

The **Atlas** Guide to Living & Working in Lisbon

How to Gain Residency in Portugal





Atlas
Lisboa

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THE RESIDENCY AND IMMIGRATION PROCESS IN PORTUGAL

How to Survive Bureaucracy by Being Prepared

Before we begin, let me be clear: I'm not a lawyer, I've just spent thousands of hours and euros going through the residency process. This text is meant to be a supplementary guide, not a replacement for legal advice.

So, you're thinking about making the jump to live and work in Portugal? Parabéns! While the café culture makes for a welcoming vibe and a laid-back work ethic, that can actually be a pretty significant obstacle in bureaucratic situations. Aside from the items on the lists below, you're going to need a lot of patience, a lot of time, a little luck, a reliable lawyer, and a bottle of your favorite spirit to get through the process successfully.

Make that two bottles.

It's important to remember that the rules are constantly changing and it's highly unlikely that you'll only go once to the same office to get a piece of the puzzle completed. Just get used to the idea now so you don't explode. For pretty much every single step of the process (including one of the actual residency renewals), my husband and I had to go an average of two and a half times for every one task. Also, since the laws are not set in

stone, it's important to double check this stuff with a Portuguese lawyer who works in immigration to be sure that the below list is valid and/or what story they're telling you at the office you went to is actually accurate.

Rule of thumb: Prepare for the worst, bring everything, don't forget to breathe, and if all else fails, it's totally ok to cry in front of the bureaucrats. They're human after all, and sometimes it actually works in your favor.

Let's get started.

This ebook will help guide you as an **independent contractor** (freelancer) OR as the **owner of a Portuguese Unipessoal company** to gain temporary residency (for the first five years/four cards) and then permanent residency (the last card after you have been living in Portugal for five years.) So, if this still applies to you, keep reading.

If you're not sure, [go to this site](#) to see if the steps I'm about to lay out apply to you.



THE RESIDENCY VISA

Citizens of most countries require a Schengen visa. Citizens from several countries, including the U.S., Canada, Australia, New Zealand, as well as Japan, Argentina, Ukraine, and many others don't need a Schengen visa. However, they can still only stay in the Schengen area for a period of 90 days within a 180-day period. If you leave the Schengen Area, the countdown clock stops and doesn't start until you enter it again. It does NOT reset to zero. This means you have just about three months to get your stuff in order unless you want to apply for an extension. If you're from elsewhere, you'll have to [check here](#) to see if you need a visa to enter the zone in the first place.

Before you get too excited, if you intend to apply for residency, you'll still need to plan for a flight back to your home country. There, you'll need to make an appointment with the Portuguese Embassy nearest your hometown to apply for the

residency visa. This Visa grants you 120 extra days in the Schengen Zone.

This version of the Schengen Visa is difficult to get before you come to Portugal unless you've been able to land an apartment and a contract from a Portuguese company to back it up at the very least. If you think you can get an appointment with Serviço de Estrangeiros e Fronteiras and achieve the items on the checklist without getting this 120-day extension, think again. As of the beginning of 2019, it's par for the course to wait six months for a SEF appointment alone.

Some people have avoided this step by sending their passports by mail to a consulate for the visa to be put in, but this is illegal since technically you should not be in a foreign country without your passport. Travel is expensive, I know, but I do not recommend this method.

Here's what you'll need:

Residency Visa Checklist

- The Schengen Visa application filled out with your details
- Letter of intent (in EN and PT)
- Portuguese lease or deed
- FBI or other security agency background check and apostille (with a certified translation of both)
- Two color copies of your passport
- Medical insurance
- Personal and/or business account (in case of Unipessoal) at a Portuguese bank
- Portuguese bank statement signed by the branch manager showing more than 12 times the monthly Portuguese minimum wage per person. (+8,400.00€ total)
- Independent Contractor services contract OR Unipessoal incorporation forms
- Medical certificate of good health (as of 2017 it's illegal to request this unless there is an outbreak emergency of some kind, but don't be surprised if the people behind the desk don't know that)
- Registo criminal authorizing SEF to consult the criminal registration records in Portugal
- Plane ticket back to Lisbon



And here's how to get them:

Letter of Intent

This letter will basically give the embassy representative an overview of what brings you to Portugal. Here's a sample, but you should give it your own spin.

To Whom It May Concern:

This is to state that I intend to relocate to Portugal on (DATE) for the purpose of offering my services as an independent service provider (JOB) for which I have the adequate qualifications from (SIMILAR WORK EXPERIENCE). To this effect, I have received interest from several entities, namely the (PT BUSINESS NAME) as documented by the contract herein attached.

In addition to the income I expect to be earning performing the abovementioned services, I have sufficient means of sustenance that will be readily available in Portugal, as per the attached bank statement which contains a full year of capital based on the monthly minimum wages in Portugal. This bank statement suggests my full intent to work and pay any and all taxes mandatory in Portugal.

I expect to be residing in (CITY) because the company with whom I have been contracted is located there. I have accommodation assured at an apartment in (NEIGHBORHOOD) for which I have a signed and dated lease. The address of this residence is (ADDRESS).

Thank you in advance for your consideration.

Portuguese Lease or Deed

This is pretty self-explanatory, but don't think it's all that easy. Short-term rentals will work here, as long as the landlord is comfortable giving you a short-term lease that specifically says it is a month-to-month lease and specifies the amount of time needed for your notice about moving out. Always have a lawyer look over your rental lease to be sure it is acceptable, especially now that Lisbon is overrun with *Alojamento Local*, borderline legal short-term rentals, etc.

Stumped on where to find an apartment in the first place? Check out the later chapter entitled *Securing Your Lease or Deed*.

If you're staying with good friends or family and you want to use their apartment as home base, that's fine, but you will need them to write a letter (in Portuguese) that says specifically that you are staying there. This isn't difficult to do, but you'll need your lawyer to be sure it is written correctly. **NOTE:** Make sure you trust these people as all your legal documents will be mailed to them going forward until you change your address with the government, the bank, etc. Good luck with that!



FBI Background Check

I'm from the States, so my criminal records are with the FBI. Depending on where you are from, you will need to request a certified background check from the proper authorities by sending in your fingerprints on the appropriate card they require. For U.S. Citizens, you can [go to this site](#) and follow the steps for option two to submit your request directly to the FBI via the mail.

[Here](#), you'll find a printable fingerprint card and instructions on how to take your own fingerprints to mail in. If you're not feeling artsy and want to be sure they're done right, the [U.S. Embassy in Lisbon](#) will take them for you by appointment for 60€, or you can walk into any police station in the States and get it done for about \$15. If you already have a background check for whatever reason, keep in mind they are only valid for 3 months. Timing is everything.

If the consulate requires an apostille (which is likely but go ahead and risk it if you're feeling lucky), also note this has to be done in the States. You'll need what's called the Hague Apostille and you'll have to send the document by mail to the [Office of Authentications in Virginia](#). Check their website for the mailing address and phone number to get updated specifics.

They say you need to get both the apostille and the background check translated into Portuguese, but we didn't—six years ago. Nowadays I wouldn't risk it. Send a scan to your lawyer (yes, this is the kind of thing they are very helpful with!) and they'll either do it themselves or send it to someone they know who can.

Medical Insurance

Don't go too crazy with this, just remember it needs to cover a minimum of 30.000 EUR in medical expenses. Everything else is optional. Try a one or three-month [Patriot Travel Medical Insurance](#) plan or the like. You can probably find one for less than 100 bucks.

Portuguese Bank Account

Opening a Portuguese bank account is fairly simple, and there are many banks to choose from like Novo Banco, Santander, Millennium BCP, Caixa Geral Depósitos, and others, so shop around and compare annual fees and rates. My advice is to choose a bank with someone on staff that speaks your language.

To open an account, you'll need your passport, proof of address, proof of employment (even if it's a freelance client from back home), and of course, cash. Waiting for cards to come in the mail can often be a problem, so ask if you can pick your cards up at the branch to be sure you receive everything fast. And here's some good news—Multibancos don't charge withdrawal fees and you can pretty much do everything on them, from paying your taxes, utility bills, and rent to charging your phone and metro card.

Portuguese Bank Statement

Once you have an account, you'll need to make a transfer of 7,200.00€, which is the annual Portuguese minimum wage as of 2019 (that comes to 600€ monthly). Try to do it when your currency rate is as good as possible! There will likely be a transfer fee applied by your foreign bank, so prepare for that. In the U.S. it's usually around \$35. Once the money has turned up in the account, ask your branch to print the official account statement with a cover page showing your name and account number, and have them stamp and sign the pages. The date on the statement should be no more than a month before your appointment.

Independent Contractor Services Contract

This piece of paper means you are a freelancer and technically your own boss but you are working with a company to perform tasks related to your area of expertise. The document should have the title “Contrato de Prestação de Serviços” (Services Contract) and be between the company and you, the services provider, noting the kind of work you



will be offering (like editing, teaching, design, etc). Most importantly, there should be a clause that reads something like:

“A prestadora desenvolverá a sua actividade com total independência técnica, jurídica e económica, não estando sujeito a quaisquer ordens e orientações da primeira contraente e podendo prestar os mesmos ou outros serviços junto de outras entidades.”

This basically says that the freelance activity will be carried out with complete technical, legal, and economic independence, not being subject to any demands by the contractor and being able to provide the same or other services to other entities.

The contract should also include a note that while there is no pre-established number of hours expected by the client, the estimated minimum amount of time spent for services each month is X and the rate of pay for those hours is X. Finally, the papers should be signed by both the client and the services provider, and ideally stamped with the company’s seal. Each page should also be initialed by both parties in the top right corner.

NIF (Número Contribuinte)

No, it’s not part of the checklist, but to work legally, first you’ll need a fiscal number (or NIF). This is not easy to get, nor is it technically legal to get one if you don’t have the visa (one of many catch-22s in the system), but you can’t accept work or render services without one, so you’re kind of stuck.

Aside from proof of address, passport info, and bank info, you will need to bring a Portuguese citizen with you to a Finanças office to be your “sponsor.” This means that if you don’t pay your taxes, they have to pay them— like a guarantor. It’s likely you will need to have a lawyer draw up a notarized contract to this end that you’ll need to present to Finanças. This representative can be difficult to find for obvious reasons, but there is another way around it. There’s a firm called [Eurofinesco](#) that you can pay to sponsor you and

help lead you through the process of getting your NIF. Their rates changed recently to 180€, so check the website for updated information. This piece of the puzzle has proven to be one of the more difficult ones, so believe me when I say it’s worth it to pay the fee.

Opening an Activity

Now that you have your NIF, you will need to “open an activity” with the authorities at the AT Finanças office (any location will do) under the heading of whatever area of expertise you plan to work in. This means if you plan to work as a teacher, you must bring your Portuguese bank information (make sure your IBAN and SWIFT are on it) and NIF paperwork to initiate the “professor” activity so you can pass recibos verdes (green receipts) legally. Recibos Verdes is the Portuguese method of freelancer invoicing done through the AT system, but more on that later. Keep in mind that if you’ve lived in Portugal for less than six months, they require the signature of your tax representative, meaning you have show the authorities the notarized statement you used to get your NIF and you must also bring that person to the office with you, so prepare for that if you’re under 180 days in the country. Make sure they bring their passport or identity card. Once complete, you will need to keep all paperwork. A good rule of thumb is to never throw any paper away.

Thirdly, you’ll need to register online at the [Portal das Finanças](#) with your NIF so you can pass green receipts. They will send you your password in the mail (see? They LOVE paper!) so budget a week or two waiting time for it to arrive before you can issue your receipts.

Unipessoal Incorporation Forms

If you have a comfortable freelance base outside Portugal that you want to keep up, this is the option for you. It will allow you to make money as a company from your outside clients legally. Registering a company in Portugal isn’t difficult to do, but it’s expensive over time. There are set-up and administrative costs that need to be



factored in and they add up. Aside from paying more in various government fees (the PEC tax alone is 1,000.00€ annually after the first two years) and being required to use a paid Portuguese invoicing system like [KeyInvoice](#). Apparently the government is releasing a free service for this soon, but it has yet to materialize. You will also have to hire an accountant (by law) and pay them a monthly or quarterly fee (expect to spend around 350€ every quarter), whatever your agreement is— even if your company hasn't made a céntimo, so be sure you make enough money to cover all of that.

Still interested? Okay, so now you'll need a fiscal number. As is the case with independent contractors, it's technically illegal for you to get one if you don't have the visa, but you can't open a business without one. Now you see how ridiculous this process can be? See the section above under the NIF (Número Contribuinte) on page eight for how to go about getting this.

Next, you'll need to register online at the [Portal das Finanças](#) with your NIF so you can set up a company and/or pass green receipts as an independent contractor. They will send you your password in the mail so budget a week or two waiting time for it to arrive before you can set up your company.

Now that you have your personal NIF, let's talk aesthetics. Consider if you want to choose a name for your company from a list or if you would rather invent your own. The former is faster and cheaper, but the latter massages your creative flow, so you decide. If you want to choose from the list and register immediately, [go to this website](#) and pick a name. (I have it on good authority that *Jungle Bubbles* has not yet been taken. You're welcome.) You'll be able to do it on the spot and pay a fee which will include whatever start-up capital you want your company to have. It can be as little as 100€ if you like.

If you want to choose a name, you'll have to go to [your local registos office](#), get there early, stand in line for a number, and register with a real-life human being. Bring your passport, ID card, and proof of address. You can register the

company under whatever name you like, pay a 60€ registration fee, select the registration codes that match your business (see next paragraph), select the amount of start-up capital you want, and you're done. You'll just have to open a business bank account under that name at the bank of your choosing within five business days and meet the start-up capital requirements you set.

Second, let's talk business. Whatever it is you do or might want to do in the future will be what your company does. If you're a writer, you'll have to choose a registration code that matches that area of work. If you think you might eventually branch out to teaching, you should include that code too. You can select as many as you see fit, but don't go too crazy. They need to make sense in the way they relate to each other. The [list of codes is here](#) for your reference, starting on page 40. If it helps, most businesses choose two or three different codes.

Once you've registered your company, you'll be issued an NIPC number, which also functions as the company's NIF (fiscal number). You'll use this number a lot to issue invoices, pay bills, sign contracts, and more, so don't lose it. In fact, however you choose to go about setting up your company, save all the papers you get, even if it looks like you won't need them. Always think twice before spring cleaning.

Medical Certification of Good Health

As I mentioned, it is now illegal for the powers that be to require this doctor's note. However, be prepared for them not to be aware of this change. Why not check your health anyway and be safe on all sides?

You can't get healthcare unless you are registered with Social Security, which you can't do until you have Portuguese Residency, which you can't get until you get the Shenghen Visa, so here we are again in a bit of a conundrum. Luckily, state-provided healthcare isn't the only kind in Portugal— there are private hospitals like [CUF](#) where you can pay á la carte for services: budget about 300€ Euros for everything. You'll need to



schedule a general physical, an EKG, and a chest X-ray, and after the results have come in, the general doctor will write you a bill of good health (I hope!) that you can use as a certification. Make sure the doctor stamps, signs, and dates the paper and you should be good to go.

progress. Sometimes it's done and they've just forgotten to tell you it's ready for pickup.

Seriously.

Registo Criminal

Often times, they toss this page out, but better to have it and not need it than need it and not have it. This grants the embassy (or whomever you give it to) permission to consult your online records with the Portuguese government entities, like the financial office, the police, and social security services. Here's how it should look:

Requerimento

Eu, (NAME) nascido em (BIRTH DATE DD/MM/YYYY), nacional (COUNTRY OF RESIDENCE), portador do documento de viagem n.º (PASSPORT NUMBER), requerente de visto de Residência, autorizo, nos termos da alínea d) do n.º 1 do art. 12.º do Decreto Regulamentar 84/07 de 5 de Novembro, a consulta pelo Serviço de Estrangeiros e Fronteiras do meu registo criminal português.

SIGNATURE

The Application Process

Congratulations! You've got all your paperwork together and you (or your lawyer) have scheduled an appointment at the Portuguese Embassy or Consulate in your home country. All offices are different. Some are nice and organized, some are mean and a mess, so it's the luck of the draw. Whichever it turns out to be, go in there and be polite. Say something nice in Portuguese. Make sure they have all the papers they need and make sure they keep your passport to insert the visa into. While you are waiting (it could be a day, a week, two weeks, or it could be more!), check in regularly to see if there's a status update on their



TEMPORARY RESIDENCY CARD

Now that you've got your passport back with your shiny new visa inside, get on that flight you pre-booked back to Lisbon (hopefully the visa process completed in time for you to make it). No rest for the weary...you've still got lots of work to do to get your residency card.

Chances are, you'll have plenty of time before your SEF appointment to gather the last tidbits that you are required to have to get Portuguese residency. The good news is that you already have many of these things, since you needed them for the Schengen Visa.

Here's what you'll need:

Residency Application Checklist

- SEF appointment and application form filled out. [Here's a link to download it.](#)
- Full copy and original of a valid passport (Some agents discard them, others don't.)
- Two color headshots on white background (They will likely not be used but they're required)
- Portuguese bank statement signed by the branch manager showing more than 12 times the monthly Portuguese minimum wage per person. (+8,400.00€ total)
- Deed/Lease of the house and utility bills in the name of each applicant (so if you're a couple, set up utilities in both names)
- Declaration from the Junta de Freguesia stating that you reside there (not mandatory by law, but it's good to have it)
- [Autoridade Tributária e Aduaneira](#) (AT) and [Social Security](#) registrations made and in order — access codes and passwords required
- Green Receipts (Recibos Verdes) of payments made by the company to you, if applicable
- IRS and Social Security Declarations filled by the applicant, if applicable
- Social Security access codes and/or Social Security declarations for the company, if available
- Registo Criminal form provided by SEF where you authorize them to consult the criminal registration in Portugal concerning your records
- Company Registration access code and certified copy of articles of incorporation (if applicable)
- Documents related to your newly founded company's taxes and social security: taxes filled, payments, etc. (if applicable)



Dealing with SEF: The Portuguese Immigration Office

You'll need an appointment which can take about six months to get, at times. I recommend scheduling it NOW. If you're renewing an existing residency card and/or you already have the Portuguese Visa, you can book an appointment online at [this link](#). If it's your first time, you'll need to have your lawyer call, or you can try to do it yourself, at +351 808 202 653. Here is a list of the [centers where you can schedule the appointment](#). Please note that some of these direct telephone numbers don't always work.

Once you've set the date, print out the confirmation of your appointment in case someone needs to see your papers. Carry it around along with a printout of your Schengen Visa and a copy of the front page of your passport. These items will suffice as proper legal ID here in Portugal.

Declaration from the Junta da Freguesia

Most neighborhoods in Portugal have their own Junta da Freguesia office, so you will need to figure out where yours is. [Here's](#) a good place to start if you have no idea. If you don't see yours on the list, try a neighboring freguesia as it's likely they have merged to serve more than one area. Once you've located it, you'll need to find a willing neighbor or shopkeeper to "represent" you as a resident of the neighborhood (the address on their ID card should serve as confirmation of this fact). Either take them with you to the office (along with proof of your address like a deed or utility bill) and fill out and submit the paperwork in person OR request the paperwork from the office first and take it to them to sign.

Either way, the representative will need to hand over a copy of their ID card and sign on the dotted line. You'll need to pay about 10€ and fill out a form and the junta will give you a relatively official-looking piece of paper that states that you are a resident. You may be asked to return to the office in a few days to pick it up or the office might

require it to be mailed to your address, so don't be surprised if you have some waiting to do.

Autoridade Tributária e Aduaneira

The tax office has a handy dandy [online system](#) that you will need to set up to pass green receipts and/or to check your tax status and history. To enter the system, you'll have to put in your NIF (fiscal number) as well as a password. See above in the section titled "Opening an Activity" if by some miracle you've gotten this far without it. If it's your first time logging on, you need to request a password and wait up to two weeks for a letter with your automatically-generated password to arrive by mail. You will use this password to log in to the Portal das Finanças forever, so don't lose it. Otherwise, you'll have to request another and wait again for a new one to arrive by mail.

Same goes for a Unipessoal that needs to register its NIF/NIPC with AT.

Once you receive it, login is a snap. Save the paper with your password to show to SEF. And again, don't lose it—because requesting a new one means waiting another two weeks for it to arrive. That's no fun when you want to issue a receipt so you can get paid.

Segurança Social (Social Security) Number, or NISS

Portugal has reduced the number of offices where you can go in and register, so the lines are insanely long and people start queueing at 7 a.m. to be sure they can sit down with someone before noon. Find the center closest to you [at this link](#) and plan to get there early. Keep in mind lawyers have priority (as do pregnant women, the disabled, and people with small children) so if you have access to one or all of those things, bring them with you and you won't have to be there all day.

You'll need to bring your original passport and a full copy, including a copy of the visa page. You'll also need to show proof of address, a copy (or the original) of the AT paper with your NIF on it, and bring along your work contract to boot.



Once you get your NISS, you'll need to access the [website](#), select Social Security Direct, and follow the steps to get the password mailed to you. On this platform, you'll be able to see your contributions to the public sector and get information on how to register for maternity and sick leave, unemployment, and more— but let's not get ahead of ourselves. You're not even a resident yet!

This is likely to change soon, but you will have a full year working before you have to pay a monthly Social Security fee (or taxes), but keep in mind you will need to budget for anywhere between 60€ and 150€ monthly to pay into the SS system once that year is up. The good news is that you can pay it from a Multibanco and it only takes a matter of minutes. If you set up a unipessoal, the company is the one who pays for you, so make sure the NIF of the company is indicated in your payments, not your personal NIF, and that the payments come from the business account.

Recibos Verdes (Green Receipts)

By now you should have your AT password so you can log onto the system. In general, before you go issuing any receipts, check with your employer regarding their tax requirements so that you can be sure you're selecting the correct tax regimes/percentage tax at the bottom of the invoice.

If you're a visual person, you can check [this website](#) to see the *Recibos Verdes* process from beginning to end with fancy graphics. It's quite helpful, but again, be sure to double check before issuing anything.

[Log in to AT here](#) and click "Emitir" then "Faturas e Recibos." The blank "Data de prestação de serviço" should read as today's date (back-dating can result in a fine) and to the right, you should select "Fatura-Recibo."

Underneath, your personal information will pop up. Make sure the blank under "Atividade exercida" is the activity you opened earlier (see Independent Services Contract section above for

an explanation about opening an activity) and that it matches the service you have provided. For example, the activity Professors should be used for teaching work and/or translations, but it should not be used for, say, construction work.

The information on the company or client should go under the heading "Adquirente de Bens ou de Serviços." You'll need their address and NIF to fill it out. The "Transmissão de Bens ou da Prestação de Serviços" heading is where things get specific. Since you should be registering as an independent contractor, you should be invoicing for services, so next, select "Pagamento dos bens ou dos serviços." Give a brief description of the services you rendered in the blank (in English or Portuguese) and then put the total amount you are charging in the "Valor Base" box.

Here's where things get a little tricky. Confirm the next two selections (Regime de IVA and Base de incidência em IRS) with your employer, as each company is a little different based on what they do, where they are located, and what percentage of your salary is taxed. Under typical circumstances, you'll select Continente 23% OR IVA- regime de isenção [art 53], and then Sem retenção OR Sobre 100%, but again— ask.

For the last selection, since it is your first year, you are exempt from paying taxes in Portugal. So, the standard selection during the first 12 months of issuing green receipts should be "Sem retenção - Art.101º, n.º1 do CIRS."

Lastly, hit "Emitir" at the top right corner and "Imprimir Económico" to save it as a .pdf for your records. You'll need to send this .pdf to your employer so they have a copy as well.

Remember to check with your employer, a colleague, and/or an accountant while putting together your green receipts as the rules are changing all the time and there are hidden traps set all over the place for people like you. Incorrectly filling them out can result in fines and headaches I can't even begin to enumerate, so don't give them any more ammo than they already have to come after you.



IRS and Social Security Declarations

These declarations basically say that you (and/or your Unipessoal) don't owe money in taxes or Social Security payments in Portugal.

To get your **AT statement**, log on to the AT website and [go here](#). Select "Dívida e Não Dívida" and Todos and enter the last full year beginning with January 01 and finishing with December 31. Click "Continuar" and then click "Obter" to get the printable .pdf.

You should have one for yourself and one for your Unipessoal if you set up a company.

The **Segurança Social declaration** isn't as easy to get these days. You will need to go in person to get it from the [nearest Loja do Cidadão](#) or, in theory, you can [go online](#) and request one be sent to your home. But cross your fingers. I have made multiple online requests and nothing has ever come in the mail. Again, your lawyer might need to step in here with some alternative methods and/or connections.

Portuguese Lease or Deed, Portuguese Bank Statement, Services Contract, Unipessoal Incorporation Forms, and Registo Criminal

You can use the same one as you did before (except the bank statement which must be less than a month old). Not sure what these are? Read about them under the Residency Visa heading.

The Finish Line

Congratulations! You've got it all together and now you are awaiting your SEF interview. While you wait, put your papers in order and make an appointment with your lawyer to review everything. You don't want to get caught on a technicality or a missing page, and this is the second pair of eyes you'll need before the big day.

If all goes well, you'll get your picture taken and given a receipt you should pay for your new card. This fee is around 200€ (300€ if it's for the

permanent residency card), so budget accordingly. Next, you'll have to wait for the mail to come for a nail-biting two to three weeks, but once you have your fancy-shmancy card in hand, the last step is to reward yourself after you make a copy and scan of the front and back. Can't be too careful.

Now...where are those bottles?



SECURING YOUR DEED OR LEASE

The Trials of Apartment-Hunting in Lisbon

by Paul Soto

As part of your visa application (and to generally just live in Lisbon), you're going to need an apartment. A few years ago, it was a piece of cake to rent a room, or even a whole apartment, for not much money. But tourism is booming, the economy is picking up, and everyone seems to be getting into the hotel business. Here's what it's like to look for an apartment to rent in Lisbon.

Our first mistake was assuming that [Craigslist](#) was a viable way to find apartments in Lisbon. Our second mistake was assuming that the prices and locations on Craigslist accurately reflected the reality of the Lisbon housing market.

While we were still in Austin, Texas, working and crashing on friends' couches, we excitedly reserved a beautifully lit, high-ceiling room with a balcony in Arroios for two weeks on AirBnB.

Soon after arriving, we were reminded that photography can't depict the racket from construction supply stores across the street, the musk of shitty ventilation, mold, or the glares from mysterious old people who stay in the communal kitchen all fucking day.

It took a bit longer to find long-term housing here than we thought, so before our reservation was up, we asked our host "Randall" (to give him a safely anonymous and somewhat slimy pseudonym) whether he had any other properties available. He said that he was opening up another AirBnB and that we could stay there, all by ourselves, for cash.

So we accepted and took the best room. The place was so convenient that we learned to love the muffled bass from the two strip clubs we were sandwiched between (I swear that one of the strip clubs plays Creedence Clearwater Revival's "Have You Ever Seen the Rain?" every night).

But eventually, it became apparent that our unofficial guest status was biting us in the ass. Randall would call us randomly to tell us that the whole flat had been rented out—and that we would have to vacate our room—for a few nights at a time. If the washing machine didn't open and our clothes were stuck in there to mold, Randall wouldn't respond. If there was a power outage or if the hot water went out—nothing. But when the official AirBnB guests started coming in, he would be here in seconds, sweating, hungry for positive reviews.

So we started searching for something more official on the holy trinity of Portuguese real estate websites—[OLX](#), [Idealista](#), and [Facebook](#).

On Idealista, we found a completely furnished, all-bills-included, polished-wood-floor flat right above our favorite restaurant in Marquês Pombal ([Quick Asia](#)) for only 420€. Suspicious but optimistic, I messaged them. In response, the "owner" said that unfortunately she was in Italy with the keys and could not show us the place unless we went ahead and paid two months. Then she'd send us the keys in the mail. We scratched that one off.

Some days passed without affordable or attractive listings, so we bumped up our budget to 750€ and spent hours on OLX. We found an incredible, romantic place in Ajuda, just a 10-minute walk from all the Belém attractions. It was unfurnished but renovated and with brand-new appliances, with a loft-bedroom that had a poetic view of the bridge and the Tagus River—the kind of place to write novels and grow your own food. But with us being foreigners without a guarantor, they asked for five months of rent up front. We, however, have been sharing from the euro menu at the Belem McDonald's. We weren't quite there yet.



Back at Randall's AirBnB, things were getting a little testy. Randall was leaving us messages at random times, asking us about misplaced objects in the apartment, and would knock on our door without notice, asking if he could rearrange our room and maybe even take the TV and the WiFi.

I visited an apartment in Caxias, posted on OLX. The apartment had the stench of caked-in urine. The sofa, stained in yellow and white, had been chewed up by some large animal. The kitchen was rusty, the paint on its walls and cubbies flaking off, and while the real estate agent was doing an incredible job of pretending she was in a beach palace, she was followed by three flies the entire time.

Finally, after consulting with different Lisboaetas, we decided to check out an apartment in Reboleira, the last metro stop on the blue line. Those who lived in Reboleira said it was a safe and affordable neighborhood, perhaps a bit quiet, but only a 15-minute metro ride to central Lisbon. Locals who have never lived in Reboleira, however, told us things like, "Be careful. That's where the Africans live."

The last part of the metro ride was ominously empty, but otherwise, Reboleira turned out to be a calm and green neighborhood, with wide streets and plenty of cafes and cheap restaurants tucked under the apartment buildings. And it seemed just as multicultural as central Lisbon—white Portuguese people, Africans, Chinese shops, Arabic restaurants, and old people playing suca.

The apartment itself was rustic and clean, full of bright blue Portuguese tiles, completely furnished and equipped. Here we could write novels, nurture cactuses, and grow spices, without breaking the budget. The owner only asked for two months up front, so finally, we said yes.

The process of finding a place here is challenging but definitely doable. As with most things here in Portugal, you got to be persistent.

To find an apartment in Lisbon, I would suggest five maxims.

- 1. Be patient.** Give yourself a month or two of daily searches and emails requesting visits. Many people won't reply or you'll find out that the apartment has already been taken. If you can afford it, Airbnb is a good in-between option, but know that if you go "offline" — i.e., off the Airbnb platform — you lose all rights to review and report the apartment.
- 2. Don't be too picky, unless you can afford to.** If you're coming in loaded or have a well-paying job, then by all means, live wherever you like. But if you're looking to live in an affordable apartment by yourself or one other person, look for neighborhoods on the outer reaches of the metro network: Reboleira, Odivelas, Telheiras, and the like. These areas do not have the magnificence of central Lisbon, but you'll always have everything you need, and with the metro, you're always close.
- 3. Don't go too far out either, especially if you don't have a car.** The metro system provides the quickest routes around town while comboios (trains) run to the suburbs (ending in Sintra, Cascais, and Azambuja), where rent is almost always much cheaper. If you don't mind taking a train and then a metro, it may be a good idea to check these places out but only if you'd be close to the actual station.
- 4. Do not pay anything until you've seen the place.** I'm sure that this is common knowledge for most, but all of us make exceptions when excited. One of the biggest frustrations in finding an apartment through one of the newer websites, for example, is that the company Uniplaces owns hundreds and hundreds of properties in the area. While their apartments are pretty and thoroughly photographed, they ONLY take tenants who trust the photos and pay up front. They do not show the apartment beforehand. If you think that this could possibly work out well for the tenants, please read their reviews online.
- 5. Talk to your Portuguese friends.** Seriously. They are just more adept at navigating their world than you are. They will know where to guide you.



THE QUICK GUIDE TO FINDING YOUR COMPANY CODES

Here are the main categories to be used for your business' registration. The subcategory lists begin on page 43 of the [Portuguese Classification of Economic Activities](#) book. This list should help you find your company's division much more quickly.

Farming, Growing, and Hunting

- 01-04** Agriculture, hunting, forestry, fishing, and aquaculture
- 81** Maintenance of gardens

Mining and Manufacturing

- 05-09** Extraction work, mining, and quarrying (coal, crude oil, natural gas, etc.)
- 13-17** Manufacture of clothing, textiles, leather, baskets, wood, paper, and cork
- 18** Printing and reproduction of recorded media
- 19-23** Manufacture of petroleum products, fuels, chemicals, and artificial fibers, rubber, plastic, and non-metallic mineral products
- 24-30** Manufacture of metal products, computer equipment, electrical equipment, machinery, motor vehicles, and transport.
- 31-32** Manufacture of furniture and mattresses

Restaurants and Bars

- 10-12** Food, beverages, and tobacco industry

Light, Gas, and Water

- 33-35** Repair, maintenance and installation of machinery, electricity, gas, water, and cold air

- 36-37** Water collection, treatment, distribution, drainage, and waste
- 38-39** Waste collection, treatment, disposal, and decontamination

Real Estate and Building

- 41-44** Real estate development, building construction, and civil engineering
- 71** Architecture and engineering activities
- 77-78** Rentals and employment activities

Planes, Trains, and Automobiles

- 45** Sale, maintenance, and repair of motor vehicles and motorcycles
- 46-47** Retail and wholesale trade, except of motor vehicles and motorcycles
- 49-52** Land and pipeline transport of oil and gas, water, and air
- 52-55** Warehousing, postal and courier activities, and storage
- 56** Restoration

Tourism and Entertainment

- 79** Travel agencies, tour operators, etc.
- 92-94** Lotteries and sports betting; Sports, entertainment and recreation activities
- 99** International and extraterritorial institution activities



The Arts

- 58** Editing services
- 59-61** Video, production, television, sound recording, and music editing, radio, telecommunications
- 90** Theater, music, dance, literary, and other artistic activities

Social Services

- 85** Education
- 86-88** Human health, social support and housing
- 91** Library, museum, and cultural activities

Science and Technology Services

- 62-63** Computer consulting and programming, and information services
- 72** Scientific and developmental research activities
- 95** Computer repair

Finance

- 64-70** Financial services, insurance, real estate, accounting, management, and consulting

Marketing and Management

- 73-74** Advertising, market research and public opinion polls
- 82-84** Private and public administrative and support services

Other

- 75** Veterinary activities
- 80** Investigation and security activities
- 96** Personal service activities
- 97-98** Households employing domestic staff; Personal production of goods and services by households



SOMETHING FUN TO READ WHILE YOU WAIT

What You Can Expect from the Immigrant Support Center: Fear and Loathing in Portugal's Immigration System *by Bogdhan Kamuta*

CNAI (Centros Nacionais de Apoio ao Imigrante, or National Immigrant Support Centers) sprung up in Portugal in 2004, out of necessity. The country felt a need to make assimilation for the growing amount of immigrants less complicated by combining several departments and offices in a single location.

The organization offers numerous, mostly free services, from language classes, daycare, and voter registration to job placement, healthcare assistance, and social security advice. A lot of the staff speak English. In its early days, CNAI won several awards for its customer service and efficiency, including the First Place for Good Manners in the Public Sector in 2005.

Today, there are three branches: in Lisbon, Porto, and Faro. The Lisbon center is located in Anjos, a popular but still somewhat seedy part of town. And inside its walls is a very special type of mini-hell for most who have been. The following is a true story. It is a Kafkaesque tribute to immigrants and bureaucrats everywhere. Certain names and times have been changed, to protect the innocent.

Part 1: "The waiting is the hardest part."

April 4th, 2018

It's 7:15 a.m., an ungodly hour for most of god's creatures. It's Wednesday, and it's still raining. I get up, wash face and brush teeth, skip shower and breakfast and head straight to CNAI. I'm going for the third time in two months, with the same problem. The first two attempts were a no-go due to what some call "the system." But third time's the charm, right?

Fortunately, the office is seven minutes by foot from my room. Because you want to get there

early. Like, Black Friday- or Pearl Jam concert enthusiast-early. As per custom, I get in the line already stretching outside, halfway down the street. For a few seconds, I sulk in the all too familiar sensation of being the whitest person here. We silently wade through the hallway inside, at a snail's pace (a few more white people in here). I get my ticket relatively soon, in just under two hours. "L040," it says.

It's 9:12 a.m. I look up at one of the screens to find "L007" on it. Thirty-three numbers—or, rather, a few dozen people—ahead of me. Yes, I brought a book: Robert Louis Stevenson's collected short stories.

I am here to find out whether I have a Social Security number (a "NISS"). The honest truth is, I can't remember. I'm sure that I have one, but can't seem to find it anywhere. After two years of a Bible's worth of paperwork, mostly in a language still foreign to me, and likely to most Portuguese; after two years of countless emails, phone calls, tickets, numbers, rescheduled flights, coffee meetings, depressing never-ending lines, crying babies, nerve-racking back-and-forths in bureaucratic dungeons both sides of the Atlantic, I have simply lost count. The Portuguese lawyer who helped me immigrate doesn't know either and has stopped responding to my emails about the matter a week ago. I need this number to, among other things, be registered in the Portuguese healthcare system. So I decided to go to the source. My questions are simple, I assume: do I have a number? If so, what is it? If not, how can I get one?

I find a seat and prepare to wait. There are unattended children, nervous old ladies, people in tracksuits and people in what they assume are fancy clothes, all sorts of characters with one thing in common — the obvious longing to be anywhere else. The employees just started the day, have good



poker faces on, and are doing their best, for now. Still, the mood is in very stark contrast to the giant portrait photos hanging on the two-story walls: smiling children of undisclosed but obviously not European Portuguese origins. Overall, the atmosphere is peaceful, though. Or maybe I'm growing immune. There's the usual crying and screaming babies, but no crying or screaming adults yet.

It's 9:36 a.m. I look up from "The Body-Snatcher" — a great little story about the healthcare system in old Scotland — and see "L007" again. But of course: it's the Social Security office, this is going to be a while. At 9:45 a.m., with still no changes, I abruptly decide to walk home. I have been told by my roommate that this is the best way to remain sane. I have a quick breakfast and am out the door again.

It's 10:30 a.m. and I'm back. The screen says "L007." Tensions are still low though, as other departments seem to be moving along. The electronic bell signaling the change in numbers dings every couple of seconds, giving some hope. I meditate on the impulse to look up every time I hear it. Pavlov's dogs and whatnot.

10:48 a.m., the bell rings constantly. Amidst the endless numbers and letters on three screens, my eye already knows exactly where to look. Time slows down. And then, ding: "L008." Progress.

11:35 a.m. Ding: "L009." Come on, bureaucracy. You can do it! I decide to get a 30 cent cappuccino from the vending machine: affordable luxury.

It's 12 p.m., and "L011" is on the screen. I make another brave decision to leave; I need to get some work done, and this is not the type of place one opens their laptop. Common courtesy. I'll be back in an hour...

12:58 p.m. The screen says "L012." The general huffing and puffing increases, as does the number of angry immigrants storming out of offices. I start to wonder if today will be like the last two times. But hope dies last, and "The Body-Snatcher" is getting good.

1:35 p.m., the screen says "L020." I don't have to be anywhere else. But I'm getting nervous. Not again. That Eastern European woman has been here since the very beginning too. Does she have a ticket?

2 p.m., and still "L020." I decide to go for a walk. I've long finished "The Body-Snatcher."

2:41 p.m. Ding: "L032." Hope! (woah... what the hell happened to those 12 souls?). I decide to stay put and move to the second floor, an equally depressing area with less seating but closer to the room I need. I examine the professionally done giant portraits and speculate about the photographers. Do they work for CNAI? Then I start flipping through Stevenson, half-heartedly. The electronic bell has become vital now: I look up and almost salivate every three seconds.

3:48 p.m. It has been stuck on "L038" for 20 minutes now... I really don't like this "L038." Seriously. What is the hold-up?

It's 4:12 p.m. and, lo and behold: "L040"!

Part 2: "The waiting is NOT the hardest part."

4:14 p.m. I show the security guard my ticket and enter a large room with three desks, two of which have typical bureaucrat ladies in their 60s behind them, Desk Number One and Desk Number Three. Desk Number Two, at the far end of the room, is unattended. One of the ladies looks like an Alaskan truck driver. She rarely smiles. I wonder about her personal life and sense of humor. She verifies my number with the security guard. I greet her, sit down at her Desk Number One and immediately conclude there will be minimal English; but I have practiced the necessary sentences.

I somehow manage to explain my situation, and she seems very receptive and eager to help. The paperwork comes out: my passport, Portuguese Residency Card, the Bible. She sorts through what she needs, verifies with a magnifying glass where necessary, gets on her desktop, starts concentrating and clicking her mouse patiently.

Then, a minute later, confused, she looks back at me.

“You live in the United States?”, she asks.

“No, I live in Lisbon. It’s my second year here. Here’s my address”, I reply in my dreadful Portunhol, and present her with various proof.

“But here it says that you are registered under a U.S. address”, she points at something I can’t see on her computer.

“I made the address change last year.”, I insist. This I remember.

“Hmmm... Ok, hold on.”

She consults her colleague at Desk Number Three; the latter enthusiastically and immediately leaves the person she is attending to and walks over; they both proceed to scratch their heads a little over this newfound curiosity. I present more proof.

They have an idea. The “truck driver” gets out a big blue book, sits back in front of me, finally finds a number and proceeds to make a phone call. After some time, she reaches someone, somewhere. I struggle to follow the formal conversation regarding my address. Halfway through she gives me an encouraging thumbs up and a nod: “Don’t worry.”

It’s 4:37 p.m. She hangs up the phone and proceeds to try to explain the issue. I finally blush and admit that I don’t understand. She says not to worry and dials for a translator. The translator arrives: Sara, a much younger, less bureaucratic-looking woman with very good English. From their exchange, I catch that the “truck driver’s” name is Raquel.

Sara calmly explains that my address is indeed Portuguese. This is a relief, although somewhat puzzling. She further explains that I don’t have a NISS because paperwork was mailed to said address but turned back because “the door was closed.”

I say that I understand (this has happened before) and ask what I can do. Raquel makes a few

copies of my paperwork, takes my phone number, address, and email, and then explains that she will email her colleague to try to resolve the matter.

“How long will it take, do you think?” I ask.

“Oh, that’s hard to say. Probably a few months,” Raquel replies.

Sara, the translator, leaves.

Another few months doesn’t work for me, not at all. But beggars can’t be choosers. It’s 4:49p.m., and “L041” has been waiting at the door behind me. I start to gather my things and am grateful that I at least made it to an actual human this third time around. Raquel is rounding up the copies she made, clicking her mouse, assuring me her mystery colleague will help; she shows me her screen to prove she is sending an email and CC-ing me on it. I say thank you.

I am listening attentively as I realize that my Residency Card, which was on the table in front of me minutes ago, is no longer on the table in front of me. I remain calm and start to double-check every pocket, my wallet, my passport case, my bag, the table, every page of the Bible. I scan the room and the floor, peak at Raquel’s workstation. Again. And again. I start to get nervous and fidget but Raquel pays no mind. She tells me the email is sent.

Then she makes it obvious that we are done here, and I politely ask about the Residency Card.

“What Residency Card?” she replies, confused again.

“It was on the table right here in front of us the whole time; but it’s not anymore,” I explain.

“I only saw it in the beginning and gave it back to you. Check your things.”

The woman behind Desk Number Three becomes involved again. I proceed to thoroughly and demonstratively check everything I have, for the third time, and continue to panic. I turn my pockets inside out, showing my bewilderment, and then make a plea: “Maybe in the scanner?”

Raquel checks the printer and scanner several



times, as well as her and her colleague's desks, meanwhile reminding me that she never made a copy of the card and gave it back to me when we met. Commotion engulfs the room. She checks all her papers, we both comb the table where my things were, all my belongings are separated on the floor for all to see. The other seated immigrant, the security guard and "L041" at the door are not pleased. I am smiling nervously, my Portuguese is failing me, and I feel myself turning red. I get the chills. Have I gone insane? In a final attempt at logic, I think of and mention the blue book of phone numbers. The woman behind Desk Number Three gestures "Aha! Good point!", gets the book back out, and all three of us comb its every page, shaking it afterwards to be certain.

Raquel shakes her papers too, and they both are convinced at this point that I'm either lying or crazy. I ask Raquel to check her workstation, the area we didn't really touch, and she becomes defensive and scowls a little. I laugh nervously and try to convey the importance of the matter to them. The woman at Desk Number Three seems to be equally concerned and implores me to remain calm. This, however, is difficult. How can I explain this after I leave here? To whom? The one and a half years I spent getting over here all culminated in that one card. I can probably get a replacement but, given the current circumstances and my overall knowledge of Portuguese bureaucracy, how long will that take? A few months? What address will it be mailed to?

It's around 5 p.m. I'm on my hands and knees defiantly crawling on the floor of CNAI's Social Security office, looking under every possible nook, freaking the fuck out. Raquel is visibly annoyed, the woman behind Desk Number Three has a look of motherly concern and pity as she returns to her immigrant. "L041" and the security guard are ready to physically escort me out of the building.

"This is very important; this is my life" I mumble in fluent Portuguese as the panic resides and despair sets in. Time stops. I get up from the floor. What comes next?

Then, out of the blue, Raquel—god bless her soul—walks over to long-forgotten Desk Number

Two, says "Ah...," and retrieves my card from the desk's edge. The only place no one thought to look. An intense wave of relief washes over my whole body, and I almost scream.

"Desculpe. Desculpe-me," I exclaim in pure ecstasy.

"Não, não, não... desculpe-me!", replies Raquel with a big grin.

"Sara", she adds, laughs, and hands me the card.

It seems that during the exchange with Sara the translator, Raquel had both my passport and Residency Card in her hands. While I was paying attention to matters regarding my life, she nonchalantly put my passport on her desk but, for reasons unknown, my Residency Card on vacant Desk Number Two, within reach but completely out of view.

I put the card back in my passport case and place both in a secure pocket. Everybody, even "L041" and the security guard, seems relieved and gives me encouraging looks. I shake Raquel's hand, thank her and apologize again. She is happy and smiling. I am numb, and it's a weird scene. I regather all my things quickly, apologise to "L041", double-check my Residency Card and passport, and get the hell out of there. The security guard gives me a pat on the back as he laughs.

Part 3: "Hope dies last."

It's 5:45 p.m. I email my Portuguese lawyer, explaining my new situation and asking for help. I'm calm, a little drained and very confused, but content with not having lost my Residency Card. I really don't want to go back to CNAI.

At 6:17 p.m., my phone rings. An unfamiliar number. I pick up, and it's Raquel. She sounds excited. The CNAI offices close at 5 p.m., by the way. At this point, she is family. In clear, slow Portuguese she explains that I have a NISS. I let this sink in. She practices her English and tells me the number. I write it down, in a haze; she asks me to read it back to her. I do so in Portuguese. She then explains that I can come in any time to pick up the official paper. I tell her that I can be



there in five minutes, to which she replies “today’s impossible” but any other day after 9 a.m. is fine. Just tell the security guard and ask for her.

There are many questions to which I will probably never know the answers. What is “the system?” Why are its representatives in Portugal so nice? Why did Raquel decide to work overtime? Why and, more importantly, how did she squeeze a matter of months into one hour? How many addresses am I registered under here? Is my lawyer working on another Social Security number? If so, how many Social Security numbers will I have? Where did Sara come from? What is the fate of “L041”? Where are the children on the portraits from?

Is it going to rain tomorrow?

April 5th, 2018

9:15 a.m. I wake up, slowly. It’s raining. Yesterday’s ordeal is starting to feel like a strange distant dream. I take a shower, eat breakfast, and calmly head back to CNAI.

The good news? I don’t need a ticket. I walk straight past the line, inside, past the posters and to the second floor.

“L041” is long gone, the security guard is new and indifferent; but Raquel, my old friend, is there.

