

My Golden Visa reveals its expert pick of the top 3 residency by investment programs in Europe

CA, UNITED STATES, September 5, 2025 /EINPresswire.com/ -- My Golden Visa experts assessed residency by investment programs offered by European countries and narrowed them down to the three best: the Malta Permanent Residence Programme, the Portugal Golden Visa, and [the Greece Golden Visa](#).



“While choosing the best investment residency, we considered investment requirements, residence permit validity, family benefits, and citizenship paths. Our 2025 ranking highlights where investors can find the greatest security and opportunity,” said Kenley Henderson, Golden Visa Expert at [My Golden Visa](#).

#3 Malta — immediate permanent residence

Malta is attractive as it grants immediate permanent residence to qualifying investors. Unlike temporary permits in other countries, Malta provides long-term certainty from the start, without any requirement to live in the country continuously.

Another advantage of the [Malta Permanent Residency](#) is its relatively low investment threshold of €169,000. This includes:

- real estate investment — €14,000+ per year for rent, or €375,000 for purchase;
- contribution fee — €37,000;
- administrative fee — €60,000 plus €7,500 per adult dependent, excluding the spouse;
- charitable donation — €2,000.

The programme is generous towards family members: spouses, children under 29, parents, and grandparents can all be included in a single application.

Malta is also appealing for its tax regime: there is no property tax, and residents are taxed on local income, while foreign income is only subject to tax if remitted to Malta.

#2 Portugal — five-year path to citizenship with minimum stay

Portugal is especially attractive due to its fast path to citizenship. Investors can obtain a Portuguese passport in as little as five years. Portuguese nationality grants full EU rights, including the freedom to live, work, and study anywhere in the European Union.

The Portugal Golden Visa holders are not required to live in the country continuously in order to obtain citizenship; they only need to spend seven days per year in Portugal. This is one of the lowest physical presence requirements in Europe and enables investors to maintain global mobility.

The minimum entry level is €250,000 for cultural donations, though most investors opt for €500,000 fund investments. Since the abolition of the real estate route, the fund option has become increasingly popular, offering a straightforward process and potential annual returns of up to 15%.

The Portugal Golden Visa also allows for family inclusion: spouses, children under 26, and dependent parents can all be added to a single application.

#1 Greece — entry from €250,000 in property

The Greece Golden Visa stands out for its real estate investment option. With a minimum threshold of €250,000, it offers the lowest entry requirement for property purchase in Europe.

Another attractive aspect is Greece's favourable tax regime for new residents, including a flat tax for high-net-worth individuals. Property tax remains low, while ownership provides the potential for rental income, particularly in tourist regions.

The Golden Visa covers the main applicant, spouse, children up to 21, as well as both sets of parents. Successful applicants receive renewable five-year residence permits without any obligation to live in Greece.

Greek citizenship becomes available after seven years of residence. Unlike in Portugal, this requires genuine residence. Still, for families seeking a Mediterranean lifestyle, Greece presents a compelling long-term option.

How to obtain the Golden Visa in Europe

Obtaining residency by investment in Europe generally takes between 4 and 12 months, with Due Diligence by the national authorities usually being the longest stage. The investment requirements vary by country but typically range from €250,000 to 500,000.

My Golden Visa is an experienced advisory firm specialising in investment immigration across Europe. To explore all the Golden Visas we work with and find detailed information about each, please visit our website.

"Our role is to ensure that each investor meets the requirements of their chosen Golden Visa while enjoying a seamless experience," said Kenley Henderson, Golden Visa Expert at My Golden

Visa. "From document preparation to the issuance of residence permit cards, we guide our clients through every step of the process with precision and care."

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