PROGRAMME BROCHURE

RESIDENCY BY INVESTMENT | URUGUAY

Uruguay Residency by Investment - Real Estate Route

Uruguay sets no investment threshold for legal residency. Real estate counts toward tax residency, with thresholds set in unidades indexadas — XIPHIAS advises on both.

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At a glance

COUNTRY	ROUTE
Uruguay	**Residency by Investment - Real Estate Investment**
FAMILY MEMBERS	LAST UPDATED
Spouse, children up to age 25, parents aged 60+	**1 October 2026**

There is no investment threshold for Uruguayan residency

This is the most common misunderstanding about Uruguay.

Permanent legal residency requires only sufficient means of living. Ley 18.250 and Decreto 394/009 state **no investment figure at all**.

The figures commonly quoted are **tax residency** thresholds — a different thing entirely, set in **unidades indexadas**:

Tax residency route	Threshold
Real estate	above **UI 15,000,000**
Promoted project	above **UI 45,000,000**
Real estate acquired on or after 1 July 2020, plus 60 days' presence	at least **UI 3,500,000**
Business from 1 July 2020, plus 15 new full-time jobs	at least **UI 15,000,000**

The **unidad indexada was 6.6511 pesos on 30 September 2026**. Its value moves daily, so we quote the thresholds in UI and confirm the dollar equivalent for each file.

A caveat on citizenship

After three years of habitual residence with a family constituted in Uruguay, or five years without, Uruguay grants **ciudadanía legal** rather than nationality, and Article 81 says Uruguayan nationality is not lost even by naturalising elsewhere. Whether India treats *ciudadanía legal* as the voluntary acquisition of a foreign citizenship under Section 9(1) is **unsettled**, so we ask clients to take advice from Indian citizenship-law counsel before applying for it.

Your Indian passport is safe on a residency

Section 9(1) of India's Citizenship Act 1955 ends Indian citizenship only on the **voluntary acquisition of another country's citizenship**. Holding a residence permit, permanent residence or a long-term visa does none of that.

So every route on this page is safe to hold. What differs between countries is the **endpoint** — and we will tell you plainly where a route can never become a citizenship, where it can, and what taking that step would cost you.

Key benefits

- No investment minimum for legal residency — the test is sufficient means of living.
- Real estate can establish Uruguayan tax residency: at least UI 3,500,000 acquired on or after 1 July 2020 with 60 days' presence in the calendar year, or above UI 15,000,000.
- Permanent residency typically within 12–18 months.
- Include spouse and dependent children.
- Path to Uruguayan legal citizenship after three years with a family constituted in Uruguay, or five years without.
- Access to Uruguay's high-quality healthcare and education system.

Requirements

- Applicant must be 18 years or older.
- Proof of sufficient means of living — employment, self-employment, business ownership, foreign employment or a pension. There is no investment minimum for residency.
- Clean criminal record from all countries of residence.
- For tax residency through real estate acquired on or after 1 July 2020: property of at least UI 3,500,000 and at least 60 days' physical presence in the calendar year.

When this route may not fit

- Criminal record or ongoing legal proceedings.
- Failure to provide required documentation.
- Insufficient evidence of means of living.

How the process works

1. **Confirm Your Residency Basis**
   Residency is granted on sufficient means of living, not on an investment amount. XIPHIAS reviews your income evidence — employment, business, foreign income or pension.

2. **Plan the Property Purchase for Tax Residency**
   If you also want Uruguayan tax residency, real estate acquired on or after 1 July 2020 worth at least UI 3,500,000, combined with at least 60 days' presence in the calendar year, qualifies; real estate above UI 15,000,000 qualifies on its own. XIPHIAS confirms the current UI value and dollar equivalent for your file.

3. **Prepare Required Identity and Financial Documents**
   Gather passport, birth certificate, proof of income, police clearance and the property purchase agreement where relevant.

4. **Submit Your Residency Application**
   Apply to the Dirección Nacional de Migración with your documents and evidence of means of living.

5. **Obtain Temporary Residency ID (Cédula)**
   While your permanent residency application is processed, obtain a temporary cédula to reside legally in Uruguay.

6 **Receive Permanent Residency Approval**
Once your documentation is verified, permanent residency is typically granted within 12–18 months, opening the path to legal citizenship.

Document checklist

Identity Documents

- Passport copy
- Birth certificate

Financial Documents

- Bank statements for last 6 months
- Proof of funds transfer

Compliance Documents

- Police clearance certificate
- Medical examination report

Questions clients ask

Is there a minimum investment for Uruguayan residency?

No. Permanent legal residency under Ley 18.250 and Decreto 394/009 requires sufficient means of living, assessed case by case. Investment thresholds in Uruguay apply to tax residency, not to immigration status.

What does real estate do for tax residency?

Real estate acquired on or after 1 July 2020 worth at least UI 3,500,000, combined with at least 60 days' physical presence in the calendar year, establishes tax residency; real estate above UI 15,000,000 does so on its own. The unidad indexada stood at 6.6511 pesos on 30 September 2026 and its value moves daily, so XIPHIAS confirms the dollar equivalent for each file.

Can my family join me?

Yes, spouse and dependent children up to 25 years and parents above 60 can be included.

How long does the process take?

Permanent residency is typically granted within 12–18 months.

Is there a physical presence requirement?

The 60-day presence condition often quoted for Uruguay belongs to the 2020 real-estate route to tax residency, not to the residence permit. XIPHIAS confirms the presence conditions that apply to your residence file.

Are there any government fees?

Yes. Dirección Nacional de Migración fees apply; XIPHIAS confirms the current schedule for your file.

When can I apply for citizenship?

Uruguay grants legal citizenship (ciudadanía legal) after three years of habitual residence with a family constituted in Uruguay, or five years without; citizenship rights cannot be exercised for a further three years. Whether India treats ciudadanía legal as acquiring a foreign citizenship needs Indian legal advice.

Important notes

- There is no investment threshold for Uruguayan residency. Permanent legal residency under Ley 18.250 and Decreto 394/009 requires sufficient means of living, assessed case by case; no amount is prescribed.
- The investment figures commonly quoted for Uruguay are tax residency thresholds, set in unidades indexadas, not immigration requirements.
- The unidad indexada value moves daily, so XIPHIAS quotes thresholds in UI and confirms the dollar equivalent for each file.
- Uruguay grants ciudadanía legal rather than nationality. Whether India treats that as voluntary acquisition of a foreign citizenship under Section 9(1) of the Citizenship Act 1955 is unsettled and needs advice from Indian citizenship-law counsel before you apply.

Compliance

- Immigration: permanent legal residency requires sufficient means of living. Ley 18.250 and Decreto 394/009 set no investment amount.
- Tax residency thresholds under Decreto 148/007 article 5 bis, as amended by Decretos 163/020 and 174/020: real estate above UI 15,000,000; a promoted project above UI 45,000,000; real estate of at least UI 3,500,000 acquired on or after 1 July 2020 combined with 60 days' presence; or a business of at least UI 15,000,000 from 1 July 2020 combined with 15 new full-time jobs.
- The unidad indexada stood at 6.6511 pesos on 30 September 2026.
- Citizenship under Article 75 of the Constitution: three years with a family constituted, five without; rights are not exercisable for a further three years.
- Article 81: Uruguayan nationality is not lost even by naturalising in another country.

Official sources: Uruguay — Dirección Nacional de Migración; Dirección General Impositiva — unidad indexada values.

NEXT STEP

Plan your Uruguay application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Uruguay 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

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- 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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