

A LEGAL GUIDE

Residence and Citizenship Options for Foreign Purchasers of *Bahamian Real Property*



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This publication provides general information only and does not constitute legal advice. Specific legal advice should be obtained for your particular circumstances.

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Introduction

The Bahamas is a stable, well-regulated jurisdiction that provides foreign nationals with several lawful pathways to establish a connection through property ownership, residence, and investment.

This Guide explains the principal immigration and residence options available to foreign purchasers of Bahamian real property.

The information set out below is current as at the date of this publication and is based on the *Immigration Act*, the *Bahamas Nationality Act*, and the policies and requirements published by the Department of Immigration.

This publication provides general information only and does not constitute legal advice. Specific legal advice should be obtained for your particular circumstances.

SECTION I

Bahamian Citizenship



The Bahamas does not operate a citizenship-by-investment programme. Accordingly, the purchase or ownership of Bahamian real property, regardless of its value, does not entitle a foreign purchaser to Bahamian citizenship.

Citizenship may be acquired only through the avenues provided by the Bahamas Nationality Act, including:

- birth,
- descent,
- marriage in appropriate circumstances,
- registration, or
- naturalization.

These routes are separate from the acquisition of real property and are beyond the scope of this publication.

Citizenship is a privilege granted by the State. It is not available through investment, donation, or property purchase.

SECTION II

Permanent Residence



Foreign nationals who wish to establish a more permanent connection with The Bahamas may apply for Permanent Residence.

Permanent Residence is a separate immigration status granted by the Department of Immigration and is available only upon application. Applicants must satisfy the statutory requirements and the Government's published immigration policies in force at the time of application.

At the date of this publication, the Government maintains an Economic Permanent Residence programme for qualifying investors who satisfy the prescribed investment threshold together with the applicable character, financial, health, security, and immigration requirements.

SECTION II · PERMANENT RESIDENCE

Economic *Permanent Residence*



Economic Permanent Residence is the most common category available to foreign nationals seeking to establish permanent residence in The Bahamas.

Applicants must demonstrate that they will make, or have made, a qualifying economic investment in The Bahamas and that they satisfy the applicable character, financial, health, security, and immigration requirements.

The minimum qualifying investment threshold is established by the Government and may be amended from time to time. The investment must be maintained for the period prescribed by law and policy.

Permanent Residence is a privilege granted under the Immigration Act, not a right, and is subject to the absolute discretion of the Minister.

SECTION II · PERMANENT RESIDENCE



Fast-Track Provision

The Fast-Track Provision is available to applicants who make a substantially higher qualifying economic investment in The Bahamas. This option facilitates expedited processing of the application.

To be eligible, applicants must:

- make the qualifying economic investment at or above the Fast-Track investment threshold established by the Government;
- satisfy all applicable character, financial, health, security, and immigration requirements; and
- pay the non-refundable Fast-Track processing fee prescribed by law.

The Fast-Track Provision does not exempt applicants from meeting any statutory requirements. It only accelerates the processing time once a complete application is submitted.

The Fast-Track Provision is designed for investors seeking efficiency and certainty in the Permanent Residence application process, subject to a higher investment commitment and additional fee.

SECTION III

Permanent Residence *with the Right to Work*



Permanent Residence with the Right to Work is available to applicants who obtain employment in The Bahamas and meet the applicable immigration requirements.

This option permits the holder to reside in The Bahamas permanently and to be gainfully employed without the need to obtain a separate work permit.

Applicants must have a bona fide job offer from a Bahamian employer and must satisfy all statutory requirements, including character, financial, health, security, and any other criteria prescribed by law and policy.

The right to work is tied to the terms of employment with the sponsoring employer. A change in employment may require notification to and, in some cases, approval from the Department of Immigration.

This category is intended for persons who will contribute their skills and services to The Bahamas economy through lawful employment.

SECTION IV

Annual Homeowners' Card (Resident Card)



The Annual Homeowners' Card, commonly referred to as the Resident Card, is a renewable annual residence permit. It is not a form of Permanent Residence.

This status is designed for foreign nationals who own residential property in The Bahamas and wish to reside in the country on a long-term but temporary basis.

The card allows the holder and their listed dependants to enter and reside in The Bahamas for a period of up to one (1) year from the date of issue and may be renewed annually, provided the applicant continues to meet the eligibility requirements.

Employment in The Bahamas is not permitted under this status. Holders who wish to work must obtain the appropriate work authorization.

The Resident Card is ideal for individuals seeking to enjoy their property in The Bahamas for extended periods without establishing permanent residence.

SECTION IV

Key Features of the *Annual Homeowners' Card*



Renewable Annually

The card is issued for up to one (1) year and may be renewed annually.



Property Ownership Requirement

Available only to foreign nationals who own residential real property in The Bahamas.



Includes Dependants

The holder may include their spouse and dependent children in the application.



Multiple Entry

Allows multiple entries into The Bahamas during the validity period.



No Employment Authorization

Does not permit the holder to engage in employment in The Bahamas. Separate work authorization is required.



Proof of Status

Serves as official proof of the holder's legal right to reside in The Bahamas for the validity period.

Important Considerations

Individual Assessment

The most appropriate immigration option will depend upon each applicant's individual circumstances, long-term objectives, family situation and financial considerations.

Property Ownership Does Not Confer Status

Purchasing real property in The Bahamas does not, in itself, confer the right to reside permanently in The Bahamas, to work, or to obtain Bahamian citizenship.

Supporting Documentation

Applications typically require extensive documentation, including police certificates, medical reports, proof of financial means, and such other documents as may be required by the Department of Immigration.

Government Discretion

All immigration applications are subject to the discretion of the Director of Immigration and the applicable laws and policies of the Commonwealth of The Bahamas.

Professional Advice Recommended

Applicants should obtain professional legal, financial and tax advice to ensure that their immigration status aligns with their personal, business and estate planning objectives.

Immigration Laws May Change

Government policies, prescribed fees and documentary requirements may change from time to time. Always ensure that you are relying upon current information.

Conclusion

Multiple Options Available

The Bahamas offers several immigration options to suit different needs, goals and circumstances.

Choose the Right Path

Careful consideration of your intentions—whether to vacation, retire, work, invest or make The Bahamas your permanent home—will help determine the most suitable immigration status.

Plan Ahead

Early planning and proper preparation can significantly improve the efficiency of the application process and reduce unnecessary delays or expense.

Professional Guidance Matters

Immigration laws and Government policies can be complex and subject to change. Professional legal advice is essential to ensure that your application is prepared correctly and presented in the strongest possible manner.

Your Gateway to Paradise

Understanding your immigration options is an important step toward enjoying all that The Bahamas has to offer—its natural beauty, relaxed lifestyle and warm, welcoming community.

HULLco Is Here When It Matters

HULLco is here to guide you through every step of the process with professionalism, integrity and discretion.

Notes

Information Purposes Only

This Guide is intended to provide general information about immigration options in The Bahamas and does not constitute legal advice.

Not a Guarantee of Approval

Nothing in this Guide should be interpreted as a guarantee that any application will be approved. All applications are considered on their individual merits.

Subject to Change

Immigration laws, policies, procedures and Government fees are subject to change without notice. Always confirm current requirements before making an application.

Consult the Professionals

Applicants should seek professional legal, financial and tax advice to ensure that their immigration decisions align with their personal and long-term objectives.

Documentation is Essential

Providing complete, accurate and certified documentation is essential to avoid delays in the processing of your immigration application.

Processing Times Vary

Processing times can vary depending on the type of application, the volume of applications and the information provided. Patience and proper preparation are key.

Disclaimer

General Information Only

This Guide is provided for general informational purposes only and does not constitute legal advice.

Not Legal Advice

Nothing in this Guide is intended to create an attorney–client relationship. You should not act or rely on any information in this Guide without seeking specific legal advice.

Government Discretion

All immigration applications are subject to the discretion of the Director of Immigration and the applicable laws and policies of the Commonwealth of The Bahamas.

No Guarantee of Outcome

No lawyer or Firm can guarantee the approval of any application. Each application is considered on its own merits in accordance with the laws and policies in force at the time.

Information Subject to Change

Immigration laws, policies, procedures and Government fees are subject to change without notice. Always confirm current requirements before making an application.

Seek Professional Advice

Applicants should seek professional legal, financial and tax advice to ensure that their immigration decisions align with their personal, business and long-term objectives.

About HULLco

Who We Are

HULLco Counsel & Attorneys-at-Law is a boutique law firm based in Marsh Harbour, Abaco. We provide personalized, confidential and results-oriented legal services to clients throughout The Bahamas and internationally.

What We Do

Our practice focuses on real property, conveyancing, estate planning and administration, commercial transactions and immigration matters. We serve property owners, families, investors and business clients with integrity, professionalism and discretion.

Our Approach

We take the time to understand your goals and provide practical, strategic legal solutions tailored to your unique circumstances. Our commitment is to excellence, client care and lasting relationships.

Our Commitment

We are committed to upholding the highest standards of legal practice and to helping our clients navigate the legal landscape in The Bahamas with confidence and peace of mind.

Where to Find Us

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Here When It Matters

HULLco Counsel & Attorneys-at-Law — Abaco-based Attorneys dedicated to protecting your interests and helping you achieve your objectives.