XIPHIAS Immigration

PROGRAMME BROCHURE



CITIZENSHIP BY INVESTMENT | ST. KITTS & NEVIS

Approved Real Estate – Shares & Private Homes

Approved St Kitts & Nevis real estate from USD 325,000 — a developer project or private condominium — or USD 600,000 for a single-family home, held for seven years.

INVESTMENT FROM	TIMELINE	HOLDING PERIOD
USD 325,000	120–180 days to approval in principle (CIU)	7 years

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At a glance

COUNTRY **St. Kitts & Nevis**	ROUTE **Citizenship by Investment - Real Estate**
MINIMUM INVESTMENT **USD 325,000**	TIMELINE **120–180 days to approval in principle (CIU)**
HOLDING PERIOD **7 years**	FAMILY MEMBERS **Spouse, children up to age 29, parents aged 55+**
LAST UPDATED **1 October 2026**	

Overview

Approved developer real estate in St Kitts & Nevis qualifies at **USD 325,000**. Private real estate is **USD 325,000** for a condominium or **USD 600,000** for a single-family house.

These minimums were **reduced** from USD 400,000 and USD 800,000 by SRO 43 of 2024 in October 2024 — St Kitts moved in the opposite direction to the rest of the region. The holding period is **seven years**, the longest of the five.

Government fees and timing

From the Citizenship by Investment Unit and the Statutory Rules and Orders in force:

- Application fee (SRO No. 1 of 2026): **USD 25,000** for a main applicant, a main applicant with a spouse and up to two dependants, or a main applicant with up to three dependants; **USD 25,000** for each additional dependant under 18 and **USD 50,000** for each additional dependant aged 18 or over.
- **USD 30,000** to add a spouse or qualifying dependant after approval in principle, and **USD 7,500** for each child under three born after the certificate of registration.
- Due diligence: **USD 10,000** main applicant, **USD 7,500** each dependant aged 16 and over.
- Application processing: **USD 250** per application.

The Unit's 2024 brochure states that it advises approval, denial or delay within **120 to 180 days** of acknowledging an application.

Travel access today

Here is where **St Kitts & Nevis** stands today:

United Kingdom: visa-free, but you need an ETA. Since 8 January 2025 an electronic travel authorisation is required before travel. “Visa-free” without that qualifier is no longer accurate.

United States: a visa is required, as it is for every Caribbean CBI passport. No programme in this region gives visa-free entry to the United States.

Canada: a visitor visa is required. None of the five Caribbean citizenship-by-investment countries has visa-free access to Canada.

On Schengen and the EU: access is currently in place, but the EU's revised visa suspension mechanism, adopted on 31 December 2025, makes operating a citizenship-by-investment scheme a self-standing ground for suspending visa-free travel. The European Commission wrote to Antigua & Barbuda in June 2026 seeking a phase-out, and an EU report is due in December 2026. Schengen access should not be treated as permanent.

What this does to an Indian passport

India does not allow dual citizenship. Section 9(1) of the Citizenship Act 1955 provides that a citizen of India who voluntarily acquires the citizenship of another country **ceases to be a citizen of India**. Acquiring any Caribbean citizenship is voluntary, so your Indian citizenship ends **automatically on the day it is granted** — no Indian decision, no discretion, no deferral. The Indian passport must be surrendered and a Surrender Certificate obtained.

You can then apply for **Overseas Citizen of India** status. The Ministry of External Affairs states plainly that OCI is not dual citizenship: no vote, no constitutional posts, no equality in public employment, and **no acquisition of agricultural land, farmhouses or plantation property in India**.

This is a **replacement** for your Indian citizenship, not an addition. Plan around that.

Key benefits

- Asset-backed route with potential yield or resale value after the seven-year holding period.
- Minimums reduced to USD 325,000 and USD 600,000 by SRO 43 of 2024.
- Family inclusion: spouse, children under 18, unmarried children aged 18 to 29 who are substantially supported, and parents aged 55 and over.
- Long-standing St. Kitts & Nevis Citizenship by Investment program with a reputable framework.

Requirements

- Invest in an approved development or a private condominium (from USD 325,000), or a private single-family home (from USD 600,000).
- Hold the property for at least seven years before resale.
- Pass due diligence; every main applicant attends an interview.

When this route may not fit

- Attempting to finance the investment threshold via prohibited or unclear sources.
- Projects not listed as approved by the St. Kitts & Nevis Citizenship by Investment Unit (CIU).
- Adverse background or sanctions findings that prevent eligibility.

Document checklist

Identity & Civil

- Passport copies (valid >=12 months)
- Birth and marriage certificates (apostilled if applicable)
- Proof of address (recent utility bill or bank statement)

Financial & Source of Funds

- Bank statements (6–12 months)
- Proof of sale proceeds or business income (if applicable)
- Banker’s reference letter or financial institution confirmation
- Documentation tracing the source of funds for the real estate purchase

Real Estate

- Reservation form and escrow letter
- Executed purchase agreement or contract
- CIU-approved project confirmation
- Proof of funds for purchase monies

Compliance

- Police clearance certificates (from country of birth, citizenship, and residence for last 10 years)
- Medical certificate & basic lab reports
- CV/Resume for adult applicants

Notes

- Contact us for a full, program-specific checklist to ensure all documentation is prepared according to CIU requirements.

Important notes

- Fees and dependant definitions on this page follow the Statutory Rules and Orders in force — SRO 43 of 2024 and SRO 1 of 2026 — which take precedence over older published summaries.
- A mandatory interview applies to every main applicant, introduced by SRO 26 of 2023. Dependants aged 16 and over may be interviewed if deemed necessary.
- New obligation after grant: citizens by investment must enrol in the National Biometric Enrolment and Passport Modernisation Programme, effective 14 April 2026, with a deadline of 31 July 2027. This is a continuing duty, not a one-off at application.
- Indian citizenship ends automatically on acquiring citizenship of St Kitts & Nevis.

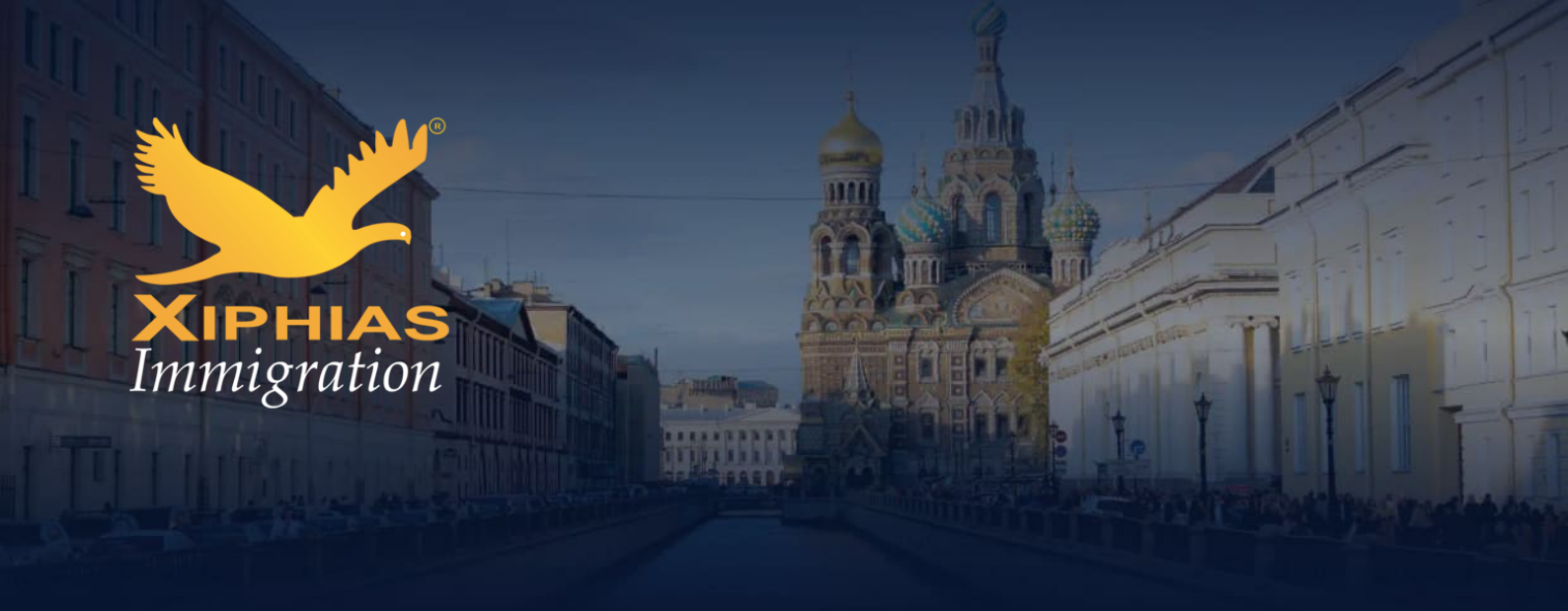
Compliance

- Sustainable Island State Contribution: USD 250,000. St Kitts reached this level in July 2023, a year ahead of the regional floor.
- Approved developer real estate: USD 325,000. Private real estate: USD 325,000 for a condominium or

USD 600,000 for a single-family house. These were reduced from USD 400,000 and USD 800,000 by SRO 43 of 2024 on 25 October 2024 — the opposite direction to the rest of the region.

- Real estate holding period: seven years, the longest of the five.
- Public Benefit Option: USD 250,000, from which the USD 25,000 application fee is deducted.
- Application fees under SRO 1 of 2026: USD 25,000, plus USD 25,000 per additional dependant under 18, USD 50,000 per additional dependant aged 18 or over, USD 30,000 to add a dependant after approval in principle, and USD 7,500 for a child under three born after the certificate of registration.
- Dependent children are defined as aged 18 to 29, unmarried and substantially supported, with no study requirement — redefined by SRO 1 of 2026 on 16 January 2026. Dependent parents from age 55, reduced from 65 by SRO 43 of 2024.
- Processing: the Unit's 2024 brochure states 120 to 180 days from acknowledgment to a decision.
- No residency or visit requirement after grant.

Official sources: St Kitts & Nevis Citizenship by Investment Unit; Saint Christopher and Nevis — Law Commission (Statutory Rules and Orders); UK Government — check if you need a UK visa; UK Government — electronic travel authorisation (ETA); Government of Canada — find out if you need a visa; Citizenship Act 1955, Section 9(1) — Government of India; Government of India — passport surrender certificate; Ministry of External Affairs — Overseas Citizenship of India scheme; OECS — regional CBI standards.



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NEXT STEP

Plan your St. Kitts & Nevis application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Approved Real Estate – Shares & Private Homes** fits, set out the full cost in writing and manage the application with you from start to finish.

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- Australia files handled by a registered migration agent, MARA 1680615.

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