The European Residency Comparison Checklist

The three serious investor routes into Europe in 2026, side by side — key facts only, no sales pitch. Figures are programme minimums; professional and government fees apply on top. Use the five questions below the table to find your answer, then check it against the facts.

	Portugal Golden Visa	Greece Golden Visa	France Talent Passport (investor)
Investment	€500k regulated funds, or €250k cultural donation (no real estate since 2023)	Property: €800k prime areas · €400k most regions · €250k conversions/heritage (single property)	€300k in fixed assets in a French business (own, control, or ≥30% shareholding)
Nature	Passive — subscribe or donate	Physical asset you own and can use	Active — jobs commitment within 4 years
Presence	≈7 days a year	None required	Built for genuine engagement with France
Permit	2-year cards, renewable	5-year card, renewable while property held	Up to 4 years, renewable while investment stands
Permanent residency	Possible from year 5 — without relocating	Only via genuine relocation	10-year resident card after 5 years' residence
Citizenship	10 yrs most nationalities (7 CPLP) — clock runs at ≈7 days/yr	≈7 yrs at 183+ days/yr, B1 Greek, tax residency — no armchair path	≈5 yrs of genuine residence, language + integration
Letting / running	Nothing to manage	Long-term lets only — short-term letting banned	A real business to maintain
Family	Spouse, dependent children, dependent parents	Spouse, children under 21, both sets of parents	Spouse (full work rights), dependent children
Tax while abroad	None from the visa itself; IFICI regime if you relocate	Property taxes; rental income taxed in Greece	Genuine move = French tax residency (worldwide income)
Schengen travel	90/180 across the area	90/180 across the area	90/180 across the area

Five questions that decide it

1. **Are you moving, or keeping the option open?** Moving now → France (or Portugal's D7/D8). Option open → Portugal or Greece.
2. **Does citizenship matter — even as a maybe?** If yes, Portugal is the only minimal-presence route where the clock runs. If genuinely no, Greece's simplicity gets stronger.
3. **Do you want to own and use a home in Europe?** Greece bundles it in. Portugal deliberately doesn't — nothing to manage is the feature.
4. **How involved do you want your capital to be?** Passive (Portugal) · tangible (Greece) · entrepreneurial (France).
5. **Where should your family's options stand in 2036?** Answer this one and you've usually answered them all.

Talk it through with Jason — one expert, not a call centre.
Straight answers on which route fits, including when the answer is "none of them yet".

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