

OVERSEAS

What is a digital nomad visa and how do you get one?

If you can't stand the grey skies any longer, get an office on the beach. We speak to those who have taken the plunge



Dubrovnik, Croatia
GETTY IMAGES

Cathy Hawker

Sunday September 05 2021, 12.01am, The Sunday Times

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Oli Lynch has itchy feet. After two spells as a digital nomad — those highly mobile, technologically connected individuals who buy plane tickets more frequently than shoes — the pandemic has

marooned him, his girlfriend, Alisa, and their daughters, Remi, four, and Merryn, one, in his home city of Plymouth.

Lynch spent his twenties working as a DJ in southeast Asia, moving between Bangkok, Thailand and Cambodia before returning to Europe and establishing a marketing business. A spell in Valencia confirmed that Spain was where he and Alisa wanted to live but while in the UK for Merryn's birth, Brexit and Covid thwarted their plans.

So the recent news that Spain plans to introduce a digital nomad visa, specifically aimed at enticing freelancers like Lynch, is music to his ears. Already he and Alisa are weighing up their options.

"The visa would make moving to Spain much easier for us," says Lynch, 43. "Registering to move there at present can be a lengthy and painful process but the visa sounds more straightforward. They say it will be renewable after a year and allow freelancers like me to pay just 15 per cent income tax. We've sold our house in Plymouth to buy a family base in Spain, which is more affordable than the UK."

Spain fits the family's wish list of somewhere that offers an outdoor lifestyle, welcomes young children, and has strong local culture and a vibrant community. Making friends as a digital nomad is generally easy, Lynch says, with their favoured locations full of "cool people taking a chance on a different way of living".

“Our plans change with the wind, but at present we’re focusing around Barcelona,” he adds. “It has culture, beaches and skiing within 90 minutes. We’d like to be there by the new year, but if Spain hasn’t introduced their visa by then we’ll consider Portugal perhaps.”



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Onerous lockdowns were the spur for many workers to re-evaluate how and where they lived as remote working became the norm. Technology and connectivity proved you could be as effective in Croatia as Croydon so, if your job allows it, why not go somewhere with higher temperatures, lower costs and a more alluring lifestyle? Why not become a digital nomad?

With impeccable timing, countries facing plummeting tourism revenues are rolling out a virtual red carpet to welcome these mobile workers. Countries from Barbados to Estonia have introduced variations on digital workers visas, with Spain, Dubai and Greece among the latest to join in. Rules and costs

differ from country to country – the Cayman Islands maintains its reputation as a refuge for high-rollers with a minimum annual income requirement of \$100,000 (about £72,000), while Croatia will throw in free language lessons for children.

After 18 months of travel restrictions, the work-from-anywhere digital-nomad lifestyle seems very appealing, but what's the reality like? Ian Robert Anderson and his wife, Amy, are clear on the positives (flexibility, and experiencing new places and people) and negatives (missing family and friends). The couple, both web designers, are currently based in Dubrovnik. They left their home in Tampa, Florida, over a year ago and have ticked off an alluring list of locations despite Covid: Aruba, Split, Rome, Montenegro and Athens.



Ian Robert and Amy Anderson left their Florida home a year ago and have been constantly on the move since

“We looked at where we wanted to travel in our lives and realised that with just two weeks away every year we wouldn’t get very far,” says Ian, 41. “Our work allowed us to work remotely and we thought, why settle down in one place when the world has so much to offer? So we packed up, rented our house to cover mortgage payments and set off. We never stay anywhere for more than three months because that means we don’t have to worry about applying for visas and all our work comes from the USA.”

In the past year the couple have spent \$17,000 on Airbnb rentals and \$4,000 on flights — an affordable lifestyle for them. It hasn’t been all smooth sailing, however, with Covid making it harder to meet people and to plan ahead. Yet with their tenants in Tampa signed up for a second year, they have no plans to stop their life on the road: Costa Rica is next on their list.

You don’t have to change locations as frequently as the Andersons to enjoy the benefits of a nomadic lifestyle. Since November 2020 there’s been a growing trend for working from second homes, according to Robert Green of Sphere Estates: “The pandemic has shown how easy and productive it can be to work remotely. Good wi-fi and a home office are essential.”

Barbados, an early-adopter of freelance work visas and proudly boasting the highest broadband speed in the Caribbean, and the Bahamas are popular with wealthier digital nomads. “Although for these clients it’s ultimately a lifestyle and tax-led decision rather than about visas,” claims Edward de Mallet Morgan of Knight Frank. Working in paradise can still present problems, however. He has several clients now living in different time zones from their normal office base who keep their former business hours, getting up at 4am for calls to the UK or Europe for example.

Long-term renting — a try-before-you-buy that adds the flexibility that all digital nomads like — is increasingly popular too, with Croatia, Liguria in northern Italy and Portugal popular choices, according to Jelena Cvjetkovic of Savills.



Susie Hollands and her daughter, Paloma, who live in Nice

The pandemic was the impetus Susie Hollands needed to relocate her life. She moved from London to Paris in 2003 and built up a successful property company, Vingt Paris. In June 2020, as the city emerged from a harsh lockdown, she decided to move again. Within six weeks she and her daughter, Paloma, 13, had packed up in Paris and rented a home in Nice looking across the Mediterranean Sea.

“I don’t regret a moment of my life in Paris but city living over a long period is taxing,” she says “My move was about healthy living and spending more time in nature. My business was well-established and didn’t need me there full-time. I chose Nice because of its international school and small, efficient international airport. I commute to Paris for the day at least once a week and can be in a meeting by 9am. Meanwhile I get some of my best work done in Nice.”

Susie is already plotting her next move, to Ibiza, where she has a summer office. “There’s been a trend of people relocating there for years but since 2020 a significant number of tech workers have arrived. Ibiza’s lifestyle is amazing and demand for the international schools is exploding.”

Have laptop, will travel — your slogan for 2022.

Where to set up your digital office



GETTY IMAGES

Freelance digital nomads fall into a grey area between tourist visas prohibiting employment and traditional work visas that often require a permanent contract. Countries see the value in attracting them, especially with tourism revenue low post-Covid and 24 territories currently offering a form of digital nomad visa include:

1. Croatia

This year, under the banner of “Croatia, your new office”, the Adriatic nation introduced a Digital Nomad Residence Permit. Holders can stay for one year and pay no income tax if their work is for non-Croatian companies. Applicants must have health insurance but can bring close family members and enrol their children into local schools.

2. Dubai

The Virtual Working Visa allows independent contractors to stay for one year. It costs \$611 and is renewable.

3. Portugal

The Portugal Independent Workers Visa allows a one-year stay and can be renewed twice, each time for an additional two years. Applicants must show that they can support themselves financially and have a monthly income of at least €800.

4. Germany

The Freelance Visa allows a three-month stay and can be extended for three years. Workers must be in a preapproved profession. Berlin in particular attracts young, well-educated digital nomads.

5. The Caribbean

The Barbados Welcome Stamp permits a year-long stay to anyone with an annual income of \$50,000. Antigua, Anguilla, the Bahamas and Montserrat also have their own schemes. The Cayman Islands Global Citizen Concierge Program is aimed at wealthier nomads with a minimum annual salary requirement of \$100,000.

6 Indian Ocean

The Mauritius Premium Travel Visa — free to apply — permits a one-year stay for those earning over \$1,500 a month. The Seychelles, whose 155 islands gives remote working a whole new meaning, charges €45 for its encouragingly named Workcation Visa.

7. Pending: Indonesia

Indonesia, where Ubud on Bali is a longtime digital nomad favourite, has signalled that it will allow remote workers to stay for five years, paying no tax on foreign-sourced income once it reopens post-pandemic.

8. Pending: Spain

Spain announced imminent plans for a year-long digital nomad visa. This led 27 smaller towns and villages from Malaga to the Canaries to unite to welcome digital workers to local life under the National Host Village Network for Teleworking.

9. Pending: Greece

Greece plans a one-year digital nomad visa with income tax on 50 per cent of earnings.

Properties for sale



Costa Navarino is a luxury Peloponnesian resort in Messinia.
POA, costanavarino.com



PERE PERIS

Antares is a new complex on Barcelona's shoreline. From €850,000, [knightfrank.co.uk](https://www.knightfrank.co.uk)



A three-bedroom townhouse in the Sugar Hill resort in Barbados. \$795,000, [knightfrank.com](https://www.knightfrank.com)



AFONSO MIGUEL CORREIA

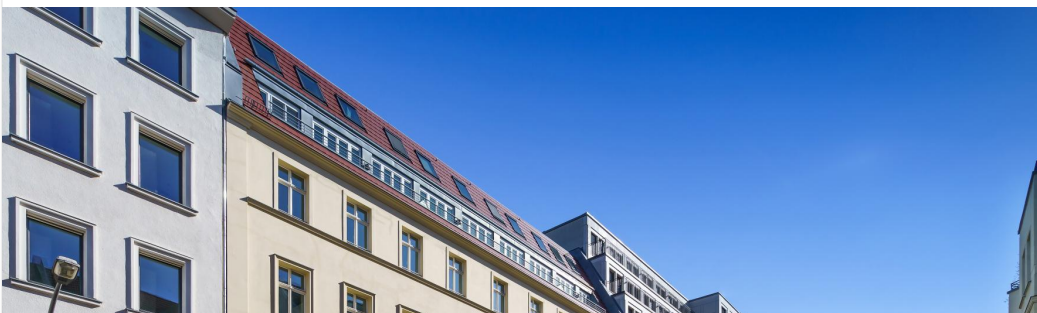
This three-bedroom 18th-century flat in Lisbon is on sale for €924,000, [knightfrank.co.uk](https://www.knightfrank.co.uk)



A Palm Jumeirah villa in Dubai has a beach terrace. £19.3 million, [knightfrank.co.uk](https://www.knightfrank.co.uk)



A 17th-century former mill in the hills of Portofino, Italy. €790,000, [savills.com](https://www.savills.com)





IVO GREENER

This 1838 Berlin building has been renovated into ten flats. From €450,000, [knightfrank.com](https://www.knightfrank.com)



Le Saint Géran is a Mauritian development of 52 villas. From \$1.74 million, [sphereestates.com](https://www.sphereestates.com)





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anouschka Menzies



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Sort by **Recommended** ▾**BHW** • 2 DAYS AGO

Funny before Brexit I could move to 27 countries just as easily as moving from London to Manchester. Must be part of Johnson 's great levelling up.

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**Living Entity** • 14 HOURS AGO

Replying to BHW

Brexit has been a national tragedy.

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**Redehelde** • 2 DAYS AGO

Sunday Times please show more affordable homes. Some of these prices are not just unaffordable but bad deals.

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**Smokey** • 1 DAY AGO

Replying to Redehelde

Agreed, Costa Blanca area Spain fraction price Barcelona rentals yet decent transportation.

You could even buy a cheap apartment here £50/60k

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**iamdesperatelysorryvotedforbrexit** • 1 DAY AGO

Replying to Redehelde

Brexit I am afraid - Now only for the well off. Just wait till they realise.

Reply ☆ Recommend (2)

**Sophie P** • 2 DAYS AGO

I lived and loved living in Barcelona, I earned a locals wage and rented a local apartment. Then the digital nomads came earning their American/German/Northern European salaries and priced everyone else out.

[Reply](#) [☆ Recommend \(8\)](#)**L Living Entity** · 14 HOURS AGO

Replying to Sophie P

That's unfair, and very sad. Did you have to return to the UK?

[Reply](#) [☆ Recommend](#)**S Smokey** · 1 DAY AGO

Replying to Sophie P

It's dog eat dog unfortunately

[Reply](#) [☆ Recommend](#)[↩ Show 1 more reply](#)**M Moose** · 1 DAY AGO

Watch out for tax residence and make sure the health insurance is sorted. 🙄

[Reply](#) [☆ Recommend \(3\)](#)**R Richard O'Brien** · 1 DAY AGO

Having worked abroad for many years, I say this sounds great but be aware of:-

Health costs. Insurance is affordable in many places...until you get ill, then at renewal it shoots up!!!

Social security. Where is your OAP sick pay maternity pay going to come from? Are you going to make up missed pa...[See more](#)[Reply](#) [☆ Recommend \(3\)](#)**L Leaving** · 1 DAY AGO

Replying to Richard O'Brien

Obviously not a problem judging by this article:

*A spell in Valencia confirmed that Spain was where he and Alisa wanted**to live **but while in the UK for Merryn's birth, Brexit and Covid***
...[See more](#) (Edited)[Reply](#) [☆ Recommend \(1\)](#)**B BHW** · 1 DAY AGO

Replying to Richard O'Brien

Yeah sounds like we should have stayed in the EU

[Reply](#) [☆ Recommend \(2\)](#)

J Joshua Lamb STAFF • 1 DAY AGO ⋮

I love the idea of travelling and working at the same time. I can imagine it gives you a sample of regular life in another country or location. Has anyone travelled and worked? Where did you go?

[Reply](#) [☆ Recommend \(2\)](#)

G Gwils • 1 DAY AGO ⋮

15pc tax... with the money saved in a few years that's school fees sorted. I didn't know about this, but will keep an eye on it.

[Reply](#) [☆ Recommend \(1\)](#)

F Frank McLeod • 1 DAY AGO ⋮

This sounds wonderful. But what do you do about the kids? I'm not sure they'd jump at being packed off to boarding school while we lived it up on the costas.

[Reply](#) [☆ Recommend](#)

Z Zendrive • 1 DAY AGO ⋮

I would add Bermuda to the list. They have been welcoming digital nomads for over a year.

[Reply](#) [☆ Recommend](#)

1 123Go • 1 DAY AGO ⋮

don't think Greece looks to attractive at 50% income tax

[Reply](#) [☆ Recommend](#)

M Martin Allsop • 1 DAY AGO ⋮

Replying to 123Go

I think it's income tax on 50% of earnings but not totally sure

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