2026 European Residence-by-Investment Matrix

Malta’s Key Difference

European residence-by-investment programmes may look similar at first glance. Their structure is not.

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The Five-Country Matrix

A concise comparison of leading European residence-byinvestment options.

Programme	Headline commitment	Residence	Minimum stay	Schengen
MALTA / MPRP	**EUR99k** core statutory non-property amounts* plus rent >>=EUR14k/yr plus buy >>=EUR375k	Permanent residence on approval	No standard annual minimum	YES
HUNGARY / Guest Investor	**EUR250k** qualifying fund generally held >>=5 years	Up to 10 years; extendable	None	YES
GREECE / Golden Visa	**EUR250k/EUR400k/ EUR800k property****	Permanent investor residence permit	No ordinary relocation requirement	YES
CYPRUS / Investor PR	**EUR300k** qualifying investment + income generally from EUR50k	Unlimited PR right	PR can lapse after 2 years' absence	NO
PORTUGAL / ARI	**EUR500k** fund common route	Temporary residence initially	7 days in year 1; 14 days in subsequent years	YES

- **Malta**: Main applicant only; excludes card, agent and other case-specific costs.
- **Greece**: €250k applies only to specific qualifying property categories.

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2026 Watchouts

Key updates affecting how European residence-by-investment options are discussed in 2026.

PORTUGAL: NATIONALITY RULES CHANGED

For new cases, the former 5-year general nationality benchmark no longer applies. Transitional rules protect qualifying pending procedures.

SPAIN: CLOSED

The investor route ended on 3 Apr 2025.

ITALY: ACTIVE

From EUR250k via the innovative start-up route. Residence first, not immediate permanent residence.

NEED HELP COMPARING THE OPTIONS?

Speak with CivesMed about Malta MPRP and the wider European landscape.

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Ready to get started?

Call us today for your free 30-minute consultation.

Email Address

cgouder@gouder.associates

Phone Number

+35679655660

Website

https://civesmed.com