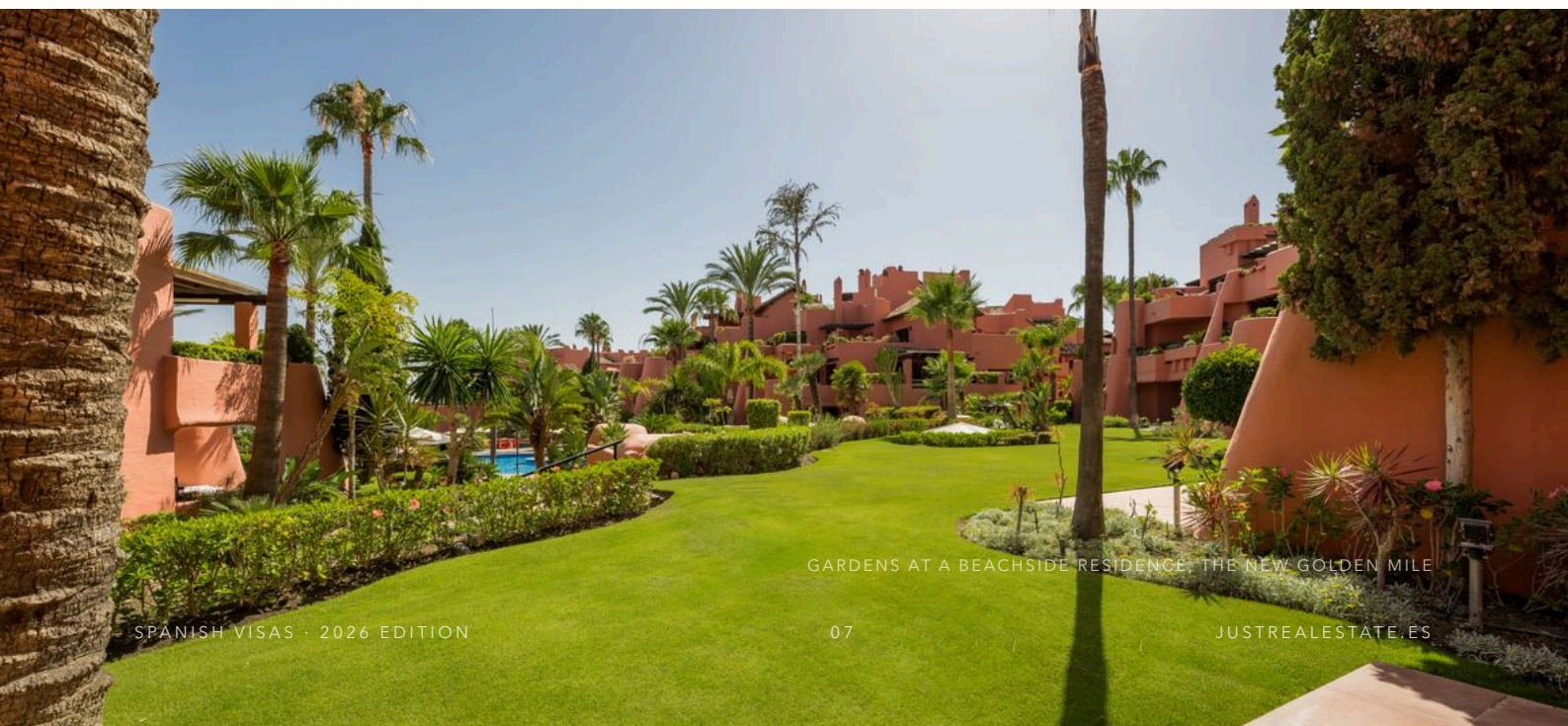
Students. A place at a recognised Spanish institution, funds of about €600 a month, insurance and a clean record. Students may work up to thirty hours a week and, under the 2025 regulation, the permit runs for the length of the course and can be switched to a work permit from inside Spain. For families with older children this is often the neatest way to give a son or daughter their own footing here.

The Golden Visa. From 2013 a €500,000 property purchase carried residency with no minimum stay. Spain abolished the route on 3 April 2025.

Applications lodged before that date are honoured, and existing holders keep their rights and continue to renew, but no new application is possible and no property purchase, of any size, now grants residence on its own.

What that means in practice is smaller than the headlines suggested. Buyers who wanted a base for a few months a year still have the 90 in 180 allowance and never needed a visa. Buyers who want to live here full time have the Non-Lucrative and Digital Nomad routes, which ask for evidence of income rather than an investment. The property purchase itself is unchanged: non-residents buy, own, let and sell freely, with an NIE and a Spanish bank account.

No property purchase now carries residency. Every route that remains asks who you are and how you live, not what you spent.



GARDENS AT A BEACHSIDE RESIDENCE, THE NEW GOLDEN MILE

The routes side by side

Every current route on one page. Figures are the 2026 thresholds and move each January with the IPREM and minimum-wage indices; treat them as the floor and expect consulates to prefer a margin above it.

ROUTE	WHO IT IS FOR	MONEY TEST, 2026	WORK IN SPAIN	FIRST PERMIT, THEN RENEWAL	FAMILY
Visitor, 90 in 180	Holiday-home owners	None	No	n/a	Same allowance each
Non-Lucrative	Retirees, independent means	€28,800 a year, + €7,200 each dependant	No	1 year, then 2 + 2	Included
Digital Nomad	Remote workers, freelancers	€2,849 a month, + €1,069 first, +€356 each further	Remote only, up to 20% Spanish clients	3 years in-country, then 2	Included
Highly Qualified	Executives, graduates hired here	Qualifying salary from employer	Yes, for the sponsor	Up to 3 years, then 2	Included
Employed work	Hired by a Spanish company	Contract at market salary	Yes	1 year, then 4	After 1 year
Entrepreneur	Founders, ENISA-endorsed plan	Business funding shown	Yes, own venture	Up to 3 years, then 2	Included
Self-employed	Any lawful trade	Plan and funds	Yes, own business	1 year, then 4	After 1 year
Student	Courses, research, internships	About €600 a month	Up to 30 hours a week	Length of course	Dependants possible
Golden Visa	Closed 3 April 2025	Was €500,000 property	Was yes	Holders renew as before	Holders only

All residence routes except the visitor allowance lead to long-term residence after five years, and to Spanish nationality after ten, or two for nationals of Latin America, the Philippines, Andorra, Portugal and Equatorial Guinea, and for Sephardic Jews. Nationality requires a language and civics test and, for most, giving up your existing passport in form if not always in practice. Take advice on your own case.

Tax, and how a visa touches your purchase

Residency and tax residency are different things. A visa gives you the right to be here. Spending more than 183 days in a calendar year, or having your main economic interests here, makes you a Spanish tax resident whether or not you hold a permit, and taxes your worldwide income and, above the thresholds, worldwide wealth. Every full-time route on these pages crosses that line, and the Non-Lucrative renewal now expects it. Plan the year you arrive with an adviser, because timing the move to the second half of a year can matter a great deal.

The Beckham regime. Digital Nomad, Highly Qualified and employed arrivals who have not been Spanish tax resident in the previous five years may elect to be taxed as non-residents for six years: a flat 24% on Spanish employment income to €600,000, and most foreign income and assets outside Spanish scope. It suits salaried movers well and those living on investment income less well. Elect within six months of registering.

Wealth and inheritance. Andalucía relieves regional wealth tax and most family inheritance tax almost entirely, which is a large part of why the coast attracts the buyers it does. Spain's national solidarity tax still reaches very large net estates, broadly above €3 million after allowances. Neither is a reason to avoid a visa; both are reasons to structure before you land.

Buying needs no visa. Non-residents purchase with an NIE, a Spanish bank account and, if they wish, a power of attorney signed at home. Costs are the same as for residents: 7% transfer tax on a resale, 10% VAT and 1.2% stamp duty on a new build, plus notary, registry and legal fees. Ownership does not help a visa application, but a home already bought is accepted as your address and shows commitment to a stay.

Letting it out. Non-resident owners who let a property pay Spanish income tax on the rent, quarterly, and file a small annual return even when it stands empty. A visa does not change that until you become tax resident, when rental income folds into your Spanish return instead.



The process, step by step

The same skeleton applies to every route. Allow four to six months from first conversation to residence card, and expect the paperwork, not the decision, to be what takes the time.

01 Choose the route and the timing

Decide with your adviser which permit fits, and in which calendar year you will cross 183 days. This one conversation avoids most later problems.

02 Get an NIE

The foreigner's tax number. Obtainable at the consulate, in Spain, or by a lawyer with power of attorney. You will need it for the property, the bank and the visa.

03 Assemble the file

Passport, income or savings evidence, health insurance, criminal record certificate from each country of the last five years, medical certificate, marriage and birth certificates for family. Foreign documents need an apostille and a sworn Spanish translation, and most expire after 90 days, so sequence them.

04 Lodge the application

Non-Lucrative and most work routes at the consulate for where you live. Digital Nomad, Highly Qualified and Entrepreneur may be lodged in Spain while you are here as a visitor, through the central unit in Madrid.

05 Wait for the resolution

Consulate routes: up to 90 days. Central-unit routes: usually 20 working days. Silence past the deadline is a refusal by default, so diarise it.

06 Enter and register

Collect the visa, enter Spain within its validity, register on the padrón at your town hall, then book fingerprints for the residence card, the TIE, within 30 days. Family members do the same.

07 Live the residence

Keep insurance current, keep the days above 183, keep the income above the threshold, and start the renewal file 60 days before the card expires. Long-term residence follows the fifth year.

RULES AND THRESHOLDS AS AT 2026-08-16. IPREM AND MINIMUM-WAGE FIGURES RESET EACH JANUARY; THE REGULATION CITED IS ROYAL DECREE 1155/2024, IN FORCE 20 MAY 2025.



09 · WORKING WITH US

Why JUST

We built JUST on being first with what matters and giving it to clients straight. On residency that means telling you early which route fits, which does not, and what it will cost you in tax before you fall for a house. We introduce you to the immigration and tax lawyers we trust, sit in the meetings when you want us to, and carry on being useful long after the keys.

FIND

On and off-market homes across Marbella, Benahavís and Estepona, matched to how you will actually live here.

CHECK

Legal and urbanistic due diligence on everything, and the right lawyer for the visa file.

ADVISE

Straight talk on value, on timing, and on the numbers behind both.

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This guide is general information, not legal, tax or investment advice. Rules, taxes and market figures change; everything here is correct at the date shown inside and should be confirmed with a qualified adviser before you rely on it. JUST Real Estate accepts no liability for decisions taken on the basis of this guide.