



Moving to New Zealand from the United States

For United States citizens considering a change of scene, moving to New Zealand offers the chance to experience great work-life balance, beautiful scenery and good quality of life.

If you're from the US and thinking about making the move, we've summarised some key things about visas, buying a house, healthcare, and tax.

Visiting New Zealand – try before you buy!

If you haven't spent a great deal of time in New Zealand, it could be worth making an extended visit to get a feel for the culture and lifestyle before committing to a permanent move.

US citizens can apply for a visitor visa that allows multiple entries over a four-year period. This visa allows you to stay for up to six months in each 12-month period. This doesn't need to be all in one go – you can stay in New Zealand for a few months, leave for a while and then come back for another period later that year, as long as you aren't staying more than six months in total in any 12-month period.

If you're planning a shorter, one-off stay, US citizens can stay for up to three months without a visa provided they've obtained a New Zealand Electronic Travel Authority (NZETA) before travelling.

You can now even work remotely whilst you have a visitor visa, as a "digital nomad". This is as long as you do not work for a New Zealand business or person, or your work does not require you to be physically present in New Zealand.

Also, if you're aged 18-30 and want to work while you're visiting, you could instead apply for a working holiday visa which would allow you to work for up to 12 months.



Pathways to New Zealand residency

If you'd like to make New Zealand your permanent home, at the moment, the three most common pathways to obtaining residency are:

- Applying for an Active Investor Plus visa. This requires an investment of at least NZ\$5million, or NZ\$10million, depending on the type of investments you make. Also depending on the type of investment you make, you may only need to spend 21 days inside New Zealand to progress to permanent residence. There is a lot more information about this visa at [An Improved Investor Plus Category](#)
- Securing an offer of skilled employment to qualify for a Skilled Migrant Category Resident Visa. Eligibility for this visa is based on a points system which takes into account income, education, and time spent working in New Zealand. If you work in an occupation on the "green list" of jobs in high demand, you may be able to gain residence immediately or after two years in the role.
- If your partner is a New Zealand citizen or resident, or you have an adult child who is a New Zealand citizen or resident, you may be able to apply to live in New Zealand permanently.



Setting up a business in New Zealand

At present, it can be very difficult to obtain a visa that enables you to set up a business in New Zealand. The criteria for this “Entrepreneur” visa are very strict. Over 80% of applications are unsuccessful. However, if you think that this is an option to consider, we are happy to discuss it with you. There may be changes to this visa in the coming months that will make it easier.



Buying a house

Once you've obtained the right to live in New Zealand, you may wish to buy or build a house.

Depending on what part of the United States you're coming from, housing in New Zealand can seem expensive in comparison, particularly in urban areas. It's worth having a look at real estate listings online to get an idea of what you can expect to get for your money.

The rules for buying or building a home to live in vary depending on your visa class and whether you are 'ordinarily resident' in New Zealand. For these purposes, you are considered 'ordinarily resident' if:

- You have a residence class visa;
- You've lived in New Zealand for at least the previous 12 months;

- During the last 12 months, you've been physically present in New Zealand for at least 183 days; and
- You are a tax resident of New Zealand.

If you meet all the above criteria, you can buy or build a home in New Zealand without having to obtain consent from the Overseas Investment Office (OIO).

If you hold a residence class visa but don't meet the other criteria to qualify as 'ordinarily resident', you need to apply for consent from the OIO first. If your application is granted, you'll be advised of any conditions you must meet under the consent.



Injuries and healthcare

If you're injured in an accident in New Zealand, your medical and recovery costs are likely to be covered by our Accident Compensation regime (ACC), no matter how long you've been here or who was at fault. Because of ACC, you cannot sue for injuries in New Zealand.

Public healthcare in New Zealand is subsidised. Many healthcare services are free or low-cost if you are a New Zealand citizen, resident, or hold a work visa that is valid for two years or more.

For temporary visa holders, you may still be able to get access to some healthcare services. However, if you aren't eligible publicly-funded health services, you can either pay out of pocket or make a claim under a travel insurance policy (if you have one).



Tax

New Zealand has a comprehensive income tax regime with tax payable at progressive rates from 10.5% to 39%. There is no capital gains tax, gift duty, death taxes or stamp duty in New Zealand.

New Zealand also offers a favourable tax regime for most new migrants. New migrants that have not been tax resident in New Zealand for at least 10 years prior to arrival are treated as "transitional tax residents" and are exempt from New Zealand tax on all non-New Zealand income (other than personal services-related income) for a period of up to four years from becoming tax resident in New Zealand.



Ready to make a move?

For an immigration consultation, you can book a call with a member of our [Immigration Law team](#) for \$300 USD.

Contacts



Nicola Tiffen
Partner

M +64 27 201 6760
E nicola.tiffen@duncancotterill.com



Nicky Robertson
Special Counsel

M +64 21 635 629
E nicky.robertson@duncancotterill.com

**5 offices across
New Zealand –**
Auckland,
Wellington, Nelson,
Christchurch and
Queenstown.

