THE GLOBAL EXPAT HUB
Country Relocation Guide

EE

Estonia

Your complete guide to moving abroad

The world's most digital country — e-government for everything, a medieval Old Town capital, the original digital nomad visa and a flat 22% tax, balanced against dark Baltic winters.

CAPITAL	CURRENCY	LANGUAGE	REGION
Tallinn	Euro	Estonian	Northern Europe

OUR PARTNERS FOR YOUR MOVE

Two services every mover needs

These are the partners we recommend to every reader of this guide. We may earn a commission if you use them, at no cost to you — it is how these guides stay free.

FEATURED PARTNER

Surfshark

Life abroad runs online — banking, visa portals, landlords, work. Surfshark keeps it private on the café, airport and rental Wi-Fi your move runs on: a fast, unlimited-devices VPN, plus Surfshark Antivirus for always-on protection, CleanWeb to block ads, trackers and malicious sites before they load, and Surfshark Alert to warn you if your email or card details appear in a data leak. Set it up before you fly, and your connection is covered from day one in your new country.

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INTERNATIONAL MOVING

International Sea & Air

Shipping a household across an ocean is the biggest logistics decision of any move. International Sea & Air (Intl Sea & Air) moves households door to door worldwide — packing, freight, customs and delivery in your new country. Get a free, no-obligation moving quote early, while you can still plan around the answer, and compare it against selling and rebuying before you commit.

Get a Free Moving Quote →

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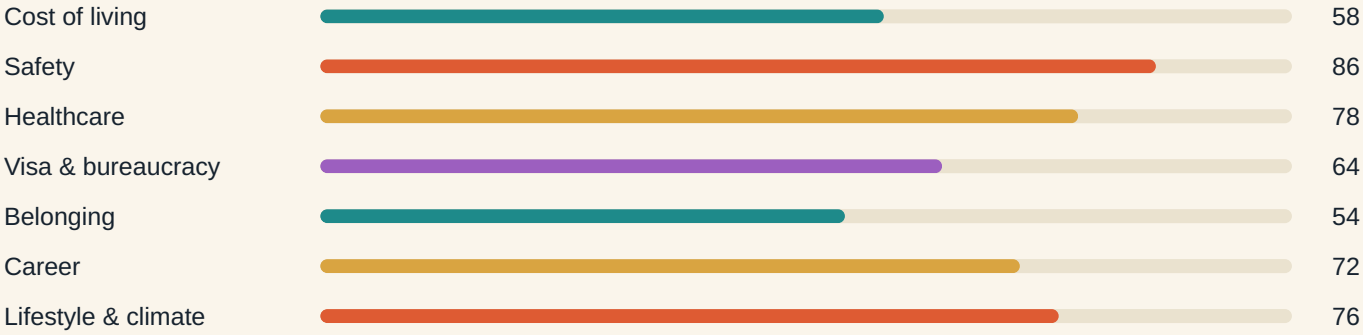
WHY ESTONIA

An honest snapshot

Estonia is scored the same way as every country on The Global Expat Hub: seven weighted dimensions combined into one liveability score, kept independent of any advertising. Here is how it rates, and what that means for a move.

69
/100

Liveability score
Safety rating: 86/100
Region: Northern Europe



Scores are editorial estimates for planning, not legal, immigration or financial advice.

ESTONIA BY THE NUMBERS

Cost of living & essentials

Worth of the dollar	$1 ≈ €0.89 (Numbeo conversion — verify at guide build)
Utilities (85 m² flat)	$333/mo · electric, heating, cooling, water, garbage (Tallinn, Numbeo — winter heating is the driver)
Home internet	$32/mo (Tallinn, Numbeo)
Mobile / eSIM	$18/mo local · travel eSIM ≈ $15/10GB (eSIM figure editorial — verify at guide build)
Fuel	$2.03/litre
Doctor visit	~$60 fee-paying GP (€55 at Tallinn clinics); free at point of use if Tervisekassa-insured
Emergency room	Emergency care is provided regardless of insurance status; the state pays for the uninsured (not a tariff — phrase as the rule)
Life expectancy	80 years (79.8, Statistics Estonia 2025)
Unemployment	8% (Eurostat, Sep 2026; national LFS measure 7.1% Q1 2026)

Connectivity, walkability & beauty



English day-to-day	High
Remote-work time zone	Full EU overlap, partial US (late)

Climate, law & getting around

Baltic continental. Tallinn averages −3.9 °C in January and 18.4 °C in July, with rain spread through the year and extreme daylight swings — bright June nights, a few hours of light in December.

-4°C	5°C	18°C	7°C
25°F · Jan	41°F · Apr	64°F · Jul	45°F · Oct

Rainfall	about 702 mm (28 in) a year in Tallinn
Snow	Regular in winter
Severe weather risk	20/100 — Winter ice and cold snaps, Baltic coastal storms (editorial — verify wording at guide build)
Time zone	EET (UTC+2), EEST (UTC+3) in summer
Drive on the	Right
Taxes (property)	Land tax (maamaks) 0.1–2.5% of land value, set by the municipality; no tax on buildings; no transfer tax on purchase
Taxes (income, local)	Flat 22% for residents with a €700/month basic exemption (2026); companies taxed only on distributed profits
University	University of Tartu

Official law & sources

Residence rules: Estonian Police and Border Guard Board (politsei.ee) + Ministry of Foreign Affairs (vm.ee) — verify the DNV income test against these at guide build (data file Gap 1). US State Dept Estonia country information page for entry rules.

GETTING IN & STAYING

Visas & residence

- US citizens can stay 90 days in any 180 days visa-free across the Schengen Area (State Dept); ETIAS pre-travel authorisation is expected to launch in late 2026 — check its status before travelling
- Digital Nomad Visa (long-stay D-visa, up to 365 days): remote work for a foreign employer/clients on €4,500/month income over the prior six months — official pages differ on whether the test is gross or net and on the MFA's €3,960 sufficient-means figure; verify before applying (Gap 1). Schengen-wide travel included; does not count toward permanent residence
- Temporary residence permit (up to 5 years) for employment (employer at the ~€2,092/mo average-salary reference), business (€65,000 invested; Startup Visa founders exempt), study or family; e-Residency is a digital ID only and grants no right to live in Estonia

Retiring in Estonia

Estonia has no retirement visa and no passive-income residence category. Retirees without another basis (family, earlier residence, business) do not have a straightforward route in — the guide says this plainly rather than dressing up the D-visa. Those who do settle use Tervisekassa voluntary insurance or private cover, and Tallinn, Tartu, Pärnu and Saaremaa are the main retiree bases. A full year in Estonia also makes you tax resident at a flat 22%.

Schemes that attract expats

- Digital Nomad Visa — the world's first (2020), up to a year on €4,500/mo foreign remote income
- Startup Visa — Startup Committee approval replaces the €65,000 business investment for qualifying founders
- Flat 22% income tax with a €700/month exemption; companies pay tax only when profits are distributed
- Apartments can be bought by foreigners with no permit and no transfer tax; land tax is the only annual property tax

Remote work & digital nomads

The strongest digital infrastructure story in this wave: ~94 Mbps average fixed download (Ookla, Aug 2026), near-universal e-government, and the original digital nomad visa. Two cautions are printed with it: the DNV income bar (€4,500/mo) is Europe's highest tier, and 183 days in 12 months makes you Estonian tax resident at 22% on worldwide income — plan the stay length deliberately.

YOUR DIGITAL SAFETY KIT

Life abroad runs online — banking, visa portals, landlords, work. On café and rental Wi-Fi in Estonia, three Surfshark tools cover the basics: **Surfshark Antivirus** for always-on protection on the laptop and phone your move runs on; **CleanWeb** to block ads, trackers and malicious sites before they load; and **Surfshark Alert** to warn you if your email or card details appear in a data leak.

Affiliate links: we may earn a commission if you buy through these links, at no cost to you.

PLAN · AFFORDABLE MOVE

Affordable Move

Estimated first-year setup

$10,550

You're moving on savings or a modest income, doing the paperwork yourself, and treating the first year as a test. You'll rent furnished, fly economy, ship almost nothing, and learn the language in group classes.

First-year cost breakdown

Scouting trip flights one to two return tickets	**$850**
Scouting trip stay two to four weeks in the neighbourhoods you might live in	**$950**
Visa, permits & translations D-visa / residence state fees, apostilles, translations	**$800**
Relocation flights one-way, with extra baggage	**$900**
Moving & shipping suitcases only at this tier	**$950**
Housing deposit & first rent deposit plus first month at Tartu/Pärnu or Tallinn outside-centre rents	**$1,300**
Furnishing & setup furnished lets and second-hand basics	**$650**
Health insurance, first year cover meeting the Aliens Act requirement; Tervisekassa voluntary enrolment if eligible	**$1,400**
Language classes Estonian apps and group classes	**$300**
Local admin & first-month living registration, ID code, transport pass, groceries before income settles	**$1,500**
Contingency 10% of the total above	**$950**
Total	**$10,550**

Timeline

Decide & research — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

Paperwork — ~10 wks

Choose your basis first: DNV applicants assemble six months of income evidence against the €4,500/month test; residence-permit applicants file via the Police and Border Guard Board or an Estonian representation, noting the annual immigration quota for employment and business bases. Arrange health insurance meeting the Aliens Act requirement (Schengen €30,000 minimum for the D-visa).

Scouting trip — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

Move — ~4 wks

Sell or store what you can't carry. Two suitcases each. Book a one-month furnished rental to land in, then find a lease locally — check the building's heating costs and energy class before signing.

Settle — ~8 wks

Register your address in the population register and get your personal ID code (isikukood) — it unlocks banking, the family doctor and e-services. Get a SIM, join Estonian classes, say yes to every meetup for two months.

AFFORDABLE MOVE · CHECKLIST

Your affordable move checklist

Tick these off as you go. Everything here is scaled to this tier and to Estonia's own prices, visa routes and timelines.

- [ ] Health insurance meeting the Aliens Act requirement (Schengen €30,000 minimum for the D-visa) quoted
- [ ] Population-register address registration and personal ID code (isikukood) steps confirmed
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Documents apostilled and translated
- [ ] Six months of living costs saved in cash
- [ ] Scouting trip booked in a furnished rental
- [ ] Furnished landing rental for month one
- [ ] Pet paperwork started (if applicable)
- [ ] Belongings reduced to two suitcases each
- [ ] Bank told you're moving; a no-foreign-fee card in hand
- [ ] Language app streak of 60+ days
- [ ] Expat group memberships joined online
- [ ] Contingency fund kept separate and untouched

PLAN · MID-RANGE MOVE

Mid-range Move

Estimated first-year setup

$19,150

You have a steady income or remote work, and you want the move done properly without gold-plating it. You'll hire help where it saves time, ship some belongings, and rent a place you'd happily stay in for years. Ongoing monthly living for one adult on this tier: about $2,100/month, plus utilities around $333 in Tallinn.

First-year cost breakdown

Scouting trip flights two return tickets	**$1,100**
Scouting trip stay three to four weeks in your first-choice neighbourhood	**$1,700**
Visa, permits & translations state fees, apostilles, translations and some professional help	**$1,500**
Relocation flights one-way, with extra baggage	**$1,200**
Moving & shipping partial shipment of furniture and personal items	**$2,500**
Housing deposit & first rent deposit plus first month at Tallinn centre rents	**$2,000**
Furnishing & setup a mix of new and second-hand for an unfurnished lease	**$1,900**
Health insurance, first year qualifying private cover until Tervisekassa cover starts	**$2,300**
Language classes weekly private Estonian lessons at first, then group classes	**$700**
Local admin & first-month living registration, ID code, transport, groceries before income settles	**$2,500**
Contingency 10% of the total above	**$1,750**
Total	**$19,150**

Timeline

Decide & research — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

Paperwork — ~10 wks

Choose your basis first: DNV applicants assemble six months of income evidence against the €4,500/month test; residence-permit applicants file via the Police and Border Guard Board or an Estonian representation, noting the annual immigration quota for employment and business bases. Arrange health insurance meeting the Aliens Act requirement (Schengen €30,000 minimum for the D-visa).

Scouting trip — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

Move — ~5 wks

Partial shipment of furniture and personal items; sell the rest. Land in a one-month furnished rental; check heating costs and energy class before signing a longer lease.

Settle — ~6 wks

Register your address in the population register, get your isikukood, open a bank account, register with a family doctor, and start weekly Estonian lessons.

MID-RANGE MOVE · CHECKLIST

Your mid-range move checklist

Tick these off as you go. Everything here is scaled to this tier and to Estonia's own prices, visa routes and timelines.

- [ ] Health insurance meeting the Aliens Act requirement in place
- [ ] Population-register address registration and personal ID code (isikukood) steps confirmed
- [ ] 183-day tax-residency trigger noted — a full year makes you tax resident at a flat 22%
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Documents apostilled and translated
- [ ] Scouting trip booked in a furnished rental
- [ ] Furnished landing rental for month one
- [ ] Moving quotes from three companies; partial shipment booked
- [ ] Pet paperwork started (if applicable)
- [ ] Bank account and money-transfer service opened
- [ ] Tax advice taken on residency timing
- [ ] Private Estonian tutor booked
- [ ] Contingency fund kept separate and untouched

PLAN · LUXURY MOVE

Luxury Move

Estimated first-year setup

$52,350

Time matters more than money. You'll hire professionals for the paperwork, the move and the settling-in, ship what you love, and land in a home that is ready from day one.

First-year cost breakdown

Scouting trip flights premium cabins for two	**$2,400**
Scouting trip stay two trips, hotels and a local fixer	**$4,400**
Visa, permits & translations immigration lawyer handles the whole residence file	**$4,200**
Relocation flights premium one-way, with extra baggage	**$2,600**
Moving & shipping full container, white-glove packing and unpacking	**$9,800**
Housing deposit & first rent deposit plus first month at Old Town/Kadriorg/Pirita-level rents	**$5,200**
Furnishing & setup designer-ready furnishing for an unfurnished lease	**$6,800**
Health insurance, first year premium global plan with fast private access	**$5,000**
Language classes private Estonian tutoring for the household	**$1,800**
Local admin & first-month living relocation firm handles registration, utilities, vehicles and staff	**$5,400**
Contingency 10% of the total above	**$4,750**
Total	**$52,350**

Timeline

Decide & research — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

Paperwork — ~10 wks

Choose your basis first: DNV applicants assemble six months of income evidence against the €4,500/month test; residence-permit applicants file via the Police and Border Guard Board or an Estonian representation, noting the annual immigration quota for employment and business bases. Arrange health insurance meeting the Aliens Act requirement (Schengen €30,000 minimum for the D-visa).

Scouting trip — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

Move — ~4 wks

Full container with white-glove packing and unpacking. Home leased or purchased and furnished before arrival.

Settle — ~4 wks

Relocation firm completes population-register registration and ID codes, utilities, schools, staff and vehicles. Private Estonian tutor scheduled.

LUXURY MOVE · CHECKLIST

Your luxury move checklist

Tick these off as you go. Everything here is scaled to this tier and to Estonia's own prices, visa routes and timelines.

- [ ] Health insurance meeting the Aliens Act requirement in place
- [ ] Immigration lawyer appointed and residence basis confirmed
- [ ] 183-day tax-residency trigger noted — flat 22% on worldwide income once resident
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Scouting trips completed with agent viewings
- [ ] Home secured and furnished before arrival
- [ ] Full-container shipment with insurance booked
- [ ] Pet specialist booked door to door (if applicable)
- [ ] School places confirmed (if applicable)
- [ ] Vehicle purchase or lease arranged
- [ ] Private Estonian tutor scheduled
- [ ] Banking set up locally
- [ ] Contingency at 10%, held in local currency

PLAN · RETIREMENT MOVE

Retirement Move

Estimated first-year setup

$22,900

You're moving for good on a pension, savings or both, and the priorities are different: a residence basis that doesn't depend on a job, healthcare you can rely on as you age, and a tax outcome that doesn't shrink your income. Estonia has no retirement visa and no passive-income residence category, so confirming that a lawful basis actually exists — with an Estonian immigration lawyer — comes before any other spending.

First-year cost breakdown

Scouting trip flights two return tickets, off-peak	**$1,100**
Scouting trip stay a long, slow stay in Tallinn, Tartu or Pärnu	**$2,100**
Visa, permits & translations lawyer confirmation that a lawful residence basis exists, state fees, translations	**$2,700**
Relocation flights one-way, with extra baggage	**$1,200**
Moving & shipping partial shipment of the things that make it home	**$3,300**
Housing deposit & first rent deposit plus first month; rent before you buy	**$2,000**
Furnishing & setup making a long-term rental comfortable; check heating costs first	**$2,300**
Health insurance, first year Tervisekassa voluntary insurance or private cover if not employed locally	**$2,800**
Language classes Estonian group classes — permanent residence requires Estonian	**$600**
Local admin & first-month living registration, ID code, family-doctor sign-up	**$2,700**
Contingency 10% of the total above	**$2,100**
Total	**$22,900**

Timeline

Decide & research — ~8 wks

Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.

Paperwork — ~10 wks

Choose your basis first: DNV applicants assemble six months of income evidence against the €4,500/month test; residence-permit applicants file via the Police and Border Guard Board or an Estonian representation, noting the annual immigration quota for employment and business bases. Arrange health insurance meeting the Aliens Act requirement (Schengen €30,000 minimum for the D-visa).

Scouting trip — ~3 wks

One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.

RETIREMENT MOVE · CHECKLIST

Your retirement move checklist

Tick these off as you go. Everything here is scaled to this tier and to Estonia's own prices, visa routes and timelines.

- [ ] Item 1: Estonian immigration lawyer confirms a lawful residence basis actually exists — there is no retirement visa and no passive-income category
- [ ] Health insurance meeting the Aliens Act requirement in place
- [ ] Tervisekassa planning done — voluntary enrolment or private cover if not employed locally
- [ ] Two-city shortlist with a written reason for each
- [ ] Visa route chosen and requirements printed
- [ ] Passport valid 18+ months
- [ ] Documents apostilled and translated
- [ ] Long scouting stay booked in your first-choice city
- [ ] Rent-before-you-buy: landing rental for month one
- [ ] Partial shipment booked
- [ ] Pet paperwork started (if applicable)
- [ ] Pension and tax-residency advice taken (flat 22%, €700/month exemption)
- [ ] Estonian group class booked for week two
- [ ] Contingency fund kept separate and untouched

PRACTICALITIES

Getting there & the calendar

Main gateway airports

Tallinn Lennart Meri (TLL) — the only international gateway; Tartu (TAY), Pärnu (EPU, seasonal), Kuressaare (URE, domestic) — verify at guide build

Low-cost carriers: airBaltic, Ryanair, Finnair, Lufthansa, SAS, Norwegian — verify at guide build

No US non-stops. US connections route via Helsinki (the 2-hour Helsinki–Tallinn ferry is a genuine alternative), Frankfurt, Copenhagen, Stockholm or London; verify any route claims before printing.

Holidays & festivals

National day: Independence Day, 24 February.

- Jaanipäev / Midsummer (23–24 June, with Victory Day on 23 June) — bonfires nationwide; Estonia's biggest holiday period
- Independence Day (24 February) — dawn flag-raising at Toompea, military parade and the President's reception
- Song and Dance Festival (Laulupidu) — every five years in Tallinn, one of the world's largest choral events; next edition year TO VERIFY at guide build (data file Gap 9)

BEFORE YOU GO

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Ready to research your move?

This guide is a companion to the full, always-updated Estonia page on The Global Expat Hub, where you'll find live travel advisories, official links, the job board, partner listings and more.

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