PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

Campeche Investment Guide 2026

SOUTHERN FLORIPA'S FASTEST-GROWING BEACH NEIGHBORHOOD

The Novo Campeche development, strong appreciation potential, lifestyle-driven demand.

PREPARED BY PLAN B BRAZIL

SANTA CATARINA, BRAZIL

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The Short Version

Campeche is a fast-growing beach neighborhood in southern Florianópolis that has transformed from a quiet fishing village into one of the city's most dynamic real estate markets.

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

$1.7K	**6.5%**	**11%**	**30K+**
avg. price/m² (~R$8.9K)	rental yield	annual growth	population, greater area

Market Overview

The area encompasses several sub-districts — Campeche Sul, Norte, Leste, Central, and the premium **Novo Campeche** development — each offering a different investment profile. Known for its 4 km sandy beach, surf culture, and more "authentic" feel compared to the established north-side beaches.

Location & Geography

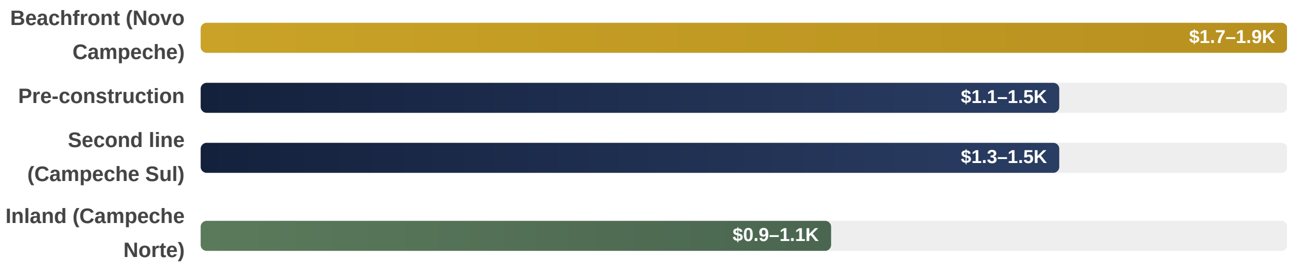
South coast of Santa Catarina Island, approximately 18 km from downtown Florianópolis and 12 km from Hercílio Luz Airport (which is undergoing major expansion). The neighborhood sits between Lagoa da Conceição to the north and Ribeirão da Ilha to the south, with easy access via SC-406 highway.

Population & Demographics

The greater Campeche area is home to approximately 30,000+ residents across all sub-districts. Campeche Sul alone had ~6,240 residents in the most recent census, with 36.5% population growth from 2000–2015 and 189% growth from 1975–2015. The median age is approximately 32 — significantly younger than the city average — driven by young families, remote workers, and lifestyle migrants relocating from other Brazilian states. Seasonal population swells by 40–60% during summer (December–March).

Real Estate Price Analysis

Price per m² by segment



Segment	Price/m²	Entry (2BR)	Buyer Profile
Beachfront (Novo Campeche)	**$1.7–1.9K** (~R$9–10K)	$94K+ (~R$500K+)	Upper-middle, investors
Second line (Campeche Sul)	$1.3–1.5K (~R$7–8K)	$66K+ (~R$350K+)	Families, first-time buyers
Inland (Campeche Norte)	$0.9–1.1K (~R$5–6K)	$47K+ (~R$250K+)	Budget-conscious
Pre-construction	$1.1–1.5K (~R$6–8K)	$57K+ (~R$300K+)	Growth investors

A Major Catalyst: Novo Campeche

#2
claimed price ranking in Floripa (needs verification)

24/7
security across the entire subdivision

100%
properties with clean public deed

Novo Campeche isn't an abstract label — it's a specific, planned subdivision (loteamento) within Campeche: wide, tree-lined streets, thoughtful urban planning, 24-hour security across the whole area. Several active developers are building here, including a consortium of Shore Urban + Placon Empreendimentos + Studio Methafora, as well as **Grupo OAD** with its Makai Beachfront project.

METHODOLOGICAL NOTE — VERIFYING A PRICE CLAIM

One source describes Campeche as "the second most expensive neighborhood in Florianópolis after Jurerê Internacional," per FipeZap. This claim is **not supported** by our detailed segment figures (Novo Campeche's top tier — $1.7–1.9K/m² — is several times lower than even Jurerê's average of $4.1K). The source may be using a different methodology (transaction volume rather than price per m², or outdated data). We do not include this claim as fact — the segment figures above remain our primary reference point.

The area is surrounded by an environmental protection zone (APA), and the city's new master plan reinforces these building restrictions — a structural supply constraint, a pattern familiar from other districts on the island. All properties come with a clean public deed, reducing legal risk compared to some less formalized plots.

Market Dynamics

Campeche is experiencing strong verticalization — 4–6 floor buildings are replacing older single-family homes, particularly in Novo Campeche. The neighborhood is driven by lifestyle migration — remote workers and families from São Paulo, Rio Grande do Sul, and other states who value the beach lifestyle and lower cost of living compared to Jurerê or Lagoa da Conceição. New mixed-use developments are appearing along Av. Campeche.

Land availability is still good compared to saturated north-side beaches, giving Campeche a 5–7 year growth runway before prices converge with premium areas.

Rental Market & Yields

Gross yield by rental type

Rental Type	Est. Monthly Income	Occupancy	Gross Yield
Long-term (annual)	$340–470 (~R$1.8–2.5K)	**85–90%**	4.5–5.0%
Short-term (Airbnb)	$570–850 (~R$3–4.5K)	55–70%	**6.5–7.5%**
Seasonal (Dec–Feb)	$1,500–2,800 (~R$8–15K)	90–95%	—

THREE DEMAND DRIVERS

Remote workers on 3–12 month stays, drawn by beach proximity and lower rents than central Floripa. **Seasonal Brazilian tourists** (families, surfers) in summer. **Argentines and Uruguayans** on 2–4 week summer stays. Long-term occupancy above 85% year-round makes the neighborhood stable even off-season. Short-term yields spike to 7.5%+ in peak season.

Developers & Infrastructure

Active developers: Grupo OAD (Novo Campeche, Porto da Lagoa — Makai Beachfront and Natura projects, high-end and eco-certified), local builders (5+, Campeche Sul/Central, small condos, 20–50 units), SP/RJ developers (Novo Campeche beachfront, emerging luxury towers, premium).

Significant infrastructure investment: new supermarkets (Zeer, Kobrasol), pharmacies, gyms, surf schools, and cafés along the main avenue. There's a public school, a health clinic, and regular bus service to downtown Floripa (45 min). SC-406 highway provides fast access to the airport and southern beaches.

HONEST ABOUT THE RISK — NOT JUST GOOD NEWS

The main concern is increasing traffic during peak season — the single access road (Av. Campeche) becomes congested. Environmental constraints near dunes and mangroves limit construction in some areas — on one hand, this protects property values by limiting oversupply; on the other, it's a real inconvenience for everyday logistics.

Plan B Investment Score

Metric	Score
Investment	**8.0/10**
Rental Demand	7.0/10
Liquidity	6.5/10
Lifestyle	**8.0/10**
Growth	**8.5/10**
Overall	**7.6/10**

Plan B Expert Assessment — subjective evaluation based on market analysis. Not financial advice.

Plan B Verdict — Campeche

> ✅ **BUY — for growth, 5+ year hold.** Campeche has the highest upside in Florianópolis for 2026–2028. The combination of lifestyle migration, airport expansion (12 km away), and an active developer pipeline (led by Grupo OAD's Makai Beachfront) creates a compelling growth story.
> Entry at $66K–94K (~R$350–500K) for a 2BR in second-line positions offers the best risk-adjusted returns. Beachfront Novo Campeche commands premium pricing ($94K+ / ~R$500K+) but offers stronger appreciation. **Key risk:** oversupply from concurrent projects — verify the building pipeline before buying. Best for growth-focused investors willing to hold 5+ years.

Your Path Forward

1

Consultation

We discuss whether Campeche fits your growth strategy.

2

Property Selection

Novo Campeche, second line, or pre-construction for your budget.

3

Deal Support

From due diligence to registration.

YOUR PERSONAL ADVISOR

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