



Croatia STARTER KIT

You want to come to Croatia.

But, where on earth do you start?

We've put together a **step-by-step** guide on what you should consider and plan for as part of your transition to Republika Hrvatska.

Let's get started >





**BEFORE
YOU ARRIVE**

Step #1

Choose your end game

When moving to Croatia, you should start at the end and work your way back. Just like building a house, it's important to know what it should look like in the end so that you can plan properly.

Without proper planning, you could end up missing some steps that could jeopardize the future you have in mind.

Below are some questions you should ask yourself:

- How long do I want to stay?
- Do I want permanent residence?
- Do I want to apply for citizenship?
- Do I want to buy a house?
- Do I want to open a business?
- Am I willing to learn the language?

For example, getting to permanent residence as a non-EU national without any Croatian or EU connections is challenging, but not impossible. To give yourself the best chance, this should be decided on before you apply for your very first permit.

The answers to these questions will help determine what you do in the next step.

Step #2

Choose your basis for residence

When someone moves to Croatia, they must first apply for temporary residence, no matter their situation.

To get temporary residence, you must choose your basis, or "purpose". There are several to choose from, all with advantages and disadvantages.

While some requirements are consistent across all purposes, some are unique.

Below are all of the options.

- EU/EEA national – *View residence guide [here](#).*
- Immediate family member of EU/EEA national – *View residence guide [here](#).*
- Spouse of a Croatian citizen - *View residence guide [here](#).*
- Digital nomads – *View residence guide [here](#).*
- Humanitarian reasons (for Croatian diaspora) - *View residence guide [here](#).*
- Ownership of real estate – *View residence guide [here](#).*
- Prepayment of rent – *View residence guide [here](#).*
- Work permit through your own company – *View residence guide [here](#).* (If this is you.) Be sure to know the details, don't take it lightly.
- Work permit through a company you do not own – *View residence guide [here](#).*
- EU Blue Card - *View residence guide [here](#)*

- University studies – *View residence guide [here](#).*
- Volunteering – *View residence guide [here](#).*
- Language study – *View residence guide [here](#).*
- Permanent residence of another EU/EEA member state – *View residence guide [here](#).*
- Scientific research

We also have residence guides that have been customized for specific nationalities.

- Americans – *View guide [here](#).*
- Australians – *View guide [here](#).*
- Brits – *View guide [here](#).*
- Canadians – *View guide [here](#).*
- South Africans – *View guide [here](#).*
- *New Zealanders - View guide [here](#).*
- *Ukrainians - View guide [here](#).*

You can find all of our immigration posts [here](#).

If you would like hands-on help figuring out which permit is best for you and what you need to prepare, we can help! Schedule a 1-on-1 consulting session with us [here](#).

Step #3

Find out if you need a visa

Not everyone can travel visa-free to Croatia. It is vital that you know what the rules are for your nationality before arriving.

If a visa is required for your nationality, then you must apply for residence abroad at a Croatian embassy or consulate.

Once approved for residence, then you need to then apply for a D-visa to enter Croatia and claim your residence permit.

To be clear, a visa is for short stays, like when you're a tourist. A residence permit is for long-term stays, like when you're living here. They are not the same thing in Croatia. This is explained in more detail [here](#).

To find out if a visa is required for your nationality, [click here](#).

If you do require a visa, [this guide](#) will walk you through how to apply for one.

Step #4

Prepare your documents

There are certain documents that you should prepare BEFORE leaving the country where you live.

For example, most adult non-EU nationals applying for temporary residence for the first time in Croatia must provide [a criminal background check](#) from the country where they lived the previous 12 months.

Depending on your last residence, this may be challenging to obtain once you've left.

The United States is a perfect example. In the US, your background check must be obtained from the FBI, whom require fingerprints. Fingerprints are also required by the South African and Canadian governments.

Additionally, all documents issued by a foreign government must have an apostille or be legalized for use in Croatia. Examples include the background check, marriage certificates and birth certificates.

The process of [apostille or legalization](#) can take time, and in some cases, must be done in person depending on the country.

Don't wait until the last minute, or until you've arrived in Croatia to handle this. The police usually don't buy the "dumb foreigner" act when it comes to this.

[This guide](#) explains exactly how you need to prepare your documents for use in Croatia.

Step #5

Decide if you will bring stuff with you

Some people come to Croatia with whatever they can fit into their suitcase. Others bring over their whole lives in a shipping container.

Anyone who brings stuff to Croatia for the purposes of relocation is subject to customs evaluation and possibly tax.

If you're arriving with only luggage, you may slip by customs. That's not possible when shipping over your belongings. Customs will get a hold of your stuff and they will require certain documents and information before they will release it.

You can get an exemption from import duties, but it takes planning and paperwork.

It's also important to know that all items coming in on a ship get funneled through the port of Rijeka. You cannot pick up your stuff at the port, so you must make arrangements with a company that has permission to do so.

[Read this post](#) to find out the steps you need to take to properly prepare for importing your things (including cars) to Croatia.

Nervous about handling this process on your own? We can coordinate with Croatian customs on your behalf. [Click here](#) to contact us.

Step #6

Educate yourself on the healthcare system

Having reliable healthcare access is important, no matter your age or health condition.

Before you get to Croatia, make sure you know how the healthcare system works, and what your plan for health insurance will look like.

This is important in case something catastrophic happens, but it is also a factor in your residence application.

Residents in Croatia must have health insurance coverage, no matter their nationality.

- EU/EEA citizens and third-country nationals with permanent residence in another EU/EEA country may use their EU/EEA state health care policies (via [EHIC](#)).
- Third-country nationals applying for residence for the first time must show that they have some kind of private insurance to start an application.

Depending on your basis for residence, you may be required to obtain Croatian state health insurance (called "obvezno") within 8 days of being approved for residence.

Make sure you know if this is required for your situation. Anyone who signs up for Croatian state health care for the first time must pay 1 year of back pay (12 months of premiums) to buy into the system.

This back pay requirement applies to every member of the family, including children. EU/EEA and Croatian citizens can get this waived if they can prove they were insured during the previous 12 months by another EU/EEA member state policy.

To begin your education on Croatian health care, start by reading up on the system itself [here](#).

Still confused? We can help! During a 1-on-1 session, we can explain how the system works, what you can expect, what is covered and not covered, the costs of both the public and private system and make recommendations for clinics. Book a session [here](#).

Next, learn about all of the types of health insurance available in Croatia.

- Obvezno (basic state health insurance) – *Read our guide* [here](#).
- Dopunsko (state/private supplement insurance) – *Read our guide* [here](#).
- Dodatno (private supplement insurance) – *Read our guide* [here](#).

If you require a specialist, then keep the following guides handy.

They include English to Croatian translations of medical practices, doctors and doctor's offices. You can even download a PDF to your phone. This will make it much easier to find one when the time comes.

- Doctors and doctor's offices – *View guide* [here](#).
- Medical practices and specialties – *View guide* [here](#).

If you have children, make sure you know which vaccinations are required by law. [Here is a list](#).

It also wouldn't hurt for you to learn....

- How to fill prescriptions – *View guide* [here](#).
- How to find an English-speaker doctor – *View guide* [here](#).

You can find all of our health care posts in [this section](#).

Need help signing up for health insurance?

Dealing with the Croatian health fund can be intimidating. We can help! [Just contact us](#).

Step #7

Join some Facebook groups

Croatia runs on Facebook.

I know this may not be great news, especially for those who are not on Facebook, but it is the reality. Many, if not most, businesses have a Facebook page only, with no web site at all.

If there are events, Facebook is where they are posted. Facebook is where foreigners and Croatians alike congregate, network and meet each other.

People frequently ask me how to meet people in Croatia. The answer is to join Facebook groups.

In these groups, you can:

- Make friends
- Get a feel for a place
- Ask questions and get recommendations (though take it with a grain of salt)
- Find a place to live
- Connect with people of your same nationality, interests or location within Croatia
- Buy and barter

There are more than 70 "expat" groups on Facebook alone. View the full list [here](#).

I recommend joining the ones that make sense for you in advance of moving here. At a minimum, join the main group for the city where you choose to live, which brings us to...

Step #8

Decide where you will live

Not all Croatian cities are the same. Some people want to live on the coast, in which case they need to know that Croatia's coastline is 1800 km (1100 miles) long.

Each of the major cities has a distinctly different feel, culture and cost of living.

When deciding on a place to live, ask yourself these questions:

- What is my budget?
- How much space do I need?
- Do I want neighbors?
- Do I want to be near the sea?
- Do I want a car or can I live without one?
- Do I want to avoid tourists?
- Do I want to meet other people or keep to myself?
- What kind of climate do I want?
- Is it important for me to have a hospital, mall, supermarket, theater or airport nearby?

Once you think through those things, you can narrow down the best spot for you. **Need help finding a place to live?** We can help you with that. Get started [here](#).

Below is a list of the major cities in Croatia to which most foreigners move, in order of size, along with quick info.

Zagreb (capitol) (inland, north central)

Population: 685.000

View cost of living guide [here](#).

View airport guide [here](#).

View public transit guide [here](#).

Split (south coast)

Population: 176.000

View cost of living guide [here](#).

View airport guide [here](#).

View public transit guide [here](#).

Rijeka (north coast)

Population: 141.000

View cost of living guide [here](#).

View airport guide [here](#).

View public transit guide [here](#).

Osijek (inland, northeast)

Population: 88.000

View cost of living guide [here](#).

View public transit guide [here](#).

Zadar (central coast)

Population: 71.000

View cost of living guide [here](#).

View airport guide [here](#).

View public transit guide [here](#).

Pula (northwest coast)

Population: 59.000

View cost of living guide [here](#).

View airport guide [here](#).

View public transit guide [here](#).

Šibenik (central coast)

Population: 37.000

View cost of living guide [here](#).

View nearest airport guide [here](#).

View public transit guide [here](#).

Dubrovnik (south coast)

Population: 28.000

View cost of living guide [here](#).

View airport guide [here](#).

View public transit guide [here](#).

View our guide on how to find a place to live [here](#).

Step #9

Familiarize

yourself with

Schengen

About Croatia joined the Schengen zone on January 1, 2023, and boy, is it keepin' us on our toes!

What is Schengen?

The Schengen area is a zone of 27 countries that have abolished their internal borders. This means you can travel from country to country without having your passport checked, as if you are traversing a single country.

Why is it important to me?

As a tourist, you are allowed to be in Croatia for 90 days within a rolling 180-day period. You are also allowed to be in the Schengen zone for 90 days within a rolling 180-day period, as well. If you spend 90 days in Croatia, then you've spent 90 days in Schengen.

Any time you spend in Croatia without a valid residence permit is counted against your Schengen time. Make sure you stay on top of your days. Overstaying can result in fines and bans from the whole of the Schengen zone.

Check out our guide on Schengen [here](#).

Step #10

Inform yourself on operating a business (if you wish to open one)

While this doesn't apply to everyone, it's critical to address it. Many people have the desire to start a business in Croatia, but too many don't look into what that means in reality before dropping anchor.

They are always in for a big surprise, which can really feel like a blow to the gut.

If you are a non-EU national without the right to work (which is anyone not married to a Croat or EU citizen pretty much), then there may be some steep requirements for you to open a business.

Start by reading [this post](#).

If you haven't been spooked after reading that, then read these next:

- 5 things to know before starting a Croatian company – Read [here](#).
- 5 more things to know– Read [here](#).
- Another 5 things to know– Read [here](#).
- Yet another 5 things to know– Read [here](#).

You can browse our business resources [here](#). **Not sure where to start?** We can vet your idea and guide you on next steps. Request a session [here](#).

Step #11

Fill in the gaps

You're getting ready to make the jump! Things are falling into place, but you're still feeling uneasy, still have questions, and are unsure you have the full picture.

That's where we come in.

We understand where you're coming from, because we've been there.

If you're looking for personalized assistance with your transition to Croatia, want someone to look over your plan for red flags or just wish to skip all the research, you can schedule a private consulting session with Expat in Croatia.

During your chat with us, we will answer all of your questions about Croatia. You can tap into our expertise on anything you want; whether it be residency, citizenship, healthcare, buying property, letting accommodation, operating a business, what it's like to live here, personal experiences with bureaucracy, or cultural nuance. It's all tailored to you.

In addition, you'll receive a follow up with additional resources based on your situation, Sara's Croatia Restaurant Guide as well as introductions to vetted professionals like insurance, law, real estate, translation and tax.

You may read firsthand experiences from our clients [here](#).

"Sara's knowledge of Croatia is nothing short of encyclopaedic. I achieved so much more clarity in just a single session, and I would not hesitate to another if needed. Invaluable."

- Todd, UK

"I cannot recommend her highly enough! Sara is extremely knowledgeable about all aspects of residency and business ownership requirements in Croatia, and provided me with sound advice."

- LeAnn, US

[Schedule your session](#)



**AFTER
YOU ARRIVE**

Step #1

Make sure you're registered

When you first land on the territory of Croatia as a tourist, you must be registered with the police if you are a Croatian citizen or a non-EU citizen. Your accommodation or host is obligated to register you with the police.

If you're staying with friends or family, then you should register yourself within 48 hours.

If you are not registered with the police as a tourist, it could jeopardize your future residence application.

Confirm with your host that they have registered you. If an accommodation hasn't registered you, it's likely because it's an illegal accommodation.

You can read more [here](#).

Step #2

Find the police station

All applications for residence are submitted at MUP, which is the ministry that handles immigration.

More specifically, you will apply through the MUP administrative police station in the jurisdiction where you are living.

These administrative police stations manage many procedures in addition to residence like citizenship, address registration, identity cards for citizens, passports, driver's licenses and firearm permits.

Each station functions differently, so you should contact them in advance to see how they prefer for you to apply – by walking in, setting an appointment, or over email.

[Here is a list](#) of all of the administrative police stations in Croatia.

Step #3

Obtain professionals

Despite all the planning and research, Croatia is still a bumpy place where foreigners can easily be taken advantage of.

Most humans working at the government (including immigration) will not speak English to you or deny you the right to apply because they claim they don't know what you're talking about.

Croatia is a magnificent place to live, but it's also a hard one, especially at the beginning. The best way to make it easier is to hire expat-vetted professionals that can help you:

- Apply for residence
- Evaluate your tax liability
- Apply for citizenship
- Translate foreign government documents
- Find a home to rent
- Find real estate to buy

We have carefully vetted a professional network of English-speaking immigration lawyers, tax advisors/accountants, real estate agents, and translators across the country. We also have a relocation specialist on staff that can help you with anything you might need whether it be finding an apartment, signing up for healthcare, getting a cell phone or locating a doctor.

You may read reviews from those who have used our network [here](#).

If you're ready for an introduction, [click here](#).

Step #5

Apply for residence

You must start your application for residence at least 8 days before the end of your tourist stay. However, MUP does not like when people wait until the last minute, so best to start it at least 2 weeks in advance.

By start, we mean physically giving them your application. You'll need to contact them at least a couple weeks before that to confirm how you can apply.

If you're using one of our vetted lawyers, they will handle the application process and represent you with the police. In most cases, they can submit your application on your behalf without you present.

Step #6

Get to know Croatia

Now that you're on your way to residence, the only thing left is to settle in and enjoy it. Here are some resources to get you started.

Set up

- Learn about Croatia's biggest banks [here](#).
- Learn about Croatia's mobile providers [here](#).

Get to know the country

- Learn about Croatian culture [here](#).
- Learn the language [here](#).
- Learn Croatian history [here](#).
- View rights and laws [here](#).

Stuff to do

- View national park guides [here](#).
- View national theaters [here](#).
- View hiking guides [here](#).

Team EIC
is always
here for you!

Contact us

if you ever need
anything.

EXPAT

IN CROATIA

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