

P R E S E N T A T I O N

UNEXPECTED ISSUES AND DIFFERENCES AMERICANS ENCOUNTER WHEN MOVING TO SPAIN

HOW TO AVOID SURPRISES AND PLAN YOUR MOVE WISELY

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01

Why

so many Americans
are moving to Spain



01

Why so many Americans are moving to Spain?



- Growing trend post-pandemic: increase in U.S. citizens moving to Spain
- Preparation is key to success: prepare, avoid pitfalls, plan smartly



Why *Spain*?

- Lifestyle,
- Healthcare
- Safety
- Climate
- Connectivity
- Cheaper price



Plan before you pack



Importance of Advanced **Planning**

- The “Spanish pace” vs. U.S. efficiency — timelines & expectations
- Key documents to prepare before arrival (Apostilles, tax records, bank references)
- Realistic timeline for visas, residence, housing, schooling, etc.

Importance of **professional guidance** and early coordination

- Immigration
- Tax
- Legal
- Financial



02

Choosing the right visa or residence





*Establishes residence rights for **citizens of the European Union** and their relatives.*

EU REGIME
(Royal Decree
240/2007)

INTERNATIONAL
MOBILITY ACT
14/2013

*Applies for specific groups:
investors, highly skilled professionals, researchers, intracompany transferees, digital nomads, and their families.*

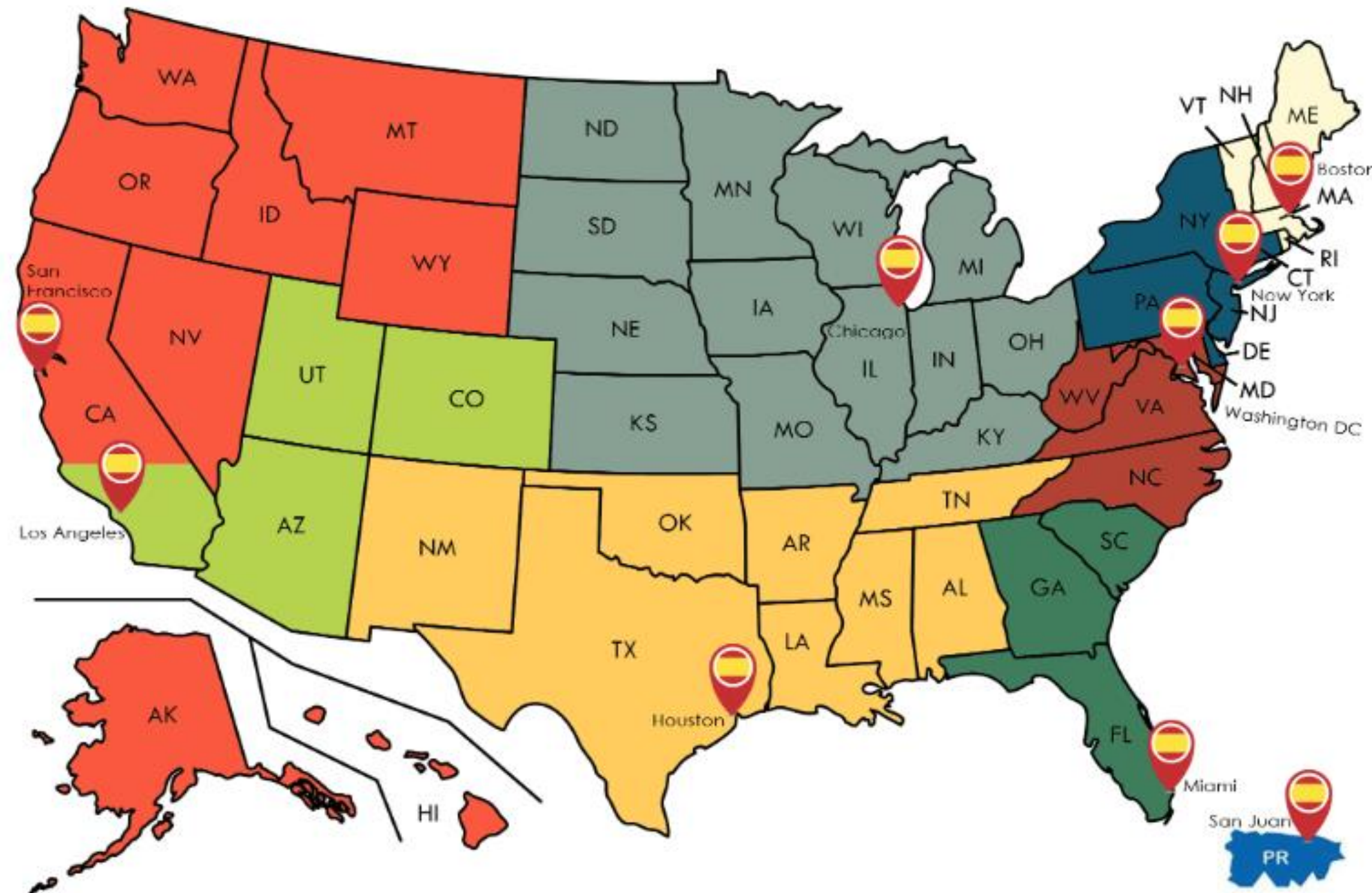
*Applies to **all other groups** not covered by the specific rules.*

GENERAL
IMMIGRATION
ACT
4/2000



- Digital Nomad Visa
- Non-Lucrative Visa
- Highly qualified professional Visa
- Intracompany transfer
- Startup visa
- Self-employed Visa
- Student visa and Internship Visa



**SPANISH CONSULATES GENERAL IN THE U.S.**

<https://www.exteriores.gob.es/Embajadas/washington/en/Embajada/Paginas/Consulados.aspx>

- *Boston*
- *Chicago*
- *Houston*
- *Los Angeles*
- *Miami*
- *New York*
- *San Francisco*
- *Washington DC*
- *San Juan de Puerto Rico*

The fine print that catches people off guard



- Background checks and live records expire in **90 days**.
- Translation and apostille delays – some documents require a **federal apostille**
- Bank account opening difficulties – **NIE?**
- Misunderstanding “**non-lucrative**” restrictions
- Proof of income and health insurance for **initial residency** and renewals

03

Understanding the legal culture: not common law





Legal *culture*

- Civil law vs. common law mindset
- Local vs. regional vs. national authorities (Ayuntamiento, Policía, etc.)
- Slow pace, especially around holidays

Daily *bureaucracy*

- Power of attorney use and notarial system
- Official translations & certified copies
- “Digital certificates” and electronic procedures



04

Property & contracts





Buying a ***property***

- Property purchase process in Spain vs. U.S.
 - Agents represent sellers, not buyers
 - Due diligence before deposits
 - Taxes (ITP/IVA)
 - Ownership structure and contracts in Spanish
- Community expenses and repairs
 - Ownership taxes:
 - ✓ “implied income”
 - ✓ municipality tax
 - ✓ Resident vs. non-resident
 - Common mistake: buying a property without knowing well the area



Renting a ***property***

- Residencial rentals are heavily regulated
 - “Tensed areas” - popular cities
 - Documents that you will be asked to provide – intrusion into privacy or guarantees?
 - Squatters and lengthy judicial procedures for eviction
- Types of leases:
 - ✓ Long-term – residential
 - ✓ Mid-term – “temporary”
 - ✓ Short-term – tourist rentals



05

Tax and financial considerations





The ***Spanish tax*** reality

- Worldwide income taxation for residents in Spain vs. Citizenship-based taxation in the US
- US–Spain tax treaty and double taxation
- US-Spain Totalization Agreement (Social Security)

Common misunderstandings

- “Beckham Law” limitations
- Wealth tax & inheritance rules
- U.S. reporting obligations (IRS, FBAR, FATCA)



- Align residency start with fiscal year
- Plan assets before tax residency:
 - ✓ When to withdraw pension plans
 - ✓ Sell US property
 - ✓ Minimizing wealth tax
- Investment portfolio:
 - ✓ PFIC taxation and capital gains
 - ✓ Custodians
- Currency exchange - US and Spanish bank accounts
- Crucial:
 - ✓ Specialized financial advice
 - ✓ Coordinate with US CPA and Spanish tax lawyer



06

Cultural & lifestyle adjustments





Everyday differences

- Slower bureaucracy, business hours, and communication styles.
- Healthcare system expectations: public and private co-existence.
- Education system overview: public and private co-existence.

- Social integration and community aspects:
 - ✓ “Civic centres”,
 - ✓ Regional languages,
 - ✓ Expat communities vs. locals: regional differences.

Summary — How to Make It Smooth



Plan early

- Documentation and timing are everything
- Integrate legal, tax, and financial advice
- Manage expectations — “Spain works differently”

Final ***checklist***

- ✓ Financials
- ✓ Residency
- ✓ Tax
- ✓ Property
- ✓ Lifestyle

About Klev&Vera International Law Firm



- ✓ Boutique Law Firm based in Barcelona.
- ✓ Attending to the legal needs of international clients in Spain.
- ✓ Multilingual team of attorneys and paralegals.
- ✓ Main areas of practice:
 - Real Estate and Contracts.
 - Immigration.
 - International Tax.
 - Business Set Up.
 - Family and Estate Planning



*We take care of the process,
so you can focus on what truly matters.*

Thank you for your attention!



Your questions





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