

COMPLETE GUIDE · DIGITAL NOMADS · JULY 2026

Setúbal & Arrábida

your next workspace

Lisbon-level quality of life at half the price. Wild nature, a real community and infrastructure that just works — 55 minutes from the capital.

Real 2026 cost of living

D8 visa step-by-step

Internet & coworking

Climate & best time

Arrábida beaches

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Tip: use this guide as a checklist. Tick the boxes in chapter 08 as you move through the D8 visa process.

Why Setúbal?

You work remotely. You can be anywhere. But where is the right place?

Setúbal offers something rare: exceptional quality of life at an affordable cost, with a real community, wild nature and infrastructure that works. It is not Lisbon (pricier, more chaotic). It is not the Algarve (too touristy). It is a place where you live well, work focused and still have time to live.



Nature

Arrábida Natural Park 10 min away.
Turquoise beaches, cliffs and trails.



Community

A growing nomad scene without
Lisbon-level saturation.



Infrastructure

Gigabit fibre, coworking spaces and
a direct train to the capital.

55 min

by train to Lisbon

-50%

on rent vs. Lisbon

2,800h

of sunshine a year

This guide is for nomads who want more than a cheap destination. They want a place where life works.

80% of Lisbon, 50% of the price

The equation is simple: Setúbal delivers much of Lisbon quality of life for roughly half the cost.

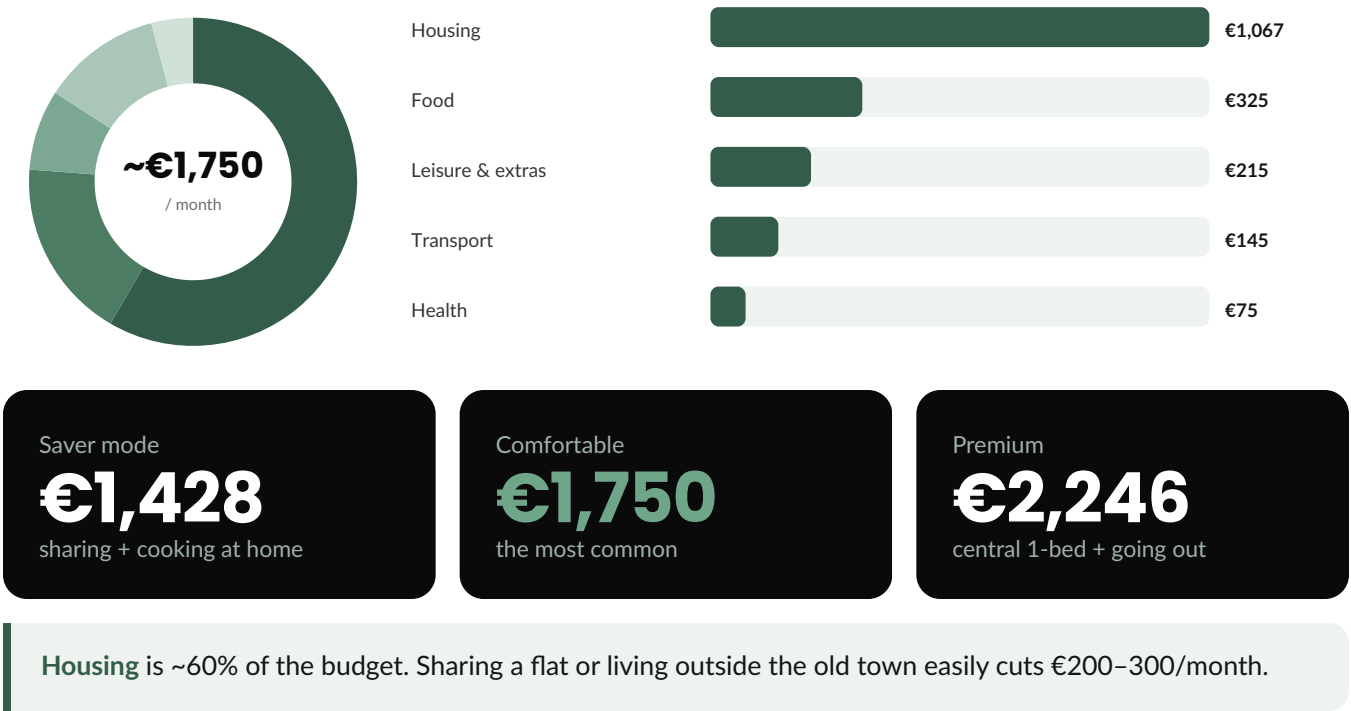


METRIC	SETÚBAL	LISBON	EDGE
1-bed rent	€823	€1,500	-50%
Total cost / month	€1,750	€2,500	-30%
Nearest beach	10 min	30 min	Setúbal
Nature	10 km	30 km	Setúbal
Nomad community	Growing	Established	Lisbon
Pace	Calm	Fast	Depends

Result: you save €500–1,000/month versus Lisbon while keeping a high quality of life.

What it actually costs

A realistic monthly breakdown for one person, with 2026 prices. Most nomads live comfortably on €1,600–1,900/month.



Work without friction

Portugal is one of Europe’s best fibre markets. Speed, coverage and price all work in favour of anyone working online.

184 Mbps

national median (fixed)

95%

of homes with fibre

#6

in Europe for fixed speed

MAIN PROVIDERS (2026)

PROVIDER	SPEED	PRICE
MEO / NOS / Vodafone	500 Mbps – 1 Gbps	€35–45/mo
DIGI	Up to 1 Gbps (fastest on average)	€25–35/mo
eSIM / mobile data	5G up to 300+ Mbps	€10–20/mo

22Cowork — your base in Setúbal

Dedicated 1 Gbps internet, a focused environment, meeting rooms and a community of nomads, freelancers and startups. No rigid contracts.

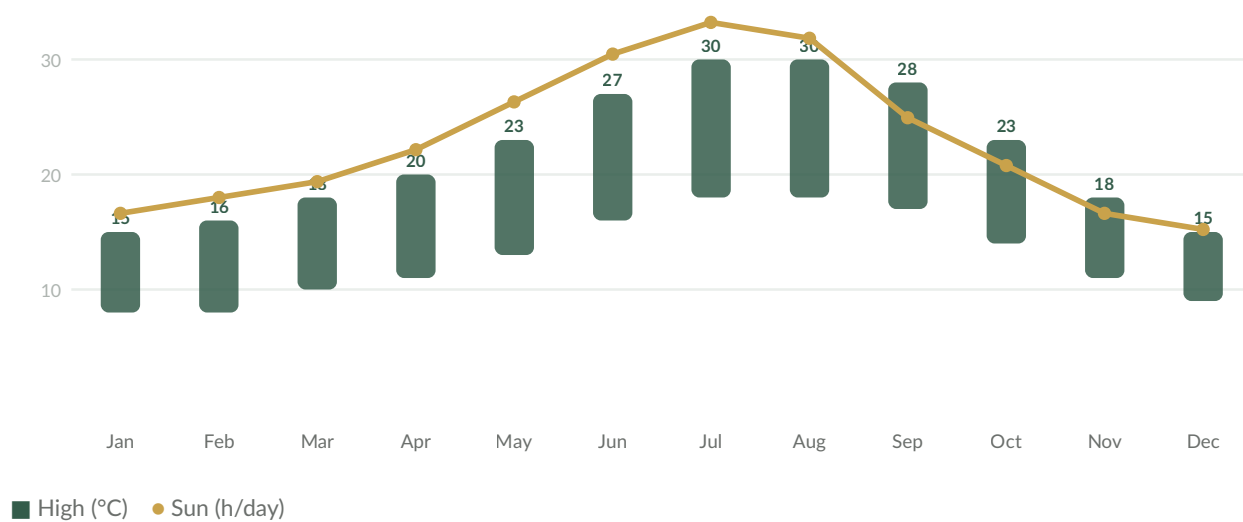
1 Gbps

dedicated internet

Sunshine almost all year

Mediterranean climate: hot, dry summers and mild winters. Around 2,800 hours of sun a year and just 561 mm of rain.

AVERAGE HIGH TEMPERATURE AND DAILY SUNSHINE BY MONTH



Best time

April–June and September–October: warm, dry and crowd-free.



Summer

July–August: peak beach season, highs to 35°C, busier.



Winter

Mild (8–15°C), green and cheap – great for focusing on work.

Close to everything

Setúbal is linked to Lisbon and the airport by frequent trains and buses. You can live here and reach the capital in no time.



Train (Fertagus)

~25 connections/day to Lisbon, ~55 min, from €4. Last train 23:48.



Lisbon Airport

~50–60 min by car; train + metro ~80 min. Direct flights across Europe.

ROUTE	MODE	TIME	PRICE
Setúbal → Lisbon (Roma-Areeiro)	Fertagus train	~55 min	€4–7
Setúbal → Lisbon Airport	Car / ride-hail	~50 min	€30–45
Setúbal → Arrábida beaches	Car / bus	10–25 min	€2–4
Within Setúbal	Monthly pass	—	€40

No car? The monthly pass (€40) covers the city and the train handles Lisbon. A car only pays off for exploring Arrábida on weekends.

The D8 visa, no myths

The D8 (Digital Nomad Visa) lets non-EU citizens live in Portugal while working remotely for foreign clients or employers.

Key requirements

- Minimum income: €3,680/mo (4× 2026 minimum wage)
- Valid passport (6+ months)
- Proof of accommodation in Portugal
- Health insurance
- Clean criminal record
- +50% for a spouse, +30% per child

Benefits

- Access to the SNS (public health)
- Free movement in the Schengen Area
- Path to permanent residency
- Family reunification option
- Basis for future citizenship
- 2-year residence permit

€110

visa fee (consulate)

~€170

residence card (AIMA)

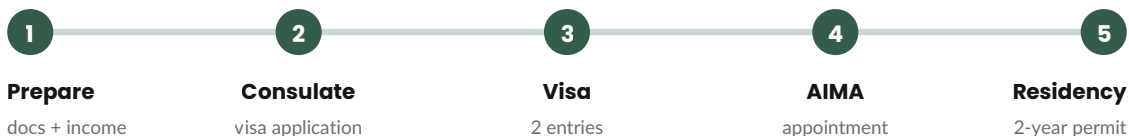
6–9 months

realistic 2026 timeline

2026 reality: due to the AIMA backlog, expect 6 to 9 months from application to residency. Start early and keep documents ready.

The path, step by step

TYPICAL D8 PROCESS TIMELINE



DOCUMENTS TO GATHER

- ☐ Valid passport (6+ months)
- ☐ Proof of income (3–6 months)
- ☐ Work / freelancing contract
- ☐ Proof of accommodation (lease/Airbnb)
- ☐ International health insurance
- ☐ Criminal record + apostille
- ☐ Portuguese NIF
- ☐ Proof of bank account

PROCESS STEPS

- ☐ Gather and translate documents
- ☐ Book consulate appointment
- ☐ Submit application + pay fee
- ☐ Receive visa (2 entries)
- ☐ Travel to Portugal
- ☐ Schedule AIMA
- ☐ Collect residence permit

The best-kept secret

A 200 km² UNESCO Biosphere Reserve between Sesimbra and Setúbal, 45 min from Lisbon.
Limestone cliffs, turquoise water and rare biodiversity.

200 km²

UNESCO reserve

1,400+

plant species

2,000

marine species

BEST BEACHES

BEACH	HIGHLIGHTS	CROWD
Figueirinha	Wide, white sand, near Setúbal	Medium
Galapinhos	Turquoise, voted “most beautiful in Europe”	High
Creiro	Spacious, kayak rental, cafés	Medium
Portinho da Arrábida	Small cove, 3 restaurants	Low
Praia dos Coelhos	Wild, 10 min walk	Low

Where to live and the daily rhythm

RECOMMENDED NEIGHBOURHOODS

Monte Belo
€900–1,200
Young, modern, shops
Top for nomads

Bonfim
€700–900
Residential, quiet, family

Old Town
€800–1,100
Authentic, walkable, cultural
Top for nomads

TYPICAL ROUTINE (MON–FRI)

TIME	ACTIVITY
08:00	Wake up, local coffee (€1)
08:30	Work from home or coworking
12:30	Lunch at a restaurant (€12)
14:00	Work continues
18:00	Gym, yoga or a walk
20:00	Dinner
22:00	Relax, socialise

Daily cost: €30–40 for a comfortable day, meals out included.

From interest to moving in

You do not have to decide everything today. The smart path is to test before you commit.

1

Research (now)

Read this guide · Watch YouTube videos · Join Facebook groups · Talk to local nomads

2

Test visit (1–2 weeks)

Stay in an Airbnb · Work from cafés/coworking · Explore neighbourhoods · Visit Arrábida · Cost ~€500–700

3

Visa & paperwork

Gather D8 documents · Apply at the consulate · Wait for approval

4

Move

Find a rental · Set up internet · Open a bank account · Get your NIF

5

Integrate

Join the coworking · Join social groups · Build a routine · Make friends

The next step is simple

If Setúbal makes sense for you, do not decide blind. Come, spend a few days, feel the place.

Book a test visit at 22Cowork

Not just a coworking space. A community of digital nomads, freelancers and startups in Setúbal.

- A real community (not isolation)
- Dedicated 1 Gbps internet
- A focused environment
- Networking with other nomads
- Support for your move

Free Day Pass

Offer for digital nomads who mention this guide.

22Cowork Setúbal

www.22cowork.pt • hello@22cowork.pt

Online resources

Facebook "Setúbal Digital Nomads" • [r/PortugalExpats](https://www.reddit.com/r/PortugalExpats)

WELCOME TO SETÚBAL

The place where life works.

Visit 22Cowork. Spend a few days. Feel the place. Then
decide.

22 Cowork

Community of Digital Nomads, Freelancers & Startups · Setúbal, Portugal · 2026