



FIND YOUR PLACE IN PORTUGAL

THE 5-STEP PORTUGAL BUYING PROCESS

By Ana Mar.

Buyers Agent & Architect / Founder of Portugal Property Buyers

*Helping Portuguese, Australians, and international
buyers secure their dream property in Portugal.*

Find Your Place in Portugal: The 5-Step Portugal Buying Process

WELCOME NOTE



ANA MAR.

Founder of Portugal Property Buyers

I know how exciting, and sometimes overwhelming, it can feel to buy from abroad. I've done it myself, and I help others do it every day. This guide is a starting point, designed to give you a simple, step-by-step understanding of what it really takes to buy in Portugal, and how to do it the right way.

Let's begin.

OLÁ AND WELCOME!

I'm Ana, an architect and a licensed property buyer's agent, living in Australia but proudly Portuguese at heart.

I created this guide to help people like you. Whether you're Portuguese reconnecting with your roots, Australian seeking a European lifestyle, or an international buyer looking for a smart investment, feel informed and empowered as you explore the property market in Portugal.

THE 5-STEP PORTUGAL BUYING PROCESS

In this section, I'll walk you through the 5 essential steps to buying property in Portugal—so you know what to expect, what to prepare for, and how to move forward with confidence.

step 1

Define Your Goals

Before looking at properties, get clear on your “why” and “what.”

Are you buying to live, to rent, or as a holiday escape?

Do you need something move-in ready, or are you open to a renovation?

What's your realistic budget? Don't forget to account for taxes, legal fees, and potential repairs.

Where in Portugal?

- **Lisbon & Porto:** urban living, higher prices
- **The Algarve:** coastal lifestyle, tourism-driven
- **The North & Interior:** rural charm, better value
- **Silver Coast:** balance of lifestyle + affordability

Pro Tip: Think about long-term goals (Will you retire here? Visit every year? Rent it out?), they should shape your search.

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step 2

Understand the Legal & Financial Basics

Portugal's legal system is unique and getting the basics right protects your investment.

NIF (Número de Identificação Fiscal)

Required for any financial activity in Portugal (property purchase, banking, utilities). You can get it via a lawyer or with a fiscal rep.

Bank Account in Portugal

Necessary for payments and fees. Most major banks allow foreigners to open accounts with proper ID and NIF.

Financing Options

You can buy in cash or get a Portuguese mortgage. Rates vary by residency and income.

The CPCV

The Contrato de Promessa de Compra e Venda is the promissory contract. A deposit is paid (typically 10%), and both parties are legally bound until the final deed.



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step 3

Start Your Search - Smartly

This is where the fun (and risk) begins.

Use trusted portals like Idealista.pt, Imovirtual.com

Understand that many listings are outdated, overpriced, or poorly described

Don't rely only on real estate agents, they work for the seller

Consider hiring a buyer's agent to search, vet, and represent your interests exclusively

Request virtual tours or independent property inspections if buying remotely

Watch for red flags:

- Unrealistic prices
- Missing paperwork
- Zoning or renovation restrictions
- Lack of utilities or infrastructure in rural areas



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step 4

Make the Offer & Secure the Deal

You've found the right property, now what?

Pro Tip: Always build in a 5–10% buffer on top of the purchase price for taxes and fees.

Your lawyer will confirm the property's legal status, ownership, debt, and zoning

You'll sign the CPCV and pay a deposit (usually 10–20%)

Final contract is signed in front of a notary (Escritura Pública)

You'll need to pay:

- IMT (property transfer tax)
- Stamp duty
- Notary and registration fees
- Lawyer fees

The property is officially yours once it's registered with the Land Registry



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step 5

Post-Purchase Support

After the deal closes, you're not done just yet.

Set up utilities (electricity, water, internet)

Consider hiring a property manager if you're renting it out or not living in Portugal full-time

Renovating? Work with a local architect or contractor, and always get permits

Stay informed about annual property taxes and insurance requirements

If renting, research short-term vs. long-term rental laws (AL license for tourist rentals)

Working with a buyer's agent like us means you're supported well beyond the purchase—we stay connected and help you make the most of your investment.



ANA'S INSIDER TIPS

I've Done This Myself

Buying properties in Portugal while living in Australia gave me first-hand experience of the challenges, and how to overcome them with the right support.



Legal Due Diligence Is Non-Negotiable

Don't skip legal due diligence. It's worth every euro.

Location Isn't Just About the View

Think beyond aesthetics. Look for infrastructure, access to services, and long term value, especially if you plan to rent out or resell

Online Listings Can Be Misleading

Photos rarely tell the full story. Many listings are outdated, overpriced, or lack critical details. Having someone local on your side makes a huge difference



Partner with someone who knows both design and market value. You want more than just a good deal; you want a smart one.

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READY TO TAKE THE NEXT STEP?

"LET'S MAKE YOUR PORTUGAL DREAM REAL"

Buying in Portugal is possible, and it doesn't have to be stressful. Whether you're just starting to explore or ready to find your dream home, I'm here to help.

As a buyers agent and architect, I offer full-service support, from search and negotiation to legal guidance and local connections. No sales commission. No hidden agenda. Just honest advice and expert help.

**BOOK A FREE
DISCOVERY CALL**



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