

Malta's Permanent Residence Programme: Key Changes Effective January 2025

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By **Andrea Nurchi**, 8th January 2025

What is the Malta Permanent Residence Programme (MPRP)?

The Malta Permanent Residence Programme (MPRP) was introduced in 2021, when it replaced the Malta Residence and Visa Programme (MRVP). The MPRP is designed to grant permanent residency to non-EU/EEA/Swiss nationals and their eligible family members. The programme aims to attract foreign investment while offering successful applicants the right to reside in Malta and access benefits such as visa-free travel within the Schengen Area.

As per Legal Notice 310 of 2024 published by the Maltese Government on 19 November 2024, the MPRP has undergone several key changes to the eligibility criteria and overall costs. MPRP. These amendments affect all MPRP applications from 1 January 2025.

What are the Key Changes?

The most significant changes are as follows:

◦ New Financial Eligibility Criteria

Prior to the changes taking effect in January 2025, applicants were required to possess a minimum of €500,000 in assets, including at least €150,000 in financial investments.

Under new provisions, applicants will have two options:

a. showing that they have capital assets of a minimum €500,000, out of which a minimum of €150,000 must be financial assets; OR

a. show they have capital assets of a minimum €650,000, of which €75,000 must be in the form of financial assets.

◦ **Age Limit for Dependant Children and New Fees for Dependants**

Before the changes in the rules, a dependant child included in the application could be over 18 years old, unmarried, and primarily financially reliant on the main applicant. This applied to biological and adopted children of the main applicant or their spouse, provided they met the criteria set by the Residency Malta Agency. From 1 January 2025, the definition of a dependant child will change to include only those who are under 29 years old at the time of application. This new age limit does not apply to adult children certified by a recognised medical authority as having a disability.

A fee of €10,000 per dependant has been introduced, consisting of a combination of a €5,000 non-refundable administrative fee and a €5,000 financial contribution. There are no fees for dependants under the current version of the programme.

◦ **Qualifying Property Costs**

The minimum thresholds for qualifying owned or rented property are set to increase.

Post-amendments, starting 1 January 2025, the minimum property purchase value will increase to €375,000 (previously, the minimum price was €300,000 for properties in Gozo or the South of Malta and €350,000 for properties in other areas) and the minimum annual rent for qualifying rented property will increase to €14,000 (before this change, the minimum annual rent was €10,000 for properties in Gozo or the South of Malta and €12,000 for properties in other regions).

Under the new provisions, the location of the property will not impact the financial contributions due by the applicant.

◦ **Main Applicant's Financial Contribution**

The **contributions** that applicants will have to pay have increased from €28,000 to €30,000 for applicants who choose a qualifying owned property, and from €58,000 to €60,000 for those who opt for a qualifying rented property. The contribution must be made within eight months of the issuance of the approval letter.

- **Administrative Fee**

The administration fee for applications submitted after 1 January 2025, will increase to €50,000 (from €40,000 under the previous regime). This fee is non-refundable, with €15,000 payable within one month of application submission and the remaining €35,000 due within two months of receiving the letter of approval in principle. For dependants, a total fee of €10,000 will apply (an increase from €7,500). Of this, €5,000 is a non-refundable administration fee, which must be paid within two months of the letter of approval in principle. The remaining €5,000 is payable within eight months of the same letter. If a dependant is added after the certificate of residence is issued, the non-refundable portion must be paid when the application is submitted.

There will be no changes to the investment route which involves making a donation of €2,000 to a local philanthropic, cultural, scientific, artistic, sport or animal welfare NGO registered with the Commissioner of Voluntary Organisations.

How Dixcart Can Assist?

The Dixcart office in Malta has extensive experience in guiding clients through the application process of the MPRP and the [various residence routes available in Malta](#).

For further information, please contact [Jonathan Vassallo](#) at the Dixcart office in Malta: advice.malta@dixcart.com. Alternatively, feel free to reach out to your usual Dixcart contact.