

LAS COLINAS NORDIC

A GUIDE FOR BRITISH OWNERS

Your Time *in Spain*

How long you can stay at your home here, how to apply for the visa if you want longer, and what that choice costs you elsewhere.

PLEASE READ THIS FIRST

Before you *read on*

This guide is written to orient you, not to advise you. Everything here has been researched carefully and reflects the position as of October 2026, but Spanish rules on residency and tax change often, and they change at national, regional and municipal level at different speeds.

So treat what follows as a map rather than a contract. Anything you intend to rely on, check with your own lawyer or tax adviser before you act on it.

If it helps, I can introduce you to legal, financial and tax people I know here. I would generally rather you chose your own, so that the advice you receive stays independent of me and of the developer. That is your protection, and I would not want it any other way.

THE ONE THING TO TAKE AWAY

As a British passport holder you may spend **90 days in any rolling 180** in Spain. Owning a home here does not add a single day. Since 10 April 2026 that count has been automated at the border, so the informal era is over. If you want longer, there are two routes, and both have consequences worth understanding before you buy rather than after.



LAS COLINAS, ORIHUELA COSTA



TOGETHER WITH ME

Allow me to begin on *a personal note*

This is a guide I would rather not have needed to write.

For a long time British owners here came and went as they pleased, and nobody counted. Since Brexit that has not been true, and since April this year the counting is done by computer rather than by an officer glancing at a passport stamp.

I have watched people buy a beautiful home here on an assumption about how much time they would spend in it, and then find the assumption was wrong. That is a much better conversation to have before a purchase than after one.

So this guide is about time rather than property. How much of it you can legally spend at your home here, what you can do if you want more, and what those options cost you in places you might not think to look.

None of it is meant to put you off. Most of the owners I know here are perfectly happy within ninety days, and several who thought they wanted six months found that three suited their life better. I would simply rather you decided that with the facts in front of you.

John Uppard
Real Estate and Lifestyle Advisor, Las Colinas Nordic



THE CLUBHOUSE

THE RULE

Ninety days in *any one hundred and eighty*

As a British passport holder you are a visitor to the Schengen area. You may spend up to 90 days in any rolling 180-day period. The window rolls continuously, so you do not receive a fresh allowance on the first of January or after any fixed date.

The official method of counting, as published by the UK government, works backwards from the day you plan to leave.

1. Take the date you plan to leave the Schengen area on your next trip.
2. Count back 180 days from that date. That is the start of your window.
3. Add up the days you have already spent in the Schengen area inside that window.
4. Add the days of the trip you are planning. The total must not exceed 90.

> THREE DETAILS THAT CATCH PEOPLE OUT
>
> **The day you arrive and the day you leave each count as a whole day**, even if you land at midnight and fly home at breakfast.
>
> **It is the whole Schengen area, not Spain.** A week in France or a weekend in Italy comes out of the same 90 days as your time here. Twenty-nine countries share the allowance. Ireland and Cyprus sit outside it.
>
> **Days expire gradually rather than all at once.** Because the window rolls, your allowance regenerates day by day as old days drop out of the back of it. Long stays therefore need planning across a year, not just within a trip.

If you exceed the limit, the Foreign Office states plainly that you may be banned from Schengen countries for up to three years. Spanish law treats irregular stay as a serious infraction, punishable by a fine or, instead, by expulsion with a ban on returning of up to five years.

WHAT CHANGED IN APRIL

The count is now *automatic*

The European Union's Entry/Exit System began a phased rollout in October 2025 and has been fully operational at every external border crossing since 10 April 2026. It replaces the passport stamp with a digital record.

Each time you enter or leave, your passport data, a facial image and fingerprints are recorded. There is no fee. The practical consequence is the part worth dwelling on.

> WHY THIS MATTERS TO YOU
>
> Before April, compliance depended on a border officer reading stamps that were often faint, missing or in the wrong order. The count was, in truth, semi-theoretical.
>
> It is now exact, automatic, and shared across all twenty-nine countries. Anyone who has been quietly running over ninety days should assume that era has ended. This is the single reason I have written this guide now rather than a year ago.

ETIAS, and what it is not

A separate scheme called ETIAS is still to come. It is a pre-travel authorisation costing twenty euros, valid for three years and for as many trips as you like, and free for the under-18s and over-70s. It is not yet in operation, and the European Union says it will announce the start date several months before launch. Check before you travel.

The important point is what it does not do. **ETIAS is not a visa and does not extend your stay by a single day.** It is permission to arrive, not permission to remain longer. If anyone tells you otherwise, they are mistaken.

IF YOU WANT LONGER

There are two *real routes*

Spanish law has no category for a part-time resident. You are either a visitor capped at 90 days in 180, or you hold a residence permit, and every residence permit carries an expectation that you genuinely live here.

	NON-LUCRATIVE VISA	DIGITAL NOMAD VISA
Who it suits	Retired, or living on passive income	Still working, remotely, for employers or clients outside Spain
Income required	About **€2,400 a month** for one person, plus around €600 for each family member. It must not depend on working in Spain: pensions, rent, dividends, savings.	**Twice Spain's minimum wage** (€1,221 a month, paid 14 times, in 2026), rising with dependants. A freelancer may take at most 20% of the work from Spanish clients.
Where you apply	In the UK, in person, at the visa centre for your county, before you move	From the UK, or from inside Spain while lawfully present
How long it takes	London states two months, Edinburgh three, longer in practice once apostilles and translations are counted	**Ten working days** for the visa from the UK. Twenty days in Spain, where silence counts as approval
First term	One year, then renewals of two years	One year if applied for abroad, up to three if applied for in Spain
The catch	Renewal now requires **more than 183 days a year actually living in Spain**	You must genuinely be working remotely, with a history to prove it

Figures are the 2026 thresholds. They are tied to Spanish index rates, which Spain resets each year, so treat them as the shape of the requirement and confirm before applying.

READ THIS BEFORE CHOOSING THE NON-LUCRATIVE ROUTE

It is the visa most often recommended to second-home owners, and for many of you it is the wrong instrument. The step-by-step guide follows, and the tax page after it shows what the visa costs you.

IF YOU DECIDE TO APPLY

The non-lucrative visa, *in plain terms*

The Spanish name is *residencia no lucrativa*. It lets you live in Spain without working, for a first year, and it can be renewed. It is a residence permit, so it carries the expectation that Spain becomes your home.

Who can apply	An adult from outside the EU who will not work in Spain. A spouse or partner and dependent children can be included as family members.
What it does not allow	Working or running a business in Spain. The permit is not a work permit.
Money for you	At least **400% of the IPREM** for every month the permit runs. The IPREM is Spain's public reference income. In 2026 it is €600 a month, so you need **€2,400 a month, or €28,800 for the first year**.
Money per family member	A further **100% of the IPREM** each: €600 a month, or €7,200 for the first year.
How you show it	Savings, a regular income, or both, in any form the law accepts. It must be money you can live on without working in Spain: pensions, rent, dividends, savings.
Health cover	Insurance from a company authorised in Spain, covering the risks the Spanish public system covers. Registration under the UK S1 scheme is also accepted.
A clean record	Criminal record certificates for the past five years from every country you have lived in.

HOW THE MONEY IS READ

The regulation says the total you can show must equal the monthly amount multiplied by the length of the permit. For accounts held abroad, the consulate asks for the bank's name and address, the full account details, the dates the account was opened, the balance on 31 December of last year, and last year's average balance. Money that has sat in an account for some time is easier to explain than a large recent transfer.

The IPREM is set in Spain and can change. Your threshold is the figure in force on the day you apply, and the figure on the day you renew.

STEP BY STEP, PART ONE

Before you *apply*

1 Settle the tax question first

Living in Spain for more than 183 days makes you a Spanish tax resident on your worldwide income, and the visa renewal rules require exactly that. Speak to a tax adviser who knows both the UK and Spain before you commit to anything else. The tax page later in this guide explains why.

2 Find your consular district and book your appointment

You apply in person at the Spanish visa application centre (BLS) that serves the county where you live. Spain has three consular districts in the UK. **London** covers Greater London, the south-east, the south-west and the east of England. **Manchester** covers Wales, the Midlands, Yorkshire and the north-west except Cumbria. **Edinburgh** covers Scotland, Northern Ireland, Cumbria and the north-east.

An application from someone who lives outside the district will not be accepted, so choose the centre that matches your address. Each adult applicant attends in person. A parent submits for a child. The London centre is at 20 St Andrew Street, London EC4A 3AG. Choose your county on the BLS Spain visa website and it will send you to the right centre.

3 Order your UK police certificate, because it is the slow one

For a UK record the consulate requires an **ACRO certificate**, covering the past five years. It must be no more than six months old on the day you apply. If you have lived in another country during those five years, you need a certificate from there as well.

It then needs an **apostille**, the international stamp that makes a UK document valid abroad, and a **sworn translation** into Spanish. An ACRO certificate for England and Wales cannot take the faster electronic apostille. It needs the paper one, which costs £45 and takes up to 25 working days plus postage on the standard service. Start here.



A TERRACE AT LAS COLINAS

Medical, insurance *and money*

4 Arrange your medical certificate

It must be issued no more than **three months before** you submit, by a registered doctor in the UK or Spain. It confirms you have no disease with serious public health implications under the 2005 International Health Regulations. A UK certificate needs an apostille and, like the police certificate, a sworn translation into Spanish. Certificates from doctors in other countries are not accepted.

Order it after the police certificate is under way, so that neither expires while you wait for the other.

5 Take out your Spanish health insurance

Choose a policy from an insurer authorised in Spain that covers all the risks the public system covers. Ask the insurer to confirm in writing that the policy meets the requirements of the consulate where you apply, and ask for the certificate you will need to submit. Cover has to continue for as long as you hold the permit.

6 Prepare your proof of money

Gather statements and bank certificates showing the amount you need for the first year, with every detail listed on the money page: bank name and address, full account identification, opening dates, the 31 December balance and last year's average balance. If the money comes from shares in a company, you also need a certificate and a signed declaration that you do not work for it.

Foreign documents must be apostilled where needed and translated into Spanish by a sworn translator. Do this for the money documents too.

THE ORDER MATTERS

The police certificate expires after six months and the medical certificate after three, while the police apostille alone can take five weeks. Start with the police certificate, book the medical examination once that apostille is on its way, allow for the apostille and translation of the medical certificate too, and submit as soon as everything is in hand.



YOUR DOCUMENT PACK

What to bring on *the day*

Bring the original and a copy of every document. This is the list published by the Spanish consulate in London, in the order I would lay it out.

- ☐ **National visa application form, signed**
- ☐ **Residence application form EX-01, signed**
- ☐ **One recent colour passport photo**
  Plain light background. No dark or reflective glasses.
- ☐ **Your passport, with a copy of the photo page**
  Valid for at least one more year, with two blank pages, and issued less than ten years ago.
- ☐ **Proof of money**
  Originals and copies, with the bank details listed earlier.
- ☐ **Health insurance certificate**
- ☐ **ACRO police certificate, apostilled and translated**
  Plus one for each other country you have lived in over the past five years.
- ☐ **Medical certificate, apostilled and translated**
  Issued within the three months before you apply. Sworn Spanish translation attached.
- ☐ **Proof that you live in the consular district**
- ☐ **Fee form 790, code 052**
  Two signed copies, or proof of online payment.
- ☐ **For each family member**
  Their own forms, and proof of the relationship, apostilled and translated where needed.

Spain publishes the current list and fees on the consulate pages, and requirements can be tightened without notice. Check the page for your own consulate in the week before you apply.

STEP BY STEP, PART TWO

Submit, wait, *collect, arrive*

7 Submit your application in person

Attend your appointment with the full pack. You receive a receipt code, which lets you follow the progress of the application online. Ask the visa centre whether your passport stays with them while the application is processed, and plan any travel around the answer.

8 Wait for the decision

The London consulate gives the legal time limit as **two months** from the day after you submit. Edinburgh states three. It can be extended if you are called for an interview or asked for more documents. On this visa, silence is not approval. If the Spanish authorities do not answer, the application is treated as refused, so follow the case through the online tracker.

9 Collect your visa within one month

When the decision is favourable you are notified, and you must collect the visa **in person within one month**. The visa is valid for one year. Check the entry dates printed on the sticker and travel to Spain within them.

10 Apply for your residence card within one month of arriving

Within one month of entering Spain you must apply, in person, for the **foreigner identity card (TIE)** at the police office that handles foreigners in your area. You pay a separate card fee and bring a recent colour photograph. Book the appointment as early as the office allows, because slots can be scarce.

IF THE VISA IS REFUSED

The refusal is given in writing. You may ask the consulate to reconsider within one month, or bring a judicial review at the High Court of Justice of Madrid within two months. This is the point at which to involve an immigration lawyer, if you have not already.



OUTDOOR LIVING AT LAS COLINAS

Allow *five to six months*

The preparation takes about three months, then the consulate decides. This timeline is my planning estimate, built from the official time limits. It is not an official schedule.

WHEN	WHAT HAPPENS
Week 1	Tax advice and the decision. Book the visa centre. Order the ACRO certificate. Ask insurers for quotes.
Weeks 2 to 4	ACRO certificate arrives. Send it for its paper apostille.
Weeks 4 to 10	Apostille (up to 25 working days plus postage), then the sworn translation. Insurance policy in place. Bank certificates assembled with the 31 December balances.
Weeks 8 to 12	Medical examination once the police apostille is on its way, then its apostille and sworn translation. The certificate must be less than three months old on the day you submit.
Weeks 12 to 14	Check every document against the list. Submit in person at the visa centre.
Two to three months	Decision. Longer if extra documents are requested.
Within one month	Collect the visa in person.
Within one month of arrival	Residence card (TIE) appointment at the police office.

What it costs

The one fee I can state from an official source is the UK apostille: £45 per document on the standard service, plus postage. Every other cost, from the ACRO certificate to the insurance premium and the visa centre's service charge, changes from year to year. I have not printed figures that may be out of date. Ask each provider for the current price when you book.



THE POOL AT LAS COLINAS

ONCE YOU ARE HERE

The first year, *and renewal*

The first permit lasts one year. Renewals run for two years at a time. The renewal rules are where the visa asks the most of a second-home owner.

When to file	In the **two months before** the permit expires. A late filing within three months after expiry is still accepted, but it can draw a penalty procedure.
Money	Proof for the whole renewal period, on the same basis as the first time. On 2026 figures, two years at 400% of the IPREM is **€57,600**, plus €14,400 for each family member.
Time in Spain	You must have **actually lived in Spain for more than 183 days** in the calendar year.
Insurance	Held throughout the permit and continuing.
Tax and social security	The authorities may weigh whether you met your tax and social security obligations while the permit ran.
Children	Children of school age must be enrolled in school.
The decision	Three months from filing. Unlike the first application, silence on a renewal counts as approval. You then apply for the new card within one month.

THE 183-DAY RULE IS THE ONE TO PLAN AROUND

Some lawyers argue that a rule written in a regulation, rather than in a law passed by parliament, cannot be enforced. In July 2026 the Supreme Court ruled on the regulation in force since May 2025, and the provisions it annulled do not include the 183-day renewal rule. Do not plan on the argument succeeding. Ask your lawyer how the first, part-year, calendar year is counted, because that is where the practice is least clear.

After five years of legal residence, a long-term residence permit generally becomes available. Its conditions are different, and it needs separate advice when you get there.

THE LATEST NEWS

What has changed *since 2025*

WHEN	WHAT HAPPENED	WHAT IT MEANS FOR YOU
3 April 2025	The golden visa closed to new applications.	Buying property no longer leads to residency.
20 May 2025	The new immigration regulation came into force.	The 183-day renewal rule is now written down for the non-lucrative visa.
Oct 2025 to 10 Apr 2026	The Entry/Exit System was phased in and became fully operational.	Your days in Schengen are now counted automatically.
April to June 2026	Spain ran a one-off regularisation for undocumented migrants.	It does not apply to visa applicants and does not change your route.
8 and 29 July 2026	The Supreme Court partly annulled the regulation in force since May 2025. The rulings were published on 22 September 2026.	Renewals no longer have to be filed online. The 183-day renewal rule stands.
2026	The IPREM remains €600 a month, unchanged since 2023.	The income thresholds are the same as last year.
Not yet	ETIAS has no confirmed start date.	It is a travel authorisation, not a visa, and gives you no extra days.

> WHAT TO WATCH
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> The IPREM is reset by Spain each year, and a rise would raise every threshold in this guide. The ETIAS start date is still to be announced. Consulates also vary in how strictly they read the document list, so check your own consulate's page shortly before you apply.

Sources: Spanish immigration regulation (Royal Decree 1155/2024, articles 61 to 64), the non-lucrative visa pages of the Spanish consulates in London and Edinburgh, Supreme Court judgments published in the Official State Gazette on 22 September 2026, GOV.UK, BLS Spain visa centres.

THE PART NOBODY MENTIONS

Permission to stay is not the same as *where you pay tax*

These are two separate systems, run by two different authorities, with two different tests. Confusing them is the most expensive mistake I see people make.

Residency is the right to be here, granted by the immigration authorities. **Tax residency** is liability to Spanish tax on your worldwide income, decided by the Spanish tax office on its own criteria.

You become a Spanish tax resident if any one of these is true

The 183-day test	You spend more than 183 days in Spain during a calendar year. The days need not be consecutive.
Sporadic absences	Trips home during that year still count toward your Spanish total unless you can prove tax residence elsewhere for them.
Centre of interests	Spain is the main base of your activities or economic interests. This can catch you at under 183 days.
Family presumption	Your spouse and dependent children under 18 live here permanently. This one can be rebutted.

Spain has no split tax year. You are either resident for the whole calendar year or not at all. Cross the line in September and January is treated as Spanish too.

WHY THE NON-LUCRATIVE VISA RARELY SOLVES THIS

Since the rules changed in May 2025, renewing a non-lucrative visa requires proof that you genuinely lived in Spain for more than 183 days in the calendar year. That is the very same threshold that makes you a Spanish tax resident on your worldwide income.

So the visa that solves the time problem creates the tax problem, and the current rules make the two almost inseparable. If your income and assets sit in the UK, the tax cost will often exceed the value of the extra weeks. If you want five months here rather than three, this is the conversation to have with a tax adviser before you buy, not after.

A double taxation treaty exists between the UK and Spain and resolves genuine dual residence through a sequence of tie-breaker tests. It reallocates who taxes what. It does not remove the obligation to file in Spain, and it has to be claimed.

PLAINLY STATED

Owning a home here gives you *no extra days*

I want to be direct about this, because it is assumed more often than any other point in this guide, and occasionally implied by people selling property.

Owning Spanish property confers no immigration right at all. Not one additional day beyond the ninety. Buying a house is a property transaction. The right to be present is an immigration matter, and Spanish law does not connect the two.

Nor does anything that comes with ownership. Holding an NIE, registering on the padrón, paying your IBI, running Spanish utilities or keeping a Spanish-registered car make no difference to how long you may stay.

The one route that ever did connect property to residency was the golden visa, and it closed to new applications on 3 April 2025. Those who already hold one keep it and may still renew on the original terms, but it cannot be obtained now at any price.

“Your deeds prove where you are staying. They do not extend how long you may stay.”

JOHN UPPARD

One practical footnote. At the border you may still be asked for proof of onward travel, of insurance and of sufficient funds. Owning a home here does not exempt you from those checks, though your deeds serve perfectly well as proof of address.

WHAT I WOULD SUGGEST

Before you decide *anything*

- [ ] **Work out how much time you actually want**
  Not the romantic answer, the real one. Most people who say six months mean the winter, which is closer to four. If your honest answer is under ninety days, none of the complexity in this guide applies to you.

- [ ] **Count your other European travel**
  A skiing week in France and a city break in Italy come out of the same allowance. People forget this and then run short in the autumn.

- [ ] **Keep your own record from day one**
  The border system now holds an exact count. You should be able to match it. A simple note of arrival and departure dates is enough.

- [ ] **If you want more than ninety days, speak to a tax adviser before an immigration lawyer**
  This ordering surprises people. The immigration question usually has an answer. Whether that answer is worth its tax consequences is the decision that actually matters, and it depends on where your income and assets sit.

- [ ] **Ask whether your household could split the problem**
  Couples are sometimes better served by one person taking residence and the other remaining a visitor. It is not right for everyone, and it needs proper advice, but it is rarely considered.

- [ ] **Decide before you buy, not after**
  Every option here is easier to arrange calmly in advance than in the middle of a purchase. If you decide to apply, start the paperwork five to six months before you want to move. Nothing about the property changes because of it, but the shape of your year might.

WHERE I CAN HELP

I am not a lawyer and I do not give tax advice. What I can do is tell you honestly how the owners here actually structure their year, introduce you to people who handle this daily, and make sure you are asking the right questions before money moves. If you would like to talk it through, my calendar is open.





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“My role is not to sell you a house. It is to make sure that when you buy one, you already know what the year ahead of you actually looks like.”

About this guide. Written for general orientation only and current as of October 2026. It is not legal, tax or immigration advice, and it is not a substitute for it. Spanish and European rules in this area are changing quickly: the Entry/Exit System became fully operational in April 2026, ETIAS has no confirmed start date, in July 2026 the Supreme Court partly annulled the immigration regulation in force since May 2025, and residence and tax rules were amended in 2025. Figures quoted are 2026 thresholds and move with index rates.

Please verify before you act. If you intend to rely on anything in this guide, confirm it with your own lawyer, tax adviser or immigration specialist. We can recommend a selection of legal, financial and tax experts if you would like an introduction, but we generally prefer that you choose your own advisers, so that they remain independent and impartial. Las Colinas Nordic AS accepts no liability for decisions taken on the basis of this document alone.