THE GLOBAL EXPAT HUB
Country Relocation Guide

PL

Poland

Your complete guide to moving abroad

EU membership, a strong economy and Warsaw, Kraków and Gdańsk at well below Western European prices — with Polish paperwork and cold winters as the honest trade-offs.

CAPITAL	CURRENCY	LANGUAGE	REGION
Warsaw	Polish złoty	Polish	Central 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.

Get Surfshark →

get.surfshark.net

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 →

theglobalexpathub.com/go/intl-sea-air

Advertisement — Featured Partner and partner placements. Prices and offers are shown on each partner's own site and may change.

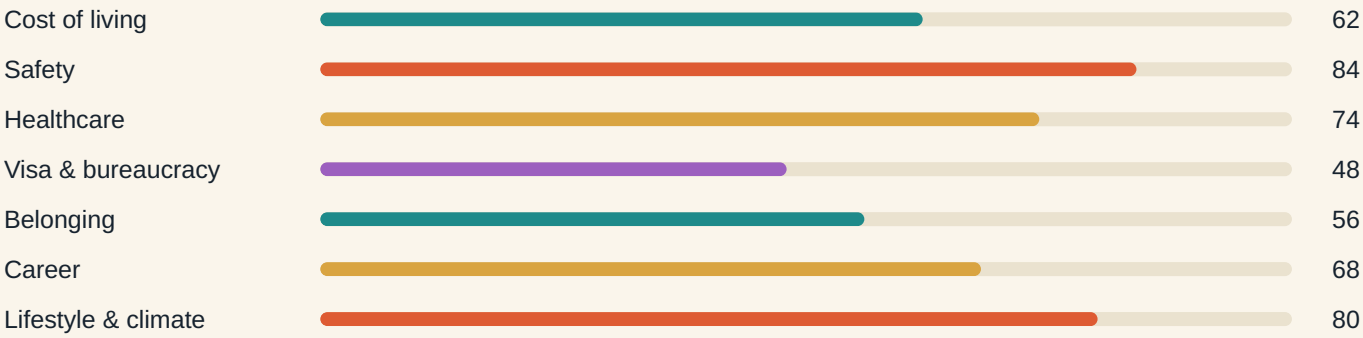
WHY POLAND

An honest snapshot

Poland 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.

67
/100

Liveability score
Safety rating: 84/100
Region: Central Europe



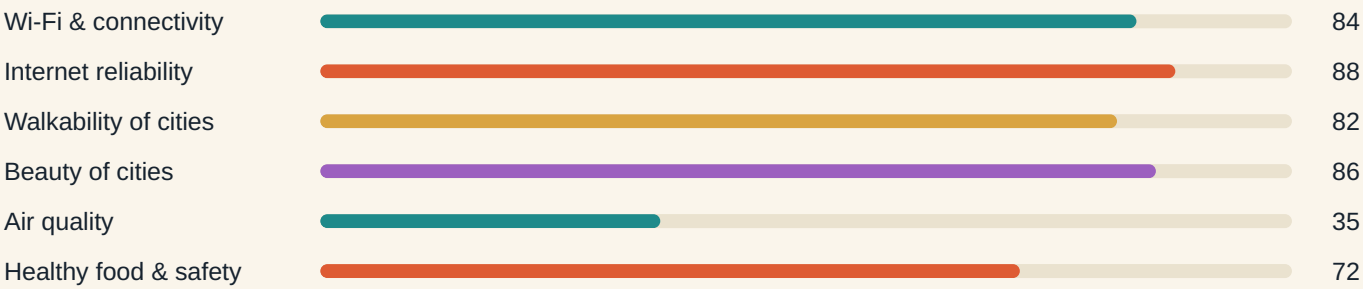
Scores are editorial estimates for planning, not legal, immigration or financial advice.

POLAND BY THE NUMBERS

Cost of living & essentials

Worth of the dollar	$1 ≈ PLN 3.70
Utilities (85 m² flat)	$346/mo · electric, heating, water, garbage (Warsaw, Numbeo)
Home internet	$17/mo
Mobile / eSIM	$9/mo local · travel eSIM ≈ $15/10GB (eSIM figure editorial — verify at guide build)
Fuel	$1.89/litre
Doctor visit	$55 private (150–250 PLN); free with NFZ insurance
Emergency room	Free — emergency care is free for anyone in Poland
Dental	$65 / $110 — consultation / hygienisation, published Warsaw & Kraków clinic lists
Life expectancy	78 years
Unemployment	3.4% (Eurostat ILO, Sep 2026; registered GUS rate 5.8%)

Connectivity, walkability & beauty



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

LIVING IN POLAND

Climate, law & getting around

Continental with four proper seasons. Warsaw averages −1.5 °C in January and 19.8 °C in July; winters bring snow, summers are warm with a rainfall peak in July.

-2°C	9°C	20°C	9°C
28°F · Jan	48°F · Apr	68°F · Jul	48°F · Oct

Rainfall	about 550 mm (22 in) a year in Warsaw
Snow	Regular in winter
Severe weather risk	20/100 — River flooding, summer storms, winter cold snaps (editorial — verify wording at deploy)
Time zone	CET (UTC+1) / CEST (UTC+2 in summer)
Drive on the	Right
Taxes (property)	By area, not value — max ~PLN 1.15/m²/yr residential; municipalities set actual rates
Taxes (income, local)	None regional; national 12% up to PLN 120,000 and 32% above, PLN 30,000 tax-free
University	University of Warsaw

Official law & sources

Legislation & residence rules: https://www.gov.pl/web/your-europe/residence-conditions-for-foreign-nationals-in-poland · US Embassy in Poland — official links are on the country page.

GETTING IN & STAYING

Visas & residence

- US citizens can stay 90 days visa-free (State Dept); Poland is in Schengen
- Temporary residence permit (karta pobytu) via the province governor — single permit for work and residence up to three years; business-activity residence via a JDG sole proprietorship or company
- D-type national visa for up to one year, including 'other purposes' stays on proof of sufficient means; EU Blue Card for highly qualified employees (2026 threshold PLN 13,355/mo gross)

Retiring in Poland

Poland has no dedicated retirement visa. Retirees use the D-type visa and temporary residence on sufficient means, with health insurance — public NFZ care is free at the point of use once insured, and private plans (about PLN 100–400/month) shortcut the long public specialist waits. Kraków, Gdańsk and the Tricity coast, and Wrocław are the main retiree bases.

Schemes that attract expats

- EU Blue Card — 2026 salary threshold PLN 13,355/mo gross (150% of the 2025 average wage)
- Business-activity residence via a JDG sole proprietorship — the freelancer and remote-worker route
- 12% income tax up to PLN 120,000 with a PLN 30,000 tax-free amount; 19% flat option for business income
- Property tax charged by area, not value — among the lowest annual property costs in Europe

Remote work & digital nomads

No dedicated digital nomad visa, and the Poland Business Harbour programme has been suspended since January 2024. Remote workers use the 90-day visa-free stay, the D-type 'other purposes' visa (self-sufficiency benchmarked to the PLN 4,806/mo minimum wage), or business-activity residence.

YOUR DIGITAL SAFETY KIT

Life abroad runs online — banking, visa portals, landlords, work. On café and rental Wi-Fi in Poland, 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.

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PLAN · AFFORDABLE MOVE

Affordable Move

Estimated first-year setup

$10,500

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	**$900**
Visa, permits & translations D-visa and residence fees, apostilles, sworn translations	**$900**
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 Wrocław/Kraków outside-centre rents	**$1,400**
Furnishing & setup furnished lets and second-hand basics	**$600**
Health insurance, first year cover meeting the €30,000 treatment standard for the D-visa / residence file	**$1,350**
Language classes Polish apps and group classes	**$300**
Local admin & first-month living registration, SIM, transport, groceries before income settles	**$1,400**
Contingency 10% of the total above	**$950**
Total	**$10,500**

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 — ~12 wks

Gather documents, get apostilles and sworn translations, apply for the D-visa or your residence basis, and arrange health insurance meeting the €30,000 cover standard. Karta pobytu processing is slow at busy Warsaw and Kraków offices — file early and keep proof of filing.

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.

Settle — ~8 wks

Register your address and get your PESEL number, get a SIM and a bank account, join group Polish classes, say yes to every meetup for two months.

Your affordable move checklist

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

- [ ] Health insurance meeting the €30,000 D-visa / residence treatment-cover standard quoted
- [ ] 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

$18,900

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 $2,000/month, plus utilities around $346 in Warsaw (heating included in the Numbeo figure).

First-year cost breakdown

Scouting trip flights two return tickets	**$1,100**
Scouting trip stay three to four weeks in your first-choice neighbourhood	**$1,600**
Visa, permits & translations fees, apostilles, sworn translations and some professional help	**$1,600**
Relocation flights one-way, with extra baggage	**$1,200**
Moving & shipping partial shipment of furniture and personal items	**$2,400**
Housing deposit & first rent deposit plus first month at Warsaw outside-centre rents	**$2,200**
Furnishing & setup a mix of new and second-hand for an unfurnished lease	**$1,800**
Health insurance, first year private plan shortcutting public specialist waits, on top of the €30,000 standard	**$2,200**
Language classes weekly private Polish lessons at first, then group classes	**$700**
Local admin & first-month living registration, SIM, transport, groceries before income settles	**$2,400**
Contingency 10% of the total above	**$1,700**
Total	**$18,900**

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 — ~12 wks

Gather documents, get apostilles and sworn translations, apply for the D-visa or your residence basis with professional help where it counts, and arrange health insurance meeting the €30,000 cover standard. Karta pobytu processing is slow — file early.

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 serviced apartment or a one-month furnished rental.

Settle — ~6 wks

Register your address and get your PESEL number, open a bank account, set up utilities, and start weekly Polish lessons.

Your mid-range move checklist

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

- [ ] Health insurance meeting the €30,000 D-visa / residence treatment-cover standard in place
- [ ] PESEL and address-registration steps confirmed for your city
- [ ] 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 Polish tutor booked
- [ ] Contingency fund kept separate and untouched

PLAN · LUXURY MOVE

Luxury Move

Estimated first-year setup

$52,800

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	**$4,200**
Visa, permits & translations immigration lawyer handles the whole residence file	**$4,500**
Relocation flights premium one-way, with extra baggage	**$2,600**
Moving & shipping full container, white-glove packing and unpacking	**$9,500**
Housing deposit & first rent deposit plus first month at Warsaw centre / premium district rents	**$6,500**
Furnishing & setup designer-ready furnishing for an unfurnished lease	**$6,500**
Health insurance, first year premium global plan with fast private access	**$4,800**
Language classes private Polish tutoring for the household	**$1,800**
Local admin & first-month living relocation firm handles registration, utilities, vehicles and staff	**$5,200**
Contingency 10% of the total above	**$4,800**
Total	**$52,800**

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 — ~12 wks

Your lawyer gathers documents, apostilles and sworn translations, files the residence basis and confirms the €30,000-standard insurance. Karta pobytu timing is managed for you — but it is still slow.

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 address registration and PESEL, utilities, schools, staff and vehicles. Private Polish tutor scheduled.

LUXURY MOVE · CHECKLIST

Your luxury move checklist

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

- [ ] Health insurance meeting the €30,000 D-visa / residence treatment-cover standard in place
- [ ] Immigration lawyer appointed and residence basis confirmed
- [ ] 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 Polish tutor scheduled
- [ ] Banking set up locally
- [ ] Contingency at 10%, held in local currency

PLAN · RETIREMENT MOVE

Retirement Move

Estimated first-year setup

$22,350

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. Poland has no retirement visa, so the residence basis — usually the D-type visa and temporary residence on sufficient means — needs a lawyer's confirmation 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 Kraków, Gdańsk or Wrocław	**$2,000**
Visa, permits & translations lawyer confirmation of the sufficient-means route, fees, apostilles, sworn translations	**$2,600**
Relocation flights one-way, with extra baggage	**$1,200**
Moving & shipping partial shipment of the things that make it home	**$3,200**
Housing deposit & first rent deposit plus first month; rent before you buy	**$2,200**
Furnishing & setup making a long-term rental comfortable	**$2,200**
Health insurance, first year private plan (PLN 100–400/mo range) alongside NFZ once insured	**$2,600**
Language classes Polish group classes — daily life runs in Polish	**$600**
Local admin & first-month living registration, SIM, transport, healthcare sign-ups	**$2,600**
Contingency 10% of the total above	**$2,050**
Total	**$22,350**

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 — ~12 wks

Lawyer confirms the sufficient-means residence basis first. Then documents, apostilles, sworn translations, and health insurance meeting the €30,000 cover standard. Karta pobytu processing is slow — file early.

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 Poland's own prices, visa routes and timelines.

- [ ] Item 1: lawyer confirmation of the sufficient-means / 'other purposes' residence route — there is no retirement visa
- [ ] Health insurance meeting the €30,000 treatment-cover standard in place
- [ ] 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
- [ ] Polish group class booked for week two
- [ ] Contingency fund kept separate and untouched

PRACTICALITIES

Getting there & the calendar

Main gateway airports

Warsaw Chopin (WAW), Warsaw Modlin (WMI), Kraków (KRK), Gdańsk (GDN) — verify at guide build

Low-cost carriers: LOT Polish Airlines, Ryanair, Wizz Air — verify at guide build

US connections typically route through Frankfurt, Munich, London or Amsterdam; verify any non-stop claims before printing. Domestic and European low-cost coverage from Kraków and Gdańsk is extensive.

Holidays & festivals

National day: Independence Day, 11 November.

- Independence Day (11 November) — state ceremony at Piłsudski Square in Warsaw; celebrations nationwide
- St Martin's Day, Poznań (11 November) — parade on Święty Marcin street and St Martin's croissants (rogale świętomarcińskie)
- Kraków Independence celebrations (11 November) — the Singing Lesson on the Main Market Square

BEFORE YOU GO

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 Poland 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

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