

PHOENIX
IMMIGRATION CONSULTING SERVICES

Residence by investment
Fact sheet, November 2026

Residence by Investment Program

Latvia

One of the most accessible entry points to EU residence, from EUR 60,000 through Latvian company equity, with visa-free travel across the Schengen Area.

EUR 60,000	EUR 10,000	None	10 years
Minimum total, company route	One-time state budget payment	Minimum presence for permit renewal	Legal residence before citizenship

Why Latvia

Latvia, one of the countries that form part of Europe's Schengen Area, is situated on the Baltic coast. Its Residence by Investment Program offers one of the most accessible entry points to EU residence. Under the new Immigration Law in force since 15 September 2026, investors can qualify through equity in a Latvian company or through a state-supervised investment fund, gaining the right to live, work and study in Latvia.

Key benefits

Schengen access
Visa-free access to the countries in Europe's Schengen Area.

No minimum presence
No minimum presence required to be eligible for a residence permit renewal.

Attractive tax system
An attractive tax system for those who qualify for residence.

Excellent transport links
Strong links with other EU member states and the Nordic and Baltic region.

Country profile

Population
1.8 million

Languages
Latvian; Russian and English spoken

Economy
Small, open, strong transit services

Currency
Euro

Program overview

- Minimum investment of **EUR 60,000** (**EUR 50,000** company equity plus **EUR 10,000** state payment)
- The right to live, work and study in Latvia, with visa-free access to the Schengen Area
- Eligibility to apply for citizenship after 10 years of legal residence

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Investment routes

Select one route. Either route also requires a one-time EUR 10,000 payment to the state budget.

Option 1
Smaller company equity

EUR **50,000**

Investment in the equity capital of a smaller Latvian company.

Option 2
Larger company equity

EUR **100,000**

A company with more than 50 employees and over **EUR 10 million** turnover, paying at least **EUR 40,000** in taxes annually.

Option 3
Investment fund

EUR **150,000**

Held for at least five years through a state-established alternative investment fund manager. Implementing rules pending.

Main applicant requirements

- Funds to support the family without social assistance: **EUR 15,480** a year for a single main applicant
- **EUR 20,640** a year for a main applicant and spouse, or **EUR 22,188** for a married couple with one child
- Citizens of Russia and Belarus are not eligible for the investment routes

The real estate route closed on 15 September 2026; applications filed by 14 September 2026 follow the previous rules.

Good to know

- Temporary permits run up to 2 years on the company route and up to 5 years on the fund route
- Permanent residence after five years, if four were lived in Latvia and a Latvian language test is passed
- Two trips are needed: one to apply and open a bank account, one to collect the permit

Your application journey

Onboarding

01 Client contacts Phoenix Immigration Consulting Services

02 Initial due diligence checks completed

03 Client agreement signed and retainer paid

Application

04 Client travels to Latvia to apply and open a bank account

05 Due diligence checks completed

Approval

06 Application approved

07 Client travels to Latvia again to collect the permit

08 **Temporary residence permit issued**

Talk to a Phoenix advisor

We assess your eligibility, compare the routes open to you and manage your application from first consultation to approval.

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Program rules, government fees, processing times and visa-free access can change at any time. Figures are indicative as of November 2026; please confirm current terms with Phoenix Immigration Consulting Services before applying. This fact sheet is for general information and is not legal advice.