NK INTERNATIONAL CONSULTANTS

2026 COMPARATIVE GUIDE

EUROPEAN RESIDENCY PROGRAMS

REMOTE WORK. BUSINESS. FAMILY. INVESTMENT.

A practical comparison of residence pathways across selected European Union countries for internationally mobile individuals and families.

SCAN TO BEGIN

EU residence assessment
nkic.info/online-assessment/

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THERE IS NO SINGLE EU RESIDENCY PROGRAM

Each EU country applies its own immigration, tax, employment, investment and family rules.

The best route depends on what the applicant will actually do: work remotely, build a business, invest, retire, study or join family. This guide is a comparison starting point, not a substitute for country-specific advice.

Remote work

Spain and Portugal offer routes for qualifying international teleworkers or remote professionals, subject to employment, income, insurance and social-security conditions.

Investment residence

Greece and selected other jurisdictions may offer investment-based residence routes. Thresholds, property rules and eligible investments change.

Business and talent

France and other EU states offer entrepreneur, talent, founder, specialist or business-creation categories with distinct project and qualification tests.

Family mobility

Spouses, partners, children and dependants may be included or reunified, but the evidence and rights differ by country and route.

Residence permits, tax residence, permanent residence and citizenship are separate legal outcomes. None is automatic.

SELECTED EU PATHWAYS AT A GLANCE

Use this table to identify the right questions before selecting a country.

Requirements and availability can change. “Typical focus” describes the route, not a guarantee of eligibility.

COUNTRY	ROUTE	TYPICAL FOCUS	PLANNING QUESTION
Spain	**International teleworker**	Remote employment or professional activity	Family route available; tax and social-security review essential
Portugal	**Remote work / D7 / Startup**	Remote income, passive income or genuine startup activity	Family inclusion and long-term residence planning
Greece	**Golden Visa**	Qualifying investment or property route	Family residence; investment and renewal conditions
France	**Talent / entrepreneur**	Qualified work, business creation, innovation or investment	Multi-year categories; project and qualification evidence
Latvia	**Business / investment**	Company, property or other statutory investment basis	Corporate, valuation and continuing-compliance checks
Italy	**Digital nomad / investor**	Remote work, investment, elective residence or other basis	Route-specific income, insurance and residence requirements
Hungary	**Guest investor / other**	Qualifying investment or employment/business basis	Detailed eligibility, funds and documentation review

The comparison is intentionally high-level. Confirm current thresholds, forms, filing location and professional fees before action.

WHAT EACH COUNTRY MAY BE SUITED FOR

Country selection should follow the applicant’s activity and family objective.

The profiles below highlight planning themes for an initial discussion.

Spain - International Teleworker

For qualifying remote employees, freelancers and founders who intend to reside in Spain while working through digital systems. Review foreign employer or client structure, income, insurance and Spanish-work limits.

Portugal - Remote Work and D7

Portugal may suit qualifying remote professionals, financially independent applicants or founders. Review income, accommodation, family planning, tax and the current residence route.

Greece - Golden Visa

For qualifying investors considering an investment-based residence route. Property location, eligible investment, source of funds, family and renewal should be reviewed before commitment.

France - Talent and Entrepreneur

For qualified professionals, founders, researchers, innovators and certain investors. The project, qualification, financing, employment and professional evidence determine the category.

Country names are not interchangeable visa categories. The same applicant may qualify for one route but not another.

OTHER ROUTES MAY BE RELEVANT

Italy, Hungary, Latvia, Cyprus and Malta require country-specific screening.

Availability, minimums, eligible investments and filing procedures can change; some routes may not suit every nationality or objective.

Italy

Potential pathways include digital nomad, investor, elective residence, employment, self-employment and family routes. Income, accommodation, insurance, work and tax facts must be matched to the selected category.

Hungary

Potential routes include guest investor, employment, business and family categories. Confirm the current investment basis, funds, accommodation, insurance and residence rights.

Latvia

Business and investment residence can involve company capital, property, valuation, payment and continuing corporate conditions. Obtain Latvian legal review before transferring funds.

Cyprus and Malta

Residence, permanent residence, work, property and tax options are distinct. Confirm the exact current program and whether it supports the family’s long-term objective.

The EU does not issue a universal “golden visa.” Each national program must be checked under its own law and administrative practice.

A COMPLETE APPLICATION IS MORE THAN A FORM

Cross-border residence applications require a coherent evidence trail.

Prepare documents before selecting a property, investment, employer arrangement or relocation date.

1. **Identity and civil status**

   Passports, births, marriage, custody, address history and family relationships.

2. **Police and immigration history**

   Certificates, previous permits, refusals, travel history and explanations where required.

3. **Employment or business**

   Contracts, employer or client details, company records, invoices, portfolio and qualifications.

4. **Financial resources**

   Banking, payslips, tax returns, investments and evidence of stable lawful income or funds.

5. **Source of wealth and funds**

   Business ownership, asset sales, inheritance, gifts, tax records and transfer trail.

6. **Accommodation and insurance**

   Lease or ownership evidence, health cover and route-compliant address documentation.

7. **Tax and social security**

   Country of residence, payroll, social-security, corporate and reporting implications.

8. **Family evidence**

   Dependency, school plans, relationship documents and individual eligibility for each family member.

Enhanced due diligence may be requested by authorities, banks, landlords, fund managers or local advisers. Keep the source and purpose of material funds clear.

START WITH OBJECTIVES, NOT A VISA NAME

A comparison should answer practical questions before an application is prepared.

Use this decision framework to avoid choosing a route that does not match the family's actual activity or long-term plan.

1. Activity

Will the applicant work remotely, operate a business, invest, retire, study or join family?

2. Family

Who will move, what are the ages and dependency facts, and what schooling or healthcare is needed?

3. Presence

How much time will be spent in the country, and could tax or social-security residence arise?

4. Budget

What income, investment, accommodation, professional and relocation budget is realistic?

5. Timeline

When must the family move, work, invest, renew or obtain a residence card?

6. Future status

Is the objective renewal, permanent residence, citizenship, mobility or simply a flexible base?

The most attractive headline benefit may not be the best fit after tax, presence, family and compliance issues are considered.

COMPARE EUROPEAN OPTIONS BEFORE COMMITTING

NKIC can coordinate a structured EU residency assessment.

Country-specific legal, tax, employment, property and regulated investment advice should be provided by local professionals authorized in the relevant jurisdiction.

OUR PROCESS

1. Assessment

Review nationality, family, activity, income, investment, preferred countries and long-term objectives.

2. Comparison

Identify routes that appear compatible and flag country-specific issues requiring local advice.

3. Coordination

Coordinate documents, professional referrals and the selected residence strategy.

REFERENCE POINTS

National immigration authorities and consulates of the selected country
European Union Immigration Portal - immigration-portal.ec.europa.eu
Spanish, Portuguese, Greek, French, Italian, Latvian, Hungarian, Cypriot and Maltese official guidance should be checked for the current route.

BEGIN YOUR EU RESIDENCY ASSESSMENT

Scan the QR code or visit nkic.info/online-assessment/
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Information only - not EU or national legal, tax, employment, property, financial or investment advice. Programs, thresholds, processing, family rules and nationality restrictions may change. No outcome or timeline is guaranteed.