



TO PORTUGAL

A PRACTICAL FIELD GUIDE

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THE EMIGRANT'S SURVIVAL GUIDE TO PORTUGAL

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First edition.

A PRACTICAL FIELD GUIDE



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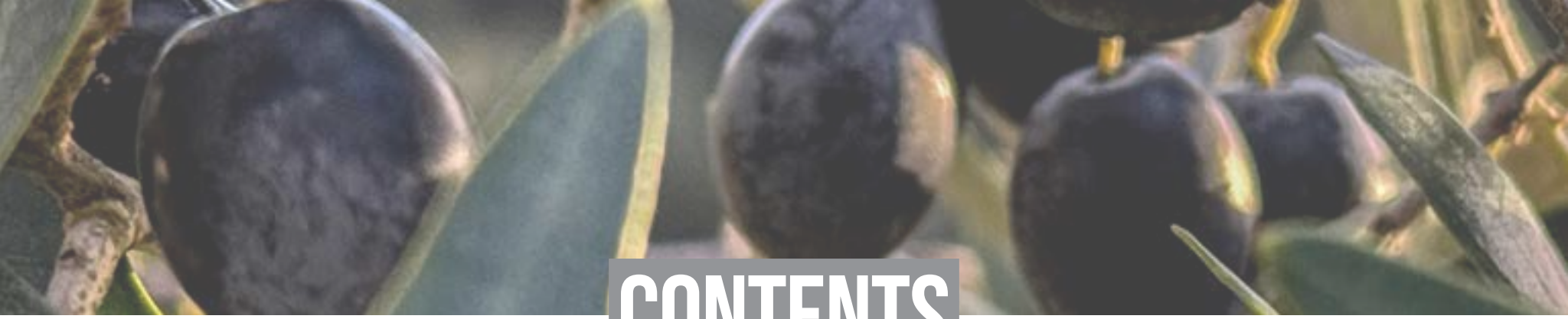
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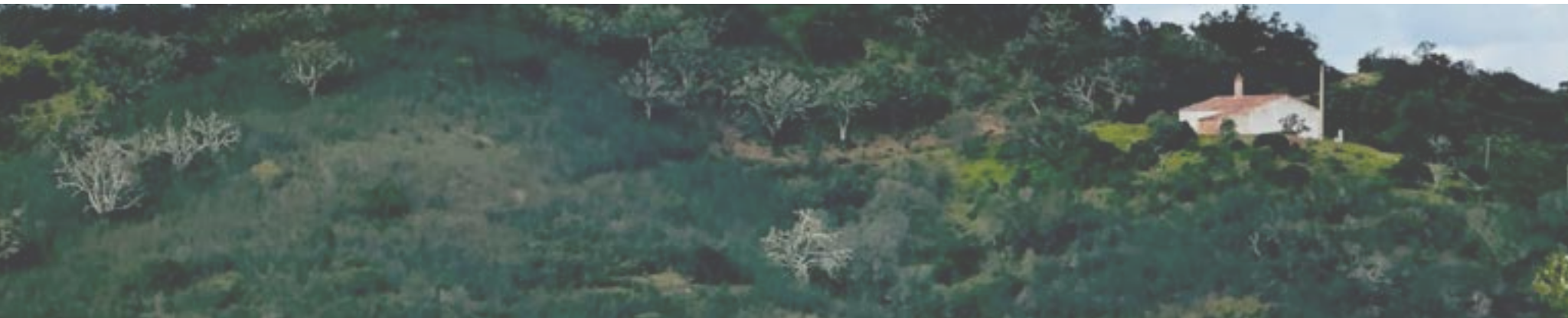
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WHY PORTUGAL, WHY NOW?

Portugal is rarely the first country people imagine when they think about starting over.

Portugal doesn't announce itself. It doesn't sell urgency or promise reinvention. It sits at the edge of Europe, facing outward, quietly doing what it has always done: enduring, adapting, waiting.

And yet, now more than ever- people arrive.

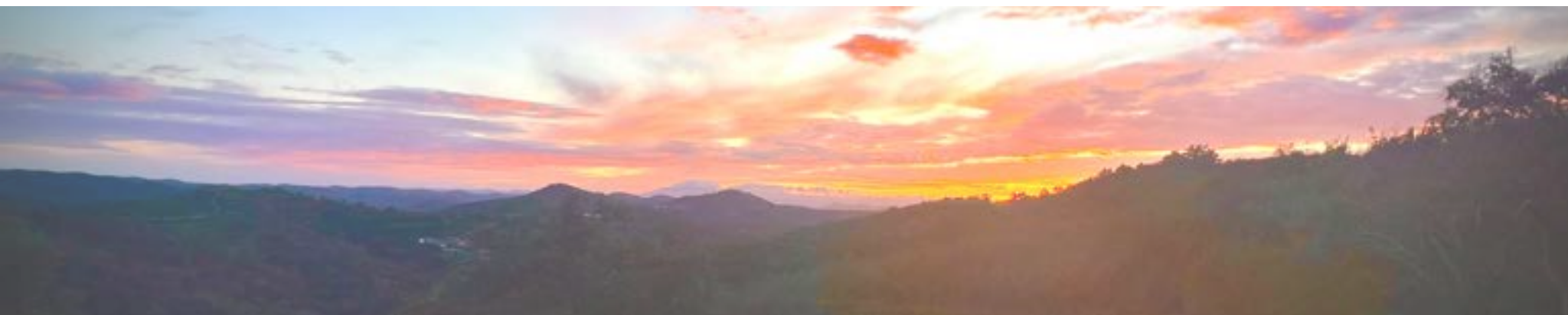
Not because Portugal's perfect, but because the rest of the world feels increasingly uninhabitable in subtler ways. Life elsewhere has become faster, louder, more procedural, more expensive, and less forgiving of mistakes. The systems that once offered stability now demand constant attention. Everything requires optimization. Everything is measured. Even rest has become a act of "self-care".

Portugal offers something different, not as an ideology but as an actual way of life.

Here, life is still organized around physical presence. Counters, queues, conversations, paper, waiting rooms. This frustrates newcomers accustomed to efficiency and automation, but it also creates a friction that slows time. Nothing happens quickly, but most things happen eventually. The country resists acceleration. Portugal is small, old, and careful with itself.

Why now? Because the global idea of "elsewhere" has changed. Migration used to be about opportunity. Increasingly, it's about tolerability. People aren't chasing better lives so much as survivable ones, in places where cost, climate, healthcare, food, and daily rhythms come together in a way that makes sense to the body as well as the wallet.

Portugal, for now, remains one of those places where you can take the time to notice your surroundings and recognize the opportunities.



WHY PORTUGAL, WHY NOW?

Portugal isn't cheap in the way it once was.

It's not simple. The bureaucracy is real. Language matters. Outsiders are visible. Integration takes time and humility. Portugal doesn't bend to newcomers, it absorbs them slowly, if at all. This is part of its defense.

But Portugal still offers space- literal and psychological. Space to live smaller. Space to fail quietly. Space to be unknown. It allows people to arrive without immediately becoming a brand, a project, or a story.

The appeal of Portugal today isn't the weather, the visas, or the headlines. It's the possibility of living with less constant negotiation. Fewer decisions per day. Fewer abstractions. More repetition. More routine. More ordinary days.

This book isn't about escape, nor discovery. It's about arrival- and what happens after the novelty fades. It's about the systems you must learn, the habits you must unlearn, and the compromises that accumulate slowly, almost invisibly.

Why Portugal? Because it's still possible to live here without "performing" success.

Why now? Because that possibility is narrowing everywhere else.

**“ONE’S
DESTINATION IS NEVER A
PLACE, BUT A NEW
WAY OF SEEING”
THINGS.”**

— HENRY MILLER

ARRIVAL

01

First Days, First Decisions

Arrival in Portugal is rarely dramatic. There's no clean break, no moment where one life ends and another clearly begins. Instead, it unfolds quietly. You arrive carrying more than luggage. You arrive with assumptions, habits, expectations, and a sense of urgency that Portugal doesn't share.

In the early days, everything feels provisional. Addresses are temporary. Plans are loose. Time stretches in unfamiliar ways. The country doesn't ask who you were before. It asks who you are now, what you need now, and how patiently you're willing to wait for it. This is your first encounter with how Portugal runs. Not with efficiency, but with continuity.

Arrival is administrative as much as emotional. You'll learn new acronyms quickly: NIF, SNS, AIMA, Finanças. Offices matter. Paper matters. Appointments matter. But so does presence. Showing up for appointments, waiting your turn, speaking calmly, and if necessary, returning another day. This isn't failure. It's participation. Portugal isn't broken. It simply runs at a human speed.

There's also the matter of visibility. As a newcomer, you're seen. Not judged harshly, but noticed. Accents are obvious. Mistakes are obvious. Yet, **there's generosity here, especially toward those who try**. With a few words of Portuguese, a polite greeting, and an unhurried tone, doors will open more effectively than with confidence or entitlement.

The landscape plays its own role. Light behaves differently here. Streets are worn smooth by time. Buildings show layers of repair rather than replacement. Whether you arrive in a city, a town, or the interior, you begin to sense that Portugal doesn't chase after the new. It absorbs it. You've entered a place that's learned how to endure.

Most importantly, arrival isn't about settling in. It's about letting go. Letting go of speed and certainty. Letting go of the idea that you'll understand everything quickly. Portugal reveals itself slowly, and only if you're willing to stay attentive.

This section isn't about how to "do arrival right." It's about learning how to arrive at all. How to stand still long enough to notice where you are. To accept that you're now inside a system that's older, slower, and more resilient than your expectations.

Arrival is the beginning, but it's not the start. That comes later, after your first mistakes, your first small victories, and the first ordinary day that feels, unexpectedly, like your own.

ARRIVAL

01

Residency, Visas

Residency is procedural, not emotional. Visas open doors. They don't remove friction. Rules change. Interpretations vary. Progress arrives incrementally.

The first step in establishing temporary residence (initially 2 years) is to apply for and receive a visa. For US citizens, the main choices are D7, D8 and the infamous "Golden Visa". For this guide, we will focus on the D7 as the most practical route for establishing residence.

D7 Visa (Passive Income Visa)

The D7 Visa is ideal for retirees or individuals with stable passive income sources such as Social Security/pensions, rental income, or investments.

Eligibility Requirements:

- Proof of passive income equal to or exceeding Portugal's minimum wage, which is €920 per month as of January 2026.
- Valid health insurance covering Portugal.
- Clean criminal record.

ARRIVAL

01

D7 Visa (Passive Income Visa) continued

The D7 visa must be applied for from within your home country, through the third party service provider VFS Global: <https://visa.vfsglobal.com/usa/en/prt/book-an-appointment>

You must apply through the center that has jurisdiction for your state: <https://assets.ctfassets.net/xxg4p8gt3sg6/5y156STIxbX2Oo6uuqEXoQ/10bde73cd7b6b88d29c3791114f931d3/AREAS-OF-JURISDICTION.pdf>

It's essential to book an appointment early on. The process for obtaining an appointment is frustrating. VFS opens blocks of appointments at random times, so it's necessary to check back daily for an available appointment.

Realistically, it took us about three months to obtain an appointment with VFS in Washington DC.

At the appointment, you'll be required to pay the visa fee (€110 at the time of writing), in cashier's check or money order. The fee (based on exchange rates) changes, so you'll need to check in advance. There is an additional fee for VFS, which can be paid with card (€40).

ARRIVAL

01

D7 Visa (Passive Income Visa) continued

While you're waiting for the appointment, gather the following documents:

National Visa Application:

filled and signed by applicant (For minors and incapacitated, forms should be signed by the legal guardian).

2 passport type photos, recent and in good condition.

Passport or other travel document, valid for 3 months after the estimated date of return. Proof of regular situation in case of residence in a country other than the country of current nationality, which must be valid 3 months after the estimated date of return.

Proof of Means of Subsistence:

U.S. bank statements or U.S. credit card statements in your name from the previous 3 months.

Valid travel insurance, covering necessary medical expenses, including urgent medical assistance and possible repatriation.

Criminal record certificate, issued by the competent authority of the country of the applicant's nationality or of the country where the applicant has resided for over a year (except for applicants under sixteen). For the US: issued by the FBI within 90 days; This document must be requested with an apostille or remain unopened in its original sealed envelope.

<https://www.fbi.gov/services/cjis/identity-history-summary-checks>

Request for criminal record inquiry by the Immigration and Border Services (AIMA) (Not applicable to minors under the age of sixteen).

ARRIVAL

01

D7 Visa (Passive Income Visa) continued

Personal Statement:

Statement signed by applicant specifying reason for settling in Portugal, intended area of residency and type of accommodations (rental, purchase of private property, or family home).

Proof of accommodation:

Property deed, Lease agreement signed, or letter from inviting institution, or declaration from family member residing in Portugal. Hotel/Airbnb reservations may be admitted, but they will have to be long stay (minimum of 6 months).

Retirement Purposes: Document certifying retirement amount.

People living from personal revenue: Document certifying revenue from movable and immovable property; intellectual or financial assets.

Proof of Address in USA: Copy of Deed, Lease agreement and/or copy of driver's license.

ARRIVAL

01

D7 Visa (Passive Income Visa) continued

After your appointment with VFS, upon approval, you will send your passport in to the Portuguese embassy, and the visa will be affixed. The visa is good for 120 days, and you will be allowed two entries to Portugal during this time.

If you weren't given an appointment with AIMA (the Portuguese immigration authority) with the issuing of the visa, you'll need to make this appointment ASAP. Depending on the current load at AIMA, the wait for this appointment can be months.

At the AIMA appointment, you'll provide biometrics and be asked for:

Proof of means of subsistence sufficient for 24 months,

Proof of accommodation (originals),

Portuguese private health insurance (can be provided by your Portuguese bank- see Banking),

NIF (original)- see NIF,

AIMA fees- ± 180 Euro.

ARRIVAL

01

D7 Visa (Passive Income Visa) continued

After your ALMA appointment, you'll be given a receipt and your TÍTULO DE RESIDÊNCIA card, valid for two years, will arrive by post.

Parabens! You're now a Portuguese resident!

Documents You Actually Need

In practice: identification, NIF, proof of address, copies of everything, and patience. Originals matter. Expect to be asked again.

NIF and Banking

The NIF (Número de Identificação Fiscal) is the single most important document you will obtain in Portugal. More important than a residency card. More immediately useful than a visa. Without a NIF, you do not exist in the Portuguese system in any practical sense.

The NIF is your tax identification number, but its function extends far beyond taxation. It's the key that unlocks daily life. You'll be asked for it when you rent a home, open a bank account, sign a phone contract, set up utilities, buy property, register a vehicle, access healthcare, or interact with almost any public office. Even mundane transactions—online purchases, invoices, or appliance warranties—often require it.

In Portugal, systems are interconnected through fiscal identity. The assumption is simple: if an activity has legal or financial consequences, it passes through the tax system. The NIF is how the state keeps continuity across institutions. Without it, processes stall. With it, things move—slowly, but they move.

ARRIVAL

01

NIF and Banking continued

Many newcomers underestimate the NIF because it's relatively easy to obtain. This creates a false sense of simplicity. While the number itself is straightforward, its implications are not. Once issued, your NIF becomes the thread that ties together residency, tax status, income, property, and long-term obligations. It's permanent. It doesn't expire. It follows you even if you leave Portugal.

The NIF also introduces you to an important reality: fiscal presence isn't the same as residency. You can have a NIF without living in Portugal. You can live in Portugal without being a tax resident. Confusing the two leads to mistakes—often expensive ones. The NIF is neutral; how it's used determines your exposure.

Practically speaking, obtaining the NIF should be one of your first actions after arrival—or before, if possible. Delay creates friction everywhere else. With it, you can begin assembling the rest of your life methodically.

Don't think of the NIF as a document, but as infrastructure. It's invisible when it works, paralyzing when it's missing, and foundational to everything that follows.

ARRIVAL

01

NIF and Banking continued

A NIF is issued by Finanças (the Portuguese tax authority).

You can obtain it:

- In person at a local Serviço de Finanças office
- Through a legal representative (lawyer, accountant, fiscal rep)
- Remotely, via authorized service providers (usually for non residents)

For newcomers already in Portugal, in-person is often the fastest and clearest route.

What You Need (In Person)

Bring:

- Passport
- Proof of address
- Portuguese address or foreign address (both are accepted)
- Fiscal representative (Name, NIF, address)

Important notes:

- Copies are helpful, but originals are required
- Some offices are stricter than others. Assume nothing

ARRIVAL

01

NIF and Banking continued

Non-EU Citizens

- Typically required to appoint a fiscal representative
- The representative must be resident in Portugal and registered with Finanças
- This can be a trusted individual, lawyer, or accountant

This requirement can change once you become a resident for tax purposes, but expect it at the beginning.

Step-by-Step (In Person)

1. Go to a Serviço de Finanças office
2. Take a number and wait
3. State clearly: "Quero pedir um NIF."
4. Present your documents
5. Confirm your address and representative (if required)
6. Receive your NIF immediately

There is no fee from Finanças for issuing a NIF.

Getting a NIF Before Arrival

If you're not yet in Portugal:

- Hire a lawyer, accountant, or fiscal services company
- They will act as your fiscal representative until you establish residence.
- Cost typically ranges from €100–€300

This is common for property purchases, visa preparation, or banking setup.

ARRIVAL

01

NIF and Banking continued

Once issued

- Your NIF is permanent
- Your address and fiscal status can (and should) be updated later
- You should register on the Finanças portal when possible
- Keep the number handy—it will be requested often. You'll eventually memorize it.

Common Mistakes to Avoid

- Assuming a NIF makes you a tax resident (it doesn't)
- Using an incorrect or outdated address
- Not updating fiscal representative status when it changes
- Treating the NIF as optional—it isn't

In Short

The NIF is easy to obtain, difficult to avoid, and foundational to life in Portugal. **Get it early**, keep it accurate, and understand what it connects you to.

ARRIVAL

01

NIF and Banking continued

Open a bank account

Banking is procedural and conservative. Online tools exist, but branches still matter. Choose stability over convenience. Expect delays. Build redundancy.

It's possible to open a bank account before establishing residence. Portuguese banks will require at the minimum, your ID (passport), your NIF, proof of your address abroad, proof of address in Portugal if available, and frequently, a recent tax return from your home country.

While online banking is universal and generally functional, it's necessary to open an account in person at a branch. It pays to establish a personal relationship with the bank representative. Set up online banking while you're in the branch to avoid confusion later.

Most banks will charge a fee for account maintenance (± 5 Euro/month) and the issuing of a debit card (± 20 Euro).

Transferring money from abroad

Fintech companies- WISE and Revolut are the most popular- offer a method for transferring dollars from your US account into a Euro account at much lower fees than through traditional SWIFT international bank transfers. From this Euro account, you can make simple, fee-free IBAN (European equivalent of ACH) transfers into your Portuguese account. WISE offers a function that lets you pick a favorable target conversion rate, which triggers the conversion when that rate is met.

Large transfers (eg. property, vehicle purchases) may trigger money-laundering flags and delays. In this case, it may be favorable to transfer into a lawyer's escrow account.

**“A CASA É ONDE
SE COMEÇA.”**

“HOME IS WHERE ONE BEGINS.”

— SOPHIA DE MELLO BREYNER ANDRESEN

WHERE TO LIVE

02

Cities, Towns, and the Interior

Choosing where to live in Portugal is less about finding the best place and more about finding a place whose compromises you can accept.

Every region offers something, and withholds something else. The mistake most newcomers make is assuming that lifestyle, affordability, climate, community, and infrastructure can all be maximized at once. They can't.

Portugal rewards clarity. The clearer you are about how you want to live day to day, the easier this decision becomes.

Bigger cities, like Lisbon, Porto, Braga, Coimbra offer density, services, and opportunity. They're easier places to arrive in. English is widely spoken, the bureaucracy is more navigable, healthcare is closer with more choices, and social life is immediate. The cost is crowding, rising costs, and a pace that increasingly resembles everywhere else.

Towns provide a different pace. Places like Évora, Castelo Branco, Fundão, Tomar, or Tavira move more slowly without stopping altogether. You gain space, local identity, and routine, while retaining access to services. Integration becomes possible here—but only if you stay long enough to be recognized.

The interior asks more from you. You get quiet, authenticity, affordability, and (in many cases- breathtaking) landscapes in exchange for distance, fewer services, and a higher degree of self-reliance. This is where Portugal is most itself, and least accommodating.

Living in the interior isn't a lifestyle upgrade. It's a structural choice.

WHERE TO LIVE

02

Cities, Towns, and the Interior continued

North vs South

The north is greener, cooler, and more densely settled. It rains more, social ties are tighter, traditions run deeper. Houses are often older and more humid, but communities are cohesive and resilient.

The south is drier, brighter, and more seasonal. Life orbits around light, weather, and tourism cycles. Heat is a constant factor. It's glorious at first, but becomes demanding over time. The south rewards adaptability.

Neither is better. They're simply different temperaments.

The Interior

The interior of Portugal isn't a quieter version of the coast. It's a different country altogether.

Here, distance matters. Not just physical distance, but administrative, social, and psychological distance. There are fewer services. Choices are narrower. Days are shaped by weather, daylight, and necessity rather than convenience. This isn't something to romanticize or fear. It's something to understand.

Life in the interior is structured around self-reliance. You drive more. You plan ahead. You learn which days the café is closed, when the doctor is unavailable, where you can find resources. In return, you gain space, affordability, and a level of calm and quiet that is increasingly rare elsewhere.

The interior rewards those who stay put. Visibility is cumulative. Being seen regularly- at the same café, the same shop, on the same walk- matters more than introductions. Trust builds through repetition. Integration here is slow, but it's real.

Housing in the interior often comes with trade-offs. Older buildings retain cold in winter and heat in summer. Renovation is frequently necessary, timelines are elastic, and materials may arrive late or not at all. Infrastructure exists, but it's uneven. Internet may be excellent in one house and unreliable in the next. Water pressure, power stability, and access roads can vary by street, not region.

WHERE TO LIVE

02

Cities, Towns, and the **Interior** continued

There's also a different relationship to time. The interior doesn't rush to accommodate you. Offices close early. Appointments drift. Progress happens, but quietly and on local terms. Impatience is noticed. Adaptation is appreciated.

Social life in the interior is understated. It centers on routine rather than events. Coffee in the morning. A greeting in the street. A nod of recognition. These aren't small things here. They're the structure. Outsiders who attempt to accelerate belonging often fail. Those who allow it to arrive gradually often find themselves included without ceremony.

The interior isn't for everyone. It requires patience, tolerance of inconvenience, and comfort with solitude. But for those who align with it, the rewards are substantial: silence without isolation, presence without performance, and a daily life that feels grounded rather than optimized.

Choosing the interior isn't an escape. It's a commitment to fewer options, deeper rhythms, and a version of Portugal that has no interest in persuading you. Successfully settling in the interior of Portugal offers a connection and solidity that's hard to find elsewhere.

WHERE TO LIVE

02

Renting Before Buying

Renting isn't a temporary compromise, it's a diagnostic tool. It reveals noise levels, winter damp, summer heat, neighbors, commute realities, and bureaucratic friction. No listing conveys these things.

Buying too early is one of the most common and costly mistakes newcomers make. Real estate in Portugal is slow to exit and expensive to correct. Renting buys you time, context, knowledge and leverage.

If you plan to stay, live somewhere through all four seasons before committing.

We drew a line south of Lisbon on the map, and spent four months of 10 hour days "war driving" Portugal, looking at literally hundreds of properties, both online and in person, before finding the perfect match to our checklist.

What Real Estate Listings Don't Tell You

Listings don't mention:

- Winter cold inside stone houses
- Summer heat in uninsulated apartments
- Noise from cafés, bells, dogs, or festivals
- Water pressure variability
- Internet reliability
- Seasonal depopulation or overcrowding
- Legal irregularities

They also don't convey social realities: who lives nearby, who leaves in August, who returns in September, and who will notice if you disappear.

Portugal's housing stock is imperfect, but honest—once you're inside it. The truth reveals itself slowly, in use rather than promise.

Popular online sites to look for property are:

<https://www.idealista.pt/en/>

Idealista has a great "draw your map" tool, which allows you to search a specific area on the map.

<https://pureportugal.co.uk>

Pure Portugal has a good selection of affordable listings, with honest descriptions.

WHERE TO LIVE

02

Buying Property as a Foreigner

You can buy easily. Understanding what you bought takes longer. Due diligence is essential.

Building Culture and Timelines

Finding a reliable and skilled contractor can be daunting. Schedules are aspirational. Never pay large sums of money up front. Create a series of deadline milestones and a payment schedule. One way to control costs is to purchase materials yourself and pay a contractor for the labor. Contractors will frequently disappear mid-job, or simply fail to show up.

Here's a checklist for hiring a contractor:

1. Legal & Licensing (Essential)

- Valid Alvará or Título de Registo
 - Obtain the license number
 - Verify it on IMPIC
 - Confirm it covers:
 - Your type of work (renovation / extension / structure)
 - Your project value
- Registered Company Name Matches Contract
 - No "friend's company"
 - No invoices under a different name
- Technical Director Assigned (if required)
 - Name and qualification provided
 - Matches the Alvará registration

2. Insurance & Liability

- Civil Liability Insurance
 - Active and valid for construction work
 - Covers damages to third parties and property
- Workers Covered
 - Employees or subcontractors properly insured
 - Avoid informal or "cash-only" labor

WHERE TO LIVE

02

Building Culture and Timelines continued

Municipal Compliance

- Builder acknowledged municipal permit requirements
- Will cooperate with inspections if required

3. Project Scope & Documentation

Written Scope of Work

- Materials specified (not “or similar”)
- Quantities listed
- What is included and excluded clearly defined

Drawings / Plans Attached

- Approved architectural plans if applicable
- No verbal-only agreements

Timeline Defined

- Start date
- Milestones
- Realistic completion window (with buffer)

4. Contract & Payments

Written Contract (in Portuguese)

- Signed by both parties
- Matches company name on Alvará and invoices

Payment Schedule Tied to Milestones

- No large upfront payments
- Stage payments after visible progress

Invoices with NIF (Faturas)

- Every payment documented
- Required for legality and resale

5. Experience & References

Similar Projects Completed

- Renovation ≠ new build
- Ask for comparable work

WHERE TO LIVE

02

Building Culture and Timelines continued

Local References

- Visit completed projects if possible
- Speak to previous clients

Municipal Familiarity

- Builder knows local council processes
- Has worked in your municipality before

6. Site Management

Who Is on Site Daily?

- Owner, foreman, or rotating crew
- Clear point of contact

Communication Language Agreed

- Portuguese or translated
- WhatsApp is common—but confirm expectations

Access & Keys Defined

- Who holds keys
- Who is responsible for securing the site

7. Red Flags (Walk Away)

- Refuses to provide Alvará details
- Says permits “aren’t necessary”
- Requests large cash payments
- Avoids written contracts
- Promises unrealistic timelines
- Dismisses municipal rules

If more than one flag appears: stop.

WHERE TO LIVE

02

Restoring a “ruin”

A popular and enduring myth shared with would-be emigrants to Portugal is that of buying a “ruin” at an incredibly low price and restoring it into the “dream” home. While it is possible to restore a ruin, or find affordable properties that can be renovated, it's essential to do your homework.

Land is divided into “rustic” and “urban” articles. The rustic land is just that- land that's agricultural, forested or non-build-able. Urban land is the article that is build-able/livable.

For example, our “monte” (a typical stone Alentejo farmhouse) sits on approximately 14.5 hectares (±36 acres) of land, of which ±150 sq meters (± 1600 sq ft) is “urban”. This means that our build-able area is ±150 sq m. That said, renovation can entail increasing the original footprint- with approval.

There are also new laws that may, in some cases expedite and ease the conversion of rustic articles to urban. It's essential to research and vet extensively before buying.

A stereotypical heartbreak scenario entails a real estate agent showing you an agricultural lot with an old stone barn on it. The agent enthusiastically informs you that you can renovate the barn into your dream home. There are many of these “deals” advertised online. Without the necessary urban article, you will never be able to (legally) live in your dream home. There are no shortage of beautifully renovated “quintas”, replete with pools and outbuildings, for sale at tempting prices, that are entirely “illegal”.

Another common scenario entails rustic land on which you're assured you can park a caravan or build a “tiny house”. Despite assurances from sellers, you must check with the Câmara Municipal regarding land use. Never take the word of a seller or their agent. Many (especially older) houses in Portugal have unregistered/unlicensed structures and extensions (outbuildings, patios, pools, etc.).

Houses must have a “licença de habitação”, or habitation license- comparable to a Certificate of Occupancy in the US. The exception is for houses that were registered before 1951. The pre-1951 exemption is in some cases, desirable, in that it offers an opportunity to make (non structural) renovations without needing planning permission. This avoids the nightmare of trying to legalize post-1951 illegal construction, which can be impossible.

In addition to these factors, it is permissible- varying by Câmaras Municipais (local councils)- to build “agricultural support” buildings. The size and permissions necessary vary by Câmara, sometimes drastically.

The key here is to consult with the Câmara and a trusted and knowledgeable attorney who can ascertain land use and legalization before purchasing a property. We were forced to pass on three seemingly perfect properties, due to irregularities, before finding our dream spot.

WHERE TO LIVE

02

Infrastructure

Internet, Water, Power and Off-Grid Life

Reliability varies. Off-grid is practical, not romantic. Redundancy is sanity.

Phone and Internet: most modern smartphones allow for dual SIM (and ESIM). Local providers offer affordable “unlimited” plans (±25 Euro/month) for phone/internet.

We ported our US numbers to a Tello plan for \$5/month to maintain our US numbers (for text verification codes, etc.), and have Vodafone ESIMs for our Portuguese phone numbers.

WhatsApp is widely used in Portugal, and we stay in touch with our US-based family and friends over Facetime and WhatsApp.

There are a variety of cable/satellite internet/TV package deals available. As we are in a remote, rural setting we opted for Starlink, which is strong, fast and remarkably affordable in Portugal (40 Euro/month).

Water and Power

Cost of Water and Electricity in Portugal

Utilities in Portugal are moderately priced by European standards, but they're structured in ways that often surprise newcomers. Costs depend less on raw consumption and more on fixed charges, tiers, and contracts. Understanding this early prevents confusion and underestimation.

Electricity (Eletricidade)

Typical Monthly Cost

- Apartment (1–2 people): €40–€80
- House (2–4 people): €80–€150
- Large house / electric heating / pool: €150–€250+

How Electricity Is Charged

Electricity bills are made up of:

1. Fixed power charge (potência contratada)
2. Consumption (kWh used)
3. Taxes and fees

WHERE TO LIVE

02

Infrastructure continued

Cost of Water and Electricity in Portugal continued

Key Concept: Potência Contratada

This is the maximum power you are allowed to draw at once.

- Too low = breakers trip constantly
- Too high= you overpay every month

Many homes are set higher than needed. Optimizing this can save €10–€25/month.

Price per kWh (Approximate)

- €0.18 – €0.30 per kWh, depending on:
- Provider (EDP, Endesa, Galp, Iberdrola)
- Fixed vs indexed tariff
- Market conditions

Portugal's electricity isn't cheap, especially compared to wages.

Heating Reality

- Electric heaters are expensive
- Air-conditioning (heat pumps) is far more efficient
- Many homes are poorly insulated, increasing winter bills

Water (Água)

Typical Monthly Cost

- Apartment: €10–€25
- House with garden: €25–€50
- Large garden / pool: €50–€100+

Water is generally cheaper than electricity, but not free or unlimited.

How Water Is Charged

Water bills usually include:

1. Water supply
2. Wastewater (sewage)
3. Waste collection fee

Even if you use very little water, fixed municipal charges apply.

WHERE TO LIVE

02

Infrastructure continued

Cost of Water and Electricity in Portugal continued

Water (Água) continued

Price per m³ (Approximate)

- €0.30 – €1.50 per m³, depending on municipality
- Prices rise in tiers—heavy usage costs more per unit

Each municipality sets its own rates. There is no national price.

Survival Advice

- Review and optimize your potência contratada
- Expect higher winter bills than anticipated
- Ask neighbors about real costs, not agents
- In rural homes, verify water source and sewage charges
- Treat utilities as infrastructure costs, not minor expenses

Off-Grid (and Semi Off-Grid)

Boreholes, wells and “water mines” are common in rural Portugal.

The most reliable source is a borehole, with an approximate cost to install of 50 Euro per meter depth. You must first apply for and receive a borehole license. When looking at a potential property, first ascertain whether a license is obtainable, and research neighboring properties as to the availability of water.

The installation of a septic system is relatively affordable- with an approximate cost of 5,000-10,000 Euro. Again, it's essential to obtain a permit, and obtain approval from the Câmara Municipal.

Research all of these points before committing to a purchase.

WHERE TO LIVE

02

Infrastructure continued

Off-Grid (and Semi Off-Grid) continued

Solar Power

In a country that boasts “300 days of sun per year”, solar is a no-brainer.

Here’s a realistic breakdown of costs:

Standard Family: ~8 kW

- Panels + inverter + install: €6,500 – €10,000
- 8 kWh Battery storage: €4,000

Total: €10,500-€14,000

Additional Lithium battery storage

- ±2K Euro per 4.5KWH

Size a battery bank to accommodate ±3 days of consumption (for rain/cloud cover days). Lithium battery prices are consistently dropping.

Utility companies offering solar installation packages to “buy back” surplus power are essentially a scam.

In practice, our 20-panel system normally charges our batteries fully by mid-day and provides ample power for all normal uses: electric hot H₂O, air fryer, espresso maker, washer/dryer, power tools in the studio, etc. We have an approximate one-day backup with batteries (in the case of rain). We have (for the time being) grid-power backup from EDP, which we pay €9/month to keep active. We will eventually eliminate this with more solar panels and batteries installed.

**“AN
INVESTMENT IN
KNOWLEDGE PAYS THE BEST
INTEREST.”**

— BENJAMIN FRANKLIN

MONEY MATTERS

03

Taxes, NIFs, and Fiscal Residency

Moving to Portugal means more than buying a coffee or opening a bank account. The country has a structured fiscal system, and understanding taxes, NIFs, and residency rules is essential to avoid costly mistakes.

Cost of Living: Expectation vs Reality

Daily life can be affordable. Housing often is not. Imported habits are expensive. Local ones aren't. Your cost of living reflects how much you adapt.

Common Financial Traps

Underestimating taxes, overestimating income, assuming timelines, and trusting verbal assurances. Portugal runs on documentation, not promises.

NIF — Your Fiscal ID Number

The NIF (Número de Identificação Fiscal) is your Portuguese tax identification number. Think of it as the key to almost everything in daily life:

- Opening a bank account
- Signing rental or purchase contracts
- Paying utilities
- Registering for social services
- Purchasing a car or signing a work contract

How to Obtain It:

1. Visit the local Finanças office (Serviço de Finanças) or use a legal representative if non-resident.
2. Bring:
 - Passport
 - Proof of address (even temporary, in Portugal or your home country)
3. Receive your 9-digit NIF, valid for life.

Tip: Many services refuse contracts without a NIF, so get it before you do anything else.

MONEY MATTERS

03

Taxes, NIFs, and Fiscal Residency continued

Fiscal Residency

Portugal considers you a tax resident if you:

- Spend more than 183 days in a calendar year in Portugal, or
- Have a permanent home in Portugal on 31 December of the year

Implications of Fiscal Residency:

- You are taxed on worldwide income (salary, rental income, investments)
- Non-residents are taxed only on Portuguese-sourced income
- Portugal offers a form of NHR (Non-Habitual Residency) —a beneficial tax regime for some (there are specific requirements).

Taxes Overview

Tax Type	Who Pays	Notes
IRS (Personal Income Tax)	Residents	Progressive, 14.5–48% on income; NHR may reduce rates
IRC (Corporate Tax)	Businesses	Standard 21% plus municipal surtax
IMI (Property Tax)	Property owners	0.3–0.8% of property value annually; rural vs urban varies
IVA (VAT)	Consumers	Standard 23%; reduced 13%, 6% for some goods/services
Stamp Duty	Certain legal acts	0.5–10% depending on contract type

Tip: Keep records carefully—Portugal audits aggressively, and fines for missing paperwork are steep.

MONEY MATTERS

03

Taxes, NIFs, and Fiscal Residency continued

Taxes Overview continued

Common Expat Mistakes

- Waiting too long to register for a NIF
- Assuming short stays = no taxes
- Ignoring IMI or municipal fees on new property
- Overlooking reporting obligations for foreign income

Practical Tip: Open a file (digital or physical) for every receipt, invoice, and document—you will thank yourself at tax time.

Survival Advice

1. Get your NIF first. Everything depends on it.
2. Understand whether you are fiscal resident. This defines your worldwide obligations.
3. Consider NHR if eligible. It can save significant tax, especially for pensions and remote income.
4. Hire a local accountant if your situation is complex. It's far cheaper than mistakes.
5. Track deadlines: annual IRS filing, IMI payments, and VAT if self-employed.

MONEY MATTERS

03

Cost of Living: Expectation vs Reality

Portugal is often described as cheap. That word causes more disappointment than any tax form ever will.

Portugal can be affordable, but only if expectations are adjusted early and honestly. Costs vary sharply by location, season, and lifestyle, and what feels inexpensive to a tourist often feels very different to a resident paying monthly bills.

Housing: The Great Illusion

The biggest shock for most newcomers is housing.

In Lisbon, Porto, and Algarve, rents and purchase prices have risen dramatically. A one-bedroom apartment that once rented for a few hundred euros now regularly exceeds four figures. Long-term contracts are scarce, and competition is high.

Move inland and prices drop, but so does availability. Cheaper homes often come with trade-offs: poor insulation, outdated wiring, or long distances to services.

Expectation: Rent is cheap everywhere.
Reality: Location matters more than anything else.

Utilities: Quietly Expensive

Electricity in Portugal is not cheap, especially in winter. Homes are often poorly insulated, and electric heaters drive bills up fast. Water costs are modest but vary by municipality. Internet is reliable in cities and larger towns, less so in remote areas.

What surprises most newcomers isn't one large bill—it's the accumulation of small ones.

Food: Affordable, If You Eat Like a Local

Groceries remain one of Portugal's strengths. Fresh produce, bread, fish, and wine are excellent value, if you shop seasonally and locally.

Imported goods, specialty items, and international brands quickly erase any savings. Restaurants can still be inexpensive, but tourist areas price accordingly.

Expectation: Eating out is always cheap.
Reality: Local menus are affordable; international menus aren't.

MONEY MATTERS

03

Healthcare: Affordable, Not Instant

Public healthcare is inexpensive and reliable for serious issues, but waits can be long. Many residents use private insurance for speed and convenience. This adds a monthly cost that newcomers often forget to budget.

Portugal rewards simplicity and adaptation.

Those who live locally, shop seasonally, heat efficiently, and choose location carefully often find life affordable and comfortable. Those who try to replicate a foreign lifestyle- large homes, constant driving, imported goods- often struggle.

Expectation: Portugal is cheap by default.

Reality: Portugal is affordable by design, not by accident.

Survival Summary

- Rent varies wildly—research neighborhood, not city
- Utilities cost more than expected, especially electricity
- Food is affordable if local, expensive if imported
- Cars are often necessary outside cities
- Healthcare is inexpensive, but private insurance adds cost

Living well in Portugal is less about how much you earn, and more about how closely you align your life with the place itself.

**“EVERYTHING
IS WORTH THE EFFORT IF
THE SOUL IS NOT SMALL.”**

— FERNANDO PESSOA

WORK AND INCOME

04

Work in Portugal looks familiar at a distance and feels foreign up close. The hours resemble work. The contracts resemble work. The offices resemble work. But the rhythm, expectations, and unspoken rules are different—and ignoring them is one of the fastest ways to frustration.

Remote Work and Local Rules

Portugal welcomes remote workers—but doesn't ignore them.

If you live in Portugal and earn income, Portugal expects clarity:

- Where the income originates
- Where you are fiscally resident
- Whether you are classified as employee, contractor, or self-employed

Remote income is often legal, but not invisible. Tax residency rules apply regardless of employer location.

Expectation: Remote work exists outside the system.

Reality: Remote work lives inside it.

WORK AND INCOME

04

Portuguese Employment Culture

Portuguese work culture values:

- Stability over speed
- Relationships over efficiency
- Process over urgency

Deadlines are flexible. Meetings start late. Decisions move slowly. This isn't laziness. It's a cultural preference for caution and consensus.

Foreigners who demand speed are often met with silence. Those who show patience are eventually helped.

Self-Employment and Small Business

Many emigrants become **trabalhadores independentes**: freelancers or sole traders.

This offers flexibility, but comes with obligations:

- Monthly or quarterly declarations
- Social security contributions
- VAT registration (depending on income type and level)

The system is manageable, but unforgiving of missed deadlines.

Expectation: Self-employment is informal.

Reality: It's bureaucratic and monitored.

WORK AND INCOME

04

When Not to Work in Portugal

Some people arrive intending to work, and discover they shouldn't.

Portugal can be ideal if:

- Your income is already stable
- You are retired or semi-retired
- You work remotely for foreign clients

It is often not ideal if:

- You need fast career advancement
- You expect high local salaries
- You rely on short-term contracts

Portuguese wages are low by international standards. The trade-off is lifestyle, not income.

WORK AND INCOME

04

The Real Adjustment

The hardest shift is psychological.

In Portugal:

- Time stretches
- Progress is incremental
- Work blends quietly into life

Success doesn't come from pushing harder, but from aligning better.

Those who slow down, simplify, and respect the system often find unexpected freedom. Those who fight with it usually leave.

Survival Summary

- Remote work is welcome, but taxable
- Local employment moves slowly and pays modestly
- Self-employment is viable but bureaucratic
- Patience isn't optional, it's required

Portugal offers a different relationship with work: less urgency, less reward, more life in between.

**“IT IS IN THE
EVERYDAY GESTURES
THAT LIFE REVEALS ITSELF.”**

— ALBERT CAMUS

HEALTHCARE & DAILY LIFE

05

Healthcare in Portugal is less dramatic than many newcomers expect.

It doesn't announce itself. It doesn't move quickly.
But it works- quietly, unevenly, and with surprising humanity.

This chapter isn't about perfection. It is about how things actually function once you live here.

Public vs Private Healthcare

Portugal has a public healthcare system (SNS) that covers residents at low cost. It's competent, conservative, and slow. For emergencies and serious illness, it performs well. For routine care, wait times can be long.

Private healthcare exists alongside it. Modern, efficient, and affordable by international standards.

Most long-term residents use both:

- Public healthcare for emergencies and major treatment
- Private healthcare for speed, specialists, and routine appointments

Private Insurance is affordable. A mid-level policy for a couple in their mid 50s-60s can run around 175 Euro a month, total. Co-pays for doctor visits are ±20 Euro, and prescriptions are inexpensive (by US standards). Specialized tests can be more expensive.

HEALTHCARE & DAILY LIFE

05

Pharmacies, Doctors, and Everyday Medicine

Pharmacies (farmácias) are one of Portugal's great strengths.

Pharmacists are highly trained, approachable, and trusted. Minor ailments are often handled at the counter, without a doctor's visit. Many medications that require prescriptions elsewhere are available with guidance here.

Doctors tend to be conservative. Expect fewer tests, fewer medications, and more observation.

Expectation: Immediate treatment and extensive testing.

Reality: Watchful waiting and measured response.

HEALTHCARE & DAILY LIFE

05

Food, Markets, and Eating Well

Daily life in Portugal is built around food. Not trends, but routine.

Markets are functional, not theatrical. Fish is fresh. Produce is seasonal. Meals are simple and repetitive in the best way.

Portugal (and most of Europe) has a much lower availability of ultraprocessed foods, and focuses on a “Mediterranean” diet centering on olive oil, vegetables, legumes, fresh fish, and bread from local bakeries.

Eating well is not expensive, but it's habitual.

The same ingredients appear again and again. Variety comes from seasons, not novelty.

Those who chase after imported foods pay more and enjoy less.

Driving, Transport, and Getting Around

Portugal is easy to navigate once you accept its logic.

Cities offer reliable public transport. Outside them, a car becomes essential. Roads are generally good, signage clear, and driving predictable, if occasionally assertive.

Expect:

- **Annual vehicle inspections**
- **Toll roads, some electronic**
- **Limited parking in older towns**

Patience applies here too.

HEALTHCARE & DAILY LIFE

05

Daily Friction Points

Life here includes small, recurring challenges:

- Appointments that must be made in person
- Offices that close without explanation
- Systems that work- until they don't

These aren't failures. They're features of a system designed for locals who already know how it works.

The solution isn't confrontation. It's repetition, politeness, and return visits.

The Rhythm of Care

Portugal cares for people incrementally.

Health, food, transport, and daily services assume continuity, not urgency. The system works best for those who stay, return, and integrate.

**Short-term visitors find it frustrating.
Long-term residents find it stable.**

Survival Summary

- Public healthcare is reliable but slow
- Private care is affordable and efficient
- Pharmacies are a frontline resource
- Food is clean, seasonal, simple, and nourishing
- Daily life rewards patience and routine

Portugal won't rush to take care of you. But if you stay, it will.

**“A DIFFERENT LANGUAGE
IS A DIFFERENT VISION OF LIFE.”**

— FEDERICO FELLINI

LANGUAGE AND CULTURE

06

Moving to Portugal isn't just about changing zip codes.

It's about entering a world of sounds, silences, and gestures that have evolved over centuries. Language is the key. Culture is the lock. Understanding both transforms surviving into thriving.

Portuguese Beyond Phrasebooks

Phrasebooks will get you only so far.
"Olá" and "obrigado" open doors, but they don't open hearts.

The Portuguese are kind and generous at heart. An honest attempt at speaking the language will yield huge rewards.

- Everyday speech is nuanced: contractions, regional slang, and idiomatic expressions abound.
- Politeness is layered: formal vs informal pronouns (você vs tu) signal respect or familiarity.
- Listening matters as much as speaking: silences carry meaning. Interrupting is impolite.

Survival tip: Don't rush. Learn greetings, then daily routines, then idioms.
Language is a bridge built slowly, one step at a time.

LANGUAGE AND CULTURE

06

Portuguese Beyond Phrasebooks continued

Regional Differences That Matter

Portugal is small, but the culture isn't uniform.

- North vs South: Accent, pace, and mannerisms differ. Porto is brisk, Lisbon cosmopolitan. Alentejo is slow and deliberate.
- Urban vs Rural: In villages, personal knowledge is valued; in cities, anonymity is tolerated.
- Traditions persist: Festivals, local markets, and small-town customs define rhythm and expectation.

Ignoring these subtleties risks frustration- or worse, unintended offense.

A golden rule: Observe first, ask second, speak later.

LANGUAGE AND CULTURE

06

Portuguese Beyond Phrasebooks continued

Politeness, Silence, and Social Codes

Portuguese communication is often indirect, understated, and context-dependent.

- Saying “yes” might mean “I hear you,” not agreement.
- Silence can be respect, reflection, or disagreement.
- Compliments, gestures, and casual conversation have unspoken rules.

Survival tip: Watch, listen, and mirror before correcting your assumptions.

Humor and patience work wonders.

LANGUAGE AND CULTURE

06

Portuguese Beyond Phrasebooks continued

How Not to Be “That Foreigner”

- Avoid demanding speed in bureaucracies (or anywhere, for that matter). Patience is respected.
- Respect local food, wine, and daily habits. Ritual matters.
- Learn small gestures: greetings, polite expressions, small talk.
- Accept that integration is gradual; rushing is visible.
- Make a real effort to speak the language. Even the smallest attempts will yield kindness and encouragement.

The most common mistake is expecting foreign rules to apply. Portugal rewards humility, observation, and adaptation.

Survival Summary

- Language is the key: start small, build daily practice.
- Culture is the lock: observe, ask, participate.
- Integration is incremental: months become seasons, seasons become routine.
- Patience and humility: these are your daily tools.

In Portugal, fluency is not just verbal, it's social. Master it quietly, and life opens in unexpected ways.

**“PATIENCE IS BITTER, BUT
ITS FRUIT IS SWEET.”**

— JEAN-JACQUES ROUSSEAU

BUREAUCRACY SURVIVAL

07

Portuguese bureaucracy isn't broken. It's simply not designed for urgency. It assumes time, continuity, and familiarity. For newcomers, this creates friction. For residents who adapt, it becomes navigable, if never fast.

Appointments, Portals, and Paper

Portugal runs on appointments and paper, even when portals exist.

Online systems often:

- Require prior registration
- Redirect you to in-person offices
- Appear functional but stall at key steps

Paper copies remain essential. Originals are respected. Photocopies are expected.

Survival rule: If a document exists, bring it. If it exists twice, bring both.

BUREAUCRACY SURVIVAL

07

AIMA, Finanças, and Local Offices

You will interact mainly with three institutions:

Immigration (AIMA)

- Residency, renewals, family reunification
- Long waits, scarce appointments
- Rules change; enforcement lags

Finanças (Tax Office)

- NIFs, fiscal residency, taxes
- Strict, procedural, rule-based
- Usually efficient once your number is called

Local Councils (Câmara Municipal / Junta)

- Housing, permits, utilities, residency proof
- Highly local, highly variable
- Relationships matter more than forms

BUREAUCRACY SURVIVAL

07

The Appointment Dance

Many tasks require:

1. An online booking
2. A confirmation email
3. A physical visit
4. A follow-up visit

Miss one step and the process resets.

If no appointments are available, the solution is often persistence, not escalation. Check early mornings. Return weekly. Ask politely at the counter.

Expectation: Systems adapt to urgency.

Reality: Urgency adapts to systems.

BUREAUCRACY SURVIVAL

07

Forms, Forms, Forms

Portuguese forms are:

- Precise
- Redundant
- Unforgiving of errors

Fill them out slowly. Ask for clarification. Never assume a field is optional.

Ink color matters. Signatures matter. Dates matter.

What to Do When the System Breaks

At some point, something won't work:

- A portal crashes
- A document is lost
- An office contradicts another office

When this happens:

- Stay calm
- Ask who decides
- Return with the answer written down

Raising your voice guarantees nothing. Returning politely often guarantees progress.

**“TUDO VALE A PENA SE A
ALMA NÃO É PEQUENA.”**

**“EVERYTHING IS WORTH THE EFFORT IF THE
SOUL IS NOT SMALL.”**

— FERNANDO PESSOA

THE LONG TERM

08

Living in Portugal changes slowly.

So slowly that many people don't notice it happening, until one day they do.

This chapter isn't about arrival or adjustment.

It's about **what remains after the novelty wears off.**

Integration vs Isolation

In the long term, people fall into one of two lives.

Some integrate.

They learn enough language to function without anxiety. They greet neighbors by name. They understand when to wait and when to insist.

Others isolate.

They stay within foreign circles, rely on translation, and grow frustrated when Portugal doesn't bend to expectations it never promised to meet.

Integration isn't dramatic. It's built through repetition.**Making Local Connections**

Friendship in Portugal isn't immediate, but it's durable.

Trust develops through:

- Regular presence
- Small, repeated interactions
- Reliability rather than enthusiasm

Show up. Return. Remember names.

The reward is a quiet inclusion that feels earned.

THE LONG TERM

08

Staying, Leaving, or Adapting

Not everyone stays.

Some leave after a year, disillusioned by bureaucracy or pace. Others leave successfully, knowing they tried honestly. Some stay, maybe reluctantly at first, and then deeply.

Leaving isn't failure. Staying isn't victory.

The real measure is whether the life you've built fits the person you've become.

When Portugal Stops Being Romantic

Eventually, Portugal becomes ordinary.

The light remains beautiful. The food remains good. But the magic becomes background, and routine takes over.

This is the moment that decides everything.

Those who expected escape grow disappointed. Those who sought grounding grow content.

THE LONG TERM

08

What Survival Really Means

Survival isn't about endurance. It's about alignment.

It means:

- Accepting limits
- Learning rhythms
- Letting go of urgency

Portugal doesn't reward ambition in the way other places do.
It rewards presence.

THE LONG TERM

08

Final Words

The recurring theme here is (in Portuguese) “**calma**”. Calm down. There really is no rush.

Portugal won't reinvent you. It'll simply reveal what you can live with.

If you stay long enough, Portugal will offer a quieter version of success- less visible, less measurable, but often more durable. That's the long term.

This book isn't meant to convince you to come to Portugal, nor to persuade you to stay.

It exists for those who arrive with hope, uncertainty, or necessity, and discover that living somewhere is very different from visiting it.

Portugal doesn't perform itself for newcomers. It doesn't hurry to explain its systems, justify its pace, or accommodate expectations formed elsewhere. What it offers instead is consistency. The same light, the same rhythms, the same rules, applied day after day.

Some people mistake this for indifference. Others recognize it as stability.

If this guide has done its job, it hasn't given you answers so much as orientation. A sense of where friction is normal, where patience matters, and where adaptation is possible. It's shown you where to push gently, where to wait, and where to let go.

Living well in Portugal is rarely dramatic. It's built quietly, through repetition, familiarity, and small decisions made over time. The reward isn't excitement, but something rarer: a life that holds together.

If you choose to stay in Portugal, do it with patience and curiosity, not force or expectation. Let Portugal and its people teach you in their own time. True belonging isn't in paperwork or permanence. It's found in learning to move through this place with respect, attention, and honesty. To stay here is to accept that life will unfold slowly, that joys and frustrations will come in equal measure, and that the reward doesn't come in conquering a new land, but in **letting it change you as you live within it.**



THE AUTHORS



TIM FRECCIA

An award-winning photographer and filmmaker, Tim spent more than thirty years documenting war and humanitarian crises, in some of the world's most challenging environments. Today, he brings that experience to portraiture, design, and bespoke creative projects.

Tim and Trish have been restoring "Monte Flecha"- an old stone farmhouse (*Monte Alentejano*), on 36 acres of cork oaks and olive trees in southern Portugal since the beginning of 2024. They offer an off-grid stay in a safari "glamping" tent, and an intimate dinner consultation to guests looking for insight into moving to rural Portugal.

For more information: www.monteflecha.com



PATRICIA FRECCIA

A licensed Master Massage Therapist with over two decades of experience, Trish now focuses on mobility improvement, pain management, and lifestyle support, while continuing her work as a multimedia artist.



RESOURCES/NOTES

09

Consulting

We're happy to offer consulting services and share our experience in making the move to Portugal.

We offer consulting on a variety of topics, including:

- Navigating the visa/residency process.
- Real Estate search.
- Real Estate pre-purchase site surveys and vetting.
- Real Estate renovation strategies.
- Design/build: complete design packages, from conception to bid-ready construction drawings, contracting services.
- Referrals to reputable and reliable attorneys, accountants, local real estate agents.
- Importation of vehicles.
- Importation of pets.
- Off-grid and solar planning.

Please feel free to get in touch with us with questions for a quote and to schedule a Zoom/Facetime/WhatsApp meeting: **emigrant@emigrantguide.com**

RESOURCES/NOTES

09

Off-Grid Glamping Experience at Monte Flecha

We offer stays in our autonomous, fully equipped Safari Glamping Tent:

- 2x Queen sized beds
- Private bathroom with hot shower
- Heating for cozy nights
- Fast WiFi
- Kitchenette for comfort and convenience
- Silence, privacy, and uninterrupted nature

Your stay includes a casual and intimate home-cooked dinner with your hosts, the authors of **The Emigrant's Survival Guide**, where they'll share stories of their travels, their ultimate move to Portugal, the transition to rural living, and what makes Baixo Alentejo such a deeply special place.

Learn about the nuances of moving to rural Portugal:

- The immigration process.
- Integration.
- Lifestyle and State of Mind changes.
- Finding, purchasing and renovating a 150 year old stone farmhouse, and the legal/practical definitions of "urban" and "rustic" land.
- Going "off-grid".
- Navigating the myriad Portuguese/European bureaucracies.
- Importing a vehicle.
- Importing a pet.
- Logistics and resources.

Perfect for:

- Couples seeking nature and tranquility.
- Travelers curious about life in rural Portugal, and the steps involved in making the move.
- Anyone who appreciates silence, stars, and wide-open spaces.



Contact us to book: hiya@monteflecha.com

RESOURCES/NOTES

09

Emergency number: 112

Online ordering and shipping:

Portugal doesn't have Amazon. You can however, order easily from Amazon Spain (France, Italy, Germany). Delivery takes a little longer.

Ordering anything from outside the EU entails customs, and is best avoided.

This also applies to having items sent from the US. When sending documents, it's imperative to label the package "documents" and to declare value of "0". Any declared value on documents will hang your delivery up in customs (possibly for weeks/months!)

Facebook groups

Can be a source of information (as well as misinformation).
The "Americans & FriendsPT" group has an extensive files section, as well as a visa timeline tracking spreadsheet that shows how long members have waited for residence visas.

Business hours

Many businesses (especially in the interior) close for lunch- anywhere between 12:00 and 3PM (15:00). Plan your day accordingly.

Fuel cost

At the time of writing, fuel averages €1.65 for gasoline- gasolina- and €1.50 for diesel (very common)-gasoleo- **per liter**.

This equates to **± \$8.73/7.91per gallon**. Factor this when planning driving trips.

SNS number

Once resident, you're entitled to access the Portuguese health care system. This requires an SNS (Serviço Nacional de Saúde) number (also called a Número de Utente), which can be obtained by visiting a local Centro de Saúde (health center). The SNS number reduces prescription prices drastically.

RESOURCES/NOTES

09

Importing your pet

It's relatively easy to import your pet. From the US, your veterinarian will provide you with a document issued by the FDA, declaring that your pet is healthy, vaccinated and chipped. The document has a validity of 10 days.

Once in Portugal, visit a local veterinarian and obtain a "pet passport". This document will allow you to travel with your pet throughout the EU.

Driver's license

You may drive in Portugal on your valid foreign driver's license until 60 years of age. After 60, once resident, you are required to exchange your license for a Portuguese license. This can be a lengthy (and potentially expensive) process.

Tip: obtain a driving abstract from your home state, and have it apostilled before leaving the US. This is required for the driver's license exchange. Applying for the apostille from abroad is expensive and time consuming.

Useful phrases in Portuguese

The Portuguese are very forgiving and encouraging if you try to speak the language (it's difficult!) An honest attempt will go a long way. It's normal to greet everyone when entering a small shop or café.

In addition to the essential **bom dia** (good day), **boa tarde** (good afternoon), **boa noite** (good evening), **por favor** (please) and **obrigado/a** (masc./fem. thank you) here are some useful phrases:

Desculpe, o meu português é muito limitado: I'm sorry, my Portuguese is very limited.

Eu preciso (de): I need...

Você tem: Do you have...

onde está: Where is...

Tudo bem?: All good? (a common greeting)

Pois é: It is (a common non-sequitur)

Nao faz mal: No problem

Você fala inglês? Do you speak English? While many Portuguese (especially younger) speak English, **it's polite to ask first.**