XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | GREECE

Greece Golden Visa – Real Estate Investment Route

Secure Greek residency through a qualifying real estate purchase: €800,000 in the high-demand zone, €400,000 elsewhere in Greece.

INVESTMENT FROM

EUR 400,000

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At a glance

COUNTRY **Greece**	ROUTE **Residency by Investment**
MINIMUM INVESTMENT **EUR 400,000**	LAST UPDATED **1 October 2026**

Golden visa property thresholds under Law 5100/2024

Law 5100/2024 replaced a single national figure with three:

Where / what	Minimum
Attica, Thessaloniki regional unit, Mykonos, Thira, islands over 3,100 population	**€800,000**
Rest of Greece	**€400,000**
Change of use from commercial to residential, or restoration of a listed building	**€250,000**

Two conditions decide many real cases: the property must have a minimum of **120 square metres of main spaces**, and the **single-property rule** applies — you must reach the threshold with one property, not by assembling several. Short-term letting of the qualifying property is **banned**.

€250,000 applies only to the two narrow cases in the last row; it is not a general discount.

The permit runs **five years** and is renewable. The permit fee is **€2,016**, and the statutory processing time is **50 days**. From 1 September 2024 the full purchase price must be paid before the application is filed. The permit imposes no minimum stay, but naturalisation requires **seven continuous years** of actual lawful residence in Greece.

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

- Obtain five-year renewable residency in Greece through real estate investment.
- Enjoy visa-free travel across the Schengen Area (90 days in any 180-day period).
- No formal minimum physical stay required to maintain residency.
- Statutory processing time of 50 days from a complete application.

- Naturalisation after 7 continuous years of actual lawful residence; the investor permit is a qualifying residence title.

Requirements

- Applicant must be a non-EU national.
- Buy a single qualifying property at the threshold for its location, with at least 120 m² of main spaces (the 120 m² floor does not apply to commercial-to-residential conversions).
- Pay the full purchase price before filing the application.
- Transfer funds from abroad and provide proof of source of funds.
- Complete required documentation and attend a scheduled biometric appointment in Greece.
- Do not let the qualifying property on a short-term basis; selling it during the permit's validity revokes the permit.

When this route may not fit

- Serious criminal convictions or pending criminal investigations.
- Inability to provide verifiable source of funds or legitimate financial documentation.
- False declarations or forged documents.

Costs and government fees

Programme costs

Item	Amount	Notes
Single property — Attica, Thessaloniki regional unit, Mykonos, Thira, islands over 3,100 population	EUR 800,000	Upon purchase. Minimum 120 m² of main spaces; one property must meet the threshold.
Single property — rest of Greece	EUR 400,000	Upon purchase. Minimum 120 m² of main spaces; one property must meet the threshold.
Commercial property converted to residential	EUR 250,000	Upon purchase. Change of use completed after 5 April 2024 and before application; the 120 m² minimum does not apply.
Listed building for restoration	EUR 250,000	Upon purchase. A listed building, or part of one, to be restored or reconstructed.
Residence permit fee	EUR 2,016	Permit application. Government fee for the five-year permit.

How the process works

1. **Property selection & reservation**
   Identify a qualifying property, sign reservation / SPA, and complete KYC pre-screen.

2. **POA & AFM**
   Legalize Power of Attorney if applicable; request Greek tax number (AFM).

3 **Funds transfer & closing**
Transfer the full purchase price to Greece and complete notary and title registration before filing.

4 **Compile application**
Prepare application pack and supporting documents; pay the €2,016 permit fee and file with the competent Greek authority.

5 **Biometrics**
Attend biometric enrolment in Greece.

6 **Residence permit issuance**
Receive the 5-year residency permit; renew every 5 years while retaining the qualifying asset.

7 **Long-term pathway**
After 7 continuous years of actual lawful residence in Greece, consider naturalisation.

Questions clients ask

What is the minimum investment for the real estate route?

€400,000 for a single property outside the high-demand zone, and €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands over 3,100 population. €250,000 applies only to commercial-to-residential conversions and listed-building restorations.

Do I need to live in Greece full-time?

No. The permit imposes no minimum stay. Naturalisation, however, requires 7 continuous years of actual lawful residence in Greece, and staying more than 183 days a year has tax-residency consequences.

Can I rent my investment property?

Short-term letting of a golden visa property is banned. Any other letting arrangement should be checked against the permit conditions for the specific property before you sign.

Are government fees included in the investment amounts?

No. The residence permit fee is €2,016; notary fees, transfer taxes and legal fees are additional and depend on the property.

Who can be included in the application?

Spouse, children up to 21, and dependent parents (subject to eligibility).

How long until I receive a residency permit?

The statutory processing time is 50 days from a complete application. The purchase must be completed and fully paid before filing.

When can I apply for Greek citizenship?

After 7 continuous years of lawful residence actually lived in Greece. The investor permit is a qualifying residence title, but holding it while living elsewhere does not start the clock. Greece permits dual citizenship; India does not.

Important notes

- The €250,000 threshold is gone for ordinary purchases. Law 5100/2024 set €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands over 3,100 population, and €400,000 everywhere else.
- €250,000 survives only in two narrow cases: conversion of a commercial property to residential use, and restoration of a listed building. Both carry conditions and neither is a general discount.
- The property must have a minimum of 120 square metres of main spaces.
- The single-property rule applies: the minimum value must be met by one property, not an assembled portfolio.
- Short-term letting of the qualifying property is banned.

Compliance

- Thresholds under Law 5100/2024: €800,000 in Attica, the Thessaloniki regional unit, Mykonos, Thira and islands with population over 3,100; €400,000 in the rest of Greece; €250,000 only for change of use from commercial to residential, or restoration of a listed building.
- Article 64 of Law 5100/2024 entered into force on 5 April 2024. 31 August 2024 was the transitional deposit deadline, with completion required by 31 December 2024 — it is not the commencement date, and several sources report it as such.
- Minimum 120 square metres of main spaces, and the minimum value must be met by a single property.
- Naturalisation requires 7 years. The investor permanent residence permit is expressly a qualifying residence title, but 7 years of actual residence is required — holding the permit while living elsewhere does not count.
- Greece is a Schengen member.

Official sources: Greek Ministry of Migration and Asylum — golden visa circular, 24 September 2024; Law 5100/2024 — Greek National Printing House.



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NEXT STEP

Plan your Greece application with our Dubai team

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

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