



PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

Best Areas To Invest in Santa Catarina

COMPREHENSIVE ANALYSIS 2026

A full breakdown of the coastal state's most promising destinations —
prices, yields, risks, and a verdict for every area.

PREPARED BY PLAN B BRAZIL

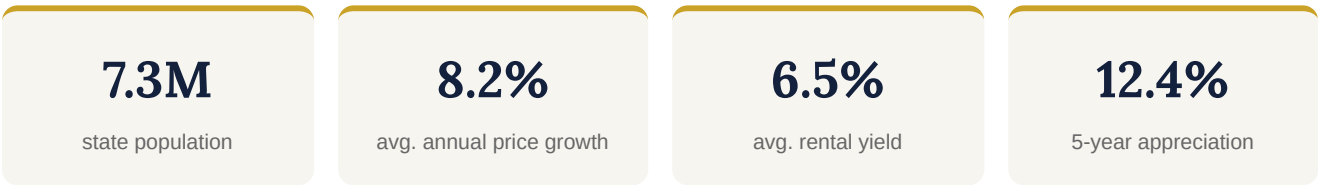
SANTA CATARINA, BRAZIL

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The Short Version

Santa Catarina has emerged as Brazil's premier real estate investment destination, combining exceptional quality of life, strong rental yields, and consistent property appreciation. This report analyzes the state's most promising areas for international and domestic investors.

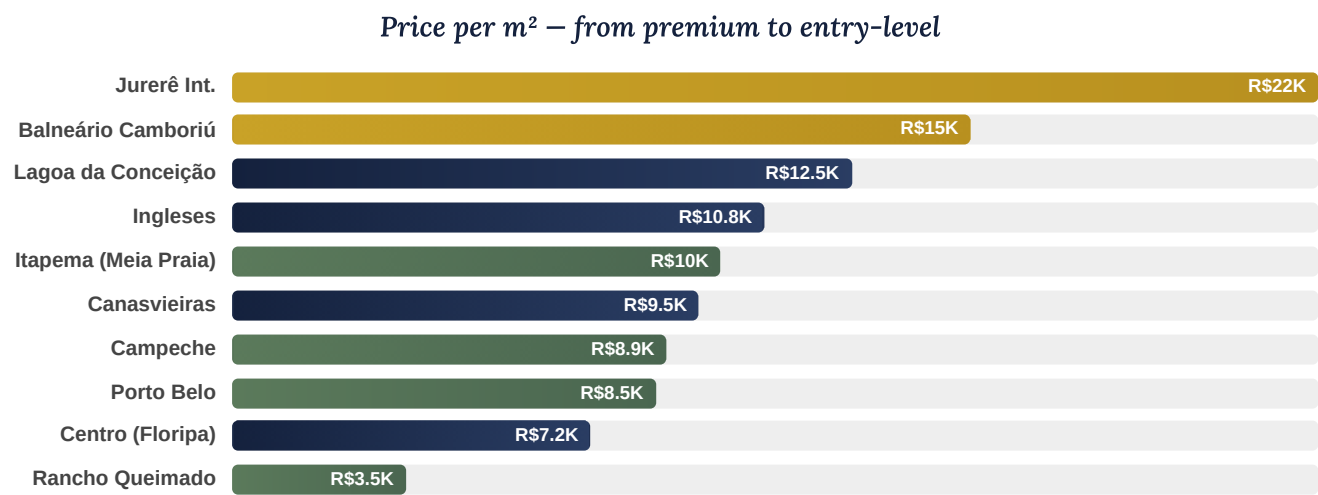
Exchange rate: 1 USD = R\$5.15, unified across all Plan B materials.



Florianópolis leads — **42%** of all foreign investment in Santa Catarina goes to this city. Jurerê Internacional is Brazil's most expensive beach neighborhood, at R\$18,000–25,000 (~\$3.5K–\$4.9K)/m². Itapema shows the highest growth, with prices 30–40% below Balneário Camboriú. Porto Belo is an emerging eco-luxury destination on the back of the Beto Carrero World expansion.

Price per m² Comparison by Area

Data: FipeZap, developer reports, ZAP Imóveis (Q2 2026).



Area	Yield	Growth/yr	Score
Jurerê Internacional	5.2%	12%	9.0
Balneário Camboriú	4.8%	see section below	8.5
Lagoa da Conceição	6.8%	10%	8.5
Ingleses	7.1%	9%	8.2
Itapema (Meia Praia)	7.2%	18%	9.0

Canasvieiras	7.5%	8%	7.8
Campeche	6.5%	11%	8.0
Porto Belo	6.8%	14%	7.8
Centro (Floripa)	6.2%	7%	7.2
Rancho Queimado	5.5%	12%	7.5

A NOTE ON THE ITAPEMA FIGURE

R\$10,000/m² is the price specifically at Meia Praia, a more affordable sub-area of Itapema. The city-wide average (FipeZap, May 2026) is **R\$15,226/m²**, reflecting new premium beachfront development that pushed Itapema to the national #1 price-per-m² spot, overtaking Balneário Camboriú. Both figures are accurate — they refer to different segments of the same city.

Florianópolis — Brazil's Silicon Island

Florianópolis is the economic and cultural center of Santa Catarina, with a metropolitan population of over 1 million. The city combines a thriving tech sector ("Silicon Island"), world-class beaches, and a growing international community. Hercílio Luz International Airport handles 4M+ passengers annually.

District	Price/m ²	Yield	Growth	Best For
Jurerê Internacional	R\$22K	5.2%	12%/yr	Premium investment
Lagoa da Conceição	R\$12.5K	6.8%	10%/yr	Lifestyle + rental
Ingleses	R\$10.8K	7.1%	9%/yr	Mid-range rental
Canasvieiras	R\$9.5K	7.5%	8%/yr	Budget-friendly
Centro	R\$7.2K	6.2%	7%/yr	Urban living
Campeche	R\$8.9K	6.5%	11%/yr	Highest upside

Plan B Commentary: Florianópolis offers the best combination of infrastructure, lifestyle, and investment returns in Brazil. Jurerê remains the blue-chip choice, while Campeche presents the highest upside potential for 2026–2028.

Balneário Camboriú vs Itapema — a 2026 Leadership Shift

Known as the "Brazilian Dubai," Balneário Camboriú has transformed into a luxury high-rise destination. For years BC was Brazil's undisputed price-per-m² leader — holding the #1 FipeZap ranking since 2022. In May 2026, that changed.

Balneário Camboriú		Itapema	
Price/m²	R\$15,215	Price/m²	R\$15,226
Rank	#2 (was #1 since 2022)	Rank	#1 (first time since May 2026)
Avg deal value	R\$2.19M (+15%)	12M growth	+8.22%
Market character	Ultra-luxury, land exhausted	Market character	Flexible master plan, land available

NOT A DECLINE FOR BC — A SHIFT IN MARKET SHAPE

Land for new development in BC has nearly run out, and the city is shifting toward ultra-luxury — the landmark example is Senna Tower: 550 meters tall, units starting at R\$28 million. The average sold property value in BC rose 15% to R\$2.19 million — higher than São Paulo.

BC scores: Investment Potential 8.5/10 · Rental Demand 7.0/10 · Liquidity 8.0/10 · Lifestyle 9.0/10 · Long-Term Growth 8.5/10

Plan B Commentary on BC: the luxury play — high entry cost but strong prestige factor, while seasonal rental demand remains the weak point. Best suited for investors with R\$1,000,000 (~\$194K)+ budgets. Long-term holds (5+ years) remain the most profitable strategy.

Itapema scores: Investment Potential 9.0/10 · Rental Demand 8.0/10 · Liquidity 7.0/10 · Lifestyle 7.5/10 · Long-Term Growth 9.0/10

Plan B Commentary on Itapema: our top pick for capital appreciation in 2026. The growth trajectory mirrors BC ten years ago. Entry point: R\$500,000–800,000 (~\$97K–\$155K) for a 2BR.

Porto Belo & Rancho Queimado

Porto Belo — eco-luxury haven. Combines pristine beaches with a growing eco-tourism sector. Home to several luxury condominium projects and the upcoming Beto Carrero World expansion. Scores: Investment Potential 7.8/10 · Rental Demand 7.5/10 · Liquidity 6.5/10 · Lifestyle 9.0/10 · Long-Term Growth 8.0/10

Rancho Queimado — the future frontier. An emerging destination focused on gated communities and rural lifestyle properties. At prices starting from R\$3,500 (~\$680)/m², it offers the lowest entry point in Santa Catarina. Scores: Investment Potential 7.5/10 · Rental Demand 5.5/10 · Liquidity 5.0/10 · Lifestyle 8.0/10 · Long-Term Growth 8.5/10

Final Rankings — Best Areas 2026

#	Area	Score	Best For	Entry (2BR)
1	Florianópolis (Jurerê)	9.0	Premium, liquidity	R\$1.2–1.8M (~\$233–350K)

2	Itapema (Meia Praia)	9.0	Capital appreciation	R\$500–800K (~\$97–155K)
3	Florianópolis (Lagoa)	8.5	Lifestyle + rental income	R\$700K–1M (~\$136–194K)
4	Balneário Camboriú	8.5	Luxury, HNWI buyers	R\$1–2M (~\$194–388K)
5	Florianópolis (Campeche)	8.0	Upside potential	R\$500–700K (~\$97–136K)
6	Porto Belo	7.8	Eco-luxury, nature	R\$400–700K (~\$78–136K)
7	Florianópolis (Ingleses)	7.8	Mid-range investment	R\$550–800K (~\$107–155K)
8	Rancho Queimado	7.5	Speculative entry	R\$200–350K (~\$39–68K)

Risk Factors

! Currency risk
BRL volatility — 10–20% annually vs USD/EUR.

! Liquidity risk
Selling typically takes 6–18 months.

! Construction delays
6–12 month delays are common.

! Regulatory changes
Brazilian property laws may evolve.

Plan B Verdict — Areas Analysis

Area	Verdict	Best For	Avoid If
Jurerê	Blue-chip SC real estate. Highest liquidity.	HNWIs, preservation	Budget < R\$1M
Itapema	★ Top pick for growth. "BC of 2016."	Growth investors, 3–7 yr	Need income now
Lagoa	Best lifestyle + yield balance.	Digital nomads	Pure capital appreciation
Balneário Camboriú	The luxury play. Seasonal rental is the weak point.	Premium buyers, status	Need cash flow immediately
Campeche	Highest upside within Floripa.	Value investors, 5+ yr	Need established neighborhood
Porto Belo	Niche play. Eco-luxury.	Secondary home	Need high liquidity
Ingleses	Solid rental market.	Conservative investors	Seeking high capital growth
Rancho Queimado	Speculative frontier.	Risk-tolerant, rural	Need liquidity or income

Plan B Top Recommendations 2026

- ① **Itapema (Meia Praia)** — best capital appreciation. 18% growth, prices 30–40% below BC.
- ② **Florianópolis (Campeche)** — best value in the capital. New infrastructure, growing demand.
- ③ **Florianópolis (Jurerê)** — best for wealth preservation. Highest liquidity.

This material is for informational purposes only and does not constitute investment advice. Sources: Índice FipeZap (2026), developer reports, ZAP Imóveis (Q2 2026). Itapema and Balneário Camboriú figures updated with May 2026 data.

Your Path Forward

1

Consultation

We discuss which area fits your specific strategy.

2

Property Selection

Curated options matched to your budget and goals.

3

Deal Support

From due diligence to registration — full support throughout.

YOUR PERSONAL ADVISOR



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