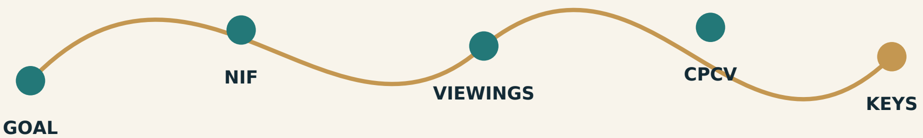
THE TREASURE MAP

Buying a home in Portugal

A step-by-step path from the first plan to receiving the keys.



For buyers living in Portugal or purchasing from another country.

The map follows eight decisions. Each step prepares the next so the property you choose makes sense for your budget and objective.

01

STEP 01 / 08

Set your direction

Before looking at properties, decide what the home needs to do for you.

1

Your objective

Will it be your home, a second home or a rental investment? The intended use affects the search, financing and taxes.

2

Areas and timing

List up to three locations, essential journeys, minimum size and your ideal purchase date. Separate must-haves from preferences.

3

Full cost

Add the price, deposit, IMT, Stamp Duty, formalisation and registration costs. Keep a buffer for moving, works and surprises.

STEP MILESTONE

A total budget range and a short list of priorities.

NEXT -> With a defined limit, arrange your NIF and explore financing.

Official source: Tax Authority - Home purchase; Bank of Portugal

02

STEP 02 / 08

Build your financial base

Financing should guide the search before you commit to a property.

1

NIF and ID

Every buyer needs a NIF, the Portuguese tax identification number. A foreign citizen can apply for one as a non-resident. [1]

2

Mortgage pre-check

Compare simulations and the FINE. Ask the bank to assess income, regular costs, deposit and proposed terms. A simulation is not final approval. [2]

3

Safety margin

The bank assesses both the property and your ability to repay. The loan may be calculated using the lower of the purchase price and valuation. [2]

STEP MILESTONE

Know what you can invest without relying on an assumed approval.

NEXT -> Now you can search using real criteria.

Official source: gov.pt - NIF; Bank of Portugal - mortgage lending

03

STEP 03 / 08

Search with a plan

The right property works in everyday life and respects your financial plan.

1. **Keep the shortlist focused**
   Compare location, transport, services, sun exposure, building condition, condominium and running costs.

2. **View methodically**
   Visit in person or request a video and guided viewing. Check dimensions, noise, light and any works that may be needed.

3. **Record every decision**
   For each home, note three strengths, three risks and the estimated total cost. That keeps the choice from being based only on photos.

STEP MILESTONE

Two or three properties that are worth a document check.

NEXT -> Before an offer, confirm exactly what is being sold.

Official source: gov.pt - Buying and selling property

04

STEP 04 / 08

Verify the documents

Legal due diligence comes before paying a deposit.

1

Ownership and charges

Ask for the permanent land registry certificate. It shows active and pending registrations, including mortgages and other legal matters. [3]

2

Property records

Compare the tax record, areas, unit number and registry description. Check the energy certificate and relevant planning documentation. [4]

3

Condominium and context

For an apartment, ask for a debt statement and check fees, planned works and building rules. Validate issues with a lawyer or solicitor.

STEP MILESTONE

The essential information matches and any open point has a solution.

NEXT -> Only then negotiate price and deadlines.

Official source: Justice - Land Registry; gov.pt - Buying and selling

05

STEP 05 / 08

Negotiate with protection

A clear offer prevents misunderstandings as the purchase moves forward.

1

Written offer

Set out price, payment, deadline, included items and the key conditions for both parties.

2

CPCV

The promissory sale and purchase agreement (CPCV) is common but not mandatory. It should define the parties, property, price, deposit, deadline and charges. [4]

3

Key conditions

If you need a mortgage, agree finance and valuation deadlines and what happens if the loan is refused. Have it reviewed before signing.

STEP MILESTONE

A signed agreement with risks, deposit and timeline understood.

NEXT -> With the CPCV in place, complete the valuation and deed preparation.

Official source: gov.pt - Buying and selling; Bank of Portugal

06

STEP 06 / 08

Finalise financing and taxes

At this stage, the final cost of the purchase becomes clear.

1 **Bank confirmation**

The valuation, affordability assessment and final FINE confirm the lending terms. Compare the full cost, insurance and fees. [2]

2 **IMT and Stamp Duty**

Before the deed, confirm the IMT due and settle the taxes. On a purchase, Stamp Duty is generally 0.8% of the IMT tax base; a loan can have additional duty. [5]

3 **Non-resident alert**

Since 2026, a 7.5% IMT rate may apply to some non-resident buyers of homes, subject to legal exceptions. Confirm your exact tax position. [6]

STEP MILESTONE

Financing is confirmed and funds are available for taxes and remaining costs.

NEXT -> Schedule the signature and confirm every document.

Official source: Tax Authority - Home purchase; IMT Code, article 17

07

STEP 07 / 08

Sign and receive the keys

The final act formalises the purchase and registration protects your ownership.

1

Before you sign

Confirm identification, certificates, payments, cancellation of charges where applicable and the property handover date.

2

Deed or equivalent act

The purchase can be formalised through Casa Pronta, for example, which combines acquisition and registration procedures. [7]

3

Handover

Do a final inspection, record meter readings and receive keys, remotes, manuals and the relevant purchase records.

STEP MILESTONE

The contract is formalised, registration is underway and the property is handed over.

NEXT -> Only the practical tasks remain before you settle in.

Official source: Justice - Casa Pronta; Land Registry

08

STEP 08 / 08

Set up the next chapter

The real treasure is being able to use your new home with confidence.

1

Organise the records

Keep the contract, registration, loan documents, expense invoices and condominium contacts in a digital folder.

2

Update essential services

Arrange water, energy, internet, insurance and tax address where relevant. Check annual IMI and any possible exemption. [8]

3

Plan the next move

If you plan to live in Portugal, visas and residence are a separate process. Buying a home alone does not replace a residence permit.

STEP MILESTONE

The home is operational and the next deadlines are on your calendar.

NEXT -> Use the final checklist to review the whole journey.

Official source: gov.pt - Moving home; visas and residence

BEFORE YOU SAY YES

Your purchase checklist

- [ ] 01 Goal, areas and timeline are defined
- [ ] 02 Budget includes taxes and expenses
- [ ] 03 Every buyer has a NIF
- [ ] 04 Mortgage and deposit are assessed, if needed
- [ ] 05 Property viewed and running costs reviewed
- [ ] 06 Registry, tax record and areas checked
- [ ] 07 Condominium and documents reviewed
- [ ] 08 Offer, CPCV and deposit reviewed
- [ ] 09 IMT, Stamp Duty and deed prepared
- [ ] 10 Registration, handover and services organised

Tip: save this PDF and tick each step as you move forward.

YOUR NEXT STEP

Shall we map your journey?

Reply to the message that brought you this guide with your objective, preferred area and budget. I will then point you toward the most useful next step for your situation.

Felipe Neves - Real Estate Consultant
Lisbon, Margem Sul and surrounding area

OFFICIAL SOURCES / CONSULTED IN SEPTEMBER 2026

1 gov.pt - Apply for a NIF

2 Bank of Portugal - Affordability assessment

3 Justice - Land registry certificate

4 gov.pt - Buying and selling guide

5 Tax Authority - IMT and Stamp Duty

6 Tax Authority - IMT Code, article 17

7 Justice - Casa Pronta

8 gov.pt - Moving home