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# The ultimate guide for moving from the UK to Europe

Dreaming of a Portuguese pad or a French gîte? Cathy Hawker has the numbers, plus inspiring stories of those who have done it



Palma de Mallorca

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Cathy Hawker

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**W**ith stubborn inflation, high interest rates and an elevated cost of living at home, the sunny uplands of living abroad have rarely looked as enticing. Last year about 557,000 people left the UK to live abroad, according to government figures. Some are digital nomads, some are recalibrating their work-life balance and some are retiring. A survey by the financial analyst Investing Reviews found that 70 per cent of respondents believe it's harder to retire comfortably in the UK today than ever before, with 42 per cent preferring to live abroad. For relocation at any age, here are some European options.



Menton, France

ALAMY

## France

As our nearest European neighbour, France is an obvious choice for relocating Britons. “Many buyers who have holidayed in France for decades find relocating there feels very natural,” Matthieu Cany of Sextant Properties says.

“The excellent French healthcare system also ticks an important box.”

**Visa:** Non-EU nationals, including British, spending more than 90 days in France require a long-stay visa. There are several types including the VLS-TS student visa, which allows stays of up to one year and is renewable. You will need to show you can support yourself financially and have private medical insurance when you apply. Those looking to work in France — running a *gîte*, for example — require an *entrepreneur/profession libérale* (self-employed in regulated liberal profession) long-stay visa.

**Tax:** France has a double taxation treaty with the UK, meaning individuals will not be charged twice on the same income. Spending more than 183 days in France or having your main residence there makes you a French tax resident, liable for income tax on worldwide income. In France, everyone must complete a tax return and unlike the UK, income tax bands are calculated on household (not individual) income. When selling primary homes, no capital gains tax (CGT) is payable, otherwise it is set at 19 per cent.







Two renovated homes in Limousin, France, with three bedrooms in total are on the market for €199,200 with Sextant

**Hotspots:** Top locations for British buyers registering with the property portal Kyero.com are the Dordogne, Alpes-Maritime, Charente, Nice, Carcassonne, Menton, Perpignan and Bergerac.

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**Moving costs:** Anglo-French Removals quote a guide price of £4,500 for average removal costs for a four-bedroom property from UK to France.

**House prices:** The Notaires Association put the average price of resale houses at €190,000 (£145,000) in Rouen, Normandy, Poitiers and the Dordogne, €328,400 in Toulouse and €400,000 in Aix-en-Provence. Knight Frank figures show prime prices per square metre start at €8,190 in Provence, €19,440 in Cannes and €33,300 in St-Jean-Cap-Ferrat. “Property in France is generally cheaper than the UK and there are some extremely affordable locations,” says Gemma Coles, chief executive of Kyero.

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Beverley and Ash Atkins

## **‘The air is so clean in Limousin’**

**Bev and Ash Atkins**, 60 and 56, teachers turned B&B owners, fulfilled a long-held dream when they relocated from Devon to France in November 2020. They started their house hunt in Charente, southwest France, before finding better value further east in Limousin, buying a three-bedroom village house in one acre for €150,000.

“We had holidayed in France and loved the relaxed lifestyle, beautiful countryside, good food and friendly people,” Ash says. “The Limousin region is surrounded by two national parks with rolling countryside, forests and lakes, and little traffic. Bev has asthma and was on a high steroid dose. The air here is so clean that her dose has fallen dramatically.”

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Their top tips for successful relocation include house hunting in the winter so you see a property at its worst, looking for removal companies that offer discounts for shared loads, and finding an agent who helps with language issues and a smooth transition into local life.

“We applied for a six-month visitor visa before completing the process online in spring 2021,” Ash says. “It was relatively straightforward but you do have to follow an exact process. We’ve found houses, council tax and veterinary fees are much cheaper than the UK, while cars and food are more expensive in France. Compulsory health insurance is not cheap but the healthcare is very good.”

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Kirstie and David Richardson

## **‘A good interest in French rugby helps’**

**David and Kirstie Richardson**, 58 and 54, left Hertfordshire five years ago and headed to Montréal-du-Gers in southern France. “We were midlife, in second relationships, with various health issues and working as consultants helping businesses provide better environments for their staff,” David says. “We realised we weren’t following our own advice to create a life with balance.”

David’s sister worked for Savills associates Beaux Villages Immobilier and proved an invaluable guide to the buying process. The couple now offer wellness retreats from their Gascony farmhouse, Le Pelot.

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“People told us we were brave to make the move,” David says. “We don’t feel brave but would have felt daft if we hadn’t given it a go. We were prepared to invest time and effort to adjust to French life and wanted to be part of the community. It’s not difficult but definitely needs time —

and a jolly good interest in French rugby certainly helps.”

[lepelot.com](http://lepelot.com)



The City of Arts and Sciences in Valencia, Spain

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## Spain

Britons relocating to Spain find a cost of living that is about 21 per cent lower than in the UK and rent about 30 per cent cheaper. “Spain’s lifestyle offers so much,” says Mark Harvey, head of international residential at Knight Frank. “A beautiful climate, boundless things to do, international schools, great culture and food, laid-back people and easy access.”

**Tax:** Spain has a double taxation treaty with the UK.

“Spanish tax residents can benefit from an exemption on income arising from work carried out outside Spain up to a limit of €60,100, subject to certain requirements,” says Joana Mendonça Ferreira, head of legal at Global Citizen Solutions.



“Non-residents are subject to tax only on their Spanish-sourced income and look, too, at the impatriate tax, nicknamed the ‘Beckham law’ after the former Real Madrid footballer David Beckham was one of the first to benefit from it. Eligible individuals who become tax residents in Spain can pay taxes on Spanish-generated income at a flat rate of 24 per cent on the first €600,000 for a maximum of six years.”

**Visa:** Options for those not planning to work include a non-lucrative visa or a student visa. A work visa requires a job offer from a Spanish employer, with options for seasonal workers, highly skilled workers and intra-company transfers. Entrepreneurial visas are for those planning to start their own business or invest in Spain.



This traditional villa in Pollensa, Mallorca, with four bedrooms, garden and pool is on the market for €1,600,000 with Engel & Volkers

XISCOFUSTER

**Hotspots:** Favourites include Marbella, Barcelona, Palma in Mallorca and Ibiza’s south coast. “Valencia has a

reputation for attracting entrepreneurs and those engaged with the digital economy,” says Marc Pritchard, sales and marketing director of Taylor Wimpey Espana. “Costa Blanca offers exceptional value for money and a lifestyle popular with families and retirees.”

**Moving costs:** European Removal Services quote a rough guide price of £2,000 to £2,750 to move the contents of a three-bedroom house from the UK to Spain.

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**House prices:** The Spanish average in the first three months of this year was €1,921 per square metre according to the Spanish Real Estate Register, but that masks a huge variation, from €3,221 in Madrid to €743 in Extremadura in western Spain. For prime property, Knight Frank quotes prices per square metre from €7,920 in Madrid and €7,740 in Barcelona. In Ibiza, Engel and Volkers estate agency put average asking prices for a spacious 300 square metre waterfront villa in Ibiza Town at €3 million, increasing to €3.2 million around Cala Jondal in the southwest. For a relative Balearic bargain, head to the port of Mahon in Menorca or Colonia de Sant Pereon in Mallorca, where

you'll pay €1.75 million or €2.1 million respectively rather than about €5 million on Mallorca's southwest coast.

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Samantha and Jamie Knight

JOHANNNA GUNNBERG

## 'Instead of the pub, we pack a picnic and go to the beach'

The language barrier, complex paperwork, adapting to the slower pace of life with banks shutting their doors at 2pm and a long wait for permissions to build their own house were among the challenges that **Samantha Knight**, 39, and her professional golfer husband **Jamie**, 43, encountered when they moved from Tunbridge Wells to Mallorca seven years ago. Learning Spanish, stretching themselves professionally and socially and making new friends has made the move a success.

"We feel lucky to have moved pre-Brexit and would highly recommend a move to Mallorca," says Samantha, an interior designer. "It's a multicultural island and to work as I did in London but from an island in the Med

surrounded by local culture has been a gift. Instead of going to the pub in the evening after work, we pack a picnic and head to the beach or hike with our dog, Maggie. We drink less, eat less and cook more from scratch.”

Since arriving in Mallorca, Jamie has become a triathlete and also works as an endurance cycling guide while Samantha fits in plenty of sports around her work, travelling back to the UK every six weeks to see UK-based clients. Their house, 20 minutes from Palma de Mallorca airport, makes commuting easy. [samanthaknight.co.uk](http://samanthaknight.co.uk); [par72majorca.com](http://par72majorca.com)



Assos village in Cephalonia, Greece

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## Greece

Stretching from the Ionian Sea to the Aegean with a laid-back lifestyle, an excellent reputation for hospitality and a cost of living that's 17 per cent below the UK's — with rent almost 60 per cent lower on average — Greece is the word for many choosing to relocate abroad. Add in the

most competitive and affordable golden visa programme in Europe with a qualifying property investment of €250,000 and it seems unbeatable.

The job market is challenging outside the cities and salaries are substantially below those in the UK. That might explain why although British tourism figures to Greece are strong, historically far fewer Brits choose Greece as a permanent home than Spain, France or Italy.

**Tax:** The non-domiciled tax regime allows those who have not previously been tax residents in Greece for at least seven of the previous eight years and are not remitted to Greece exemption from all tax in the country for 15 years.

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**Visa:** Residence permits for employment are aimed at those who have secured work and lasts for a specified period. Residence permits for investment or golden visas provide residency rights in return for an investment in real estate or business.





A modern villa with infinity pool in Chania, Crete, is on the market for €1.9 million with Savills

BIBISIS THANOS

**Hotspots:** Athens and the second city of Thessaloniki offer a good infrastructure and worldwide connections. Crete, the largest of the Greek islands, has a significant permanent population of international digital and executive nomads.

**Moving costs:** Compare My Move estimates a guide price of £2,405 to move the contents of a three-bedroom house from the UK to Greece, but expect that to escalate depending on the island.

**Property prices:** For second homes, Savills quotes sales prices from €150,000 in the Peloponnese, €250,000 in Crete, €500,000 in Corfu and €800,000 in Mykonos. Savills Prime Cities Index 2023 puts average prime prices in Athens at €11,000 per square metre.



Albufeira, Portugal

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## Portugal

“We’ve seen an increase in every age group moving to the Algarve,” says Alison Buechner Hojbjerg, director of QP Savills estate agency. “Young families are coming, often bringing grandparents too. We live outdoors year-round. Whether you have the budget for a multimillion purchase or a bolt hole in Faro’s charming Old Town, the quality of life is equally wonderful.” Portugal’s cost of living is, on average, 27 per cent lower than in the UK, with rent almost 28 per cent less.

**Visa:** Portugal’s government announced the end of its golden visa, which gave the right to work and live in Portugal with free movement in Europe’s Schengen area, but as yet no law has been passed. Other options for those relocating include the D7 visa aimed at retirees, the D2 or entrepreneur visa for those setting up a business and the D3 visa for highly qualified individuals with a job offer. The digital nomad visa, introduced in 2022, gives up to five years’ residency for those who earn four times the local minimum wage, which means €3,040 a month.

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A four-bedroom villa in a gated resort on the Algarve close is on the market for €1.595 million with Quinta Properties

PEDRO RODRIGUES/HI-CAM PORTUGAL

**Tax:** The non-habitual tax scheme (NHR) is a special tax status aimed at attracting foreign investors and professionals. It offers tax-free transactions on global income, low taxes of 10 per cent on foreign pension income and a 20 per cent income tax rate for ten years among its many benefits for those who establish tax residency in Portugal.

**Hotspots:** The Algarve, the golf-mad sunny southern coast served by Faro airport, has Lisbon and Porto hot on its heels. All three offer a thriving digital community, international airports and an affordable outdoor lifestyle.

**Property prices:** Figures from Savills World Research Consultancy put average prime residential prices at €13,000 per square metre in Lisbon and €4,500 across the Algarve, with average pricing at prime Quinta do Lago about €12,500.

**Moving costs:** The independent online platform for removals Sirelo quotes typical costs from £3,900 to move

the contents of a three-bedroom property from the UK to Portugal.



Carolanne and John Bamford-Beattie with their children Lois and Ralph  
ROSA IGREJA

### **‘We had a consultant to do relocating admin’**

**Carolanne and John Bamford-Beattie**, both 37, moved to Porto in November 2019 when John was offered a job with the international interior design firm Goddard Littlefair, eager to experience a new culture within easy touch of family and friends in the UK. Carolanne is a freelance copywriter and communications expert and the couple have a daughter and son, Lois and Ralph, aged four and two.

“We were lucky to have a consultant to do most of the relocating admin,” Carolanne says. “I think starting from scratch anywhere is hard and building a network of friends is challenging, especially in transient communities like Porto where there are many expats. Finding a school wasn’t hard. There are plenty of options, but you need to

put down names in advance and a year's wait is not unusual.”

They have a five-year residency based on John's non-habitual resident visa, have learnt to speak Portuguese and are renting an apartment.

“Porto is a beautiful city, a great mix of beach and town, the food is lovely and the Douro Valley is a 30-minute drive away,” Carolanne says. “John is a keen cyclist and also surfs. I ride and have found a school and trainer, something I couldn't consider in London because of travel and costs.”

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George Thomson

### **‘I plan to get a Portuguese passport’**

**George Thomson**, 32, made the move from London to Lisbon in September 2020. “I chose Portugal for its good weather, personal safety, tax advantages, lower cost of living, good infrastructure and the fact it wasn't too far from home,” he says. “It ticked all the boxes for me. I plan



on staying for another two years so I can get a Portuguese passport.”

- [Why we left the UK – and what we miss about it](#)

Challenges he faced included detailed and slow-moving bureaucracy and a tricky language to learn, but the relaxed lifestyle he and his partner Chelsi enjoy, living close to the sea, is compelling. “Lisbon is vibrant and international,” he says. “We are renting an apartment near Sintra. I own an e-commerce business and also work in asset management.”



A view of the Duomo in Florence, Italy

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## Italy

“We see two types relocating to Italy – those coming for the flat-tax regime and investors who just want to be here,” says Bill Thomson, head of Knight Frank’s Italian network. “And this second group are increasing in number more than ever. Italy has a lot going for it from the

weather, food, culture, people, good communications and political stability. It's a wonderful place and people are recognising this.”

**Visa:** Relocating British passport holders looking to stay longer than 90 days in Italy must first obtain a long-stay visa, also known as a National D visa, and only then, once in Italy, a *permesso di soggiorno* (permission to stay). There are visas for working, studying and family reunification.



A fully renovated 19th-century farmhouse in Tuscany is on the market for €1 million with Knight Frank

**Tax:** The flat-tax regime introduced in 2017 and aimed at wealthy individuals allows overseas residents who move their tax residency to Italy to pay €100,000 a year on all non-Italian sourced income for up to 15 years. Successful applicants are exempt from all inheritance and gift taxes for assets and real estate owned abroad.

**Hotspots:** International schools in Florence, Como and Rome attract families, while the business hub of Milan, with its easy escape routes to the Alps, Lake Como and Liguria, has an international community.

**Property prices:** Knight Frank data puts average asking prices at €1,378 per square metre in Palermo, €2,957 in Venice and €4,139 in Florence, with prime prices at €6,000 in Tuscany, €9,500 in Florence and €13,100 in Rome. Property Guides puts the average Italian price of a 100 square metre house at €380,000 in June 2023.

**Moving costs:** Removal Reviews puts the average cost of a full move of a three-bedroom house from £4,500.

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