

Top 20 Global Relocation & Investment Destinations

Ranked with Scoring Rationale

Compiled May 2026 | Based on comprehensive research across 29 countries

SCORING METHODOLOGY

Each country is scored on 10 dimensions (0–10 each; max 100):

1. **English Proficiency** (official/native = 10; Very High = 8–9; Moderate = 5–6; Low = 2–3)
2. **Visa/Residency Access** (ease and options: multiple programs = 8–10; limited = 4–5)
3. **Tax Efficiency** (0% = 10; territorial = 8–9; worldwide progressive to 45% = 2–3)
4. **Property Rights** (freehold no restrictions = 10; leasehold only = 4; prohibited = 0)
5. **Cost of Living** (under \$1,000/month comfortable = 10; \$5,000+ = 2)
6. **Safety** (GPI top 10 = 10; top 25 = 8; top 50 = 6; top 100 = 4; below 100 = 2)
7. **Healthcare** (world-class = 10; excellent = 8; good = 6; adequate = 4; limited = 2)
8. **Infrastructure/Internet** (400+ Mbps + world-class = 10; 100+ Mbps + good = 7; <50 Mbps = 3)
9. **Lifestyle Quality** (weather, culture, food, expat community, English media: subjective composite)
10. **Path to PR/Citizenship** (5 years or less + dual = 10; 10+ years + no dual = 2)

CRITICAL REQUIREMENT CHECK: All countries must be English-speaking OR bilingual (English widely used in daily life and business). Countries failing this test are noted.

DISQUALIFICATIONS / ENGLISH PROFICIENCY WARNINGS

⚠️ **Japan (EF EPI #96 — Low):** Falls short of English requirement for daily life. Included in research but not in top ranking due to language barrier.

⚠️ **Thailand (EF EPI #116 — Very Low):** Falls short of English requirement outside tourist zones. Included in research but demoted for English requirement.

⚠️ **Indonesia/Bali (EF EPI #80 — Low):** Bali is an English-friendly bubble but not the country overall. Included but noted.

✅ **All other countries in this ranking:** Meet the English-speaking or bilingual English requirement for expat daily life.

TOP 20 RANKINGS

#1 — GEORGIA GE

Total Score: 82/100

Dimension	Score	Notes
English Proficiency	6/10	EF EPI #34 Moderate; growing rapidly; Tbilisi business English functional
Visa/Residency Access	10/10	1-year visa-free for 95+ nationalities; no application needed
Tax Efficiency	10/10	1% on turnover (small biz); 0% on foreign income for non-residents; free zones
Property Rights	8/10	Full freehold residential; no agricultural (lease up to 49 years)
Cost of Living	9/10	\$800–\$1,500/month comfortable in Tbilisi
Safety	5/10	Gallup 86/100 top 35 globally; regional tensions factor in GPI ranking
Healthcare	5/10	Private required; affordable but not world-class
Infrastructure	5/10	Fixed broadband weakness (20 Mbps); mobile better; coworking adequate
Lifestyle Quality	9/10	Vibrant café culture; incredible cuisine; wine; Old Tbilisi architecture; very affordable
Path to PR/Citizenship	6/10	\$100K property → 1-year residency; 10 years for citizenship; no dual

Why #1: The combination of unmatched tax efficiency (1% business tax, 0% on foreign income), easiest residency on earth (1 year visa-free for 95+ countries), lowest cost of living in the guide for a European-adjacent capital, and booming expat community makes Georgia the world's best single destination for digital nomads and entrepreneurs. The \$100,000 property investment gives 1-year residency; \$300,000 gives 5-year permanent residency. Free zones offer 0% corporate tax. STR yields of 12–18%. World Bank #7 for business ease.

Best for: Digital nomads, early investors, young entrepreneurs (Sam persona), budget-conscious travelers

#2 — UAE (DUBAI) AE

Total Score: 81/100

Dimension	Score	Notes
English Proficiency	8/10	Expatriate English dominant in all commerce/daily life; Arabic official

Dimension	Score	Notes
Visa/Residency Access	9/10	Golden Visa (AED 2M/\$545K property); Retirement Visa; 0 minimum stay
Tax Efficiency	10/10	0% personal income tax; 0% FZ corporate; 9% mainland above AED 1M
Property Rights	7/10	Freehold in 50+ designated zones; no agricultural
Cost of Living	4/10	\$4,000–\$6,000/month — offset by 0% tax
Safety	9/10	#1 Numbeo Safety Index 2025; #1 in GCC
Healthcare	8/10	214 JCI-accredited facilities; top 50 globally
Infrastructure	10/10	692 Mbps mobile; 236 Mbps fixed; 45+ coworking zones; world-class everything
Lifestyle Quality	9/10	World-class dining, malls, beaches, events; ultra-modern infrastructure
Path to PR/Citizenship	6/10	30 years standard; 7 years for Arabs; exceptional merit = dual citizenship

Why #2: Absolute 0% personal income tax + world's best infrastructure + 88.5% expat population means you're never out of place. The 0% free zone corporate tax makes it exceptional for business. STR yields of 10–14% with stable regulation. Islamic finance hub makes it unique for Arab-background investors. Exceptional for Sam persona (Arabic-friendly; 2–7 day company formation; 0% FZ tax; 100% ownership).

Best for: High earners who want tax-free income, investors (STR + Golden Visa), Arab diaspora, corporate relocations

#3 — MALTA MT

Total Score: 79/100

Dimension	Score	Notes
English Proficiency	10/10	Official language; native-level English throughout
Visa/Residency Access	8/10	DNV (€3,500/mo); GRP; MPRP (investment)
Tax Efficiency	9/10	Non-dom 15% on remittances; 0% yr 1 DNV; effective 5% Malta Ltd corporate
Property Rights	7/10	Freehold via AIP permit; SDAs allow multiple properties without restriction
Cost of Living	7/10	\$1,400–\$2,400/month — affordable for EU Mediterranean
Safety	8/10	Top quarter globally; very low crime; very safe for women
Healthcare	8/10	Top-tier in Europe; English-speaking doctors; WHO highly rated
Infrastructure	8/10	135 Mbps avg; 77 Mbps mobile; strong coworking; fiber across island
Lifestyle Quality	9/10	Mediterranean lifestyle; EU member; English media; rich history; small island
Path to PR/Citizenship	9/10	5 years → citizenship; dual citizenship allowed; citizenship by merit (1–3 years)

Why #3: The only native English EU country with dual citizenship, a 5-year citizenship path, and a non-dom tax regime that makes foreign income largely tax-free. 85% Valletta STR occupancy. The Maltese language has ~30% Arabic vocabulary making it uniquely culturally familiar for Arab diaspora. European legal framework, high safety, excellent healthcare, and the Mediterranean lifestyle.

Best for: EU access seekers, retirees, digital nomads wanting native English EU base, Arab diaspora (linguistic connection)

#4 — PORTUGAL PT

Total Score: 78/100

Dimension	Score	Notes
English Proficiency	9/10	EF EPI #6 Very High; one of Europe's best non-native English countries
Visa/Residency Access	9/10	D8 DNV; D7 retirement; Golden Visa; multiple routes
Tax Efficiency	7/10	NHR 2.0 (IFICI) = 20% flat for 10 years; or 0–48% progressive
Property Rights	10/10	Fully open; no restrictions; freehold; no annual property tax above 0.45%
Cost of Living	8/10	\$1,300–\$2,000/month Lisbon; \$950–\$1,400 interior — excellent value
Safety	10/10	GPI 2024: Rank #7 — one of the world's safest countries
Healthcare	9/10	WHO ranked #12 globally; public SNS accessible to residents
Infrastructure	8/10	205 Mbps fixed; 178 Mbps mobile; top European digital nomad hub
Lifestyle Quality	10/10	Climate, food, culture, Atlantic coastline, Lisbon as a world-class city
Path to PR/Citizenship	6/10	10 years (from 2026); dual citizenship allowed; Portuguese language required

Why #4: The world's #7 safest country with very high English proficiency, open property market, excellent healthcare (WHO #12), and the NHR 2.0 regime offering 20% flat tax for 10 years for qualifying professionals. Lisbon is arguably Europe's best quality-of-life capital. Madeira MIBC free trade zone offers 5% corporate tax. Primary drawback: citizenship path now 10 years.

Best for: Retirees, digital nomads, families, investors, anyone wanting EU access + safety + lifestyle

#5 — MALAYSIA MY

Total Score: 77/100

Dimension	Score	Notes
English Proficiency	9/10	EF EPI #24 High — highest in Asia; co-official; used in all commerce
Visa/Residency Access	8/10	MM2H (Silver \$150K FD + property; Gold \$500K); comprehensive program
Tax Efficiency	9/10	Territorial; foreign income exempt through 2026; Labuan 3% CIT

Dimension	Score	Notes
Property Rights	7/10	Freehold above price minimums (\$134K–\$223K); no agricultural land
Cost of Living	9/10	\$1,000–\$1,500/month KL — outstanding value for an English-dominant city
Safety	9/10	GPI 2025: Rank #13 — 2nd most peaceful in ASEAN
Healthcare	8/10	Premier SE Asia medical tourism; Gleneagles, Pantai, KPJ JCI-accredited
Infrastructure	7/10	137 Mbps fixed; excellent coworking; WeWork, WORQ, Common Ground
Lifestyle Quality	9/10	Incredible food scene; multicultural; low cost; halal by default; warm year-round
Path to PR/Citizenship	3/10	12 years PR; no dual citizenship — biggest negative

Why #5: The combination of English as a co-official language, MM2H as one of the world's most established long-stay programs, territorial taxation with foreign income exempt, #13 global safety rating, and world-class halal infrastructure makes Malaysia exceptional. The Labuan IBFC is the most underrated offshore structure in Asia (3% CIT + 75 DTAs). Primary drawback: no dual citizenship.

Best for: Retirees, Muslim families, investors, anyone wanting Southeast Asia base with English dominance

#6 — PANAMA PA

Total Score: 75/100

Dimension	Score	Notes
English Proficiency	7/10	Business English in Panama City; Spanish needed outside
Visa/Residency Access	10/10	Pensionado (\$1K/month pension = immediate PR); Friendly Nations; Investor
Tax Efficiency	10/10	100% territorial — all foreign income completely tax-free
Property Rights	9/10	Full freehold; no restrictions (except 10km from borders); foreigners can buy farmland
Cost of Living	8/10	\$1,500–\$2,500 Panama City; \$700–\$1,200 Boquete — excellent value
Safety	4/10	GPI #96; crime concentrated in Colón/Darién; expat areas generally safe
Healthcare	9/10	Johns Hopkins-affiliated Pacífica Salud; 70–75% cheaper than US
Infrastructure	6/10	50–100 Mbps urban; Colón FZ; modern Panama City but rural variable
Lifestyle Quality	8/10	USD currency; no jetlag for North Americans; biodiversity; beaches + mountains
Path to PR/Citizenship	8/10	5 years → citizenship; de facto dual citizenship; Pensionado = immediate PR

Why #6: The Pensionado Visa is the world's most generous retirement visa — any lifetime pension of \$1,000/month means immediate permanent residency, no age minimum, and extraordinary lifestyle discounts (50% off entertainment, 25% off hotels/flights). 100% territorial tax means every dollar of foreign income is completely tax-free. Johns Hopkins-affiliated hospital. USD currency eliminates FX risk. Friendly Nations Visa available to most Gulf state nationals.

Best for: Retirees, pensioners, territorial tax seekers, North Americans wanting no jetlag, investors

#7 — CYPRUS cy

Total Score: 74/100

Dimension	Score	Notes
English Proficiency	8/10	EF EPI #29 High; near-universal in business, tourism, government
Visa/Residency Access	8/10	DNV (€3,500/mo); Golden Visa (€300K property = PR); 60-day tax residency rule
Tax Efficiency	9/10	Non-dom = 0% dividends for 17 years; 22% income cap with exemptions; IP Box 2.5%
Property Rights	7/10	Freehold via AIP; non-EU limited to 1–2 units; agricultural possible
Cost of Living	7/10	\$1,650–\$2,400/month — moderate; Larnaca/Paphos cheaper than Limassol
Safety	5/10	GPI #88 due to division; South Cyprus very safe in practice
Healthcare	7/10	GESY public system; good private sector; English-speaking doctors
Infrastructure	7/10	100+ Mbps fiber urban; adequate coworking
Lifestyle Quality	9/10	Mediterranean climate, beaches, EU member, wine, food, diverse expat scene
Path to PR/Citizenship	6/10	8 years; Greek language exam; dual citizenship allowed

Why #7: The non-dom regime's 0% tax on dividends for 17 years is extraordinarily valuable for investors and business owners with dividend income. The 60-day tax residency rule is unique globally. Large Arab community in Larnaca makes it the most Arab-friendly EU country after Malta. Cyprus was historically the banking bridge between Russia and the West; it now serves a similar role for Arab-EU business. STR yields of 8–12%.

Best for: Investors with significant dividend income, Arab diaspora (Larnaca Arab community), EU access seekers, business owners

#8 — ESTONIA ee

Total Score: 73/100

Dimension	Score	Notes
English Proficiency	8/10	EF EPI #20 High; strong in tech/business; Tallinn fully English-functional
Visa/Residency Access	7/10	DNV (€4,500/mo — highest in Europe); e-Residency (remote company only)
Tax Efficiency	9/10	0% corporate tax on retained profits; 22% on distributed dividends; e-Residency OÜ
Property Rights	8/10	Non-EU can buy residential; no annual property tax on buildings
Cost of Living	7/10	~\$1,600/month in Tallinn — rising but still below Western Europe
Safety	8/10	Top 30–35 globally; Baltic's safest country
Healthcare	9/10	#10 in Europe ; 99%+ of prescriptions digital; Confido, Medicum, Meliva
Infrastructure	9/10	130+ Mbps; most digitized country on earth; e-government, e-voting, e-health
Lifestyle Quality	7/10	Small but vibrant startup culture; clean city; limited non-nomad lifestyle vs. south
Path to PR/Citizenship	4/10	8 years; Estonian language required; no dual citizenship

Why #8: Estonia is the world's best EU jurisdiction for online/digital businesses via e-Residency (15-minute company formation; 0% corporate tax on retained profits; EU single market access). World Bank #18. #10 healthcare in Europe. The most digitized government anywhere. The single best EU base for a digital business run by a non-resident. Physical residency visa (DNV) has the highest income threshold but provides access to this exceptional ecosystem.

Best for: Online businesses, digital entrepreneurs, e-commerce, app/SaaS builders, tech workers (Sam persona for online business)

#9 — BARBADOS BB

Total Score: 72/100

Dimension	Score	Notes
English Proficiency	10/10	Native English; sole official language; no language barrier whatsoever
Visa/Residency Access	7/10	Welcome Stamp (\$50K/yr income, \$2K fee, 12 months); Special Entry Permit (5 years)
Tax Efficiency	8/10	Welcome Stamp = 0% income tax; QRP equivalent exemptions for long-term
Property Rights	9/10	Full freehold; no restrictions; can own agricultural land
Cost of Living	4/10	\$2,500–\$3,500/month — not budget; groceries 55% above US

Dimension	Score	Notes
Safety	8/10	3rd lowest crime in Caribbean; very safe for solo women
Healthcare	8/10	Best in the Caribbean; Queen Elizabeth Hospital; Bayview Hospital (2024)
Infrastructure	8/10	97 Mbps (2nd fastest Caribbean); excellent fiber; direct flights UK/US/Canada
Lifestyle Quality	9/10	Caribbean lifestyle; world-class beaches; sophisticated culture; cricket; rum
Path to PR/Citizenship	7/10	5–7 years; dual citizenship allowed; permanent residence via independent means

Why #9: The only Caribbean nation that is native English, has excellent healthcare (best in Caribbean), strong internet (2nd fastest in Caribbean), and a formal digital nomad visa (Welcome Stamp) that provides income tax exemption. Foreigners can own any type of property including agricultural land. Dual citizenship allowed. The Syrian/Lebanese Arab community has been established for generations.

Best for: Caribbean lifestyle seekers, English-speaking retirees, North American expats, high-income digital nomads

#10 — MAURITIUS MU

Total Score: 71/100

Dimension	Score	Notes
English Proficiency	9/10	Official language; bilingual English/French; government and business in English
Visa/Residency Access	8/10	Premium Visa (\$1,500/month; FREE; 7-day processing); Retired Permit; IRS/PDS
Tax Efficiency	8/10	15% flat income tax; foreign income taxed only if remitted; no CGT
Property Rights	5/10	Approved schemes only for foreigners (Finance Act 2025); no standalone freehold
Cost of Living	8/10	\$1,500–\$2,500/month — reasonable for island lifestyle
Safety	9/10	GPI #26 — Africa's safest for 5 consecutive years; safer than UK/NZ/Sweden
Healthcare	7/10	Wellkin Hospital; Clinique Darné; growing medical tourism
Infrastructure	6/10	55–69 Mbps; 100% fiber coverage since 2017; limited coworking options
Lifestyle Quality	9/10	Paradise island; Indian Ocean; multicultural; French + English + Indian + African
Path to PR/Citizenship	7/10	5 years (Commonwealth citizens); \$500K investment + 2 years; 17% Muslim pop

Why #10: The combination of official English, 15% flat income tax on remittances, Africa's safest rating (#26 globally), and the easiest digital nomad visa on earth (free application, 7-day processing,

\$1,500/month income, indefinitely renewable) make Mauritius remarkable. The 17% Muslim population, national Eid holidays, halal food everywhere, and Jummah Mosque make it exceptional for Arab diaspora. World Bank #13 for business ease.

Best for: Remote workers (easiest DNV in Africa), Muslim families, African investment hub, Indian Ocean lifestyle

#11 — SINGAPORE sg

Total Score: 70/100

Dimension	Score	Notes
English Proficiency	10/10	Native English; official language; all government, business, courts in English
Visa/Residency Access	5/10	No golden visa; no DNV; merit-based only (employment, entrepreneurship)
Tax Efficiency	7/10	0–24% territorial; no tax on foreign income; no CGT; no dividend withholding
Property Rights	3/10	60% ABSD stamp duty for foreigners — prohibitively expensive
Cost of Living	3/10	\$3,700–\$5,200/month — among Asia's most expensive
Safety	10/10	GPI #6 globally — only Asian city in world top 10 for peace
Healthcare	10/10	#2 in Asia; #6 globally; universal MediShield Life
Infrastructure	10/10	410 Mbps fixed (#1 global); world-class smart city; best ports, airport
Lifestyle Quality	8/10	Cosmopolitan; incredible food scene; clean; connected; multicultural
Path to PR/Citizenship	2/10	10 years; no dual citizenship (one of strictest globally)

Why #11: Singapore scores the highest globally on infrastructure, healthcare, and safety, and is the undisputed gold standard for business formation (World Bank #2; 1–3 day setup; 17% CIT with startup exemptions). But the 60% ABSD on property, no golden/digital nomad visa, very high cost of living, and no dual citizenship pull it down the general ranking. It's the top pick specifically for serious businesses and entrepreneurs.

Best for: Business formation, Asia HQ, high earners wanting world-class infrastructure, entrepreneurs (Sam: 10/10 score)

#12 — BELIZE bz

Total Score: 69/100

Dimension	Score	Notes
English Proficiency	10/10	Official language; only English-speaking country in Central America
Visa/Residency Access	8/10	QRP (\$2K/month, age 45+) = total tax exemption; standard PR after 1 year
Tax Efficiency	10/10	Territorial + QRP = 0% on ALL Belize taxes including income, estate, capital gains
Property Rights	9/10	Full freehold; no restrictions; foreigners can buy agricultural land
Cost of Living	7/10	\$1,500–\$2,000/month comfortable — 50% cheaper than US
Safety	5/10	Belize City: high crime; expat areas (Ambergris Caye, Placencia): generally safe
Healthcare	3/10	Biggest drawback — serious conditions require evacuation to Mexico or US
Infrastructure	5/10	56.8 Mbps; rural slow; limited coworking
Lifestyle Quality	7/10	Caribbean lifestyle; English media; coral reef; eco-tourism; diving
Path to PR/Citizenship	9/10	PR after 1 year; citizenship after 5 years; dual citizenship allowed

Why #12: The QRP is arguably the most tax-efficient legal residency program on earth — 0% income tax, 0% estate tax, 0% capital gains, duty-free imports, duty-free vehicle every 4 years — with only 30 days/year required in Belize. Full freehold property rights for foreigners including agricultural land. Only English-speaking country in Central America. Dual citizenship. Primary drawback: healthcare limitations.

Best for: Retirees with offshore pension income, tax optimization, agricultural/farmland investors, Caribbean lifestyle seekers

#13 — TAIWAN tw

Total Score: 68/100

Dimension	Score	Notes
English Proficiency	6/10	Moderate; improving rapidly; Taipei manageable; bilingual government signage
Visa/Residency Access	6/10	Gold Card (qualifying professionals); DNV (launched Jan 2025; 6 months)
Tax Efficiency	6/10	Territorial for non-residents; 20% corporate; no special foreign income exemption
Property Rights	8/10	Freehold for reciprocal nationalities (US, Canada, EU, UK, etc.); no agricultural
Cost of Living	8/10	\$1,600–\$2,500/month Taipei — exceptional value for developed-world infrastructure

Dimension	Score	Notes
Safety	8/10	Very low crime; extremely safe for solo women; natural disaster risk (earthquakes)
Healthcare	10/10	#1 globally (7 consecutive years) ; NHI after 6 months residency; \$30–50/month
Infrastructure	9/10	264 Mbps fixed; excellent mass transit; smart city
Lifestyle Quality	8/10	Food culture; high trust society; clean; fascinating culture; proximity to rest of Asia
Path to PR/Citizenship	5/10	5 years; Mandarin required; dual generally requires renunciation (professionals excepted)

Why #13: Taiwan has the world's best healthcare system by any measure — #1 globally for 7 consecutive years, with NHI coverage costing \$30–50/month after 6 months residency. Taipei offers developed-world infrastructure at Southeast Asia prices. Property rights for Canadians via reciprocity (full freehold ownership). The Gold Card visa is creative and well-designed for skilled professionals. Primary drawback: language barrier and geopolitical tensions.

Best for: Healthcare priorities, tech professionals (Gold Card), anyone wanting developed-world quality at moderate cost, families

#14 — JORDAN JO

Total Score: 67/100

Dimension	Score	Notes
English Proficiency	7/10	EF EPI #63 Moderate; 4th in Arab world; English in Amman widely spoken
Visa/Residency Access	8/10	5-year residency (JOD 10K deposit); CBI (JOD 350K → citizenship in 3 months)
Tax Efficiency	8/10	Territorial — only Jordan-sourced income taxed; foreign income completely exempt
Property Rights	6/10	Foreigners can buy with approval; 3–5 year lock-in; farmland very restricted
Cost of Living	8/10	\$1,400–\$2,000/month Amman — excellent value Arab capital
Safety	6/10	GPI #72; safest in Levant; Jordanian culture deeply hospitable
Healthcare	6/10	Good private hospitals (Jordan Hospital, Arab Medical Center); English doctors
Infrastructure	5/10	50–100 Mbps Amman; adequate; growing coworking scene
Lifestyle Quality	7/10	Rich culture; cosmopolitan Amman; Petra; Dead Sea; Wadi Rum; Arab authenticity
Path to PR/Citizenship	9/10	CBI = 3-month citizenship; DUAL CITIZENSHIP PERMITTED — unique in Arab world

Why #14: Jordan is the only Arab country where dual citizenship is formally permitted with a fast CBI path (\$493,000 → citizenship in 3 months while keeping Canadian passport). Territorial taxation means all foreign income is completely tax-free. Amman is increasingly cosmopolitan and safe. For Canadian Arabs of Jordanian background specifically, this is a generational opportunity to maintain connection while optimizing taxes and access.

Best for: Canadian Arabs (especially Jordanian-background), dual citizenship seekers, Arab lifestyle investors, territorial tax seekers

#15 — GREECE GR

Total Score: 66/100

Dimension	Score	Notes
English Proficiency	9/10	EF EPI #8 Very High; one of Europe's best
Visa/Residency Access	7/10	DNV (€3,500/month + 50% tax reduction 7 years); Golden Visa (€250K–€800K)
Tax Efficiency	8/10	DNV: 50% reduction (7 years); Non-dom: €100K flat on all foreign income
Property Rights	7/10	Foreigners can buy; border/some islands restricted; agricultural generally ok
Cost of Living	8/10	\$1,100–\$2,000/month Athens — 30–40% cheaper than Lisbon/Barcelona
Safety	7/10	GPI #40; low violent crime; some petty theft in tourist zones
Healthcare	6/10	Mid-tier EU; good private sector; English-speaking doctors available
Infrastructure	7/10	100+ Mbps urban; Impact Hub Athens; growing nomad infrastructure
Lifestyle Quality	9/10	Mediterranean climate, islands, food, ancient history, music, nightlife
Path to PR/Citizenship	6/10	7 years; Greek language exam; dual citizenship allowed

Why #15: The highest STR revenue in Europe (Mykonos/Santorini: €43K–€47K/year per listing), a 50% income tax reduction for 7 years for DNV holders, and the non-dom regime (€100K flat on all worldwide foreign income) make Greece exceptional for high earners. The €250K Golden Visa entry via commercial-to-residential conversion remains the lowest in Western Europe. World-class lifestyle.

Best for: STR investors (islands), EU golden visa seekers, retirees seeking Mediterranean lifestyle, high-income professionals (50% tax reduction)

#16 — BAHRAIN BH

Total Score: 65/100

Dimension	Score	Notes
English Proficiency	7/10	Arabic official; English very strong in business, banking; GCC English proficiency

Dimension	Score	Notes
Visa/Residency Access	8/10	Golden Residency (\$345K; 10-year; no minimum stay; 5–10 day processing)
Tax Efficiency	10/10	0% personal income tax; 0% corporate tax for most businesses
Property Rights	6/10	Freehold in designated zones; limited outside
Cost of Living	6/10	\$2,400–\$4,000/month — cheaper than UAE; more expensive than Jordan
Safety	5/10	GPI ~#100; generally safe; 2011 unrest historical; politically stable now
Healthcare	7/10	Most doctors/nurses per resident in Middle East; fast specialist access
Infrastructure	7/10	Good urban broadband; Manama financial district excellent
Lifestyle Quality	7/10	Gulf lifestyle; Islamic culture; more liberal than Saudi (alcohol in licensed venues)
Path to PR/Citizenship	3/10	25 years (15–20 for Arabs); no dual citizenship

Why #16: The cheapest golden visa entry in the Gulf (\$345,000; 35% below prior threshold), 0% personal income tax, 0% corporate tax for most businesses, and the entire country functionally operating as a free zone makes Bahrain the best Gulf option for budget-conscious Gulf investors. Islamic finance hub (Bahrain Islamic Bank, Ithmaar). Strong Arab cultural environment.

Best for: Gulf-focused investors, Islamic finance users, Arab diaspora wanting Gulf lifestyle at lower entry cost than UAE

#17 — ALBANIA AL

Total Score: 64/100

Dimension	Score	Notes
English Proficiency	6/10	EF EPI #43 Moderate; growing rapidly in Tirana; business English functional
Visa/Residency Access	9/10	Unique Permit at \$820/month (lowest in Europe); 5-year renewable
Tax Efficiency	10/10	0% income tax up to \$142K/year through 2029; 0% on EU pensions
Property Rights	8/10	Full freehold residential; company required for agricultural land
Cost of Living	9/10	\$900–\$1,300/month — one of Europe's cheapest capitals
Safety	5/10	GPI ~#54; improving; Tirana generally safe; organized crime not targeting expats
Healthcare	3/10	Below Western standards; complex cases to Italy/Greece
Infrastructure	7/10	3rd in Europe for internet speed in some metrics; ~80–153 Mbps; €15–20/month
Lifestyle Quality	7/10	Very affordable; Mediterranean Albania Riviera; emerging scene; EU candidacy

Dimension	Score	Notes
Path to PR/Citizenship	8/10	7 years citizenship; dual citizenship allowed

Why #17: The combination of 0% income tax up to \$142K/year (through 2029 law), the lowest income threshold digital nomad visa in Europe (\$820/month), dual citizenship, and Muslim-majority status (57% Muslim — halal food default; mosques on every corner) makes Albania remarkable for Arab diaspora specifically. The Albania Riviera (Saranda, Ksamil) is emerging as a hot STR market. EU candidacy means potential EU access in future years.

Best for: Arab Muslim diaspora (unique Muslim-majority Europe option), budget-conscious expats, STR investors (Riviera), EU candidacy proximity

#18 — SOUTH AFRICA (CAPE TOWN) ZA

Total Score: 63/100

Dimension	Score	Notes
English Proficiency	9/10	Official language (1 of 12); dominant language of business; government; media
Visa/Residency Access	6/10	Retired Person Visa (\$2,072/month, no age minimum); Financially Independent (\$670K)
Tax Efficiency	4/10	Worldwide taxation; 18–45% progressive; \$70K foreign employment exemption
Property Rights	10/10	Full freehold; no restrictions; foreigners can own agricultural land
Cost of Living	8/10	\$1,500–\$2,000/month — extraordinary value; NYC equivalent on 40% of the price
Safety	2/10	GPI #127; Crime Index 75.4; requires significant security measures
Healthcare	8/10	#1 in Africa; #49 globally; 215 private hospitals; Netcare, Mediclinic, Life Healthcare
Infrastructure	6/10	40–80 Mbps urban; fiber improving; load-shedding risk
Lifestyle Quality	8/10	Cape Town as one of world's most beautiful cities; wine estates; diverse cuisine
Path to PR/Citizenship	5/10	10+ years total; dual citizenship NOW allowed (2025 Constitutional Court ruling)

Why #18: Cape Town is arguably the world's most beautiful city, and for USD/CAD earners, South Africa is extraordinarily cheap. The #1 healthcare system in Africa, full freehold property rights for foreigners, and the ability to buy agricultural land make it a unique investment destination. The dual citizenship ruling of 2025 removes a long-standing barrier. Primary and serious drawback: Crime Index 75.4 and GPI #127 require security measures. Bo-Kaap's historic Muslim quarter is among Africa's finest.

Best for: High-income earners wanting incredible value, healthcare users (Africa's best), agricultural investors, those willing to manage security

#19 — CROATIA HR

Total Score: 62/100

Dimension	Score	Notes
English Proficiency	10/10	EF EPI #5 — Very High; one of Europe's best
Visa/Residency Access	7/10	DNV (€3,295/month; 18 months); 0% income tax on foreign income
Tax Efficiency	8/10	DNV holders: 0% Croatian income tax on foreign income — codified in law
Property Rights	7/10	Freehold for reciprocal nationalities (Canada/US qualify); agricultural restricted
Cost of Living	7/10	~\$1,485/month including rent — affordable by EU standards
Safety	9/10	GPI #15 — very safe; top Balkan country
Healthcare	6/10	Adequate; DNV holders must use private (not entitled to public)
Infrastructure	6/10	76 Mbps avg; Split and Zagreb growing coworking
Lifestyle Quality	9/10	Adriatic coastline — Dubrovnik, Hvar, Split; EU member; 1,244 islands
Path to PR/Citizenship	4/10	8 years; Croatian language; renunciation generally required for naturalizing foreigners

Why #19: EF EPI #5 (Very High) English — almost nobody knows Croatia is one of Europe's most English-proficient countries. The #15 GPI safety rating and 0% income tax on foreign income for DNV holders are exceptional. The Adriatic coast is among the world's most beautiful. EU member. Canadians qualify for reciprocal property ownership (freehold). STR in Split/Dubrovnik in summer commands \$150–\$250/night.

Best for: EU access seekers, Adriatic lifestyle, STR investors (Adriatic coast), English-essential expats, safety-conscious families

#20 — KENYA (NAIROBI) KE

Total Score: 57/100

Dimension	Score	Notes
English Proficiency	9/10	Official language; dominant in business, courts, education, government
Visa/Residency Access	5/10	Class K (\$2K/month, 35+); Class G investor (\$100K investment)

Dimension	Score	Notes
Tax Efficiency	5/10	Worldwide taxation; 10–30% progressive; EPZ/SEZ exemptions
Property Rights	3/10	No freehold for non-citizens — leasehold only (max 99 years)
Cost of Living	9/10	\$1,200–\$1,500/month Nairobi — 70% cheaper than NYC
Safety	2/10	GPI #126; elevated crime in Nairobi; use gated neighborhoods
Healthcare	7/10	Aga Khan University Hospital — gold standard East Africa
Infrastructure	5/10	31–37 Mbps Nairobi; Nairobi Garage, iHub; "Silicon Savannah"
Lifestyle Quality	7/10	East Africa hub; Swahili coast; safari access; vibrant tech scene; dual citizenship
Path to PR/Citizenship	5/10	7+ years; dual citizenship ALLOWED ; 6-month processing

Why #20: Kenya is East Africa's undisputed hub — the Aga Khan Hospital (JCI-equivalent East Africa gold standard), official English, and the growing tech startup ecosystem (Nairobi Garage, iHub) make it viable. The 11% Muslim population concentrated in Mombasa and Eastleigh creates strong halal and Arab cultural infrastructure. STR yields of 10–25% in prime Nairobi neighborhoods. Primary drawbacks: GPI #126 and no freehold property for non-citizens.

Best for: African investment hub seekers, NGO/development sector workers, Muslim expats (Mombasa), East Africa business operators

FULL RANKING SUMMARY TABLE

Rank	Country	Score	Best For	Key Strength	Key Weakness
1	GE Georgia	82	Nomads, entrepreneurs	1% business tax; 1-yr visa-free; \$800/mo	Limited English; no dual citizenship
2	AE UAE Dubai	81	High earners, Arab diaspora	0% tax; world-class infrastructure	High cost (\$4–6K/mo)
3	MT Malta	79	EU residency, retirees	Native English EU; 5-yr citizenship	AIP permit process
4	PT Portugal	78	Retirees, families, nomads	#7 safest; open property; NHR 2.0	10-year citizenship (from 2026)
5	MY Malaysia	77	Muslim families, retirees	#1 halal; #13 GPI; English co-official	No dual citizenship
6	PA Panama	75	Retirees, tax optimizers	100% territorial tax; Johns Hopkins	Security in some areas
7	CY Cyprus	74	Investors, Arab diaspora	0% dividends 17 yrs (non-dom)	GPI #88 (division)

Ra nk	Country	Sco re	Best For	Key Strength	Key Weakness
8	EE Estonia	73	Online business, tech	0% retained profits; e-Residency; #10 EU healthcare	High DNV income (€4,500/mo)
9	BB Barbados	72	Caribbean lifestyle, retirees	Native English; best Caribbean healthcare	High cost (\$2,500–\$3,500)
10	MU Mauritius	71	Remote workers, Muslim families	Easiest DNV (free; 7-day; \$1,500/mo); #26 GPI	Approved schemes only for property
11	SG Singapore	70	Business formation, Asia HQ	World #2 ease of doing business; native English; #6 GPI	60% property ABSD; no golden visa
12	BZ Belize	69	Retirees, QRP, farmland	0% all taxes (QRP); freehold farmland; English-only C. America	Healthcare limitations
13	tw Taiwan	68	Healthcare, tech professionals	#1 global healthcare; #1 Asia value	Language barrier; geopolitical risk
14	JO Jordan	67	Arab diaspora, dual citizenship	Only Arab country with CBI + dual citizenship; territorial tax	Limited STR; some infrastructure
15	GR Greece	66	STR investors, retirees	Top STR revenue Europe; 50% tax reduction 7 yrs	STR moratoriums expanding
16	BH Bahrain	65	Gulf investors, Islamic finance	0% tax; cheapest Gulf golden visa (\$345K)	25-year citizenship; no dual
17	AL Albania	64	Arab Muslim diaspora, budget	0% tax to \$142K; Muslim-majority; dual citizenship	Healthcare limitations
18	ZA South Africa	63	Adventurous, value investors	Full freehold + farmland; #1 Africa healthcare; Cape Town	GPI #127; crime
19	HR Croatia	62	EU lifestyle, Adriatic	EF #5 English; GPI #15; 0% DNV tax	8-year citizenship; renunciation
20	KE Kenya	57	Africa hub, Muslim expats	East Africa hub; Aga Khan Hospital; dual citizenship	GPI #126; leasehold only

Brazil benchmark: Similar to #14–#16 tier based on STR yields (8.5–10%), territorial-leaning tax, affordable cost, but Portuguese language requirement and safety concerns would place it around #14–18 depending on persona priorities.

Research compiled May 2026. All data subject to change. Always verify current requirements with licensed immigration attorneys, qualified tax advisors, and official government sources before making any relocation or investment decisions. This ranking is for informational purposes only.