As European Golden Visa rules narrow, Americans look at Panama for real estate-linked residence

WASHINGTON, WA, UNITED STATES, July 16, 2026 /EINPresswire.com/ -- As European Golden Visa rules continue to narrow, Panama is drawing more attention from US investors looking for residence options linked to real estate.

Panama Investor Visa

According to Panama's National Migration Service, 341 residence permits were processed under the Qualified Investor category in 2025, with 327 approved. The same report shows that US citizens were the third-largest nationality group for Panamanian residence permits overall.

For Americans comparing second residence routes, Panama is becoming a more visible alternative to Europe's shrinking real estate-based options.
Why Panama is gaining attention among Americans
Europe is changing. For many years, US investors looked first at Portugal, Spain, and Greece when they wanted residence by investment. That map is now harder to read. Spain closed its Golden Visa in 2025, Portugal removed real estate from its Golden Visa options in 2023, and Greece raised property thresholds in many popular areas.

Panama feels familiar. For Americans, Panama is easier to understand than many faraway markets. The country works in dollar terms, which makes prices, rent, fees, and daily spending easier to compare with costs at home. The Panamanian balboa is pegged to the US dollar at par, and the US dollar circulates alongside it.

Residence has value. A second residence is like a spare key to another country. The investor may not use it every month, but it can help when family, business, healthcare, or lifestyle plans change. Panama appeals to people who want a practical Plan B without moving their whole life immediately.

Real estate as a path from second home to second residence
Panama real estate can serve two purposes at once: a second home or investment property, and a potential route to long-term residence. For US investors, this makes the route easy to understand. The buyer is not putting money into an abstract structure, but into a physical asset that can be visited, used, rented out, or held for the future.

Panama's Qualified Investor Visa includes several investment routes, with real estate being one of the most popular for US buyers. To qualify through property, an investor must purchase real estate worth at least $300,000. The funds must come from abroad, which means the applicant needs to show where the money came from and how it entered Panama.

The property must meet the programme rules, the documents must prove ownership and value, and the investment amount must be clear.

A qualifying property can become more than a lifestyle purchase. It can be a winter home, a rental asset, a future retirement base, and part of a wider residence strategy. This is why Panama may appeal to Americans who want their second home to work harder than a holiday apartment.

Apartment prices in Panama are slightly below US levels. According to Numbeo, city-centre apartments cost about $3,300 per m² in the US and $3,000 per m² in Panama

Who the Panama Golden Visa may be relevant for

The Panama Qualified Investor Visa may suit Americans who want a second residence connected to an asset they can understand. Real estate is familiar because investors can visit it, rent it, use it, and compare it with other properties. It is easier to picture than a fund share or a government bond sitting in an account.

The programme may be relevant for several types of investors:
- buyers who want a second home for winter stays or future retirement;
- families who want a stable residence option outside the United States;
- entrepreneurs who travel often across the Americas;
- investors who prefer property over more abstract financial assets;
- people who want flexibility but are not ready to relocate full-time.

Panama is not a substitute for careful personal planning. A person who wants EU access, Schengen travel, or a European school route may still need to look at Europe. A person who wants a lifestyle base in Latin America may find Panama more relevant, especially if they already like the region.
What investors should check before applying
Investors should check the programme and the property as one combined decision. A good apartment is not enough if the paperwork fails. A valid immigration route is not enough if the

property is overpriced, badly located, or hard to sell later.

Investors usually need to review several basic points:
1. Legal title and whether the property is free of charges.
2. Valuation and whether it supports the required investment amount.
3. Source of funds and whether documents can show the money came from abroad.
4. Developer's record if the property is bought off-plan.
5. Likely costs, including taxes, maintenance, legal fees, and management.
6. Family members who may need to be included in the application.

The safest approach is to treat the purchase like both a property deal and a residence case. The lawyer, migration adviser, bank, and real estate consultant should not work in separate boxes. Their work must fit together, because one missing document can delay the residence process.
Conclusion
Panama is gaining attention because it offers something many US investors are looking for in 2026: a real estate-linked residence route at a time when familiar European options are narrower. The Panama Qualified Investor Visa gives real estate buyers a way to connect a second home or investment property with long-term residence planning.

The decision still needs careful checks. Investors should study the property, the title, the source-of-funds documents, the family strategy, and the long-term purpose of the move. To assess whether this route fits your goals and family plans, contact Immigrant Invest for a personal consultation.

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