

Navigating Portugal

Tips And Tricks For Adapting To Our New Life

Jeff and Joch Woodruff
Portugal Circle Liaisons



A Little About Portugal

Population

- Country: 10,270,865
- Faro: 58,684
- Lisbon: 2,986,000
- Porto: 1,329,000
- Braga: 173,946

- Area: 92,090 sq km/35,556 sq mi
- 561 km/349 mi North to South
- 218 km/135 mi East to West
- 1,993 m/7,731 ft at highest elevation mainland (Torre in the Serra Estrela range)

- € 0,92 = \$ 1.00

Portugal



Indiana





Getting To, From & Around Portugal

3 International Airports

(3 Aeroportos Internacionais)

- Lisboa - LIS
- Porto - OPO
- Faro - FAO

TAP Air Portugal, Air Canada, United, Lufthansa, Brussels Airlines, SATA Air Açores, Delta, British Airways, Air France, KLM, easyJet, Ryanair

www.vueling.com

www.jetcost.ie

www.skyscanner.net



Porto International Airport



Trains

(Os Comboios)

CP – Comboios de Portugal - Downloadable App

Alpha Pendular (AP) Intercidades (IC)



Buses

(Os Autocarros)
Municipal Buses
Regional Buses



Getting Around Locally

- Public Transport
- On Foot
- Bike
- Uber / Bolt / Taxi
- Ferry or River Boat
- Finding an address - Postal Codes are formed by four digits, a hyphen, then three digits. The first digit designates one of nine postal regions; the next two digits designate postal distribution centers; the fourth digit is 0 if it belongs to a capital municipality, 5 if not, or any other digit if it is a designated address; the last three digits sort building blocks and designated addresses.



Automobiles

- Buying a car is expensive
- Renting is a good option offseason
- Buy a new car? Or a used car?
- Do our homework when buying used from an individual, a car may have several owners

Communication

EMERGENCY -
Dial 112 for Ambulance / Police / Fire
Dial 117 to report Forest Fires

There Major Service Providers MEO – Vodafone - Nos

- All offer contract plans/specials like in the US or Canada. We can always upgrade.
- Multi-media packages
- Prepaid sim cards – Europe-wide
- Mobile internet
- Check with our neighbors about which company delivers the best reception in our area





Rent Or Buy



Create A Housing Criteria List

- How well do we know Portugal?
- Do we want to travel around the country or settle down?
- Will we have a car?
- Do we have a lot of possessions?
- Be supported by a real estate consultant. Luis da Silva has connections all over Portugal
- If we know Lisbon is our destination, real estate consultant Miguel Pinho can support us.

Tips For Renting



- *Luis da Silva's presentation earlier today at 11:15*
- Take time before making solid plans.
- Off-season, a six-month rental, October - June
- Look for a renewable, 12-month lease
- Establish contacts NOW. Reach out to everyone we meet - bartenders, grocery clerks, Uber/Bolt drivers, etc.
- Follow-up on leads. Best deals are gone in hours
- Avoid rentals without contracts or contracts with incorrect details
- www.idealista.pt



Tips For Buying

- Catch presentations tomorrow by João Figuera at 9:30 and Luis da Silva at 11:30
- Please note, everyone we meet will likely refer their "favorite" realtor to us.
- Are we happy to do some DIY?
- Are we comfortable overseeing contractors and project managers for a full renovation?
- Or do we want a property that we can put the key in the door and move into?
- Construction timelines always drag out



Furnishings

- What will we bring across the Atlantic?
- Bring our furniture? Start over? Combination?
- Suitcases, Pallet, or Container?
- Often existing furniture is included in a home purchase or rental
- Lots of GOOD, used furniture stores
- IKEA or Homa
- DHL and UPS are reliable shipping services to or from the US – but are expensive!
- www.amazon.es
- Avoid using www.amazon.uk because of expensive shipping costs
- **Check out the *Shipping Your Household Goods to Portugal* – Presentation tomorrow afternoon at 2:30 with Gisela La Cruz, Global International Relocation**

Day-To-Day In Portugal

(O Dia-a-Dia em Portugal)



Legal Support

- Find a good lawyer and accountant - **João Gil Figuera** - João helped us through our residency applications. He is also a specialist in international tax.
- Legal Reps know the system – find someone that we trust and who can explain things to us.
- Especially if we want to sign-over power of attorney – for example to act on our behalf, to sign paperwork, and to control finances for the purchase of a property.



Banking And Money



- Local Bank Account – many options - **João Gil Figuera's** firm can support opening one. *Attend his presentation tomorrow at 12:30*
- Bank Hours 08:30 AM – 3:00 PM, Monday – Friday, Closed on all 13 national public holidays
- Online banking and bank apps available
- **Multibanco** – not just for getting cash but can pay bills, tolls, parking tickets, transfer funds, etc.
- Choose Euros not US or Canadian dollars when purchasing something using US or Canadian credit / debit card
- Decline 'guaranteed' conversion rate when using a Multibanco or purchasing something with a US credit card. The current bank conversion rate is always better than a guaranteed conversion rate.
- Avoid **Euronet ATMs** – high service fees and poor exchange rate

Utilities



- Loja do Cidadão - Water, Electric, Gas, Internet, Phone
- We will need our NIF, local bank account info / bank form for autopay, some may require an 'atestado' of residency from local freguesia (parish) / camara (city hall)
- If renting, find out if utilities will be in our name or owners. Have them go with us to set up the accounts.
- We need a local bank account to set up autopay, to pay online, to pay with our bank's cell phone app, or to pay using Multibanco
- Often, even when renting, we will have to submit meter readings online monthly
- In Portugal, the voltage is 220 (v) and 50 Hertz (Hz) AC.
- Bottled Gas is common especially outside main towns / cities
- Expect to find municipal water, well water, or water delivered by truck

Groceries

- Mercado Municipal (market)
- Mercado de Fazendeiros (farmers' market)
- Frutaria (fruit stand)
- Padaria (bakery)
- Pastelaria (pastry shop)
- Talho (butcher)
- Peixaria (fish monger)
- Quinta (farm)
- Supermercados (supermarkets)

Continente, Aldi, Lidl, Jumbo, Auchan, Pingo Doce, InterMarché, E Leclerc, El Corte Inglés / Mercadona



Supermercados offer -

- Online shopping with home delivery
- Import sections
- Frequent shopper cards, coupons, sales flyers

Dining Out

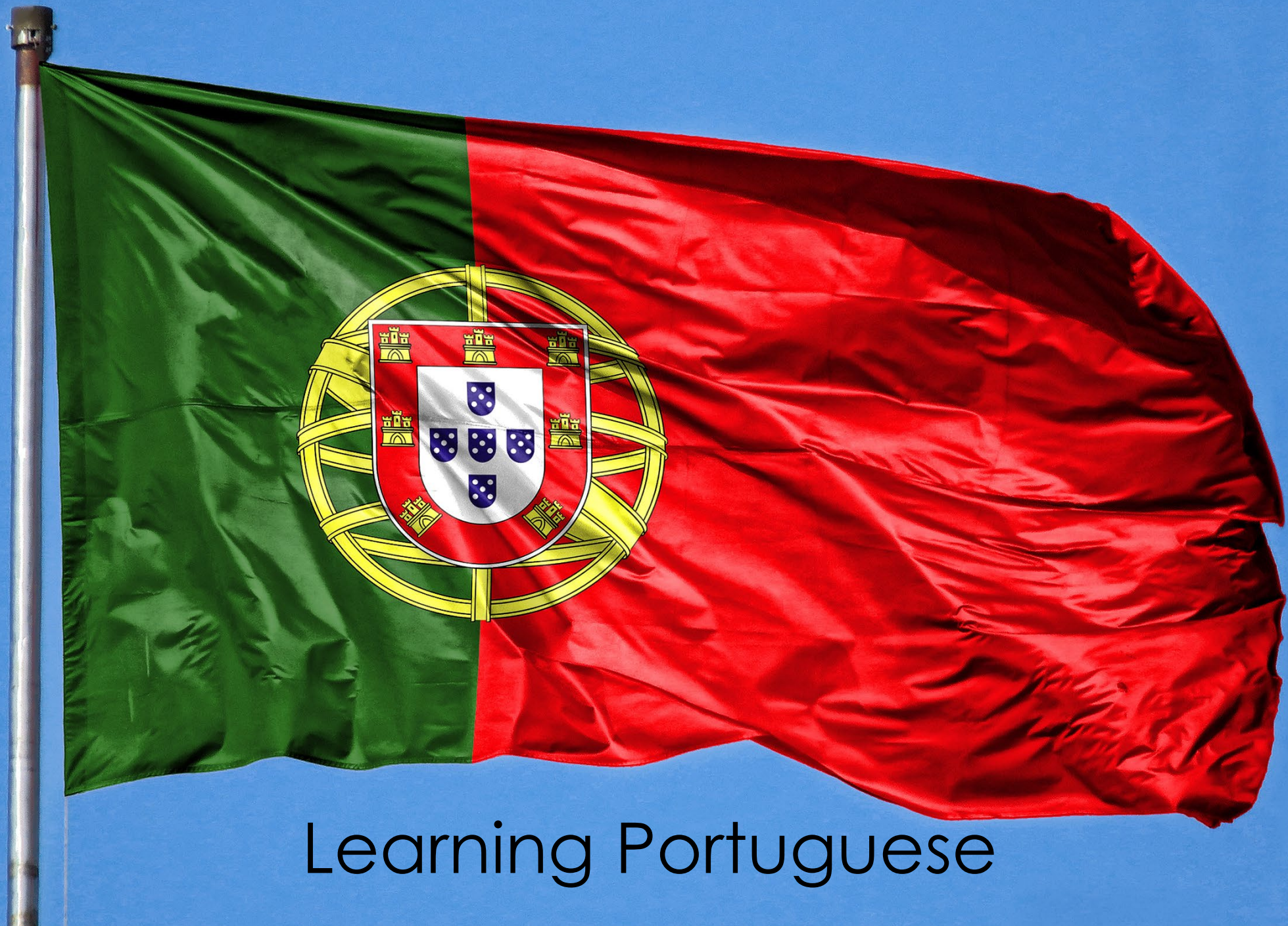


- Pequeno Almoço – breakfast
- Not unusual for businesses to take 1.5 - 2 hours for lunch
- Caution - unsolicited 'entradas' before ordering. If not declined, we will be charged.
- Many restaurants are closed from 3:00 to 7:30 PM. Dinner is late and not rushed.
- We must ask for the bill. "A conta por favor."
- Portuguese do not tip. Servers are salaried and it's the law that health insurance and paid vacations be provided.

Algarve Shopping

- Aqua Shopping Center – Portimão (117+ stores)
- Algarve Shopping Center - Guia (100+ stores)
- Mar Shopping & Designer Outlet – Loulé area (100+ stores/50+ stores) Including Ikea
- The Forum - Faro (100+ stores)
- DEPT STORES: El Corté Ingles/ Gato Preto/ IKEA/ Primark/ Tiger/ (most with online presences)
- ELECTRONICS/APPLIANCES: Wortens/FNAC/Radio Popular (Don't bring large appliances from US)
- HARDWARE - DIY: Leroy Merlin/ MaxMat/ BricoMarché
- ONLINE SHOPPING: Amazon Spain (Not UK) Ebay/ OLX/ individual store websites offer free delivery





Learning Portuguese

Learning The Language



- Challenging. Locals practice their English with us.
- European Portuguese vs Brazilian Portuguese
- Regional differences
- Portuguese Language Schools- **Marco Sousa's presentation about Portuguese Connection Language School is next at 3:00 PM**
- Online options such as www.speak.com and www.practiceportuguese.com
- Portuguese language classes offered at Universities
- Portuguese courses for immigrants – an initiative of the High Commission for Migrants - **PLA**
<https://www.acm.gov.pt/-/como-posso-frequentar-um-curso-de-lingua-portuguesa-para-estrangeiros->
- Tip: read children's books and online Portuguese newspapers out loud

Meeting People

- Local expat groups
- Social media – Facebook Portuguese expat groups
- Social Media - Research common interest groups, i.e., hiking, swimming, bicycle, book reading, ceramics, etc.
- Local café, reach out to neighbors and business associates
- Volunteer with animal rescue, sports, foodbanks, charities



Healthcare



- **Best Medical Care Options In Portugal at 5:15 today with Dr. Torsten Habeck**
- Portugal's government funded hospitals and clinics (SNS)
- Private health facilities
- US and other non-EU citizens, are required to have private health insurance for visa entry / residency application
- After obtaining residency we then register with local SNS health center
- Prescriptions - with the SNS health card discounted medications can be prescribed
- Tip: some prescription medicines are available over the counter in Portugal
- Dental Care - not covered under the Portuguese health system. Partial coverage available through private health insurance
- Private health insurance is offered by banks and private health groups

Pets

- Only dogs, cats, and ferrets can enter via commercial flights without quarantine. **Check out Rita Afonso's(Global Pets) presentation at 3:00 PM on Thursday**
- Pet Passport recommended - issued by a vet that certifies and tracks vaccinations.
- Or vet issues an animal health certificate.
- Rabies vaccination is required and must be administered at the same time or after pet is microchipped. Must wait at least 21 days after receiving the rabies vaccine before arriving in Portugal. There are no other mandatory vaccinations.
- Microchipping required - must be ISO-compliant.
- Pet will go through Portuguese vet screening at airport upon arrival.
- <https://www.portugal.com/travel/traveling-with-pets-to-portugal/>





Prepare to Encounter -

- Bureaucracy - Lots of Red Tape – ‘PACK OUR PATIENCE’ – expect changes and different interpretations – ‘Exercise Patient Persistence’
- Avoid the temptation to Recreate our US Lifestyle
- Limited availability of long-term Rental Properties
- High Taxes for working people and Low Average Wage
- Expensive Cars, Fuel, and Tolls
- Expensive Electronics
- Difficulty Learning the Portuguese Language
- Falling in Love with Portugal and Never Wanting to Leave



Any Questions?

Jeff e Joch Woodruff
Portugal Circle Liaisons