

FLAGSEEK

Action Plan: Nepal

This guidebook begins with fit and feasibility, then turns your questionnaire answers into a practical relocation-planning framework.

This is not legal, tax, immigration, medical, financial, insurance, real estate, or investment advice. It is a planning guide that helps you identify what to verify, what to sequence, and which professionals may need to coordinate.

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CHAPTER 1

Your Personal Relocation Action Plan

This is an action plan for you. Based on your questionnaire answers, Nepal is best treated as a serious but staged investigation, not a leap. The draw is clear: lower day-to-day costs, mountain and cultural richness, and a potentially warm social environment. The caution is just as clear: Nepal is not a simple permanent-settlement country, healthcare depth is limited outside Kathmandu, infrastructure reliability may frustrate you, and your civil union must be tested separately for immigration and everyday legal recognition.

Overall posture: promising for a reversible, well-funded trial; not yet a green light for a permanent move. Nepal's Political Stability Outlook is **2.8 / 5 flags**, where 5 flags means stronger planning confidence and lower values mean more need for caution. For you, that does not mean "do not go." It means rent before buying, verify rules close to the filing date, keep cash and exit options available, and avoid building the whole plan on assumptions about long-term residence, healthcare, or administrative predictability.

Confidence in the Nepal plan would rise if you obtain written confirmation of a residence path for both adults, a workable healthcare and medication plan, a tax treatment that does not damage your retirement-income picture, and a location that can meet your internet, power, safety, and daily-comfort needs. Confidence would fall if either adult must qualify independently with no realistic route, if medication or insurance continuity is uncertain, if your remote work creates legal or tax problems, or if the best healthcare/infrastructure locations do not fit your daily life.

The gates that must clear before you commit

This is the authoritative gate list for the whole report. Return here when you are deciding whether to spend serious money, sign a lease, change coverage, ship belongings, or file paperwork.

Critical Path: A lawful stay that covers both adults

Why this controls the move: Nepal may be easier for short exploratory stays than for durable residence. Your plan is permanent, and you are relocating with your civil union partner. A visitor-style stay cannot quietly become a permanent life plan unless Nepal's current rules actually support that path.

Who verifies it: Nepal's official immigration sources, the relevant Nepal consular or embassy process for your filing location, and a qualified Nepal immigration professional.

Proof to get before committing: Written confirmation of the exact visa or residence category, renewal rules, work limits, required income or assets if any, whether your civil union partner can be included, and whether each adult needs an independent path.

Do not commit before: You know the legal route for both of you, not just the person who seems more likely to meet an age, income, or documentation requirement.

Critical Path: Civil union recognition in two separate systems

Why this controls the move: A civil union that is valid where it was formed may not be treated like a marriage in Nepal. Immigration recognition and domestic recognition are separate questions. One affects whether your partner can accompany you. The other affects healthcare authority, inheritance, survivor rights, tax, banking, housing, insurance, and emergency decisions after arrival.

Who verifies it: A Nepal immigration professional for residence treatment, and a Nepal family-law or estate professional for domestic recognition and authority documents.

Proof to get before committing: Confirmation of whether Nepal recognizes your specific civil union for dependent residence, renewals, longer-term status, medical decisions, next-of-kin administration, inheritance, property, tax, and banking. If recognition is weak, get a plan for powers of attorney, wills, nominations, beneficiary forms, leases, and independent residence routes.

Do not commit before: You know whether one adult can legally anchor the other, or whether both of you must build separate legal and financial files.

Critical Path: Healthcare, insurance, and medication continuity

Why this controls the move: Nepal's strongest private healthcare is concentrated mainly in Kathmandu, and advanced specialist depth can be limited. Your questionnaire also flags medication continuity as a critical-path issue, even though no

specific medicine is listed here. That means the first job is to identify whether any medicine, refill, monitoring, or substitution question could control the move.

Who verifies it: Your current prescribing clinician if applicable, a Nepal physician or pharmacist, an international insurer, and official medication import or controlled-substance guidance where relevant.

Proof to get before committing: A written transition plan for insurance or self-pay care, emergency access, local prescribing, lawful import, refill continuity, safe substitution if needed, pharmacy availability, and any monitoring. Also confirm whether any current home-country coverage continues abroad.

Do not commit before: You can show how care works in Nepal month by month, not only during the first arrival week.

Critical Path: Retirement income, U.S. public systems, tax, and banking

Why this controls the move: Your income appears to come from pension or retirement benefits, Social Security or similar public benefit income, investment income, and remote work. You are also near retirement within five years. That makes tax residence, benefit portability, banking access, currency movement, and healthcare coverage more than background details.

Who verifies it: A cross-border tax professional familiar with the United States, Canada if still relevant to your current life, and Nepal; plus the official U.S. benefit and healthcare authorities for program-specific questions.

Proof to get before committing: A written tax and cash-flow view covering where income is taxed, whether remote work creates Nepal obligations, how retirement and investment income is reported, whether Social Security or public benefits can be paid abroad, and what happens to U.S. public healthcare coverage.

Do not commit before: You understand the after-tax monthly number, not just the gross income number.

Critical Path: Infrastructure and arrival-base reality

Why this controls the move: Your answers make high-speed internet and power/water reliability unusually important. Nepal can be rewarding, but infrastructure, outages, road safety, air quality, earthquakes, bureaucracy, and seasonal disruption are real planning issues.

Who verifies it: You, during a trial stay, with backup checks from landlords, coworking spaces, telecom providers, local residents, and building managers.

Proof to get before committing: Speed tests at the actual property, backup power arrangements, water reliability, hospital route, air-quality pattern, safe transport routine, and a Plan B for outages or emergency travel.

Do not commit before: You have lived the daily routine in the specific area, not just liked Nepal in the abstract.

First routes and documents to verify

Your first visa ladder should be practical and conservative:

- 1. Exploratory stay first.** A short lawful stay is the best first step to test Kathmandu or another candidate base, healthcare, internet, air quality, bureaucracy, and daily comfort. Do not treat it as permission to work, settle permanently, or avoid later residence rules.
- 2. Financially supported or retirement-linked residence route.** Because your income appears relatively stable and retirement is near, this may be worth investigating if Nepal's current rules offer a suitable residence category. This does not mean you qualify. Verify current income, asset, age, insurance, renewal, and dependent rules.
- 3. Partner-dependent route.** This is attractive only if Nepal recognizes your civil union for immigration. If it does not, your partner may need an independent route.
- 4. Remote work or business route.** Because you plan remote work for a home-country employer and do not say you need local Nepal work, the key question is whether your physical presence in Nepal while working remotely is lawful and how it is taxed. Do not assume a tourist or residence status allows it.

5. Long-term settlement or citizenship. Treat this as uncertain until confirmed. Nepal should not be relied on as a simple permanent-residence or citizenship plan unless a qualified professional confirms the actual pathway, clock, renewals, absences, and family-member treatment.

Start building your document file now: passports, birth certificates, civil union documents, prior marriage or divorce documents if any, income and asset proof, pension and Social Security records, tax returns, employment or remote-work letters, health insurance papers, medical records, prescriptions, vaccination records, professional licenses if relevant, and banking evidence. The usual sequence is: notarize signed documents if needed, authenticate them where issued through apostille or legalization if required, then translate last using a translator accepted by Nepal or the relevant authority.

Your questionnaire identifies a U.S. public retirement and public healthcare connection for you. That is an issue to investigate, not a confirmed entitlement. If Medicare is involved, ordinary care abroad is generally limited, and any decision about Part B should be checked before changes are made. The full public-retirement and tax analysis belongs later in the financial chapter; the public-healthcare analysis belongs in the healthcare chapter.

Arrival-base and location-search posture

Begin with a temporary furnished rental, not a purchase and not a long lease. For your needs, the first location lane is likely **Kathmandu Valley**, because it offers the strongest concentration of private hospitals, pharmacies, international services, administrative offices, housing choice, and internet options. It is also likely **moderately to significantly higher than the Nepal average**, so do not use national cost averages as a lease budget.

A second lane is a **quieter mountain or lakeside lifestyle test**, such as a smaller city or hill setting, if air quality, walkability, community warmth, and scenery matter more than immediate specialist access. This may feel closer to the Nepal you imagine, but it may weaken healthcare, emergency, transport, and internet reliability.

A third lane is a **lower-cost fallback outside the most international neighborhoods**, but only after you know how healthcare access, backup power, water, transport, and safety work in real daily life. The Housing, City/Area Strategy & Arrival Base chapter gives the fuller shortlist of regions, cities, areas, and neighborhood types to investigate.

Professional-review priorities

Contact these in order:

- 1. Nepal immigration professional:** Ask which route fits a permanent plan, whether your civil union partner can be included, whether remote work is allowed, and what renewal or long-term status looks like.
- 2. Cross-border tax professional:** Ask how U.S., Canada-related, and Nepal tax residence, remote work, pension income, Social Security, investments, and filing duties interact.
- 3. Healthcare and insurance adviser:** Ask what private insurance, self-pay care, emergency care, medication import, prescriptions, and specialist access would actually look like in Kathmandu and any second-choice location.
- 4. Estate and family-law professional:** Ask how to protect medical authority, inheritance, survivor rights, banking access, housing rights, and incapacity decisions if Nepal does not treat your civil union like a marriage.
- 5. Housing lawyer or local lease reviewer:** Use this before signing a long lease, paying large deposits, or considering property.

What not to commit to yet

Do not yet buy property, sign a long lease, ship a full household, change Medicare or other public coverage, restructure taxes or payroll, rely on a civil-union dependent route, assume medication availability, or make Nepal your only fallback plan.

Full-service international shipping can cost enough to change the budget, often several thousand dollars and sometimes much more for complex moves. Get written mover and customs-broker quotes before deciding whether to ship, store, sell, donate, travel light, or buy locally.

First 30, 60, and 90 days

First 30 days: Verify immigration route, medication and insurance plan, tax exposure, and civil union recognition. Build the document file.

First 60 days: Choose a trial arrival base, confirm internet and backup power options, price private healthcare and insurance, and test the monthly budget against real local quotes.

First 90 days: Take a lawful trial stay if possible, test daily life, meet providers, inspect housing, and decide whether Nepal remains a permanent-plan candidate or should become a seasonal or temporary chapter.

Bottom-line decision rule

Move forward only if Nepal works on paper and in daily life. Paper means lawful residence for both adults, tax and healthcare clarity, civil union protection, and a workable income plan. Daily life means reliable enough internet, acceptable healthcare access, manageable infrastructure friction, and a location where you can actually imagine living well.

If those checks clear, Nepal could be a compelling lower-cost, culturally rich, mountain-oriented move. If they do not, keep Nepal as a trial or temporary base rather than forcing it to carry the weight of a permanent home.

CHAPTER 2

Based on Your Questionnaire Answers: Fit, Friction & Planning Priorities

Location Advantage

	Nepal
Potential annual surplus	\$76,044-\$80,040
Estimated annual household budget	\$15,960-\$19,956
Estimated monthly household budget	\$1,330-\$1,663

These amounts are based on the recurring income in your questionnaire and on what your selected spending range translates to in this particular destination using FlagSeek's destination-country cost ratios. Your selected range is a reference spending/lifestyle band, not an assumption that you will spend exactly that amount after moving.

Protecting this Location Advantage means testing taxes, housing, healthcare and insurance, transportation, setup costs, travel, and other major recurring expenses before making commitments.

This is a national-average planning translation, not a city-level quote or a promise of actual spending. Taxes, exact location, housing quality, healthcare and insurance choices, schooling, transportation, pets, imported goods, travel, exchange rates, and lifestyle choices can materially change the result.

Based on Your Questionnaire Answers: Fit, Friction & Planning Priorities

Based on your questionnaire answers, Nepal is attractive for one very clear reason: it may let you live with much lower day-to-day costs while enjoying mountain culture, a warmer social environment, and a more flexible lifestyle. But your answers also point to a few places where Nepal asks for patience and careful testing: long-term residence, civil union recognition, healthcare depth, remote-work reliability, and the practical reality of living far from North American time zones.

This chapter is not another executive action plan. Chapter 1 already summarized the main decision gates. Here, the job is simpler: to show which facts from your questionnaire change the order of planning.

What your answers make most important

Your priorities are not vague. You named low cost of living, high-quality healthcare, safety and stability, and a warm, friendly local culture. You also described a permanent move, near-retirement timing within five years, continuing remote work, U.S.-linked pension or public-benefit income, investment income, and a relocating civil union partner.

That combination matters because Nepal can be very strong on cost and cultural richness, but weaker on the systems you would normally want for a permanent later-life base: predictable long-term residence, deep specialist healthcare, highly reliable infrastructure, and easy cross-border administration.

The favorable side: Your reported annual recurring income of USD 96,000, made up of pension or retirement benefits, Social Security or similar income, and investment income, gives you meaningful financial room if the income is stable after tax and currency movement. Nepal's country-level cost profile is much lower than Canada in the planning estimate below.

The friction side: Lower prices do not solve legal residence, healthcare access, civil union recognition, tax exposure, or internet and power reliability. Those are not background concerns for your situation. They affect where you land first, how long you test, how much cash cushion you keep, and whether Nepal should be treated as a permanent home or a reversible chapter.

Budget Translation: Canada to Nepal

The table below uses the structured budget comparison available for your report. It is a country-level planning estimate, not a city-level quote, lease estimate, insurance quote, medical price list, tax calculation, or guarantee. Kathmandu, Pokhara, tourist-heavy areas, higher-quality housing, imported goods, private healthcare, travel home, and backup infrastructure can all push real spending above the national benchmark.

Category	Canada planning amount	Nepal planning estimate	Difference	Direction
Housing & Utilities	USD 2,100	USD 442	USD -1,658	lower
Groceries	USD 750	USD 330	USD -420	lower
Transportation	USD 500	USD 341	USD -159	lower
Healthcare	USD 400	USD 114	USD -286	lower
Dining, Entertainment & Discretionary	USD 1,250	USD 375	USD -875	lower
Total	USD 5,000	USD 1,602	USD -3,398	lower

The headline estimate is favorable: the Nepal planning estimate is about USD 3,398 per month lower than the Canada baseline used in the comparison. That is powerful. But it should be treated as financial breathing room, not as permission to skip verification.

Your tax facts point to the United States as your primary tax residence today, while the budget comparison uses Canada as the cost baseline. Those are separate issues. The budget table helps you understand spending pressure; the tax chapter will need to look at U.S. filing, possible Nepal tax residence, remote-work income, pension income, Social Security or similar benefits, investment income, and any Canada ties that still matter.

Budget Pressure Profiles

Budget Pressure: Housing and arrival costs

What the estimate suggests: Housing and utilities appear much lower in Nepal than in the Canada baseline.

Why it matters for you: Your questionnaire shows a high housing budget and a comfortable mid-range lifestyle preference. That means you may not need to chase the cheapest housing. You need housing that works: reliable power, good internet options, safe access, reasonable air quality, and proximity to healthcare.

What could erase the savings: Expat-oriented rentals, generator or battery backup, water filtration, heating or cooling needs, furnished short-term housing, agency fees, deposits, and frequent hotel stays while testing neighborhoods.

What to check locally: Price furnished rentals in Kathmandu and Pokhara for 30, 60, and 90 days before assuming an annual lease. Ask specifically about power backup, water reliability, internet provider options, road access during monsoon periods, and earthquake resilience.

Budget Pressure: Daily living and food

What the estimate suggests: Groceries and discretionary spending are likely to be much cheaper than your Canada baseline if you live partly like a local.

Why it matters for you: You prefer a comfortable lifestyle and vegetarian or vegan-friendly food matters in your cuisine preferences. Nepal can be quite workable for vegetarian eating, but imported products, specialty foods, wine, Western groceries, supplements, and premium restaurants can change the picture.

What could erase the savings: Imported comforts, specialty diets built around foreign brands, frequent tourist-zone dining, and delivery habits copied from North America.

What to check locally: Spend a trial month tracking ordinary groceries, restaurant meals, coffee, bottled or filtered water, supplements, and imported household items.

Budget Pressure: Transportation and connectivity

What the estimate suggests: Transportation may be lower, but the savings are less dramatic than housing.

Why it matters for you: You said walkability is very important, and you are very sensitive to power and water outages. Nepal's road conditions, traffic, air quality, and seasonal disruption make neighborhood choice more important than a cheap taxi budget.

What could erase the savings: Private drivers, frequent domestic flights, safer vehicle choices, backup transport, poor road access, and choosing housing that forces long trips for healthcare, groceries, or coworking.

What to check locally: Test your daily route on foot, by taxi, and during traffic. Do not judge a neighborhood only by a map distance.

Budget Pressure: Healthcare, insurance, medication, and reserves

What the estimate suggests: The national healthcare price signal is much lower than Canada, but that does not mean deep or easy healthcare access.

Why it matters for you: Your questionnaire does not list serious specialist needs or named medications, but Chapter 1 correctly keeps healthcare and medication continuity visible because Nepal's healthcare depth is limited outside Kathmandu. If you rely on any regular prescription, the next step is to verify the exact drug, formulation, lawful import, prescribing route, local availability, refill continuity, and backup supply.

What could erase the savings: International insurance premiums, exclusions for age or pre-existing conditions, self-pay private hospital care, medical travel to India, Thailand, Singapore, or back to North America, emergency evacuation coverage, and maintaining home-country coverage.

What to check locally: Before committing to a long lease, identify the hospitals, pharmacies, labs, and insurance arrangements you would actually use in Kathmandu or your arrival city.

Budget Pressure: Household logistics, children, and pets

What the estimate suggests: Your plan is simpler because your questionnaire says children and pets are not relocating.

Why it matters for you: No school search, student documents, pet import paperwork, airline crate planning, quarantine questions, or pet-friendly housing requirement means fewer timing constraints and fewer surprise costs.

What could erase the savings: This changes if family members visit for long periods, if caregiving needs arise, or if your civil union is not recognized for the administrative purposes you expect.

What to check locally: Focus your household-document work on the two adults: civil union proof, birth certificates, passports, insurance documents, emergency authority documents, banking access, beneficiary forms, and medical decision paperwork.

Budget Pressure: Travel home, setup, and professional costs

What the estimate suggests: Monthly life may be cheap. The move itself may not be.

Why it matters for you: A permanent move with U.S.-linked income, a civil union partner, possible public retirement and healthcare connections, and remote work creates professional-review costs before and after arrival.

What could erase the savings: Cross-border tax advice, immigration advice, estate planning, international insurance, document legalization or translation, scouting trips, flights back to North America, and shipping. Full-service international shipping can run from several thousand dollars into the high four figures or mid five figures, with complex full-household moves sometimes approaching or exceeding USD 20,000. Treat that as a planning screen, not a quote.

What to check locally: Get written quotes before deciding whether to ship, store, sell, donate, travel light, or buy locally.

Planning Priority: Your civil union must be treated as a legal question, not just a personal fact

Your questionnaire identifies your relationship as a civil union, and your civil union partner is relocating. That distinction matters in Nepal because a relationship can be valid in one country without receiving the same treatment for immigration, dependent residence, healthcare authority, inheritance, banking, tax, housing, or emergency administration in another.

As summarized in Chapter 1, partner and household recognition is one of the issues that must be cleared before irreversible commitments. The planning consequence here is that you should not build the move around one adult sponsoring or anchoring the other until a Nepal immigration professional confirms whether a civil union is recognized for that specific purpose.

If Nepal does not treat the civil union as enough for dependent residence, both adults may need independent lawful routes. That changes the budget because each adult may need separate applications, renewals, insurance proof, documentation, and possibly separate evidence of income or savings.

A practical example: imagine one adult appears to fit a financially supported residence route, but the civil union partner cannot be included as a dependent. The couple may still be able to move, but the plan becomes two applications, not one household application. That affects timing, legal fees, renewal risk, and the confidence you can place in a permanent move.

Planning Priority: Work, income, tax, and time zones need one coordinated answer

You reported full-time remote work, no need for local Nepal work, and income from pension or retirement benefits, Social Security or similar income, and investments. You also said U.S. time zones matter.

Nepal is far outside U.S. working hours. That does not make remote work impossible, but it may make it physically tiring if your job requires live meetings. It also affects location choice: if you are working late nights or early mornings, you need quiet housing, reliable power, strong internet, backup connectivity, and safe transportation at odd hours.

Tax is the other half of this. Remote work from Nepal can raise questions in both the United States and Nepal, and possibly Canada if you keep meaningful ties there. Do not rely on a simple idea like "my employer is elsewhere, so Nepal does not matter." The practical check is whether your work arrangement, physical presence, income type, and residence status create filing, tax-residence, payroll, social-insurance, permanent-establishment, or double-taxation issues.

Planning Priority: Public systems affect timing, cash flow, and fallback planning

Your questionnaire identifies a United States public retirement and public healthcare connection for you. This is an issue to investigate, not proof of any specific entitlement, benefit amount, enrollment status, or coverage abroad.

The immediate consequence is timing. If Medicare is involved, it generally does not pay for ordinary ongoing care while living abroad, and decisions about Part B or similar coverage can have future enrollment or penalty consequences. Public retirement and healthcare mechanics belong to the later tax, financial, and healthcare chapters, but for now the planning rule is simple: do not change, drop, claim, delay, or rely on a U.S. public program until the exact program, portability, tax treatment, return-home rules, and healthcare backup are confirmed.

Planning Priority: Location choice has to solve more than lifestyle

Your location preferences include medium-sized city, major city, beach or coastal town, mountain town, proximity to ocean or lake, desert, mountain cool climate, coastal landscape, and very walkable daily errands.

Nepal fits the mountain and cooler-climate part far better than the ocean or coastal part. It has lakeside options, especially around Pokhara, but it does not offer the sea. Kathmandu is likely to provide the deepest healthcare, professional services, airport access, and expat support, but it also brings air quality, traffic, density, and infrastructure frustrations. Pokhara may feel easier and more scenic, with lake and mountain appeal, but it needs careful testing for healthcare depth, internet reliability, and travel access.

This means the location chapter should not simply ask, "Where is prettiest?" It should ask, "Where can you work reliably, get healthcare, walk safely, breathe comfortably, handle bureaucracy, and leave quickly if needed?"

Planning Priority: Culture, language, and belonging are real fit issues

You named warm, friendly local culture as an absolute must-have. Nepal may be appealing here: many foreign residents experience real warmth, hospitality, and community life. But warmth is not the same as administrative ease or deep social belonging.

You speak English, Spanish, French, and Thai, and you are open to language learning if necessary. English can be useful in tourist, professional, and urban settings, but Nepali language effort will matter for deeper daily life, landlords, local services, staff, neighbors, and non-expat social connection. Your preference for largely Catholic cultural alignment may not map neatly onto Nepal, where Hindu and Buddhist traditions are central. That is not automatically a problem, but it is something to test honestly during a stay.

First clear, then test, then commit

First clear: lawful residence for both adults, civil union treatment, remote-work and tax position, healthcare and insurance setup, and any medication continuity if regular prescriptions are involved.

Then test: live in a furnished rental in one or two likely bases, probably starting with Kathmandu for systems access and Pokhara for lifestyle comparison, before deciding what daily life really feels like.

Then commit: only after the legal, healthcare, infrastructure, tax, and location checks support the kind of move you actually want: not just a lower-cost stay, but a durable and livable home.

CHAPTER 3

Is This Country Right for You?

Fit verdict

Nepal is worth serious investigation for you, but it is not yet a green light for a permanent move.

Based on your questionnaire answers, the best version of the Nepal plan looks like this: a well-funded, reversible trial in a carefully chosen arrival base, most likely Kathmandu Valley or Pokhara, while you test daily infrastructure, healthcare access, lawful stay options, civil union treatment, tax exposure, and long-term comfort. The weaker version is a fast permanent relocation built on assumptions: that a visa can be renewed easily, that your civil union will be treated like a marriage, that remote work will be straightforward, that private healthcare will be enough as you age, and that internet and utilities will meet your standard every day.

That distinction matters. Nepal can be deeply appealing if what you want is lower cost, mountains, cultural warmth, spiritual depth, and a slower daily rhythm. It becomes much less appealing if you need simple long-term settlement, consistently high infrastructure reliability, advanced healthcare close by, or predictable administrative systems.

So the honest answer is: **workable for a staged trial; uncertain for permanent settlement until the core proof is in.**

What works in your favor

Your budget has real breathing room.

The planning estimate already shows Nepal as far less expensive than your current Canada-based budget baseline. That does not mean life will cost only the national average, especially if you choose higher-quality housing, private care, backup power, international insurance, imported comforts, or frequent flights. But your stated recurring income gives you more room to absorb those upgrades than a tighter household would have.

Practical consequence: Budget is not the main reason to reject Nepal. The real question is whether savings survive the parts of life that foreign residents often pay extra for: secure housing, reliable internet, private healthcare, insurance, tax

compliance, international travel, and setup costs.

What to confirm: Before treating Nepal as affordable, price a real-life version of your month in the specific arrival base: furnished housing, internet backup, mobile data backup, private clinic access, insurance, generator or inverter needs, taxis or drivers, and flights out for medical or family reasons.

Your lifestyle preferences partly match Nepal very well.

Nepal is one of the stronger countries in the world for mountain life, outdoor access, spiritual and cultural texture, and a sense of daily human warmth. Your preference for a mountain or lakeside setting points naturally toward places to investigate such as Kathmandu Valley for services and Pokhara for a gentler lakeside-mountain lifestyle.

There is one mismatch to be honest about: Nepal is landlocked. It cannot give you an ocean or beach-town life. If the water preference is flexible and a lake setting works, Pokhara deserves a serious look. If ocean access is emotionally central, Nepal may feel like a compromise no matter how beautiful the mountains are.

Practical consequence: Location choice will decide a lot. Kathmandu Valley is likely better for healthcare, administration, flights, professional services, and backup systems, but it brings congestion and air-quality concerns. Pokhara is likely more attractive for daily feel and lake access, but you should test healthcare depth, emergency access, and infrastructure before relying on it long term.

Your household is simpler than many relocation cases.

Because your questionnaire does not show relocating children or pets, you avoid two major sources of timing, paperwork, housing restriction, school-fee, and arrival-logistics friction. That makes a staged Nepal test easier.

Your civil union, though, is not a small detail. It is one of the facts that could change whether Nepal works for both adults together or only as two independently qualifying residents.

What could make Nepal a poor fit

Residence may be the first hard limit.

Nepal is often easier for short stays than for durable settlement. Tourist-style stays and extensions may be workable for testing, but they should not be confused with a stable long-term residence plan. Nepal does have immigration categories beyond tourism, but the information available for your exact pattern - near-retirement income, remote work, investment and public-benefit income, and a relocating civil union partner - does not yet establish a clear, reliable path.

This does not mean you cannot find a route. It means you should not build the move around a route that only exists in general terms.

What to confirm: Ask a qualified Nepal immigration professional and the relevant official immigration or consular source which status could cover your intended stay, whether remote work for foreign clients is permitted or tolerated under that status, what evidence of income or funds is accepted, whether renewals are realistic, and whether the route can lead to a more durable status if you later want one. This does not mean you qualify; it means the route may be worth investigating.

Civil union recognition could change the whole household plan.

A civil union that is valid in your current or home system may not receive the same treatment in Nepal. The likely current reality is that recognition may be unclear or purpose-specific, especially for immigration, dependent residence, healthcare authority, inheritance, tax, banking, insurance, lease rights, and next-of-kin administration.

Practical consequence: If Nepal does not recognize your civil union for dependent immigration, each adult may need an independent lawful basis to stay. That adds cost, paperwork, renewal risk, insurance complexity, and possible vulnerability in emergencies.

What to confirm: Separate the question in two. First, can one adult include the civil union partner for immigration or residence purposes? Second, once resident, how is the civil union treated for medical decisions, hospital access, inheritance, survivor rights, tax, property, banking, insurance, and emergency administration? A Nepal family-law or civil-status lawyer should review your civil union documents before you rely on them.

Healthcare may not meet your long-horizon standard.

Your questionnaire says no serious specialist need right now, which helps. But you also named high-quality healthcare as a top priority and retirement is likely within the next several years. In Nepal, healthcare depth is strongest in Kathmandu and much thinner outside the capital. Private care can be affordable for routine needs, but advanced specialist care, complex diagnostics, emergency response, and later-life care planning need a higher standard of proof.

If your U.S. public healthcare connection is Medicare, it generally will not finance ordinary ongoing care while living abroad. That makes Nepal healthcare and international insurance planning stand on their own.

What to confirm: Before treating Nepal as a durable home, confirm private hospital access, emergency evacuation options, international insurance coverage, exclusions by age and pre-existing condition, and where you would go for any care that Nepal cannot safely provide.

Infrastructure is the most personal fit problem here.

Nepal can be magical and frustrating in the same day. Road conditions, air quality, power reliability, water systems, earthquakes, seasonal disruption, and administrative delays are real planning issues. Your questionnaire says you are very sensitive to power and water outages and need extremely reliable high-speed internet. That is a serious mismatch unless you design around it.

A practical example: imagine a remote worker who has good fiber internet in an apartment, but a power cut, router failure, neighborhood outage, and time-zone meeting all collide on the same evening. In Nepal, the solution is not optimism. It is redundancy: backup power, backup mobile data, a second work location, and a tested routine before signing a long lease.

What would change the conclusion

Confidence would move upward if:

A Nepal immigration professional identifies a specific residence path that fits both adults, your income pattern, and your remote-work reality.

Your civil union is accepted for the purposes that matter, or both adults have strong independent routes.

A trial stay proves that your chosen area has acceptable internet, power backup, water reliability, healthcare access, air quality, and transport routines.

Your tax, pension, Social Security, banking, and insurance review shows that the budget advantage survives real-world compliance costs.

You can name where you would receive routine care, emergency care, and care that requires travel out of Nepal.

Confidence would move downward if:

The only practical stay option is short-term or repeatedly discretionary status with no durable path.

The civil union is not recognized for immigration or emergency authority and independent routes are weak.

Remote work is not lawful or creates tax exposure that undermines the plan.

You find that acceptable housing requires major compromises on air quality, noise, power, internet, or healthcare access.

Private insurance excludes the care you are most likely to need as you age.

Confidence

For a **temporary, carefully tested Nepal stay**, confidence is moderate. Your budget, regional openness, mountain and cultural interests, and lack of children or pets relocating all help.

For a **permanent Nepal move**, confidence is lower until the legal, healthcare, infrastructure, and civil union questions are answered in writing or by qualified professionals. The confidence limit is not your enthusiasm or your finances. It is the gap between Nepal as a compelling lived experience and Nepal as a predictable long-term legal, medical, administrative, and infrastructure home.

Practical impact

Treat Nepal as a serious candidate, not as a final decision. This changes your plan in four ways: start with a reversible trial rather than a permanent leap; test Kathmandu Valley and Pokhara before choosing a base; delay property purchases, major shipping, and coverage changes until residence and healthcare proof is stronger; and keep a realistic fallback if civil union recognition, remote-work legality, insurance, or infrastructure does not clear.

In plain terms: Nepal may be right for you if you approach it slowly, with proof instead of assumptions. It is probably the wrong fit if you need the move to be simple, permanent, infrastructure-smooth, and legally settled from the start.

CHAPTER 4

Your Relocation Strategy at a Glance

This chapter is the map on the table. Chapter 1 named the main go or no-go conditions; here we are putting them in order so you know what to do first, what can wait, and what should not be made permanent too soon.

Based on your questionnaire answers, Nepal is best approached as a staged trial before a permanent move. That does not mean timid planning. It means disciplined planning: prove the legal, healthcare, income, infrastructure, and household pieces before you ship your life into a place where some systems are less predictable than in Canada or the United States.

Stage 1: Investigate first, before money starts moving

Country reality: Nepal can be welcoming, beautiful, culturally rich, and much less expensive than your current baseline. It is also not a simple plug-and-play relocation country. Long-term residence options, work permission, civil-union recognition, healthcare depth, banking, tax treatment, and bureaucracy all need current confirmation. Kathmandu is usually the most practical place to start because it has the deepest healthcare, administrative, air-travel, professional, and newcomer support. Pokhara may better match the mountain and lakeside lifestyle you like, but it should be tested after the harder systems are checked.

Your planning move: Treat the first phase as research, not relocation execution. Build a short evidence file before booking anything irreversible. The file should answer: Can both adults lawfully stay in Nepal on a route that matches your income, remote-work situation, and intended duration? Can your civil union be recognized for immigration or does each adult need an independent path? Can your remote work be done lawfully and taxed predictably? Can your healthcare plan work without relying on U.S. public healthcare abroad?

Verify before advancing: Ask a Nepal immigration professional or official source which residence route may be relevant for a near-retirement household with pension, Social Security, investment income, and remote work. This does not mean you qualify; it means you are identifying the route that deserves evidence. At the same time, ask a cross-border tax professional familiar with U.S. taxation and Nepal issues whether your U.S. tax residence, remote work, pension, Social Security, investment income, and time abroad create filing, treaty, payroll, or double-taxation problems.

Do not commit yet: Do not sign a long lease, buy property, move retirement assets, change public healthcare coverage, or rely on your partner being included until these answers are in writing from the right source.

Stage 2: Prove the household path for both adults

Country reality: A couple can move only as securely as the legal status of the more vulnerable household member. Nepal may have ways for foreigners to stay, but a route that works for one adult may not automatically cover a civil union partner. Civil union recognition and dependent treatment are separate from whether the relationship is recognized socially or informally.

Your planning move: Test the household as two legal people, not as one household idea. One of you may become the main applicant if a route allows it. But if Nepal does not recognize the civil union for dependent residence, medical authority, inheritance, banking, leasing, or everyday administration, then your partner may need an independent residence strategy and separate legal documents.

Verify before advancing: Ask specifically: Can a civil union partner be included as an accompanying family member? If not, what independent route could the younger partner use? What documents prove the relationship? Are foreign civil-union documents accepted as they are, or do they need legalization, apostille-equivalent treatment, notarized translation, registration, or conversion? Also ask a Nepal lawyer how the relationship is treated after arrival for emergency medical decisions, leases, inheritance, banking, and incapacity.

Do not commit yet: Do not assume that being treated as a couple in one setting means being treated as a couple everywhere. For example, a landlord may accept you both informally while a hospital, bank, immigration office, or estate process asks for a different legal document.

Stage 3: Test healthcare, insurance, and medication continuity before choosing a base

Country reality: Nepal has capable private care in Kathmandu, but healthcare depth drops sharply outside the capital. Advanced specialist care, emergency response, diagnostics, continuity of prescriptions, and evacuation planning matter more in Nepal than in countries with denser medical infrastructure. U.S. public healthcare, including Medicare if that is the program involved, generally does not pay for ordinary care while you live abroad.

Your planning move: Put healthcare before housing. Even if your questionnaire does not list serious specialist needs, your age, near-retirement timing, and public-healthcare connection make this a practical sequencing issue. If there is any important medication, even one not flagged in the questionnaire, verify lawful import, local availability, refill rules, prescribing route, insurance treatment, and emergency backup before you rely on Nepal.

Verify before advancing: Get a written international insurance position, identify private hospitals and pharmacies in the first arrival base, and ask your current clinician what records, prescriptions, and transition supply would be medically appropriate. If Medicare or another U.S. public program is involved, confirm what happens if you keep, change, or later need to re-enter coverage. Do not make that decision from relocation enthusiasm alone.

Do not commit yet: Do not choose a beautiful mountain or lakeside area as your first long stay until you know what care can actually be reached in a bad week, not just on a pleasant day.

Stage 4: Use an arrival base as a test platform

Country reality: In Nepal, location can change the whole experience. Kathmandu offers the strongest practical infrastructure but also traffic, air-quality issues, and urban intensity. Pokhara is more relaxed and closer to the lakeside and mountain setting you are drawn to, but it may be thinner for advanced healthcare, bureaucracy,

and some professional support. Smaller towns can feel warmer and calmer, but outages, roads, hospitals, and English-language administrative help may become more limiting.

Your planning move: Start with a furnished rental or serviced apartment for 30 to 90 days, likely in Kathmandu or a Kathmandu-adjacent area, then test Pokhara or another mountain/lakeside option once the core systems are working. Use the first base to do boring but revealing tests: internet speed at your work hours, backup power, water reliability, nighttime noise, air quality, commute to hospitals, banking practicality, grocery routines, neighborhood walkability, and how safe you feel after dark.

Verify before advancing: Before moving from arrival base to longer lease, confirm the lease language, deposit rules, registration obligations, utility reliability, internet backup options, route to healthcare, and whether the landlord will support any documents you need for residence, banking, or local administration.

Do not commit yet: Do not buy property early. In Nepal, the combination of foreigner property rules, title and documentation risk, administrative friction, infrastructure variation, and your need for a reversible trial points strongly toward rent-before-buy logic.

Stage 5: Turn research into action only after the first proofs clear

Country reality: Some setup tasks can happen after arrival, but only if the legal and medical foundations are strong enough. Local SIMs, daily shopping patterns, neighborhood routines, gyms, language tutors, drivers, household help, and community groups are arrival tasks. Immigration, tax exposure, partner recognition, healthcare continuity, and remote-work legality are pre-commitment tasks.

Your planning move: Once the first proofs are clear, make a modest action plan: book a temporary base, carry a document packet, maintain remote-work backups, keep your banking and cards diversified, and preserve a cash cushion for healthcare, return travel, and unexpected housing changes. Because your questionnaire shows high sensitivity to power, water, and high-speed internet, treat backup systems as basic infrastructure, not luxuries.

Verify before advancing: Test whether your actual workday survives the time-zone difference with U.S. clients or employers. Confirm employer approval if needed, lawful work treatment, data-security requirements, and tax handling before presenting the move as permanent.

Do not commit yet: Do not ship a full household at the start. Full-service international shipping can run from several thousand dollars into the high four figures or mid five figures, and complex moves can approach or exceed USD 20,000. Get written mover and customs-broker quotes before deciding whether to ship, store, sell, donate, travel light, or buy locally.

Stage 6: Defer the permanent-home decision

Country reality: Nepal may be excellent for a meaningful chapter of life, but the evidence you need for a permanent home is higher than the evidence needed for a trial. Residence renewals, healthcare aging, emergency evacuation, tax treatment, estate planning, partner authority, and infrastructure reliability all become more important over time.

Your planning move: After 90 days, ask a simple question: did Nepal work only because the visit was short, flexible, and well-funded, or did it work as a durable daily-life system? If the answer is mixed, that is not failure. It means you continue the trial, adjust the city, or keep Nepal as a seasonal or partial-year base while preserving other options.

Verify before advancing: Before calling Nepal permanent, confirm renewal rules, long-term settlement prospects if any, tax residence consequences, healthcare and insurance as you age, estate and incapacity documents, and whether both adults are protected if one person dies, becomes ill, or loses the income or status that anchors the move.

Do not commit yet: Do not let low monthly costs pull you into permanent decisions before the harder systems have proved themselves.

The simple sequence to remember

Research first. Then proof. Then a temporary base. Then local testing. Then longer commitments.

For your situation, the order matters because one answer unlocks or blocks the next. Healthcare should shape the first city. Civil-union recognition should shape the immigration plan. Remote-work and tax answers should shape how much time you spend in Nepal and how you document income. Infrastructure testing should shape the neighborhood. Only after those pieces work together should you talk about a long lease, major shipping, property, or a permanent move.

Practical conclusion: Nepal is a good candidate for a careful, reversible trial. It is not yet a country to treat as a settled permanent home until the legal, healthcare, tax, household, and infrastructure proofs are in hand.

CHAPTER 5

Visa, Residency, Work Authorization & Family Stay Pathways

For Nepal, treat legal stay as two separate projects.

Temporary testing path: A Tourist Visa, ETA, or Visa on Arrival appears to be the cleanest way to test daily life in Nepal for a limited, reversible stay. This can help you test Kathmandu or a Kathmandu-adjacent base, healthcare access, housing, infrastructure, internet, and ordinary routines. It should not be treated as a residence strategy or as confirmed permission to work remotely from Nepal.

Durable residence path: The strongest Nepal-specific route to investigate for you appears to be the **Non-Business Residential Visa** under Nepal's residential visa framework, with you as the possible anchor because you are 65 and have recurring pension, Social Security, and investment income. But this is not a green light. The route must be tested for five things before you rely on it: your exact financial evidence, retirement or age evidence, remote-work compatibility, medical and character documents, and whether your civil union partner can be included.

Risk-adjusted confidence: Moderate for a short trial. Low to moderate for a durable household move until Nepal confirms both adults' lawful stay and your actual income/work activity fits the chosen status. The main confidence limit is not your budget. It is whether Nepal's visa categories fit your exact household and work facts.

First, separate visiting from living

Nepal is often easier to visit than to make into a durable legal home. That difference matters a lot here.

A tourist entry lets you be physically present for a limited period. Residence permission lets you stay under a named legal category. Work authorization controls what income activity you may do while in Nepal. Renewal controls whether the status can be extended without falling out of lawful stay. These are related, but they are not the same thing.

A practical example: imagine a person enters Nepal as a tourist, rents an apartment, and keeps working full time online for a foreign employer. That may feel like living abroad on foreign income, but immigration law may still treat the person as a tourist.

If the tourist status does not permit that work activity, the fact that the employer and paycheck are outside Nepal may not solve the problem. That is why your remote-work question has to be answered before you build the move around it.

Your household legal-status map

Based on your questionnaire answers, the relocating household is simple in size but not simple legally.

You: Adult, age 65, U.S.-born and holding U.S. citizenship/passport connections. You report recurring annual income from pension or retirement benefits, Social Security or similar public benefit income, and investment income. You also report being near retirement within five years and currently employed full time remotely.

Your civil union partner: Adult, age 42, born in Spain, with U.S. citizenship/passport connections. Your partner is relocating with you. The relationship category that matters for this chapter is **civil union**, not a generic spouse label.

Children and other dependents: No relocating children, adult children living abroad during the plan, pets, or adult disabled dependents are identified in the supplied questionnaire facts. That means this chapter does not build a child, school, age-out, custody, or disabled-dependent route. If that changes, Nepal's dependent rules must be checked route by route. Do not assume adult children or disabled adult dependents can be included unless the exact category says so.

Main household issue: A route may work for you individually but still fail the household if Nepal does not recognize your civil union for dependent residence or if your partner must qualify independently.

Ranked pathway ladder for Nepal

1. Temporary testing path: Tourist Visa, ETA, or Visa on Arrival

Likely current reality: Nepal commonly supports short-term entry through tourist-style permission, including visa-on-arrival or online/pre-arrival processes for many travelers, plus possible extensions inside Nepal. For your facts, this appears to be the

cleanest route for a first trial stay.

What it can test: Housing reality, Kathmandu-area infrastructure, air quality, internet reliability, healthcare access, daily errands, neighborhood fit, and whether Nepal feels livable beyond the romance of the idea.

What it should not be used for: Permanent relocation, local employment, local-client freelancing, business operation, or an assumed bridge to residence unless Nepal's immigration authority confirms that a lawful change of status is available for your intended category.

Stay-length caution: Nepal's general tourist-stay materials commonly point to a combined annual limit, often described around 150 days in a visa year, while some U.S.-specific materials may refer to longer U.S.-passport tourist arrangements, including references to 180 days. Do not build a full six-month test around either number until the exact rule for each adult's passport, visa type, and year is confirmed.

Work caution: Tourist status should not be treated as permission to continue full-time remote work from Nepal. If you need to keep working during the trial, verify remote foreign work before arrival or structure the trip so you are not relying on unauthorized work.

Confidence: High that tourist permission is the right first investigation for a reversible trial. Lower confidence on exact duration and remote-work permission until the official rule is confirmed.

Next planning move: Confirm tourist entry, extension rules, stay cap, official portal or payment process, and whether both adults can use the same route from your current circumstances. Use only official Government of Nepal channels or the correct Nepal embassy, consulate, or foreign-ministry appointment directory. Nepal has had warnings around fraudulent visa websites and unauthorized payments, so do not enter passport data or pay fees through unofficial portals.

2. Durable residence path: Non-Business Residential Visa

Likely current reality: Nepal's Non-Business Residential Visa appears to be the most relevant longer-stay route to investigate for a financially self-supporting older foreign resident who intends to live in Nepal without carrying on business. Current planning

materials point to age 60 or retirement evidence as central, along with financial evidence, character or police-style documentation, a health certificate, and an embassy no-objection type document. Renewal may involve evidence of annual expenditure in Nepal.

As an August 2026 planning benchmark, materials reviewed for this plan pointed to approximately **USD 20,000** in bank-statement evidence and approximately **USD 20,000** in annual regular-income or expenditure-source evidence. Treat those as planning benchmarks to verify, not guaranteed approval thresholds. Nepal may care how the money is documented, whether income is recurring, whether pension, Social Security, investments, savings, and remote salary are treated differently, and whether documents need embassy certification or other formal handling.

Why it may fit you: You are 65, which lines up with the age-60 planning marker. Your reported recurring annual income of about USD 96,000 from pension or retirement benefits, Social Security, and investment income appears comfortably above the USD 20,000 planning benchmark. That is a favorable starting point, but it does not mean Nepal will accept the evidence in the format you have.

Why it may not fit cleanly: You are also still employed full time remotely. A non-business residential route may be designed for foreigners living in Nepal without carrying on business. That could fit passive pension and investment income better than active remote employment. The difference matters. Immigration may view foreign-source remote work differently from passive income, and tax or labor rules may create separate issues even if immigration allows the stay.

Household issue: Your partner is 42, far below the age-60 marker. If the route lets you act as the main applicant and includes your civil union partner as an accompanying dependent, the household may have a workable lane. If Nepal accepts only spouses, or only certain documented family categories, your partner may need an independent status. That is the biggest legal-stay risk in this chapter.

Confidence: Moderate that this is the right durable route to investigate first for you individually. Low to moderate for the whole household until civil union recognition and dependent treatment are confirmed.

Next planning move: Before filing, ask a qualified Nepal immigration professional to map the route from entry to residential filing, including whether you can apply from abroad, whether entry as a tourist followed by in-country change is permitted, where the filing is made, what documents are required, how renewals work, and what activities are prohibited.

3. Conditional backup routes: work, business or investment, study, Nepali-family routes

Likely current reality: These should not be your main routes based on the facts supplied. Nepal may have working, business, investment, study, marriage, relationship, NRN, former-citizen, or person-of-Nepali-origin categories, but your questionnaire does not show a Nepal job offer, Nepal business or investment plan, Nepali spouse, Nepali parent or grandparent, prior Nepali citizenship, study plan, or Nepali-origin status.

When they become relevant:

Local employment: Only if you decide you need or want a Nepal-based job. That would likely require employer-side sponsorship or labor/work authorization before you begin work.

Business or investment: Only if you make a genuine Nepal business or investment plan. Passive investment, owning shares, managing a company, signing contracts, drawing salary, consulting, and invoicing clients may be treated differently.

Study: Only if one of you genuinely plans to study and the route permits the intended duration and activity. A study route should not be used as a disguised residence strategy.

Nepali-family or ancestry routes: Only if new facts show a Nepali citizen spouse or Nepali family, former citizenship, or person-of-Nepali-origin connection. Your supplied ancestry and legal-connection clues point to the United States, Greece, and Spain, not Nepal.

Confidence: Low for these as main routes on the current facts. Keep them as backup or fact-dependent routes, not foundations for the Nepal move.

Can you realistically make this move without a local job offer?

Verdict: possible but narrow or temporary.

You do not appear to need a Nepal local job for income, which is helpful. Your foreign pension, Social Security or similar public benefit income, investment income, and current remote employment reduce dependence on Nepal's weaker local-work lane.

But that does not automatically solve the legal-status problem. Nepal may distinguish among:

Passive income: Pension, Social Security, investment income, and retirement benefits.

Remote foreign work: Full-time work performed from Nepal for a foreign employer.

Local employment: Working for a Nepal employer.

Local self-employment or freelancing: Serving Nepal clients or invoicing from Nepal.

Business operation: Managing or operating a Nepal company, staff, office, contracts, or services.

The likely durable route to investigate first may fit passive or retirement-style income better than active remote work. If Nepal says the Non-Business Residential Visa does not permit your full-time remote employment, you may need to wait until retirement, change the work structure, find a different lawful status, or choose a different country for a durable move. A local job offer would materially improve only a plan that depends on Nepal-based employment. It is not the natural first route for your current foreign-income profile.

Do not rely on local income until: a Nepal immigration professional confirms the correct work status, a labor or employment adviser confirms what activity can start and when, your employer confirms it permits work from Nepal, and a cross-border tax professional reviews payroll, tax residence, and reporting consequences.

Civil union recognition and dependent stay

This is the household hinge.

Likely current reality: Nepal's public family-stay materials appear more route-specific than broad and universal. They are clearer around marriage, spouses, children, and Nepal-linked family situations than around foreign civil unions, domestic partnerships, unmarried partners, or cohabiting partners. A civil union valid where formed may not receive the same treatment in Nepal immigration administration.

What this means for you: You should not assume one adult can automatically anchor the other. If Nepal accepts your civil union as spouse-equivalent for the chosen residence category, the Non-Business Residential Visa may become a serious household route. If Nepal does not, then each adult needs an independent lawful basis. Because your partner is 42, an age-60 or retirement-flavored route may not fit your partner independently.

Practical consequence: Do not sign a long lease, ship belongings, close healthcare arrangements, or make a permanent move until you have a written route map for both adults.

Verification Ledger: Civil union and dependent inclusion

What we know from your answers: You are relocating with a civil union partner. No relocating children or other dependents are identified.

What this means for you: The route cannot be judged only by whether you may fit as the older income-holder. It must cover your partner too.

What to confirm: Whether Nepal recognizes your foreign civil union for dependent residence under the exact route being used; whether marriage, local registration, embassy verification, cohabitation proof, or relationship-duration evidence is required; whether both adults must be physically present for filing or renewal; and what happens to the dependent status if the principal applicant dies, loses capacity, loses income, or fails to renew.

Best source: Nepal Department of Immigration or official Nepal mission guidance, plus a qualified Nepali immigration lawyer or authorized immigration professional. For post-residence rights, add a Nepali family or civil-status lawyer.

How the answer could affect the move: If the civil union is accepted, you can investigate one anchored household filing. If it is not accepted, the plan becomes two independent immigration projects or a different-country fallback.

Documents and timing: start earlier than feels necessary

Nepal legal-stay planning may be document-heavy, and the order matters. A missing or improperly authenticated document can burn through a tourist stay while you wait for corrections from another country.

Gather now: Passports, long-form birth records if needed, civil union certificate, any prior divorce or dissolution records if relevant, name-change records, proof of shared address or finances if requested, pension and Social Security/public benefit letters, investment-income records, bank statements, tax or income records, police or character records if required, health certificate instructions, passport photos, and proof of insurance if required.

Check before spending money: Which documents Nepal will accept, how recently they must be issued, whether originals or certified copies are needed, whether documents must be notarized, apostilled, legalized, embassy-certified, or translated, and whether the translation must be done by a translator accepted by Nepal's system.

Plain-English sequence: Notarize if the document is something you sign. Apostille or legalize where the document was issued, if required. Translate last, using the translation format Nepal accepts. The order matters because the translation may need to include the original document and the authentication page.

Consular or immigration appointment preparation: Walk in knowing your route, your dates, your documents, and your truthful reason for applying. Confirm date formats before completing forms. Bring originals and copies unless instructions say otherwise. Do not over-explain, hide facts, or describe tourist plans as residence plans. If a professional prepares the file, you still need to understand it well enough to answer basic questions yourself.

Permanent residence and citizenship bridge

This chapter is about entry, first residence, work permission, family inclusion, and renewals. The long-term-status chapter handles permanent residence and citizenship in more depth.

For now, assume Nepal should be treated as a possible renewable-stay country rather than a straightforward permanent-settlement country unless a qualified Nepal immigration professional confirms otherwise. Time spent on a tourist visa or even a residential visa should not be assumed to mature into permanent residence or citizenship.

Questions to take to a Nepal immigration professional or official source

Bring a one-page fact packet: both adults' citizenships and passports, current residence in Canada, intended Nepal timing, civil union status, ages, income sources, remote-work facts, healthcare and insurance needs, budget, and preferred first base.

Ask these questions directly:

Entry and tourist stay: What exact tourist stay cap applies to each adult's passport and intended visa type? Is the cap 150 days per visa year, a U.S.-specific 180-day rule, or something else? Where and how are extensions filed?

Official filing route: Should you use ETA, eVisa, visa-on-arrival, or a consular process? Which official portal or payment process should be used?

In-country change: Can a tourist entry lawfully convert into the Non-Business Residential Visa, or must the residential route be started from outside Nepal?

Non-Business Residential Visa: What are the current financial, age or retirement, health certificate, character certificate, no-objection letter, insurance, filing-location, and renewal requirements?

Income evidence: Are pension income, Social Security or similar public benefit income, investment income, savings, and remote salary treated differently? Are the USD 20,000 bank and USD 20,000 annual-income or expenditure benchmarks still

current, and do they apply per person or household?

Work permission: Does tourist or residential status permit full-time remote work for a foreign employer? What about consulting, local-client work, unpaid volunteering, investment management, board work, or business exploration?

Civil union: Is a foreign civil union accepted as spouse-equivalent for dependent residence under the intended route? If not, what independent route could your partner investigate?

Medical screening: Does the residential route require a health certificate, infectious-disease testing, medication disclosure, or insurance proof? Do not assume tourist entry and residence filing ask the same health questions.

Renewal and records: If renewal depends on spending in Nepal, what records count? Lease payments, bank transfers, tax records, receipts, and local bank activity may need to be kept from day one.

Longer-term bridge: Does time on this status count toward any later permanent status, or should it be treated as renewable temporary residence only?

What this changes in your plan

Your next legal-status action is to get a written Nepal route map for both adults before you treat Nepal as more than a trial stay.

Delay any long lease, major shipping, healthcare cancellation, property commitment, or permanent exit from your current setup until four things are confirmed: the tourist stay cap, the Non-Business Residential Visa requirements, civil union dependent treatment, and remote-work permission.

If the Non-Business Residential Visa works for you but not your partner, or if it does not permit your current remote work, Nepal may still be useful for a temporary test stay. But it should not be treated as the permanent move described in your questionnaire unless another lawful route is confirmed for the whole household.

CHAPTER 6

Permanent Residence, Citizenship & Long-Term Legal Status

The immediate question is: can you both live in Nepal lawfully for the next stage of life you are considering? The longer question is different: can Nepal become a durable legal home, with renewable status, possible long-term residence, permanent residence, naturalization, or citizenship options that are stable enough to plan around?

For your Nepal plan, those two questions should not be blended together. Based on your questionnaire answers, Nepal may be usable as a staged, renewable long-stay base if the right status is confirmed. But it should not be planned around a predictable permanent-residence or passport outcome unless a qualified Nepal immigration or nationality professional confirms a route in writing.

That distinction matters because you are not just testing a beautiful mountain country for a few months. You are considering a permanent move with a civil union partner, retirement-type income, possible continuing remote work, U.S. public-benefit and healthcare ties, and long-horizon estate and incapacity concerns. A visa that works for one year is not the same thing as a secure legal foundation for the next ten or twenty.

Immediate stay versus long-term legal status

The likely Nepal reality

Nepal appears to be a more practical country for renewable, purpose-tied stay than for a straightforward permanent-residence ladder. In plain English: there may be ways to stay longer than a tourist visit, but those routes should be treated as permission that must keep being maintained, not as a clear road to permanent residence or citizenship.

The main longer-stay route already flagged in the visa chapter is the Non-Business Residential Visa. For your profile, it is worth investigating because you are 65, have pension, Social Security, and investment-income signals, and are considering a lower-cost long-term base. But the important word is investigating. This status should not be treated as automatic, permanent, or work-permitting until Nepal confirms the exact current rules.

Confidence: Moderate for the planning posture, lower for the fine details. The safer assumption is that Nepal is not offering you a simple, automatic temporary-to-permanent-residence path. The confidence limit is that Nepal immigration practice,

ministry involvement, renewals, and document expectations can be hard to read from general materials and may vary in real administration.

What this means for you

Your first legal objective is not citizenship. It is a lawful status that covers both adults, matches what you actually plan to do, and can be renewed without putting your household in a weak position.

That means three questions come before any permanent-move commitment:

One: Can the older adult use retirement-type income and financial evidence to support a longer-stay status?

Two: Can the civil union partner be included as family or dependent, or must your partner independently meet a separate status requirement?

Three: Does the status allow the activities you actually intend, especially remote work, consulting, business management, or other income-producing activity performed while physically in Nepal?

If the answer to the second or third question is unfavorable, Nepal may still be suitable for a trial or renewable chapter of life, but it becomes weaker as a durable permanent home.

Practical consequence

Do not let a successful temporary stay become a false sense of permanence. A tourist-style trial can tell you whether you like daily life in Kathmandu, Pokhara, or another arrival base. It does not prove that both adults can renew lawful residence year after year, build a secure estate plan, maintain healthcare, or eventually naturalize.

A practical example: imagine a couple where one partner receives retirement income and the other is much younger. If Nepal accepts the older partner as the main residential applicant but does not recognize the civil union partner as family, the younger partner may need a separate lawful route. That could mean separate evidence, separate renewals, higher costs, more risk, and less protection if the main applicant becomes ill or dies.

Options worth preserving

Renewable long-stay status

The Non-Business Residential Visa is the main status to investigate for your stated facts. Current planning materials point toward evidence such as financial resources, recurring income, annual Nepal spending, age or retirement evidence, health and character documentation, and possibly a no-objection or similar document from a diplomatic source. Do not rely on any specific threshold, format, or document list until the Department of Immigration or qualified Nepal immigration counsel confirms it for your filing facts.

What to confirm:

Current category fit: Whether the Non-Business Residential Visa is still the right category for a 65-year-old with pension, Social Security, investment income, and possible remote work history.

Evidence format: Whether income and asset proof must be shown per person, per principal applicant, per couple, or with extra evidence for a dependent partner.

Renewal cycle: How often the status must be renewed, what proof must be repeated, what discretion officials retain, and what causes refusal or cancellation.

Activity limits: Whether remote work for a non-Nepal employer, consulting, freelance activity, business management, board work, or professional services are permitted, prohibited, or require a different status.

Best source: Nepal Department of Immigration, the relevant Nepali mission or appointment authority, and qualified Nepal immigration counsel.

Permanent residence or indefinite stay

The safe planning assumption is that Nepal does not offer a broad, predictable permanent-residence ladder for ordinary foreign retirees or long-term residents in the way some countries do. If a true permanent residence, indefinite stay, or long-term settlement category exists for your facts, it needs to be identified specifically, not inferred from years of residence.

Confidence: Moderate that you should plan conservatively. Low confidence on any exact permanent-residence route until current Nepal authority or counsel confirms it. The reason is simple: long-stay categories, renewals, and citizenship concepts can be separate, and long physical presence does not automatically mean the country will grant permanent status.

What this means for you: Your Nepal plan should be built around renewability, compliance, records, and fallback options. If your goal is a legally secure permanent home with a strong settlement pathway, Nepal needs a higher standard of proof than a country with a well-trodden permanent-residence route.

Naturalization and citizenship

Naturalization is the process of becoming a citizen after meeting legal conditions. In Nepal, ordinary naturalization should be treated as high-bar, discretionary, and not a reliable retirement-planning promise.

Some materials describe long residence, language ability, good conduct, mental fitness, occupation or contribution, reciprocity, and renunciation-related conditions as part of the naturalization framework. The exact current requirements, how residence is counted, whether particular visa categories count, and how the government exercises discretion must be confirmed before you rely on them.

Put simply: do not plan your Nepal move on the assumption that staying long enough will eventually produce a Nepal passport.

What to confirm:

Residence counting: Whether time on tourist, residential, business, investor, marriage-based, or NRN-related status counts toward any later naturalization argument.

Absence rules: Whether time outside Nepal interrupts residence continuity or renewal strength.

Language and integration: Whether Nepali language ability, civic knowledge, cultural integration, or other evidence is required, and what proof is accepted.

Renunciation: Whether Nepal would require loss, renunciation, or non-recognition of another nationality before naturalization.

Decision maker: Which authority actually decides the application and how discretionary the process is in practice.

Nepali ancestry, former nationality, spouse, and NRN-related possibilities

Your questionnaire facts show U.S. citizenship, a Greek grandparent connection, and a partner born in Spain with U.S. citizenship. They do not show a known Nepali parent, grandparent, former citizenship, birth, marriage, adoption, or other Nepal-origin link. So at this stage, there is no Nepal ancestry route to build the plan around.

Still, it is worth knowing the categories that could change the analysis if a fact later emerges. Nepal-origin status, former Nepali citizenship, a Nepali citizen spouse, adoption, or certain Non-Resident Nepali connections can matter. But these are document-driven questions, not assumptions.

Be especially careful not to mix up related terms. An NRN card, NRN visa, NRN citizenship, and full Nepali citizenship are not the same thing. Non-resident Nepali citizenship, where available, appears to carry limited economic, social, and cultural rights rather than the full political rights of ordinary Nepali citizenship. It should not be treated as a substitute for residence permission unless the immigration authority confirms the exact right to stay.

Records and conduct that protect future options

Long-term legal optionality is often protected by boring habits. Keep lawful status. Renew early. Do not overstay. Keep clean records. Do not let your documents contradict each other. Do not assume an officer will reconstruct your good faith later if you cannot show it on paper.

Protect these from day one

Lawful status: Keep copies of every visa, entry stamp, renewal approval, address registration, receipt, and official communication. Track expiration dates in more than one calendar.

Physical presence and absences: Keep a simple travel log showing every entry and exit from Nepal. Save boarding passes, passport scans, and visa-transfer records. If naturalization or renewal ever depends on presence, you will want proof that is organized, not guessed.

Address and local registration records: Preserve lease agreements, utility records where available, landlord letters, hotel or serviced-apartment records, and any required address filings. These can help show continuity of residence.

Financial proof: Keep bank statements, pension letters, Social Security documentation, investment-income records, transfer records, and annual Nepal spending evidence. If Nepal asks for annual expenditure or income proof, the evidence should already be clean and easy to present.

Tax and compliance records: Tax residence and filing duties belong to the financial chapter, but the long-term-status consequence is simple: unresolved tax noncompliance can damage future applications, renewals, banking, and estate planning. Coordinate U.S., Canada, and Nepal tax review before you rely on income evidence or remote work arrangements.

Clean conduct: Preserve police-clearance ability. Avoid overstays, unauthorized work, local disputes that become official records, unpaid penalties, and inconsistent statements to authorities.

Language preparation: Nepali language study may not create a shortcut by itself, but it can matter for integration, daily administration, and possibly citizenship-related evidence if you ever pursue that path. Because you are willing to learn depending on necessity, start with practical survival Nepali if the trial extends beyond a few months, then verify whether any formal language proof would ever be required for a later status.

Document authentication and translation

Long-term status planning is document planning. For immigration, civil status, police records, estate authority, banking, and possible future nationality questions, you may need properly prepared documents from the United States, Canada, Spain, Greece, or elsewhere.

The plain-English sequence is usually: notarize if the document is something you sign, authenticate or legalize it where it was issued, then translate last using a translator accepted by the Nepal authority receiving it. Apostille, legalization, notarization, and translation are not interchangeable. Nepal's accepted process should be verified before you spend money, because the required path can differ by issuing country and receiving office.

Gather extra certified copies when timing and budget allow. One authenticated original is not the same thing as several authenticated originals.

Family, civil union, children, and ancestry issues to verify

Your civil union is one of the most important long-term legal questions in the Nepal plan. This is separate from the earlier visa-pathway discussion because recognition can change not only entry and residence, but renewal, emergency authority, inheritance, survivor rights, banking, insurance, housing, and later family-law consequences.

Civil union recognition

A civil union that is valid in one country does not automatically receive the same treatment in Nepal. Nepal may recognize some family relationships for one purpose and not another, or may treat immigration recognition differently from domestic family-law recognition.

What this means for you: Do not assume your civil union partner can follow the main applicant's status. And do not assume that being accepted for a visa, if that happens, proves your partner will be treated as next of kin in a hospital, heir under intestacy rules, spouse-equivalent for tax, or survivor for financial administration.

What to confirm:

Immigration recognition: Does Nepal recognize a foreign civil union for dependent residence, accompanying-family status, renewal, long-stay residential status, and any later long-term status?

Independent status: If civil union recognition is not enough, can each adult maintain a separate lawful route without creating a fragile or expensive household plan?

Conversion or registration: Would marriage, local registration, or other civil-status documentation change the result, and what would that create or risk under Nepal law and home-country law?

Post-residence recognition: How is the civil union treated for healthcare authority, incapacity, inheritance, survivor rights, property, tax, pensions or benefits, housing, banking, insurance, and emergency administration?

Best source: Nepal immigration counsel for residence questions, Nepal family or civil-status counsel for domestic recognition, and cross-border estate counsel for wills, powers of attorney, healthcare directives, and beneficiary designations.

Children and later family reunification

Your questionnaire does not show relocating children, so this is not a current school or custody chapter. But for long-term legal status, it is worth preserving the question: if a child, stepchild, dependent adult, parent, or other family member later needs to join you, Nepal may not treat that person as automatically included.

Dependent children can also face age limits, separate documentation rules, and independent status requirements. A child included at a temporary-residence stage in many countries does not necessarily stay covered through permanent residence, long-term status, or citizenship. For Nepal, you should verify dependent definitions, age ceilings, disability or dependency rules, and whether each family member builds any independent residence history.

One family member's lawful residence or future citizenship may later create family-reunification possibilities for others, but that should be treated as a question to verify, not as a promise.

Non-Nepal ancestry and Plan B optionality

Your Greek grandparent connection and your partner's Spain birth connection do not appear to create a Nepal pathway. But they may matter for broader long-term optionality if Nepal proves too renewable, too administratively uncertain, or too weak

on civil union recognition.

This chapter's Nepal conclusion is not that you should switch countries. It is that you should preserve records connected to Greece, Spain, and U.S. citizenship because those facts may help protect future options elsewhere. Birth certificates, parent and grandparent records, marriage or civil union records, name-change records, naturalization records, and passports should be gathered and kept cleanly authenticated before they are urgently needed.

What could damage long-term optionality

Some mistakes do not matter much during a vacation but matter a great deal if you later ask a country to keep renewing you, trust your documents, or consider a deeper legal status.

Using the wrong status for the real activity: If a non-business or tourist-style status does not allow remote work, consulting, freelancing, or business activity, doing that work anyway could weaken renewals and future applications. Confirm the activity rule before you work from Nepal.

Letting one adult become legally dependent on an unverified assumption: If the civil union partner is not recognized, the household plan needs two independent lawful routes or a different legal structure. Do not sign long leases, ship household goods, or give up fallback housing until this is resolved.

Assuming renewable means permanent: Annual or periodic renewal can work well for a time, but it is not the same as permanent residence. Build cash reserves, calendar discipline, and a fallback plan through at least the first renewal cycle.

Ignoring absences: If you spend meaningful time outside Nepal for healthcare, family, work, or travel, those absences may affect renewal strength or any later naturalization argument. Track them from the beginning.

Changing nationality without full review: Nepal should be treated as restrictive on ordinary dual citizenship. Any future naturalization, nationality restoration, NRN-related status, or renunciation step needs Nepal nationality counsel and home-country nationality, tax, pension, estate, banking, and healthcare review before action.

Relying on documents that are stale, mismatched, or improperly prepared: Names, dates, relationship labels, and document formats must line up. A civil union certificate, birth certificate, police record, pension letter, or bank statement that is acceptable in one process may need a different format for another.

Long-term status verification checklist

Use this as your focused question list before treating Nepal as more than a reversible trial.

Verify now, before major commitments:

Which lawful long-stay category fits the household facts: age, income, retirement timing, civil union, and remote work?

Does any true permanent residence, indefinite stay, or fixed long-term settlement route exist for your facts, or is the realistic plan renewable status only?

Can one adult be the main applicant with the civil union partner included, or must each adult independently maintain lawful status?

Does the chosen status permit the exact work activity you may continue from Nepal?

What renewal proof is required, how often, and what conduct or absence pattern could threaten renewal?

Does any time on the chosen status count toward naturalization or later long-term status, and how is residence continuity measured?

What language, conduct, tax, occupation, contribution, renunciation, and discretion issues would matter for citizenship?

Preserve from day one:

Passports, visas, entry and exit records, renewal approvals, address records, and official receipts.

Civil union documents, birth certificates, prior-marriage or divorce records if any, name-change records, and certified translations where required.

Pension, Social Security, investment-income, bank, transfer, and Nepal spending records.

Police-clearance ability and clean conduct records.

Travel logs showing absences from Nepal.

Tax filings and professional advice memos for the United States, Canada, and Nepal where relevant.

Estate documents, powers of attorney, healthcare directives, and beneficiary designations that account for civil union recognition uncertainty.

Ask each professional to answer a narrow question:

Nepal immigration counsel: What status can both adults lawfully hold, what activities are allowed, what renewals require, and whether any true long-term or permanent route exists.

Nepal civil-status or family counsel: Whether the civil union is recognized for immigration and separately for domestic legal administration.

Cross-border tax professional: Whether your residence pattern, U.S. public benefits, pension, investment income, remote work, and Nepal presence create filing, tax-residence, or double-taxation consequences that could affect status evidence.

Estate and incapacity counsel: Whether your wills, healthcare directives, powers of attorney, beneficiary designations, and survivor plan work if Nepal does not treat the civil union as marriage-equivalent.

Nationality counsel, if citizenship ever becomes real: Whether Nepal naturalization, NRN-related status, renunciation, or dual-nationality limits would affect U.S. citizenship, any Greek or Spanish-related option, pensions, benefits, taxes, banking, property, inheritance, or return rights.

What this changes in your plan

Nepal should be treated as a possible renewable long-stay base, not yet as a secure permanent-residence or citizenship plan. That does not make the move impossible. It means the sequence must stay conservative.

The early status choice that best preserves options is the one that truthfully matches your facts, covers both adults, allows or clearly prohibits the work you intend so you can plan honestly, has a renewal path you can document, and does not force premature nationality or estate decisions. The choice that weakens later options is any status that leaves the civil union partner uncovered, depends on unverified remote-work assumptions, creates overstay or renewal risk, or encourages you to treat a temporary permission as permanent security.

So the practical rule is simple: test Nepal first, document everything from day one, confirm both adults' status before long leases or shipping, keep Greece, Spain, U.S., and Canada records organized for fallback optionality, and do not plan around Nepal citizenship unless current official sources and qualified counsel identify a concrete path that fits your household.

CHAPTER 7

Income Tax, Banking & Cross-Border Financial Planning

Nepal may look very attractive on living costs, but the financial side is not simple. Your questionnaire points to a U.S.-tax-connected household, a civil union, Social Security, pension or retirement income, investment income, and possible remote work while physically in Nepal. That combination needs careful sequencing.

The plain-English bottom line is this: do not treat Nepal's lower cost of living as proof that the move is financially clean. The move can still work, but only if you confirm tax residence, U.S. filing duties, Nepal income treatment, banking access, money movement, public benefits, and account continuity before you make irreversible financial changes.

Bottom line

For your situation, this chapter is less about finding one perfect tax answer and more about keeping you out of expensive traps.

Likely reality: You appear to have continuing U.S. tax exposure, and Nepal may also tax some income depending on your residence status, time in Nepal, source of income, and whether you work while physically there. Nepal should not be assumed to ignore foreign pensions, Social Security, investments, or remote-work income simply because the money comes from outside Nepal.

What this means for you: Your roughly USD 96,000 in recurring annual income gives you strong planning room for Nepal, but the final usable amount depends on U.S. federal tax, possible state tax, possible Nepal tax, health insurance, currency transfer costs, banking access, and professional compliance costs.

Practical consequence: Treat the first Nepal phase as a tax-and-banking test, not as a financial permanent move. Keep U.S. banking, credit cards, brokerage access, tax filing capacity, and emergency liquidity working until Nepal banking and transfer systems are proven in real life.

Confidence: Moderate on the broad architecture; lower on current Nepal details until a Nepal-qualified tax professional confirms the current tax year rules, filing process, residence treatment, and banking practice for your exact status.

How Nepal's tax picture generally works

Nepal's tax system appears to distinguish between residents and nonresidents. A person is commonly treated as resident if Nepal is their normal place of abode, or if they are present in Nepal for 183 days or more in a 365-day period ending during the income year. Nepal's income year generally follows Nepal's fiscal calendar rather than the U.S. calendar year, which can create timing mismatches for a U.S. taxpayer.

The broad planning principle is this: residents are generally understood to be taxed on worldwide income, while nonresidents are generally taxed on Nepal-source income. That must be confirmed for your exact year and facts, but it is the safest starting point.

This matters because your income is not one simple bucket. Pension or retirement benefits, Social Security, investment income, remote employment, consulting, rental income, and capital gains can all be treated differently. A long stay in Nepal, a local home base, or work performed while physically in Nepal could create Nepal filing exposure even if the payer, bank account, employer, or brokerage is outside Nepal.

A practical example: imagine a U.S. remote employee who keeps a U.S. employer, receives pay into a U.S. bank account, and works from Kathmandu for seven months. From a U.S. point of view, the person may still file as a U.S. taxpayer. From Nepal's point of view, the work is being performed in Nepal, and the person may also be approaching or crossing a residence day threshold. The bank account location does not settle the tax answer.

Verification Ledger: Nepal tax residence and income treatment

Known from your questionnaire: You report U.S. primary tax residence, current living country Canada, a California ZIP code, Social Security, pension or retirement benefits, investment income, and possible full-time remote work.

Planning implication: You need one coordinated tax position, not separate assumptions for each country.

Must verify: Nepal's current residence tests, income year, filing thresholds, tax registration or tax identification process, treatment of foreign pensions, U.S. Social Security, retirement-account distributions, investment income, capital gains, rental

income, and remote-work compensation.

Best source: Nepal-qualified tax adviser, Nepal Inland Revenue guidance, and a U.S. international tax professional who can model the U.S. side at the same time.

Decision effect: Do not choose a long-stay visa, sign a long lease, restructure income, or rely on Nepal as a permanent base until this is modeled.

Cross-Border Treaty Status

Treaties can reduce double taxation or clarify which country has the first right to tax certain income, but they do not erase filing duties automatically. Also, one kind of treaty does not cover everything. An income tax treaty does not decide estate tax, inheritance tax, gift tax, Social Security contributions, immigration permission, healthcare rights, or payroll compliance. A totalization agreement, which coordinates social-security contributions, is a different instrument from an income tax treaty.

United States and Nepal

This is the main pair for your plan because you and your civil union partner both have U.S. citizenship or passports, and your questionnaire lists the United States as your primary tax residence.

Income tax treaty: No. Current commonly available official treaty lists do not show a comprehensive U.S.-Nepal income tax treaty in force. Recheck before filing or restructuring, but do not plan on treaty tie-breakers, pension articles, or employment articles being available.

Estate tax treaty: No. Do not assume U.S.-Nepal estate tax coordination exists.

Inheritance tax treaty: No. Do not assume recipient-level inheritance tax coordination exists.

Gift tax treaty: No. Do not assume lifetime gift tax coordination exists.

Social-security or totalization agreement: No. Do not assume a certificate of coverage or totalization relief will remove dual contribution exposure if work or self-employment creates both U.S. and Nepal social-insurance questions.

Confidence: Moderate to high for the absence of broad U.S.-Nepal treaty coverage, but still worth confirming from current U.S. Treasury, IRS, Social Security Administration, and Nepal-side sources before relying on it.

Canada and Nepal

This pair matters because your profile says you currently live in Canada, even though your tax facts say your primary tax residence is the United States. That mismatch should be cleaned up before the move.

Income tax treaty: No. Canada does not appear to have a comprehensive income tax treaty with Nepal in force.

Estate tax treaty: No.

Inheritance tax treaty: No.

Gift tax treaty: No.

Social-security or totalization agreement: No. Do not assume Canadian pension, contribution, or benefit coordination with Nepal unless a Canadian benefits professional confirms a specific program rule.

Confidence: Moderate. This should be verified only if you or your partner still have Canadian tax residence, Canadian-source income, Canadian property, Canadian investment accounts, or Canadian benefit rights.

Spain note: Your civil union partner was born in Spain, but the questionnaire does not establish Spanish tax residence, Spanish assets, Spanish pension rights, or Spanish-source income. If any of those exist, add Spain-Nepal treaty and social-security checks to the review. Do not add Spain-specific tax planning merely from a birth fact.

The U.S. taxpayer overlay: this is central, not optional

U.S. citizens and many U.S. resident aliens generally continue filing U.S. federal income tax returns on worldwide income while living abroad. That does not automatically mean every dollar is taxed twice, but it does mean the U.S. system follows you.

For you, this matters because your questionnaire says you want no tax on home-country income. That preference is understandable, but it is not a safe assumption for a U.S.-connected move. The practical goal is not to make the issue disappear; it is to model the U.S. and Nepal rules together so you know what income remains after tax, reporting, withholding, currency exchange, insurance, and compliance costs.

FEIE: useful for some earned income, not for everything

The Foreign Earned Income Exclusion, often called FEIE, is a U.S. federal income tax provision that may exclude part of qualifying foreign earned income. It is elective, not automatic, and is generally claimed on Form 2555 with the U.S. federal return.

The key word is earned. FEIE generally concerns compensation for services performed while you are working abroad. It usually does not cover pensions, U.S. Social Security, dividends, interest, capital gains, most rental income, retirement-account withdrawals, or other passive income. In plain English: FEIE may help with work income, but it is not the main tool for Social Security, pensions, or investment income.

To use FEIE, a taxpayer generally needs a foreign tax home plus one of two tests:

Bona fide residence test: This is not just a day count. It generally looks at whether you genuinely established residence in a foreign country for an uninterrupted period that includes a full tax year. Facts like visa or residence status, home, intent, family location, work pattern, and local ties can matter.

Physical presence test: This generally requires at least 330 full days physically present in one or more foreign countries during a consecutive 12-month period. The 12-month period does not have to match the calendar year. The trap is travel. Partial travel days, days in the United States, and emergency return trips can break the count if you are close to the line.

The foreign housing exclusion or deduction is a separate Form 2555 calculation for certain qualifying foreign housing expenses. It is not a general rent reimbursement. The calculation generally involves qualifying expenses, a base amount, and location-sensitive limits that change by tax year and sometimes location. Have the current-year figures checked before filing.

FEIE also does not usually eliminate U.S. self-employment tax by itself. If you become a contractor, freelancer, consultant, or owner of a foreign or U.S. entity while working from Nepal, U.S. Social Security and Medicare tax, Nepal tax, Nepal social-insurance rules, employer registration, and payroll treatment must be reviewed separately.

FTC: a different way to handle double taxation

The Foreign Tax Credit, often called FTC, is a different mechanism. It generally allows qualifying foreign income taxes to be credited against U.S. income tax, often through Form 1116 for individuals. It is not the same as FEIE.

A simple way to think about the difference:

FEIE: Excludes some qualifying earned income from U.S. income tax if the rules are met.

FTC: Credits qualifying foreign income tax paid to another country against U.S. income tax, subject to limits and categories.

You generally cannot double dip. Foreign taxes attributable to income excluded under FEIE generally cannot also be used for the foreign tax credit on that same excluded income.

Why this choice matters: in a lower-tax destination, FEIE may be comparatively more useful for qualifying earned income because there may be little foreign tax available to credit. In a higher-tax destination, FTC may be more useful. Nepal's actual treatment for your income must be confirmed before anyone can sensibly choose a method.

FEIE also has a stacking effect. Claiming FEIE does not simply make excluded income vanish when the tax rate on remaining income is calculated. The remaining taxable income may be taxed using rates that take the excluded income into account. Election, revocation, and later re-election consequences should be understood before filing.

What to ask your U.S. international tax professional

Ask for written answers to these points:

Do you have continuing U.S. federal filing exposure while living in Nepal?

Which income is earned income and which is pension, Social Security, retirement distribution, investment, rental, or other passive income?

Could any work income qualify for FEIE, and if so, under which test?

How should travel days be tracked for the 330-full-day physical presence test?

Should Form 2555, Form 1116, both on different income categories, or neither be modeled?

How are foreign housing costs treated, if at all?

Does U.S. self-employment tax, payroll tax, Social Security tax, or Medicare tax continue?

What are the FBAR, Form 8938, foreign entity, foreign trust, foreign pension, PFIC, or other information-reporting risks?

What happens if you keep, sell, rent, or leave vacant any U.S. home?

How does state domicile affect the result?

U.S. State Domicile, Abandonment of Former Domicile & Ongoing Ties

Moving abroad does not automatically end U.S. state income-tax exposure. Domicile is your true legal home: the place you intend to return to and treat as home, supported by objective facts. It is different from immigration residence, tax residence, statutory residence, and mailing address.

Your questionnaire includes a California ZIP code and U.S. primary tax residence, while also saying you currently live in Canada. That combination should be sorted out before you assume a state-tax exit.

A former state may argue that you never abandoned domicile, that the move abroad is temporary, or that your continuing ties justify taxation. A mailbox, virtual address, driver's license, voter registration, or connection to a no-income-tax state is not enough by itself. Those facts can be evidence, but they do not independently create or end domicile.

Review these evidence categories with a U.S. state tax adviser:

Physical presence and travel pattern

Residential address and mailing address

Driver's license and vehicle registration

Voter registration and voting method

Healthcare relationships

Banking, brokerage, and insurance records

Tax filings and state return history

Property ownership, leases, utilities, storage, and vehicles

Business, professional, licensing, and employment ties

Family, community, club, and religious ties

Estate documents and stated domicile language

Objective proof that former domicile was abandoned

A reputable virtual mailbox or mail-forwarding service can still be useful. Look for secure scanning, forwarding, searchable records, replacement card forwarding, and check-handling options if needed. But institution acceptance varies. Banks, brokerages, insurers, DMVs, election offices, tax agencies, Social Security, Medicare, and pension administrators may distinguish between a residential address, a mailing address, and a commercial mail-receiving address.

Public retirement: United States Social Security module

A public-system entry in your questionnaire is a research trigger, not proof of entitlement, vesting, insured status, claiming choice, enrollment, or benefit amount. The purpose here is to identify what must be confirmed before you build Nepal cash flow around it.

Likely system: U.S. Social Security retirement benefits are the main public retirement system indicated by your questionnaire. You also report annual Social Security income, so this is not theoretical for your plan.

Why it may apply to you: The entry applies to you, not automatically to your civil union partner. Your partner's own U.S. benefits, if any, must be checked separately.

DOB-based milestones: You were born in September 1960. For people born in 1960, age 62 was reached in 2022, age 67 is reached in 2027, and age 70 is reached in 2030. Age 62 is commonly the earliest retirement claiming age, age 67 is generally full retirement age for the 1960 birth cohort, and age 70 is the usual delayed-claiming limit for retirement credits. Since your questionnaire already reports Social Security income, the review should focus on your actual benefit type, claiming status, taxation, payment logistics, and survivor consequences rather than assuming a future election.

Unresolved entitlement facts: Confirm your exact benefit type, claiming record, Medicare relationship, withholding choice, address of record, direct deposit arrangement, proof-of-life or reporting obligations, and whether any work income affects benefits.

Payment and portability abroad: U.S. Social Security can often be paid to U.S. citizens living abroad, but payment country rules, bank deposit options, reporting duties, and withholding choices should be confirmed before you rely on Nepal cash flow.

Nepal tax and coordination questions: Because there appears to be no U.S.-Nepal income tax treaty or totalization agreement, do not assume special treaty protection for U.S. Social Security. A Nepal tax adviser should confirm whether Nepal taxes U.S. Social Security for a Nepal tax resident, and a U.S. adviser should model U.S. taxation and any foreign tax credit mechanics if Nepal also taxes it.

Survivor or dependent implications: Civil union recognition can matter. Do not assume Nepal or U.S. agencies will treat the civil union the same way as marriage for survivor benefits, account access, tax treatment, or next-of-kin administration. Confirm this with the Social Security Administration and cross-border counsel.

Exact confirmation source: Social Security Administration for benefit/payment rules; U.S. international tax professional for taxation and withholding; Nepal-qualified tax adviser for Nepal treatment.

Banking, account access, and moving money

Nepal banking access for foreign residents should be treated as fact-specific. You may need passport, visa or residence documentation, local address, tax identification or registration, local phone number, source-of-funds documents, and bank-level

compliance review. U.S. citizens can face extra paperwork because of U.S. reporting laws and bank compliance concerns.

Do not close U.S. accounts until Nepal accounts are actually open, tested, and reliable. Keep at least two international payment cards, online access to U.S. bank and brokerage accounts, a working U.S. phone or secure two-factor authentication method, and enough liquid funds outside Nepal for medical travel, emergency exit, tax payments, and U.S. expenses.

Before transferring large sums into Nepal, verify foreign-exchange rules, account type restrictions, inward remittance documentation, outward transfer limits, source-of-funds requirements, wire fees, conversion spreads, and whether funds can be repatriated later. This is especially important if you later consider a long lease, local business registration, or property-related arrangement.

Verification Ledger: Banking and transfers

Known from your questionnaire: You have U.S.-connected income streams and want a comfortable but lower-cost Nepal life.

Planning implication: Banking is not just convenience; it is how pensions, Social Security, investments, rent, tax payments, insurance, and emergency exits keep working.

Must verify: Nepal account eligibility for your visa category, foreign-currency account options, joint account treatment for civil union partners, FATCA-style paperwork, transfer limits, ATM reliability, card acceptance, mobile payment access, and documentation needed to move funds back out.

Best source: Nepal bank compliance officer, Nepal Rastra Bank guidance where relevant, U.S. banks and brokerages, pension administrators, and your cross-border tax adviser.

Decision effect: Keep U.S. banking rails active through the trial period. Do not transfer large funds until the inbound and outbound path is proven.

Regional Income and Asset Tax Decision Map

Nepal's national tax rules are only part of the picture. Local governments can set municipal taxes and fees through annual local fiscal measures. This matters most if you lease long term, operate a business, rent property, later hold property through a lawful structure, or choose a business address.

Kathmandu Metropolitan City

Regional tax posture: Strongest administrative and professional-services base, with more local compliance and documentation exposure.

Current supported feature: Kathmandu uses its own annual municipal tax and fee framework, including categories that may affect property, rent, business activity, signage, and local services.

Who may benefit or be exposed: Foreign residents who want the best access to banks, tax advisers, hospitals, and professional help may benefit. Anyone signing a long lease, registering business activity, or dealing with property may face more paperwork.

What determines applicability: Address, property location, lease terms, rent facts, business location, and taxable activity in Kathmandu.

National-tax interaction: Local fees sit on top of Nepal national income tax; they do not replace it.

Decision effect: Best first testing base for financial setup, but verify local rent, tax, and business administration before signing anything long term.

Lalitpur Metropolitan City

Regional tax posture: Similar Kathmandu Valley access, but separate local administration.

Current supported feature: Lalitpur/Patan has its own annual municipal tax and fee rules rather than automatically following Kathmandu.

Who may benefit or be exposed: You may benefit if you want Kathmandu Valley access with a different neighborhood feel. You may be exposed if you assume Kathmandu rules apply across the valley.

What determines applicability: Address, lease, property location, business registration, and local taxable activity.

National-tax interaction: Nepal national income tax still applies separately.

Decision effect: Good to compare as an arrival-base alternative, but get lease-specific and municipality-specific answers.

Pokhara Metropolitan City

Regional tax posture: Stronger lifestyle fit for lake and mountain preferences, potentially thinner professional depth than Kathmandu.

Current supported feature: Pokhara sets its own municipal taxes and service fees for the relevant fiscal year, including rules that may affect property, rent, tourism-facing activity, and local services.

Who may benefit or be exposed: You may benefit from lifestyle and cost advantages. You may be exposed if you need complex tax, banking, legal, or healthcare support nearby.

What determines applicability: Property, lease, business location, and local activity in Pokhara.

National-tax interaction: National income tax remains the overlay.

Decision effect: Test Pokhara after financial systems are stable, or keep Kathmandu professional support active while living part-time elsewhere.

Bhaktapur or another Kathmandu Valley municipality

Regional tax posture: Possible quieter valley alternative with separate local administration.

Current supported feature: Different municipalities can have different tax offices, local fiscal acts, property valuation practices, and fee administration.

Who may benefit or be exposed: You may benefit from a calmer setting. You may be exposed if you assume valley-wide uniformity.

What determines applicability: Exact municipality, address, property, lease, and local activity.

National-tax interaction: National tax rules remain separate.

Decision effect: Do not choose a quieter municipality solely on rent. Check local tax office, banking access, internet, utilities, and document handling first.

Home-country property and assets

Your questionnaire does not clearly state whether you own a U.S., Canadian, or other home-country property. If you do, treat it as part of the relocation plan, not an afterthought.

You have several possible lanes:

Sell before leaving: This may simplify cash flow and reduce management burden, but it can create tax timing, liquidity, market-timing, and return-home risks.

Sell after testing Nepal: This keeps flexibility while you test the move, but it may affect principal-residence or main-home relief if time passes or the home is rented.

Keep as a return-home base: This preserves a place to land if health, visa, banking, or family needs change. It also ties up capital and carries mortgage, insurance, property tax, utilities, maintenance, and vacancy risk.

Rent it out: This can create income, but also rental reporting, depreciation or capital allowance, landlord rules, insurance changes, lender consent, property management, security, repairs, and later-sale tax issues.

Leave it vacant temporarily: This may feel simple, but vacant homes can create insurance exclusions, security risk, maintenance problems, HOA or condo issues, utility issues, and local tax or vacancy-tax concerns.

For U.S.-connected property, ask specifically about the broad federal main-home sale concept often summarized as owning and using the home as a main home for two out of the relevant five years. Do not assume you qualify. Rental conversion, depreciation, state tax, partial exclusions, nonqualified use, and later sale timing can change the answer.

A practical example: imagine someone leaves a California home empty for six months, then rents it for two years while living abroad, then sells it. That may be a very different tax and insurance picture from selling before departure or keeping it strictly as a personal return base. The right answer depends on dates, use, basis records, rental period, depreciation, state tax, and return-home needs.

Investments, retirement accounts, and business interests

Investment income is meaningful in your plan, so account access matters as much as tax rates. Some U.S. brokerages restrict services for clients with foreign residence or foreign mailing addresses. Some foreign funds can create difficult U.S. reporting issues. Do not move investments to non-U.S. platforms, foreign funds, local entities, or new account structures before U.S. and Nepal professionals review the consequences.

For retirement accounts, confirm distribution timing, required distribution rules if applicable, withholding, beneficiary designations, address-of-record policies, and whether Nepal treats distributions differently from pensions, annuities, Social Security, or investment income.

If remote work continues, do not casually switch from employee to contractor, create a company, invoice from Nepal, or route income through a foreign entity. That can create U.S. self-employment tax, Nepal registration, VAT or indirect tax, payroll, employer permanent-establishment, labor-law, and reporting issues.

Civil union recognition in financial life

Your civil union is a real planning issue even though the LGBTQ+ section is not triggered. Nepal may treat your relationship differently across immigration, tax, banking, property, pensions, emergency authority, and survivor administration.

For this chapter, the key financial question is not only whether one adult can accompany the other for immigration. It is also whether banks, tax offices, pension administrators, insurers, landlords, hospitals, and courts will treat the civil union as equivalent to marriage, as a limited relationship, or as unrecognized.

Confirm before relying on joint accounts, shared leases, beneficiary claims, survivor benefits, medical payment authority, tax filing assumptions, or property arrangements.

Short bridge to estate, gift, and inheritance planning

The next chapter owns the full estate-planning analysis, so this chapter should not try to solve wills, succession, forced heirship, foreign instruments, or local inheritance law. But the financial handoff matters.

Before you retitle accounts, add or remove your civil union partner from deeds, change beneficiaries, transfer assets, make large gifts, buy Nepal property, or move substantial funds, coordinate tax and estate counsel in the United States and Nepal. If Canada or Spain has any real tax or asset connection, include those jurisdictions too.

The immediate financial questions are practical: who can access money if one of you is hospitalized, incapacitated, or dies; whether beneficiary designations still work after the move; whether the civil union is recognized for survivor purposes; whether powers of attorney are accepted by banks; and whether account ownership creates tax or succession consequences.

Do not change title or beneficiaries just to make administration feel easier until tax, estate, banking, and civil union recognition have been reviewed together.

What this changes in your plan

Nepal remains financially attractive as a cost-of-living move, but it is not yet a green light for irreversible financial restructuring.

Sequence first: Resolve your tax-residence facts: United States, California, Canada, Nepal, and any remaining ties. Then model U.S. federal tax, U.S. state tax, Nepal tax residence, Social Security, pension income, investments, and remote work.

Keep open: U.S. bank accounts, brokerage access, credit cards, U.S. phone or two-factor authentication, mail handling, tax payment capacity, and emergency funds outside Nepal.

Delay: Home sale, rental conversion, large transfers into Nepal, closing U.S. accounts, changing employment status, forming entities, changing Social Security or pension payment arrangements, retitling property, and beneficiary changes.

Verify locally: Nepal bank account eligibility, foreign-currency and remittance rules, civil union treatment for joint accounts and survivor access, municipal taxes in the exact arrival base, and whether any work performed from Nepal creates registration, tax, payroll, or social-insurance duties.

Commitment level: Use a reversible trial first. Rent before buying, keep home-country financial infrastructure alive, and recheck tax and banking rules close to departure and again before the first long-stay renewal or first tax filing cycle.

If these checks clear, your income appears strong enough to support a comfortable Nepal trial with professional advice and contingency reserves. If they do not clear, the cost advantage may still be real, but the move should stay temporary, lighter, and easier to unwind.

CHAPTER 8

Inheritance & Estate Tax, Estate Planning & Cross-Border Succession

This is one of those topics where the safest plan is not the most dramatic plan. It is the plain, careful one: keep your existing U.S. and any Canada-relevant estate planning alive, do not assume those papers will work smoothly in Nepal, and do not create Nepal-facing documents until a Nepal lawyer and your home-country estate counsel have checked them together.

Based on your questionnaire answers, this matters for two reasons. First, you are a two-adult civil union household, and Nepal may not treat that civil union the same way your home jurisdiction does for inheritance, medical authority, banking, housing, or next-of-kin administration. Second, your income and likely assets are cross-border: U.S. citizenship and tax residence, Social Security, pension or retirement benefits, investment income, possible Canada residence facts, and a planned long-term move to Nepal. That combination makes estate planning less about one perfect document and more about making sure the right person can act quickly, legally, and practically when something happens.

Bottom line

Nepal should be treated as a high-verification estate and incapacity jurisdiction for your household.

That does not mean Nepal is impossible. It means you should assume that foreign wills, trusts, powers of attorney, healthcare directives, beneficiary forms, and civil union records may need local review, authentication or legalization, and translation before Nepal hospitals, banks, landlords, land offices, courts, or registries will rely on them.

The immediate planning rule is simple:

Do not buy, gift, retitle, inherit, register, or structure Nepal assets until Nepal succession, property, tax, and civil-union recognition questions are answered.

For a staged Nepal trial, the lower-friction approach is usually to rent first, keep only ordinary living funds in Nepal, preserve U.S. and Canada-relevant financial infrastructure, and use Nepal counsel to design practical emergency-authority documents before you need them.

How Nepal changes the estate-planning problem

Nepal is not a common-law estate-planning environment in the way many U.S. and Canadian residents think about wills, trusts, executors, beneficiary designations, and durable powers of attorney.

The likely current reality is that Nepal succession and administration can be document-heavy and office-specific. Written documents matter, but so do formalities, local legal categories, translations, government-office practice, and whether the receiving institution understands the instrument you are presenting.

A U.S. revocable trust, a U.S. healthcare proxy, a Canadian-style power of attorney, or a foreign civil union certificate may be perfectly serious documents in the place where they were made. The practical question is different: will a Nepal bank, hospital, landlord, land office, tax office, court, or registry accept it quickly enough, in the format they require, when your partner or representative needs to use it?

That distinction matters. A document can be legally valid somewhere and still be slow, costly, or difficult to administer somewhere else.

A practical example: imagine one adult dies while the couple is living in Kathmandu, and the surviving civil union partner needs access to a local bank account, a lease deposit, and medical or death records. A U.S. will naming that partner may help, but the bank may still ask for local proof of authority, a death certificate, translated and legalized documents, tax clearance, or succession papers. If the bank does not recognize the civil union as a spouse-level relationship, the delay can become personal very quickly.

Foreign wills, trusts, powers of attorney, and directives

Likely reality

Foreign estate documents should not be assumed to work smoothly in Nepal without local review. This includes:

Wills

Revocable or other trusts

Durable powers of attorney

Healthcare proxies or advance directives

Beneficiary designations

Payable-on-death or transfer-on-death instructions

Executor, trustee, or personal-representative authority

Civil union certificates and related relationship documents

Current planning materials suggest Nepal succession law may rely heavily on statutory succession rules and may not operate like a broad U.S.-style will-controls-everything system. The exact treatment of a foreign will for Nepal-situs assets, meaning assets located in Nepal, must be tested with Nepal counsel before you rely on it.

What this means for you

Your U.S. and any Canada-relevant estate documents may still be essential for U.S. retirement accounts, brokerage accounts, bank accounts, life insurance, pensions, Social Security survivor planning, and assets outside Nepal. But they may not be enough for Nepal administration.

This is especially important if you later hold any of the following in Nepal:

A Nepal bank account with more than ordinary living funds

A vehicle

A business interest

A long lease or refundable lease deposit

Valuable personal property

Any Nepal immovable property, such as land or a home

Medical records, hospital arrangements, or local insurance relationships where your partner may need authority

Practical consequence

You should discuss Nepal-prepared or Nepal-reviewed companion documents with a qualified Nepal estate-planning lawyer if local administration may be required. A companion document is not a replacement for your home-country estate plan. It is a locally usable document designed to help Nepal institutions understand who can act, for which Nepal matters, and under what limits.

The caution is just as important: Nepal documents must be coordinated with your U.S. and Canada-relevant documents so they do not accidentally revoke, contradict, duplicate, or confuse your existing wills, trusts, powers of attorney, healthcare directives, beneficiary forms, or survivor instructions.

What to confirm

Ask Nepal estate counsel and your home-country estate counsel to answer these questions together:

Would Nepal recognize your existing will for Nepal bank accounts, leases, vehicles, or other local assets?

Would a Nepal-facing companion document help, and if so, what should it cover?

Would that Nepal document accidentally revoke or conflict with your existing will or trust?

Would a Nepal hospital or bank accept your foreign power of attorney or healthcare directive?

If not, what local authority document can safely reduce the gap?

Does Nepal recognize the role of a foreign executor, trustee, or personal representative for the type of asset involved?

Document authentication, legalization, and translation

This is a practical bottleneck, not a paperwork footnote.

How the sequence usually works

For documents created outside Nepal, the ordinary sequence to investigate is:

Notarize if signed. A notary usually confirms that the signer appeared and signed in the required way. It does not normally prove that every fact inside the document is true.

Authenticate or legalize where the document was issued. For countries that use apostilles with each other, an apostille authenticates the public official's signature or seal for international use. For Nepal, you should not rely on an apostille-only assumption. Plan around authentication or embassy or consular legalization unless the exact receiving authority confirms another process.

Translate last. Translation should usually happen after the original document and its authentication or legalization are complete, so the translation can include the whole package. The translator may need to be accepted by the Nepal receiving office, court, bank, hospital, land office, or consular process.

In plain English: sign properly, authenticate the official document trail, then translate in the format Nepal will accept.

Why translation risk matters for you

Your languages include English, French, Spanish, and Thai. Nepal's official administrative language is Nepali, though English may be used in some professional and institutional settings. Do not assume that an English estate document, French or Spanish civil-status record, or foreign court order will be accepted as-is.

Translation is not just a cost. It is a meaning risk. If a power of attorney, healthcare directive, civil union record, beneficiary instruction, or trust document is translated poorly, the receiving institution may misunderstand who has authority, what powers are granted, or whether the document applies to the specific asset.

That is one reason locally appropriate companion documents can be helpful. They may reduce translation needs, mistranslation risk, delay, and unnecessary resistance to unfamiliar foreign instruments. But again, local documents should be coordinated with home-country counsel before signing.

What to gather now

Keep certified copies or official originals, where available, of:

Passports for both adults

Civil union certificate and any related registration records

Birth certificates

Prior marriage, divorce, or dissolution records if relevant

Existing wills and trusts

Powers of attorney

Healthcare directives or medical proxies

Beneficiary designations for retirement accounts, life insurance, pensions, bank accounts, and brokerage accounts

Pension and Social Security documentation

Death, incapacity, executor, trustee, or guardianship documents if any exist in your planning history

Tax-residence and address-history records for the U.S., Canada, and any state or province that may matter

For Nepal use, do not spend heavily on authentication or translation until the exact receiving authority confirms the required format, age of document, legalization route, language, and accepted translator.

Relationship Recognition & Survivor Authority

Your questionnaire identifies your relationship as a civil union. That distinction matters.

A civil union can be valid in the place where it was formed and still receive different treatment in Nepal. Immigration recognition, domestic family-law recognition, inheritance treatment, medical authority, bank access, lease authority, tax treatment, and next-of-kin administration are separate questions. Success on one does not prove success on the others.

Why this is a serious planning issue

If Nepal does not treat your civil union partner as spouse-equivalent for a particular purpose, the surviving or incapacitated-adult plan can break at exactly the wrong time.

This could affect:

Inheritance and intestacy: Who receives property if there is no locally effective will or if Nepal law controls the asset.

Estate administration: Who can apply, receive documents, close accounts, deal with a landlord, or handle local property.

Healthcare and incapacity: Who can speak with doctors, make decisions, access records, or authorize care if one adult cannot act.

Banking and insurance: Who can access funds, file claims, or receive survivor payments.

Tax treatment: Whether transfers between partners receive any favorable treatment, or whether the partner is treated more like an unrelated person.

Housing: Whether the partner can remain in a lease, recover deposits, or handle household possessions after death or incapacity.

Do not assume the duration or seriousness of the relationship creates equivalent rights if Nepal law or an institution does not recognize the civil union for that purpose.

What to confirm

Ask a Nepal family-law or estate lawyer to give a purpose-by-purpose answer:

Does Nepal recognize your specific foreign civil union at all?

If yes, is it treated like marriage, treated only for limited purposes, or recognized only after local registration or further proof?

Can your civil union partner inherit as a spouse or spouse-equivalent under Nepal succession rules?

Can your civil union partner act as next of kin in hospitals?

Can your civil union partner access or close Nepal bank accounts after death or incapacity?

Can your civil union partner administer a lease, vehicle, insurance matter, or estate file?

If recognition is weak or unclear, what Nepal-facing documents can lawfully reduce the risk?

This is not just a legal neatness issue. For your household, it is a survivor-cash-flow and emergency-authority issue.

Nepal succession, forced shares, and property constraints

Succession rules

Nepal succession should not be approached as if a U.S. will automatically decides everything. Current planning signals point toward statutory succession concepts, with spouse, children, family status, dependency or care facts, disqualification, separation, surrender of succession, and claims by a person who cared for the deceased potentially mattering.

Because you do not report relocating children, this chapter does not need to build a child-focused plan. But spouse, civil union, dependent, caregiver, and household authority questions still matter for the two of you.

The exact rule that applies can depend on the asset type, the deceased person's status, residence, family relationship, citizenship, location of the asset, and the forum handling the matter. Nepal counsel should map this separately for Nepal movable assets, Nepal immovable property, and foreign assets.

Foreign ownership and inheritance of Nepal real property

Nepal real property is a high-caution area for foreign residents. Foreign acquisition, registration, inheritance, transfer, and enjoyment of immovable property may be restricted and may depend on citizenship, government permission, asset type, office practice, and whether any Nepali-origin or non-resident Nepali status is formally available and relevant. Do not infer any property advantage from ancestry, your partner's country of birth, U.S. citizenship, or residence history unless Nepal counsel confirms it.

For your plan, the practical answer is clear: rent first. Do not buy, accept, inherit, gift, partition, retitle, or register Nepal land or a home until a Nepal property lawyer confirms the exact rule and process for your status and the exact property.

Inheritance, gift tax, deemed disposals, and local charges

Likely current reality

A simple, familiar standalone inheritance-tax regime for Nepal was not confirmed in the planning materials available for this chapter. That does not mean death and transfers are tax-free or administratively simple.

The practical risk is that tax and charges may arise through other doors, including:

Income-tax treatment

Deemed disposal or gain treatment on death or transfer

Gift or non-market transfer treatment

Property registration charges

Land office fees

Municipal or ward-level clearances

Tax clearance requirements

Exchange-control or repatriation issues

Home-country estate, gift, or reporting rules

This is why you should not ask only, "Does Nepal have inheritance tax?" Ask the wider and more useful question: "What taxes, filings, clearances, fees, and approvals can be triggered by death, incapacity, gifting, retitling, inheritance, or transfer for each asset?"

What this means for you

Your U.S.-connected status remains important even if you live in Nepal. U.S. estate and gift tax, retirement-account beneficiary rules, Social Security survivor issues, state domicile, and reporting rules may continue to matter. If Canada residence facts are real in your current life, Canada-relevant tax, deemed-disposition, estate administration, or document-recognition questions may also need review.

For U.S. retirement accounts, pensions, life insurance, brokerage accounts, and bank accounts, beneficiary forms may control more directly than a will. But changing those forms because of the Nepal move could create unintended tax, survivor-benefit, civil-union recognition, or cash-flow consequences. Do not change beneficiaries until your U.S. adviser, any Canada-relevant adviser, and Nepal counsel understand the whole plan.

If you own or later keep a U.S. or Canadian home, condo, rental property, or family property, review the sell-versus-keep decision before the move. For U.S.-connected readers, the broad two-out-of-five-year main-home sale concept may be a planning issue to verify, not a conclusion. Converting a home to rental use can add rental income, depreciation, insurance, lender, property-management, state tax, and later sale consequences.

Cross-Border Treaty Status

For succession planning, income-tax treaties and estate or inheritance-tax treaties are not the same thing.

Estate, inheritance, and gift-tax treaty result for this plan: Not confirmed. You should not assume that a U.S.-Nepal, Canada-Nepal, or other treaty coordinates estate, inheritance, or gift taxes for your household unless a qualified cross-border tax adviser confirms the actual treaty text and current application.

Practical consequence: Even if an income-tax treaty or foreign tax credit rule helps with income, it may not solve succession taxes, gift taxes, deemed-disposal rules, probate fees, property-transfer charges, or beneficiary treatment.

Ask the cross-border tax adviser to separate three questions:

Income tax on pensions, Social Security, investment income, remote-work income, and retirement withdrawals

Estate, inheritance, gift, or deemed-transfer taxes at death or during life

Property registration, local transfer charges, and administrative clearances in Nepal

Residence history, lookback, and timing traps

A last-minute move rarely fixes a cross-border estate problem by itself.

Some systems look at where the deceased, donor, recipient, or asset is located. Some look at tax residence or habitual residence, meaning where your life is centered in a practical legal sense. Some look at citizenship, domicile, prior residence history, family relationship, or the location of the property. Some transfer or registration charges follow the land, no matter where the owner lives.

No clear Nepal inheritance-tax residence lookback should be assumed from this chapter. The safer planning point is that timing and connection rules must be verified before you rely on a move between countries, provinces, municipalities, or cities to change the result.

For example, moving from Kathmandu Valley to Pokhara shortly before a property transfer may not change the charges if the property is still registered through a particular land office. Likewise, leaving a U.S. state or Canadian province may not immediately end all estate, tax, healthcare-authority, or domicile consequences if your facts still point back there.

Regional Inheritance and Estate Decision Map

Nepal does not appear to present a Spain-style regional inheritance-tax map for your plan. The useful regional issue is narrower: local property registration, municipal clearance, land revenue office practice, valuation, and transfer charges can matter if you buy, inherit, gift, or retitle Nepal property.

Bagmati Province and Kathmandu Valley

Regional posture: High practical relevance if you use Kathmandu Valley as your arrival base and later consider property, a long lease, or substantial local assets.

Current supported feature: National land-registration tools and local practice should be treated cautiously because provincial or local rates and office practice may control the actual transaction. Exact land revenue office, ward, municipality, valuation, and tax-clearance requirements should be checked shortly before any transfer.

Who may benefit: You benefit most if you rent and keep only ordinary living funds locally during the trial period. That reduces exposure to land-registration and succession-transfer friction.

What determines applicability: Property location, registering office, municipality, ward documentation, tax clearance, asset type, citizenship or permission status, and the exact transaction. Residence alone may not decide it.

Decision effect: Kathmandu Valley may be the best administrative base for lawyers, banks, hospitals, and translators, but it should not become a property commitment until local counsel has mapped foreign ownership, succession, transfer charges, and civil-union survivor authority.

Gandaki Province and Pokhara

Regional posture: Relevant if Pokhara becomes your mountain or lakeside longer-stay alternative and you later consider property, registration, or local asset transfer.

Current supported feature: Gandaki has province-level fiscal materials that can affect property-related charges and procedures. Current rates, office process, and municipal requirements should be verified for the exact transaction rather than assumed from national summaries.

Who may benefit: You may benefit from Pokhara as a lifestyle test base while avoiding ownership commitments. Renting gives you the local experience without forcing succession and land-office questions too early.

What determines applicability: Property location, provincial and municipal rules, Land Revenue Office practice, valuation method, tax clearance, foreigner or NRN status if relevant, and whether the transfer occurs by sale, gift, inheritance, partition, or another route.

Decision effect: Treat Pokhara as a place to test daily life, not as a shortcut around Kathmandu legal review. If property ever becomes serious, get Pokhara/Gandaki-specific legal and tax confirmation before signing or transferring funds.

Verification Ledger: Nepal estate and survivor authority

Known from your questionnaire: You are a U.S.-connected two-adult household in a civil union, with retirement, Social Security, investment income, and possible Canada-current-living facts. You are considering Nepal as a long-term or permanent move.

Planning implication: The estate plan must work across more than one legal system and must not assume that Nepal treats your civil union, wills, trusts, powers of attorney, or beneficiary designations the way the U.S. or Canada might.

Must verify: Civil union recognition, Nepal succession treatment, foreign-document acceptance, medical and bank authority, Nepal property restrictions, tax consequences of gifts or death, and whether local companion documents are advisable.

Best source: Nepal estate lawyer, Nepal family-law or civil-status lawyer, Nepal property lawyer if property is considered, U.S. estate counsel, Canada-relevant counsel if your residence or assets require it, and a cross-border tax adviser.

Decision effect: Until this is answered, delay beneficiary changes, property purchases, gifts, retitling, Nepal companion documents, and any assumption that one partner can automatically act for the other.

What to do before signing, gifting, buying, or changing beneficiaries

Use this sequence. It is deliberately conservative.

- 1. Inventory the assets by country.** Separate U.S. retirement accounts, Social Security, pensions, brokerage accounts, bank accounts, life insurance, Canada-relevant assets if any, Nepal bank accounts, leases, vehicles, business interests, and any future Nepal real property.
- 2. Identify who can act if you are incapacitated.** Ask whether your civil union partner can act in Nepal hospitals, banks, housing matters, and government offices. If not, ask what local documents can help.
- 3. Review beneficiary designations before changing them.** Beneficiary forms can override a will for many financial accounts. Changing them can affect taxes, survivor cash flow, and recognition of your civil union partner.
- 4. Keep Nepal assets simple during the trial.** Rent first. Keep ordinary living funds locally. Avoid land, complicated ownership structures, and large local transfers until the legal path is clear.
- 5. Coordinate documents across systems.** Nepal companion documents may help, but only if they do not revoke or conflict with home-country wills, trusts, powers of attorney, healthcare directives, or beneficiary forms.
- 6. Confirm the document chain before you need it.** For each document, ask whether it needs notarization, authentication or legalization, consular handling, certified copies, Nepali translation, witnesses, registration, or local re-execution.

What this changes in your plan

This chapter strengthens the case for a reversible Nepal trial before permanent commitments.

Delay these decisions until coordinated Nepal and home-country review is complete:

Buying or accepting Nepal real property

Gifting or retitling assets

Opening large Nepal accounts

Changing retirement, pension, insurance, brokerage, or bank beneficiaries

Relying on a foreign will, trust, power of attorney, or healthcare directive inside Nepal
Assuming your civil union partner has spouse-level inheritance, medical, banking, or estate-administration authority

Signing Nepal companion estate documents without checking for conflicts with U.S. and Canada-relevant documents

The practical conclusion is not "do nothing." It is "do the quiet foundation work first." Keep your home-country estate plan current, build a Nepal-facing document and authority plan with local counsel, rent before buying, keep funds accessible in more than one system, and make sure your civil union partner can act when it matters. Nepal may still work as a low-cost, culturally rich base, but estate and survivor planning should stay on the critical path before the move becomes permanent.

CHAPTER 9

Healthcare, Insurance, Medication & Specialist Access

Nepal can work for a healthcare-tested trial, but it should not be treated as a simple public-healthcare relocation. The safest starting assumption is this: you will likely need a mixed plan built around international private medical insurance, self-pay access to private hospitals and clinics, a separate emergency reserve, and medical evacuation planning. Public or contributor-linked options may be worth investigating, but they should not be the foundation of the move unless you receive written confirmation that they apply to your exact residence status, address, documents, and civil union household.

Based on your questionnaire answers, healthcare is not a background topic. You selected high-quality healthcare as a top priority, you are age 65 and near retirement, your civil union partner is relocating, and you are very sensitive to infrastructure reliability. You did not disclose regular medication needs or serious specialist needs, which helps. But Nepal's healthcare depth varies sharply by location, and that is what makes the healthcare plan a location and timing issue, not just an insurance issue.

The likely healthcare reality in Nepal

Nepal has public hospitals, private hospitals, clinics, pharmacies, laboratories, and a national health-insurance framework. But for a foreign resident arriving on a long-stay, passive-income, retirement-adjacent, or remote-work pattern, the likely practical default is not immediate public healthcare entitlement. It is private insurance plus self-pay care, especially during the first months.

There are three separate ideas that are easy to mix up:

Legal residence: Permission to stay in Nepal. This does not automatically mean you can join a public health-insurance program.

Public healthcare or social-insurance entitlement: A right to use a public or contributor-linked scheme on the same terms as an enrolled person. This may depend on citizenship, local registration, employment contributions, address, ward-level practice, and documentation.

Access to care as a foreign or self-pay patient: The ability to walk into a hospital or clinic and pay privately. This is often possible in practice, especially in Kathmandu, but it is not the same as being insured or having a public entitlement.

Confidence: Moderate. The practical private/self-pay baseline is a cautious and realistic planning assumption. Confidence is lower for public enrollment because foreign-resident access to Nepal's Health Insurance Board system must be confirmed locally and should not be assumed from general program descriptions.

Public systems in Nepal: what may exist, and what not to rely on yet

Health Insurance Board and public coverage

Nepal's Health Insurance Board program appears to be designed around household or family enrollment, local service points, referral rules, renewals, contribution payments, benefit limits, and copays. The important caution is that available public descriptions are citizen-centered. That does not mean a foreign resident can never enroll, but it does mean you should not build your move around that assumption.

What this means for you: Treat Nepal public health insurance as something to investigate after you know your visa category, local address, ward or municipality, and documents. Do not cancel existing coverage or skip private insurance because a public scheme exists on paper.

For you as the older adult: Your age may matter more for private insurance underwriting and U.S. Medicare decisions than for Nepal public coverage. You should assume you need your own Nepal-facing coverage plan unless a Nepal office confirms public enrollment in writing.

For your civil union partner: Do not assume your partner can be included as a spouse-equivalent family member in any public enrollment. Nepal may treat a foreign civil union differently from a marriage, registered partnership, or unrelated adult household. This is a healthcare administration issue separate from immigration recognition.

For children, adult children, or an adult disabled dependent: Your questionnaire does not show relocating children, adult children, or an adult disabled dependent. If that changes, each person would need a separate coverage check because dependent

treatment is not automatic and may differ by age, relationship, disability certification, residence status, and documents.

What to confirm: Whether a foreign resident on your expected residence status can enroll; whether enrollment differs by ward or municipality; what documents are needed; whether a civil union partner can be included; what the assigned first service point would be; what referrals are required; what remains out of pocket; and when coverage actually begins.

Social Security Fund or employment-linked access

Nepal also has contribution-linked social-insurance structures that may matter for people lawfully employed in covered Nepali arrangements. For your profile, this is probably not the default route because your questionnaire points to U.S.-connected income, near retirement, and remote work rather than Nepali payroll employment.

Practical consequence: If you later accept a local contract, form a Nepal-facing business structure, or move onto a Nepali payroll arrangement, then employment-linked health or social-insurance treatment should be checked before you rely on it. Until then, do not treat contribution-linked coverage as broad expatriate medical insurance.

What to confirm: Whether foreign nationals in your exact work and visa category can contribute; when benefits begin; what outpatient, inpatient, emergency, and dependent benefits exist; whether your civil union partner is treated as a household member; and whether claims are paid directly or reimbursed later.

Private insurance and self-pay care: the practical operating plan

For this household, the working plan should be layered:

Layer 1: International private medical insurance. This should be written coverage for long-term residence in Nepal, not ordinary short-trip travel insurance. The policy should be underwritten for each adult before departure, especially because age 65 can affect eligibility, renewability, exclusions, and price.

Layer 2: Self-pay access to private care. Kathmandu has the deepest private healthcare ecosystem, including private hospitals, clinics, labs, and English-language administrative support in some settings. Pokhara may be workable for some ordinary needs, but should be tested service by service. Smaller towns, scenic mountain areas, and road-poor districts carry much higher transfer and emergency risk.

Layer 3: Emergency reserve. Low routine medical prices do not make serious care cheap or predictable. You need a separate reserve for hospital deposits, ICU, imaging, specialist travel, ambulance or private transport, evacuation, repatriation, and services denied by insurance.

Layer 4: Medical evacuation planning. If your current health plan does not cover medical evacuation, consider whether a separate insurance policy, plan, or medical-evacuation membership would be appropriate, especially if you expect to rely on care in the United States or another country for complex treatment. Verify eligibility, geographic coverage, exclusions, authorization rules, transport limits, helicopter rescue if relevant, and whether coverage applies to residents abroad rather than only short-term travelers.

A practical example: imagine a couple who can comfortably pay for ordinary clinic visits in Kathmandu. That does not answer what happens after a serious fall, stroke, heart event, earthquake disruption, or need for ICU transfer. The question is not just, "Can we pay for a doctor?" It is, "Can we get the right care quickly, pay the deposit, get insurer authorization, communicate clearly, and evacuate if Nepal is not the right place for the next stage of care?"

U.S. public healthcare continuity: the home-country layer

A U.S. public-healthcare connection is listed for you personally. Age, citizenship, or country connection does not prove current enrollment, insured status, contribution history, coverage category, or future benefit rights. The exact program must be identified before you rely on it.

United States public healthcare module

Likely healthcare regime: For a U.S. citizen age 65, Medicare is the main age-based federal public healthcare program to check. Other U.S. public programs can have different rules, but Medicare is the central likely issue from the facts provided.

Why it may apply to you: You are 65, U.S.-born, and the questionnaire identifies a U.S. public-healthcare connection for you. That is enough to make Medicare and any related supplemental, retiree, or drug coverage a planning issue. It is not proof of your exact enrollment or benefit status.

Basis of access: Medicare entitlement and enrollment depend on program parts, work history or premium status, enrollment choices, and other coverage. Part A, Part B, Medicare Advantage, Part D, Medigap, employer retiree coverage, and private supplemental plans can behave very differently.

Coverage while living in Nepal: Original Medicare generally provides only limited coverage outside the United States, with narrow exceptions. In plain English, Medicare should not be treated as the plan that pays for ordinary ongoing care in Nepal.

Enrollment, absence, waiting-period, and re-entry consequences: If Part B is involved, dropping or delaying it can create future enrollment timing issues and possible late-enrollment penalties unless a valid exception or Special Enrollment Period applies. This is not a recommendation to keep or drop anything. It is a warning not to change coverage until a Medicare or benefits adviser has reviewed the exact consequences.

Whether Nepal or private coverage is still required: Yes, for planning purposes. Even if you keep U.S. coverage, the Nepal healthcare plan must work largely on its own through private insurance, self-pay care, and evacuation planning.

Exact confirmation source: Confirm your exact program status with Medicare, any Medigap or Medicare Advantage insurer, any Part D or drug-plan administrator, any retiree-benefit administrator, and a qualified benefits adviser who understands international residence.

Hospitals, emergency care, and location choice

Healthcare access should strongly shape your arrival base. Kathmandu, and possibly Kathmandu-adjacent Lalitpur, should be treated as the safest first healthcare-testing lane. It has the deepest hospital and specialist network, more private clinics, more laboratories, more English-language familiarity, and better routes for second opinions and evacuation planning. Pokhara may be appealing for lifestyle reasons and may work for some routine care, but it should not be your first long-lease decision until you test pharmacy access, emergency routes, hospital capabilities, and transfer logistics.

Names to research, not endorsements:

CIWEC Hospital, Kathmandu: Often known among expatriates and travelers for primary care, urgent care, and travel medicine. Confirm current services, fees, English-language support, insurance paperwork, emergency coverage, and whether it fits your actual medical needs.

Nepal Medicti Hospital, Lalitpur: A large private multispecialty hospital to research for inpatient, specialist, imaging, lab, and emergency capabilities. Confirm specialty availability, deposits, direct billing, ICU access, and referral processes.

Grande International Hospital, Kathmandu: Another private multispecialty hospital to investigate for emergency, inpatient, specialist, and diagnostic capacity. Confirm current staffing, services, payment rules, and insurance procedures.

Before signing a lease, identify the nearest appropriate emergency department, the realistic night route, private transport backup, ambulance options, monsoon disruption risk, earthquake contingency, and how your insurer authorizes emergency admission. Nepal's terrain, roads, strikes or protests, weather, power outages, and communication limits can turn distance into a real medical risk.

Medication, pharmacies, labs, and ordinary specialists

Your questionnaire does not disclose current prescription needs, critical medication, specialist diagnoses, psychiatric medication, injectable or refrigerated products, or routine lab monitoring. That is a favorable planning fact. Still, because healthcare

quality is one of your top priorities, you should do a basic medication and records audit before departure.

Likely reality: Foreign prescriptions and physician letters are useful supporting documents, but ongoing refills should be planned through a Nepal-registered doctor rather than assuming a U.S. or Canadian prescription can simply be filled. Nepal has drug registration and essential-medicine references, but those do not prove that a specific brand, strength, formulation, device, or pharmacy stock is available.

What this means for you: If the questionnaire remains accurate and neither adult uses regular medication, this is not currently a medication move-stopper. If either of you does use any regular medicine, even something routine, the Nepal plan must be checked medicine by medicine before departure.

What to prepare: Carry a portable medical file with diagnoses, surgeries, allergies, vaccination records, medication list even if empty, recent labs if relevant, imaging reports if relevant, and physician summaries. If any medicine is added later, keep it in original pharmacy-labeled packaging with a prescription and physician letter, and verify Nepal import rules and permitted quantities before travel.

Specialists and labs: Kathmandu is the best first base for primary-care intake, ordinary specialist referrals, private labs, imaging, and pharmacy sourcing. If later care involves cardiology, endocrinology, ophthalmology, psychiatry, pain care, orthopedics, dermatology, or another specialty, identify the local entry doctor first and then verify referral timing, lab turnaround, after-hours coverage, and English-readable records.

Mental-health care: You did not flag mental-health needs. If that changes, verify psychiatrist, therapist, medication, crisis pathway, confidentiality, and insurance coverage before departure. Practical mental-health access for foreigners is likely much stronger in Kathmandu private settings than outside major centers.

Civil union, hospital authority, and healthcare administration

Your civil union matters here in a very practical way. Even if both adults can lawfully stay in Nepal, that does not prove hospitals, insurers, public offices, landlords, banks, or emergency administrators will treat your civil union partner as a spouse-equivalent person.

For healthcare, confirm whether hospitals will list your civil union partner as emergency contact, next of kin, medical decision contact, billing contact, patient advocate, and person authorized to receive information. If recognition is unclear, you may need Nepal-facing powers of attorney, healthcare authorization documents, notarized translations, or local companion documents. Those documents should be coordinated with home-country estate and incapacity planning so one set of papers does not undermine another.

This also touches inheritance, survivor authority, insurance beneficiary treatment, pensions or benefits, property, and estate administration, but only in the sense that a hospital crisis often exposes whether the relationship is recognized in real life. Do not assume that immigration recognition, private insurance enrollment, inheritance treatment, and medical decision authority all use the same rule.

Aging, rehabilitation, disability support, and long-term care

You did not select a specific long-term-care need, so this is not a detailed care plan. But because you are considering a permanent move and retirement is likely within the next several years, later-life healthcare belongs in the decision.

Keep these categories separate:

Ordinary medical care: Doctors, clinics, labs, prescriptions, specialists, and hospitals.

Hospitalization: Inpatient care, surgery, ICU, imaging, and emergency treatment.

Skilled nursing or rehabilitation: Short-term medical recovery after an illness, fall, surgery, or stroke. This requires qualified staff and physician oversight.

Custodial care: Help with bathing, dressing, eating, toileting, supervision, and daily living. Ordinary health insurance often does not cover this.

Assisted living or memory care: Residential support for daily life, dementia, supervision, or safety. Formal options may be limited or concentrated in larger or wealthier urban settings.

Home aides or live-in caregivers: Potentially more affordable than in North America, but lower labor cost does not guarantee training, reliability, licensing, backup coverage, language fit, supervision, or safe care.

Hospice and palliative care: Support for advanced illness, comfort, and end-of-life needs. Availability, pain-control practice, home support, after-hours access, and medication supply should be checked locally if this ever becomes relevant.

For Nepal, do not equate ordinary healthcare access with long-term care security. Formal assisted living, skilled nursing, rehabilitation, home nursing, hospice-like care, and disability supports should be verified city by city. Public entitlement for foreign residents should not be assumed. Your safest long-horizon plan is to keep return-home or onward-country optionality alive until you have tested Nepal through ordinary appointments, emergency logistics, insurance claims, and realistic later-life support.

What to confirm before you rely on the healthcare plan

What to Confirm: Insurance and emergency coverage

What we know from your answers: You are open to out-of-pocket payment, international insurance, and national healthcare with residency. You also care strongly about healthcare quality and infrastructure reliability.

What this means for you: International private insurance is likely the main bridge between a workable trial and a risky move.

What to confirm: Long-term Nepal residence coverage, age-based renewability, pre-existing-condition rules, chronic-care rules, outpatient and inpatient benefits, prescriptions, labs, mental-health benefits if needed, emergency hospitalization, ICU,

ambulance, air ambulance, helicopter rescue, repatriation, direct billing, reimbursement rules, exclusions for trekking or high-altitude travel, and coverage during visa renewals.

Best source: International insurance broker or insurer, with written underwriting and policy wording for each adult.

How the answer could affect the move: Weak insurance does not necessarily block a short trial, but it should delay permanent commitments, long leases outside Kathmandu, and cancellation of home-country coverage.

What to Confirm: Public enrollment and partner treatment

What we know from your answers: You are relocating with a civil union partner, and one adult is 65 while the partner is 42.

What this means for you: One adult's age, residence status, or finances should not be assumed to cover the other adult for healthcare, insurance, or hospital authority.

What to confirm: Whether foreign residents can enroll in any Nepal public health scheme; whether civil union partners are included in household enrollment; what documents are required; whether local registration is needed; and whether hospital systems will recognize your partner for emergency and medical administration.

Best source: Nepal healthcare authority or local enrollment office, hospital international-patient office, immigration adviser, and Nepal-qualified family or estate counsel.

How the answer could affect the move: If your civil union is not treated as spouse-equivalent, each adult may need independent insurance, independent residence documentation, separate emergency-authority documents, and more cash reserve.

What this changes in your plan

Location: Start in Kathmandu or Kathmandu-adjacent Lalitpur, not a scenic mountain or lakeside town, until you have tested hospitals, clinics, pharmacies, labs, emergency routes, payment systems, and insurance paperwork. Pokhara can be investigated later, but it should be proven locally before a long lease.

Timing: Do not treat healthcare as a first-week errand. Get insurance underwriting, U.S. coverage review, hospital-payment checks, and emergency-route planning before departure. Use the first 30 to 90 days in Nepal to test real care access, not just lifestyle fit.

Insurance: Assume private international coverage plus self-pay reserves unless public enrollment is confirmed in writing. Do not cancel or alter U.S. Medicare-related, retiree, employer, private, travel, or supplemental coverage until a benefits adviser and insurer explain the consequences in writing.

Medication bridge: No medication risk is currently disclosed, but do one final medication audit before travel. If either adult uses any regular prescription, controlled medicine, refrigerated product, injectable, psychiatric medicine, or lab-monitored medicine, verify legality, import quantity, local prescribing, pharmacy stock, and backup supply before committing.

Budget reserve: The national healthcare cost estimate may make routine care look inexpensive, but serious care is a separate budget. Keep reserves for deposits, private hospitalization, specialist travel, emergency transport, evacuation, repatriation, uncovered prescriptions, and denied claims.

Commitments that should wait: Delay long leases outside major-care reach, major shipping, property purchase, cancellation of existing coverage, and any decision to make Nepal your permanent later-life base until both adults have proven insurance, emergency access, hospital administration, partner authority, and a realistic fallback.

Practical impact: Nepal remains workable as a staged trial if you build the healthcare plan around Kathmandu-level access, private insurance, self-pay reserves, and evacuation optionality. It is not yet a healthcare green light for an irreversible permanent move. The move becomes much safer once coverage, partner authority, hospital access, medication assumptions, and emergency logistics are proven in writing and tested on the ground.

CHAPTER 10

Where to Live: Region, City, Town & Arrival-Base Strategy

Based on your questionnaire answers, Nepal should not be approached as a place where you pick the prettiest mountain or lake town first and then hope the systems work. For you, the safer order is the reverse: prove the systems first, then test the lifestyle.

That matters because your profile combines several things that pull in different directions: strong cost-of-living motivation, interest in walkable mountain or lakeside living, remote work that needs very reliable internet and power, a two-adult civil union household, near-retirement planning, and a clear preference for safety, stability, and healthcare access. Nepal can fit some of those beautifully. It can also disappoint quickly if the exact address has weak internet, poor water pressure, bad air, long emergency routes, a fragile building, or a lease that is hard to unwind.

The ranking below is not scientific and it is not a promise of lived fit. It is a practical shortlist: where I would have you investigate first, in order, before you commit to a long lease, property purchase, shipping, or permanent relocation plan.

How location works in Nepal for your situation

Nepal is highly place-specific. City labels help, but the real test is address-level: the building, road, landlord, internet provider, backup power, water supply, stairs, earthquake resilience, noise, air quality, and route to hospitals.

The likely current reality is that Kathmandu Valley is the strongest practical hub for a foreign resident who needs healthcare access, administrative services, legal and tax appointments, English-language support, banking attempts, coworking options, and airport access. It is not automatically the nicest daily-life fit, and it does not remove healthcare or infrastructure risk. It is simply the best place to verify the move before you drift into a more scenic base.

Pokhara is the stronger lifestyle match for your lake, mountain, walking, and calmer-medium-city preferences. But it is weaker as a first verification base because healthcare depth, specialist access, emergency transfer, and international logistics are thinner than in Kathmandu Valley.

So the practical sequence is: **Kathmandu Valley first for proof, Pokhara second for lifestyle testing, greener or smaller-town options only after the systems check out.**

Rent first, and treat the arrival base as a test lab

For Nepal, renting before buying is not just cautious. It is the sensible default.

Buying abroad commits you to much more than a home. It commits you to local title rules, contract enforcement, repair norms, utilities, earthquake and building-quality risk, inheritance questions, currency movement, tax consequences, and resale uncertainty. Because your civil union, residence durability, tax treatment, healthcare plan, and remote-work setup still need confirmation, property purchase should sit very late in the sequence, if it remains relevant at all.

Start with a short furnished rental or serviced apartment. Use it to test what paper research cannot show you: whether you sleep well, breathe well, work reliably, walk safely, reach care quickly, handle errands without constant friction, and feel socially at ease.

Household-goods shipping should also wait. International shipping can be expensive enough to change the relocation budget. Small or light shipments can run in the several-thousand-dollar range; larger full-service moves commonly reach the high four figures or mid five figures, and complex full-household moves can approach or exceed USD 20,000. Treat that as a planning screen, not a quote. Before shipping anything bulky, get written quotes from reputable international movers or customs brokers and decide what is truly worth shipping, storing, selling, donating, or replacing locally.

Ranked According to Your Needs and Preferences: 4 Top Places to Investigate

1. Place Profile: Lalitpur/Patan or nearby Kathmandu Valley arrival base

Cost posture: Likely moderately higher than the country average, especially for modern furnished housing with good internet, security, backup power, and easier access to services. This must be tested against current local rents, deposits, utilities, internet, transport, healthcare, setup costs, and any broker or service charges. It should still be far below many comparable Canadian or U.S. urban costs, but it may not feel as cheap as Nepal's national averages suggest.

Daily-life texture: Urban, historic, dense, international in pockets, with more errands and services close at hand than in smaller towns. Expect traffic, noise, air-quality friction, uneven sidewalks, older buildings, and a mix of very charming and very frustrating daily logistics.

Why it may fit: This ranks first because it best supports the first 90 to 180 days of proof. It gives you the strongest practical access to private hospitals, pharmacies, diagnostic services, immigration or legal help, tax and banking appointments, airport access, coworking, English-language support, and short furnished rentals. For a remote worker with high infrastructure sensitivity, this is the best first place to test whether Nepal can actually support your workday.

Watchouts: Do not assume that a good neighborhood equals a good building. Inspect for earthquake-resilience indicators, water storage, damp or mold, stairs and elevator dependence, backup power, cooking fuel, heat or cooling needs, noise, nighttime access, road condition, and security. Your civil union should also be tested in practical settings here: lease signing, emergency contacts, hospital forms, insurance paperwork, and banking forms may not all treat the relationship the way your home jurisdiction does.

Best first test: Book a short furnished stay, then run a real working week from the exact address. Test video calls, upload speeds, evening internet congestion, mobile backup, power cuts, water pressure, pharmacy access, grocery routines, taxi availability after dark, and the route to your preferred private hospital in both normal traffic and bad weather.

2. Place Profile: Kathmandu city international-service neighborhoods

Cost posture: Likely significantly higher than the country average in the most foreigner-oriented or embassy-adjacent pockets, particularly for newer buildings, backup systems, security, parking, quiet workspace, and reliable internet. The national budget advantage may still be strong, but premium expat housing can erase more savings than expected, so current local rent and deposit checks matter.

Daily-life texture: More metropolitan, busier, more service-rich, and more practical than serene. This is the place for appointments, setup, professional help, private clinics, coworking, restaurants, and faster problem-solving. It is less likely to satisfy

your mountain-town or lakeside daily-life ideal.

Why it may fit: This is the strongest short administrative base. If you want to land, handle documents, meet professionals, test healthcare, open or attempt local accounts, arrange insurance paperwork, and build a remote-work backup plan before choosing a calmer home, central Kathmandu has the deepest practical ecosystem. By ecosystem, I mean the practical network of experienced offices, professionals, medical providers, housing contacts, translators, insurers, and newcomer support that helps foreign residents actually get things done.

Watchouts: Traffic, pollution, road safety, and price dispersion are real. A premium building may be comfortable but isolated from walkable daily errands. Some areas that feel convenient during the day may feel less pleasant at night because of traffic, lighting, noise, or transport friction. If schooling or pet needs unexpectedly enter the plan later, verify those before choosing housing around assumptions, but your current questionnaire does not make children or pets a location driver.

Best first test: Use Kathmandu city for a 2 to 8 week setup stay if you want maximum access to professionals and services before choosing a longer base. During that stay, schedule healthcare checks, insurance confirmation, immigration review, civil-union document review, tax calls, banking attempts, coworking trials, and multiple neighborhood walks at different times of day.

3. Place Profile: Pokhara Lakeside or quieter Pokhara residential edges

Cost posture: Likely moderately higher than the country average in tourist- and expat-oriented lake areas, especially for furnished rentals, views, Western-style amenities, short stays, and walkable locations. It is likely lower than the most premium Kathmandu pockets, but not automatically cheap. Test current rents, deposits, utilities, internet, transport, healthcare access, and seasonal pricing.

Daily-life texture: This is the strongest lifestyle match in the shortlist: lake access, mountain views, cafes, walking in parts, outdoor life, a calmer pace, and a softer landing socially for many foreigners. It is closer to the Nepal you may be imagining when you picture a daily life shaped by scenery rather than administration.

Why it may fit: Your questionnaire points toward walkability, water, mountains, cooler or milder climates, friendly local culture, and a medium-sized-city feel. Pokhara fits that emotional and lifestyle brief better than Kathmandu Valley. It may be the right second-stage test after the legal, healthcare, insurance, banking, and remote-work basics have been checked in Kathmandu Valley.

Watchouts: Healthcare depth is thinner than Kathmandu, and emergency escalation can be harder. International flights, specialist access, advanced diagnostics, and medical evacuation planning need more careful thought. Tourist-zone comfort is not the same as ordinary daily-life resilience: noise, seasonal swings, short-term rental pricing, internet reliability, power backup, and landlord quality all need address-level proof.

Best first test: After your Kathmandu Valley setup checks, spend at least several weeks in Pokhara while working your normal schedule. Test whether the exact home can support video calls, whether you can get to healthcare quickly, whether the lake area feels livable outside the nicest tourist blocks, and whether the place still feels good in rain, heat, festival periods, and high-tourism weeks.

4. Place Profile: Kathmandu Valley foothill or greener edge communities

Cost posture: Likely near to moderately higher than the country average, depending heavily on house quality, road access, views, compound or security features, backup utilities, and distance from central services. Transport costs can rise if you need frequent trips into Kathmandu or Lalitpur for hospitals, appointments, groceries, or social routines.

Daily-life texture: Quieter, greener, cooler in some pockets, more spacious, and closer to hiking or mountain-edge living. This may feel more restorative than central Kathmandu, but it can also be less walkable and more dependent on taxis, private drivers, or difficult roads.

Why it may fit: This is the compromise lane: calmer than the city, but still within reach of Kathmandu Valley healthcare, airport access, professional services, and administrative errands. It could suit you later if you decide that Pokhara is too far from medical and administrative depth, but central Kathmandu feels too dense or polluted for everyday life.

Watchouts: Emergency travel time matters. So do monsoon access, landslide or road disruption risk, nighttime transport, mobile coverage, internet installation, building quality, water supply, and whether daily errands are actually walkable. A beautiful hillside home can become a burden if every pharmacy visit, clinic appointment, or grocery run requires uncertain transport.

Best first test: Do not choose this as your first landing base. After a short central stay, time real routes from candidate homes to hospitals, pharmacies, grocery sources, airport access, coworking, and social routines. Test the same route in rain, evening traffic, and after dark before signing anything longer.

Two alternates to keep in the background

Dhulikhel hill-town lane: This may offer a cooler, smaller, more mountain-town feel within partial reach of Kathmandu Valley. Cost is likely slightly lower than to near the country average, though quality housing and reliable utilities may narrow the savings. Treat it as an exploratory hill-town option only after healthcare, transport, internet, and emergency routes are proven at the exact address.

Chitwan/Sauraha lowland nature lane: This may appeal if your priorities shift toward warmer lowland nature and wildlife access. Cost is likely moderately lower than the country average outside tourist pockets, but climate, healthcare depth, infrastructure, and distance from the systems you need make it a weak first-base fit for your current profile. Keep it as lifestyle reconnaissance, not a serious long-stay candidate unless your priorities change.

What to verify before you commit to a lease, purchase, school, healthcare provider, or long-term base

Use this as your local field checklist. It is intentionally practical. Nepal location fit is not settled by online photos.

Lease and housing terms: Confirm rent, deposit, broker fee, service charges, utility responsibility, internet responsibility, lease length, early termination, repair duties, furnished inventory, payment method, currency, guest rules, and what happens if your visa or residence timing changes.

Building condition: Inspect water pressure, water storage, electricity, backup power, wiring, cooking fuel, damp or mold, heating or cooling needs, stairs, elevator reliability, roof and drainage, earthquake-resilience indicators, road access, security, and nighttime entry.

Remote-work proof: Run speed and latency tests at work hours and evening hours. Confirm fiber or other wired options, mobile hotspot performance, second SIM or eSIM options, landlord permission for installation, backup power, coworking backup, and a quiet video-call location.

Healthcare access: Time the route to your preferred private hospital or clinic. Confirm pharmacy access, diagnostic labs, emergency response, ambulance expectations, insurance reimbursement or direct billing claims, and evacuation procedures. Kathmandu Valley is the stronger verification base, but it is not a guarantee of adequate care for every scenario.

Civil union practical treatment: Before relying on one adult as the household anchor in local systems, verify how your civil union is treated for leases, hospital forms, emergency authority, insurance, banking, next-of-kin handling, and any dependent residence process. This is not only an immigration question. It shows up in ordinary paperwork.

Safety and daily access: Walk the area in daylight, after dark, and in rain. Test street lighting, dogs, traffic, sidewalks, taxi availability, nearby pharmacies, grocery options, ATM access, noise, air quality, and how comfortable you feel moving around as a couple.

Season and climate: Do not judge fit from one good-weather visit. Ask about monsoon access, winter heating, pollution season, dust, festival disruptions, tourism spikes, road closures, and building dampness.

Professional review before purchase: If you ever consider buying, use a qualified local real estate lawyer before transferring funds. Ask about foreign ownership limits, title, land classification, building permits, tax and fees, inheritance and survivor treatment, dispute remedies, currency movement, and whether your civil union affects ownership or succession.

Arrival-base sequence I would use

First 2 to 8 weeks: Land in Lalitpur/Patan or a practical Kathmandu city base. Stay furnished. Do not ship a household. Do not sign a long lease. Use this period to prove healthcare, insurance, immigration timing, civil-union paperwork, remote-work infrastructure, tax and banking logistics, and daily safety.

Weeks 4 to 12: Visit Pokhara while keeping your Kathmandu Valley backup. Work from a real rental, not only cafes or hotels. Test whether Pokhara is a beautiful visit or a workable ordinary life.

Months 3 to 6: If the legal, healthcare, insurance, tax, and remote-work checks clear, compare a longer Pokhara rental against a calmer Kathmandu Valley edge rental. Keep the lease flexible enough that you can move if the first area proves wrong.

Only later: Consider unfurnished housing, larger deposits, shipping, major furnishing purchases, or property due diligence. Clarity first, commitment second.

Practical impact

This chapter changes the plan in a clear way: **your best first base is not necessarily your dream lifestyle base.** For Nepal, the smart move is to start where the systems are strongest, then test where daily life may be happiest.

Your strongest sequence is Kathmandu Valley first, Pokhara second, greener or smaller-town options later. Keep commitments short, keep cash liquid, rent before buying, travel light, and make every long-stay housing decision depend on proof from the exact address: lawful stay, healthcare access, civil-union treatment, internet and power reliability, emergency routes, building quality, and daily comfort.

CHAPTER 11

Partner, Children, Dependents & Household Logistics

For your Nepal plan, the household issue is not school placement or pet logistics. It is the fact that two adults are moving together in a civil union, with a 23-year age gap, different life-stage timing, and a plan that may rely on one adult being the stronger residence applicant.

That sounds simple emotionally: you are a household. The practical question is whether Nepal will treat you that way for immigration, hospitals, housing, banking, taxes, inheritance, and emergencies. You should not assume the answer is the same in every setting.

The main household reality in Nepal

Nepal can be workable for a two-adult foreign household, especially if you begin with a temporary, furnished arrival base in Kathmandu or Lalitpur and avoid irreversible commitments. But Nepal is not a country where you should casually assume that a foreign civil union will be treated like a marriage across every office and institution.

Likely current reality: Nepal has made meaningful legal and constitutional progress on gender and sexual-minority rights, and recent court and registration developments have moved the country toward recognizing same-sex marriages in some contexts. That does not automatically answer your specific issue. A civil union formed abroad may be treated differently from a marriage, and immigration offices, hospitals, banks, insurers, landlords, tax offices, and estate administrators may not apply one consistent rule.

Confidence: Moderate to low until confirmed for your exact relationship document and the exact Nepal process. The confidence limit is not whether your relationship is real. It is whether Nepalese law and day-to-day administration recognize the specific civil union category for the specific purpose in front of you.

What this means for you: Treat partner recognition as two separate questions:

Immigration and residence: Can one adult anchor the other as an accompanying civil union partner or dependent, including renewals and any longer-term residence steps?

Life after arrival: Once you are both in Nepal, will the civil union be recognized for healthcare authority, next-of-kin treatment, leases, banking, insurance, property, tax, inheritance, survivor rights, and everyday administration?

A yes on one does not prove a yes on the other.

Civil union recognition: the practical path to verify

Because earlier chapters already covered the broad visa and residence pathway, this chapter focuses on what the civil union changes for household execution.

If one adult can anchor the other

If Nepal accepts your civil union for dependent or accompanying-family residence, the older adult may be the practical anchor because your questionnaire points to age, pension, Social Security, investment income, and near-retirement timing as important facts. That could simplify the move if the residence category allows a partner to accompany the main applicant.

But you should verify the details before relying on this. Dependent residence can be narrower than people expect. It may require a recognized marriage, specific family relationship, proof of dependency, shared address history, relationship duration, financial support evidence, medical insurance, police certificates, or locally accepted civil-status documents.

Practical consequence: If partner inclusion is confirmed, you can plan the first Nepal trip as a joint household move. You would still keep both adults' documents complete, but the immigration sequence may be centered on the stronger applicant.

Do not commit before: You have written or professionally confirmed answers showing that your civil union document is accepted for the intended residence route, renewals, and any dependent status.

If each adult must qualify independently

If Nepal does not recognize the civil union for residence purposes, the move may still be possible, but it becomes more fragile. Each adult would need a separate lawful basis to stay.

This matters because your life-stage facts are different. You are 65; your civil partner is 42. If a route is age-linked, pension-linked, passive-income-based, or otherwise tied to one person's facts, the younger partner may become the timing constraint. In plain English: the route that works for one of you may not automatically carry the other.

Practical consequence: Budget, documents, insurance, renewals, travel timing, and fallback planning all become heavier. You may need to pay duplicate government fees, maintain separate insurance, gather separate income evidence, file separate renewals, and preserve two independent compliance records.

Do not commit before: A Nepal immigration professional confirms whether both adults have realistic, lawful, renewable stay options if dependent recognition does not work.

What to Confirm: Civil union and household residence

What we know from your answers: You are relocating with a civil union partner. The questionnaire does not identify relocating children or pets.

What this means for you: The household plan depends on whether Nepal treats your civil union as a recognized family relationship for immigration and ordinary administration. If not, both adults may need independent residence routes.

What to confirm:

Whether a foreign civil union certificate is accepted for family, dependent, or accompanying-partner residence in Nepal.

Whether Nepal requires marriage, local registration, conversion, cohabitation proof, financial dependency, or additional relationship evidence.

Whether the partner's status renews automatically with the main applicant or must be renewed separately.

Whether the partner's status would survive the main applicant's death, incapacity, departure, visa lapse, or denial of renewal.

Whether a civil union is treated differently from marriage for longer-term residence or any later status.

Best source: A qualified Nepal immigration professional, checked against official Nepal immigration guidance and the relevant embassy or consular process for your filing location.

How the answer could affect the move: A clear yes supports a joint trial. A no does not automatically end the plan, but it turns independent residence for your partner into a condition before leases, shipping, account changes, or permanent relocation decisions.

Recognition after residence: hospitals, housing, banking, and ordinary life

Immigration recognition is only the first door. Once you are living in Nepal, the harder moments often happen in ordinary settings: a hospital desk, a landlord meeting, a bank branch, an insurance claim, or a family emergency.

Nepal's formal legal system, administrative practice, and private-sector habits may not treat a foreign civil union consistently. Some institutions may be practical and accepting, especially in Kathmandu Valley and in internationally oriented settings. Others may ask for a marriage certificate, a local document, or proof of legal authority.

A practical example: Imagine one of you is in a private hospital after an accident. The other says, "I am the civil union partner." The hospital may be sympathetic, but the question is whether staff will accept that person as next of kin, allow access to records, approve procedures, speak with insurers, or release belongings. The safest plan is not to rely on goodwill alone. It is to carry relationship evidence and separate medical authority documents that Nepalese counsel says are usable locally.

Household authority documents to build before arrival

You should create a Nepal-facing document dossier before the move, then have local counsel tell you what needs to be recognized, supplemented, or redone in Nepal.

Gather now:

Valid passports for both adults, with plenty of remaining validity.

Civil union certificate or registration record.

Any name-change records, if names differ across documents.

Divorce, dissolution, or death certificates from prior relationships, if relevant.

Birth certificates for both adults.

Police/background checks if required for the chosen residence route.

Proof of shared address, shared finances, beneficiary designations, joint accounts, insurance records, or other relationship evidence, if available.

Income evidence, pension/Social Security documentation, investment statements, tax records, and insurance documents needed for residence or banking.

Healthcare directives, powers of attorney, and emergency-contact documents from your home system.

Wills, beneficiary designations, and estate-planning documents for home-country and Nepal review.

Confirm before relying on them in Nepal:

Whether Nepal accepts the foreign civil union document as issued, or requires registration, conversion, court recognition, or another local step.

Whether healthcare powers of attorney or advance directives from the United States or Canada are usable in Nepal, or whether Nepal-specific documents should be signed.

Whether a landlord, bank, insurer, hospital, or government office will accept the civil union partner as family, next of kin, beneficiary, authorized representative, or emergency decision-maker.

Whether wills and inheritance planning need a Nepal-facing companion document if you later hold assets, sign long leases, open accounts, or buy property in Nepal.

Document authentication: do this in the right order

Documents can quietly control the whole move. If a civil union certificate, birth certificate, police certificate, or power of attorney is not in the format Nepal wants, the problem may not appear until you are trying to file, enroll, rent, bank, or prove authority in an emergency.

Here is the practical sequence to use as your starting rule:

1. Notarize if signed. Personal statements, affidavits, powers of attorney, consent letters, and declarations may need a notary because the receiving authority wants proof that the person signed properly.

2. Authenticate, apostille, or legalize where issued. Official records usually need authentication from the place that issued them. Nepal has not historically functioned as a simple apostille-receiving country in the way Hague Apostille Convention countries do, so legalization or consular authentication may be required instead of a simple apostille. Verify the current rule before spending money.

3. Translate last. If translation is required, do it after authentication or legalization so the translation can include both the original document and the authentication page. Use a translator accepted by the Nepal authority or professional handling the filing.

Put simply: **notarize if signed, authenticate or legalize where issued, then translate last using the format Nepal will accept.**

This order matters. If you translate first and then authenticate, an official may question whether the authentication applies to the original document, the translation, or the translator's signature.

Your document dossier needs extra cross-border care

Your facts point to documents from more than one country: United States birth and citizenship documents, a current Canada living situation, your partner's Spain birth connection, both adults' U.S. passports, and a civil union document whose issuing place must be identified. Do not assume one office can authenticate everything.

Planning move: Create a document map with four columns: document, issuing country or state/province, intended Nepal use, and required format. Then ask the Nepal immigration professional which documents must be original, recently issued, authenticated or legalized, translated, and still within a validity window at filing.

Children, schooling, and dependents

Based on your questionnaire answers, no children are relocating and no pets are relocating. That is good news for the first Nepal trial: school admissions, school calendars, custody consent, student visas, and child healthcare records should not control your initial arrival date.

Still, keep this distinction in mind for long-range family planning.

Minor children: Immigration systems usually treat under-18 children differently from adult children. Minor children may sometimes be included as dependents, but the rules can turn on legal parentage, custody, consent from a non-relocating parent, birth certificates, adoption orders, school records, vaccination records, and proof of financial support. For Nepal, this would need current confirmation before any child is added to the plan.

Adult children: Adult children are commonly not treated like minor dependents unless a specific rule allows it, such as disability, financial dependency, student status, or another recognized basis. If you have adult children who may want to visit, stay during a health emergency, or help with caregiving later, plan for visitor stays rather than assuming they can live in Nepal indefinitely.

What this changes for you: Children do not appear to be a current move constraint. But if a child, stepchild, adult child, parent, or other dependent later needs to join you, pause the housing and residence plan and verify their status separately. Do not treat them as automatically covered by your household permission.

If schooling later becomes relevant

If your facts change and a school-age child needs placement, Kathmandu Valley is the first place to investigate because it has the deepest international and private-school market. Names to research and verify, not endorsements, include Lincoln School, The

British School Kathmandu, and Ullens School.

Before relying on any school recommendation, confirm curriculum, accreditation, grade availability, admissions calendar, waitlists, language of instruction, fees, transport, learning-support capacity, vaccination records, transcripts, and whether the child's immigration status permits enrollment.

Household logistics by location

The housing chapter already recommended a Kathmandu or Lalitpur/Patan arrival base before testing Pokhara or greener Kathmandu Valley edges. For household purposes, that advice becomes even stronger.

Kathmandu or Lalitpur/Patan first: Best for immigration follow-up, hospitals, banks, lawyers, translators, document help, international courier access, and practical English-language support. Costs are likely higher than Nepal's national average, but the administrative support is worth paying for during the first stage.

Pokhara later: Better aligned with lakeside and mountain lifestyle preferences, but weaker as a first legal and administrative base. Test it after the civil union, residence, healthcare authority, banking, and internet setup questions are under control.

Avoid early rural or remote commitments: Beautiful places can become difficult when one adult needs urgent care, a document appointment, reliable high-speed internet, or a bank/hospital/lawyer who understands foreign household documents.

Household fallback planning

Because your household plan may depend on one adult's status or income, you need a simple fallback arrangement that protects both of you.

If dependent recognition works: Ask what happens to the dependent partner if the main applicant becomes incapacitated, dies, leaves Nepal, loses income evidence, or is denied renewal.

If independent residence is required: Keep separate document files, separate proof of income or funds where possible, separate insurance evidence, and separate renewal calendars.

If recognition is unclear: Do not sign a long lease, ship household goods, change beneficiary designations, close home-country banking, or give up healthcare coverage until both adults' lawful stay and authority documents are confirmed.

If adult family may need to help later: Keep visitor-entry rules, emergency contacts, airport access, spare keys, medical summaries, and local lawyer contact details organized so a family member can come quickly if needed. Do not assume an adult child or relative can remain in Nepal long term without their own lawful basis.

Practical household sequence

Step 1: Identify the exact civil union document. Confirm where it was issued, the official name of the relationship category, and whether updated certified copies are available.

Step 2: Ask Nepal immigration counsel the relationship question first. Do this before choosing a residence strategy around one anchor applicant.

Step 3: Build two adult document files. Even if one person is the main applicant, both adults need passports, civil-status records, police checks if required, financial documents, insurance evidence, and emergency authority paperwork.

Step 4: Verify post-arrival recognition separately. Ask a Nepal family-law or estate-planning professional how your civil union is treated for healthcare authority, inheritance, survivor rights, property, leases, banking, insurance, and next-of-kin administration.

Step 5: Use Kathmandu or Lalitpur as the administrative base. Set up residence, healthcare, banking, document translation/legalization follow-up, and emergency contacts before testing a more lifestyle-driven location.

Step 6: Keep the first move reversible. Rent furnished, travel light, keep home-country systems alive, and delay permanent household changes until both adults can remain lawfully and function as a household in real life.

Practical impact

This chapter does not make Nepal a no. It makes the Nepal move a two-adult legal and administrative test before it becomes a permanent household move.

The sequence changes like this: verify civil union recognition before relying on dependent residence; prepare independent-status fallback for your 42-year-old civil partner; create a properly authenticated document dossier; use Kathmandu or Lalitpur first for administrative support; and delay long leases, shipping, property, beneficiary changes, or healthcare-coverage changes until both adults' residence, authority, and emergency rights are confirmed.

CHAPTER 12

Pets, Animals & Import Rules

Based on your questionnaire answers, no pets are relocating with you to Nepal. That is good news for this particular move: pet import paperwork, airline carriage, quarantine uncertainty, pet-friendly housing, and veterinary continuity do not need to control your first arrival base or your 3 to 6 month timeline.

Still, this chapter is worth keeping. If your household facts change later, Nepal is not a country where I would leave pet planning to the last month. The rules, airline logistics, and on-the-ground animal health environment need early checking.

Bottom line for your current plan

Current answer: No relocating pets.

Practical consequence: Do not let pet import rules delay your first Nepal trial. Focus your near-term energy on the issues that do control the move: lawful stay for both adults, civil union recognition, healthcare and insurance, taxes and banking, remote-work infrastructure, and choosing a practical arrival base.

What this changes: You can rent furnished housing more flexibly, choose temporary accommodation more easily, and avoid the cost and stress of flying an animal into Kathmandu during the first phase.

Keep in mind: If a pet joins the plan later, treat that as a new mini-project. Do not assume the same timeline, housing shortlist, or arrival logistics still work.

How pet entry into Nepal generally works

For dogs and cats, Nepal generally appears to require a veterinary health certificate and proof of current rabies vaccination, with inspection by animal quarantine or livestock authorities at entry. The relevant government functions are typically tied to Nepal's livestock and animal quarantine authorities, rather than ordinary immigration offices. Airlines and departure-country authorities may add their own requirements, including an export health certificate, crate standards, routing rules, and timing windows.

My confidence is **moderate**, not high, because pet import rules can change, local enforcement can be document-driven, and airline requirements often become the practical controlling rule even when the country's formal rule looks simple. In plain English: Nepal may not be the hardest country for pet entry on paper, but you still need written, current confirmation before buying flights.

Likely documents to expect if this becomes relevant

If you later decide to bring a dog or cat, expect to investigate these items early:

Rabies vaccination proof: Nepal is a rabies-risk country, and rabies vaccination documentation is likely to matter for entry and for local animal health safety.

Veterinary health certificate: Usually issued shortly before travel by a licensed veterinarian, often with endorsement or approval by the departure country's official animal-export authority. For Canada, that may involve Canadian export certification processes; if departing from the United States, the U.S. export process may be different.

Import permit or animal quarantine clearance: Confirm whether Nepal currently requires a pre-arrival import permit, an arrival inspection document, or both.

Microchip: Even if Nepal's own rule is not always as microchip-centered as some destinations, airlines, transit countries, and future onward travel can make microchipping practically important. Confirm the exact standard before travel.

Parasite treatment and vaccination history: These may be required by the airline, the export country, a transit country, or a Nepal arrival official, even where the public-facing country summary sounds brief.

A practical example: Imagine a couple planning to fly a dog from Canada to Kathmandu through a third country. Nepal may ask for rabies and health paperwork, but the airline may refuse carriage unless the crate, health certificate timing, and transit-country conditions are all correct. The weakest link controls the trip.

What to Confirm: If a pet later joins the move

What we know from your answers: Your current plan does not include relocating pets.

What this means for you: Pet rules should not delay your first Nepal arrival. But if this changes, pet planning should start before you book flights or sign a longer lease.

What to confirm:

Whether Nepal currently requires a pet import permit for the specific animal.

Which Nepal authority handles pet import clearance and whether documents must be submitted before arrival.

The exact rabies timing rule, including minimum time after vaccination and certificate validity.

Whether a government-endorsed health certificate is required from Canada, the United States, or wherever the pet departs from.

Whether quarantine is routine, discretionary, or only triggered by missing documents, illness, or noncompliance.

Whether your airline accepts the animal in cabin, as checked baggage, or only as cargo on the chosen route.

Whether transit countries impose their own animal-entry or transshipment rules.

Whether the breed, size, age, or health condition affects airline acceptance or Nepal entry.

Best source: Nepal's current animal quarantine or livestock authority guidance, the airline's live-animal desk in writing, the departure country's official animal-export authority, and a veterinarian or pet relocation specialist familiar with Nepal.

How the answer could affect the move: A pet could change your flight route, arrival date, housing options, budget, and whether Kathmandu or Lalitpur must remain your first base for veterinary access.

Flights, routing, and arrival logistics

Most international arrivals into Nepal come through Kathmandu. That matters because animal arrival logistics are more likely to be workable there than in a smaller regional setting. If a pet later joins you, plan around Kathmandu first, not a scenic mountain town or a lakeside lifestyle base.

Airline rules may be stricter than Nepal's country rules. Airlines can refuse short-nosed breeds, elderly animals, animals with certain health risks, oversized crates, travel during hot weather, or routes with long layovers. Some airlines carry pets only as cargo on certain international routes. Others allow small pets in cabin, but not on every aircraft or routing.

Planning move: If pet relocation becomes relevant, get written airline confirmation before booking your own tickets. Ask specifically about the route, aircraft, crate size, seasonal restrictions, layover handling, and what happens if a connection is missed.

Do not rely on a customer-service chat summary alone if the animal's travel depends on it. Ask for the airline's live-animal policy, booking confirmation, and document checklist in writing.

Housing and daily life with animals in Nepal

Since no pet is relocating now, pet-friendly housing does not need to drive your first housing search. That gives you more flexibility in Lalitpur/Patan, Kathmandu, or a later Pokhara test.

If this changes later, housing becomes more local and more negotiated. Formal pet policies may be less standardized than in Canada or the United States. Some landlords may be flexible, especially in houses or larger apartments. Others may refuse pets, object to barking, restrict indoor animals, or impose informal expectations that are not clearly written into the lease.

What to do if pets enter the plan later:

Ask about pets before viewing or paying deposits.

Put pet permission in the lease or written rental agreement.

Clarify whether the permission covers one pet only, indoor living, balconies, yards, common areas, and visitors' complaints.

Check stairs, elevators, street access, nearby green space, and safe walking routes.

Avoid committing to housing based only on photos if the animal needs quiet, ventilation, outdoor access, or easy evacuation.

For a pet household, Kathmandu Valley edges might look appealing because of more space, but they can add traffic time to veterinary clinics and emergency services.

Pokhara may be a better lifestyle fit for some animals, but Kathmandu or Lalitpur is usually the safer first stop for paperwork, flights, and vet access.

Veterinary access, rabies, parasites, and animal safety

Nepal has veterinarians and animal welfare organizations, especially around Kathmandu and larger expat or tourist areas. Veterinary depth is still likely to be thinner than in major Canadian or U.S. metros, especially for emergency care, advanced diagnostics, specialist surgery, oncology, cardiology, dental procedures, or complex chronic conditions.

This is not a reason to panic. It is a reason to be practical. If a pet has a serious medical condition, Nepal should be treated as a location where veterinary continuity must be proven before the animal moves.

Rabies risk is real in Nepal, especially because street dogs are common in many places. Stray dog encounters, dog bites, monkeys in some areas, ticks, fleas, intestinal parasites, and contaminated water or food exposure can matter for pets. Climate also varies sharply: Kathmandu has air quality and seasonal weather issues, Pokhara is more humid and monsoon-affected, and mountain areas can bring altitude, cold, rough terrain, and limited emergency access.

I am not giving veterinary advice here. The practical point is this: if a pet later joins the move, ask your vet to design a Nepal-specific prevention and travel plan before departure, then confirm local follow-up care after arrival.

Questions for your veterinarian or pet relocation specialist:

Is the animal healthy enough for long-haul air travel and possible cargo handling?

What vaccines, boosters, parasite prevention, and documentation are appropriate for Nepal and the travel route?

How should you handle rabies exposure risk and stray dog encounters?

Is the animal's food, medication, or prescription diet available locally, importable, or better carried in a transition supply?

What records should travel with the animal, and what should be kept digitally?

Budget and commitment level

Because no pet is relocating, your Nepal budget does not need to include immediate pet import, cargo, crate, quarantine, veterinary transition, pet deposits, or emergency animal-care reserves.

If that changes, add a separate pet budget. International pet relocation can become surprisingly expensive once you include export certificates, vaccinations, crates, cargo fees, transit handling, import clearance, local vet visits, and possible pet relocation support. Do not bury this inside ordinary moving costs.

Do not commit until:

The Nepal import rule is confirmed in writing.

The airline has accepted the animal on the exact route.

A Nepal arrival vet or clinic has been identified.

The first lease or temporary housing explicitly allows the pet.

You have a backup plan if the animal cannot travel on the planned date.

Practical impact

For your current Nepal plan, pets are **not a move-stopper and not a sequencing gate** because your questionnaire says no pets are relocating. That makes the first stage simpler: use a flexible furnished arrival base, keep the move reversible, and do not spend energy solving a pet-import problem you do not currently have.

If a pet later becomes part of the household move, the plan changes. Start in Kathmandu or Lalitpur, verify import paperwork and airline carriage before booking, add veterinary and housing checks to the timeline, and avoid long leases or nonrefundable flights until the animal's route is confirmed. In that changed scenario, pet logistics become a real budget, location, and timing issue rather than an afterthought.

CHAPTER 13

Work, Income, Business & Professional Life

Nepal can be a very attractive place to live on outside income. It is much less straightforward as a place to build a lawful local work life, run a Nepal-facing business, or keep a demanding U.S.-time-zone job without serious infrastructure planning.

Based on your questionnaire answers, your work picture has three layers: stable outside income, near-retirement timing, and continued full-time remote work for a home-country employer or client base. Those layers need to be kept separate. Pension, Social Security, and investment income may support the budget and possibly a residence strategy, but they do not automatically answer whether you may work from Nepal, invoice clients, employ people, open a company, or practice a regulated profession.

Bottom line

For your situation, Nepal looks strongest as a low-cost base supported by outside income, with remote work treated as a legal, tax, employer-compliance, time-zone, and infrastructure test before you rely on it permanently.

Most workable lane: arrive on a reversible trial, keep income and banking systems outside Nepal stable, test Kathmandu or Lalitpur first for internet, power backup, coworking, banking, healthcare, and administration, and do not create a Nepal company or take local work unless a Nepal professional confirms the exact permission.

Main caution: Nepal is not a simple remote-worker destination with a clean, well-traveled digital-nomad lane. There may be visa categories worth investigating, including financially supported or residential-style options discussed earlier, but remote work and local work permission must be checked against the exact status you would hold.

Confidence: moderate on the practical work-life assessment, lower on the legal permission details until Nepal immigration, tax, and business rules are confirmed for your exact visa category and activity. The confidence limit is not your income. Your stated income is strong. The uncertain part is whether Nepal treats your intended work pattern as permitted, taxable, registrable, or restricted.

How work and income usually need to be separated in Nepal

A move like this can get messy if all income is treated as one bucket. Nepal planning works better if you sort income into four categories.

Outside retirement and investment income: Your questionnaire lists pension or retirement benefits, Social Security or a similar public benefit, and investment income. These are not wages for services performed in Nepal. They matter for cash flow, residence evidence, tax residence, banking, currency, and long-term planning. The detailed tax and public-benefit treatment belongs in the financial chapter, but for this chapter the key point is simpler: outside income can make Nepal affordable without requiring local work.

Remote earned income: Your questionnaire also says you are employed full time remotely and plan to keep working for a home-country employer. This is the high-friction category. Even if the employer is outside Nepal and the clients are outside Nepal, the work is physically performed while you are in Nepal. That can matter for immigration permission, Nepal tax residence, U.S. tax treatment, employer payroll compliance, social contributions, insurance, data security, and contract terms.

Local Nepal work: You said you do not need legal local work. That helps. Nepal local work authorization for foreigners is generally more controlled than casual expat work arrangements may suggest. Foreigners ordinarily should not assume they may take Nepal employment, sell services locally, or compete in the local labor market without the right visa, permit, registration, and tax setup.

Business ownership or invoicing: Opening an entity, routing invoices through Nepal, hiring workers, renting office space, or presenting yourself as operating in Nepal can trigger business registration, foreign investment, tax, labor, and sector-specific rules. That is a different step from simply answering emails from an apartment.

A practical example: imagine a U.S. remote employee who moves to Lalitpur and keeps working for a U.S. employer. If they quietly log in from Nepal for a few weeks, the practical issue may be mainly employer approval, time zones, and internet. If they stay for a year, change their address, use Nepal as their regular work base, and begin

serving clients from there, the questions become much bigger: work permission, tax residence, payroll, data security, insurance, and whether the employer is creating compliance exposure.

Remote work: the issue is not just whether the laptop works

Nepal can support remote work in the right locations, but it should be tested like a system, not assumed. Kathmandu and Lalitpur are the best first test locations because they have the deepest concentration of fiber internet, coworking spaces, power-backup options, international residents, administrative help, banks, private hospitals, and airport access. Pokhara may fit your lifestyle better later, but it should be tested after you prove the work setup in the Kathmandu Valley.

What this means for you

Your workday needs U.S. time zones. Nepal is 12 hours and 45 minutes ahead of U.S. Pacific time during Pacific daylight time, and 13 hours and 45 minutes ahead during Pacific standard time. Compared with U.S. Eastern time, Nepal is generally 9 hours and 45 minutes ahead during Eastern daylight time and 10 hours and 45 minutes ahead during Eastern standard time.

That means a normal U.S. afternoon can become your late night or early morning in Nepal. If your role requires live meetings, client calls, urgent response, or team overlap, Nepal may be workable but tiring. If your role is asynchronous, project-based, or close to winding down before retirement, the time-zone strain may be manageable.

Practical test: Before committing to a long lease, run a two-week mock Nepal schedule from your current location. Block your calendar as if you were in Nepal. If your working hours would become 7:00 p.m. to 2:00 a.m., test whether that is tolerable, not just possible.

Infrastructure reality

Nepal has improved connectivity, especially in the Kathmandu Valley, but your questionnaire says you are very sensitive to power and water outages and need extremely reliable high-speed internet. That makes infrastructure a work gate, not a background inconvenience.

For a remote worker, the minimum workable setup should include:

Primary internet: A fiber connection at the rental address, tested at the exact unit, not just advertised by the landlord.

Backup internet: A mobile data plan or second provider that can support video calls if the main connection fails.

Power backup: An inverter, UPS, generator access, or building backup that can keep your router, laptop, monitor, and phone running during outages.

Coworking fallback: At least one nearby coworking space or hotel business center you have personally tested during your actual work hours.

Water and building reliability: A home that remains livable during shortages, road disruption, monsoon weather, or maintenance problems. If you cannot sleep or work because the building systems fail, the low rent no longer matters.

What to Confirm: Remote work from Nepal

What we know from your answers: You plan to continue full-time remote work for a home-country employer or client base, you need U.S. time-zone compatibility, and you do not expect to need Nepal local employment.

What this means for you: The move should not proceed as if remote work is automatically allowed simply because the employer is abroad. You need the exact Nepal immigration and tax treatment of your work pattern before relying on it for a permanent move.

What to confirm:

Whether the visa or residence status you would use permits remote work for a foreign employer while physically present in Nepal.

Whether Nepal distinguishes foreign-source remote employment from local employment, consulting, freelancing, or business activity.

Whether remote work creates Nepal tax residence, registration, withholding, social contribution, or reporting obligations.

Whether your employer allows work from Nepal under HR, payroll, data security, workers compensation, insurance, export-control, cybersecurity, or client-contract rules.

Whether your civil partner may also work remotely, work locally, or remain financially dependent under the same household plan.

Best source: A Nepal immigration professional, a Nepal tax professional, your employer's HR/payroll/legal team, and a U.S. international tax professional working from the same fact pattern.

How the answer could affect the move: If remote work is clearly permitted under the chosen status and your employer approves it, Nepal can remain a serious trial option. If remote work is prohibited, ambiguous, or creates unacceptable employer compliance risk, the plan should shift toward a shorter stay, retirement-income-supported residence, independent status for each adult, or another country with clearer remote-work rules.

U.S. tax and work records: keep the paper trail clean

The financial chapter covers the fuller U.S. and Nepal tax analysis. The work-life consequence is this: if you earn income while physically working abroad, keep excellent records from day one.

As a U.S. citizen or U.S.-connected taxpayer, you generally may still have U.S. worldwide-income filing obligations while living abroad. If you have earned income from services performed abroad, the Foreign Earned Income Exclusion, Foreign Tax Credit, and foreign housing rules may become relevant, but none should be assumed and none should be filed casually.

For this chapter, the practical rule is simple:

Keep records before anyone needs them: travel days, work location, employer address, client locations, pay dates, bank accounts, rental address, visa status, and Nepal days of presence.

Do not restructure income casually: Do not switch from employee to contractor, route income through a new company, move payroll, or create a Nepal entity just to simplify the story. Those moves can change tax, payroll, visa, business, Social Security, Medicare, insurance, and liability issues.

Model before filing: Before the first tax year involving Nepal, have a U.S. international tax professional and Nepal tax professional model whether wages, consulting income, pension income, Social Security, and investment income are treated differently. This matters because your income mix is not one thing. It is earned income plus retirement-style income plus investment income.

Local employment and professional licensing

You said you do not need local work authorization, which is helpful because Nepal is not the easiest country for a foreigner to simply enter the local job market. Local employment often requires a proper visa or work permission, and regulated work may require recognition by a Nepal professional body or government authority.

This matters even if you do not intend to seek a Nepal job. People often blur the line once they are settled: helping a local organization, consulting for a Nepal company, teaching paid workshops, selling services locally, or joining a startup. Some of these activities may be fine if properly structured. Others may be prohibited or require permits.

If your profession is regulated: Medicine, law, architecture, engineering, financial advice, education, therapy, accounting, and similar fields often require local licensing or recognition before serving clients in-country. Even online work can raise licensing questions if clients are in Nepal or if you hold yourself out as practicing from Nepal.

If you volunteer: Unpaid work is not automatically free of immigration consequences. Some countries treat certain volunteer roles, NGO activity, teaching, field work, or mission-linked work as requiring the correct visa or approval. Nepal has a large NGO

and development-sector presence, so this is especially worth checking before you accept even well-intentioned local roles.

What to do: Treat any Nepal-facing work as a new legal question. Before you accept payment, sign a local contract, volunteer with an organization, teach, consult, or advertise services in Nepal, ask a Nepal immigration or employment professional: Does this activity require work authorization, professional licensing, business registration, tax registration, or NGO approval?

Business ownership, consulting, and invoicing

Nepal is not a place to set up a business casually just because costs are low. Foreign investment and company registration can involve government approvals, minimum capital rules, restricted sectors, tax registration, bank account requirements, office address documentation, accounting, local labor rules, and ongoing filings. The exact rules can change, and practice can be slower than the written checklist suggests.

For your plan, the safer default is to keep the first Nepal phase simple: live there, test daily life, maintain outside income, and avoid Nepal-facing commercial activity unless there is a clear business reason and professional confirmation.

Do not do this casually:

Form a Nepal company to invoice your current employer.

Hire local staff or assistants without payroll and labor-law review.

Rent commercial space before checking whether your visa allows business activity.

Accept Nepal clients while on a status that does not permit local work.

Move intellectual property, contracts, or payment flows into Nepal without tax and legal review.

Possible later step: If Nepal proves livable and you later want a small business, consulting presence, charitable project, or investment activity, build it as a separate project with a Nepal lawyer, Nepal tax adviser, and U.S. tax adviser. The question is not only, Can this be registered? It is, Can it be registered lawfully, maintained easily, taxed predictably, and unwound if the move does not last?

Work-life fit: what Nepal gives and what it asks back

Nepal may give you a powerful financial and lifestyle advantage: lower everyday costs, access to mountain and cultural life, warm social contact, and the possibility of reducing financial pressure as retirement approaches. But it asks for patience, backup systems, and comfort with imperfect administration.

For a near-retirement remote worker, that tradeoff can be good if your work becomes lighter, more flexible, or more asynchronous over time. It is harder if you need a corporate-grade workday, constant video meetings, rapid U.S. business-hour response, and seamless utilities.

Kathmandu or Lalitpur first: Best for remote-work proof, employer calls, backup internet, coworking, administration, healthcare, and banking. Likely higher than Nepal's national average cost picture, but still often far below comparable North American urban costs. Test the exact address.

Pokhara later: Better lifestyle fit for lakeside and mountain preferences, but remote-work reliability, emergency access, and business support should be tested before you relocate work there full time. Likely near to slightly higher than Nepal's country average in expat-friendly areas, depending heavily on housing and lifestyle.

Smaller towns or scenic areas: Better for beauty and cost, weaker for professional life. These should wait until remote work is reduced, retired life is closer, or you have already proven backup systems.

Your work and income action sequence

Before departure:

Get written employer approval for working from Nepal, including time zone, payroll, tax, data security, insurance, and equipment rules.

Ask a Nepal immigration professional whether your intended visa or residence status permits remote work for a foreign employer.

Ask Nepal and U.S. tax professionals to review the same income facts: remote wages, pension income, Social Security, investment income, and expected days in Nepal.

Build a travel-day and work-location recordkeeping system before the first trip.

Do a mock Nepal work schedule for at least two weeks.

During the trial stay:

Choose housing based on tested internet, power backup, noise, water, commute, and coworking fallback, not just charm.

Test work during actual U.S. meeting hours.

Keep copies of leases, bills, travel dates, pay records, and visa documents.

Do not accept Nepal-facing paid work, volunteer roles, teaching, consulting, or business opportunities until permission is confirmed.

Before a longer lease or permanent commitment:

Confirm whether the chosen residence path can support your work pattern and your civil partner's lawful stay.

Confirm whether remote work will change Nepal tax residence or filing obligations.

Confirm whether your employer will continue the arrangement beyond a short trial.

Decide whether the Nepal plan still works if remote work ends earlier than expected and the household relies mostly on pension, Social Security, and investment income.

Practical-impact conclusion

Nepal is a workable professional-life experiment if you keep it simple: outside income, approved remote work, strong records, Kathmandu or Lalitpur first, and no local business activity until confirmed. It becomes much riskier if you rely on unclear remote-work permission, improvise around employer rules, form a company casually, or assume scenic areas can support corporate-grade work.

This changes the plan by putting employer approval, remote-work legality, tax modeling, and infrastructure testing before long leases, business setup, local consulting, or permanent relocation. If those checks clear, Nepal remains promising as a low-cost, culturally rich base. If they do not, treat Nepal as a shorter trial or retirement-income-supported stay rather than a full working home.

CHAPTER 14

Technology, Communications, Essential Providers & Daily-Life Apps

For Nepal, technology is not a convenience layer. It is part of the relocation infrastructure. If your phone, account access, internet, payment tools, and backup systems do not work, then remote work, banking, healthcare coordination, transport, deliveries, and emergency planning all become harder at the same time.

Based on your questionnaire answers, this chapter matters more than it would for a purely leisure move. You expect to keep remote work connected to U.S. time zones, you are very sensitive to power and water outages, you need extremely reliable high-speed internet, and your financial life remains tied to U.S. banking, tax, pension, investment, and public-benefit systems. Nepal can work for this, especially in Kathmandu Valley and some parts of Pokhara, but it should be treated as an address-by-address test, not as a countrywide guarantee.

The likely reality in Nepal

Nepal is digitally workable in the main urban areas, but it is not a seamless nationwide app-and-fiber environment. Kathmandu, Lalitpur, and better-served urban neighborhoods usually offer the strongest mix of fiber internet, mobile coverage, couriers, ride-hailing, private hospitals, groceries, and technician support. Pokhara can be workable too, especially in core areas, but it should come after the first Kathmandu Valley test if your remote-work reliability remains central.

Outside the main cities, app coverage, courier reliability, emergency logistics, and fast fixed internet can thin out quickly. Mountain towns, trekking areas, hill roads, and scenic edges may be lovely, but they can be fragile places from which to run North American work calls or manage urgent account recovery.

Confidence: Moderate. The broad pattern is reliable: Nepal has meaningful urban digital services and weaker rural consistency. The confidence limit is exact-address performance. A building may advertise fiber, a neighborhood may have service, and a provider may claim coverage, but your actual unit can still fail because of wiring, router placement, power cuts, congestion, support delays, or weak indoor mobile signal.

Priority band 1: Must work before you commit to a property or arrival base

1. Preserve home-country account access before leaving

Your U.S. and Canada-linked digital life should not depend on a Nepal SIM during the first months. Banks, brokerages, tax portals, pension administrators, Social Security-related accounts, Medicare or insurance portals, cloud storage, email, employer systems, and device accounts may all use phone numbers or location checks to decide whether you are really you.

Likely reality: Some institutions accept foreign numbers or authenticator apps. Others do not. Some reject VoIP numbers for security codes, even if the VoIP number receives ordinary texts. Some systems work for years and then change fraud controls without notice.

What this means for you: Keep at least one home-country number active until every critical account has been tested from Nepal. That may mean retaining a low-cost mobile plan, using roaming carefully, enabling Wi-Fi calling, or using a reputable VoIP line as a secondary recovery option. Do not convert everything to a Nepal number.

Before departure, set up:

App-based authentication for banks, email, cloud, tax, brokerage, employer, healthcare, and benefits portals wherever supported.

Backup codes printed and stored securely, plus an encrypted digital copy.

A recovery email you can access without your main phone.

Hardware security keys for high-value accounts where supported.

Trusted devices registered before you leave.

A password manager with emergency access instructions for both adults.

Written account-recovery steps for each major account.

Do not rely on: A VoIP number alone, SMS alone, one phone alone, or a single authenticator device. A practical example: imagine your phone is stolen in Kathmandu during your first month, and your bank wants to text your old U.S. number before

allowing a replacement device. If that number is gone, a simple lost-phone event can become a banking emergency.

2. Confirm employer and cybersecurity compatibility

This overlaps with the remote-work chapter, but the technology consequence is very concrete: a property is not suitable if your employer systems do not function from that address.

What to confirm with employer IT:

Whether working from Nepal is permitted.

Whether company VPN access works from Nepal.

Whether foreign IP addresses trigger account locks.

Whether the employer requires a specific router, wired Ethernet, device encryption, endpoint security, or restricted-country screening.

Whether video calls, large uploads, remote desktops, or cloud systems have minimum upload speed and latency needs.

Whether backup connections, coworking spaces, or hotel networks are allowed under company security policy.

A VPN can help protect privacy on hotel, cafe, and shared rental networks, but it is not magic. It may also trigger fraud alerts with banks, streaming services, brokerages, or employer systems. Test critical accounts both with and without your intended VPN before relying on it.

3. Verify internet at the exact address, inside the unit

Nepal home internet should be checked at the exact apartment or house, not just by city, neighborhood, building, or provider advertisement.

Provider research leads to verify: WorldLink, Vianet, Subisu, Classic Tech, DishHome Fibernet, CG Net, and Nepal Telecom FTTH are meaningful names to investigate for fixed internet in urban Nepal. Treat them as leads, not endorsements. Availability and performance can differ sharply by address.

What to verify before signing a lease:

Connection type: Fiber, fixed wireless, cable-style service, DSL, or mobile broadband.

Installation timing: Written estimate for installation or transfer, including whether the unit is already wired.

Upload speed: Not just download speed. Your remote work likely depends on upload and video stability.

Latency: Especially if you use video calls, remote desktop, cloud systems, or live collaboration tools.

Data caps or fair-use limits: Some plans slow after heavy use.

Contract terms: Deposit, cancellation, equipment ownership, lock-in period, and service-transfer rules.

Landlord permission: Especially if installation requires drilling, cables, rooftop equipment, or router placement changes.

Router placement: Test Wi-Fi where you will actually work, not beside the router only.

Outage history: Ask neighbors, building staff, landlord, and nearby cafes or coworking spaces.

Live performance: Run speed tests and video calls during the hours you will work U.S. time zones, including early mornings or evenings Nepal time.

For your situation, a scenic listing with vague internet claims should be treated as unproven. A Kathmandu or Lalitpur unit with verified wired service, tested mobile backup, and nearby coworking fallback is much safer than a beautiful mountain-facing apartment that has not passed a live work test.

4. Build layered connectivity, not one connection

In Nepal, redundancy is not a luxury for you. It is part of the budget for making the move workable.

Layer 1: Primary wired internet. Prefer a proven fixed service at the exact address, ideally fiber where available.

Layer 2: Mobile backup on a different network. Nepal Telecom and Ncell are the primary mobile operators to compare. Coverage can vary by valley, ward, building materials, and road corridor. If practical, use different carriers across the two adults or across phone and hotspot devices rather than putting every backup on one network.

Layer 3: External fallback. Identify one nearby coworking space, serviced office, hotel lobby, or reliable cafe where you can take an urgent call if the home connection fails. Test it before you need it.

Layer 4: Offline continuity. Download maps, key documents, insurance cards, passport scans, residence paperwork, emergency contacts, address cards, and critical account recovery instructions. Keep an encrypted digital copy and a small paper emergency folder.

5. Plan for power interruptions

Nepal has improved significantly from the severe load-shedding era, but power interruptions, local outages, voltage fluctuations, building wiring issues, and weather-related disruptions can still matter. Your questionnaire makes this a high-sensitivity issue.

Nepal generally uses 230V, 50Hz electricity, with plug types commonly including C, D, and M. Most modern laptops, phones, tablets, and chargers are dual-voltage, but check the tiny input label on each device before relying on a plug adapter alone. Older appliances, specialty electronics, and devices with motors or heating elements may need more caution.

Minimum resilience setup:

A small UPS or battery backup for the modem, optical network terminal, and router.

Large power banks for phones and hotspot devices.

Surge protection for laptops and network gear.

A charged backup laptop or tablet if remote work is urgent.

A flashlight or headlamp, not just phone flashlight dependence.

A written plan for where you go if both power and internet fail.

6. When Starlink or satellite internet is worth investigating

Satellite internet, including Starlink where legally and practically available, is worth investigating for rural, mountain, edge-of-city, or weak-wired locations. In strong urban fiber areas, treat it mainly as backup, not as your first assumption.

Decision rule: Investigate satellite if the address cannot prove stable wired internet plus mobile backup, or if you later test a scenic or rural area where wired options are weak. Before relying on it, verify current Nepal availability and legality, equipment import or purchase rules, landlord or building permission, roof or balcony placement, clear sky visibility, weather performance, power needs, and employer-sensitive performance such as VPN, latency, video calls, and remote desktop. Do not assume satellite is suitable for every work system just because a speed test looks good.

Priority band 2: Establish during the first week

Once the first address passes the basic work-and-account test, the next job is daily functionality. You want both adults able to communicate, move around, pay for basics, order food if sick or tired, and reach help without depending on one person.

Local mobile service

Start with unlocked phones. Confirm before departure that each device supports physical SIM and/or eSIM options useful in Nepal. On arrival, compare Nepal Telecom and Ncell for SIM availability, tourist or resident registration requirements, data packages, eSIM support if available, passport or visa documentation, and coverage at your actual address.

Do not put both adults on the same carrier if coverage reliability is a major concern. A simple split, one adult on Nepal Telecom and one on Ncell, can give you a better chance that at least one phone works during an outage or weak-signal moment.

Address formatting and delivery instructions

Nepal addresses can rely heavily on municipality, district, ward, tole or locality, landmarks, map pins, and phone calls. Do not assume a North American-style street address will be enough.

Create a bilingual address card with:

Municipality and district.

Ward number.

Tole or locality name.

Building or house name if used.

Nearby landmark.

Google Maps pin and Plus Code if useful.

Landlord, building manager, or local contact phone number.

Simple delivery instructions in Nepali if possible.

This is not just for deliveries. It helps with taxis, technicians, couriers, emergency directions, and healthcare appointments.

Transport apps and ride fallback

In major urban areas, Pathao and inDrive are important ride-hailing leads to investigate for bikes, taxis, and cars. Coverage, pricing, driver availability, airport reliability, cash options, foreign-card usability, and late-night service should be tested locally. Older or fluctuating local brands may appear in expat discussions, but verify current activity before depending on them.

Given your safety and infrastructure sensitivity, test one ride in daylight, one planned airport or hospital route, and one fallback taxi or driver contact. For motorbike taxis, consider comfort, helmet quality, road conditions, rain, pollution, and whether that mode is appropriate for each adult.

Food delivery and groceries are separate systems

Prepared-food delivery can be an arrival lifeline after a long flight or during a sick day. Grocery delivery is different: it helps you set up the household, but it may be more fragmented.

Prepared food: Foodmandu, Bhoj, and Pathao Food are useful names to investigate, especially in Kathmandu Valley and possibly parts of Pokhara. Verify coverage at your address, hours, restaurant range, fees, English usability, foreign-card acceptance, and whether cash is available.

Groceries and household basics: Daraz, Bhat-Bhateni delivery where available, local supermarket delivery, and neighborhood grocers using phone, WhatsApp, or Viber may all matter. Coverage can be neighborhood-specific. For the first week, do not assume an app will replace walking to nearby shops or asking the landlord/building manager where residents actually buy basics.

First-week test: Place one small food order, one small grocery or household order, and one small local-shop order if available. Do this before you are ill, jet-lagged, or out of essentials.

Payments, cash, and wallets

Cash remains important in Nepal, even where QR payments and mobile wallets are visible. eSewa, Khalti, IME Pay, ConnectIPS, Fonepay QR, and bank apps are important names to understand, but foreign residents may face local SIM, bank account, visa, KYC, or identity-document requirements. KYC means identity checks required by financial and payment systems.

Practical approach: Carry cash reserves, keep foreign cards active, identify reliable ATMs, and do not depend on local wallets in the first week. Test one ATM withdrawal, one card payment, one cash payment, and, if you can open it lawfully, one small wallet or QR transaction.

Healthcare, pharmacy, and lab access through technology

As covered in the healthcare chapter, apps do not solve healthcare access. But they can help with appointments, refills, lab logistics, or basic navigation once the underlying care plan is sound. Names to investigate include Hamro Doctor, Jeevee, direct hospital appointment systems, pharmacy delivery services, and direct clinic or hospital WhatsApp/phone booking in Kathmandu or Pokhara.

The technology task is simple: save the contact channels, test how appointments are booked, and confirm whether English support, prescription rules, payment, and delivery work for a foreign resident. Do not rely on a pharmacy app for time-sensitive medication, controlled items, or emergency care unless the healthcare plan has already confirmed the legal and medical path.

Priority band 3: Useful after stabilization

Once work access, phones, payments, transport, and essentials are working, then you can add convenience systems.

Marketplaces and household shopping

Daraz is the main broad e-commerce marketplace to investigate for household goods, electronics, clothing, and some consumables. Hamrobazar and Facebook Marketplace or local groups can be useful for used goods, furniture, rentals, and local finds, but they require scam awareness, in-person inspection, cautious payment, and clear pickup arrangements.

Do not assume marketplace returns, warranties, authenticity controls, or delivery timing will feel like Amazon-style systems. Imported electronics may carry voltage, plug, warranty, counterfeit, service-center, and return-policy friction. For expensive electronics, compare local authorized shops, reputable malls, and online listings before buying.

Couriers and parcel handling

For documents and parcels, investigate Nepal Post, DHL, FedEx, UPS, Aramex, Daraz logistics, Pathao Courier, Upaya, Nepal Can Move, and other local courier options at the chosen address. Coverage, proof of delivery, insurance, pickup points, item limits, and customs support vary.

For important documents, ask how the courier handles address calls, lost items, signature proof, insurance, and customs follow-up. For electronics, batteries, supplements, medical devices, or anything medication-adjacent, verify restrictions before shipping.

Cross-border shopping and parcel forwarding

Cross-border purchasing may help when an item is unavailable in Nepal, but it should be a last-mile solution, not the backbone of your move. Direct international shipping, parcel forwarding, package consolidation, proxy purchasing, and traveler-delivery services can all create surprises: customs duties and taxes, dimensional-weight fees, restricted goods, batteries, medicines, food or cosmetics rules, long delays, weak tracking, difficult returns, warranty gaps, and insurance disputes.

Do not use forwarding or traveler services to avoid customs, taxes, product-safety rules, medication rules, or import restrictions. And do not rely on cross-border shipping for time-sensitive medication, medical devices, work-critical equipment, or emergency supplies unless a courier or customs broker has confirmed the lawful path in writing.

Technology Acceptance Test before signing or becoming hard to unwind

Use this test before signing a longer lease, moving from Kathmandu Valley to Pokhara or a scenic area, shipping household goods, or making the arrival base difficult to unwind.

A property does not pass the arrival-base technology test until work access, account recovery, local communication, transport or delivery access, and at least one backup connection have been tested from that address.

The address passes only if you can show:

Live video call: A successful live video call from inside the unit, in the room where you will work, during the hours you actually need to work.

Measured upload performance: Speed tests showing usable upload speed, not just download speed, at several times of day.

Latency check: Acceptable performance for VPN, remote desktop, cloud systems, or employer tools if you use them.

Two mobile carriers tested: Indoor signal and hotspot performance tested on Nepal Telecom and Ncell where practical, or at least two separate network options.

Written installation timing: A provider or landlord gives written timing for installation, transfer, contract terms, equipment, and cancellation rules.

Landlord approval: Written permission for installation, router placement, rooftop equipment, exterior cabling, or satellite equipment where needed.

Power backup: UPS or battery backup in place for modem/router and enough phone or hotspot power for an outage.

Employer access: Company systems, VPN, email, video calls, file sharing, and security tools work from the address and backup connection.

Home-country authentication: Banks, brokerages, tax, pension, Social Security-related accounts, healthcare portals, email, cloud storage, and password manager recovery work from Nepal.

Local communication: Each adult has a working local phone setup or a clear shared fallback.

Transport and delivery: At least one ride-hailing or taxi method, one food option, one grocery or household option, and one courier or document delivery route work at the address.

Emergency records: Passport scans, insurance details, civil union documents, residence paperwork, healthcare contacts, and emergency instructions are accessible offline and securely online.

Practical impact

This chapter changes the Nepal sequence in a very practical way: do not choose the prettiest location first. Choose the address that proves work, account access, local communication, transport, deliveries, and backup connectivity first. Your budget likely gives you room to buy redundancy, such as two carriers, strong fixed internet, router battery backup, coworking fallback, and occasional driver or courier help. Use that advantage deliberately.

Nepal remains workable as a staged trial, especially from Kathmandu or Lalitpur first, but not as a blind infrastructure bet. Treat technology proof as part of the lease decision, not something to fix after you move in.

CHAPTER 15

Moving, Shipping, Documents & Arrival Setup

This is the chapter where the Nepal move becomes physical: papers, luggage, shipping, arrival housing, utilities, phones, local registrations, and the first few days on the ground.

Because your plan involves two adults in a civil union, U.S.-connected income and benefits, possible remote work, strong infrastructure needs, and a staged Nepal trial, the safest approach is simple: move your life in layers. Bring what you need to function. Prove the legal, healthcare, housing, internet, banking, and daily-life systems in Nepal. Then decide what, if anything, deserves to be shipped.

Bottom line

For Nepal, treat documents and shipping as two separate projects.

Documents are a departure project. Many of the documents you may need for residence, banking, healthcare authority, tax, estate planning, civil union recognition, and later renewals must be gathered before you leave, often from the place where they were issued. If they need authentication, that can take time.

Shipping is a commitment project. Do not ship a household to Nepal just because you are moving. Nepal rewards a light, flexible arrival: luggage first, furnished housing first, Kathmandu Valley administrative access first, then a later decision about storage, shipping, selling, donating, or buying locally.

Confidence: High confidence on the sequencing. Nepal's infrastructure variability, bureaucracy, customs sensitivity, and your need to test internet, healthcare, and civil union recognition all support a staged arrival. Moderate confidence on exact document authentication requirements because Nepal-facing requirements can vary by document, authority, nationality, visa route, and receiving office. Verify before spending money on apostilles, legalizations, or translations.

Your Nepal document dossier

Nepal planning is document-heavy because several systems may ask for the same facts in different ways: immigration, banking, housing, healthcare, tax, insurance, estate planning, and emergency authority. The goal is not to carry a suitcase full of paper

forever. The goal is to build one clean dossier before departure so you are not trying to obtain a U.S., Canadian, Spanish, Greek, or civil-status document while sitting in Kathmandu with a deadline.

Documents to gather now

Start with documents you can gather before the exact Nepal route is finalized. These are useful across many pathways and are often harder to obtain once abroad.

Identity and travel

Current passports for both adults, with comfortable remaining validity and blank pages.

Copies of passport identity pages, prior visas, and entry stamps where relevant.

Passport-style photos in both digital and printed form. Nepal processes often still use physical photos.

Driver's licenses and any international driving permit if you may drive, rent vehicles, or use it as supporting ID.

Civil union and household status

Your civil union certificate or registration record.

Any name-change records, if either adult has used different legal names.

Prior marriage, divorce, dissolution, annulment, or death certificates if they explain legal capacity or current relationship status.

Evidence of shared life, if a Nepal immigration or administrative process asks for it: joint lease, shared address history, joint accounts, insurance records, beneficiary designations, emergency-contact records, or affidavits. Do not assume these will be accepted, but gather them while they are easy to obtain.

This matters because a civil union valid in one country may not receive the same treatment in Nepal. Immigration recognition and ordinary family-law or next-of-kin recognition are separate questions. Before relying on one adult to anchor the other, a Nepal immigration professional should confirm whether your specific civil union can support dependent residence or whether each adult must maintain an independent lawful-stay path.

Income, retirement, and financial proof

Pension or retirement-benefit letters.

Social Security or comparable benefit documentation.

Investment-income records and account statements.

Bank statements, brokerage statements, and proof of funds.

Tax returns or tax transcripts, especially U.S. records if they support income, residence, or financial capacity.

Employer or remote-work letters if remote work remains part of the plan.

Do not change tax residence, close accounts, or restructure income just to simplify a Nepal application until the tax and residence consequences have been reviewed. For this chapter, the practical point is narrower: keep proof organized and portable.

Healthcare and insurance

Medical summary letters if either adult has material health history, even if no major specialist need was selected.

Vaccination records.

Current prescriptions, medication names, dosages, and generic names, even if medication risk is not currently flagged.

International insurance policy documents, emergency assistance numbers, and evacuation coverage summaries.

Medicare or other U.S. public-healthcare documents if they are relevant to your continuity planning. As covered earlier, U.S. public healthcare generally should not be assumed to pay for ordinary care while living in Nepal.

Education, professional, and ancestry records

Diplomas, transcripts, professional licenses, and employment verification if they may support work, consulting, immigration, or identity history.

Birth certificates and parent or grandparent records connected to U.S., Greek, Spanish, or other possible documentation pathways. These are not Nepal pathways by themselves, but they can matter if an alternate legal route, backup country, or consular process becomes useful later.

Children and pets

No children or pets are relocating based on your current answers, so school and pet import paperwork should not drive the first Nepal move. If that changes, document timing changes quickly: school records, custody or consent documents, vaccination records, microchip records, veterinary certificates, and import rules need separate verification before flights are booked.

Apostilles, legalizations, and translations: the order matters

Here is the plain-English version.

Notarization proves a signature was signed in front of a notary or otherwise handled in the required way. It does not usually prove that the contents are true.

Apostille is a simplified international authentication used between countries that accept the apostille system. It authenticates the public official's signature, seal, or role on the document.

Legalization is the longer embassy or consular authentication process used when apostilles are not accepted for that country or document.

Translation makes the document usable in the required language. For official use, the translation may need to be certified, sworn, court-approved, consular, or otherwise accepted by the receiving authority.

Likely Nepal reality

Nepal has generally not been treated as an apostille-accepting destination in the way many Hague Apostille Convention countries are. Practical consequence: do not assume that a U.S., Canadian, Spanish, or other apostille will be enough for Nepal official use.

Nepal-facing documents may require authentication or legalization through the issuing country process and Nepal's embassy, consulate, or relevant receiving authority.

Confidence: Moderate. The broad warning is reliable: apostille and legalization are not interchangeable, and Nepal-facing document requirements must be checked before use. The confidence limit is that exact requirements can differ by document type and receiving office.

The safest working sequence

Use this sequence unless a Nepal authority or qualified professional gives you a different written instruction:

1. **Get the correct original or certified copy** from the issuing authority.
2. **Notarize only if needed**, usually for documents you sign yourself, such as affidavits, declarations, authorization letters, powers of attorney, or personal statements.
3. **Authenticate, apostille, or legalize where the document was issued.** This is usually not based on where you currently live. A U.S. birth certificate is handled through the relevant U.S. issuing system; a Spanish birth record through Spanish channels; a Canadian document through Canadian channels.
4. **Translate last**, using a certified or officially accepted translator if Nepal or the receiving office requires it.

The order matters. If you translate first and authenticate later, the receiving office may question whether the authentication covers the original document, the translation, or the translator's signature. If you authenticate first and translate last, the translation can include both the document and the authentication page.

What to confirm before paying for document work

What we know from your facts: You have a two-adult civil union household with U.S. citizenship connections, current Canada residence signals, a partner born in Spain, and possible income-based or long-stay Nepal planning.

What this means for you: Your most sensitive documents are likely the civil union record, birth records, proof of income, police or background checks if required, healthcare authority documents, powers of attorney, and financial records.

What to confirm:

Which documents Nepal requires for the exact visa or residence path you are using.

Whether Nepal wants originals, certified copies, notarized copies, legalized documents, apostilles, or simple copies.

Whether civil union documents are accepted at all, and if so, in what authenticated and translated form.

Whether translations must be completed before arrival, through a Nepal-accepted translator, or after arrival.

Whether any document has an age limit, such as a police certificate or financial statement that must be recent.

Best source: Nepal's official immigration or consular instructions for your filing route, plus a qualified Nepal immigration professional. For civil union recognition and powers of attorney, add Nepal counsel familiar with family, estate, and administrative recognition.

How the answer could affect the move: If Nepal does not accept the civil union for dependent status, both adults may need independent lawful-stay planning. If a document must be legalized rather than apostilled, the timeline may stretch and should be built into the departure calendar.

Consulate, visa, and immigration appointment preparation

A Nepal visa or residence process should be treated as a credibility file, not a pile of forms. If you have an appointment, application, or extension process, arrive with a clean story and a clean folder.

Prepare one file for each adult, plus one shared household file. Keep originals separate from copies. Put the documents in the order the official instructions request, not the order that feels logical to you.

Watch date formats. The United States often uses MM/DD/YYYY. Many other systems use DD/MM/YYYY. Some forms use YYYY/MM/DD. A date mistake can make a document look inconsistent. Where a form allows it, writing the month as a word, such as 05 Aug 2026, reduces ambiguity.

Be honest and consistent. If the visa category is for residence, be ready to explain truthfully why you are applying, where you intend to stay first, how you will support yourselves, and what you understand about work limits. Do not describe a permanent move as a casual tourist visit if the application asks for residence intent. Equally, do not overstate certainty if your plan is a staged trial.

Ask before you assume. If a professional helps prepare the application, you still need to understand it well enough to answer basic questions yourself: what route you are using, what income supports it, how your civil union is being presented, what your partner's status depends on, and what activities are permitted.

Household-goods shipping: treat it as a budget decision

International shipping to Nepal can be expensive, slow, document-heavy, customs-sensitive, and vulnerable to delay. It is not just a packing question. It is a commitment question.

A small or light shipment may run several thousand dollars. Larger full-service household moves often reach the high four figures or mid five figures. Complex full-household moves with storage, customs delays, crating, destination handling, vehicles, pets, high-value goods, difficult building access, or delivery problems can approach or exceed USD 20,000. Treat this as a planning screen, not a quote.

For Nepal, the case for moving light is strong. Kathmandu and Lalitpur are better for arrival administration, private healthcare access, banking, and troubleshooting. Pokhara may fit your lifestyle later, but it is better tested after your legal status,

internet, healthcare, and daily routines are proven. Shipping furniture before you know your building, road access, storage options, humidity, power reliability, and lease durability would put too much money behind an untested base.

Four practical options

Option 1: Travel light and buy locally

This fits best when you are using furnished housing, testing Kathmandu Valley first, and want to keep the Nepal move reversible. Bring documents, laptops, phones, medical records, essential personal items, first-month clothing, adapters, backup drives, and a small number of irreplaceable things. Buy practical household basics locally after you know your apartment.

Option 2: Store goods temporarily

This fits if you have valuable furniture, art, books, family items, or tools you are not ready to sell, but you also do not know whether Nepal will become a long-term home. Storage can be cheaper than a premature shipment, but price it honestly. A year or two of storage plus later shipping can become expensive.

Option 3: Ship essentials only

This fits if there are items that are hard to replace, personally meaningful, legally importable, and worth more than the shipping, customs, storage, delay, and damage risk. Think in terms of a curated shipment, not a mini version of your whole current home.

Option 4: Ship a full household

This fits only after Nepal has moved from trial to tested home. Before choosing this, you should have a stable lease or owned housing plan, clear customs guidance, building access confirmation, insurance coverage, and a written quote that includes destination handling. For your plan, full-household shipping should stay deferred until the arrival base is proven.

Special categories should not go into ordinary boxes casually

Separate ordinary household goods from items that may have special import, customs, safety, tax, or carrier rules:

Medication and medical devices.

Professional equipment and remote-work hardware.

High-value electronics.

Vehicles, motorcycles, bicycles, and batteries.

Plants, seeds, soil, food, alcohol, and restricted animal products.

Firearms, weapons, controlled substances, and security equipment.

Antiques, art, cultural objects, and high-value collections.

Business inventory or goods that could look commercial rather than personal.

Do not rely on a mover's casual reassurance for these categories. Ask for written customs guidance from the mover, freight forwarder, customs broker, insurer, or relevant authority.

What to ask movers and customs brokers

Get written quotes from at least two or three reputable international movers, freight forwarders, or customs brokers before deciding whether to ship, store, sell, donate, travel light, or buy locally.

Ask each one:

What service level is included: packing, crating, pickup, export handling, customs paperwork, Nepal destination handling, storage, delivery, and unpacking?

Is the quote based on volume, weight, container size, air freight, sea freight, or a hybrid route?

What documents do you need from me: passport, visa, inventory, proof of ownership, local address, tax ID, consignee details, or residence documents?

What goods are prohibited, restricted, taxed, delayed, or commonly problematic in Nepal?

What happens if my Nepal address is not ready when the shipment arrives?

Are storage charges, port or terminal charges, customs inspection fees, and destination delivery fees included or separate?

How is damage handled, and what insurance exclusions apply?

Can your local partner deliver to the actual building, street, floor, elevator, stairwell, or lane I am considering?

That last question matters in Nepal. Road width, building access, stairs, elevators, monsoon conditions, parking, and local delivery constraints can turn a simple shipment into a headache.

Luggage-first packing strategy

For the first arrival, pack as if the first 30 days are a systems test.

Carry-on essentials

Passports, visas, appointment letters, and immigration documents.

Civil union and identity documents, or at least certified copies and secure digital backups.

Insurance cards, medical summaries, prescriptions, and emergency contacts.

Laptops, phones, authentication devices, backup codes, and chargers.

A small amount of cash plus multiple cards.

One change of clothes and any essential daily-use items.

Checked luggage essentials

Clothing for Kathmandu Valley and possible Pokhara testing, including layers.

Copies of document packets in a waterproof folder.

Basic work setup items that are hard to replace immediately.

Small dual-voltage electronics only after checking the label.

Irreplaceable personal items, kept modest.

Buy locally after arrival

Most bulky appliances.

High-wattage devices such as hair dryers, kettles, heaters, and kitchen appliances unless clearly compatible.

Mattresses, linens, household basics, and storage items once you know the actual apartment.

Nepal generally uses a 230V, 50Hz electrical system, and plug types can vary. A plug adapter changes the shape of the plug; it does not convert voltage. Check every device label. Many modern laptops and phone chargers are dual-voltage if they say 100-240V, 50/60Hz. Heat-producing or motor-driven appliances are much less forgiving.

Arrival setup in Nepal: first week priorities

Use Kathmandu or Lalitpur as the first practical base unless a later chapter's location testing proves another place works better. This is not because they are the only pleasant places to live. It is because they give you the best access to immigration offices, private hospitals, banks, telecom options, international-community knowledge, translators, lawyers, and administrative help.

First 24 to 72 hours

Secure the basics: Confirm your furnished housing, locks, water, power, backup power if available, Wi-Fi, mobile signal, and route to a major hospital. Do not judge an address only by daytime charm. Test noise, evening transport, road access, stairs, backup lighting, and water pressure.

Set up communications: Get local SIM or eSIM service if available to you with your passport and current status. Keep your U.S. or Canada-linked phone number active for banking, tax, benefits, and two-factor authentication. Do not let local convenience break home-country account access.

Save emergency information: Commonly used Nepal emergency numbers include police 100, ambulance 102, and fire 101, but verify current local emergency numbers after arrival and save your preferred hospital, insurer assistance line, landlord, trusted taxi contact, and embassy or consular contact process.

Test payments: Foreign cards may work in many higher-end or tourist-facing settings, but cash and local payment habits still matter. Keep small cash reserves, test ATMs cautiously, and confirm how rent, deposits, utilities, delivery, and medical payments are actually made.

First week

Immigration and lawful stay: Confirm your entry stamp, visa conditions, extension route, and any reporting or renewal steps. Nepal immigration practice can be document-driven and office-specific, so keep copies of everything you submit and receive.

Housing administration: Before moving beyond short furnished housing, confirm who pays electricity, water, internet, building charges, generator or inverter costs, repairs, and security deposits. Ask whether utilities are in the landlord's name or whether you must open accounts yourself.

Banking and tax setup: If a local bank account or tax registration becomes necessary, expect know-your-customer checks. You may be asked for passport, visa, photos, local address, income source, tax information, and sometimes local references or supporting documents. Requirements can vary by bank and status.

Healthcare and insurance: Identify the private hospital or clinic you would actually use in an emergency. Keep insurance documents and payment methods accessible. This is the arrival-setup consequence of the healthcare chapter, not a new healthcare plan: in Nepal, location and payment readiness matter.

Remote work systems: Test your actual work setup from the exact apartment: video calls, upload speed, power cuts, hotspot backup, router placement, noise, time-zone schedule, and employer security access. Your questionnaire makes this a practical must-test, not a nice-to-have.

Local registration, utilities, and practical paperwork

Nepal does not operate like some countries where every newcomer follows one simple municipal-registration path. Instead, practical setup often depends on visa status, lease structure, bank requirements, tax registration needs, and the landlord's existing

utility arrangements.

What this means for you: Do not arrive assuming you can immediately open every account in your own name. Furnished housing with utilities included is valuable because it lets you function while you learn which documents are actually required.

Likely first local documents and records to preserve:

Arrival stamp and visa record.

Visa extension receipts or approvals, if any.

Lease or furnished-housing agreement.

Landlord contact and address confirmation.

Utility bills or proof of address, if available.

SIM registration or telecom account records.

Bank account opening documents, if opened.

Tax or PAN registration documents if required for your activities.

Healthcare invoices and insurance claim records.

Keep both paper and digital copies. Use secure cloud storage plus an encrypted offline backup. In Nepal, a lost paper, missing stamp, or mismatched spelling can create avoidable friction.

A simple departure-to-arrival sequence

60 to 90 days before departure

Confirm the exact Nepal visa or residence route you will use for the first stay.

Ask a Nepal immigration professional what documents must be original, certified, legalized, translated, recent, or route-specific.

Gather civil union, identity, income, healthcare, insurance, and tax documents.

Decide what stays home, what goes in luggage, what goes into storage, and what might be shipped later.

Get preliminary shipping or storage quotes if you have major household goods.

30 to 45 days before departure

Complete needed authentication, legalization, or translation steps once the required format is confirmed.

Prepare appointment folders and digital backups.

Confirm furnished arrival housing in Kathmandu or Lalitpur, with written details on internet, power backup, water, deposit, cancellation, and utilities.

Unlock phones, preserve home-country phone access, and prepare banking authentication backup.

Confirm insurance, emergency funds, and medical records.

Final 7 to 14 days

Print key documents and save encrypted scans.

Confirm flight, baggage rules, arrival address, airport transfer, cash, cards, and emergency contacts.

Reconfirm visa-on-arrival or pre-arrival visa requirements if applicable to your passports and route.

Photograph packed luggage contents for insurance and recovery.

Do not ship household goods unless the Nepal address, customs plan, and residence status are firm enough to justify it.

First week in Nepal

Confirm lawful-stay status and next immigration deadline.

Test housing, water, power, internet, mobile service, and commute patterns.

Save hospital, insurer, emergency, landlord, and consular contacts.

Begin local banking or payment setup only if it is needed and the requirements are clear.

Keep every receipt, lease, immigration record, and official communication.

Practical impact

Before departure, complete the document work that is hard to fix from Nepal: passports, civil union records, income proof, birth and identity records, healthcare records, insurance documents, tax records, and any required authentication, legalization, or translation. Verify the exact Nepal format before paying for apostilles or legalizations, because Nepal may not treat an apostille as enough.

After arrival, focus on systems: lawful stay, furnished housing, SIM service, internet, power backup, payment methods, emergency healthcare route, and copies of every official record. Kathmandu or Lalitpur remains the best first base for this setup phase.

Defer expensive or irreversible commitments: full-household shipping, property purchase, long lease, vehicle import, major furniture shipment, local business setup, account closures, and any assumption that your civil union automatically anchors both adults. Nepal may still work well as a staged move, but the physical move should stay light until the paperwork, infrastructure, healthcare, and household recognition pieces prove themselves in real life.

CHAPTER 16

Plugging into the Country

This chapter is about the practical work of becoming functional in Nepal: reachable, registered, connected, banked, insured, transported, and socially anchored enough that daily life does not feel like a string of small emergencies.

For your situation, this is not just convenience. Your questionnaire points to two adults relocating together, a civil union that must be handled carefully in official settings, remote work that needs unusually reliable internet, healthcare and insurance caution, and strong sensitivity to power, water, and infrastructure interruptions. Nepal can work as a staged trial, but the first weeks should be treated as a setup project, not a vacation with errands attached.

1. Arrival setup priorities

Nepal is a country where personal presence, paper documents, local contacts, and exact-address reality still matter. Kathmandu Valley, especially Kathmandu and Lalitpur/Patan, is the most practical first setup base because it gives you the best access to immigration offices, private hospitals, pharmacies, banks, telecom shops, courier services, coworking spaces, repair help, and English-speaking administrative support. Pokhara may fit your mountain and lakeside preferences later, but it is better tested after your core systems work.

Likely current reality: A foreign resident or long-stay visitor in Nepal often operates through a combination of passport, visa record, local address proof, local mobile number, bank documentation, tax identifier if needed, private insurance, and receipts or letters from landlords, employers, institutions, or service providers. The process can be slower and more relationship-based than you may be used to in Canada or the United States.

What this means for you: Do the setup in layers. First, make yourself reachable and legally trackable. Then get housing proof, healthcare access, banking and payment rails, and backup internet working. Only after that should you decide whether Nepal is ready for a longer lease, fuller shipping, or a move beyond Kathmandu Valley.

Practical sequence:

First layer: Stay lawful and reachable. Confirm visa dates, extension process, local phone service, home-country phone access, and emergency contacts.

Second layer: Prove where you live. Get a lease, landlord letter, utility bill, hotel letter, or other accepted proof of address in the form requested by the office or provider.

Third layer: Stabilize money, care, and connectivity. Keep U.S./Canada banking and phone authentication alive while you test local banking, payments, insurance, pharmacies, hospitals, and internet.

Fourth layer: Build human support. Do not wait until you feel lonely or need help. Start recurring social routines early.

Confidence is moderate. The broad setup pattern is reliable, but the exact document requests can vary by office, visa category, bank, landlord, insurer, and service provider.

2. Documents and local identifiers to verify

Nepal setup depends heavily on documents. The safest approach is to arrive with a well-organized document dossier in both paper and secure digital form.

Passport and travel documents: Check that both passports have comfortable validity beyond your planned stay and any visa or extension period. Some processes may expect several blank pages and a passport valid beyond the requested stay. Do not cut this close.

Immigration records: Keep copies of entry stamps, visa stickers or electronic confirmations, visa receipts, extension receipts, appointment confirmations, and any Department of Immigration correspondence. Use the same date format consistently in your own notes. When a form allows it, writing the month as a word, such as 05 Aug 2026, can reduce date confusion.

Civil union and household documents: Because your household includes a civil union partner, carry certified copies of the civil union record and supporting relationship evidence. As covered earlier, Nepal recognition of the civil union must be verified separately for immigration, healthcare authority, banking, housing, and emergency administration. For this chapter, the setup consequence is simple: do not assume one office will accept the relationship just because another office did.

Documents to gather before departure:

Identity and civil records: Passports, birth certificates, civil union record, any prior marriage or divorce records if relevant, name-change records if any, and emergency contact documents.

Financial and residence evidence: Pension, Social Security, investment-income records, bank statements, tax records, proof of address in your current country, and records that may support visa, tax, or banking questions.

Healthcare records: Insurance documents, vaccination records, medication lists even if no current medication risk was flagged, summaries from clinicians, recent lab or imaging records if relevant, and emergency medical information.

Work and professional records: Remote-work authorization from your employer if applicable, income documents, professional licenses if you might rely on credentials, and records showing where work is performed and paid.

Education, children, and pets: No children or pets are relocating based on your current answers, so school and pet files should not drive the setup plan. If that changes, document requirements and timing will need a separate update before flights or housing commitments.

Authentication and translation order: For official use abroad, notarization, legalization, and translation are not the same thing. A simple practical order is: notarize if the document is signed by you, authenticate or legalize where the document was issued, then translate last using a translator accepted by the receiving authority. Nepal is generally a country where consular legalization or official attestation may matter more than a simple apostille assumption, so confirm the exact requirement for each document before paying for processing.

Local identifiers to verify in Nepal:

Passport and visa record: For many foreign residents, this is the core identity trail.

Tax identifier: Nepal uses a Permanent Account Number, often called a PAN, for tax and some financial purposes. You should verify whether you need one based on remote work, local income, banking, property, employment, or other financial activity. This does not mean you are tax resident; it means the identifier may be needed for local administration.

Social security or employment registration: Nepal has social security arrangements tied mainly to employment and contribution systems. If you are not working locally, this may not apply, but a work, consulting, business, or local employment arrangement could change the answer.

Health enrollment or insurance number: For your likely setup, private international insurance plus self-pay private care is the more realistic starting point than relying on Nepal public coverage. If you later pursue public or contributor-linked enrollment, verify eligibility, waiting periods, dependent treatment, and whether your civil union partner is recognized.

Municipal or address registration: Some processes may ask for ward-level, municipal, landlord, lease, or address evidence. Ask each office or provider exactly what form of address proof they accept before assuming a lease alone is enough.

3. Mobile, eSIM, internet, and backup connectivity

In Nepal, connectivity is not a small detail for you. Your answers say you need extremely reliable high-speed internet, U.S. time-zone work access, and low tolerance for outages. That makes Kathmandu or Lalitpur the safer first test than a scenic mountain or lakeside base.

Mobile setup: Arrive with roaming active for the first few days, plus a travel eSIM if your phone supports it. Then get a local prepaid SIM or eSIM if available. Prepaid is usually easier than a contract plan because contract service may require local ID, address proof, residence status, a local bank account, or a longer commitment.

Nepal Telecom and Ncell are major mobile providers to research as starting points, not endorsements. Verify current SIM registration rules, passport requirements, biometric or photo requirements, eSIM availability, coverage in your exact neighborhood, data speed, tethering rules, plan expiry, top-up methods, and English-language support.

Keep your home-country number alive: Do not give up your U.S. or Canada phone number too early. Banks, retirement accounts, tax portals, medical systems, employer systems, and two-factor authentication may still depend on it. Before you switch anything, test whether each critical account can receive codes through your chosen method abroad.

Home internet: In Kathmandu Valley and parts of Pokhara, fiber or fixed broadband may be available, but service quality can vary sharply by building, floor, neighborhood, landlord wiring, installation backlog, and power reliability. WorldLink, Vianet, and Subisu are well-known internet providers to research and compare at the exact address. Verify installation timing, router fees, contract length, cancellation terms, speed at peak hours, service repair process, language support, and whether local ID, address proof, or a local bank account is required.

Backup connectivity: For remote work, plan for redundancy from day one:

Primary: Fixed home internet at the actual apartment or house.

Backup 1: Mobile hotspot from a different carrier than your main phone if possible.

Backup 2: A tested coworking space, hotel lounge, or private office where video calls work during power or home-service interruptions.

Backup 3: Battery backup or UPS for router, laptop, phone charging, and any work-critical device.

Starlink and satellite: Nepal's mountains and infrastructure gaps make satellite internet tempting, especially outside major cities. Do not rely on Starlink unless you verify current Nepal availability, legal use, service address, hardware cost, monthly price, portability or roaming rules, customs/import issues, installation constraints, power needs, and whether buildings, trees, mountains, storms, or apartment rules block the signal.

Voltage, plugs, and appliances: Nepal commonly uses about 230V and 50Hz electricity, with plug types that may include C, D, and M depending on the building. Verify this before packing or plugging in anything. The U.S., Canada, Mexico, and some nearby countries commonly use about 110-120V, while much of Asia, Europe, Africa, Australia, and many other regions commonly use about 220-240V. A plug adapter changes plug shape; it does not convert voltage. Many modern chargers work only if the label says something like 100-240V, 50/60Hz. For medical devices, work-critical equipment, high-wattage appliances, kitchen gear, monitors, printers, and backup batteries, verify compatibility, surge protection, replacement parts, and whether buying locally is safer than shipping.

4. Utilities, housing setup, and proof-of-address logistics

Nepal housing setup can be informal compared with North America. In furnished apartments, serviced apartments, and many expat-oriented rentals, the landlord may handle internet, water, building fees, generator/inverter systems, trash, and some utilities. In other rentals, you may need to manage bills yourself or reimburse the landlord.

What to verify before signing:

Electricity: Meter arrangement, billing method, outage frequency, generator or inverter availability, who pays, and whether high usage is charged separately.

Water: Municipal supply, tanker water, storage tank cleaning, filtration, hot water, and what happens during dry periods or shortages.

Gas and cooking: Cylinder gas arrangements if used, refill process, safety, and whether the landlord or tenant handles replacement.

Trash and building fees: Collection schedule, building maintenance, security, lift/elevator reliability, parking if needed, and whether fees are included.

Internet and repairs: Whether you can choose your provider, drill or install equipment, use rooftop equipment, install battery backup, and call technicians directly.

Proof of address: Ask in advance whether a signed lease, hotel letter, landlord letter, utility bill, ward letter, or bank letter is required for mobile, banking, tax, visa, insurance, or delivery setup. In Nepal, the paper trail that one provider accepts may not satisfy another.

Shipping and household goods: Continue the luggage-first strategy from the moving chapter. Full-service international shipping can be expensive enough to change the relocation budget. As a planning screen, small or light international shipments can run several thousand dollars, while larger full-service household moves commonly reach the high four figures or mid five figures; complex moves can approach or exceed USD 20,000. Get written quotes from two or three international movers or freight/customs

brokers before deciding whether to ship, store, sell, donate, or buy locally. In Nepal, voltage, building access, humidity, road access, repair availability, and customs friction all make buying some household items locally worth considering.

5. Banking, payments, and money rails

Nepal is still a mixed cash, card, bank-transfer, and mobile-wallet environment. International residents often keep foreign banking active while adding local tools as needed.

Likely current reality: Opening a local bank account as a foreigner may be possible in some circumstances, but requirements can vary by bank and by status. You may be asked for a passport, valid visa, photos, local address, income or source-of-funds evidence, tax identifier if applicable, landlord or employer letters, and sometimes additional compliance documents.

What this means for you: Do not make a local bank account the single point of failure in your first month. Keep U.S./Canada banking, cards, and transfer capacity working while you test local account options.

What to check before relying on local banking:

Account access: Can a foreign resident with your visa status open the account, and can both adults have access?

Civil union treatment: Can your partner be added as joint holder, beneficiary, emergency contact, or authorized user? If the answer is unclear, keep independent account access for each adult.

International transfers: What incoming-transfer documents are required? Are pensions, Social Security, investment income, or salary deposits treated differently?

Payment tools: Which local bill-payment, wallet, or QR payment systems work for foreigners, and do they require a local bank account or local ID?

ATM and card reality: Compare ATM fees, card acceptance, foreign transaction fees, exchange-rate spreads, transfer fees, and daily withdrawal limits. This is cost-awareness and setup planning, not currency speculation or investment advice.

Tax link: As covered in the financial chapter, Nepal tax residence and income treatment should be reviewed before you create facts that look like local work, business activity, or long-term financial residence. For this setup chapter, the practical rule is to keep clean records: dates in Nepal, income sources, bank transfers, lease dates, work activity, and tax filings.

6. Healthcare, prescriptions, and emergency contacts

Healthcare setup in Nepal should be practical and conservative. Kathmandu Valley is the safest first base for private hospitals, pharmacies, diagnostics, and English-speaking medical support. Outside the valley, care can become thinner quickly.

Likely current reality: As a foreign resident or long-stay visitor, your practical default is likely international private insurance, self-pay private care, and emergency evacuation planning rather than assuming public healthcare access. If a public or contributor-linked scheme becomes relevant later, verify eligibility and dependent recognition before relying on it.

Your first setup tasks:

Insurance: Carry digital and printed insurance cards, policy numbers, emergency assistance contacts, evacuation instructions, exclusions, preauthorization rules, and claim forms.

Medical records: Bring concise medical summaries, vaccination records, allergies, emergency contacts, blood type if known, and copies of any recent tests that would matter in an emergency.

Prescriptions: Even though your questionnaire did not flag current medication risk, bring a medication list and verify how any routine medicines would be prescribed, refilled, imported, or substituted if needs change.

Home-country healthcare: If your U.S. public-healthcare connection is Medicare, remember that Medicare generally has limited coverage outside the United States. Do not change U.S. coverage without confirming re-enrollment, penalty, and return-home consequences with the relevant program and a qualified adviser.

Emergency numbers and contacts: In Nepal, common emergency numbers include police 100, fire 101, and ambulance 102, but you should verify current numbers after arrival and save them in both phones. Also save your local landlord or building manager, nearest private hospital emergency desk, insurer assistance line, home-country emergency contact, embassy or consular emergency line for your citizenship, and a trusted local contact.

Emergency documents: Put a printed emergency card in each wallet with names, passport nationality, allergies, insurance details, local address, and who may be contacted. Because civil union recognition can be uneven across settings, carry healthcare authority and emergency-contact documents in a form reviewed for Nepal use rather than assuming your partner will automatically be treated as next of kin.

7. Driving, transit, and daily mobility

Nepal is not a place where I would suggest making driving your first experiment. Roads can be congested, poorly maintained, chaotic, narrow, steep, or affected by weather. Driving is on the left. Road safety is a meaningful practical risk, especially at night, outside the valley, and on mountain roads.

Short-term mobility: Use taxis, vetted ride-hailing where available, known drivers, hotel transport, and walking routes you have tested in daylight. Pathao and inDrive are examples of ride-hailing options to research locally, not endorsements. Verify app availability, payment method, safety features, driver identification, and whether service is reliable in your neighborhood.

Public and local transport: Kathmandu Valley has buses, minibuses, taxis, and local routes, but they may not match the predictability or comfort you are used to. For your walkability preference, choose housing where daily errands can be done on foot or by a short known ride rather than relying on long cross-city trips.

Licenses and vehicles: If you intend to drive, verify whether your home license plus an International Driving Permit is accepted and for how long, and what the Department of Transport Management or relevant authority requires for a Nepal

license. Do not buy, import, or lease a vehicle until you understand insurance, registration, parking, repairs, fuel, road conditions, and whether driving actually improves your life.

Practical rule: In the first month, pay for convenience and safety. Use known routes, avoid unnecessary night road travel, and build a short list of reliable drivers or transport options before testing more remote areas.

8. Social Connection and Community

Plugging into Nepal is not only about SIM cards and bank forms. It is also about whether you can build a life that feels human, not merely functional.

Your questionnaire says warm, friendly local culture is an absolute must-have. Nepal has real warmth, hospitality, neighborliness, and a strong culture of social obligation, especially when introductions and trust have formed. But warmth at first contact is not the same as deep belonging. You will need a bridge from pleasant interactions to durable support.

Welcoming Assessment

Nepal is likely generally welcoming, with important context. Foreigners are often treated with courtesy and curiosity, especially in Kathmandu, Lalitpur, Pokhara, trekking-linked areas, universities, NGOs, faith communities, and expat-facing neighborhoods. English is commonly available in tourist, professional, hospital, and educated urban settings, though not everywhere.

The watchpoint is that bureaucracy, language gaps, class and community boundaries, conservative social norms, and the difference between visitor status and resident status can make deeper entry slower than the initial friendliness suggests. Nepal may feel warm at the door, but not automatically easy once you are trying to solve lease problems, medical decisions, banking confusion, or long-term social belonging.

In plain language: the first hello may be easier than the second layer of trust.

Social Connectedness Assessment

Nepal offers good potential for connection, but it may take deliberate repetition. Community life is often built through family networks, neighborhood familiarity, religious or cultural communities, work circles, volunteering, schools, clubs, trekking and outdoor groups, language learning, and repeated local presence.

For you, the main isolation risk is not that people will be cold. It is that remote work, U.S. time-zone obligations, age-gap household dynamics, no relocating children, no built-in school network, and limited Nepali language could leave you socially dependent on your partner, expat acquaintances, and transactional service relationships unless you deliberately build recurring routines.

Use expatriate and shared-background communities as an early bridge. Look for people who share language, nationality, professional background, life stage, faith, outdoor interests, retirement transition, or cross-border experience. But do not let the expat circle become the ceiling. The healthier plan is bridge first, wider local life next.

From Initial Contact to Deeper Connection

In Nepal, relationships often deepen through consistency, introductions, hospitality, and reciprocity. One-time networking is less useful than being seen repeatedly in the same settings.

Choose a few places and show up at roughly the same time each week: the same coffee shop, market, walking route, yoga or fitness class, coworking space, language lesson, volunteer shift, faith community, neighborhood shop, or outdoor group. Learn names. Greet people. Ask simple questions. Accept invitations when they feel safe and appropriate. Reciprocate in modest ways: bring something, help organize, share a useful skill, introduce someone, mentor, volunteer, or become dependable.

Signs that a relationship is deepening include being invited to smaller gatherings, being introduced to family or close friends, being trusted with practical advice, being contacted outside the original group, or being asked for help as well as offered help. Polite friendliness is pleasant; mutual responsibility is a stronger sign of belonging.

Language ramp-up: You do not need perfect Nepali to begin. You do need enough survival language to reduce friction and show respect. Focus first on greetings, addresses, directions, food, prices, appointments, pharmacy needs, banking errands, housing repairs, utilities, emergencies, and polite requests. Use comprehensible input, repetition, shadowing, and prepared scripts for real errands before worrying about grammar perfection. Your existing English, French, Spanish, and Thai experience suggests you know what language learning feels like; the key is making Nepali useful within the first 90 days, not making fluency a moral test.

Faith and values: Your questionnaire notes a preference for largely Catholic cultural alignment, while Nepal is predominantly Hindu and Buddhist with smaller Christian communities. If faith community matters for belonging, research churches, interfaith communities, service groups, and volunteer networks in Kathmandu and Lalitpur before arrival. Treat this as a social support question, not only a religious question.

9. Household-specific setup only if relevant

For your household, the key setup issue is that two adults are relocating together in a civil union.

Immigration and address setup: Keep separate document files for each adult. Even if one adult becomes the practical anchor for a visa or residence route, the other adult should have independent passport copies, visa records, insurance proof, financial access, phone service, emergency contacts, and proof of address.

Medical and emergency authority: Carry partner-authority documents and emergency-contact instructions in both paper and digital form. Ask hospitals, insurers, landlords, banks, and immigration professionals how they treat a foreign civil union in practice. The answer may be purpose-specific.

Money and communications: Each adult should have independent access to funds, cards, phone service, authentication methods, cloud documents, and emergency contacts. This protects both of you if one phone is lost, one account is frozen, one person is hospitalized, or an office will not accept the other partner as representative.

No children or pets relocating: Based on your current answers, school enrollment, childcare, pet import, and veterinary setup should not be part of the first move sequence. If either fact changes, do not simply add it to the packing list; it changes documents, housing, flights, budget, timing, and local support.

10. First 7/30/90-day setup checklist

First 7 days: become reachable and safe

Immigration and identity: Photograph and store passport ID pages, entry stamps, visas, receipts, and arrival documents. Calendar the visa expiry and the earliest sensible extension date.

Phone and authentication: Activate roaming or travel eSIM, then buy a local prepaid SIM or eSIM if available. Test two-factor authentication for banks, employer systems, retirement accounts, tax portals, insurance, cloud storage, and email.

Emergency setup: Save police, fire, ambulance, insurer assistance, landlord, nearest private hospital, embassy or consular emergency contact, and home-country emergency contacts in both phones. Put printed emergency cards in both wallets.

Health and prescriptions: Identify the nearest suitable private hospital, pharmacy, and emergency route from your lodging. Keep insurance and medical summaries accessible.

Money: Test ATM withdrawal, card payment, international transfer path, and cash backup. Do not rely on one card or one bank.

Social support: Schedule at least one newcomer, expat, faith, coworking, language, volunteer, or interest-based introduction. Also schedule regular calls with existing friends or family so the first week does not become emotionally isolated.

First 30 days: make daily life repeatable

Address proof: Obtain whatever address evidence your lease, hotel, landlord, or building can provide. Ask which format is accepted for banking, mobile, insurance, immigration, tax, or delivery needs.

Internet and power: Install or verify fixed internet at the exact address. Test video calls during peak hours. Set up mobile hotspot backup, second-carrier redundancy if practical, and battery backup for router and work devices.

Utilities: Confirm electricity, water, gas, trash, building fees, repair process, deposits, payment methods, and who is responsible for each bill.

Banking and payments: Research local account requirements, tax identifier needs, foreigner documentation, joint or partner access, transfer rules, and bill-payment tools. Keep home-country banking fully active.

Mobility: Build a short list of reliable transport options, ride-hailing apps, known drivers, walking routes, and hospital routes. Avoid making vehicle decisions yet.

Language and community: Start a simple Nepali survival-language routine. Join two recurring activities, not just one-off events. Use shared-language expat groups for immediate support, then begin testing wider local circles.

First 90 days: decide whether the setup is strong enough for a longer stay

Immigration and renewal: Confirm the next visa, extension, or residence-card touchpoint and required documents. Keep copies of all receipts, dates, and filings.

Healthcare and insurance: Test whether claims, preauthorization, pharmacy access, emergency contact procedures, and medical-record access work in practice. Do not assume U.S. public healthcare will finance ordinary care abroad.

Work and connectivity: Review whether remote work is actually sustainable with Nepal power, internet, time zone, employer rules, and tax records. Keep logs that distinguish travel, work, income, and residence facts.

Documents: Identify any documents that still need legalization, certified copies, or accepted translation. Gather extra originals where timing and budget allow.

Housing: Decide whether the current area is good enough for a longer rental test. Do not ship a full household or consider buying until utilities, internet, healthcare access, transport, and daily comfort are proven.

Social anchoring review: Ask yourself plainly: Do you have at least one immediate-support network? Two recurring local routines or groups? Several people you can contact? A realistic path toward deeper local integration? If not, the answer is not automatically to leave Nepal, but it is a signal to adjust location, schedule, language effort, or community strategy before making the move more permanent.

What this changes in your plan: Nepal should be set up from Kathmandu or Lalitpur first, with Pokhara or more scenic areas tested only after your legal, internet, healthcare, banking, and social systems work. The first social-entry channels to test are expat/newcomer groups, language classes, coworking or remote-work circles, faith or volunteer communities, outdoor or walking groups, and repeated neighborhood routines. The isolation risks to guard against are remote-work hours, limited Nepali, dependence on your partner as your only support, and mistaking pleasant friendliness for durable belonging.

CHAPTER 17

Safety, Infrastructure, Climate & Contingency Planning

Nepal can be a beautiful, affordable, deeply rewarding place to test a new chapter of life. But it is not a country where you should treat basic systems as background noise. For your situation, infrastructure is not a side issue. You said you are very sensitive to power and water outages and need extremely reliable high-speed internet, while also considering remote work, long-term living, and a two-adult household move.

So the practical question is not, "Is Nepal safe?" It is more specific: can you choose a place, building, daily routine, healthcare access point, and backup plan that make Nepal workable without turning ordinary outages, bad air, road risk, monsoon disruption, or administrative friction into constant stress?

Bottom line

Nepal is workable as a staged, reversible move if you treat safety and infrastructure as things to test before commitment. It is not a strong fit if you need Canada-level predictability in utilities, roads, emergency response, air quality, water safety, or administrative follow-through.

Confidence: High on the broad pattern: infrastructure reliability, road safety, air quality, earthquakes, and monsoon hazards are real planning issues in Nepal. Moderate on the exact level of risk at any one address, because building quality, local roads, internet provider performance, water systems, and neighborhood conditions vary sharply.

What this changes: Kathmandu or Lalitpur should remain the first practical base, not because they are perfect, but because they give you the best combination of hospitals, administration, internet options, transport links, embassies or consular access, professional help, and backup services. Pokhara may still be a strong lifestyle test later, especially for lakeside and mountain access, but it should not be your first irreversible commitment.

Safety in daily life: lower drama than the headlines, but not carefree

Nepal is not usually a country where ordinary foreign residents are mainly planning around cartel-style violence, widespread armed conflict, or being deliberately targeted as expatriates. Daily life in Kathmandu Valley and Pokhara can feel calm, social, and manageable. Many foreigners move through normal routines without severe security incidents.

The more practical risks are different: petty theft, scams, aggressive pricing, weak consumer recourse, road accidents, trekking or mountain travel accidents, occasional protests or strikes, and the fact that police, emergency response, and legal processes may not work with the speed or predictability you are used to.

Likely reality: Violent crime against foreign residents is not the central planning concern in the main urban and expatriate areas, but ordinary safety still depends on location, routine, transport habits, night movement, document control, and avoiding disputes.

What this means for you: Your safety plan should be less about fear and more about reducing exposure. Choose a first base where you can walk or use trusted transport for daily errands, reach a private hospital quickly, avoid isolated roads at night, and get help if a landlord, driver, official, or service provider problem arises.

Practical habits that matter:

Use well-reviewed transport options or known drivers, especially at night.

Keep passport, visa records, civil union documents, insurance proof, and emergency contacts digitally backed up and physically copied.

Avoid carrying large amounts of cash or displaying expensive devices casually in crowded areas.

Be cautious around tourist-heavy areas, nightlife settings, trekking brokers, money exchange, and informal fixers.

Do not rely on verbal promises for housing, deposits, repairs, utilities, or visa-related help.

What to confirm: Check current government travel advisories for Nepal shortly before departure and again before regional travel. Advisories will not tell you which neighborhood fits your life, but they can flag protests, road closures, disease outbreaks, disasters, aviation warnings, or regional restrictions.

Political stability and administrative confidence

Nepal's Political Stability Outlook is mixed: 2.8 / 5 flags. This does not mean daily life is unsafe, and it is not a prediction that something bad will happen. It does mean you should place only moderate confidence in long-term planning assumptions that depend on smooth administration, consistent policy, fast renewals, or reliable public capacity.

Nepal has a pattern of coalition turnover and administrative weakness. For a visitor, that may show up as delays, unclear instructions, repeated paperwork, or conflicting answers. For a long-stay resident, it can affect renewals, banking, tax registration, property transactions, healthcare administration, and emergency response.

What this means for you: This is another reason to rent before buying, avoid large transfers until paperwork is checked, keep your home-country banking and healthcare fallbacks alive, and re-check residence and tax rules close to the actual filing date. It also supports the earlier recommendation to treat Nepal first as a trial base rather than a final permanent landing.

Infrastructure: test the actual address, not the city reputation

Nepal's infrastructure can be good enough in the right urban setup and frustrating in the wrong building. Kathmandu, Lalitpur, and parts of Pokhara can offer fiber internet, mobile data, delivery services, private clinics, furnished apartments, coworking spaces, and daily conveniences. But performance can change street by street and building by building.

Power reliability has improved compared with Nepal's older load-shedding years, but outages, voltage fluctuation, backup gaps, and repair delays can still happen. Water supply can be intermittent. Many homes rely on storage tanks, deliveries, filters, or

bottled water. Internet may be fast on paper but unstable during storms, power disruptions, routing problems, or provider outages.

Because your questionnaire says you need extremely reliable high-speed internet and are very sensitive to utility interruptions, this is a real move-control issue.

What to Confirm: Address-level infrastructure

What we know from your answers: Remote work and daily reliability matter. You are not just looking for a pleasant place to live; you need systems that can support work, communication, banking, healthcare coordination, and emergency access.

What this means for you: Do not sign a long lease based on a landlord's statement that the internet is "good" or the power is "usually fine." Those words mean different things in Nepal than they may mean in Canada or the United States.

What to confirm:

Exact internet provider, plan type, upload speed, download speed, latency, and outage history.

Whether the router, fiber terminal, and building network remain powered during outages.

Mobile signal strength from at least two carriers inside the unit.

Whether the building has inverter, battery, generator, or other backup power.

Whether water is municipal, tanker-supplied, well, stored, filtered, or a mix.

Whether hot water, heating, cooling, and water pumps work during power cuts.

Whether the landlord provides written responsibility for repairs and outage response.

Best source: In-person testing at the unit, not a listing. Run video calls, speed tests at different times of day, mobile hotspot tests, and a short power-backup test before committing.

How the answer could affect the move: If one otherwise attractive apartment fails the infrastructure test, walk away. In Nepal, the right building can make daily life workable; the wrong one can turn low rent into a false saving.

A practical example: imagine a remote worker finds a beautiful apartment in a quieter Kathmandu Valley edge area. The rent is appealing, the view is lovely, and the landlord says fiber is available. But inside the unit, the mobile signal drops, the router has no backup power, the water pump stops during outages, and the nearest reliable coworking space is a long traffic-heavy ride away. That home may be charming, but it is not a safe first base for your work and contingency needs.

Road safety, transport, and emergency access

Road safety is one of Nepal's biggest practical risks. Traffic can be chaotic, road surfaces uneven, sidewalks inconsistent, pollution heavy, and mountain roads dangerous in bad weather. Intercity travel can involve landslides, poor visibility, overloaded vehicles, long delays, and limited emergency support. Domestic aviation can be useful but has its own weather, terrain, and safety considerations.

Likely reality: For everyday foreign residents, road risk is often more relevant than violent crime.

What this means for you: Your first home should reduce the need for long daily rides. Walkability matters, but in Nepal it must be tested realistically: sidewalks, crossings, dust, traffic, dogs, night lighting, elevation, monsoon puddling, and air quality all affect whether a place is truly walkable.

What to check before choosing an area:

Can you reach groceries, pharmacy, ATM or banking help, and routine services without crossing dangerous roads daily?

Can an ambulance or car reach the building quickly?

Is the route to your preferred hospital realistic in traffic?

Is the road passable during monsoon rains?

Is the neighborhood comfortable after dark, not just during a sunny daytime visit?

For healthcare, the full planning belongs in the healthcare chapter. The safety consequence here is simple: your arrival base should keep you within realistic reach of private hospital care and airport evacuation options until you know how your actual

insurance, emergency contacts, and local providers work.

Earthquakes, monsoon, landslides, and climate pressure

Nepal sits in a major seismic zone. Earthquake risk is not theoretical. The 2015 earthquake remains the clearest reminder that building quality, preparedness, and emergency access matter. Kathmandu Valley also has dense development, older structures, narrow lanes in some areas, and variable construction standards.

Nepal also has serious seasonal hazards. The monsoon season can bring flooding, landslides, road closures, travel delays, water contamination, and disease risks. Mountain areas and hill roads can become much more fragile during heavy rains. Climate-change trends are likely to make rainfall more erratic and intense in some periods, increase heat stress in lower elevations, and add long-term concern around glacial lake outburst floods in certain mountain regions.

Confidence: High that earthquakes, monsoon disruption, landslides, air pollution, and water contamination should shape planning. Lower on any single property's risk unless you get building-specific and neighborhood-specific evidence.

What to Confirm: Building and seasonal risk

What we know from your answers: You like mountain and lakeside settings, cooler climates, walkability, and warm community. Those preferences point naturally toward Kathmandu Valley edges or Pokhara, but both require hazard screening.

What this means for you: A scenic view is not enough. You need to know whether the building, road, drainage, and emergency route can handle Nepal's seasonal and seismic realities.

What to confirm:

Building age, construction type, visible cracks, structural history, and whether any earthquake-resilience information is available.

Whether the unit is in a flood-prone, landslide-prone, or poorly drained area.

Whether access roads remain usable during heavy rain.

Whether the building has clear exits, stair access, fire safety basics, and open space nearby after an earthquake.

Whether the landlord can explain water storage, filtration, electrical safety, and backup systems in writing.

Best source: Local building inspection help, a cautious real estate lawyer or property professional, current local residents, and your own wet-weather visit if timing allows.

How the answer could affect the move: If a beautiful rental has poor access, weak drainage, questionable structure, or no backup systems, treat it as a vacation option, not your first long-stay base.

Air, water, food, and everyday health exposure

Kathmandu Valley can have serious air pollution, especially in dry seasons and during high-smog periods. Dust, traffic emissions, construction, brick kilns, winter inversion patterns, and seasonal burning can all affect air quality. Pokhara may feel cleaner at times, but air quality can still vary, and smoke, dust, traffic, and seasonal weather matter there too.

Water should generally be treated as unsafe to drink unless it is properly filtered, boiled, or supplied through a trusted bottled-water system. Food safety is manageable with care, but stomach illness is common enough that you should plan for it, especially in the first months.

What this means for you: Your lower Nepal budget should include air purifiers, quality masks during bad-air days, water filtration, bottled-water backup, and a small health reserve. These are not luxury items if Nepal becomes a long-stay base.

Practical first-base checks:

Avoid ground-floor units on dusty roads if air quality is a concern.

Ask whether windows seal reasonably well.

Check if cooking ventilation works.

Use reliable filtration or bottled water for drinking and brushing teeth until you trust the system.

Keep basic rehydration supplies and a plan for quick clinic access.

Track local air quality before committing to a neighborhood.

This does not mean Nepal is unlivable. It means the healthiest version of Nepal for you may be a better-built, less dusty, well-serviced address rather than the cheapest or most picturesque one.

City and area strategy through a safety lens

Kathmandu or Lalitpur first: Likely near or moderately higher than the Nepal average for cost, but still often far below comparable Canadian urban spending. This is the best first test for infrastructure, private healthcare, administration, banking, immigration help, internet redundancy, and emergency access. Lalitpur/Patan may offer a more livable daily feel for some foreigners while keeping access to Kathmandu systems.

Pokhara second: Likely near or slightly higher than the Nepal average in areas popular with foreigners, depending on housing quality and location. It may fit your lakeside and mountain preferences better, but test healthcare access, monsoon roads, internet stability, air quality, and airport reliability before treating it as a durable base.

Kathmandu Valley edges or greener hill areas later: These can be appealing for air, space, and quieter living, but they may increase transport dependence, emergency response time, internet variation, water complexity, and monsoon access risk. Consider them after you know how Nepal works, not as your first landing.

Remote mountain towns: Best treated as travel or short-stay tests unless you are comfortable with limited healthcare, road disruption, weaker infrastructure, language barriers, and slower emergency response.

Your contingency plan: simple, written, and rehearsed

Contingency planning is not pessimism. In Nepal, it is how you keep the move calm.

Create a short written plan before departure and update it after your first month on the ground.

Local emergency basics:

Save commonly listed Nepal emergency numbers such as police, ambulance, and fire, but verify the current local numbers after arrival with your landlord, hospital, insurer, and local contacts.

Choose one private hospital you would use first in Kathmandu Valley and one backup.

Save your insurer's emergency assistance number in both phones.

Keep enough local cash for transport, clinic deposits, and short disruptions.

Keep passports, residence records, civil union proof, insurance cards, prescriptions if any arise later, and emergency contacts in a cloud folder and an offline folder.

Household backup:

Two phones with local SIM or eSIM options where practical.

Two internet routes: home fiber plus mobile hotspot, or home fiber plus coworking backup.

Power bank, small UPS for router, and a plan for longer outages.

Drinking water backup for several days.

A go-bag with documents, medications if any are later needed, chargers, cash, masks, flashlight, and basic supplies.

Cross-border backup:

Because your income, public benefits, healthcare history, banking, and tax life remain tied to the United States and possibly Canada, do not close home-country systems quickly. Keep working bank cards, online account access, a home-country phone authentication method, and a realistic return route. If U.S. public healthcare coverage such as Medicare is part of your current structure, remember that ordinary care abroad generally cannot be assumed to be covered; do not change coverage without program-specific confirmation.

Decision rules before longer commitments

Use these as practical stoplights, not as reasons to panic.

Green enough to extend the stay: You have tested one address through ordinary workdays, evening routines, water delivery or storage, power interruptions, internet redundancy, hospital access, transport, air quality, and landlord response. The systems are not perfect, but they are predictable enough for you.

Pause before signing longer: The address works only when everything goes right; the internet has no backup; water is unclear; the landlord is vague; hospital access is slow; or one partner feels unsafe or trapped by transport and bureaucracy.

Leave or reset the plan: Repeated outages prevent work, health access feels unsafe, air quality materially affects wellbeing, monsoon or road access isolates you, documents or residence renewals become unstable, or your household cannot maintain a credible medical, financial, or legal fallback.

Practical impact

Nepal remains a possible fit, but this chapter makes the move more staged and more address-specific. Start in Kathmandu or Lalitpur, rent furnished, test the exact building, budget for backups, and delay scenic locations, long leases, shipping, property commitments, or permanent assumptions until infrastructure, safety, emergency access, and seasonal reality are proven. The move should stay reversible until Nepal works not just on a good day, but during an outage, bad-air week, heavy rain, administrative delay, and medical or travel disruption.

CHAPTER 18

Plan B Planning, Return-Home Optionality & Assets Back Home

Plan B is not a sign that the Nepal move is a bad idea. It is the opposite: it is how you make a serious move without trapping yourself too early.

Based on your questionnaire answers, Nepal has a real attraction: lower expected living costs, mountain and lakeside possibilities, cultural warmth, and a chance to build a more flexible next chapter. But Nepal is not the kind of country where I would advise you to sell everything, ship a full household, buy property, give up home-country systems, and assume the rest will sort itself out. The wiser posture is: test, verify, then deepen.

The likely current reality is that Nepal can work best as a staged trial, especially through Kathmandu or Lalitpur first, before testing Pokhara or more scenic locations. The confidence limit is not your interest in Nepal. It is the combination of lawful stay for both adults, civil union treatment, healthcare depth, remote-work practicality, infrastructure reliability, and long-term renewal predictability.

Nepal's Political Stability Outlook is mixed: 2.8 / 5 flags. That does not mean you should avoid Nepal. Daily life is generally peaceful in many areas. But it does mean long-term assumptions deserve less blind confidence. Coalition turnover, administrative weakness, infrastructure gaps, earthquake readiness, and rule unpredictability all strengthen the case for renting before buying, keeping liquidity, checking rules again close to execution, and preserving a workable way to leave if the plan stops being prudent.

People change course after moving abroad for ordinary human reasons, not only because something went wrong. Family pulls become stronger. Health needs change. Visa renewals become tiring. Money assumptions shift. Loneliness can set in once the first excitement fades. Work or business arrangements change. Safety, politics, or bureaucracy may become harder than expected. Identity and belonging can feel different in year five than in month five. Partner dynamics can change when one person adjusts faster than the other. Needs also change over years: the country that works beautifully for an energetic trial may not be the right place for older-age care, major surgery, bereavement, or a long recovery.

A useful rhythm to keep in mind: the first 1 to 3 years abroad can be exciting and forgiving. Years 4 to 7 often test whether daily life is actually sustainable. After 7 to 10 years, many people either put down deeper roots or decide, calmly, that it is time to return home or move onward.

So the purpose of this chapter is simple: keep the Nepal move alive while keeping your choices open.

2. Three fallback lanes

Lane 1: Stay flexible inside Nepal or choose another area

Your first fallback should not automatically be another country. It should be a better Nepal setup.

Likely reality: Nepal varies sharply by address. Kathmandu Valley may be frustrating, crowded, polluted, and bureaucratic, but it is also where you are most likely to find stronger hospitals, administrative support, immigration help, international community, banking assistance, and backup services. Pokhara may fit the lakeside and mountain lifestyle better, but healthcare depth, emergency response, flights, roads, internet, and monsoon or landslide disruption need practical testing.

What this means for you: Start with a Kathmandu or Lalitpur base, not because it is necessarily your dream location, but because it gives the Nepal plan the best chance to work. Treat Pokhara as a second-stage test once lawful stay, insurance, emergency care, internet, power backup, banking access, and remote-work routines are functioning.

Practical consequence: Do not buy property, sign a long hard-to-exit lease, or ship a full household until the actual address works in real life. Furnished housing and a luggage-first arrival protect you from finding out too late that the building has poor water, unstable power, weak internet, bad access during rain, or too much air pollution for daily comfort.

Next planning move: Keep your first lease short or flexible, keep a second Nepal location in mind, and test each address as if it were a system: internet, power, water, noise, transport, medical access, security, food access, and comfort at different times

of day.

Lane 2: Keep exactly three alternate countries on the fallback list

These are not final recommendations and not a full country comparison. They are three practical backups to keep under investigation while you test Nepal.

Spain

Why it is plausible: Your civil partner was born in Spain, and you speak Spanish. Spain may also fit your interest in Mediterranean climate, walkability, healthcare depth, and warmer social culture.

What it may improve compared with Nepal: Stronger healthcare infrastructure, better long-term urban services, stronger transport, deeper legal and administrative systems, and potentially more familiar language and cultural patterns.

What it may make worse: Higher costs, heavier tax and bureaucracy questions, possible complexity around residence routes, and a less favorable time-zone fit if U.S.-time-zone work continues.

What must be verified before treating it as a true backup: Whether your partner's birth-country connection creates any actual citizenship, documentation, residence, or family-route advantage; whether your civil union is recognized for immigration and domestic purposes; healthcare access; tax residence; remote-work rules; and whether the budget still works after taxes, insurance, rent, and travel.

Mexico

Why it is plausible: Mexico fits your Spanish ability, preference for warm expressive culture, North America comfort, possible U.S. proximity, and stronger time-zone compatibility for U.S.-based work and financial administration.

What it may improve compared with Nepal: Easier travel to the United States, more compatible work hours, established expatriate infrastructure, more city choices, and private healthcare options in major cities.

What it may make worse: Safety varies significantly by state, city, neighborhood, route, and lifestyle. Healthcare and insurance still require careful planning, and legal residence, tax, banking, and civil union recognition must be confirmed.

What must be verified before treating it as a true backup: Current residence income or savings thresholds, dependent or civil union treatment, remote-work and tax rules, healthcare and insurance coverage, city-specific safety, and a return-care bridge to the United States if needed.

Thailand

Why it is plausible: You speak Thai, and Thailand can offer relatively favorable costs, strong private healthcare in major cities, and a familiar Asian-region option. Chiang Mai or another northern base may be worth investigating if you want a lower-cost city with community and services.

What it may improve compared with Nepal: Better private healthcare depth in major cities, stronger international-service infrastructure in some areas, and a broader long-stay expatriate ecosystem.

What it may make worse: U.S. time-zone strain, heat and humidity, long-term residence durability, work and remote-work restrictions, and possible civil union recognition issues.

What must be verified before treating it as a true backup: Long-stay routes, renewal rules, whether both adults can maintain lawful stay, civil union or dependent treatment, remote-work legality, private insurance renewability with age, healthcare access, and tax treatment.

Lane 3: Preserve a realistic way to return home

For you, return-home planning has two layers: U.S. citizenship and systems, plus any practical Canada ties you may still rely on because you currently live there. Do not collapse those into one thing.

Likely reality: As U.S. citizens with U.S. passports, you likely preserve the legal ability to re-enter the United States. That is different from having an easy, affordable, medically safe, administratively clean return. A good return plan includes housing,

health coverage, banking, documents, tax records, mail, benefits access, and people who can help you act quickly.

If Canada remains part of your practical life, also preserve the Canada-specific pieces that matter: immigration or residence status if any, provincial health coverage rules if relevant, lease or housing records, Canadian banking, tax records, phone access, insurance, and mailing arrangements. Do not assume U.S. citizenship solves Canadian re-entry or healthcare questions.

3. Your top five Plan B risks

Risk 1: Both adults cannot maintain lawful stay on a workable basis

As covered earlier, Nepal may be more workable as a trial than as a predictable permanent-settlement country. The Plan B consequence is straightforward: do not give up your return base, close key accounts, ship everything, or treat Nepal as permanent until both adults have a confirmed lawful-stay and renewal pathway.

What to confirm: Whether one adult can anchor the other, whether the civil union is recognized for dependent residence, or whether each adult must qualify independently.

Best source: Nepal immigration counsel, official immigration sources, and the relevant consular or immigration authority.

Risk 2: Civil union recognition is limited or unclear

A civil union that is valid in one country may not receive the same treatment in Nepal. Immigration recognition and day-to-day recognition are also separate. One system might accept the relationship for one purpose while another office does not accept it for healthcare authority, next-of-kin decisions, housing, banking, inheritance, tax, or survivor administration.

Practical consequence: If recognition is weak, the backup plan is not automatically to abandon Nepal. It may be that both adults need independent status, stronger private legal documents, separate insurance, separate banking authority, and clearer

emergency decision paperwork. But those workarounds need to be built before a crisis.

What to confirm: Immigration treatment, post-arrival legal authority, healthcare decision-making, inheritance, banking, insurance, housing, and tax treatment for your specific civil union.

Risk 3: Healthcare, insurance, evacuation, or later-life care does not hold up

Nepal's healthcare depth is strongest around Kathmandu and weaker outside it. Your questionnaire does not show critical medication dependence or a specific specialist need, which reduces one kind of risk. But your priorities include high-quality healthcare, and retirement is likely within the next several years, so this remains a major Plan B issue.

Care-contingency plan: Before treating Nepal as durable, know what you would do if assisted living, skilled nursing, rehabilitation, memory care, home care, hospice, or family support becomes necessary and is unavailable, unaffordable, too far away, or not medically adequate. Even if long-term care is not a current need, the question is whether Nepal can still work if one of you has surgery, a stroke, cognitive decline, a long recovery, or bereavement.

If you have adult children or close family who might help during illness or old age, test the travel reality. Can they reach you quickly? Can they stay long enough to be useful? Would Nepal visa rules, work obligations, cost, flights, and caregiving capacity allow meaningful support, or only a short visit?

Medical evacuation reminder: If your current health plan does not cover medical evacuation, consider whether separate coverage, a policy, or a medical-evacuation membership is appropriate, especially if you expect to rely on treatment back in the United States or another home-country system. Verify eligibility, geographic coverage, exclusions, authorization requirements, transport limits, and whether it applies to residents abroad rather than only short-term travelers.

Risk 4: Remote work and infrastructure are too fragile

You need U.S.-time-zone compatibility, very reliable high-speed internet, and dependable power and water. Nepal can work for some remote workers, but it must be proven at the exact address. A good apartment in the wrong building can still fail this test.

Practical consequence: Your fallback should include a quick move within Kathmandu Valley, a shift to Pokhara only after testing, or a move to Mexico or another time-zone-friendly backup if U.S.-hours work remains central.

What to confirm: Employer approval, immigration compatibility, tax treatment, VPN and platform access, two-carrier mobile backup, power backup, and actual speed and reliability inside the unit.

Risk 5: Tax, banking, benefits, domicile, or home assets create avoidable lock-in

Your income mix includes pension or retirement benefits, Social Security, investment income, and remote work. You also have U.S. public-system connections. Nepal's lower cost advantage could be real, but it should not tempt you into closing accounts, changing addresses casually, selling property too fast, or making tax and healthcare changes in the wrong order.

Practical consequence: Preserve U.S. banking, credit, phone authentication, tax records, Social Security records, Medicare-related records, and professional access until the Nepal plan is stable. If Canada remains relevant, keep the Canada-side records and access needed to exit cleanly or return practically.

4. What to preserve before moving

Documents, records, and authority

Keep current passports, birth certificates, civil union documents, name-change or divorce records if any, tax returns, pension and Social Security records, healthcare records, insurance policies, powers of attorney, healthcare directives, estate

documents, beneficiary records, property records, and digital backups. For Nepal and any fallback country, verify whether documents need legalization, certified copies, or translation. Do not assume one country's document format works for another.

For your civil union, preserve both the relationship proof and the practical authority documents. If Nepal does not clearly recognize the civil union for every purpose, powers of attorney, healthcare directives, emergency contact records, account authority, and beneficiary designations may become more important. Have U.S., Nepal, and any Canada-relevant counsel coordinate before relying on them.

Liquidity and exit money

Keep enough readily accessible cash or credit to cover emergency flights for both adults, temporary lodging in the United States or Canada, duplicate deposits, lease breakage, medical or evacuation gaps, document replacement, and several months of re-setup costs. Do not lock too much money into Nepal housing, furniture, deposits, vehicles, or hard-to-sell assets during the trial stage.

Household-goods shipping belongs in this same category. Full-service international shipping can be expensive enough to change the relocation budget. Small or light shipments can run into the several-thousand-dollar range; larger full-service household moves often reach the high four figures or mid five figures, and complex full-household moves can approach or exceed USD 20,000. Treat that as a planning screen, not a quote. Get written quotes from two or three reputable international movers or customs brokers before deciding whether to ship, store, sell, donate, travel light, or buy locally.

Housing and assets back home

If you own a home, condo, rental property, vehicle, or storage unit back home, treat it as Plan B infrastructure. It may preserve a landing place, collateral, credit history, family access, and emotional security. It may also create tax, insurance, mortgage, maintenance, vacancy, property-management, security, landlord, and later-sale obligations.

If you keep a former main home, check carrying costs, insurance coverage while vacant or rented, mortgage or lender consent, property tax, maintenance, family use, and whether it remains liquid enough to help you. If you rent it out, confirm rental income reporting, depreciation, insurance, property management, local landlord rules, security, vacancy risk, and later sale planning.

For U.S. property, ask a qualified tax adviser about the broad principal-residence home-sale concept often summarized as owning and using the home as a main home for two out of the prior five years. Do not assume you qualify. Rental conversion, depreciation, exceptions, timing, state tax, and later sale planning need personal review.

If you rent rather than own, preserve a realistic landing plan anyway: family stay, short-term furnished rental, senior-friendly temporary housing, or a prepriced return budget.

U.S. continuity: benefits, banking, mail, tax, and records

Because you are U.S.-connected, keep these systems alive until you have written or official answers where they matter:

Social Security and public retirement records: Preserve online account access, earnings and benefit records, direct deposit arrangements, tax withholding records if relevant, and secure contact channels. This chapter is not the place to decide claiming strategy; the Plan B point is to prevent payment or record-access interruptions.

Medicare and U.S. public healthcare: If Medicare is the relevant program, Original Medicare generally provides only limited coverage outside the United States. Any decision about Medicare Part B should be reviewed before and during the move, because dropping or delaying Part B can create future enrollment timing and possible penalty issues unless an exception applies. Do not change coverage until a program-specific adviser confirms the consequences for your facts.

U.S. tax filing continuity: U.S.-connected people may still have U.S. filing duties while abroad. Keep tax records, income records, foreign account records, and professional access current. This is also where the U.S. State Domicile, Abandonment of Former

Domicile & Ongoing Ties issue matters: moving abroad does not automatically end state tax exposure, and a mailing address or administrative tie does not by itself create a new domicile or prove you abandoned the old one.

Banking and credit: Keep U.S. bank, brokerage, credit-card, and debit-card access working from Nepal. Test two-factor authentication before departure. Ask institutions whether they permit foreign addresses, whether a U.S. residential address is required, how replacement cards are delivered, and what fraud controls may freeze accounts during foreign logins.

Virtual mailbox and mail forwarding: A good mail setup can be practical infrastructure. Research services that scan mail, forward replacement cards and documents, provide searchable digital records, and offer check deposit or check handling where available. But verify which banks, brokerages, insurers, DMVs, election offices, tax agencies, Social Security, Medicare, and other institutions require a true residential address and will not accept a commercial mail-receiving address. Update mailing addresses carefully, not casually.

Driver's license, voter issues, and documents: Keep track of driver's license renewal, passport validity, voter registration or overseas voting processes where relevant, estate documents, medical records, and insurance records. UOCAVA may matter for U.S. citizens voting from abroad; verify your state-specific process and deadlines if voting continuity matters to you.

5. Decision gates that should trigger pause, pivot, or return

Use these gates to avoid drifting. The question is not whether Nepal has risk. Every move does. The question is what facts would tell you to pause, change course, or return while you still have good options.

Pause before moving if:

Both adults' lawful stay in Nepal is not confirmed.

Civil union treatment is unclear enough that one adult could be left without dependent status, medical authority, housing authority, or emergency standing.

Your international insurance, return-care pathway, or medical evacuation plan is not workable.

U.S. Medicare, Social Security, tax, banking, or address consequences have not been reviewed where they could cause penalties, interruptions, frozen accounts, or lost coverage options.

Remote-work legality, employer approval, tax treatment, and actual internet or power backup remain untested.

Pivot within Nepal if:

Kathmandu or Lalitpur works administratively but not emotionally, and Pokhara or another area may better fit daily life.

A specific building fails on water, power, internet, road access, air quality, noise, safety, or healthcare proximity.

The first neighborhood feels socially thin, but Nepal still feels promising.

Pivot to an alternate country if:

Nepal lawful stay remains too uncertain or too renewal-heavy.

Healthcare depth, insurance, or emergency access does not meet your comfort level.

U.S.-time-zone work becomes unsustainable from Nepal.

Civil union recognition creates too much administrative strain.

Political, administrative, or infrastructure uncertainty makes a longer stay feel less secure than expected.

Return home if:

Health, coverage, cash access, legal status, or safety becomes urgent.

One adult becomes dependent on systems that Nepal cannot realistically provide.

Family obligations require proximity to the United States or Canada.

Loneliness, identity, belonging, or partner strain becomes serious enough that the move is harming rather than helping your life.

Your Plan B assets back home are still intact and returning now is wiser than waiting until the exit is harder.

6. 30/90/180-day optionality checklist

Before departure and first 30 days

Keep passports, civil union proof, insurance records, tax records, banking records, medical records, and powers of attorney accessible in secure digital and physical form.

Confirm both adults' current Nepal stay status and extension path.

Test U.S. and any Canada-relevant banking logins, two-factor authentication, card use, wire capability, and phone access from Nepal.

Set up mail scanning and forwarding if needed, while verifying which institutions require a real residential address.

Identify hospitals, emergency transport, pharmacies, insurance contacts, and evacuation procedures from your actual address.

Test internet, backup internet, power backup, water reliability, and night transport before extending a lease.

By 90 days

Compare actual spending with the Nepal planning estimate, including insurance, healthcare, transport, imported goods, travel, backup utilities, and administrative help.

Decide whether Kathmandu or Lalitpur should remain the base, or whether Pokhara deserves a controlled test.

Confirm whether remote work is sustainable in real hours, not just technically possible.

Check whether your civil union documents and emergency-authority documents are accepted in practice where needed.

Review whether U.S. Medicare, Social Security, tax, banking, state domicile, mail, driver's license, and voting arrangements are stable.

Revisit Spain, Mexico, and Thailand only as backups, not distractions, unless Nepal's gates are failing.

By 180 days

Do not call Nepal permanent unless lawful stay, renewals, healthcare, insurance, emergency access, tax and banking administration, housing, and relationship administration are functioning.

Decide whether to extend the Nepal trial, shift locations inside Nepal, begin serious review of one of the three fallback countries, or return home while the move is still reversible.

Keep full-household shipping, property purchase, major asset transfers, and permanent coverage changes on hold unless the evidence supports deeper commitment.

Reprice the exit plan: flights, temporary U.S. or Canada housing, insurance bridge, medical needs, lease breakage, shipping or storage, and several months of re-entry costs.

Practical impact

This chapter changes the plan by keeping Nepal in the promising-trial category rather than the irreversible-permanent-move category. The move can proceed with more confidence when both adults' lawful stay is confirmed, civil union treatment is clear enough to protect the household, healthcare and evacuation plans are usable, remote work and infrastructure are proven at the address level, and U.S./Canada return systems remain intact.

Until then, keep the big commitments reversible: rent before buying, travel light before shipping, preserve liquidity, keep documents and home-country accounts current, maintain a realistic return path, and keep Spain, Mexico, and Thailand as the only three alternate-country backups under watch.

CHAPTER 19

Expert Coordination Checklist

This chapter is not another visa, tax, healthcare, or housing chapter. Think of it as your coordination map: who needs to answer what, in what order, and what proof you should have in hand before you spend serious money or make the Nepal move hard to unwind.

Based on your questionnaire answers, the expert work is not complicated because you have children or pets moving. It is complicated because this is a two-adult civil union household with U.S.-connected tax and public-benefit issues, near-retirement income, remote work, and a Nepal plan that should be tested carefully before it becomes permanent.

Bottom line

Contact experts in this order:

- 1. Nepal immigration professional or official immigration source.** Confirm lawful stay for both adults, civil union treatment, remote-work limits, income evidence, renewals, and what not to do before approval.
- 2. U.S. international tax professional, with Nepal tax input.** Model U.S. worldwide-income filing, state domicile, Social Security and pension taxation, investment income, remote work, and Nepal tax residence before you change payroll, accounts, domicile, or filing positions.
- 3. Healthcare and insurance reviewers.** Confirm that the Nepal healthcare plan works independently of U.S. public healthcare, with private insurance, evacuation cover, hospital access, and return-home coverage understood.
- 4. Estate, family-status, and incapacity counsel.** Your civil union must be tested separately for immigration, medical authority, inheritance, survivor rights, banking, housing, and emergency administration.
- 5. Housing, banking, remote-work, and practical setup professionals.** These come after the legal and financial foundation is clearer. Use them to make the first 90 days workable, not to lock yourself into a long-term commitment too early.

The confidence limit here is important. Nepal can be workable as a staged trial, but residence routes, partner recognition, administrative execution, and long-term durability should be treated with moderate to limited planning confidence until a qualified professional or official source confirms the route in writing.

Before you contact anyone: build a one-page fact packet

Professionals give better answers when you do not ask, "Should I move to Nepal?" Ask focused questions from a clean fact packet.

Prepare a short document that includes:

Your household facts: Your citizenships, current residence in Canada, U.S. birth and U.S. passport/citizenship connection, your civil union partner's citizenship and birth-country facts, both ages, and the fact that both adults intend to relocate.

Your intended plan: Nepal as the country under review, likely first base in Kathmandu or Lalitpur, ideal timeline of 3 to 6 months, and preference for a reversible trial before any permanent commitment.

Your income and work facts: Pension or retirement-benefit income, Social Security, investment income, continued full-time remote work, near-retirement timing, and the fact that you do not expect to need local Nepal employment.

Your legal-status question: Whether one adult can anchor the other under a Nepal residence path, or whether each adult must qualify independently.

Your healthcare facts: No current critical medication issue reported, but healthcare quality, insurance, emergency care, and aging-in-place planning matter to the decision.

Your practical constraints: Very high need for reliable internet and power, comfort-oriented budget, strong cost-of-living motivation, and desire to test infrastructure before longer leases or shipping.

Documents already available: Passports, civil union certificate, birth certificates, proof of income, pension and Social Security records, tax returns, bank and investment statements, insurance records, medical summary, and any prior apostilles,

legalizations, or certified translations.

The document rule that saves time and money

For Nepal processes, document handling can become a timing bottleneck. The exact requirements must be confirmed for the specific use, but the ordinary sequence is:

Notarize if signed. A power of attorney, affidavit, declaration, or authorization letter may need notarization because someone is signing it.

Authenticate where issued. Official records such as birth certificates, civil union documents, police records, diplomas, or court records are usually authenticated, apostilled, or legalized by the place that issued them, not by Nepal after the fact.

Translate last. If translation is required, do it after authentication or legalization, using a translator format accepted by the Nepal authority, consulate, court, bank, school, or institution receiving the document.

What to ask every professional: "For this exact Nepal process, which documents must be originals, certified copies, authenticated, legalized, apostilled, translated, recently issued, or submitted within a validity window?"

Do not spend heavily on translations or document copies until the receiving authority or qualified professional confirms the format.

Credential and engagement checks for every professional

Before paying for advice, ask plainly:

Authority: Are you licensed, registered, or otherwise authorized to advise on this issue in the relevant jurisdiction?

Jurisdiction: Do you advise on Nepal rules, U.S. rules, Canada-relevant issues, or only one side of the problem?

Specialty: Have you handled similar foreign-resident, civil union, U.S.-taxpayer, remote-work, retirement-income, or Nepal relocation matters?

Language and communication: Can you provide advice in English, and can you produce a written summary?

Scope: What will you answer, what will you not answer, and what assumptions are you relying on?

Fees and timing: What is the fee structure, what is included, what would cost extra, and when can you deliver written conclusions?

Conflicts: Do you represent any landlord, seller, employer, insurer, or other party whose interests may differ from yours?

Written output: Ask for a written next-step list, document list, deadline list, and the specific decision that depends on the advice.

Immigration and lawful-stay coordination in Nepal

Likely reality: Nepal has legal-stay categories, but for your facts the practical pathway should not be assumed. Earlier chapters identified a longer-stay route to investigate, likely tied to non-business residence or income-supported stay, but the fit for remote work, renewal, and your civil union partner remains unresolved.

What this means for you: The first expert conversation should not be about a beautiful place to live. It should be about whether both adults can lawfully remain in Nepal under a route that fits your income, work, age, and relationship facts.

When to contact: First, before leases, shipping, major document spending, changes to employment structure, or changes to healthcare coverage.

Send before the call: Passports, civil union certificate, proof of income, pension and Social Security records, investment-income summary, remote-work description, intended Nepal timeline, and questions about whether the civil union partner can be included.

Ask:

Which Nepal legal-stay routes are realistic for someone with your income mix and intended length of stay?

Does the route permit remote work for a non-Nepal employer, or is that treated as work requiring separate permission?

Can a civil union partner be included as an accompanying family member, dependent, or similar category?

If Nepal does not recognize the civil union for immigration, can both adults qualify independently?

What documents, financial proof, police records, medical or insurance proof, translations, and authentications are required?

What renewals are available, what can interrupt them, and what actions should you avoid before approval?

Output to request: A written route summary for each adult, document list, timing assumptions, renewal notes, work-permission limits, and a clear answer on civil union treatment.

Who may need to coordinate: Nepal immigration professional, U.S. tax professional, employer or employment counsel, estate/family counsel, and insurance adviser.

Civil union, family-status, and estate coordination

Your civil union is a practical planning issue, not just a personal label. A relationship can be valid in one country and receive only limited, unclear, or no treatment in another.

Likely reality: Nepal treatment of a foreign civil union should be verified separately for immigration and for ordinary life after residence. Recognition for one purpose does not prove recognition for another.

When to contact: Right after the first immigration screen, and before relying on one adult as the anchor for the other.

Send before the call: Civil union certificate, any registration documents, proof of cohabitation if available, wills, trusts, beneficiary designations, powers of attorney, healthcare directives, pension and insurance beneficiary forms, and any property or account titling records.

Ask Nepal-qualified family or civil-status counsel:

Is a foreign civil union recognized in Nepal for immigration, residence, healthcare authority, next-of-kin treatment, hospital decisions, inheritance, housing, banking, insurance, taxes, and property?

If recognition is limited, can Nepal-facing powers of attorney, medical authorizations, wills, nominations, or emergency-contact documents reduce the risk?

Does the civil union need local registration, conversion, court recognition, translation, legalization, or other proof?

If one partner dies or becomes incapacitated in Nepal, who can act, who inherits by default, and what documents will local hospitals, banks, landlords, and authorities actually accept?

Ask home-country estate counsel:

Do existing wills, trusts, powers of attorney, healthcare directives, and beneficiary designations still work if you are resident in Nepal?

Are companion Nepal-facing documents needed, and how should they be coordinated so they do not accidentally revoke or conflict with existing documents?

Do U.S. and any Canada-relevant rules affect estate tax, probate, incapacity authority, or survivor access to accounts?

Output to request: A written recognition memo or issue list, a document action plan, and a clear statement of which commitments should wait until documents are signed and accepted in the right form.

Tax, banking, Social Security, and remote-work review

Likely reality: Because your tax facts point to U.S. tax residence or U.S. filing exposure, you should assume U.S. worldwide-income filing remains relevant unless a qualified U.S. international tax professional tells you otherwise. Moving to Nepal does not automatically solve U.S. federal tax, state domicile, payroll, self-employment, account reporting, or retirement-income questions.

What this means for you: The tax review must cover both sides. A U.S.-only answer can miss Nepal tax residence or local-source issues. A Nepal-only answer can miss U.S. filing, state domicile, Social Security, Medicare, foreign-account reporting, and Form 2555 or Form 1116 choices if earned income abroad remains relevant.

When to contact: Before the move if possible, and definitely before changing payroll, becoming a contractor, forming an entity, moving investment accounts, changing state domicile, claiming exclusions or credits, or filing the first tax return after arrival.

Send before the call: Last two years of tax returns, current state tax filing position, Canada residence facts, expected days in the U.S., Canada, and Nepal, income breakdown, employer location, remote-work arrangement, pension and Social Security records, investment-account list, bank-account list, and expected Nepal arrival date.

Ask the U.S. international tax professional:

Do you have continuing U.S. federal filing exposure, and what state tax or domicile risk remains, especially given your U.S. connection and current California ZIP code history?

How should Social Security, pension or retirement-benefit income, investment income, and remote wages be reported while living in Nepal?

If you continue earned income abroad, should Form 2555, Form 1116, both on different income categories, or neither be modeled?

Does the foreign earned income analysis depend on the physical presence test, bona fide residence test, foreign tax home, or travel-day records?

Does remote work create payroll, self-employment, employer compliance, or Social Security and Medicare tax issues?

What foreign-account, brokerage, pension, or asset reporting could be triggered by Nepal accounts or other non-U.S. accounts?

Should state domicile, mailing address, virtual mailbox, driver's license, voter registration, healthcare ties, banking address, and estate documents be changed or preserved?

Ask the Nepal tax professional:

When could you become Nepal tax resident, and how would Nepal treat foreign pension, Social Security, investment income, and remote-work income?

Are foreign-earned or foreign-source amounts taxed differently from Nepal-source income?

What registrations, tax numbers, filings, or records would be required if you remain long term?

Does the visa or residence route affect tax treatment or work permission?

Output to request: A written first-year tax calendar, travel-day recordkeeping method, income-by-income treatment summary, state domicile action list, and a "do not change before review" list.

Public systems coordination: United States

This is the compact authority checklist for the U.S. public retirement and public healthcare issues you identified. The full program explanation belongs in the financial and healthcare chapters; here the job is to assign calls and documents.

Who to contact: Social Security Administration or a qualified U.S. benefits professional for Social Security; Medicare or a Medicare-qualified adviser for public healthcare questions; U.S. international tax professional for tax treatment and reporting.

Documents to gather: Social Security account records, benefit statements, claiming history if already claimed, Medicare enrollment status, Part A, Part B, Part D, Medicare Advantage or Medigap records if applicable, employer or retiree coverage records, tax returns, and planned foreign address and travel timeline.

Exact questions:

What Social Security benefit amount, payment method, foreign-address reporting, tax withholding, and proof-of-life or continuing-eligibility rules apply while living in Nepal?

If claiming choices remain open, what would change at full retirement age around 67 or delayed claiming up to 70, and what should not be assumed?

If Medicare is involved, what coverage applies outside the United States, what does not, and what happens if you later return?

If Part B, Part D, Medicare Advantage, Medigap, or employer-linked coverage is changed, could penalties, enrollment windows, underwriting, gaps, or waiting periods apply?

How should U.S. public benefits coordinate with Nepal private insurance, emergency evacuation cover, and return-home care?

Decision that depends on the answer: Whether to keep, change, or avoid changing U.S. public healthcare coverage; whether to rely on Social Security as visa income evidence; how large a private insurance and emergency reserve you need; and what return-home Plan B must protect.

Healthcare, insurance, and medical-access review

Likely reality: Nepal should be treated as a private-insurance, self-pay, and evacuation-planning move for a foreign resident unless a specific public or contributor-linked enrollment route is confirmed. Kathmandu or Lalitpur is the practical first base because healthcare depth falls off outside the main urban area.

When to contact: Before departure, before dropping or changing any U.S. coverage, and before choosing a scenic location outside the Kathmandu Valley.

Send before the call: Current insurance policies, Medicare or public-coverage details if relevant, medication list even if routine, medical summary, specialist history, emergency contacts, preferred hospitals or location shortlist, and expected travel dates.

Ask the insurance adviser or broker:

Will the policy cover Nepal residence, not just short travel?

Are pre-existing conditions, age-related care, emergency hospitalization, outpatient care, prescriptions, evacuation, repatriation, mental health, dental, and chronic-care monitoring covered or excluded?

Are Kathmandu private hospitals within network, direct-billing, reimbursable, or self-pay first?

Does coverage continue during trips to the U.S., Canada, or other fallback countries?

What happens at renewal as you age, and can the insurer decline renewal or raise premiums sharply?

Ask a destination-country medical coordinator or clinic contact if available:

Which hospitals and clinics are realistic for English-speaking foreign residents?

How are emergency admissions, deposits, specialist referrals, lab work, imaging, and pharmacy refills handled?

What records should be carried physically and digitally?

Output to request: Written policy confirmation for Nepal residence, evacuation terms, exclusions list, claims process, hospital access notes, and a first-week medical setup checklist.

Housing, real estate, and arrival-base support

Likely reality: For Nepal, renting furnished housing first is the safer choice. Real estate purchase or large deposits should wait until lawful stay, partner recognition, healthcare access, infrastructure, and neighborhood fit have been tested.

When to contact: After the immigration and tax foundation is clearer, but before signing a lease longer than a short trial or transferring large funds.

Send before the call: Passport copies if needed for lease review, intended area, budget, lease draft, deposit terms, landlord or agent details, utility setup questions, internet requirements, and any building-safety concerns.

Ask a Nepal real estate lawyer or lease reviewer:

Is the lease enforceable, and who exactly is the landlord or authorized agent?

What deposits, rent advances, termination rights, repair duties, utility obligations, and registration requirements apply?

Can both civil union partners be named or recognized for occupancy, emergency access, and administrative purposes?

Are there restrictions on foreign tenants, foreign buyers, long stays, subletting, business use, or remote-work use of the premises?

What should be verified before any property purchase, title transfer, or large payment?

Output to request: Lease-risk notes, payment instructions, document requirements, red flags, and a written recommendation on whether the housing commitment is safe for a trial stage.

Banking, investment accounts, and money movement

Likely reality: You should preserve U.S. banking and brokerage access while testing Nepal. Nepal banking may be useful, but it should not become your only financial system until account-opening, transfer, tax, and compliance rules are understood.

When to contact: Before changing addresses, opening foreign accounts, moving large balances, or relying on Nepal accounts for rent, insurance, or healthcare.

Send before the call: Account list, brokerage list, pension payment details, Social Security deposit method, credit cards, two-factor authentication phone numbers, planned foreign address, and expected Nepal bank needs.

Ask banks and financial institutions:

Can you keep the account while living in Nepal, and what address types are accepted?

Will two-factor authentication work abroad, and can you keep a U.S. phone number for banking security?

Are wire transfers, ATM access, card replacements, fraud holds, brokerage trades, and pension deposits affected by a Nepal address?

Does the institution require a residential address separate from a mailing address or virtual mailbox?

Output to request: Written or secure-message confirmation where possible, address-change rules, backup authentication options, transfer limits, and a fraud-lock escalation plan.

Work, business, and professional-licensing review

Likely reality: You report full-time remote work and no need for local Nepal employment. That does not automatically make the work legally or tax-simple. A visa may allow residence without allowing work, and an employer may have compliance concerns if services are performed from Nepal.

When to contact: Before working from Nepal for more than a short exploratory stay, before changing from employee to contractor, and before invoicing, consulting, volunteering in a work-like way, or opening a business.

Send before the call: Employment agreement, employer remote-work policy, job description, work location plan, expected days in Nepal, tax-residence analysis in progress, and visa route being considered.

Ask employment counsel, employer HR, or business adviser:

Does your employer permit work from Nepal, and for how long?

Would Nepal work create payroll, permanent-establishment, social-contribution, data-security, benefits, insurance, or labor-law issues?

Does your Nepal residence status allow the work you intend to perform?

If you change to contractor status, what U.S., Nepal, and possibly Canada consequences follow?

If your field is regulated, do you need Nepal recognition, local licensing, or permission before practicing, advising, signing, or holding yourself out professionally?

Output to request: Written employer approval, tax and employment risk summary, permitted-work boundaries, and a "do not do locally" list.

Schools and pets: keep them off the critical path unless facts change

No relocating children or pets are reported, so school admissions and pet import professionals should not drive the current sequence.

If that changes, contact the relevant school admissions office or education adviser before choosing housing, and contact a veterinarian or pet relocation specialist before booking flights. Ask about documents, timing, fees, health certificates, vaccination records, airline rules, quarantine or inspection, and backup timing if paperwork is delayed.

A short call script you can adapt

Use this for the first email or call:

"I am considering a staged move to Nepal with my civil union partner. We are not asking you to decide whether we should move. We need you to verify specific rules before we make commitments. Our key facts are: two adult household, U.S. citizenship and tax connections, current residence in Canada, pension/Social Security/investment income, continued remote work, and a desire to start with a reversible Kathmandu or Lalitpur trial. I would like to know what you can answer, what you cannot answer, what documents you need, what assumptions your advice depends on, and whether you can provide a written next-step list."

Then ask:

"What decision should wait until your answer is confirmed?"

"What other professional needs to review this before I rely on it?"

"What document, date, or official confirmation would change your answer?"

"Can you put the conclusion and next steps in writing?"

Coordination map: who should talk to whom

Immigration plus tax: The immigration route may depend on income, remote work, and residence intent. The tax answer may depend on how long you stay, whether you work from Nepal, and which residence status you hold.

Tax plus employer: Do not let an employer approve remote work informally while tax and payroll issues remain unreviewed. A friendly "sure, work anywhere" email is not the same as compliance approval.

Immigration plus civil union counsel: If one adult is the main applicant and the other is treated as a dependent or family member, civil union recognition must be confirmed for that exact purpose. If not, budget and timing may change because both adults may need independent routes.

Estate counsel plus healthcare/insurance: Medical authority documents matter only if hospitals, insurers, and local authorities will recognize them when needed. Ask both legal and healthcare-side contacts what documents are actually accepted in practice.

Housing plus immigration: A lease can be useful evidence in some processes, but it can also become a trap if signed too early. Ask the immigration professional whether a temporary address is enough at first, and ask the housing reviewer how to avoid overcommitting.

Banking plus tax: A Nepal bank account may be practical, but it may also create reporting obligations or address complications. Open accounts only after you know what records and forms you will need.

Practical impact

The expert answer that controls the next move is the Nepal lawful-stay and civil union recognition answer for both adults. Until that is documented, keep the Nepal plan in trial mode: no long lease, no property purchase, no full household shipping, no major account restructuring, and no cancellation of healthcare coverage.

The second controlling answer is the coordinated U.S.-Nepal tax and remote-work review. Until that is modeled, do not change payroll, contractor status, state domicile, retirement-income handling, investment accounts, or foreign-account structure.

If those two answers come back workable, the next layer is healthcare and insurance proof, then housing and banking setup. In plain terms: prove the right to stay, prove the money and tax structure, prove the healthcare safety net, then choose the address. That sequence keeps Nepal promising without letting an avoidable paperwork or professional-review mistake turn a reversible trial into an expensive problem.

CHAPTER 20

First 90 Days After Arrival

The first 90 days in Nepal should not be treated as the beginning of a fully settled life. They should be treated as a live test. That is not pessimism. It is the sensible way to move to a country where the cost advantage can be strong, the culture may feel warm and compelling, but healthcare depth, bureaucracy, partner recognition, lawful-stay durability, road safety, air quality, and internet reliability all need to be tested in real life.

For your situation, the best first-90-days posture is: arrive light, rent furnished, stay close to Kathmandu or Lalitpur at first, verify systems before believing them, and keep your exit choices open until Nepal proves it can support both adults day to day.

The first-90-days rule: prove the base before deepening the move

Likely current reality: Nepal can be workable for a well-funded, flexible foreign household, especially if you begin in Kathmandu Valley. But Nepal is not a plug-and-play relocation country. Administrative processes can be slow, infrastructure can vary by exact address, and healthcare strength is much more concentrated in Kathmandu than in scenic or rural areas.

What this means for you: Your questionnaire points to a comfortable budget, U.S.-connected income, remote work, a civil union partner, high sensitivity to power/water/internet reliability, and serious interest in lower cost of living. That combination can work in Nepal, but only if the first base performs under ordinary stress: weekday traffic, bad weather, power fluctuation, medical needs, banking friction, video calls, document appointments, and day-to-day errands.

Practical consequence: Do not use the first 90 days to prove that Nepal is beautiful. That will be easy. Use them to prove that Nepal is administratively, medically, financially, and practically livable for both of you.

Confidence: Moderate. The location logic is strong because Kathmandu and Lalitpur are the practical center of hospitals, professionals, documents, international services, and connectivity. The confidence limit is that Nepal is highly address-specific: one building, lane, landlord, internet line, backup power setup, or road route can change the lived result.

Days 1 to 7: stabilize, do not optimize

Your first week should be boring on purpose. The goal is not to find the perfect neighborhood. It is to stay reachable, safe, medically covered, legally oriented, and functional.

Arrival base: Start in a furnished rental or serviced apartment in Kathmandu or Lalitpur/Patan, not a scenic long-stay location. This keeps you close to private hospitals, pharmacies, immigration support, banks, mobile providers, embassies or consular help if needed, and English-speaking professional networks.

Connectivity: Use temporary roaming or an eSIM if needed, then add a local prepaid SIM or eSIM as soon as practical. Keep your U.S. or Canada-linked phone number active until banking, Social Security, tax accounts, insurance portals, and two-factor authentication are stable. For remote work, do not rely on one connection. Test mobile data, home internet, hotspot backup, coworking access, and power backup before you promise normal availability to an employer or clients.

Health and emergency setup: Identify your nearest appropriate private hospital, pharmacy, and emergency transport route from the actual address where you are staying. Even without a current medication risk flag, keep medical records, insurance documents, prescriptions if any, and emergency contacts accessible offline and in cloud storage.

Medical evacuation: If your current health plan does not cover medical evacuation, consider whether a separate insurance policy, plan, or evacuation membership is appropriate, especially if you expect to rely on U.S. healthcare for major events. Verify geographic coverage, exclusions, authorization rules, transport limits, and whether coverage applies to residents abroad rather than only short-term travelers.

Money and documents: Use the first week to test ATMs, card acceptance, bank fraud controls, cash access, and local payment habits. Do not close home-country accounts. Keep passport copies, visa records, insurance cards, civil union documents, powers of attorney, tax records, and income proofs both digitally and physically organized.

Do not do in week one: Do not sign a long lease, ship household goods, buy property, restructure income, cancel U.S. healthcare coverage, change tax residency assumptions, or rely on your civil union being recognized for every local purpose until the specific systems confirm it.

Days 8 to 30: verify the systems you will actually rely on

By the end of the first month, you should know whether your arrival base is merely comfortable or genuinely functional.

Legal stay and civil union recognition

As covered earlier, the legal-stay pathway and civil union recognition remain separate questions. In the first 30 days, the new task is to turn prior advice into proof.

Proof to get before deepening the move: Written or clearly documented guidance from the relevant Nepal immigration authority or a qualified Nepal immigration professional on whether both adults can remain lawfully, whether one adult can anchor the other, and whether the civil union is recognized for dependent residence or everyday administration.

Fallback if the answer is weak: Prepare independent lawful-stay options for each adult rather than assuming partner-based coverage. If the younger partner must qualify independently, that becomes a timing constraint for any longer Nepal plan.

Healthcare and insurance reality

Likely current reality: Foreign residents in Nepal often rely on private care, international insurance, and self-pay arrangements, with Kathmandu offering the deepest access. Public or contributor-linked options should not be assumed to cover your household in a practical way.

What this means for you: Your first month should include real contact with the healthcare system, not just reading about it. Choose a primary private hospital or clinic route, ask how foreign patients are handled, confirm payment methods, and learn where you would go for urgent care after hours.

What to confirm: Whether your insurance will reimburse or directly pay Nepal providers; whether preauthorization is required; whether emergency transport and evacuation are covered; whether U.S. Medicare or any U.S. public healthcare connection helps abroad, if at all; and what happens if you return to the United States unexpectedly. Do not change Medicare Part B or similar coverage before checking future enrollment and penalty consequences with the official program or a qualified benefits specialist.

Remote work, taxes, and banking

The tax chapter owns the full analysis. In the first 90 days, your job is recordkeeping and behavior control.

Do now: Keep a travel-day log, save lease and lodging records, track where work is physically performed, preserve income records, and avoid changing from employee to contractor or moving money through new structures until U.S. and Nepal tax professionals have reviewed the plan together.

What to confirm: Whether your time in Nepal, remote work, local banking, residence registration, or lease pattern could create Nepal tax-residency or local filing questions. Also confirm continuing U.S. filing duties, Social Security payment administration, foreign-account reporting, and any Canada-relevant residue from your current living situation.

Days 31 to 60: test candidate locations, not just listings

This is the point where Nepal can start to seduce you. Pokhara may feel more beautiful. Greener edges of Kathmandu Valley may feel calmer. A quieter neighborhood may seem like the answer. Test them, but do not marry them yet.

Location test: Kathmandu or Lalitpur as the control base

Use Kathmandu or Lalitpur as your comparison point. Ask: if everything else fails, could we function here for six months?

Test daily errands: groceries, pharmacy, cash access, gym or walking route, laundry, transport, restaurants, and quiet workspaces.

Test health access: time to hospital in normal traffic and bad traffic; route after dark; pharmacy stock; English-language support; insurance paperwork.

Test infrastructure: exact-unit internet speed, backup power, water storage or filtration, noise, air quality, elevator reliability if relevant, drainage, and landlord response.

Location test: Pokhara or scenic areas

Pokhara may fit your mountain/lakeside interests better than Kathmandu Valley, but it is usually a second-stage test, not the first administrative base.

Best first test: Spend a trial block there while keeping the Kathmandu/Lalitpur base or return option. Work full days from the exact rental. Try video calls during peak hours. Visit clinics and pharmacies. Test road or flight reliability back to Kathmandu. Ask how monsoon, tourist seasons, air quality, and outages change daily life.

Decision rule: A scenic location should not become your main base until it proves healthcare access, evacuation logic, internet redundancy, transport reliability, and daily errands under normal and difficult conditions.

Days 61 to 90: decide whether to deepen, pause, or pivot

By day 90, you should not necessarily have a final answer on Nepal forever. But you should have enough evidence to decide whether to extend the trial, change locations, or keep Nepal as a short-term base rather than a permanent home.

The 90-day evidence review

Use a simple written review. Do not rely on mood alone.

Lawful stay: Are both adults clearly covered for the next stage, with renewal timing and documents understood?

Civil union: Is the relationship recognized where it matters, or do you need independent status, local legal documents, or a different administrative strategy?

Healthcare: Do you know where you would go for urgent care, routine care, specialist referral, hospitalization, and evacuation? Is the insurance pathway usable, not just theoretically valid?

Infrastructure: Have internet, power, water, mobile service, and work backup performed under real conditions?

Budget: Do actual spending, insurance, transport, healthcare, setup costs, imported comforts, travel home, and professional fees still preserve the Nepal cost advantage?

Remote work and tax: Are work authorization, employer compliance, tax residency, filing, and account reporting clear enough to continue without creating hidden risk?

Daily life: Do you both feel safe enough, socially grounded enough, and practically capable enough to keep going?

Fallback: If one major system fails, can you return to the United States, pause in Canada if relevant, or pivot to another country without financial or document chaos?

What to defer until after the first 90 days

Some decisions should wait until Nepal has proven itself.

Full household shipping: Travel with essentials first: passports, legal documents, medical records, work-critical devices, essential electronics, first-month clothing, and irreplaceable personal items. Full-service international shipping can be expensive enough to change the relocation budget, often ranging from several thousand dollars to the high four figures or mid five figures, with complex moves sometimes approaching or exceeding USD 20,000. Treat that as a planning screen, not a quote. Get written quotes from two or three reputable movers or freight/customs brokers before deciding whether to ship, store, sell, donate, or buy locally.

Buying property: Rent first. Renting is not indecision; it is how you learn. Buying in Nepal would commit you to local title rules, contracts, repair norms, utilities, dispute handling, resale risk, taxes, estate consequences, and currency exposure. Consider purchase only after legal, tax, estate, and local property review, and only after you have lived through enough ordinary life to know the area works.

Major account or benefit changes: Keep U.S. banking, tax, Medicare or other public-program review, Social Security administration, mail handling, and document access stable while Nepal is still being tested.

Permanent lifestyle commitments: Do not build your life around a scenic area, a social circle, a lease, or a budget assumption until healthcare, infrastructure, lawful stay, and daily transport have all been tested.

Practical impact

The first 90 days should change the Nepal move from an idea into evidence. If Kathmandu or Lalitpur works as a control base, healthcare and insurance are usable, both adults have a lawful-stay path, remote work and tax questions are documented, and actual spending stays within your comfort zone, you can consider extending the trial and testing Pokhara or other preferred areas more seriously.

If one of those systems fails, the answer is not necessarily to abandon Nepal. It may mean changing the base, staying shorter, qualifying each adult independently, increasing the healthcare reserve, using Nepal seasonally, or keeping the move reversible. The main rule is simple: clarity first, commitment second.

CHAPTER 21

Final Action Plan

Nepal is not a country I would treat as a clean, paperwork-simple permanent move. It is a country I would treat as a serious, well-funded, reversible trial that could become more durable if the legal, healthcare, tax, and day-to-day systems prove themselves.

That is the final shape of the plan. Your budget picture is strong, your interest in warm culture and mountain or lakeside life fits Nepal well, and Kathmandu Valley gives you the best chance of making the practical pieces work. But the unresolved issues are not small. Lawful stay for both adults, civil union recognition, healthcare depth, remote-work and tax treatment, and address-level infrastructure all need proof before you make the move irreversible.

Nepal's Political Stability Outlook is 2.8 / 5 flags. That does not mean daily life is unsafe or that you should abandon the idea. It means you should not build the plan on long-term certainty. Coalition turnover, administrative weakness, disaster readiness, and infrastructure limits all point to the same practical answer: rent first, keep your U.S. and Canada-linked systems alive, recheck current rules close to filing, and preserve a return or onward-move path.

Final confidence synthesis

Overall planning confidence: moderate for a reversible trial, low to moderate for permanent settlement until the main proof is in.

The confidence limit is not your budget. On the numbers supplied, Nepal appears materially cheaper than your Canada baseline, and your stated recurring income gives you room to test the move carefully. The confidence limit is execution: whether Nepal gives both adults a reliable lawful-stay route, whether your civil union is recognized where it matters, whether healthcare and insurance are adequate for a long-horizon move, whether remote work and U.S. tax filing can be managed cleanly, and whether the exact place you live has reliable power, water, internet, transport, and emergency access.

So the right final posture is this: proceed with investigation and a trial plan, but do not sell the safety net to fund the experiment.

The five decisions that control whether you proceed

Decision Gate: Lawful residence for both adults

Likely current reality: Nepal has legal-stay routes that may work for limited stays and some longer stays, but the current record does not support treating Nepal as a predictable permanent-residence or citizenship pathway for your household.

What this means for you: Because your household is a two-adult civil union household with a 23-year age gap, one adult may appear to fit an age or income-related pathway better than the other. That only helps if Nepal allows the other adult to be included, or if each adult can qualify independently.

Proof to get before committing: Written confirmation from a qualified Nepal immigration professional, checked against official rules, answering: which stay route fits each adult, whether remote work is compatible, whether the civil union partner can be included, what documents are required, what renewals require, and what happens if one adult loses status.

Do not commit before: Long leases, shipping, surrendering healthcare coverage, changing employment structure, or treating Nepal as your permanent home.

Fallback if it fails: Use Nepal only as a shorter trial if lawful, or pivot to the Plan B countries already identified in your planning: Spain, Mexico, or Thailand. If a family, ancestry, or partner-country pathway appears promising elsewhere, treat it as a separate official verification project, not an assumption.

Decision Gate: Civil union recognition in immigration and ordinary life

Likely current reality: A civil union that is valid where formed may not receive equivalent treatment in Nepal for immigration, healthcare authority, inheritance, tax, banking, housing, pensions or benefits, insurance, or emergency administration.

What this means for you: Immigration recognition and domestic recognition are separate questions. Nepal might treat the relationship one way for stay permission and another way in a hospital, bank, lease, estate matter, or government office.

Proof to get before committing: A Nepal immigration lawyer should answer whether the civil union counts for accompanying-family or dependent residence. A Nepal family or estate lawyer should separately answer what local documents are needed for medical authority, incapacity, inheritance, survivor rights, lease authority, banking, and next-of-kin treatment.

Do not commit before: Relying on one adult as the only legal anchor, naming Nepal-based assets in a way that assumes automatic survivor rights, or surrendering home-country estate and authority protections.

Decision Gate: Healthcare, insurance, and emergency exit

Likely current reality: Nepal can provide private care and basic to moderate medical access in Kathmandu, but advanced specialist depth is limited, especially outside Kathmandu Valley. U.S. Medicare, if that is the relevant program for you, generally does not pay for ordinary ongoing care abroad.

What this means for you: Even without current serious specialist needs or medication concerns, this is still a later-life planning issue. Because retirement is likely within the next several years, Nepal has to work not only for daily life now, but also for hospital access, insurance renewals, emergency treatment, and a realistic return-home or evacuation plan.

Proof to get before committing: Written insurer confirmation for Nepal residence, pre-existing-condition treatment if relevant, exclusions, emergency hospitalization, evacuation, age-related renewal rules, and whether coverage applies to residents abroad rather than only travelers. Confirm U.S. Medicare or other U.S. public-healthcare consequences before changing coverage, especially Part B enrollment, penalties, and return-home re-entry.

Do not commit before: Dropping or changing current health coverage, moving without emergency reserves, or choosing Pokhara or a scenic area as a long-term base before Kathmandu-area healthcare access is proven.

Medical evacuation reminder: If your current health plan does not cover medical evacuation, consider whether a separate policy, plan, or evacuation membership is appropriate. Verify eligibility, geographic coverage, exclusions, authorization rules,

transport limits, and whether it applies to residents abroad.

Decision Gate: Tax, remote work, banking, and cash flow

Likely current reality: As a U.S.-connected taxpayer with remote work, pension or retirement benefits, Social Security, and investment income, you may have continuing U.S. filing exposure while also creating Nepal tax-residence or Nepal-source income questions. Legal stay, tax residence, work permission, and employer compliance are not the same thing.

What this means for you: Nepal's lower cost can be real and useful, but it should be tested after tax, insurance, banking, setup costs, travel home, exchange-rate buffer, and professional fees are included. The budget advantage should fund caution, not replace it.

Proof to get before committing: Coordinated written guidance from a U.S. international tax professional and a Nepal tax professional on tax residence, remote-work income, pension and Social Security treatment, investment income, foreign-account reporting, FEIE or FTC modeling if earned income continues, state domicile, and banking access from abroad.

Do not commit before: Restructuring employment, switching from employee to contractor, creating a business, moving large assets, changing beneficiary plans, buying property, or assuming Nepal will not tax income simply because it is paid from outside Nepal.

Decision Gate: Arrival base works in real life

Likely current reality: Kathmandu and Lalitpur are the practical first bases because they concentrate healthcare, immigration and administrative help, banking, private housing, internet options, international community, and airport access. Pokhara may better match the lakeside and mountain lifestyle, but it should be tested after the basic systems work.

What this means for you: Your questionnaire flags extreme internet reliability needs and high sensitivity to power and water outages. In Nepal, that is an exact-address issue, not a national average.

Proof to get before committing: A furnished rental in Kathmandu or Lalitpur with tested internet speed during your actual working hours, mobile backup, power backup, water arrangement, building access, hospital route, transport options, lease review, noise and air-quality experience, and a workable routine.

Do not commit before: A long lease, property purchase, full-household shipping, or a move to a scenic area. Test Pokhara later, ideally after the Kathmandu Valley trial shows that Nepal works administratively and medically.

What to do now

Build your one-page fact packet. Include citizenships and passports, current residence in Canada, U.S. tax connection, intended Nepal timing, both adults' ages, civil union status, income sources, remote-work facts, healthcare coverage, budget range, preferred locations, and the five unresolved decisions above. Use this same packet with every professional so the advice lines up.

Contact professionals in this order. Start with a Nepal immigration professional and a Nepal family or estate lawyer for the civil union questions. Then coordinate U.S. and Nepal tax review. After that, confirm insurance and healthcare, then housing, banking, and moving logistics. For each call, ask for a written next-step list, document list, deadline list, fee estimate, and any assumptions their answer depends on.

Gather documents before you are in a hurry. Likely useful records include passports, birth certificates, civil union documents, prior marriage or divorce documents if any, police or background checks if required, pension and Social Security records, proof of income, bank and investment statements, tax records, healthcare coverage records, medical summaries, powers of attorney, healthcare directives, wills, beneficiary designations, and remote-work or employer letters if relevant.

Handle authentication in the right order. Notarization, apostille, legalization, and translation are different things. Nepal is not a country where you should assume a simple apostille-only process will be accepted for every foreign document. The safe working sequence is: notarize if the document is signed by you, authenticate or legalize where the document was issued as required for Nepal use, then translate last using a translator acceptable to the Nepal authority receiving the document. Confirm

the exact rule before spending money, because immigration, banking, school, healthcare, and property authorities may ask for different formats or freshness windows.

What to verify before you spend serious money

Before visa filing or a fixed move date: confirm the exact lawful-stay route for each adult, civil union treatment, remote-work permission, document rules, and renewal conditions.

Before changing healthcare or insurance: confirm Nepal coverage, U.S. public-healthcare consequences, evacuation options, prescription import rules if any medicines become relevant, and emergency access in Kathmandu Valley.

Before signing housing beyond a short trial: test the building, not just the neighborhood. Check power backup, water, internet, mobile signal, noise, air quality, road access, hospital route, payment terms, lease language, deposit rules, and early-exit terms.

Before shipping household goods: travel with essentials first. Full-service international shipping can easily run from several thousand dollars into the high four figures or mid five figures, and complex moves can approach or exceed USD 20,000. Get two or three written mover or customs-broker quotes before deciding what to ship, store, sell, donate, or replace locally.

Before relying on the budget savings: price city-level rent, deposits, utilities, internet backup, private insurance, healthcare, transport, professional fees, flights home, tax preparation, document legalization, and emergency reserves. Nepal can be much cheaper than your Canada baseline, but the savings should survive real quotes.

What to defer

Defer buying property, moving large assets, changing employment structure, surrendering U.S. or Canada-linked return systems, shipping a full household, and choosing a permanent scenic base. Also defer any assumption that Nepal will become

a permanent settlement path until renewals, long-term status, tax residence, civil union recognition, and later-life healthcare have been confirmed in writing.

Keep your home-country phone access, banking, cards, tax records, Social Security access, Medicare or public-healthcare decision file, mail handling, digital document vault, and return-flight capacity alive during the trial. This is not pessimism. It is what lets you test Nepal honestly without trapping yourself.

Your closing sequence

Next 2 weeks: assemble the fact packet, document inventory, and professional questions. Start immigration and civil union recognition review.

Weeks 3 to 6: complete tax, remote-work, healthcare, insurance, and U.S. public-system review. Do not change coverage, employment structure, or tax posture yet.

Weeks 6 to 10: choose a furnished Kathmandu or Lalitpur arrival base, verify lease terms, internet, power, water, healthcare access, and banking practicality. Price shipping but do not ship the full household.

First 30 days in Nepal: stabilize phone, internet, backup power, transport, healthcare contacts, banking access, and administrative records. Keep the trial reversible.

Day 60 to 90: decide whether Nepal is earning more commitment. If the lawful-stay route, civil union treatment, healthcare, tax, budget, and exact-location test are working, extend carefully. If two or more core items remain weak, pause and pivot rather than pushing harder into uncertainty.

Practical impact

The final plan changes the move from a permanent relocation project into a staged Nepal trial with proof points. Start in Kathmandu or Lalitpur, rent furnished, travel light, keep U.S. and Canada-linked systems active, delay full shipping and property decisions, and use written professional confirmation as your permission to advance. Nepal may still be a good fit, but it has to prove itself before you give up your fallback.