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## Living in Spain Factsheet

### Residencia do I need one

As a UK national, you have the right to live in any European Economic Area (EEA) country. The British Consular now advises that all residents obtain a residence card even if it is not obligatory for them, as it is easier to carry than a passport, and simplifies many of the other administration procedures for new residents.

However, the following information below shows who is legally required to hold a residence card. UK nationals who are Employees, Self-employed, Students. EU national dependants of an EU or Spanish national or pensioners who have worked in Spain and receive their pension from the Spanish Social Security system no longer need to hold a residence card, and can live in Spain with a valid passport. (Dependants who are non-EU nationals still require a residence card.) Pensioners who have retired to Spain, people of independent means and non-EU national dependants of an EU or Spanish national, are still required to apply for a residence card.

### They must apply for one of the following two types of card

Temporary residence card: intended stay of more than three months but less than one year. Ordinary residence card: intended stay of more than one year with a maximum validity of five years and renewable.

### How do I apply

If you wish to apply for a residencia you should submit the application form, available from the nearest Oficina de Extranjeros, to the local Provincial Police Station (Comisaría de Policía) or Foreigner's Office (Oficina de Extranjeros). However it is advisable to do this through your legal representative who will be able to manage the process and explain the advantages and disadvantages of becoming a resident.

### What is an NIE number

NIE. is the abbreviation for Número de identidad de extranjero, which in English means an identification number for foreigners. According to Spanish law every foreigner who has financial dealings in Spain has to obtain an NIE for tax purposes, from the Spanish government, regardless of their nationality and whether or not they become resident in Spain. The process itself is relatively simple, but can sometimes be lengthy involving filling in a form, a colour passport photo, a photocopy of your passport and your passport. Your solicitor or Gestor will then obtain your NIE number from the local police station, this can take anything from 1 to 5 weeks. The fee for this can be around 60 euros.

### How do I register for Social Security

The Spanish social security system is much like the British one, in that you pay your contributions every month, and that entitles you to a pension, unemployment benefit, sick pay, maternity pay and the right to receive free healthcare. The amount of pension or benefit you receive depends on the level of contributions you have been paying. You should be a little careful too: some small businesses pay all their staff cash in hand and those staff will not be eligible for Social Security benefits, including health care. Other employers may register you, but claim you are working less than you are, thus saving themselves some money in contributions. In this situation you will still be eligible for health care, but if you become unemployed or have to take sick leave, your benefits will be lower. Obviously you may not have much of a choice as to who you work for, but we would strongly recommend that you do not work cash-in-hand.

If you are self-employed you will have to go to the local Social Security office and fill in all the paper-work yourself. Unless your Spanish is very good, then it is probably advisable to get a gestor (official agent - a bit like a lawyer for

menial bureaucracy) to do this for you. The minimum monthly contribution for the self employed in Spain is currently 225EUR per month.

If you have been employed in Spain for 6 months and you lose your job, you will generally be entitled to Spanish unemployment benefit. If you are employed or self-employed, you will also be entitled to sick pay, maternity pay and, when you retire, a pension. All benefits are paid at variable rates depending on the level of your contributions. If you have been paying minimum social security contributions the amount you will receive in benefits is currently around 750 EUR per month. If you are planning to live in Spain long term you should contact the DSS overseas department (above) in order to get your UK NI contributions transferred to the Spanish system.

### **What to do if I lose my Passport**

If your passport is lost or has been stolen, and you need to travel home immediately, you may obtain an Emergency Passport, valid for a one-way trip only, from the nearest British Consulate. To do this you will need to fill in one LS01 - Lost & Stolen passport form, available from all Consulates, a C1 Passport form, and take with you a Police report (denuncia) and two passport size photographs. If you have any other form of photographic identity, you should also take that.

However, if you have the time to wait for an application to be processed, you may apply for a replacement passport from the British Consulate-General in Madrid, in person or by post. You will need to fill in one LS01 Form, and provide a police report (denuncia), two passport size photographs (one of which must be countersigned by someone of professional standing who has known you for at least two years).

### **Can I work in Spain**

If you are a national of a European Economic Area (EEA) or European Union (EU) country, you have the right to work in any other member state, without the need of a work permit. You will also have the same rights as nationals of your destination country in working conditions, pay and social security matters. Not all qualifications are recognised across the EU and EEA, and some professions have employment restrictions. You will be able to check your qualifications against occupation information sheets produced by EU member states, which will allow you to see if your UK qualification is acceptable. Language skills and fluency levels may also be an issue when seeking work.

### **Can I claim unemployment benefit in Spain**

You may be able to get benefits while living, working or studying a career qualification in Spain, but it's important you tell your UK benefits office if you plan to live permanently or temporarily in another country and they will be able to advise you. Visit [www.dwp.gov.uk](http://www.dwp.gov.uk) for more information. If you are registered as unemployed in the UK and have been receiving contribution based Job Seekers allowance and have been for four weeks prior to leaving the country you may be able to claim this for three months in Spain. You should contact your local Job Centre who will be able to supply you with all the necessary information and the relevant forms you need to bring to Spain. The process in Spain is fairly lengthy and you will need to take a Spanish speaker with you to the Spanish employment office, but once completed you will receive your benefit on a monthly basis. Spanish unemployment benefit is not normally available to non Spanish nationals unless you have been paying Spanish social security for more than 6 months then it may be possible.

### **What kind of work is available**

There is a high level of unemployment in Spain, and it is often difficult for foreigners to find work. There is often temporary and seasonal work available e.g. in bars, mainly in holiday areas. Work can also usually be found as an English Teacher in one of the many language schools, although the better jobs will go to those with a qualification such as TEFL. A good knowledge of Spanish is normally essential for most long-term jobs. The level of wages in Spain is also considerably lower than in the UK, when being told the salary you will earn ask if this is gross or net as some companies only give you the net figure.

Job centres in the UK have details of vacancies throughout the EU, supplied to them through the EURES network, which supports free movement of workers within Europe. As well as UK job centres, EURES can be contacted through Job Centres in Spain (Oficinas de Empleo). For more information visit <http://europa.eu.int/jobs/eures>,

### **Do I need a contract of employment**

Yes you do or you will be working illegally and could be sent home. Many companies will give you a temporary contract that only lasts 3/6/9 months. After these contracts, an employer has to give you a long-term contract in

order to keep you on. He cannot therefore continue giving you short-term contracts. In order to work you will need an NIE number, you do not need a residencia. Your employer will apply for a social security number on your behalf or if you intend to be self employed you will be responsible for your social security contributions

Education is obligatory for all children aged 6-16 if the parents are legally resident in Spain, and is free from pre-school to 18 years. However as pre-school is not obligatory, not all children can gain a place. The availability of places depends on the area of Spain and demand for them

### **International Schools**

The British Council has details of schools in Spain which offer an English-type education. Most are members of the National Association of British Schools in Spain, which organises periodic inspections by British inspectors, in collaboration with the British Council. For a full list of schools go to [www.nabss.org/index.html](http://www.nabss.org/index.html)

### **Spanish Schools**

Registering for a Spanish state school can be a complicated process, bear in mind that the majority of people you will need to speak to will not speak any English, that includes the school staff, so take an interpreter with you.

Firstly you will have to locate the Culture House in your area, there you will be able to collect the registration form. Make sure you take with you yours and the children's passports and proof of address such as a rental contract. When you have completed the form you will have to take it to your local Town Hall, there is a small fee for registering the children.

You will be told to return to the Town Hall, probably the next day, to collect your now stamped forms. Take these back to the Culture House where they will give you a list of your local schools. You have to apply for a place at the school, speak to other English parents first to get a feel of how the schools run, what language tuition they offer, how the teachers interact with foreign children.

### **When you go to the school, take with you:**

- Copy of birth certificate for the child
- Copy of passport for the child
- Copy of parents passports
- 2 passport photographs
- Filled in application form

The school will then give you a list of the required text books and equipment that you will need to purchase for your child. The books will cost around 150 euros per child.

### **How do I register with a doctor**

UK nationals working in Spain should be affiliated to the Spanish Social Security system and are covered by Spanish National Health care for which the employer will deduct social security contribution's from the employee's pay packet, usually on a monthly basis. Proof of such payments are shown on the pay slip.

A social security number card should be obtained from the local Tesorería de Seguridad Social . This should then be presented at the local medical centre (ambulatorio) along with the correct form, which will entitle the card holder to receive a medical card (tarjeta sanitaria) for ordinary health treatment.

People of independent means are not normally entitled to state healthcare here in Spain and will have to pay privately, although there are differences between regions. For further information, those interested should contact their nearest Consulate.

### **What if I am a pensioner can I get Spanish National Health Care**

UK pensioners (anyone receiving an Old Age Pension or a disability pension) who live in Spain will be entitled to receive free medical treatment under the same conditions as Spanish State Pensioners. The UK pays Spain an annual lump sum per pensioner to cover their health costs.

To establish entitlement they must obtain form E121 from the DSS in the UK. To register a UK-issued form E121 they should go to the local INSS office - Oficina del Instituto Nacional de Seguridad Social (the main office in Madrid is c/Padre Damián 4-6, Tel: 91 568 83 00) with their E121, application for a residence card and their passport. The INSS will issue a 'tarjeta de afiliación' and assign the pensioner to an outpatients clinic (ambulatorio) and INSALUD doctor. They must apply for a residence card before they can register their E121. Prescribed medicines are free for pensioners and their dependents.

Those who settle in Spain after early retirement, i.e. before the normal UK pensionable age (60 for women, 65 for men), should consult their local DSS office about their medical cover, possibly under form E106, before travelling.

Ill or deteriorating health is costly, and the Spanish Health services do not cover the wide range of assistance pensioners may be used to in the UK. All EU citizens may expect the same social services as any Spanish citizen under the same conditions, subject to local waiting lists and financial contributions. However, they should bear in mind that such things as meals on wheels, day care centres and nursing homes, which are the responsibility of local, regional and municipal authorities, vary from district to district, may be scarce and welfare staff will not usually speak English.

### **Can I use and E111**

The E111 form is no longer valid. You will need a European Health Insurance Card (EHIC) to receive necessary healthcare during a visit to an European Economic Area (EEA) country or Switzerland.

The European Health Insurance Card (EHIC) entitles you to reduced-cost, sometimes free, medical treatment that becomes necessary while you're in a European Economic Area (EEA) country or Switzerland this includes Spain.

The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during your trip, because of either illness or an accident. The card gives access to state-provided medical treatment only, and you'll be treated on the same basis as an 'insured' person living in the country you're visiting. Remember, this might not cover all the things you'd expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

However the EHIC is not valid if you become a permanent resident in Spain.

### **Can I get my pension paid in Spain**

Those who are entitled may be paid a British State Pension, Widow's Benefit and a War Disablement Pension whilst resident in Spain. Those in receipt of Mobility, Attendance, Disability, and/or Invalid Care Allowance before 1.6.92 may be able to arrange for their continuing payment whilst living in Spain as well. The International Pension Centre will handle all enquiries. For more information visit [www.dwp.gov.uk](http://www.dwp.gov.uk)

To claim a Spanish State Pension you must have contributed to Spanish Social Security for at least 15 years before you are eligible.

### **Can I bring my UK registered Car into Spain**

UK nationals who are not residents may bring their car into Spain, but neither they nor anyone else can use it in Spain for more than six months in any one year. Anyone who spends more than a total of six months a year in Spain is considered resident, and so not entitled to this. Many people do ignore this rule but should be aware that they are effectively breaking the law and could have their car impounded.

### **How do I import my car**

The procedures relating to importation are complex. The motoring associations in Britain, and the Real Automóvil Club de España can provide guidance, but the authoritative source of information is the Directorate-General of Customs in Madrid. (Dirección General de Aduanas en Madrid, C/ Guzmán el Bueno 137, 28003 Madrid. Tel. (00 34) 91 553 02 00, Fax. (00 34) 91 553 52 42.)

Residents importing a vehicle must register it with the local authorities and obtain Spanish national plates. They should surrender the British vehicle's Registration Document to the DVLA in the UK and obtain a certificate of permanent export (V561) from them to present in Spain. They will have to pay the Impuesto Especial of 12%, which

is based on the car's ready-reckoned value. (Non-residents from outside the EU are exempt from the Impuesto Especial).

### How do I get an MOT

Road worthiness certificates for right-hand drive cars are available from Spanish ITV (MOT) centres. Some adjustments to the vehicle may be needed to comply with EU regulations. An ITV is only valid on a Spanish registered vehicle. Should your MOT expire whilst in Spain you will need to have a pre-booked appointment at an MOT centre in the UK for your return trip.

Spanish insurance regulations differ from those in the UK. For example, when a vehicle is declared a write-off in Spain, the insurance company pays only a percentage of the vehicle's current value, even when the policy is 'fully comprehensive'.

EU legislation requires that motorists in member states have full third party insurance. However, there is nothing which regulates what is applicable to third party or comprehensive insurance. This is a matter for member states, whose regulations differ.

It is important to check carefully what cover your policy provides. ASEGURACE may provide guidance, Tel: 902 120 441.

You cannot obtain Spanish insurance for a car not registered in Spain, however there are a number of companies offering insurance to UK registered vehicle that are in Spain.

### Drinking and driving:

If the level of alcohol in the bloodstream is 0.05 per cent or more, severe penalties include fines and withdrawal of visitor's driving licence. Drivers with less than 2 years experience 0.03%.

Driving licence: Minimum age at which a UK licence holder may drive a temporarily imported car and / or motorcycle (over 75cc) 18. All valid UK driving licences should be accepted in Spain. This includes the older all-green style UK licences (in Northern Ireland older paper style with photographic counterpart) although the EC appreciates that these may be more difficult to understand and that drivers may wish to voluntarily update them before travelling abroad, if time permits. Application form D1 (in Northern Ireland DL1) is available from most Post Offices. Alternatively, older licences may be accompanied by an International Driving Permit (IDP).

Fines: On-the-spot. An official receipt should be obtained. Illegally parked vehicles can be towed away. Wheel clamps are also in use.

Fuel: Unleaded petrol (95 & 98 octane) available. No leaded petrol. Petrol in a can permitted. Diesel (Gasoleo 'A' or Gas-oil) available NOTE Gasoleo 'B' is heating oil only. LPG is available under the name of "Autogas", but there are only a few sales outlets at present. For locations please see map on website at [www.repsolypf.com](http://www.repsolypf.com) Credit cards accepted at most filling stations; check with your card issuer for usage in Spain before travel you will also need to produce photo ID when using a credit or debit card.

Lights: The use of full headlights in built-up areas is prohibited; use sidelights or dipped headlights depending on how well lit the roads are. Dipped headlights must be used in tunnels.

Motorcycles: Use of dipped headlights during the day compulsory. Wearing of crash helmets compulsory for riders over motorcycles 125cc and over.

Motor Insurance: Third-party compulsory.

Passengers/Children in cars: Child under 3 must use restraint system appropriate to size. Children between 3 and 12 should use a restraint suitable to their size however, in the absence of such restraint must use adult seat belts on the rear seats.

Seat belts: Compulsory for front / rear seat occupants to wear seat belts, if fitted.

Speed limits: Standard legal limits, which may be varied by signs, for private vehicles without trailers. In built-up areas 31 mph (50 km/h), outside built-up areas 55 mph (90 km/h) on 2nd category roads, 62 mph (100 km/h) on 1st category roads and 74 mph (120 km/h) on motorways. On motorways and dual carriage ways in built up areas 49 mph (80km/h).

Minimum speed on motorways: 37 mph (60 km/h). Some residential zones are 13 mph (20kph)

Special features: It compulsory for visitors to equip their vehicles with a set of replacement bulbs, the tools to fit them and a warning triangle (one warning triangle compulsory for foreign registered vehicles; two recommended as, in an accident / breakdown situation, local officials may impose fine if only one produced). The wearing of reflectorised jacket /waistcoat is compulsory if driver and / or passenger(s) exits a vehicle which is immobilised on the carriageway of all motorways and main or busy roads.

Beaware however that Car Hire Companies are not under legal obligation to supply them to persons hiring vehicles, so often don't.

A Bail Bond is no longer a legal requirement and many insurance companies have stopped issuing them.

A driver who wears glasses should carry a spare pair with them. Apparatus with a screen which can distract adriver (such as television, video, DVD equipment) are prohibited. This excludes GPS systems. The use of radar detectors is prohibited.