



# LIFE IN NAVARRA

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ahead

**NAVARRA**  
Una forma de funcionar

# LIFE IN NAVARRA

Navarra is the Spanish region with the best quality of life, and here's why. To make your move and adaptation easier, we have gathered the essential information you need to know about life in our region: from tax matters to the healthcare system, housing, and public transport. Discover a safe environment with excellent services, quality education, and a rich cultural and natural offering.



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## LIFE IN NAVARRA

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# 1. TAXES



## A separate tax system

If you are planning to move to Navarra, it is essential to understand its tax system, which has unique characteristics due to its special fiscal regime, distinct from other autonomous communities in Spain.

Below, we explain the main taxes that will be relevant to your personal and professional life:

### 1.1 PERSONAL INCOME TAX (IRPF)

This tax applies to annual income, such as salaries, business earnings, and other sources of revenue. In Navarra, the IRPF has its own tax brackets and deductions, which differ from those in the rest of Spain. You can check the withholding tax table [here](#).

### 1.2 NON-RESIDENT INCOME TAX (IRNR)

This tax applies to income earned in Navarra by individuals or companies that do not have tax residency in Spain. It covers, for example, business profits, rental income from properties, or property sales. In many cases, international agreements prevent double taxation, making cross-border transactions easier. For more information, you can visit the Navarra Tax Authority website: [Hacienda Navarra](#).

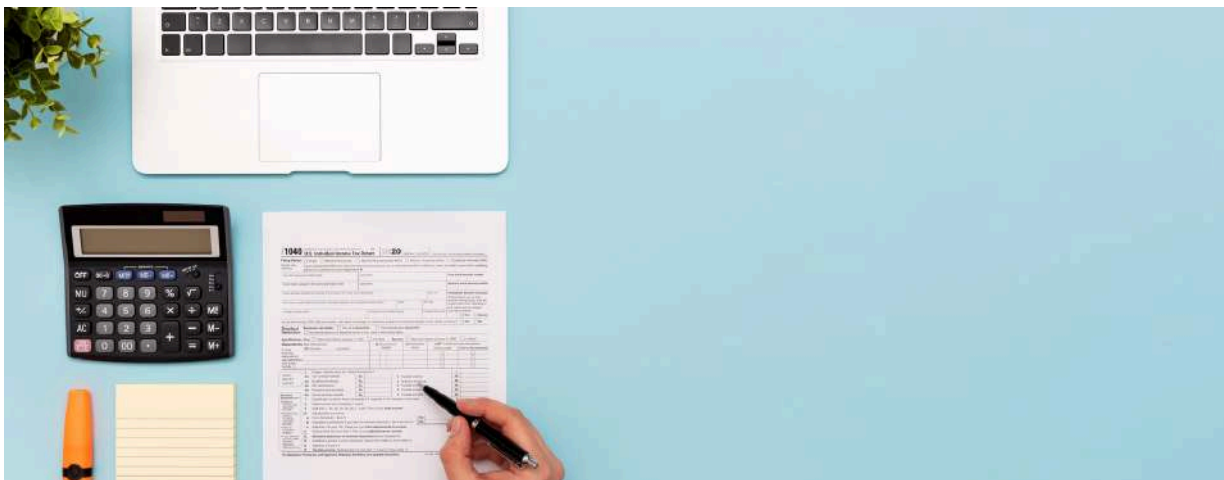
## 1.3 TAXES ON EMPLOYMENT OF WORKERS

When hiring employees, there are several taxes and social contributions to consider. These obligations apply to all workers, regardless of their origin.

- **IRPF Withholdings:** Employers must withhold a portion of employees' salaries as an advance payment of their personal income tax (IRPF). The withholding rates vary based on salary level and the employee's personal situation.
- **Social Security:** Employers are required to pay a percentage of the employee's salary as an employer contribution, covering aspects such as pensions, unemployment benefits, and occupational risks. You can estimate the approximate cost at this [link](#).

## 1.4 VALUE ADDED TAX (VAT- IVA)

VAT is an indirect tax applied to the consumption of goods and services. The general tax rate is 21%, the same as in the rest of Spain. However, its management and collection are exclusively handled by the Navarra regional Government.



## 1.5 CORPORATE TAX

This tax applies to the profits generated by companies. Navarra has its own corporate tax rate, with specific regulations that may offer tax incentives in certain cases. These benefits are designed to promote innovation, reinvestment, and sustainable growth. For more information, you can visit the Navarra tax authority website: [Hacienda Navarra](#).

## 1.6 TAXES ON PROPERTY TRANSFERS AND DOCUMENTED LEGAL ACTS (ITP AND AJD)

These taxes apply to the purchase of second-hand properties and certain legal transactions. In Navarra, the rates differ from those in the rest of Spain.



## 1.7 NAVARRA: A TAX SYSTEM THAT FOSTERS TALENT ATTRACTION

The region's distinct tax system provides benefits that encourage talent and innovation, setting it apart from other autonomous communities:

### A) Adjusted taxes and tax benefits

- **IRPF (Personal Income Tax):** Navarra offers attractive deductions for workers, particularly for middle-income earners, making it more competitive than other autonomous communities.
  1. **Specific deductions for young people and families with children.**
  2. **Incentives for individuals relocating for work-related reasons.** It is recommended to consult a tax advisor or contact the tax authorities for personalized guidance.
- **Deductions for Innovation and Entrepreneurship:** Professionals moving to Navarra for R&D projects benefit from significant tax incentives. You can check sector-specific deductions through our website: [Invest in Navarra](#)





## 1.7 NAVARRA: A TAX SYSTEM THAT FOSTERS TALENT ATTRACTION

### B) Promotion of business investment

Navarra has tax measures designed to attract both national and international talent in strategic sectors such as technology, renewable energy, and agri-food:

- **Deductions for investment in newly created companies:** ideal for startups and entrepreneurs.
- **Lower corporate tax burden:** Compared to other regions, companies that promote quality employment benefit from more competitive tax rates..
- **Tax benefits for employees of innovative companies:** These workers may qualify for lower tax rates under certain conditions.

You can check all the benefits according to your sector through the [\*\*Invest In Navarra\*\*](#) website.

### C) Support for work-life balance and family deductions

To attract talent, Navarra offers

- **Deductions for dependent children:** Economic incentives according to the number of children and income.
- **Tax benefits for large or single-parent families.**
- **Deductions for the care of elderly or dependent individuals.**

## 1.7 NAVARRA: A TAX SYSTEM THAT FOSTERS TALENT ATTRACTION

### D) Boosting young talent

- **Lower IRPF tax rates for individuals under 30 with low incomes.**
- **Young talent return programs:** tax incentives for young Navarrese who studied or worked abroad and wish to return.

### E) Incentives for the technology and sustainable sectors

Navarra prioritizes sectors such as **renewable energy** and **digitalization**. Companies in these industries receive additional tax benefits, attracting highly skilled professionals to work on high-impact projects.

### F) Quality of life as a key advantage

Navarra combines its tax advantages with:

- Access to high-quality public services, such as healthcare and education.
- A reasonable cost of living compared to major cities like Madrid or Barcelona.
- Unique natural surroundings, including the Pyrenees and the Ebro River region—ideal for those who value quality of life alongside professional growth.

**For more information, check out all the benefits we offer to investors**

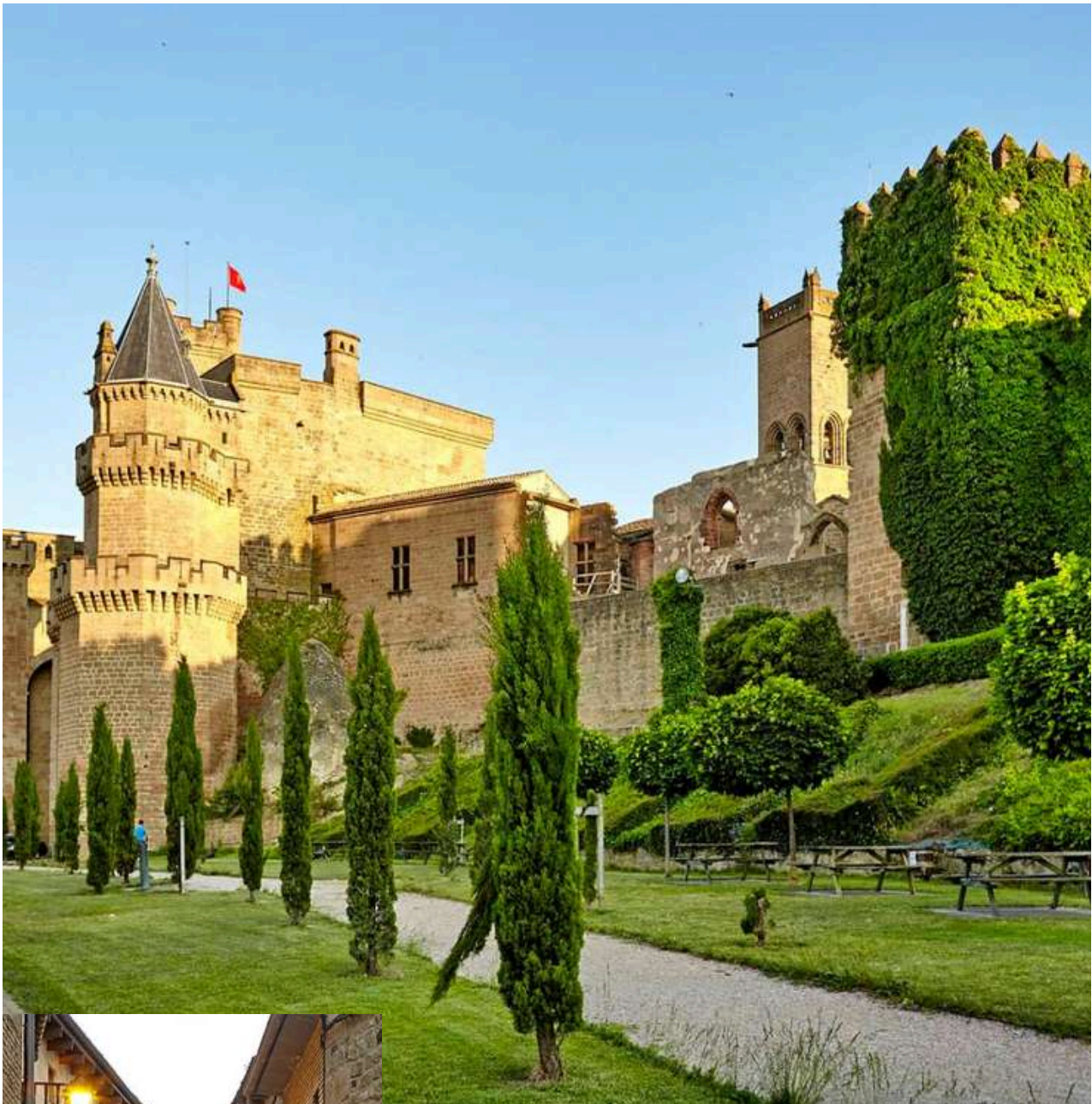
## 2. HOUSING



## Navarre suits all lifestyles

From the modernity of Pamplona to the serenity of the Pyrenees, Navarra offers an option for every lifestyle and professional need. **Pamplona**, as the capital of the region, is the economic and administrative centre. Its neighbourhoods combine accessibility to services, serenity and green areas and the nearby towns, such as Barañáin or Zizur Mayor, also offer a peaceful residential life with a quick connection to the city centre.





The **middle zone**, which includes towns such as **Tafalla** and **Olite**, is perfect for those looking for more affordable housing without sacrificing good connectivity.

This region has a strong historical and cultural character, with an economy driven by sectors such as agroindustry and wine, ideal for investors in these areas.



In the south, the **Ribera de Navarra**, with **Tudela** as its main centre, is positioned as a strategic point for businesses related to logistics, exports and renewable energies. This area combines a competitive cost of living with a growing range of services.



On the other hand, the **northern area** and **the Pyrenees** offer a unique natural environment, ideal for those who prioritise quality of life and connection with nature. Towns such as **Baztán** or **Burguete** not only offer peace and quiet, but also a strategic location close to the Basque Country and France.



Finally, Navarra also stands out for the scenic beauty of its rural areas, which are perfect for sustainable projects and entrepreneurs interested in taking advantage of **tax incentives** and a more uncongested lifestyle. These regions are known for their tranquillity and institutional support for new businesses.



## 2.1 HOW TO RENT A PROPERTY?

When it comes to renting a property, there are several aspects to take into account:

- **Rental contract:** Make sure that the contract is clearly drafted and complies with the Law on Urban Leases (LAU) in Spain. This contract will include details such as duration, price, security deposit and responsibilities of the landlord and tenant.
- **Contract period:** The minimum rental period is six months and must be complied with. Contracts are usually signed for a period of three years. If you decide to terminate the contract, you must give at least 30 days' notice in writing to the landlord or real estate agent (depending on the conditions of each contract). The date of termination of the contract must also be indicated.
- **Deposit:** This is normally equivalent to one or two monthly rent payments.
- **Documentation required:** You will probably need your passport, NIE (Foreigner's Identity Number) and in some cases proof of income or bank guarantee.
- All homes, whether rented or purchased, must have a **certificate of occupancy**, which guarantees that the home is fit for occupation. In addition, this document is essential for contracting or registering services such as electricity, water or gas.
- In addition, homes must have an **energy certificate**. This specific document indicates the energy efficiency level of each home on a scale from A (highest) to G (lowest).

## 2.1 HOW TO PURCHASE A PROPERTY?

Buying a property involves a number of aspects that might be more complex:

### Legal and financial aspects

- **Identification Number for Foreigners (NIE):** This is essential for any transaction in Spain. This number can be obtained from the National Police or Spanish consulates.
- **Bank account in Spain:** You will need a Spanish bank account to manage the payments associated with the purchase and maintenance of the property.
- **Earnest money agreement (Contrato de arras):** This is a preliminary contract where the property is reserved with a down payment (normally between 5% and 10% of the sale price).
- **Escritura pública y registro:** La compraventa debe formalizarse ante un notario, quien emitirá una escritura pública. Posteriormente, deberás inscribir la propiedad en el Registro de la Propiedad.

### Taxes and additional costs

- **Property transfer tax (ITP):** Between 6% and 10% of the price of the property if it is second-hand.
- **IVA or VAT:** For new properties, 10% VAT is applied.
- **Notary and registry expenses:** These vary according to the price of the property, but represent between 1% and 2% of the value.
- **Municipal Capital Gains (Plusvalía Municipal):** This is a tax applicable to the increase in the value of the land. The seller usually assumes this cost, but it is important to verify it.

### 3. HEALTHCARE



## Healthcare in Navarra: innovation and accessibility

Navarra stands out as one of the regions with **the highest healthcare quality in Spain**, thanks to a strong network of public and private centers of excellence. Its system combines technological innovation, universal access, and personalized care.

### A high-quality healthcare network

The public health system in Navarra is **managed by the Servicio Navarro de Salud-Osasunbidea**, which operates a network of five public hospitals and numerous centers distributed throughout the region. One of the most notable is the Complejo Hospitalario de Navarra, located in Pamplona, which is a reference in specialties such as oncology, cardiology, and advanced surgery.

In the private sector, the internationally recognised Clínica Universidad de Navarra (CUN), provides excellent medical care, supported by biomedical research and the incorporation of the latest medical technologies.



## 3.1 INDIVIDUAL HEALTH INSURANCE CARD: WHAT IS IT AND HOW TO OBTAIN IT?

The Individual Health Insurance Card is necessary to access to the public health system. To obtain it, follow these steps:

### A) Register in the Social Security

- If you work in Spain or are self-employed, you or your employer must register with the social security system. This will allow you to access to the public health care.

### B) Certificate of Residence (Empadronamiento)

- You obtain this certificate by registering as a resident in your municipality in Navarra. This is a mandatory step.
- **If you are registered in another autonomous community, you still have the right to healthcare services throughout Spain.** For more details, refer to the document **Additional Procedures**.



### **C) Application at your medical centre**

- Once you have your Social Security affiliation number and census registration certificate, go to the nearest health centre. There, you will need to present:
  - a. NIE.
  - b. Social Security affiliation number (not necessary).
  - c. Certificate of registration **issued by the town hall within the last 15 days.**

### **D) European Health Insurance Card**

- If you are a citizen of the European Union and you are not a permanent resident, you can access public health care with this card for essential medical services.

### **E) The Personal Health Folder**

- With this app you will be able to have a virtual health card. This access is requested at the medical centre

**IMPORTANT:** For non-residents or non-EU citizens who do not contribute to the system, it is recommended that you get private insurance.

**When you register as a worker or self-employed person in the Social Security system, the registration process is automatic.**

## 4. TRANSPORT



## Navarre has an efficient and safe public transport system

The public transport system in Navarre is designed to make your experience comfortable, efficient and environmentally friendly. From modern bus lines connecting the main points in the region to sustainable options that take care of our environment, getting around Navarre is easy.

### 4.1 CITY BUSES (PAMPLONA)

In Pamplona, the city bus service is run by TCC (**Transporte Urbano Comarcal**) and connects different parts of the city and nearby towns:

- **Line network:** There are several lines that run through the city and its surroundings, including routes to residential and commercial areas. Routes can be checked by downloading the Tu Villavesa app or by visiting its [website](#).
- **Frequency:** Frequency depends on the line, but generally varies between 10 and 20 minutes.





## 4.1.2 CITY BUSES (TUDELA AND ESTELLA)

The cities of Tudela and Estella also have city bus lines.

- **In Tudela:** The urban transport has different lines that connect the whole city, which can be consulted at this [link](#).
- **In Estella:** Its efficient transport service has waiting times of between 5 and 10 minutes between the different lines. You can check them by visiting this [link](#).



## 4.2 INTERCITY BUSES (NAVARRA)

Thanks to private companies and public services, there is an efficient network of intercity buses that connect Pamplona with other towns in Navarra. Some key characteristics are:

- **Main lines:** There are lines connecting Pamplona with other cities such as Tudela, Estella, Aoiz, Sangüesa and smaller towns. For more information you can visit the de **NBus website**:
- **Frequency and timetables:** Timetables vary depending on the line and the day of the week, but in general, there are several departures a day. .
- **Fares:** Ticket prices vary according to distance. Tickets can be purchased at stations or on board, but you can also opt for monthly passes for frequent journeys.



## 4.3 TRAINS

This service connects Pamplona with Madrid, Zaragoza, Barcelona, and other major cities. There are Alvia and regional train services.

## 4.4 BICYCLES

Pamplona has a well-developed network of cycle lanes, which facilitates the use of bicycles.

In addition, there are bike-sharing services (such as the **RideOn Pamplona** service) for getting around the city. These services are ideal for short, quick journeys. The rental is made through the RideOn mobile app and the instructions for use can be checked through their [website](#):



## 4.5 TAXIS AND RENTAL CARS

- **Taxis:** Taxis are available at various ranks throughout the city and can be ordered by phone or via mobile apps such as the Pide Taxi app. The service is suitable for shorter journeys or when you don't want to use public transport.
- **Car rental:** There are several car rental companies in Pamplona and other cities, both in the city centre and at the airport.

## 4.7 PAMPLONA AIRPORT

Pamplona Airport (also known as Noáin Airport) is about 6 km from the city centre. You can get there by taxi or car.



## 5. OFFICIAL LANGUAGES



Hola -  
Gracias -  
Por Favor  
De Nada -



## Navarra: the region where two historical languages coexist

The diversity and cultural richness of Navarra is manifested in its official languages: **Spanish**, the official language throughout the territory, and **Basque**, an ancestral language with strong roots in our region and considered co-official. These languages not only form part of everyday life, but are also a gateway to a better understanding of the history, identity and culture of Navarra.

In order to facilitate your adaptation, Navarra offers you various institutions and programmes to facilitate language learning:

- **Escuela Oficial de Idiomas (EOI):** Developed by the General Directorate of Education of Navarre, this school has economical and structured courses, offering Basque and Spanish programmes designed for foreigners. Additionally, this school offers the learning of other languages such as English, French or German, fostering multiculturalism in the region.
- **Euskarabidea - Instituto Navarro del Euskera:** This organisation actively promotes the learning of the Basque language. Its programmes and resources are designed to help you become fluent, with face-to-face and **online** options.
- **Public University of Navarra (UPNA):** Offers Spanish programmes for foreigners and Basque courses for all levels, aimed at students and professionals. **Visit its website.**

## 4. EDUCATION IN NAVARRA



## Navarra: a region of educational excellence

Navarra is a community recognized for its educational excellence, offering a wide variety of options tailored to the needs of each family. In our region, you will find an ideal environment for your children to grow and develop within a top-tier educational system.

### Navarra stands out for:

- **Diverse educational institutions:** From public to private and semi-private schools, Navarra boasts prestigious institutions offering both national and international programs, including bilingual and trilingual education.
- **High-quality education:** Schools in Navarra are known for their focus on pedagogical innovation and the comprehensive development of students, fostering both academic competencies and social skills. **33 educational centers in our region have been awarded the titles of "quality center" and "excellent center"**, positioning Navarra as a benchmark for education at the national level.

### Support for finding the ideal school

The Government of Navarra provides resources and offices to assist you in the process of searching for and enrolling in a school:

- **Department of Education of the Government of Navarra:** Offers personalized guidance to help you choose the school that best fits your family's needs.
- **School enrollment service:** Provides information on available spots and the necessary procedures for registration, even mid-academic year.
- **Multilingual support:** If your primary language is not Spanish, many schools offer language support for international students.

For more information about the different schools and their contact details, visit this [link](#).



## 6. CULTURAL SCENE



## Navarra: a region full of life

Navarra is a region full of life, with a cultural and leisure offer that combines tradition, nature and modernity. No matter whether you are a lover of art, music, gastronomy or sport, you will always find something to enjoy.

## Festivals and unique traditions



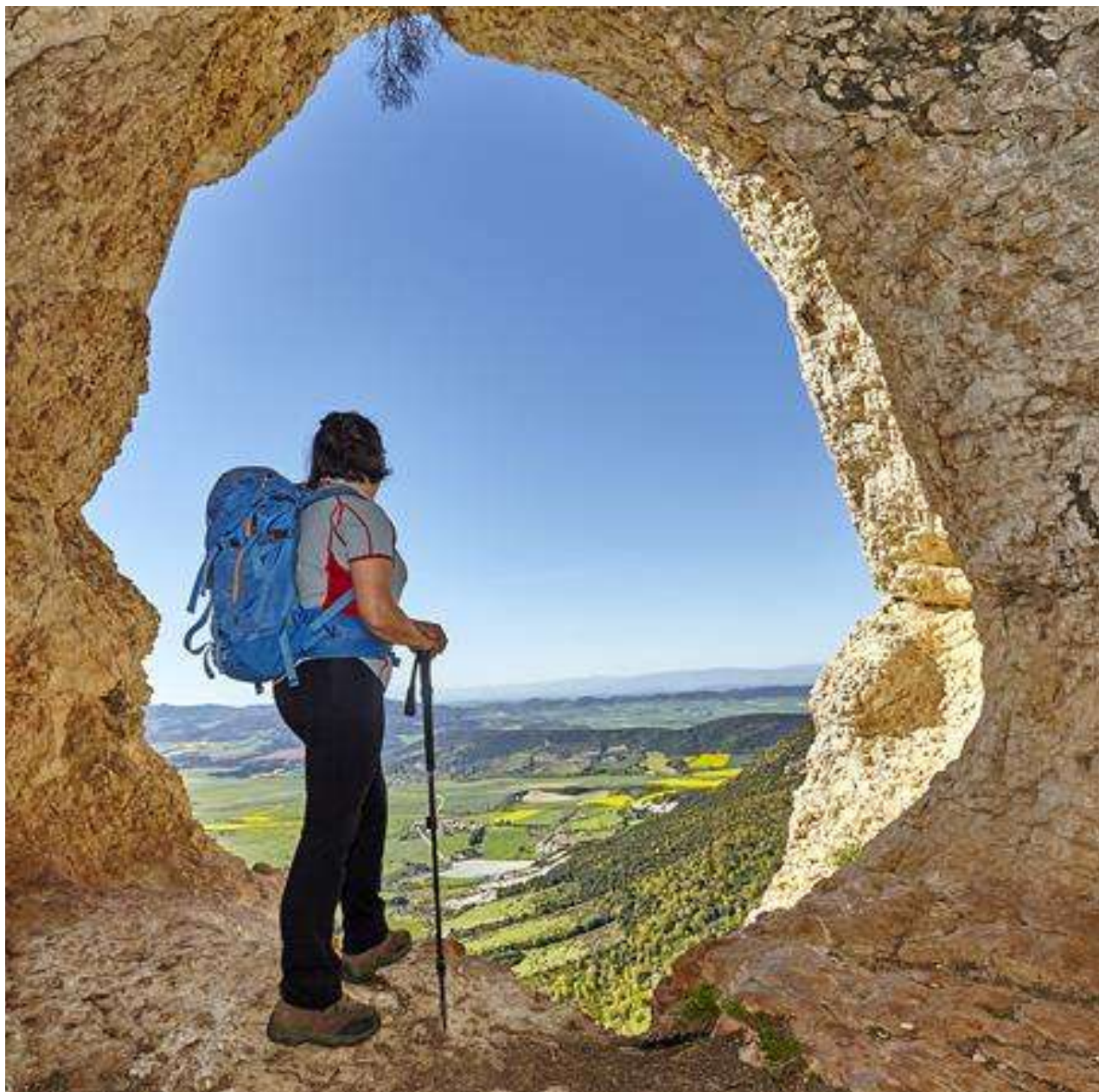
- **San Fermín (Pamplona):** Held every July, this world-famous event mixes culture, music, dance and the iconic running of the bulls.
- **Rural carnivals:** Festivals such as those in Lantz and their traditional characters offer a glimpse of Navarra's cultural roots.

## Osasuna: the symbol of Navarra's football



Osasuna is the most popular club in Navarra, both nationally and internationally, and currently competes in the first division of Spanish football. At weekends, locals gather at the El Sadar stadium to support the team, which plays against well-known clubs such as Real Madrid, FC Barcelona or Athletic Club.

## Nature and sports



Navarra is a paradise for nature lovers, with breathtaking landscapes where you can practice hiking or different adventure sports. For more information you can visit the website of [Turismo Navarra](#).



## Theatre, cinema and music



Navarra possesses theatres and concert halls that host performances for all audiences. World-renowned artists such as Sting, Laura Pausini or Luis Miguel have passed through our region, leaving unforgettable concerts..

For more information about the cultural agenda, you can visit the [NICDO website](#).



