waydreaming
RELOCATION SERVICES



FREE GUIDE • MOVING TO GREECE

Greece Beyond the Postcard

Island dreams, slow paperwork and how to build a real, year-round life in Greece.

6 things to consider

6 insider tips

1 printable checklist

START HERE

Thinking about Greece?

Blue water, white villages, long lunches with friends: Greece is easy to fall in love with on vacation. Living there year-round is a different story. Winter on the islands is quiet, paperwork can be slow and mostly in Greek, and some visa rules changed in 2026. This guide helps you see past the postcard and plan a move that works in every season.

Why people love it

- ✓ Mediterranean climate and stunning coastline
- ✓ Warm, family-centered culture
- ✓ Lower living costs than much of Western Europe
- ✓ Tax breaks for some new residents and retirees

What trips people up

- ! Island life changes a lot in winter
- ! Slow, paper-heavy bureaucracy in Greek
- ! Visa rules that changed in 2026
- ! Older homes that are hard to heat or cool

Greece at a glance

Figures as of 2026. Always confirm before you apply.

Currency	Euro (€)
Language	Greek (a different alphabet)
Visitor stay	90 days in any 180-day period (Schengen rule)
Remote work	Digital Nomad Visa: €3,500+/month income
Passive income	Financially Independent Person (FIP) visa
Golden Visa	From €250k to €800k, depending on area and property

BEFORE YOU DECIDE

6 Things to Consider

1 Choose your visa and apply from home

Remote workers can use the Digital Nomad Visa. Since February 2026, you must get it from a Greek consulate before you travel. Retirees often use the FIP visa. The Golden Visa starts at €800,000 in top areas, and those homes cannot be used for short-term rentals.

2 Island dream vs. year-round reality

Many island shops and restaurants close from about November to April. Ferries run less often, and rough seas can cancel trips. On small islands, serious medical care may mean a trip to Athens or a bigger island.

3 Get ready for paperwork

Your first step is an AFM (tax number). You will also need an AMKA (social security number) for healthcare. Much of the system is in Greek and on paper. A local lawyer or accountant makes life much easier.

4 Look closely at housing

Many homes are older, with little insulation. Ask how the home is heated (often heating oil) and cooled. Good rentals are often found by word of mouth. If you buy, always have a lawyer check the title.

5 Healthcare: plan for both systems

Greece has a public system and good private hospitals, mostly in Athens and Thessaloniki. Most visas require private health insurance, so build that into your budget from day one.

6 Taxes: big perks, real rules

Live in Greece more than 183 days a year and you usually become a tax resident. Greece offers special tax breaks for some new residents, like a flat 7% on foreign income for qualifying retirees. US citizens still file US taxes. Get expert advice first.

FROM PEOPLE WHO HAVE DONE IT

Insider Tips

1

Learn the Greek alphabet before you arrive

Signs, forms and labels will instantly feel less scary. A few polite phrases go a long way with neighbors and local officials.

2

Find a good local accountant (logistis) early

You will likely need one every year for your Greek taxes. Ask other expats in your area for trusted names.

3

Visit your island in winter

Go in January or February before you commit. If you still love it when it is quiet and windy, it is a keeper.

4

Time your move for autumn

Long-term rentals are easier to find after the summer tourist season. Avoid mid-August, when much of the country is on holiday.

5

Check for earthquake and wildfire risk

Newer buildings follow stricter earthquake codes. Ask about the building's age, check wildfire risk in the area and get good home insurance.

6

Build real local connections

Greek life is built on relationships. Say yes to coffee, learn names and shop locally. Doors open faster when people know you.

Common mistakes to avoid

- ✕ Flying in on a tourist stay to apply for a Digital Nomad permit (no longer allowed)
- ✕ Planning to rent out a Golden Visa home on Airbnb
- ✕ Choosing an island after only visiting in summer

PRINT IT. CHECK IT OFF.

Your Moving Checklist

6 to 12 months before

- [ ] Choose your visa route
- [ ] Book your Greek consulate appointment
- [ ] Talk to a cross-border tax advisor
- [ ] Visit your top area in winter

3 to 6 months before

- [ ] Get documents apostilled and translated
- [ ] Buy private health insurance
- [ ] Gather proof of income or savings
- [ ] Start learning the Greek alphabet

1 to 2 months before

- [ ] Book a short-term rental for arrival
- [ ] Decide what to ship, sell or store
- [ ] Tell your banks you are moving
- [ ] Plan ferry or flight logistics

Your first 30 days

- [ ] Get your AFM tax number
- [ ] Start your residence permit steps
- [ ] Open a Greek bank account
- [ ] Find a local accountant (logistis)

DREAMING OF GREECE?

Let's turn the dream into a plan.

Waydreaming helps you plan your move to Greece step by step, so you can spend less time on paperwork and more time on the life you are moving for.

waydreaming.net

This guide is general information, not legal, tax or immigration advice. Rules and amounts change often; figures were checked in October 2026. Always confirm details with your consulate and a licensed professional before you apply or move.