Fernshore

ESSENTIAL REPORT



YOUR MOVE, RESEARCHED

Portugal

— from the US

Prepared for you
November 2026

PREPARED FOR YOU

A country deep dive

Explore the permission, tax and practical questions that shape the move, then compare Braga with Coimbra and Porto.

PERSON	United States; living in United States; moving alone.
WORK	Employee. Job moving with you: Yes, my employer has agreed.
EARNINGS	$100,000 gross per year.
MOVING FUNDS	$50,000 accessible. Protect $20,000; up to $30,000 is available for the move.
LIVING ALLOWANCE	$5,000 a month, excluding tax, social contributions and business costs. We worked out your monthly budget as about $5,000: 60% of your income before tax, to leave room for tax and saving.
PRIORITIES	Cost of living, Climate.
TIMING AND CALLS	Moving within a year; staying for about a year; working hours 09:00–17:00 (America/New York).

Inside your report

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Your answers are as you gave them; documents, contracts, exact dates and healthcare needs are not verified.

Checked 23 October 2026. Information to plan with, not legal, tax or immigration advice.



CHAPTER 01 · YOUR COUNTRY IN FOCUS

Portugal

A change of scene. Your work comes with you.

Braga is the city this report looks at most closely. Whether Portugal fits you comes down to permission, tax and housing.

Coimbra and Porto are shown for contrast.

The Braga spending model's upper end is about $2,900 below your $5,000 monthly living budget, excluding personal tax, social contributions and business costs.

At a glance, for you

Your routes. A fixed stay up to one year, or a route if you plan to stay longer.

Money test. Your income is above the safe target (more than €3,700 a month). Same test for a fixed stay up to one year and the route if you plan to stay longer.

Living costs. For your household, about €700–910 / $780–1,100 a month before rent, and about €510–660 / $570–750 a month in rent for a 1 bedroom home on a 12-month lease. These are our estimates.

Braga. Your main city: a walkable northern city.

THE TRADEOFF

A cool, wet winter in the north: the official climate normals for Braga give a January mean of 8.6 °C and 1,387 mm of rain a year. The apartment's heating, insulation and ventilation matter as much as the neighbourhood.

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CHAPTER 02 · VISA AND RESIDENCE

Permission that fits your plans

Keep your remote job or clients. Settle the length of stay before choosing a path.



From the United States to Portugal

REMOTE WORK VISAS / 2026

More than €3,700 a month / approx. $4,200

Income averaging a set minimum over the last three months (to be safe, have more than €3,700 a month), set at four times the Portuguese minimum wage of €920 for 2026. The embassy's checklists for both remote-work visas, dated 10 November 2025, ask for this income and list no separate savings or balance requirement. The 2025 to 2028 wage agreement between the government and social partners plans a minimum wage for 2027 of €970 and a minimum wage for 2028 of €1,020.

A fixed stay up to one year

Research the temporary stay visa for remote work first. The national visa portal says temporary stay visas allow a stay of less than a year, are valid for the whole stay and allow multiple entries. The embassy's checklist asks for travel insurance, a return flight ticket, proof of accommodation such as a signed lease, an FBI police certificate and a personal statement.

If you plan to stay longer

Research the residency visa for remote work. It has two steps: a consular visa valid for four months with two entries, then a residence permit through AIMA after you arrive. AIMA says a first residence permit is valid for two years and can be renewed for periods of three. The embassy's checklist lists similar core documents.

Where your income stands against the safe targets

A fixed stay up to one year: Your income is above the safe target (more than €3,700 a month).

If you plan to stay longer: Your income is above the safe target (more than €3,700 a month).

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What your documents must establish

Employees can show an employment contract or an employer declaration confirming the work link, and the temporary stay checklist also accepts a promise of a contract. Freelancers can show articles of association, a service contract or a document attesting services to clients, and the temporary stay checklist also accepts a proposal of a service contract. Both checklists list a tax residence certificate (from the USA, for the residency visa). The IRS issues residency certification on Form 6166; confirm with the embassy which document it accepts. The FBI certificate must be apostilled and issued less than 90 days before submission. The national visa processing fee is €110.

TIME THE APPLICATION

The national visa portal sets decision deadlines of 30 days for a temporary stay visa and 60 days for a resident visa. The embassy suggests applying at least two months ahead and says decisions can take the maximum time Portuguese law allows. Expect a separate AIMA step for the residence permit after you arrive, with its own wait, and plan your dates around it.

Where to apply: Apply through your nearest embassy or consulate of Portugal.

THINGS TO SETTLE BEFORE YOU COMMIT

Is this a fixed year or a stay that might continue? Confirm exact dates and the current embassy checklist before booking non-refundable travel or signing a lease. Neither path is approved for you, and visa permission and tax are separate questions.

CHAPTER 03 · YOUR TAX POSITION

Your dates matter, too

Look at both tax systems before deciding what you can comfortably spend.

THE DATES QUESTION

A year away may not line up with a US tax year or with Portugal's 12-month test.

Portugal counts days in any 12-month period that begins or ends in the tax year, and any day including an overnight stay counts. The US foreign earned income exclusion has a physical presence test of 330 full days abroad in 12 months, and you miss it if you fall short, whatever the reason. Exact start and end dates, and any visits to the US, need checking.

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Expect Portuguese tax residence

Portugal treats you as resident if you stay more than 183 days in a relevant 12-month period, or have a home that suggests you mean to keep it as your usual residence. Residence can start from the first day of your stay, and residents are taxed on worldwide income, including income earned outside Portugal. Pensions are their own income category in the Código do IRS (article 11) and are taxed at the general progressive rates, which run from 12.50% to 48.00% in 2026. Interest and dividends not taxed at source are usually taxed at a flat 28%, and rent from homes at 25%. The older non-habitual resident regime is closed to new arrivals unless they qualified under its transitional rule (Law 82/2023, article 236), and IFICI, the regime for new residents, covers listed research, innovation and qualified roles; its exemption for foreign-source income does not extend to pensions.

The US keeps its claim on you

US citizens abroad generally file as they would at home. The expatriation tax provisions apply to people who renounce citizenship, not to leaving the country. If you file before meeting a residence test, you report worldwide income and can amend later. The 2026 exclusion limit is $132,900, and it needs a foreign tax home plus a qualifying test. Foreign accounts together above $10,000 at any point in the year are reportable on an FBAR. The 1994 treaty sets conditions for taxing employment and independent services income, but no tax saving is assumed. For pensions, it makes a pension for past employment taxable only in the country where you live, while Social Security benefits and other public pensions may be taxed by the paying country; its saving clause still lets the US tax its citizens as if the treaty did not exist.

Check contributions separately

Under the US-Portugal social security agreement, a self-employed person resident in Portugal is assigned Portuguese coverage, and one resident in the US is assigned US coverage. A certificate shows which system covers you. Portugal's contributions code sets the rate for independent workers at 21.4%, applied to 70% of service income, with a €20 monthly floor and a cap at 12 times the social support index. Employees of an employer abroad may fall under different rules, so ask both agencies. The same agreement is why your Social Security stays coordinated while you live in Portugal. This is a mechanism, not your bill. This decides which country you and your employer pay social security contributions to while you work there.

Your US state and special regimes

Moving abroad does not automatically end residency for state tax, and your ties to your state matter. California, for example, treats you as a resident if you are domiciled there but outside the state for a temporary or transitory purpose, and other states set their own tests. Portugal's tax incentive for scientific research and innovation (IFICI) targets research and innovation activities and asks for no Portuguese tax residence in the previous five years plus an eligible activity. Check whether you qualify before you count on the 20% rate.

Before committing: get a dated tax reserve and filing plan from an adviser who knows both US and Portuguese rules.

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CHAPTER 04 · HEALTHCARE AND SETUP

Build a working base

Confirm access, documents and the home itself. An administrative number is only one step.

01 Healthcare through the transition

The temporary stay checklist asks for travel insurance covering medical expenses, urgent assistance and repatriation. The government's migrants guide says a foreign national with legal residence can get an SNS user number, and that the number alone does not guarantee the SNS covers your costs. For that, the record also needs identification, a NIF, a full Portuguese address and a valid residence permit. AIMA asks for health insurance or proof that you are covered by the SNS when you apply for the permit. Do not assume SNS access on a visa alone. Medicare.gov says Medicare has limited coverage outside the US, so budget for private cover until you confirm your position.

02 Banking and accepted documents

Banco de Portugal says accounts can be opened in person or at a distance. The bank asks for identification details with supporting documents: a valid identification document such as a passport or residence permit, a tax identification number or an equivalent number issued by a foreign authority, and the full address of permanent residence. Banks may ask for other details, so check each bank's exact requirements and fees.

03 A home that suits your day

Check heating, ventilation and which bills are included. At the national weather service's Braga station, the 1991 to 2020 average is 24 days a year with a minimum below 0 °C, 8.5 of them in January, so ask how the building copes with cold and damp. Confirm fibre at the exact address and the installation date, then test upload speed, call quality and mobile backup if you will work or study from home. Visit at the times of day you will actually be there.

> **Before a deposit:** get written tenancy terms, the exact upfront amount and confirmation of which income evidence the landlord accepts. Visa checklists ask for a signed lease or other accommodation proof, so ask whether the contract will satisfy that.

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CHAPTER 05 · THE CITY IN FOCUS

Braga

A walkable northern city.

MONTHLY LIVING
€700–910
Our estimate, without rent · Approx. $780–1,100

RENT ALLOWANCE
€510–660
Our estimate, a 1 bedroom home, 12-month lease · Approx. $570–750

YOUR WORKING HOURS
14:00–22:00
Local time in Braga today. After clocks change in New York on 14 March: 13:00–21:00.

What gives Braga its character

01 Historic streets, everyday walks

Braga Cathedral, Romanesque in origin with a Manueline porch and granite façades, anchors the old town, and the medieval city grew north around it from a Roman foundation. Without a car, start with homes close to the places you would go every day.

02 The city of fountains

The heritage inventory calls Braga the “city of fountains”: many of the fountains in its squares still work, as they have since the Middle Ages, which it puts down to the water table under the city. Visit a shortlisted street on foot at different hours to see which squares feel lived in.

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03 Hills and green space

Bom Jesus do Monte, on the slopes of Mount Espinho above the city, has been a UNESCO World Heritage property since 2019. It centres on a Via Crucis with chapels, fountains and gardens, and the Stairway of the Five Senses. Test the trip from a prospective home, since a green break only becomes routine if the trip works.

04 Local buses

TUB's 2026 tariff, in force since 21 February 2026, lists a normal monthly pass at €12 for one zone and €24 for two. Reduced passes exist for some groups, so confirm which fare you would pay.

> **YOUR MAIN COMPROMISE**
>
> Winters are wet and cool: at the Braga station the 1991 to 2020 normals put October (197.8 mm), December (190.3 mm) and January (179.5 mm) as the wettest months, and July (27.9 mm) as the driest. Check heating and damp in any home.

Before choosing a flat

Home condition

Look for damp, test the heating and open the windows to feel the ventilation.

Internet

Run a speed test and a video call from the flat before you sign.

Daily essentials

Walk to groceries, a pharmacy and transport at the times you would go.

Light and noise

Visit when you would normally be at your desk to check street noise, light and a quiet place for calls.

What to ask the landlord

Lease and costs

Ask for the lease length, what the rent includes and which bills you pay on top.

Deposit

Ask the landlord in writing what deposit is required, when it is returned, and whether a guarantor or notary costs apply, before comparing.

Documents

Ask which documents the landlord accepts as proof of income, and whether a local tax or ID number is needed.

Notice and leaving

Ask how much notice you must give and what happens if you leave early.

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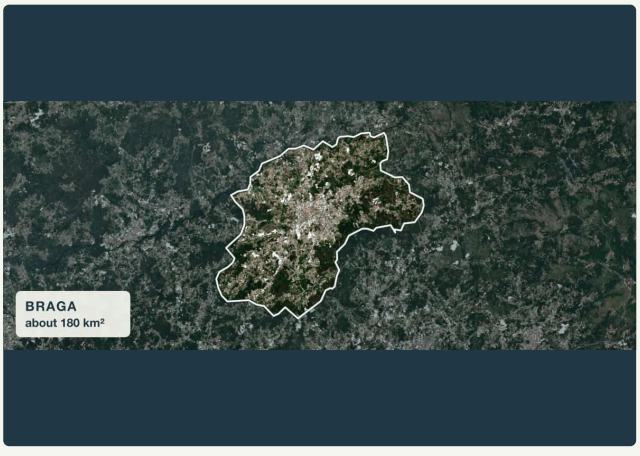
CHAPTER 06 · FINDING A HOME

Find your part of Braga

Three areas to start with. The actual flat, your working day and the walk to essentials decide the rest.



Portugal, with Braga marked.



Braga and its boundary. The areas below are described in words; their boundaries are not drawn.

Areas to compare

01 Historic centre

São João do Souto and the Maximinos, Sé e Cividade union

Rua do Souto is the reference street of São João do Souto, with the castle keep at one end and the Episcopal Palace at the other, in the heart of the old town.

Your test: Start here for central city life. Visit on a weekday morning and after dinner to check street and building noise.

02 São Vicente

The parish of São Vicente, next to the centre

São Vicente is an urban parish next to the centre, strong in commerce and services, so shops and daily errands are close at hand.

Your test: Compare an actual flat with the central streets. Walk to your usual shops and check how the building handles winter damp.

03 São Vítor

The parish of São Vítor, Rua de São Victor and Rua D. Pedro V

Rua de São Victor and Rua D. Pedro V follow the line of a Roman road out of the city, and hat-making grew up around the parish church. It is the largest of the central parishes.

Your test: Compare desk space, light and acoustics, then check bus times from the actual stop.

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RENT IN BRAGA · OUR ESTIMATE

A 1 bedroom home on a 12-month lease

€510–660 / $570–750

PER MONTH

Furnished, for 1 to 3 months: €690–890 / $770–1,100 a month.

Official median for new leases in Braga: €8.68 per m² a month.

UP FRONT

About €1,500–2,000 / $1,600–2,300: a deposit, usually two months, and the first month's rent.

Price is only the first filter. A home you can afford still needs suitable lease terms and acceptable documents and a flat that supports your working day.

CHAPTER 07 · OTHER PLACES TO INVESTIGATE

Other ways to settle

Use these alternatives to test what matters most. The figures shown are a guide, not a quote.

RENT A MONTH FOR A 1 BEDROOM HOME, 12-MONTH LEASE (OUR ESTIMATE)

PLACE	WHERE	RENT
Braga	The main city	€510–660 / $570–750
Coimbra	Solum	€530–690 / $590–780
Porto	Bonfim	€820–1,100 / $920–1,300

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01 / COIMBRA / SOLUM

University streets. A riverside city.

Coimbra is a university city on the Mondego, and Solum is a well-structured urban area with bakeries, restaurants and a shopping centre alongside green areas. UNESCO added the University of Coimbra, Alta and Sofia to the World Heritage List in 2013. Rents run about 9% above Braga's, the Move-C monthly pass costs €30 for one municipality, and winters are milder and drier: January averages 10.1 °C, with 866 mm of rain across the year.

Your deciding question: can a one-bedroom flat comfortably suit your daily routine, and what do bills add?

Rent (our estimate). €530–690 / $590–780 a month for a 1 bedroom home on a 12-month lease.

Up front. About €1,500–2,100 / $1,600–2,400: a deposit, usually two months, and the first month's rent.

Living costs for your household (our estimate). €710–920 / $790–1,100 a month before rent.

Applied to a 50 m² one-bedroom flat

02 / PORTO / BONFIM

More connections. More choice.

Porto is the larger city, with more connections and more choice, and Bonfim is one of its central parishes. Rents there run about 70% above Braga's, and winters are mild: January averages 10.2 °C, with 1,147 mm of rain a year.

Your deciding question: will the landlord accept your records, and does this address fit your routine?

Rent (our estimate). €820–1,100 / $920–1,300 a month for a 1 bedroom home on a 12-month lease.

Up front. About €2,400–3,300 / $2,700–3,800: a deposit, usually two months, and the first month's rent.

Living costs for your household (our estimate). €840–1,100 / $940–1,300 a month before rent.

Applied to a 50 m² one-bedroom flat

CHAPTER 08 · FINANCES AND VERDICT

Protect your room to choose

The figures here are for Braga, your main city. The country decision still depends on permission, tax and housing.

BRAGA / MONTHLY PLANNING MODEL, FOR YOUR HOUSEHOLD

	€	APPROX. $
Rent, 1 bedroom home (our estimate)	€510–660	$570–750
Everyday living costs, without rent (our estimate)	€700–910	$780–1,100
Home internet (our estimate)	€30–40	$33–46

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BRAGA / MONTHLY PLANNING MODEL, FOR YOUR HOUSEHOLD

	€	APPROX. $
Insurance and care provision	€40–110	$45–130
Local transport	€12–24	$13–28
Total	**€1,200–1,800**	**$1,300–2,100**

Before personal tax and social contributions.

You are moving alone, so for you that means living costs of about €700–910 a month before rent and rent of about €510–660 a month for a 1 bedroom home on a 12-month lease.

BRAGA / MONTHLY LIVING COSTS WITHOUT RENT (OUR ESTIMATE)

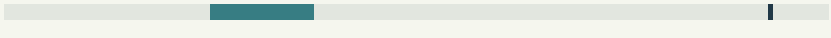
	€	APPROX. $
One adult	€700–910	$780–1,100
Two adults	€1,100–1,500	$1,200–1,700
Two adults and two school-age children, in public school	€1,900–2,500	$2,100–2,900
Each further adult	€440–570	$490–650
International school, per child	€900–1,200	$1,000–1,400

BRAGA / RENT A MONTH FOR A WHOLE HOME (OUR ESTIMATE)

	12-MONTH LEASE	FURNISHED, 1 TO 3 MONTHS
Studio	€330–430 / $370–490	€450–580 / $500–660
1 bedroom	€510–660 / $570–750	€690–890 / $770–1,100
2 bedrooms	€690–900 / $770–1,100	€940–1,300 / $1,000–1,500
3 bedrooms	€880–1,200 / $990–1,400	€1,100–1,600 / $1,200–1,900

Estimates are a guide to plan with, not a quote.

BRAGA / MONTHLY COSTS AGAINST YOUR BUDGET · USD



$5,000 a month: your living budget

The Braga spending model's upper end is about $2,900 below your $5,000 monthly living budget, excluding personal tax, social contributions and business costs. This is spending headroom, not money left after tax.

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We worked out your monthly budget as about $5,000: 60% of your income before tax, to leave room for tax and saving.

YOUR MOVING FUND

For your household, the move costs about €3,700–4,900 / $4,100–5,600 to set up. That is a deposit and the first month's rent for a 1 bedroom home, three months of living costs and the €110 visa fee. This is our estimate, a guide to plan with, not a quote.

Your available savings of $30,000 cover this comfortably.

Add documents, cover, travel and temporary stays on top. Do not count prepaid rent twice.

Our country verdict

For you, Portugal matches what you told us at 76%, based on 9 of the 9 things you weighed. It does best on internet and safety. Climate is the weaker side.

For your passport, the visa side looks strong.

Against your monthly budget of $5,000, rent and everyday costs for your household (our estimate) come in at or under it in 3 of the 3 cities we scored.

The cities that fit you best in Portugal: Coimbra (78%), Braga (76%), and Porto (76%). The next page shows how each was scored.

Rents are medians for new leases across all home types, not quotes for a particular flat.

THINGS TO SETTLE BEFORE YOU COMMIT

Confirm dates and permission, a tax reserve, an acceptable tenancy, and healthcare and connectivity from arrival.

PORTUGAL · BEST FIT FOR YOU

Best fit for you in Portugal.

Coimbra fits your answers best of the 3 cities we scored in Portugal, at 78% match. Portugal as a whole is 76% match.

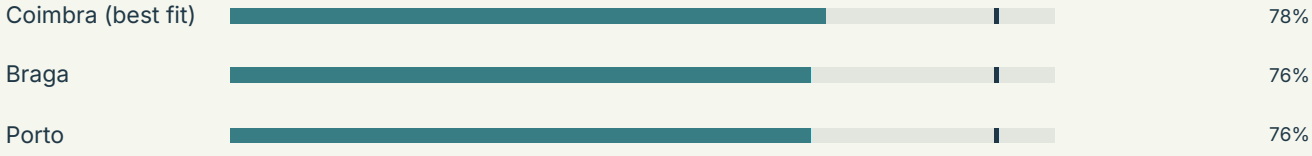
BEST FIT
Coimbra
Of 3 cities scored in Portugal

MATCH
78%
How closely it matches what you told us

BASED ON
9 of 9
things you weighed

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HOW THE CITIES IN PORTUGAL FIT YOU · MATCH OUT OF 100



The line marks a full match.

COIMBRA / HOW THE 78% IS MADE UP

WHAT MATTERS	HOW IT DOES	HOW MUCH IT MATTERS TO YOU
Safety	Strong	Matters most, 21% of the score
Internet	Strong	Matters a lot, 16% of the score
Cost of living	Mixed	Matters a lot, 16% of the score
Career and work	Strong	Matters, 11% of the score
Visa for your passport	Strong	Matters, 11% of the score
Climate	Strong	Matters, 11% of the score
English	Strong	Matters a little, 5% of the score
Retirement	Strong	Matters a little, 5% of the score
Healthcare	Strong	Matters a little, 5% of the score

Cost of living and climate are scored for Coimbra itself. The rest are scored for Portugal as a whole. Each part is scored, then weighted by how much it matters to you. The match is the weighted average of the parts we could score.

In Coimbra, rent and everyday costs for your household are about €1,200–1,700 / $1,300–2,000 a month (our estimate). The whole range is at or under your monthly budget of $5,000. Estimates are a guide to plan with, not a quote.

The trade-off: Coimbra is weaker on cost of living, which makes up 16% of your score. Braga is very close behind at 76%.

This report covers Braga, Coimbra, and Porto in depth.

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MAKE THE FINDINGS USEFUL

Before you commit to Portugal.

These findings depend on the points below. Settle them before you commit.

Things to settle before you commit

Confirm the right duration and visa. Settle whether this is a fixed year or a longer move, then check the current embassy checklist for that visa.

Price the tax and contribution position. Get a dated tax reserve and filing plan covering the US, your state and Portugal before committing to costs.

Price the running costs. Get quotes for utilities, internet, health cover and groceries for the exact home you are considering.

Confirm the lease, cover and cash sequence. Get written tenancy terms, healthcare cover from arrival and an upfront amount that leaves your reserve untouched.

> **What would change the picture:** Unacceptable tenancy documents, an unaffordable tax reserve, an unsuitable visa path or a winter routine you dislike. This report is still useful if those checks lead you away from Portugal.

To reconfirm before you commit: Requirements for 2027 need reconfirmation. The Portuguese minimum wage is scheduled to rise to €970 in 2027, which would change the four-times income figure.

Your answers are as you gave them; documents, contracts, exact dates and healthcare needs are not verified.

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TO CLOSE

Thank you for reading.

You came looking for a place that works for your cost of living and climate.

Coimbra fits your answers best of the 3 cities we scored in Portugal, at 78% match. It does best on internet and safety, which both matter to you.

Your first step: Confirm the right duration and visa. Settle whether this is a fixed year or a longer move, then check the current embassy checklist for that visa.

What this report covered

This report covered country fit, permission to stay, tax, healthcare and setup, housing, finances, and your best fit, looking closely at Braga, Coimbra, and Porto.

Sources

This report draws on 48 official sources, checked between 3 and 23 October 2026. In your own report, this links to your sources page, where you can see, search and filter every one of them.

Your sources page

Independent research, not a government service, official eligibility decision or tax, legal or immigration advice.

Satellite pictures: Contains modified Copernicus Sentinel data 2025.

> Thank you for trusting us with your plans. We hope this report makes your decision clearer, and we wish you well with whatever you choose.

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