

Moving to Portugal in 10 Easy Steps



Obtaining a visa to move from the U.S. and live in Portugal full time is a bit complicated and time consuming, but don't let that scare you. It's not as complicated or expensive as many people think. Plus there are plenty of lawyers and relocation advisors that, for a fee, will walk you through the process and get all your ducks in line.

But here's the thing: you don't need them. Or at least I didn't. Except for getting assistance for obtaining my NIF (which cost €135), I went through the whole process myself with a little help from Portuguese friends and associates. It can be done.

But (and there's always a but) Portugal is tightening its rules a bit for immigrants and expats. And because so many people want to move here, the system is overloaded causing long delays and wait times at AIMA, Portugal's Agency for Integration, Migration and Asylum. When I moved to Portugal in 2021, it was called SEF (Serviço de Estrangeiros e Fronteiras) and it seemed a bit looser, as though officials were willing to overlook some of the minor application requirements. They weren't quite as strict to make sure every T was crossed and I was dotted. I hear a lot of complaints about the application process today, but for me, it was smooth, the people were helpful and friendly, and I was in Portugal with my visa after only a few months' time.

That may not be the case anymore. I've heard from several people who had their applications rejected for fairly technical reasons that were

eventually resolved, but it required hiring a lawyer, and it slowed everything down by months. So just be aware.



My Residency Permit

The first step in moving to Portugal is getting a residency visa, which is good for four months. During that time frame, you must apply for a residency permit, which is good for up to three years and is renewable.

There are many different types of visas available, depending on your situation and station in life — for students, for medical treatment, for entrepreneurs starting a business, as a digital nomad,

etc. — and the regulations and requirements are frequently changing. You can find the various types on the [VSF Global](https://www.vsf.global) website.

But first things first. If you're thinking seriously about moving from the U.S. to live in Portugal, here is some advice.

1. Visit Portugal at least twice, in different seasons, summer and fall or winter, for reconnaissance missions. Stay in Lisbon but take day trips to other areas of the country – Cascais, Alentejo, Coimbra, the Silver Coast, the Algarve, etc. Go to Porto and do the same. Explore the country, spend some time deciding what area is right for you.
2. Join some Facebook groups, like *Expats in Portugal*, *Moving to Portugal*, *Expatriate Community Portugal*, and many more. But be careful. Not all of the information you'll find there is accurate, and lately I've noticed nasty postings by people spreading misinformation and urging Americans (and others) to stay away.
3. Don't buy property right away. Come to Portugal and rent an apartment or house for a time and continue your search for the best place to live. The reason: there are many cultural differences in Portugal compared to the U.S. that you may find quirky and off-putting. Many homes and apartments, for example, don't have central heating or are poorly insulated, so noisy neighbors can be a problem. Black mold in many homes is a frequent complaint due to the humidity in some areas. You could find a nice property online but

soon regret it once you move in. Take your time to find your dream home.

4. Ignore a lot of the advice you find online (except me, of course, and some of the travel videos on YouTube). The regulations and tax laws are always changing, and much of the info you'll find will be out of date. A lot of the information is fine for tourists but not so much for moving here. If your finances are complex, you may need to find a good lawyer or accountant in Portugal to advise on expat taxes, and a real estate agent for finding a place to live. Check www.idealista.pt for property listings.

Getting Your Visa

Okay, so here are the basic steps to obtain what's known as the D-7 visa. It's for people with passive income from social security, pensions, investments, rental income, etc., and want to live in Portugal without needing employment.

1. **Get a NIF.** As I explain in my book, Olá Portugal: Why I Moved to the Land of Sunshine and Sardines (and how you can too), getting a NIF (the Portuguese Número de Identificação Fiscalis) is a necessary first step. It has to be Number One on your list. A NIF is like a social security number, only it's used in almost every transaction, and you really can't do anything without it. You'll need it to open a bank account, sign a lease, get utilities connected, etc. You don't have to come to Portugal to get one in person, but you will need a fiscal representative in the country. There are several sites that provide this service online and will apply for the NIF for you. I used eurofinesco.com and I can vouch for them, but there are many others including bordr.com, novomove.com, and getnifportugal.com. Shop around because their fees vary.
2. **Open a Bank Account:** Some of the sites listed above will also open a Portugal bank account for you online, so you don't have to do it in Portugal. I opened mine in person, and there is a lot of paperwork involved (and if I didn't have my trusty guide who speaks Portuguese, I'm not sure I could have done it). Opening an account usually requires a deposit of only a few hundred euros, but deposit as much as you can afford. Showing the authorities that you have the financial means to support yourself and your family for at least

the first year is important and can help speed the process. Transferring your money from a U.S. bank to one in Portugal is easy with an app called Wise. (Note: You will find that under the current exchange rate, the dollar is weak and you'll lose a substantial amount in the transfer. Currently, \$1 is equal to about €0.87., so in order to have €10,000 in a Portuguese bank, it will cost you \$11,604 before bank and transfer fees.)

3. **Book Your Appointment.** Your visa application must be submitted in person in the country you're coming from (the U.S.), so it's best to book your appointment online with VFS Global even before you have all your documents ready because it could be weeks or even months before you get in for a visit, depending on the time of year. VFS is the outsourcing firm that handles all visa applications for the Portuguese consulate. They operate centers in New York, Miami, Houston, San Francisco, and Washington, D.C. (where I applied). There are also consulate offices in Boston, New Bedford, MA, and Providence, RI. Be sure to check the VFS Global website carefully because the visa requirements are subject to change.
4. **Fill Out the National Visa Application.** You can find it online HERE. You'll also need to include two recent color passport-type photos (I got mine at CVS). The applicant's spouse and dependents have to fill out an application too, along with getting their own NIF.
5. **Passport:** You'll submit your passport with your application, and it must be valid for at least six months beyond the time permitted to stay with the residence visa (four months).
6. **Proof of Financial Means:** As the main applicant, you must show proof that you'll be receiving an ongoing, passive income of at least €920/month (\$1,068 in current USD) from pensions, investments, dividend's, etc. An additional 50% of the primary applicant's income is required for a spouse, which amounts to €460 per month (\$534 USD), and 30% for each dependent. So, for a couple, the minimum monthly income requirement is €1,380 (about \$1,601 USD). (Note: These figures are as of Jan. 1, 2026, but they could change in the future.) You can download a confirmation letter showing your monthly Social Security payment on the SSA website to include in your application. If you can show sufficient passive income, you

don't have to have significant savings in the bank. **But it is advisable to maintain savings equivalent to 12 months of income (around €11,040 or \$12,809 USD for a single applicant) in a Portuguese bank account.** This provides additional assurance to immigration authorities that you can support yourself without relying on local employment or welfare. In practice, having both regular passive income and some savings in a Portuguese bank account strengthens your application and increases the likelihood of approval. In addition, you should include three months of bank statements, credit card statements, and your most recent IRS tax returns with your application. (Note: For the D8 visa, the one used by digital nomads, the income requirements are much higher. A single person must show monthly stable income of €3,480 (\$4,038). Most of the other requirements are the same as the D7 visa.)

7. **Health Insurance:** You'll need to provide proof of health insurance that covers medical expenses up to €30,000 per applicant. This insurance must be valid not only in Portugal but across the Schengen Area (most of the EU countries, and some non-EU countries like Switzerland, Norway and Iceland). It ensures that applicants can cover any medical costs during their initial four-month stay in Portugal before they are officially registered as residents and eligible for Portugal's public healthcare system. You can find many companies online offering short-term policies for travelers. Cigna Global is one of the biggest. The cost varies depending on your age and personal circumstances. (Note: Medicare is not accepted in Portugal but it's advisable to keep it current for when you travel back to the U.S.)
8. **Criminal Background Check:** You'll need to request a full criminal background check issued by the FBI (the cost is \$18). You can do this online too, but you'll need to include a set of fingerprints. If you get your fingerprints at the Post Office, they can submit them electronically with your request. Details are on the FBI's website. They will mail you back a copy of your background check in a manila envelope **BUT DON'T OPEN IT**. It must be submitted with your visa application unopened. (It goes without saying, I suppose, that your background will need to show that you're not a criminal. Minor offenses, like traffic violations and less severe misdemeanors, even minor drug offenses like marijuana possession, won't automatically

disqualify you from getting a visa, but anything that required jail time of over a year, like violent crimes, terrorism, or narcotic trafficking, will.)

9. **Personal Statement:** You need to compose a personal statement signed by the applicant explaining the reasons for moving to Portugal, including the area you'll be staying, whether you will be buying or renting, or staying with friends and family. It doesn't have to be long, but it's good to write an honest, heartfelt summary of why you want to live in Portugal.
10. **Proof of Accommodation:** This is where it gets a bit tricky. You must have a place to live before moving to Portugal. You need to submit a copy of a 12-month lease agreement (or a mortgage if you're buying property) along with your application. Meanwhile, they take your passport with the application, so you have to stay in the U.S. while your visa application is being processed, which could take 2-3 months or more. In other words, you could be paying rent in two countries while you wait. As you can read in Chapter 1 of my book, I figured out a way to bypass this requirement so I wasn't paying for two apartments, but it's an option that is probably not available to everyone. Portugal may (emphasis on "may") accept an Airbnb rental as your Portugal accommodation as long as it's for at least for six months, and you pledge in writing to find a 12-month lease during the four-month period of your residency visa. But this option varies by consulate, and as I said earlier, requirements are tighter now, so it may no longer be available. Another option is to have a friend or relative living in Portugal sign a Term of Responsibility, a notarized document stating that the person signing the document assumes responsibility and is fully accountable for the immigrant's actions, including providing for accommodation and food throughout their stay. I did this for my cousin who moved from the U.S. to Fatima. It allowed her to get her residency visa and come to Portugal and find an apartment after she got here.

It's important to get all these documents together in a nice, clear package so everything will go smoothly when you meet in person with VFS Global. You can pay the visa fees (around \$150 per applicant) at the time of your interview. You'll know at the end of the meeting if your application is complete and accepted, and in two or three months you should get your

residency visa in the mail (along with your passport). Then, you're free to come to Portugal.

When you get your residency visa, it should include a date and time for an appointment with AIMA. If the date is not included, you can make an appointment online at the [AIMA website](#). This is to submit your application for a residency permit, which allows you to stay in Portugal for up to two years, after which you can renew it. The application process for the permit is pretty much a repeat of applying for the visa with all the same paperwork requirements. You can find what you'll need [HERE](#).

A residency permit will also allow you to apply to Portugal's national healthcare system, [Serviço Nacional de Saúde \(SNS\)](#). While public healthcare is available at low cost or free for residents, many expats (and natives) also choose to maintain private health insurance for faster access to healthcare services, particularly elective surgeries. There are several private insurance firms, mine is [MGEN](#).

The only thing left would be to register with the Portuguese Social Security system if you are employed or self-employed in Portugal.

By completing these steps—applying for your residency permit, joining the national healthcare system, and ensuring proper registration with tax and social security authorities—you will be fully integrated into life in Portugal as a legal resident. Welcome to Portugal!

However, to maintain your residency status, you should avoid being absent from Portugal for extended periods. There is no strict requirement to remain in Portugal for a specific number of days each year, but typically, you should not be out of the country for more than six consecutive months or eight non-consecutive months over the duration of your temporary residence permit (usually 2 years) without a valid reason (e.g., work, health issues). After two years, you can renew your residency permit for an additional three years. During this period, you must continue meeting the financial and accommodation requirements, and your absence from the country should not exceed the allowed limits.

After holding a temporary residence permit for five consecutive years, you can apply for permanent residency. Once you obtain permanent residency, you can live in Portugal indefinitely, but you must not be absent from Portugal for more than 24 consecutive months, or 30 non-consecutive months within a three-year period. Portugal is your home, after all.

And if you want, after five years, you can apply for permanent residency status, which means you won't have to renew your residency permit every three years. Or, after 10 years (or three years if you marry a Portuguese citizen, like me), you can apply for full citizenship. There are some advantages, like access to the country's low-cost or free education system, the ability to vote in local and national elections, visa-free or visa-on-arrival travel across the EU and the entire Schengen Area, the UK, Japan, Canada, and many other countries, and the ability to work or start a business anywhere in the EU without a work permit. But to become a citizen, you must show a basic proficiency with the language. There's a two-hour test. You can also maintain dual citizenship with your native country to enjoy the best of both worlds.



My worldly possessions, packed and ready to go

That's it. That's the basic process. The hard part, of course, is deciding what to bring from the U.S. I looked into it, and shipping cars and furniture over from the U.S. is expensive, prohibitive for me. Plus it can take months. So I had a fire sale. Listed all my belongings on Facebook Marketplace, and everything went fast. I came to Portugal with three big suitcases of clothes and personal items, one carry-on bag, two guitars and a desktop computer.

This method might not work for everyone, but it did for me, and once I was settled in Carcavelos, I've had no regrets and I've never looked back. Portugal is my home and I couldn't be happier.

This is excerpted and updated from my book, [Olá Portugal: Why I Moved to the Land of Sunshine and Sardines \(and how you can too\)](#), available in paperback, ebook and audio book on Amazon. And for more about life in Portugal, subscribe to my YouTube channel [HERE](#).