GALICIA & GREEN SPAIN
PROPERTY & RELOCATION

THE FREE GUIDE

Moving to Green Spain

An honest, practical guide to Galicia, Asturias and Cantabria — the costs, the visas, the paperwork, and the walls people actually hit.

Galicia & Green Spain Property & Relocation S.L.
Rúa Fontán 15a, Mañufe, 36388 Gondomar, Pontevedra · CIF B-36983369

What's inside

Before anything else — Caroline's own account

Caroline Harris founded Galicia & Green Spain. This is what she has written about her own move, in her own words:

> “My name is Caroline and I moved to Galicia with my four small children in 2002. I was originally from South London and spent most of my young life there.
>
> I did however have a connection to Galicia as my mother was born here and we often had holidays in Vigo in Pontevedra and Monforte in the Ribeira Sacra. We had previously lived 2 years in Catalunya in Castelldefels near Barcelona and later in Segur de Calafell a little further south on the Costa Dorada.
>
> I wanted a different childhood for my children and a different lifestyle than I had experienced in London which was the main reason for moving to Spain. And after a little adjusting, we found it. We found a welcoming, children-friendly environment in Galicia, and lived life simply but to its full. We didn't have a two-week package holiday a year but went to the beach nearly every day after school to eat a picnic lunch and watch the waves. It was and still is magical.
>
> Although it wasn't plain sailing, we had to learn the language, there was a lot of paperwork which I still find hard to make sense of and the work ethic was quite different from what I had been used to, however, the pros outweighed the cons.
>
> We felt safe, freer, much more than I had ever felt living in London. So we immersed ourselves in the local customs, culture and local pastimes including the siesta!”

— Caroline Harris, Gondomar, Pontevedra

That line about the paperwork is the honest one, and it's why this guide exists. Caroline has lived here since 2002 and *still* finds parts of the bureaucracy hard to make sense of. Nobody should have to work it out alone, and most of what follows is the map we wish someone had handed us.

This is not a brochure. Parts of it may talk you *out* of moving. We've left those in.

1 · Is Green Spain actually for you?

Let me start with the part most companies skip.

"Green Spain" is the Atlantic north — **Galicia, Asturias and Cantabria**. It is not the Spain of the brochures. It is green *because it rains*. Not constantly, and not coldly, but genuinely: this is a landscape of sea mist, deep river valleys, stone villages and hills the colour of a British spring, and it looks like that for a reason.

You will probably love it here if you want real seasons, a working community rather than a resort, extraordinary food, space, and a pace of life that gives you back something modern life quietly takes.

You will probably not love it here if what you're picturing is guaranteed sunshine, a large English-speaking expat scene, or a town that's busy in January. Those exist in Spain. They're mostly on the south and east coasts, and I'd rather point you there than watch you spend two years being disappointed in a beautiful place.

The three regions, honestly

Galicia — the largest and where we're based. Celtic, Atlantic, still remarkably affordable. Within it: the mild, sociable **Rías Baixas** estuaries (Vigo, Pontevedra, Baiona); the elegant coastal city of **A Coruña**; the vineyard canyons of the **Ribeira Sacra**; the wild **Costa da Morte**; and the quieter, cheaper interior of **Lugo and Ourense**.

Asturias — the most dramatic. The **Picos de Europa** rise behind a wild coast; cider houses, deep valleys, some of the best walking in the country.

Cantabria — the easiest landing. Beaches, elegant towns, the handsome city of **Santander**, and good connections home. Mild and green without feeling remote.

> **Where we work, plainly.** Galicia is our own region — our team, our owner network, our viewings. In **Asturias** we introduce you to our associates who live there. In **Cantabria**, to partner agents we've worked with for years. We'd rather tell you that than pretend we're around the corner from everywhere.

The honest way to choose

You cannot choose a life from a property portal. Photographs tell you about a house; they tell you nothing about whether the village has a doctor, whether the beach is empty in February, or how the school run really works.

If you can possibly manage it, **come and stay for a week in the off-season**. Not August. February or November. If you like it then, you'll like it always.

2 · What it actually costs to live here

Across Spain, a comfortable life runs to roughly **€1,400–2,000 a month for one person and €2,200–3,000 for a couple**. The north sits at the lower end. Inland Galicia in particular is cheap by any European standard — **Lugo province runs around 14% below the Spanish national average**, with two-bedroom flats in the €500–600 range.

Things that will feel cheap: eating out, wine, fresh food, city transport, property outside the smart coastal spots, and healthcare.

Things that will not: heating an old stone house in winter, imported goods, cars, and — if you rely on it — reliable rural internet, which varies enormously street by street.

> **Budget for the first year, not the average year.** Setting up costs more than living. Deposits, furniture, a car, professional fees, translations, the flights back. Assume the first twelve months cost noticeably more than the twelve after.

3 · The visa

If you hold an EU passport this section doesn't apply — you can move, and you register once you're here.

For everyone else, the picture changed in 2025. **Spain abolished the Golden Visa on 3 April 2025**, so buying a property no longer buys you residency. That has made the **Non-Lucrative Visa (NLV)** the main route for retirees and the financially independent — and it's the route most people we help take.

The NLV in one paragraph. It lets you live in Spain if you can support yourself without working in Spain. You apply from your home country, at the Spanish consulate. You must show sufficient passive income or savings, **private health insurance** with full cover and no co-payments, a clean criminal record, and a medical certificate. The 2026 threshold is around **€28,800 a year, plus roughly €7,200 for each dependant** — this is reset every year, so check the current figure.

The catch people miss: the NLV does not permit you to work for a Spanish employer. Remote work for a non-Spanish employer sits in a greyer area than most blogs admit — if that's your situation, get proper advice before you apply, not after.

Other routes exist: the digital nomad visa, work visas, family reunification, and citizenship by descent, which is more common than people realise.

> **We are not immigration lawyers and we don't pretend to be.** We know the process, we know where it goes wrong, and we introduce you to specialists who do this every day. The advice we'd give for free: **assess your tax position before you move, not after.** It's the most expensive thing to get wrong, particularly with US or UK ties.

4 · Renting first — and the wall you'll hit

Most people we help rent before they buy, and I think they're right. It gives you a base while you work out where you actually want to be, and it lets you learn a place through a winter before committing half your savings to it.

"We have the money. They still said no."

Spanish landlords want a Spanish payslip, a Spanish guarantor and a Spanish bank account. If you're arriving with a pension, a remote salary or savings, you can be a perfectly reliable tenant with more money than the last three applicants and still be turned down, four times in a row, for reasons nobody explains.

It isn't personal. Your income doesn't fit the box they're used to ticking, so they play safe and pass.

Here's how it's got around. A **non-payment insurance** policy can be arranged which effectively vouches for you — letting your overseas income be accepted as proper proof of solvency, and giving the landlord the confidence they were missing. You stop being a question mark and become an insured tenant. It's one of the most solvable problems on the whole journey, and almost nobody tells you it exists.

The other half of the answer is simply *who you ask*. Homes that come through a network of owners who already understand international tenants behave completely differently from a cold application through a portal.

Bringing a pet 🐾

Please don't apologise for asking. **Around half the people we help arrive with a pet**, and it changes which doors are worth knocking on — so say it on day one rather than at the end.

Practically: your animal needs an **ISO-standard microchip fitted *before* the rabies vaccination** (in that order — the wrong way round means starting again), and an Animal Health Certificate. Start early; the lead time is longer than people expect.

What renting will ask of you

A deposit (usually one to two months), often an agency fee, proof of income, your passport, and increasingly your NIE. Long-term contracts run for a **minimum of twelve months**. Read the contract — or better, have it read for you. A full English translation before signing is not a luxury.

5 · Buying

The thing to understand first

In Spain, the estate agent works for the seller. They're paid a percentage of what you spend. That isn't dishonesty, it's simply whose side they're on — but it does mean that if you're buying from abroad, in a second language, in a legal system you've never used, you may be the only person in the room without anyone representing you.

That's what an **independent buyer's agent** is for. It's a category that barely exists in the north of Spain, and it's what we do.

Military Authorisation — ask before you fall in love with a house

This is the one nobody warns you about, and it's why it's in a free guide rather than saved for a sales call.

If you're a **non-EU buyer** — British, American, Canadian, Australian — **Military Authorisation** (*Autorización Militar*) can be legally required to purchase in certain strategic and coastal zones. It's common along the Pontevedra coast — **Baiona, Nigrán, Gondomar, Oia, A Guarda** and around Vigo — and often applies to rustic land and stone country houses. Exactly the properties people move here for.

It takes two to six months. Most agents don't understand it. Some discover it after a deposit is down and a completion date is set.

> If you take one thing from this guide: **if you're a non-EU buyer looking near the Galician coast, ask about Military Authorisation before you make an offer.** Built into the timeline it's a step. Discovered late it's a crisis. **Check whether it applies to you →**

Mortgages

As a non-resident international buyer you can typically borrow **up to about 70% of the property value** from a Spanish bank. Get a **pre-approval before you start viewing** — it tells you your real budget and lets you move quickly when the right house appears, which in a thin rural market matters more than the rate.

The costs on top

Buying costs more than the price. Transfer tax or VAT, notary, land registry, legal fees and your own advisers all sit on top. *Ask us for the current Galicia percentage rather than trusting a number from a blog — it changes, and it differs by property type.*

Two more things. If you'd rather not fly back and forth for every signature, a **Power of Attorney** lets the purchase complete at the notary without you present each time. And **appoint your own lawyer** — independent of the agent, independent of the seller, and ideally one who'll give you the survey news you don't want to hear.

The purchase, step by step

Once an offer is accepted, the process runs in a fixed order. The money moves in stages, and each stage is a commitment.

1. **Appoint a bilingual lawyer *before* you pay anything** — before a deposit, before signing anything binding. Instruct them to carry out the legal checks below.
2. **The reservation contract.** This takes the property off the market for you. Typically **€1,000–5,000**, signed by both buyer and seller, and **refundable** if legal problems emerge with the property.
3. **The *Contrato Privado de Arras*** — the purchase-sale agreement, drawn up by your lawyer. It sets the terms and the completion deadline, and on signing the buyer usually pays **10% of the price**, less the reservation amount. If the sale includes fixtures, fittings or furniture, attach a signed inventory.
4. **Completion at the notary**, where the sale becomes a public deed and is registered.

The legal checks — what your lawyer must actually verify

- **Title deed** — proves the seller owns it and that it carries no debts.
- **Property Registry** — confirms ownership and reveals any mortgages or liens.
- **Land Registry (*Catastro*)** — confirms the physical description matches what's registered. Boundaries and buildings that exist on the ground but not on paper are common in rural Galicia.
- **Administrative records** — checks for urban planning violations or penalties attached to the property.

The notary is not your lawyer

This confuses nearly every foreign buyer, so it's worth being blunt about. **The notary is an impartial public official.** They verify the transaction is legal, authenticate the signatures, and formalise the sale as a public deed. They do not act for you, and they will not negotiate on your behalf or warn you that you're overpaying.

A lawyer represents *you* — reviewing the contract, checking the property's legal situation, and advising you. You need both, and they do different jobs.

The legal detail in this section comes from Juan and María at **BGI Law Galicia**, who answered these questions for us directly.

6 · The paperwork, in the order you'll meet it

Four pieces, and the order matters because each tends to be needed for the next.

1. **NIE** — *Número de Identificación de Extranjero.* Your foreigner's identification and tax number. Needed for absolutely everything: a bank account, a property, a contract, a utility.
2. **Padrón** — registration on your local municipal census at the town hall. Establishes your official address and unlocks public services. Usually needs your rental contract and passport.
3. **TIE** — *Tarjeta de Identidad de Extranjero.* The physical residence card confirming your legal right to live here. At the Policía Nacional, by appointment, with a specific set of documents.
4. **A Spanish bank account** — opened in branch, generally walk-in, with a document checklist you want in advance rather than discovering at the counter.

None of this is difficult. All of it is fiddly, appointment-based, conducted in Spanish, and unforgiving about the exact document you didn't bring. The most useful thing anyone can do for you is turn up with you and know what the clerk is going to ask for.

7 · The rest of a life

Healthcare. Enough of a subject to have its own chapter — see section 8. The short version: the public system is excellent, whether you can use it depends on your status, and **private cover is mandatory for visa applicants**. Get a policy a consulate will accept, not the cheapest one.

Schools. Public, *concertado* and private, plus international schools in the larger cities. Public schooling in Galicia is taught in both Galician and Castilian Spanish, which surprises some families and delights others. Younger children absorb it fast; teenagers find it harder, and it's worth being realistic about that.

Language. You can get by in English in the cities and on the tourist coast. You will not have a *life* here in English. In Galicia you'll also meet **Galego** — a language in its own right, close to Portuguese, very much alive in daily use. Nobody will require you to speak it. Learning to greet someone in it will earn you more goodwill than any amount of money.

Internet and remote work. Fibre coverage in Spain is better than most of Europe, including in surprisingly small villages — but it's genuinely street-by-street. If your income depends on it, **check the specific address**, not the town.

Driving. Depending on your country's agreement with Spain you may be able to exchange your licence, or you may have to re-sit the test. Check early; it takes longer than you think.

8 · Healthcare, properly explained

Spain's public healthcare is universal and genuinely well regarded. Whether *you* can use it depends on your residency and your employment status, and this is the part that catches people out.

Who qualifies for the public system

- **Employees and the self-employed (*autónomos*).** If you work and pay into *Seguridad Social*, you and your dependants get free public healthcare.
- **EU citizens.** An EHIC covers temporary stays. For long-term residency you must register properly in the system.
- **Non-EU citizens.** You must hold health insurance as part of your residency application. Depending on the visa, you may qualify for public healthcare later, once you're resident and contributing.
- **EU retirees.** Many qualify through the **S1 form**, which transfers your healthcare rights from your home country.
- **Legal residents who aren't working.** After more than a year of legal residency you can buy into the system through the *Convenio Especial*.

Getting your *Tarjeta Sanitaria*

1. **Get a social security number.** If you're employed, your employer does this. If you're *autónomo* or not working, go to your nearest *Tesorería General de la Seguridad Social* (TGSS).
2. **Register at your local *Centro de Salud*** with your *Número de Afiliación*.
3. **Receive your *Tarjeta Sanitaria*** — the health card itself.

You'll then be assigned a *Médico de Cabecera* — your family doctor, and your first point of contact for everything, including referrals to specialists.

The *Convenio Especial* — the route most people don't know about

If you've been legally resident for over a year but don't qualify for free public healthcare, you can pay into the public system directly.

Age	Cost per month
Under 65	**≈ €60**
65 and over	**≈ €157**

It covers general healthcare but **excludes prescriptions**, which you pay for in full. You apply at your local *INSS* office.

Private insurance

Private cover is **mandatory if you're a non-EU citizen applying for a visa**. Beyond that, people choose it to skip waiting times, reach private hospitals, or find English-speaking doctors. It's also the answer if you neither contribute to *Seguridad Social* nor qualify for the *Convenio Especial*.

9 · Money, banking, and not losing hundreds in transfer fees

Why you need a Spanish bank account

It isn't merely convenient — a great deal simply won't work without one.

- **Utilities.** Electricity, water and internet providers generally only accept payment from a Spanish account.
- **Taxes.** Income tax, property tax and the rest require a Spanish account.
- **Public charges.** Government fees, fines and registration costs are often payable no other way.
- **Phone contracts.** Vodafone, Movistar and the others want a Spanish account to bill.

Moving money — what it actually costs

If you earn in pounds or dollars, how you move money matters more than most people realise. Here is the real comparison on a **€10,000 transfer**:

Route	Fixed fee	Exchange-rate margin
Banco Santander	€75	markup applied
CaixaBank	€70	2.5%
BBVA	€70	markup applied
Abanca	€60	markup applied
Banco Sabadell	€75	3%
Currencies Direct	**none**	**0.5–1%**

Put together, a high-street bank costs roughly **€310–475** on that €10,000. The same transfer through a currency specialist costs roughly **€50–100**.

> **That's €210–375 saved on a single €10,000 transfer.** On a €200,000 property purchase the difference runs to thousands — money that belongs in your house rather than in fees. And on regular transfers, like paying rent each month, it compounds quietly all year.

One further thing worth knowing: a currency specialist will let you **lock in an exchange rate for a future transfer**. If you're budgeting a purchase months ahead, that turns a moving number into a fixed one.

10 · Building or restoring your own

A great many people arrive wanting to build, or to bring a ruin back. It's very possible here. It is also the area where budgets go wrong fastest, because the crucial question isn't the house — it's **what the land is legally allowed to become**.

Ask the town hall before you buy the plot

Anyone can walk into the local town hall and ask to see the *Plan General de Ordenación Urbana*. It classifies every piece of land, and the classification decides what you may do:

Classification	What it means in practice
Suelo urbano Urban	A building plot, ready to build on — approved and regulated, usually with mains water, electricity, sewerage and fibre ready to connect. No outline consent needed; you apply for full planning permission with detailed plans, once the architect's project is approved at the College of Architects.
Suelo urbanizable Buildable	Not yet urban. Converting it takes considerable planning, council approval, permissions, licences and connections — meaning **more time and more money**.
Suelo rústico Rustic / rural	Limited by intended use, and needs consent from **both** the local and the regional authority. Expect rules on what percentage of the plot may be built on — you may need a large piece of land for a relatively small house. **Building is not always permitted at all**, unless a ruin already stands, in which case a Rehabilitation Project must be submitted.

Ask the council for the ***Certificado Urbanístico***, which sets out the development permissions in detail. Councils have their own rules and they can be surprisingly specific — the colour of your external walls, the number of balconies, the height, the perimeter walls, the size of a pool. The one that matters most to your plans is the ***Edificabilidad Máxima***: the maximum you may build on that plot.

What building actually costs

A January 2023 Statista survey put quality new construction in Spain at **€1,200–1,900 per m²**. Post-2020 inflation in materials and fuel has pushed this up: VIP Reformas figures suggest a **single-family house of around 150 m² to medium-high standard now totals roughly €250,000–300,000**, where it once cost €900–1,200 per m².

Costs vary by region, and **Galicia tends to sit at the cheaper end**. Treat all of these as a starting point for a conversation with an architect, not as a quote.

11 · If you'd like a hand

You do not have to use us. Plenty of people take this guide and do the whole thing themselves, and that's a perfectly good outcome.

If you'd like help, here's what we do and what it costs, stated plainly:

First consultation	**Free** — a proper conversation, no obligation
Tailor-Made Property & Area Tours	**from €250** — a personalised day on the ground
Rental & Settlement Assistance	**from €1,150 + VAT** — the home found and secured, plus the paperwork
Tailor-Made Location & Discovery Tours	**from €1,500 + VAT** — half a day to five days, accompanied
Independent Buyer's Agent	**from €3,990 + VAT** — full buyer representation, including negotiation

We aren't selling hours. We're selling expertise, local knowledge, representation and peace of mind — and if you don't need part of a package, the fee comes down.

We're rated **5.0 from 32 reviews on Google**, mostly written by families who've already landed.

> **The first conversation really is free, and it stays free** whether you book anything afterwards or not. If we're not the right help for you, we'll say so and point you at someone better.

12 · People who already did it

Not case studies written by us — their own words, as they gave them.

> “I moved to Ribadavia (Ourense) in Galicia from Oregon in the US last year. This area should certainly be on your list of considerations. International travel options are available from Santiago de Compostela which is 1 hour away by car or train if you prefer.
>
> There are several hot springs in the area which range from the rustic and free original Roman ones at Beade to the high-end Spa experience at Laias which costs a whopping 16 euros. Ribadavia is a medieval town with a Castle and ancient churches, cobblestone streets and a delightful pedestrian town square... This is principally a wine region and the wine options are never-ending. There are over 40 internationally represented vineyards bottling in this Ribeiro region. It's a gardener's paradise with everything from orange to heather growing happily.
>
> Bureaucracy is somewhat cumbersome but friendly, and the locals are a very helpful bunch.”
>
> — Peter Duff, Ribadavia, Ourense

> “I was born in South London but moved to Spain with my family when I was 5 years old. I grew up in Galicia, firstly on the outskirts of the City of Vigo, and then in the Val Miñor... a collection of small towns by the sea and the mountains.
>
> My upbringing there was a happy one. It was a safe and sleepy environment most of the time... In the winter it would tend to be quite rainy, but you'd get the odd week of pure sunshine, which made the leafy green landscapes shine radiantly. In the summer the valley was full of life, with fiestas and ferias, where the locals would all gather.
>
> Galician people are generally very kind, open and helpful people, with a positive outlook and a keen sense of what's a good time... Galicia has its own language, which is recognised as official, which meant me and my siblings had to study it at school.
>
> Overall I would say that Galicia is a wonderful place to grow up and live in general, if you don't mind a bit of rain and love northern Spanish cuisine and culture.”
>
> — Gabrielle, Gondomar, Vigo

There are longer accounts on our website — families who moved from California, from the UK, from the US, and from the Costa Blanca up to Asturias — including what went wrong as well as what went right.

Take it with you

Would you like this as a proper document?

Everything above is free to read here, and always will be — no email, no wall. But most people would rather have it as something they can keep, print, scribble on, and send to whoever they're making this decision with.

Leave an email and we'll send it over, plus the occasional note when something changes that actually matters — a rule, a threshold, a house worth seeing. **Not a newsletter you have to escape from.** One click stops it, and we never pass your details to anyone.

Before you go — the short checklist

- Visited in the off-season
- Tax position assessed **before** moving
- Visa route identified and current income threshold checked
- Private health insurance quoted
- Rent-or-buy decided
- If buying as a non-EU citizen: **Military Authorisation checked**
- If renting: foreign-income acceptance planned for
- Pet: microchip **then** rabies, then Animal Health Certificate
- Internet checked at the specific address
- Your own independent lawyer appointed
- First-year budget, not average-year budget
- Someone here you can ask

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One small next step

Where are you up to?

Four short questions, and a real person comes back to you with the honest answer about what you'd actually need — if anything.

When you want a hand

This guide is free and there is no catch in it. If you would rather not do the paperwork on your own, that is what we are for — and the first conversation costs nothing and commits you to nothing.

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Rúa Fontán 15a, Mañufe, 36388 Gondomar, Pontevedra
galiciagreenspainproperty.com