

ME

Montenegro

Your complete guide to moving abroad

Adriatic coastline rivalling Croatia at a fraction of the price, straightforward residency routes and a fast-moving EU accession path.

CAPITAL
Podgorica

CURRENCY
Euro

LANGUAGE
Montenegrin

REGION
Southern Europe

Your Visa Paperwork, Translated & Certified.

Embassy-ready translations for visa applications,
residency permits and legal documents.

One less thing to worry about in your move.

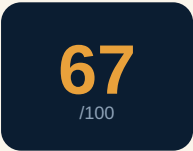
- Certified translations accepted by embassies, consulates and immigration authorities
- Visa applications, residency paperwork, birth & marriage certificates, legal documents
- Fast turnaround with rush options when your appointment can't wait

Get a Free Quote →

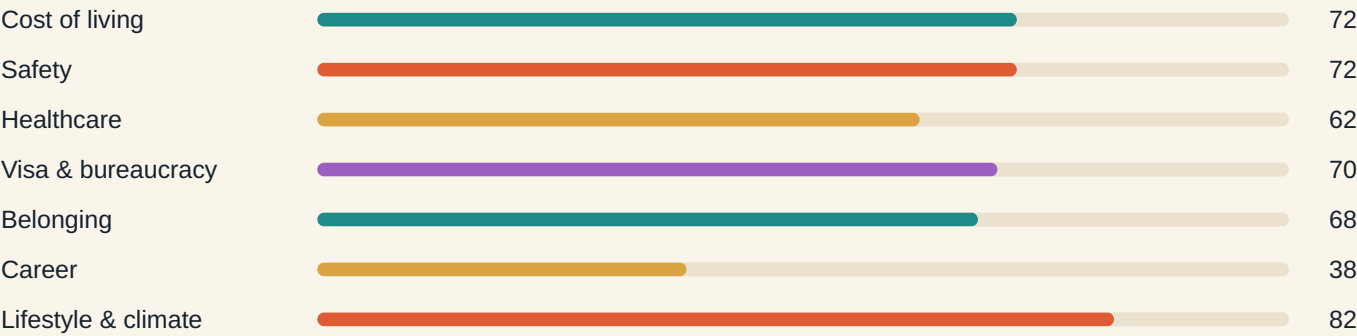
translateswift.com

An honest snapshot

Montenegro 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.



Liveability score
Safety rating: 72/100
Region: Southern Europe

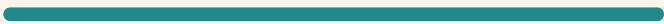
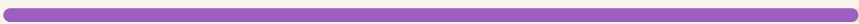


Scores are editorial estimates for planning, not legal, immigration or financial advice.

Cost of living & essentials

Worth of the dollar	\$1 ≈ €0.92
Utilities (85 m² flat)	\$70/mo · electric, water, sewer, garbage
Home internet	\$18/mo
Mobile / eSIM	\$8/mo local · travel eSIM ≈ \$15/10GB
Fuel	\$1.65/litre
Doctor visit	\$25
Emergency room	\$60
Dental	\$30 / \$70
Cost to give birth	Public hospitals free for residents / private \$1,500–4,000
Life expectancy	77 years
Unemployment	14%
Adult literacy	99%
Rural land	€20,000–€150,000 per hectare

Connectivity, walkability & beauty

Wi-Fi & connectivity		68
Internet reliability		72
Walkability of cities		58
Beauty of cities		88
Air quality		32
Healthy food & safety		72
English day-to-day	Moderate	
Remote-work time zone	Full EU overlap, partial US (late)	

Climate, law & getting around

Mediterranean coast with hot dry summers and mild winters. Alpine interior is cold in winter.

7°C	14°C	25°C	16°C
45°F · Jan	57°F · Apr	77°F · Jul	61°F · Oct
Rainfall	about 1,700 mm (67 in) a year		
Snow	Coastal areas rarely; interior mountains heavy		
Severe weather risk	22/100 — Low severe weather risk; occasional winter storms in the north		
Time zone	UTC+1 (CET) / UTC+2 (CEST in summer)		
Drive on the	Right		
Taxes (property)	0.25%–1% of market value annually		
Taxes (income, local)	Flat 9% income tax; no tax on foreign pension income		
University	University of Montenegro		

Official law & sources

Legislation: <https://www.gov.me> · US Embassy in Montenegro — official links are on the country page.

Visas & residence

- › US citizens can stay 90 days in a 180-day period without a visa
- › Temporary residence through property purchase (no minimum value), company formation or employment — renewals are straightforward
- › Montenegro is not yet in the EU, which currently makes residency easier than many neighbouring states

Retiring in Montenegro

Montenegro does not have a dedicated retirement visa but temporary residence through property ownership is accessible and renewable annually. The low cost of living, flat 9% income tax and growing expat community make it appealing for retirees with modest passive income.

Schemes that attract expats

- › Temporary residence via property purchase — any value qualifies
- › Company formation residency — register a Montenegrin company
- › EU accession track — residency now may ease future EU status

Remote work & digital nomads

Tolerated, with no formal digital nomad visa — temporary residence comes via property purchase or company formation.

Affordable Move

\$9,800

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	\$800
Scouting trip stay two to four weeks in the neighbourhoods you might live in	\$850
Visa, permits & translations government fees, apostilles, translations; luxury adds an immigration lawyer	\$850
Relocation flights one-way, with extra baggage	\$850
Moving & shipping affordable: suitcases only; luxury: full container and white-glove	\$900
Housing deposit & first rent deposit plus first month, scaled to the local rental market	\$1,400
Furnishing & setup affordable leans on second-hand and furnished lets	\$550
Health insurance, first year basic international cover through to premium global plans	\$1,200
Language classes apps and group classes through to private tutoring	\$250
Local admin & first-month living registration, SIM, transport, groceries before income settles	\$1,250
Contingency 10% of the total above	\$900
Total	\$9,800

Timeline

Decide & research Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.	~8 wks
Paperwork Gather documents, get apostilles and translations, apply for the visa yourself, arrange basic international health insurance.	~10 wks
Scouting trip 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.	~3 wks
Move 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.	~4 wks
Settle Register your address, get a SIM and a bank account, join group language classes, say yes to every meetup for two months.	~8 wks

Your affordable move checklist

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

- ☐ Two-city shortlist with a written reason for each
- ☐ Visa route chosen and requirements printed
- ☐ Passport valid 18+ months
- ☐ Documents apostilled and translated
- ☐ Basic international health insurance quote
- ☐ 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
- ☐ Group language class booked for week two
- ☐ Expat group memberships joined online
- ☐ Contingency fund kept separate and untouched

Mid-range Move

\$19,050

You have a steady income or remote job, want the move to be smooth rather than cheap, and will pay for help where it saves weeks. You'll ship some belongings, rent a proper apartment, and use a relocation agent for the hard parts. Ongoing monthly living for one adult on this tier: about \$1,750/month, plus utilities around \$70.

First-year cost breakdown

Scouting trip flights one to two return tickets	\$1,250
Scouting trip stay two to four weeks in the neighbourhoods you might live in	\$1,850
Visa, permits & translations government fees, apostilles, translations; luxury adds an immigration lawyer	\$1,200
Relocation flights one-way, with extra baggage	\$1,350
Moving & shipping affordable: suitcases only; luxury: full container and white-glove	\$2,950
Housing deposit & first rent deposit plus first month, scaled to the local rental market	\$2,550
Furnishing & setup affordable leans on second-hand and furnished lets	\$1,500
Health insurance, first year basic international cover through to premium global plans	\$2,050
Language classes apps and group classes through to private tutoring	\$500
Local admin & first-month living registration, SIM, transport, groceries before income settles	\$2,100
Contingency 10% of the total above	\$1,750
Total	\$19,050

Timeline

Decide & research Shortlist two or three cities, read every section here, book a consultation with a relocation agent, start language lessons.	~6 wks
Paperwork Documents, apostilles, translations; a lawyer or agent files the visa; comprehensive international health insurance arranged.	~8 wks
Scouting trip Two to four weeks across two neighbourhoods, in an aparthotel or boutique hotel. View apartments with an agent, tour schools if needed.	~3 wks
Move Partial shipment of furniture and personal items; sell the rest. Fly with pets in the hold or via a pet relocation service. Land in a serviced apartment.	~5 wks
Settle Agent handles registration and utilities. Lease signed within a month. Weekly private language lessons; join clubs and classes, not just expat groups.	~6 wks

Your mid-range move checklist

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

- ☐ City shortlist scored against the sections here
- ☐ Relocation agent or immigration lawyer engaged
- ☐ Visa filed with a tracked timeline
- ☐ Comprehensive international health insurance in place
- ☐ Scouting trip: two neighbourhoods, apartment viewings booked
- ☐ School applications submitted (if applicable)
- ☐ Moving quotes from three companies; partial shipment booked
- ☐ Pet relocation service booked
- ☐ Serviced apartment for the first month
- ☐ Bank account and money-transfer service opened
- ☐ Tax advice taken on residency timing
- ☐ Private language tutor booked
- ☐ Driving licence exchange researched
- ☐ Furniture and appliances plan for what's not shipped
- ☐ Contingency fund at 10% of the plan

Luxury Move

\$54,250

Time matters more than money. You'll hire a full-service relocation firm, an immigration lawyer and a buyer's or leasing agent, fly business, ship everything, and land in a home that's ready.

First-year cost breakdown

Scouting trip flights one to two return tickets	\$3,800
Scouting trip stay two to four weeks in the neighbourhoods you might live in	\$6,500
Visa, permits & translations government fees, apostilles, translations; luxury adds an immigration lawyer	\$2,850
Relocation flights one-way, with extra baggage	\$3,800
Moving & shipping affordable: suitcases only; luxury: full container and white-glove	\$10,350
Housing deposit & first rent deposit plus first month, scaled to the local rental market	\$7,100
Furnishing & setup affordable leans on second-hand and furnished lets	\$4,550
Health insurance, first year basic international cover through to premium global plans	\$4,450
Language classes apps and group classes through to private tutoring	\$1,250
Local admin & first-month living registration, SIM, transport, groceries before income settles	\$4,650
Contingency 10% of the total above	\$4,950
Total	\$54,250

Timeline

Decide & research Relocation firm briefed. Two private scouting itineraries prepared. Lawyer confirms the best visa route, including investor and talent options.	~4 wks
Paperwork Lawyer files everything; you sign. Premium global health cover with medical evacuation. Tax structuring advice before you become resident.	~6 wks
Scouting trip Private itinerary in a five-star or boutique property, drone and video previews of homes before you fly, viewings with a buyer's or leasing agent.	~2 wks
Move Full container with white-glove packing and unpacking. Pets flown with a specialist. Home leased or purchased and furnished before arrival.	~4 wks
Settle Relocation firm completes registration, utilities, schools, staff and vehicles. Private language tutor. Introductions to clubs and community.	~4 wks

Your luxury move checklist

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

- | | |
|--|---|
| ☐ Full-service relocation firm engaged | ☐ Pet specialist booked door to door |
| ☐ Immigration lawyer engaged; visa route confirmed | ☐ School places confirmed |
| ☐ Tax and estate advice taken before residency | ☐ Vehicle purchase or lease arranged |
| ☐ Premium global health insurance with evacuation cover | ☐ Private language tutor scheduled |
| ☐ Private scouting itinerary with home previews | ☐ Banking and wealth management set up locally |
| ☐ Buyer's or leasing agent appointed | ☐ Household staff or property management if needed |
| ☐ Home secured and furnished before arrival | ☐ Contingency at 10%, held in local currency |
| ☐ Full-container shipment with insurance | |

Retirement Move

\$27,300

You're moving for good on a pension, savings or both, and the priorities are different: a visa that doesn't depend on a job, healthcare you can rely on as you age, a tax outcome that doesn't shrink your income, and a community you'll actually enjoy. Comfort matters more than speed; certainty matters more than either.

First-year cost breakdown

Scouting trip flights one to two return tickets	\$1,250
Scouting trip stay two to four weeks in the neighbourhoods you might live in	\$1,850
Visa, permits & translations government fees, apostilles, translations; luxury adds an immigration lawyer	\$1,200
Relocation flights one-way, with extra baggage	\$1,350
Moving & shipping affordable: suitcases only; luxury: full container and white-glove	\$2,950
Housing deposit & first rent deposit plus first month, scaled to the local rental market	\$2,550
Furnishing & setup affordable leans on second-hand and furnished lets	\$1,500
Health insurance, first year basic international cover through to premium global plans	\$2,050
Language classes apps and group classes through to private tutoring	\$500
Local admin & first-month living registration, SIM, transport, groceries before income settles	\$2,100
Retirement visa, lawyer & pension certification immigration lawyer, apostilled pension letters, medicals, translations	\$2,200
Private health insurance, first year (age 60+) comprehensive cover until public-system access; higher with pre-existing conditions	\$4,050
Tax & estate advice double-taxation, pension treatment, wills valid in both countries	\$1,250
Contingency 10% of the total above	\$2,500
Total	\$27,300

Timeline

Decide & research Shortlist two places using the retirement page, the healthcare and hospitals pages, life expectancy, climate and the 'by the numbers' section. Read the retirement-visa route and the tax scheme for pensioners. Talk to two retirees already there.	~10 wks
Paperwork Pension or income letters certified and apostilled, police certificate, medical, birth and marriage certificates translated. Apply for the retirement or passive-income visa with a lawyer. Quote private health insurance for your age with pre-existing conditions declared.	~14 wks
Long scouting stay Six weeks in the town you'd live in, in the season you'd like least. Register with a GP or clinic, visit the hospital, price a pharmacy run, join a club, test the walk to shops.	~6 wks

Your retirement move checklist

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

- ☐ Retirement, pensionado or passive-income visa route confirmed with a lawyer
- ☐ Pension and income letters certified, apostilled and translated
- ☐ Police certificate and medical done within validity windows
- ☐ Private health insurance in place for age and conditions, until public access
- ☐ Prescriptions and medical records for a year, translated summary
- ☐ Tax residency date, pension treaty and estate advice taken
- ☐ Home-country pension paid to a local or multi-currency account
- ☐ Six-week scouting stay completed, including the hospital visit
- ☐ Home rented before buying; at least one year
- ☐ Local will and power of attorney prepared
- ☐ Registered with embassy or consulate
- ☐ Community found: club, faith group, volunteering or class
- ☐ Plan for care needs: home help, assisted living options and costs
- ☐ Return-trip fund kept for family emergencies
- ☐ Contingency at 10%, held in local currency

Getting there & the calendar

Main gateway airports

Podgorica (TGD), Tivat (TIV)

Low-cost carriers: Ryanair, easyJet, Wizz Air, Air Montenegro

Tivat airport serves the coast and is closest to Kotor and Budva. US connections typically route through London, Frankfurt or Istanbul.

Holidays & festivals

National day: Statehood Day, 13 July.

- › Kotor Carnival (February) — medieval costumes and street performances in the old town
- › Sea Dance Festival (July/August) — international music festival on the Budva Riviera
- › Petrovdan (12 July) — traditional celebrations across the country

Three ways we can help

Search jobs for free

Our job board is free for everyone. Browse remote and in-person roles that hire foreigners, filter by country, and apply directly. Employers post for a flat fee; you never pay to look. Start at theglobalexpathub.com/jobs.

Follow us on social

Find us on Facebook, Instagram, YouTube, LinkedIn and TikTok for country guides, expat stories, drone films and launch news. It is the fastest way to hear what is new and to reach us with questions.

Be our featured story

Send us your best travel photo and your story of moving abroad. Each week we feature one expat on the site and across our channels. Follow us, then submit through the Stories page, or simply message us your pictures on social. It could be you next.

Ready to research your move?

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

VISIT THE FULL GUIDE

theglobalexpathub.com/country/montenegro

All figures are editorial estimates for planning and were current at publication in 2026. Tax rules, visa schemes and prices change; verify before you rely on them. This guide is not legal, immigration, medical or financial advice.

THE GLOBAL EXPAT HUB

Find your place in the world.