

BULGARIAN RESIDENCE PERMITS 2026

The complete guide — keep for reference

Bulgaria offers seven distinct legal routes to residency, each with its own requirements, timeline, and trade-offs. This guide breaks down the fastest and most reliable paths, what documents you'll actually need, and how residency leads to citizenship after 10 years.

1 7 Ways to Obtain Residency

Pick the route that matches your situation — most applicants qualify through one of the first three.

ROUTE	PROCESSING	BEST FOR
Pensioner / financially independent	2–4 months	Retirees, passive income
Trade Representative Office	2–4 months	Freelancers, consultants
Business & investment	1–3 months	Entrepreneurs, investors
Family reunification	1–3 months	Spouse/parent already resident
Marriage to a Bulgarian	2–4 months	Married to a Bulgarian citizen
Study	1–2 months	University students
Employment / EU Blue Card	3–4 months	Job offer in hand

2 Required Documents (Core Set)

Every route needs these as a baseline, beyond route-specific paperwork.

DOCUMENT	NOTE
Valid passport	6+ months remaining validity
Proof of accommodation	Lease or property deed
Health insurance	Valid in Bulgaria, €30,000 minimum coverage
Clean criminal record certificate	From your home country, apostilled
Proof of income or funds	Route-dependent amount

3 The Path to Bulgarian Citizenship

Standard naturalisation takes 10 years total, in three stages.

5 years

Temporary residence, renewed annually

+5 years

Permanent residence

10 years

Eligible for citizenship

4

Dual Citizenship: Who Keeps Both Passports

Bulgaria isn't a blanket dual-citizenship country, but exceptions cover most people who move here: EU/EEA/Swiss citizens, spouses of Bulgarians, those with proven Bulgarian descent, and nationals of reciprocity-agreement countries (North Macedonia is one confirmed example). Outside these groups — mainly the standard 10-year route — you'll sign a renunciation declaration, though enforcement in practice is light.

5

Common Mistakes to Avoid

These four trip up more applicants than anything else.

Tourist visa

Can't legalise from inside Bulgaria — get a D visa abroad

Renewal window

Submit at least 2 months before your permit expires

Bank KYC checks

Budget time for source-of-funds verification

TRO authenticity

Authorities verify real business activity since 2024–2025