

OVERVIEW: DIGITAL NOMAD POLICIES IN THE EUROPEAN CONTEXT

INTRODUCTION.....	2
COUNTRIES WITH A DIGITAL NOMAD VISA (DNV)	4
ESTONIA.....	4
HUNGARY.....	5
MALTA	6
PORTUGAL.....	7
SPAIN	9
CROSS-COMPARISON OF SELECTED COUNTRIES WITH DNVS.....	10
COUNTRIES WITH OTHER OPTIONS FOR DIGITAL NOMADS.....	11
FINLAND	11
GERMANY	12
GEORGIA.....	13
THE NETHERLANDS.....	14
CROSS-COMPARISON OF SELECTED COUNTRIES WITH OTHER POLICY OPTIONS FOR DIGITAL NOMADS.....	16
CONCLUSION	17

This overview has been produced under the project “Talent Hub: Supporting Copenhagen Capacity to strengthen retention and EU-mobility of skilled migrants through collaborative multi-country coordination on talent retention and circulation in the EU”. The Talent Hub project is implemented by the IOM offices in Denmark and Germany in cooperation with Copenhagen Capacity and the European Union’s Directorate-General for Structural Reform Support (DG REFORM).

The overview has been developed as part of a series of products under the Talent Hub project. It is accompanied by the policy brief “Embracing the Potential of Digital Nomads – Areas of Intervention” that focusses on pros and cons as well as possible areas of intervention for introducing and enhancing digital nomad visas in EU generally but Denmark and Germany specifically.

The project is funded by the European Union (DG REFORM) under the Technical Support Instrument (TSI).

Fact box:

Digital Nomad Visas (DNVs) are special visas that allow **digital nomads** and other **professionals** to **work remotely** from the issuing state for a limited period of time, mostly for foreign employers. Digital nomadism is sometimes considered a hybrid between **work** and **tourism**.

Assumed **benefits** for DNV issuing states are inter alia **financial** and **regional development, importing skills, cultural exchange, innovation** as well as **regularization and control** of the emerging digital nomad trend. According to [figures from Greece](#), attracting 100,000 digital nomads for six months each year would create EUR 1.6 billion revenue or the same as 2.5 million tourists.

There are however also potential **downsides** to increased numbers of digital nomads such as **increased prices** as well as **gentrification** and **infrastructure pressure**.

INTRODUCTION

The concept of remote work gained significant prominence due to the global pandemic and the subsequent measures to curb its spread. Lockdowns and social distancing necessitated a rapid shift to remote work, revealing the viability and potential of working from home. This shift coincided with the growth of digital nomadism, a lifestyle in which individuals leverage technology to work remotely from various locations while frequently changing their surroundings.¹ The pandemic accelerated the acceptance of remote work, leading to the rise of digital nomadism as a recognised and relevant way of working and living.

Digital nomad visas (DNVs) have emerged as a response to this trend, allowing professionals to **legally work and reside** in foreign countries for extended periods. These instruments were first introduced mostly by Caribbean islands such as Anguilla, Antigua and Barbuda, Barbados, Bermuda, the Cayman Islands, Curacao, Dominica and Montserrat which announced their respective digital nomad visas already in the summer of 2020.² These countries thought of DNVs as a tool to compensate for the economic loss resulting from the travel restrictions and health concerns that impacted tourism worldwide, an industry central to many economies in the region.

Estonia was the first European country to introduce such a policy in August 2020, almost contemporarily to some of the Caribbean islands. In response to this growing trend, other European countries recognised the potential economic benefits and introduced digital nomad visa programmes. Croatia,³ Cyprus,⁴ Greece⁵ and Malta⁶ followed in 2021 and launched such visas to

¹ de Almeida, Marcos Antonio, António Correia, Daniel Schneider, and Jano Moreira de Souza. "COVID-19 as opportunity to test digital nomad lifestyle." In 2021 IEEE 24th International Conference on Computer Supported Cooperative Work in Design (CSCWD), pp. 1209-1214. IEEE, 2021.

² Ursula Petrela Barzey, 9 Caribbean Digital Nomad Visa Programs For Remote Workers [blog post]. 30 November 2020. Available at: <https://www.caribbeanandco.com/caribbean-digital-nomad-visa-programs/>

³ Croatia, Ministry of Interior: Temporary stay of digital nomads (2021)

⁴ Cyprus, Civil Registry and Migration Department: Digital nomads and family members (2021)

⁵ Mitsios, Stephanos, Greece introduces Digital Nomad Visa. 15 September 2021. Available at: https://www.ey.com/en_gr/tax/tax-alerts/greece-introduces-digital-nomad-visa

⁶ Daniel Ellul, Over 1,000 'nomads' and high net worth people applied to move to Malta last year, *The Times of Malta*. 12 January 2023. Available at: <https://timesofmalta.com/articles/view/1000-nomads-high-net-worth-people-applied-move-malta-last-year.1006816>

attract remote workers. These programmes are designed to **boost local economies** by enticing skilled professionals to spend extended periods within their borders. In this way, skilled professionals can contribute to a country's economy by spending on local businesses, services and if certain conditions occur, contributing to social security systems.⁷ However, the increase of digital nomads can benefit countries also by **fostering cultural and skills exchange as well as diversity**. By catering to the needs of digital nomads, these countries tap into a growing global movement, positioning themselves as appealing and innovative destinations for remote workers seeking a balance between work and exploration.

Currently there are 12 EU Member States (MS) offering digital nomad visas, represented in Figure 1 below. Besides the aforementioned countries (Croatia, Cyprus, Greece, Estonia and Malta) also the Czech Republic,⁸ Latvia,⁹ Hungary,¹⁰ Italy,¹¹ Portugal,¹² Romania¹³ and Spain¹⁴ have either approved or already launched their respective programmes.

Figure 1. EU Member States that approved or introduced a digital nomad visa



Source: Own elaboration based on online research
Note: This map is for illustration purposes only. The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the International Organization for Migration.

The following sections focus on a restricted sample of EU countries, selected to reflect the geographic diversity and different economies across the Member States. More specifically the list includes Estonia (Baltic region), Germany (Western Europe), Finland (Scandinavia), Hungary (Eastern Europe), Ireland and the Netherlands (Northern Europe), Malta, Portugal and Spain (Southern Europe) as well as Georgia, added to the sample for the peculiar characteristics of its

⁷ Pignatari, Leonardo Thomaz. 'The Taxation of "Digital Nomads" and the "3 W's": Between Tax Challenges and Heavenly Beaches'. *Intertax* 51, no. 5 (1 May 2023).
⁸ Fragomen, Czech Republic: Digital Nomad Program Introduced. 18 August 2023. Available at: <https://www.fragomen.com/insights/czech-republic-digital-nomad-program-introduced.htm>
⁹ Latvia, Office of Citizenship and Migration Affairs: Obtaining a long stay visa for remote work (2022)
¹⁰ Hungary, Directorate General for Aliens Policing: White Card (2022)
¹¹ Citizen Remote, Italy Digital nomad Visa. 24 May 2023. Available at: <https://citizenremote.com/visas/italy-digital-nomad-visa/>
¹² Global Citizens Solutions, Portugal Digital Nomad Visa: Work Remotely. 6 July 2023. Available at: <https://www.globalcitizensolutions.com/portugal-digital-nomad-visa/>
¹³ KPMG, Romania-Six-Month Digital Nomad Visa introduced. 2 February 2022. Available at: <https://kpmg.com/xx/en/home/insights/2022/02/flash-alert-2022-025.html>
¹⁴ Spain, Ministerio de Asuntos Exteriores, Unión Europea y Cooperación: Digital Nomad Visa (2022)

nomad programme as presented below. The document is organised in two broad sections; the first on countries with specific digital nomad visas and the second on those without a specific policy. Here, visa options not meant for the purpose of work such as passive income or investment 'golden' visas have been excluded. In each section, a cross-comparison is carried out at the end. For each country, there is a paragraph providing an overview of visa information, conditions for eligibility, the administrative process, interactions with the local economy, right of family reunification and other generic considerations where applicable.

COUNTRIES WITH A DIGITAL NOMAD VISA (DNV)

ESTONIA

VISA INFORMATION

By introducing its DNV in August 2020, Estonia has been the first European Member State to establish a visa specifically targeted at digital nomads.¹⁵ Differently from its e-Residency programme which granted third country entrepreneurs and workers only remote access to the EU market, the DNV is a long-stay visa including residency rights, absent for the e-Residency. Applicants can apply for a short-stay (C) visa or a long-stay (D) visa according to their expected duration of stay, with the latter allowing up to one year of right to live in Estonia. Once expired, holders cannot apply for a renewal of their visa, however, they can apply to obtain a second one valid for up to six months and after completing one year and a half within the country, the foreign talents will be required to leave Estonia. The time accrued on a DNV is not considered towards a residence permit in the country.¹⁶

ELIGIBILITY

Eligible third country nationals (TCNs) are employees of a foreign company, self-employed owning a company registered abroad or freelancers working for clients abroad who can conduct their work independently of their location. The programme does not have restrictions based on country of origin or sector of employment or activity, however, applicants must demonstrate a minimum monthly gross income of EUR 4,500 the past six months preceding the application and for at least the first month in Estonia. This could include sources of income beyond the salary such as rental income, shares and dividends, assets, director fees and interests from investments.

ADMINISTRATIVE REQUIREMENTS

Interested candidates need the compulsory documents for all digital nomad visa processes: valid travel document (passport), pictures, proof of health insurance and of sufficient financial means. Further, interested TCN talents must provide a description of their study and professional experience, proof of accommodation such as rental agreement, valid work contract and letter from the employer stating the applicants' desire to work from abroad (if applicable). Applications cannot be submitted online but at the nearest Estonian embassy or consulate in the applicants'

¹⁵ Ott Vatter, Estonia's Digital Nomad Visa is here! [blog post]. 7 July 2020. Available at: <https://medium.com/e-residency-blog/estonias-digital-nomad-visa-is-here-540cf6389ba1>

¹⁶ VisitEstonia, FAQ: Estonia's Digital Nomad Visa (2020). Available at: <https://www.visitestonia.com/en/digitalnomad/faqs>

country, however the form can be prefilled online and printed. The fees amount to EUR 100 for a long-stay visa or EUR 80 for a short stay one, with processing time ranging from a minimum of 15 days to, on average, 30 days.

LOCAL LABOUR MARKET

Visa holders are allowed to conduct business, [work and engage Estonian-based clients](#) as long as the main purpose of their stay remains remote work for an employer, company or clients based abroad. Estonian businesses or clients that decide to engage the services of a digital nomad are not required to register the employment agreement and thus comply with the Estonian statutory law on wages. DNV holders will be considered tax residents and [expected to pay taxes after spending six months](#) within a year in the country. Tax liability in Estonia may be decreased based on the taxes paid in the talent's home country, contingent on the existence of a tax treaty between the latter and Estonia.

FAMILY MEMBERS

The Estonian digital nomad visa permits family members, including spouses and minor children, to apply for visas following the same rules as the visa holder. Same-sex partners are also eligible. Whether accompanying family members can work depends on their visa terms.

OTHER CONSIDERATIONS

Holders of a long-stay DNV can travel and stay in the Schengen area for up to 90 days within 180 consecutive days.

HUNGARY

VISA INFORMATION

Hungary introduced the 'White Card' in 2022 to welcome interested digital nomads. The visa is open to foreign workers who are interested to work in Hungary for up to one year, with possibility to renew the visa and stay for another year. After the two years, the digital nomads will have to leave or find another suitable solution, this because time spent in Hungary as a digital nomad [does not count towards any residence permit](#).¹⁷

ELIGIBILITY

The programme is open to employees of companies based outside of Hungary or shareholders of foreign companies who want to work or manage their activities from Hungary through the use of ICT. Applicants must have a net monthly income of minimum EUR 2,000 and should be able to demonstrate this level of earning for the six months prior to the application.

¹⁷ Hungary, White Card (see footnote 10)

ADMINISTRATIVE REQUIREMENTS

To apply, interested candidates must provide some generic documentation (passport, criminal records and health insurance), proof of financial means (such as work contract or bank statements), of accommodation and of the ability to perform work remotely (e.g. explicit clause on contract). The application can be submitted at a Hungarian foreign mission in the applicant's country, online or in Hungary. The processing fee varies and can cost from EUR 76 (if applied online), EUR 110 (if applied at a Hungarian foreign mission) or EUR 123 (if applied in Hungary). The decision is issued within 30 days.

LOCAL LABOUR MARKET

Visa holders are **not allowed to work for Hungarian clients** or businesses. If they decide to stay more than six months in the country, they will be considered tax residents, however whether they will be taxed and the actual amount may vary according to tax treaties between Hungary and the foreign talent country of origin.

FAMILY MEMBERS

Unlike other digital nomad visas, the White Card **does not allow any right to family reunification**. This is in line with the target group of the policy which aims at singles under 40.¹⁸

OTHER CONSIDERATIONS

Holders of the White Card can travel and stay in the Schengen area for up to 90 days within 180 consecutive days.

MALTA

VISA INFORMATION

The Maltese programme targeted at digital nomads was introduced in 2021 and named 'Nomad Residence Permit', under the responsibility of Residency Malta Agency, the government body responsible for creating and managing the country's residency programmes.¹⁹ As the name suggests, rather than a visa, this is a **residence permit with a one-year validity** and can be renewed twice for a **maximum of three years**. Unlike the other DNVs considered here, there are **restrictions based on the applicants' country of origin**. In particular, citizens of the following countries are barred from applying: Afghanistan, North Korea, Iran, Democratic Republic of Congo, Somalia, South Sudan, Sudan, Syria, Yemen, Venezuela, Russian Federation and the Republic of Belarus. The list is not permanent and conditions may change in the future. Moreover, according to the applicant's nationality, an entry visa might be required for successful candidates travelling to Malta.²⁰

¹⁸ Helpers, White card: Residency for Digital Nomads in Hungary. 17 December 2021. Available at: <https://helpers.hu/residence-permit/white-card-residency-for-digital-nomads-in-hungary/>

¹⁹ Malta, Residency Malta Agency: Nomad Residence Permit (2021)

²⁰ Residency Malta Agency, Nomad Residence Permit Frequently Asked Questions (2021). Available at: <https://nomad.residency.malta.gov.mt/wp-content/uploads/2023/02/Nomad-FAQs-Version-7.1.pdf>

ELIGIBILITY

Eligible TCNs are employees of a foreign company, self-employed owning a company registered abroad or freelancers and consultants working for clients abroad who can conduct their work independently of their location. The visa is open to professionals regardless of their sector of activity, and the minimum gross income requirement corresponds to EUR 2,700 per month during the five months prior to the application or EUR 32,400 per year.

ADMINISTRATIVE REQUIREMENTS

Besides the commonly known documentation (passport, pictures, proof of health insurance and of sufficient financial means), applicants need to provide a letter of intent explaining the reasons behind choosing Malta as a destination. Proof of accommodation will only be asked upon receiving approval of the residence permit. Among those considered, Malta is **the only country allowing online applications**, with the possibility of sending forms via email. The processing fee is EUR 300 and will take up to 30 days, while the fee for the issuance of the permit is EUR 27.50 and can take two to three weeks.

LOCAL LABOUR MARKET

Digital nomads are not allowed to engage in any work arrangement with Maltese businesses. Tax liability of digital nomads can vary and a case-by-case assessment is therefore needed. Indeed, if it is true that holders of the Nomad Residence Permit do not have to pay taxes, such exemption is not present in the tax legislations as such nomads in the country may become liable under the different applicable tax schemes present in the law.

FAMILY MEMBERS

Nomads can be **accompanied by their children and spouses** who should be included in the same application of the first.

OTHER CONSIDERATIONS

As long as the Nomad Residence Permit is valid, the holder is free to travel within the Schengen Area for a maximum of 90 days in a rolling 180-day period.

PORTUGAL

VISA INFORMATION

Portugal established its national DNV in October 2022. The Labour Minister called these workers **fundamental for Portugal's economy**, particularly through their contribution to the national social security system.²¹ The country's DNV has two categories: a short-stay visa and a residence permit. The short-stay visa allows holders to stay in the country for up to one year, while those who apply

²¹ Maria Valencia, Digital Nomads Are Key For Portugal's Development, Says Government. *Traveling Lifestyle*. 1 May 2023. Available at: <https://www.travelinglifestyle.net/digital-nomads-are-key-for-portugals-development-says-government/>

for the residence permit will first be issued a four-month temporary visa which will be then converted to a two-year residence permit, renewable for another three years.²² At the end of the five years, **holders of the residence permit can apply for permanent residency and even Portuguese citizenship**, if they meet the requirements.²³

ELIGIBILITY

The programmes are open to TCNs working for foreign employers, freelancing or offering consulting services to clients outside of Portugal. There are no sector-specific restrictions but applicants are expected to earn four times the minimum wage, which would require EUR 3,040 per month.

ADMINISTRATIVE REQUIREMENTS

The usual documents are required: passport, criminal record, proof of health insurance. Applicants must also demonstrate proof of accommodation, income, of being able to conduct work remotely and write a letter of intent explaining the decision to move to Portugal. Once entered into the country, **newcomers will have to open a bank account and have a national tax number** (Numero de Identificao Fiscal - NIF) within the first 120 days, before registering as residents at the immigration authority. The visa application costs EUR 180 and takes between three-to-four months, while issuance of the permit costs EUR 320 and can take up to two weeks.

LOCAL LABOUR MARKET

After 183 days residing in the country, digital nomads can enjoy a **favourable tax scheme** in Portugal by registering into the NHR (Non-Habitual-Residence) scheme. Obtaining NHR status means that for up to 10 years, no taxes are due on foreign income, social contributions amount to 10 per cent and income earned in Portugal is taxed at 20 per cent (compared to 48% of the standard rate).

FAMILY MEMBERS

Family members of digital nomad are also eligible for a residence permit, granted under the **family reunification provision**. Applicants must be able to prove sufficient extra funds for dependent adults or children.

OTHER CONSIDERATIONS

With the residence permit, holders can travel across the Schengen area but are expected to stay at least 183 days a year in Portugal.

²² Portugal Digital Nomad. Available at: <https://portugaldigitalnomad.com/>

²³ Immigrant Invest, Portugal Digital Nomad Visa Guide for 2023: Requirements and Costs (2023).

SPAIN

VISA INFORMATION

Spain approved its digital nomad visa in November 2022 within the country's new 'StartUp Law' and similarly to the Portuguese programme it consists of two options: A temporary visa and a residence permit.²⁴ If already in Spain, TCNs can apply for the three-year residence permit which is extendable to up to five. If applying from their origin countries, interested candidates can seek the one-year temporary visa first, which can also be converted into the three-year residence permit and further extended accordingly once in Spain. After the five years, **digital nomads can apply for permanent residency but not citizenship**, as the requirement is of having lived for at least ten years in the country.²⁵

ELIGIBILITY

The programme targets employees of foreign companies who have been in a contract for at least three months and are allowed to work remotely, TCNs who are self-employed and registered abroad, or freelancers with clients based outside of Spain. Applicants must also prove financial means corresponding to 200 per cent of the Spanish minimum wage, which currently means either a monthly income of around EUR 2,160 or savings of around EUR 30,000.²⁶

ADMINISTRATIVE REQUIREMENTS

Also, the administrative process is similar to that of the Portuguese initiative. Alongside the usual documents for visa applications, candidates must provide evidence of having at least three years of professional experience or being graduates or postgraduates from a recognised university, business school or vocational training institute. If employees, they need to provide a work contract of at least one year duration, if freelancers or self-employed they should prove a working relationship with clients starting at least three months prior to the application. Before submitting their application, interested TCNs should apply for a national tax number (NIE number). The processing cost of the visa is EUR 100 and a decision should be issued within 10 days, this may be longer if further documentation or interviews are required.

LOCAL LABOUR MARKET

Holders of the DNV are allowed to **generate income by engaging with Spanish companies** as long as this does not exceed 20 per cent of their total income received. They can also enjoy a **favourable tax rate** under the 'Non-Resident Income Tax' regime, which requires a separate application. Digital nomads can pay a flat tax on their income at 15 per cent on work income up to EUR 600,000 for up to four years. Moreover, they can ask for a deferral on this tax in the first and second year in the country with a positive taxable income (without interests).²⁷

²⁴ Rosie Frost: Spain has launched a Digital Nomad Visa - here's everything you need to know before you apply, *Euronews*. 30 January 2023. Available at: [euronews.com](https://www.euronews.com)

²⁵ Spain, Ministerio de Asuntos Exteriores (see footnote 14)

²⁶ Balcells, *Digital Nomad Visa in Spain: a Complete Guide* (2023)

²⁷ *Ibid.*

FAMILY MEMBERS

Partner, spouse or dependent family members can be included in the visa application provided some extra financial requirements are met: For the first family member they must prove additional financial means of at least 75 per cent of the Spanish minimum wage and for each additional applicant, 25 per cent of the Spanish national minimum wage is required.

OTHER CONSIDERATIONS

DNV holders can travel freely around EU countries. However, they should not stay outside of Spain for more than one year out of the five if they later want to qualify for permanent residency.

CROSS-COMPARISON OF SELECTED COUNTRIES WITH DNVS

VISA INFORMATION

Estonia, Hungary, Malta, Portugal, and Spain have all introduced digital nomad visa programs to attract remote workers. Estonia's Digital Nomad Visa (DNV) offers short-stay and long-stay options, while Hungary's 'White Card' provides up to two years of stay. Malta's Nomad Residence Permit is valid for one year and is renewable up to three, while Portugal and Spain offer both temporary visas and residence permits with potential pathways to permanent residency.

ELIGIBILITY

Across these countries, eligibility criteria vary, but they generally target foreign employees, freelancers, and self-employed individuals. Income requirements are common, with thresholds ranging from EUR 2,000 to EUR 4,500 per month. Professional experience or education may be necessary, and certain countries like Malta have additional restrictions based on the applicant's country of origin.

ADMINISTRATIVE REQUIREMENTS

The administrative process differs among these countries. Estonia, Portugal and Spain require application submission at embassies or consulates, while Hungary and Malta offer online options. Portugal also mandates opening a bank account and, with Spain, obtaining a tax number upon arrival.

LOCAL LABOUR MARKET

Portugal permits digital nomads to work for local clients without restrictions, while Estonia and Spain only allow for limited engagement of digital nomads with national businesses. On the other hand, Hungary and Malta prohibit completely employment relations with local entities. Spain and Portugal stand out for applying favourable tax regimes.

FAMILY MEMBERS

Estonia, Malta, Portugal, and Spain generally allow family members to accompany digital nomads. However, requirements for financial means vary, with some countries imposing conditions on extra funds for dependents. Hungary is the only country within the sample prohibiting travelling or reuniting with family members.

OTHER CONSIDERATIONS

All these countries offer Schengen travel for visa holders, typically up to 90 days in a 180-day period.

COUNTRIES WITH OTHER OPTIONS FOR DIGITAL NOMADS

FINLAND

VISA INFORMATION

Finland does not have a specific visa for digital nomads, however, non-EU citizens who are self-employed or entrepreneurs can apply for a resident permit for entrepreneurs. The permit is initially issued for one year and can be renewed. After two years holders can apply for a longer residence permit issued for up to four years, after which interested TCNs can apply for permanent residency.²⁸

ELIGIBILITY

Eligible candidates must demonstrate that they are self-employed, partner in a general or limited partnership or member of a cooperative with unlimited liability or shareholders. While there is no specific monthly income prerequisite for the entrepreneur residence permit, applicants are required to submit their company's financial records. If the company is not operational, an estimated profitability calculation is needed.²⁹

ADMINISTRATIVE REQUIREMENTS

First, applicants need to register their company in the Trade Register of the Finnish Patent and Registration Office to obtain a business ID, and in the Finnish Tax Administration to register for VAT. Alongside a valid passport, applicants must hand in documents on the form of the company, business operations (including business plans, financial forecasts, granted funding, etc..) and sector-specific attachments where relevant. The company must be profitable and be the candidate's main means of support. Finland immigration authorities will consider the issuance of a residence permit only if this first economic assessment by a Centre for Economic Development, Transport, and the Environment (ELY Centre) is successful.³⁰ The application can be done online at a cost of EUR 400

²⁸ European Commission, EU Immigration Portal: Finland-Self-employed worker. Available at: [EU Immigration Portal - Finland](#)

²⁹ Finland, Finnish Immigration Service: Residence permit application for an entrepreneur. Available at: <https://migri.fi/en/entrepreneur>

³⁰ OECD (2021), The Impact of Regulation on International Investment in Finland, OECD Publishing, Paris, <https://doi.org/10.1787/b1bf8bee-en>

or at an embassy or consulate at EUR 600 and the processing time should be of around two months.

LOCAL LABOUR MARKET

If granted a residence permit for an entrepreneur, there are no limits on non-EU citizens' right to work in Finland. However, the registered business must be the main source of income.

FAMILY MEMBERS

Successful applicants can apply for family reunification with their partner, spouses or dependent children which will receive a residence permit with an equal validity to that of the visa holder granting full access to employment and education.

OTHER CONSIDERATIONS

As per other European residence permit, holders of the residence permit for entrepreneurs can travel and stay in other Schengen countries for up to 90 days within 180 consecutive days.

GERMANY

VISA INFORMATION

Germany offers the 'Freiberufler' residence permit for non-EU citizens wishing to move to the country to start a business or work as freelancers in liberal professions. Once issued the permit is valid for three years, extendable for another two years for a total of five. After this period there is the possibility to apply for permanent residency in the country.³¹

ELIGIBILITY

The programme is directed at TCNs active in recognised 'liberal' freelance professions in Germany, namely healthcare, legal, tax and business advisory, scientific/technical, linguistic and information-transmitting professions. Although there is not a minimum income requirement, candidates must prove that they have enough money to sustain themselves while starting their business. Artists and teachers should also be able to demonstrate that they will have a regular income (savings, regular bank transfers from family members or a letter from a guarantor are accepted). Moreover, if above they are more than 45 years old, evidence of adequate preparations for retirement should be provided (in prospect having at the age of 67 either a monthly pension of EUR 1,432.59 or an asset amount of EUR 206,293.00 (as of 2023)).³²

ADMINISTRATIVE REQUIREMENTS

The necessary documents will depend on whether the application is lodged as a freelancer (Freiberufler) or to start a business as self-employed (Gewerbetreibender) which falls outside that of recognised liberal freelancing industries. The latter have a more onerous process, indeed they

³¹ Make-it-in-Germany, Visa for-self employment. Available at: <https://www.make-it-in-germany.com/en/visa-residence/types/self-employment>

³² Bouliane Nicholas, How to apply for the German Freelance visa, *All About Berlin*. 26 July 2023. Available at: <https://allaboutberlin.com/guides/how-to-get-a-german-freelance-visa>

need to provide documents showing that there is an economic/cultural interest or a regional need for their work (a visa will not be issued if prospective clients are all based outside of Germany), that the business is expected to have positive effects on the economy and that they have enough personal capital or a loan to launch the business. The common documentation includes basic documents (application form, valid passport, health insurance), professional documentations (resume, portfolio, professional licence), a cover letter, reference letters and two letters of intent or contracts from German based clients. Applications can be lodged at a German embassy or consulate in the candidate's country by paying the processing fee of EUR 100 and it can take up to four months before receiving the permit.

LOCAL LABOUR MARKET

Candidates are expected to work primarily for German clients and do not enjoy any particular tax advantage.

FAMILY MEMBERS

Successful applicants must separately apply for a visa for the purpose of family reunification.³³

OTHER CONSIDERATIONS

The Freiberufler visa allows for travel in the EU and the Schengen area.

GEORGIA

VISA INFORMATION

In 2020 Georgia introduced its 'Remotely from Georgia' programme. Rather than a visa or residence permit, the programme consists of a visa waiver for remote workers who are citizens of one of the selected 95 countries.³⁴ Georgia has adopted a liberal visa policy since September 2014, when it introduced a law allowing nationals of several countries worldwide to enter Georgia without a visa.³⁵ 'Remotely from Georgia' introduced the work to right and a separate application procedure to specifically target remote workers, with the aim of rebooting the country's economy as a response to the lost tourism during the pandemic. The programme involves almost no bureaucracy as the application form can be filled online and the documents required are limited and processed in a shorter period of time compared to other DNVs.

ELIGIBILITY

The Georgian programme targets workers from selected countries who are employed by a foreign employer, owners of a company registered abroad or freelancers with foreign clients. Candidates need to demonstrate a monthly income equivalent to USD 2,000 or provide records of the past

³³ Bundesministerium für Wirtschaft und Klimaschutz, Accompanying family member: Starting a small business in Germany? Available at: <https://www.existenzgruender.de/SharedDocs/BMWi-Expertenforum/English-Version/Accompanying-family-member-Starting-a-small-business-in-Germany.html>

³⁴ Agendage, 'Remotely from Georgia': new state programme to allow foreigners to travel to, work remotely from Georgia. 27 August 2020. Available at: <https://agenda.ge/en/news/2020/2654>

³⁵ Civil Georgia, Georgia Restores One-Year Visa-Free Rules, Civil.ge. 08 August 2017. Available at: <https://web.archive.org/web/20170808114511/http://www.civil.ge/eng/article.php?id=28337>

12 months' bank statements or contracts indicating future earnings. Alternatively, savings exceeding USD 24,000 (or the equivalent in any currency) are also satisfactory.³⁶

ADMINISTRATIVE REQUIREMENTS

Candidates can apply online by filling the relevant form, provide valid passport, health insurance, copies of contracts with clients from the last 12 months (for freelancers), a valid work contract and details about the employer (for employees) and information about the candidates' role in the company, proof of ownership or partnership (for business owners). There is no visa fee for the application and a decision is issued within 10 days.

LOCAL LABOUR MARKET

After 180 days in the country digital nomads will be considered tax residents but if they decide to register under the 'Individual Entrepreneur' scheme, they will be able to pay only 1 per cent tax on their income if earnings don't exceed EUR 170,000.

FAMILY MEMBERS

Eligible workers can bring along their family members, allowed to stay in the country for the entire duration of the visa exemption.

OTHER CONSIDERATIONS

Being accepted into the 'Remote from Georgia' programme does not entitle TCNs to travel to any other EU countries, despite the visa liberalisation agreement signed between Georgia and the EU in 2017.

THE NETHERLANDS

VISA INFORMATION

Digital nomads who want to work in the Netherlands have to apply for an MVV (provisional residence permit) and a residence permit for the purpose of self-employment.³⁷ The MVV works as an entry visa for temporary stay, however not all applicants need one, this depends on their nationality. The application for the entry visa and residence permit has to be submitted at the same time. Successful candidates will receive an MVV valid for 90 days with which they can enter the Netherlands and within a few weeks collect their residence permit for self-employment, valid for up to two years and can be renewed.

ELIGIBILITY

The visa is for freelancers and self-employed people TCNs with a business registered in a foreign country or seeking to start freelancing or conducting self-employed business activities in the Netherlands. In their application, digital nomads need to demonstrate that the services offered are

³⁶ Mace, Adam, What You Need to Know About the Georgia Digital Nomad Visa [blog post], *Nurall*. 12 July 2023. Available at: <https://www.nurall.co/blog/georgia>

³⁷ Netherlands, Immigration and Naturalisation Service (IND): Residence permit self-employed person (2023)

of economic interest for the Netherlands and that they will be generating an income of at least EUR1,508.22 gross per month.³⁸

ADMINISTRATIVE REQUIREMENTS

Candidates can apply to a Dutch foreign mission in their country by providing a set of personal and business related documents.³⁹ As for other visas, generic documents (including a valid passport and a criminal record) are required. Proof of candidates' educational and professional history (employment contracts, freelancing agreements) is to be submitted alongside a list of documents on the business activity, such as a business plan, financial data and evidence of its essential interest for the Netherlands. The application will be reviewed by the Dutch immigration authority (IND) advised by the Netherlands Enterprise Agency (RVO).⁴⁰ If successful, candidates will be able to collect their MVV form the Dutch foreign mission in their country and enter the Netherlands. Once in the country, they will have to undergo a tuberculosis test within three months from arrival, register at the local municipality and to the Dutch tax administration.

LOCAL LABOUR MARKET

Once the residence permit is obtained, the foreign workers are allowed to work also for Dutch clients, however only on the grounds of self-employment. Having Dutch clients can facilitate obtaining a permit. To conduct work as an employee, the employer needs to apply for a separate work permit (TWV). Permit holders are considered tax residents and will have to pay taxes in the Netherlands, however, exemptions may apply if the assignment is of temporary nature.

FAMILY MEMBERS

To bring family members along, applicants need to separately apply for a family reunification visa. In case of partners, besides the required documentation, if an MVV is required (depending on the nationality) partners have to pass a civic integration exam at a Dutch embassy abroad. If successful, they also are allowed to work on the same grounds as the permit holder.

OTHER CONSIDERATIONS

Travel across the Schengen area is limited to a maximum period of 90 days within a period of 180 days.

³⁸ Netherlands, Immigration and Naturalisation Service (IND) (see footnote 35)

³⁹ Netherlands, Immigration and Naturalisation Service (IND): Application for admission and residence 'to work on a self employed basis' (foreign national)

⁴⁰ European Commission, EU Immigration Portal: Netherlands-Self-employed worker. Available at: https://immigration-portal.ec.europa.eu/netherlands-self-employed-worker_en

CROSS-COMPARISON OF SELECTED COUNTRIES WITH OTHER POLICY OPTIONS FOR DIGITAL NOMADS

VISA INFORMATION

An option for digital nomads in Finland is the resident permit for entrepreneurs. Germany's 'Freiberufler' residence permit caters to foreign workers in recognised liberal professions. Georgia's peculiar policy consists of a visa waiver rather than an actual visa or residence permit, while the Netherlands requires a provisional residence permit (MVV) for self-employed individuals.

ELIGIBILITY

Eligibility requirements differ across these countries. Finland targets self-employed individuals, requiring financial records and business plans. Germany focuses on recognised freelancers and professionals with income and economic impact criteria. Georgia aims at workers from selected countries, demanding a minimum income or savings. The Netherlands expects freelancers to have an economic interest and minimum monthly income.

ADMINISTRATIVE REQUIREMENTS

Administrative processes vary in complexity. The process in Finland and the Netherlands requires undergoing a labour market assessment, carried out respectively by the Centre for Economic Development, Transport and the Environment (ELY Centre) and the Netherlands Enterprise Agency (RVO). In Germany, candidates themselves need to demonstrate the economic interest of their activities for the country or specific state they are in, providing comprehensive documentation. On the other hand, Georgia offers a streamlined online application with simplified document requirements.

LOCAL LABOUR MARKET

Regarding the local labour market, Finland permits unrestricted work for non-EU citizens with residence permits for entrepreneurs. Germany allows freelancers to work for German clients and provides tax advantages for recognized professions. Georgia's tax rate is very favourable for digital nomads, while the Netherlands allows self-employed permit holders to work for Dutch clients under specific conditions.

FAMILY MEMBERS

In terms of family inclusion, Finland and the Netherlands enable family reunification for partners, spouses, and dependent children. In the Netherlands, a civic integration exam is required for the partner. Germany mandates separate family reunification visa applications while Georgia allows family members to stay for the duration of the visa exemption.

OTHER CONSIDERATIONS

Across these countries, Schengen travel is a common allowance except for Georgia, whose programme does not entitle entry to any other country.

CONCLUSION

Since 2020, an increasing number of countries introduced policies specifically addressed at digital nomads, i.e., location independent remote workers. Despite national policy and implementation differences, digital nomad visas have generally been introduced to boost the local economy and to facilitate the arrival of highly skilled professionals. Simultaneously, restrictions on as for example minimum income, taxation, eligible nationalities, and maximum duration of residency indicate considerations on how to manage envisaged negative effects of increased numbers of digital nomads in a national context.⁴¹ Even so, given the variation in national DNV programmes as depicted above, there seems to be limited common understanding of the benefits and downsides of digital nomad programmes despite locally voiced concerns.⁴²

Currently, 12 EU MS have approved a similar programme in their national law and five of those have been considered in this mapping exercise: Estonia, Hungary, Malta, Portugal, and Spain. These countries are similar in offering digital nomad visa options to attract remote workers, but each has its unique features and requirements. Portugal and Spain stand out for their favourable tax schemes, and alongside Estonia they allow more flexibility in working with local clients. Malta stands out for its restrictions based on the applicant's country of origin, while Hungary's 'White Card' does not include any right to family reunification, implying the targeting of a younger demographic.

Among the selected countries without a specific digital nomad visa Georgia stands out for its liberal visa-exemption policy, favourable tax schemes and accompanying family rights. The available options for Finland and the Netherlands are the most onerous considering the labour market assessment and the time required to eventually obtain the residence permits, which might not cater for the needs of a nomadic lifestyle. Germany's 'Freiberufler' visa favours freelancers over self-employed, making it a more viable option for digital nomads given the flexibility.

For considerations on ways states could intervene to implement DNV programmes, please refer to the following publication produced under the Talent Hub project: "Policy Brief: Embracing the Potential of Digital Nomads – Areas of Intervention."

⁴¹ In responses provided by member states of the European Migration Network (EMN) to Latvia's Ad Hoc Query 2021.35 on Digital Nomad Visas, Estonia as the only responding state listed risks such as non-purposeful use of visa and risks of irregular migration to be countered by the DNV administrative requirements and background checks. The introduction of the Estonian DNV was however also mean to combat misuse of tourist visas for work (ibid.)

⁴² See as for example [Are Digital Nomads Catalysts For Growth Or A Hazard To Locals?](#) (AllWorkSpace, August 2023)