XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | BULGARIA

# Bulgaria Residency by Investment – Real Estate Route

Secure Bulgarian residency by investing in government-approved real estate with family inclusion and EU mobility.

**XIPHIAS Immigration DMCC**
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Updated 1 October 2026
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## At a glance

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| COUNTRY<br>**Bulgaria** | ROUTE<br>**Residency by Investment - Real Estate Investment** |
| FAMILY MEMBERS<br>**Spouse, children up to age 18, parents aged 65+** | LAST UPDATED<br>**1 October 2026** |

## Bulgaria in 2026: what has changed

**There is no Bulgarian citizenship by investment.** It was repealed by an amending law published in the State Gazette, issue 26 of **1 April 2022**, which struck out articles 12a and 14a of the Citizenship Act. No investment route to Bulgarian citizenship has existed since then.

**But Bulgaria joined Schengen in full on 1 January 2025**, and adopted the **euro on 1 January 2026**. Both are good news for a residence applicant, the Schengen membership above all: a Bulgarian residence permit now carries Schengen mobility.

Since 1 January 2026 the investor-residence thresholds are expressed in euro. **XIPHIAS confirms the current euro threshold for your route in writing with the Migration Directorate of the Ministry of Interior before filing, and before you commit any funds.**

## One thing to settle before you start

These are **residency** programmes, not citizenship. That distinction matters more for an Indian passport holder than for most, because **India does not permit dual citizenship**: under Section 9(1) of the Citizenship Act 1955, voluntarily acquiring another citizenship ends your Indian citizenship automatically.

Holding European **residency** does not affect your Indian citizenship at all. Only naturalising would. So the residence permit is the safe part; the decision point comes years later, if and when you choose to naturalise.

## Key benefits

- Bulgarian permanent residence, with Schengen mobility — Bulgaria became a full Schengen member on 1 January 2025
- Include spouse, dependent children up to 18, and parents from 65
- Ownership of real estate property with potential appreciation
- Access to healthcare and education in Bulgaria

# Requirements

- Applicant must be 18 years or older and financially solvent
- Clean criminal record and medically fit
- Qualifying investment in approved Bulgarian property at the current euro threshold, confirmed by XIPHIAS with the Migration Directorate before filing
- Valid passport and proof of legitimate source of funds

### When this route may not fit

- Criminal convictions or pending legal cases
- False or incomplete documentation
- Ineligibility due to sanctions or restricted nationalities

# How the process works

1. **Select approved real estate property for investment.**
2. **Submit residency application with identity, financial, and compliance documents.**
3. **Pay application and government fees.**
4. **Complete the property acquisition at the current euro threshold and obtain the investment certificate from the Ministry of Innovation and Growth.**
5. **Await approval from Bulgarian authorities.**
6. **Receive residence permit and maintain property ownership for at least 5 years.**

# Document checklist

### Identity

- Valid passport
- Birth certificate
- Marriage certificate (if applicable)

### Financial

- Bank statements for last 12 months
- Proof of income/assets

### Compliance

- Police clearance certificate
- Medical report

# Questions clients ask

### What is the minimum investment for Bulgaria Real Estate residency?

Bulgaria adopted the euro on 1 January 2026, and the investor-residence thresholds are now expressed in euro. XIPHIAS confirms the current euro threshold for this route with the Migration Directorate of the Ministry of Interior before filing, and in writing before you commit funds.

### Can I include my family?

Yes, spouse, dependent children up to 18, and parents from 65 can be included.

### Do I need to live in Bulgaria to maintain residency?

No minimum stay is required to keep permanent residence; the investment must be maintained under the route's rules.

### Is property ownership transferable or refundable?

Property can be sold per Bulgarian law; residency must meet holding period requirements.

### Can I get Bulgarian citizenship through this investment?

No. Citizenship by investment was repealed on 1 April 2022. Naturalisation requires at least 5 years of permanent residence and evidence of Bulgarian-language proficiency.

# Important notes

- Bulgaria abolished citizenship by investment. The amending law was published in Darzhaven vestnik issue 26 of 1 April 2022, repealing articles 12a and 14a of the Citizenship Act. No investment route to Bulgarian citizenship has existed since then.
- Bulgaria adopted the euro on 1 January 2026, and the investor-residence thresholds are now expressed in euro. XIPHIAS confirms the current euro threshold for this route with the Migration Directorate of the Ministry of Interior before filing, and in writing before you commit funds.
- This is a residence route. Bulgarian citizenship follows the ordinary naturalisation rules, not an investment shortcut.
- Property investment is subject to market conditions; residency is conditional on maintaining the qualifying investment.

## Compliance

- Citizenship by investment was repealed with effect from the publication of the amending law in Darzhaven vestnik issue 26, 1 April 2022.
- Bulgaria became a full Schengen member on 1 January 2025 under Council Decision (EU) 2024/3212. Bulgarian residence now carries Schengen mobility.
- Bulgaria adopted the euro on 1 January 2026.
- XIPHIAS obtains the current euro threshold for each investor route in writing from the Migration Directorate before a client commits funds.

**Official sources:** Bulgarian Ministry of Interior — Migration Directorate; Darzhaven vestnik — Bulgarian State Gazette; Council Decision (EU) 2024/3212 — full Schengen accession of Bulgaria and Romania.



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NEXT STEP

# Plan your Bulgaria application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Bulgaria Residency by Investment – Real Estate Route** fits, set out the full cost in writing and manage the application with you from start to finish.


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## CREDENTIALS

- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.


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