



PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

How to Buy Property in Brazil

A STEP-BY-STEP GUIDE AND ALL THE COSTS

The full process from CPF to registration — with exact costs at every stage and a due-diligence checklist before you sign.

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The Short Version

Two questions come up more than any others: "how does this actually work" and "what will it cost on top of the price." Here are both, step by step, with figures at every stage — so you don't have to piece the picture together from different sources.

Can a Foreigner Even Buy Property in Brazil

Yes, without restrictions for urban real estate. A foreigner can own an apartment or house in Brazil under the same conditions as a citizen — no special permit is required, except for certain categories of border-zone and rural land, which don't apply to an ordinary residential purchase.

An important scope note for this article. This covers buying a **new-construction property** — under construction or in pre-sale, directly from the developer. For the resale market, the due diligence process and legal verification can differ significantly (there, you actually check the matrícula of the specific property, which doesn't exist yet for new construction). For a resale transaction, we recommend a separate consultation.

Step by Step

- 1
CPF Brazilian individual taxpayer ID
Without it you can't open an account, register a deal, or pay taxes. Obtained through a Brazilian consulate or directly in Brazil.
- 2
Bank Account
Not always strictly mandatory, but practically necessary for the currency operation and its registration.
- 3
Property Selection and Developer Verification
Full checklist further down this article.
- 4
International Wire Transfer
From your bank to the Brazilian account, with the incoming capital registered at the Central Bank.
- 5
Contract with the Developer
Signing the purchase agreement — may be structured as cotas or a direct contract, depending on the project.
- 6
Delivery and Registration

After construction completes — registration at the Cartório de Registro de Imóveis. From this point you're officially the owner.

What It Actually Costs — By Stage, Not One Number

GOOD NEWS ON COMMISSION

Agency or broker commission is typically **5%** of the property's value. But when buying new construction, this commission is usually paid by the **seller (the developer)**, not the buyer. For you as a buyer, this is most often not an extra line item.

AN IMPORTANT NUANCE ABOUT ITBI

When buying new construction, ITBI usually isn't paid at the time of purchase. This tax is only charged when the property is registered in the property registry — which happens after the building is delivered. That means you could even resell your unit before construction finishes without ever paying ITBI yourself — whoever ultimately registers the completed property in their name pays it.

Stage	Cost
At purchase (pre-sale/under construction)	Commission is usually on the seller — often no direct cost to the buyer
At registration (after delivery)	ITBI property transfer tax — 2–3% of the property's value, plus notary fees
Annually	IPTU — 0.3–1.5% of the assessed value per year
On sale	Capital gains tax — details in a separate article

How to Verify the Developer — What to Look At

New construction doesn't have its own matrícula — the building hasn't been built yet, and individual units haven't been registered as separate properties. So verification runs through the developer and the project itself, not a property-specific registry extract.



Registro de Incorporação

The project's own registration (not the future unit's) at the real estate registry — legally required before sales can begin. It's tied to the matrícula of the land the building sits on, and it can be requested and checked.



Track Record of Previous Projects

How many projects the developer has delivered, whether on time, and any public reviews or lawsuits from past buyers.



CNPJ and the Company's Legal History

Corporate registration status, and any ongoing legal proceedings (processos judiciais) against the developer.



Patrimônio de Afetação

Whether this protection has been adopted for the specific project — covered in detail in our article on the SPE structure.



The Broker's CRECI

The license handling your transaction should be current and verifiable.



Actual Construction Stage

Verified through documents and, if possible, in person — not just from the presentation and renders.

Bottom Line

Buying property in Brazil as a foreigner has no legal barriers, but it follows a clear sequence: CPF → account → property verification → transfer → deed → registration. One-off entry costs run 4–6% on top of the property's price. Everything else comes down to verifying properly before the money moves, not after.

This material is for informational purposes only and does not constitute legal or tax advice. For guidance on your specific transaction, consult an attorney.

Your Path Forward

1

Consultation

We discuss your budget, goals, and the right purchase format.

2

Selection and Verification

Properties with full due diligence — developer, documents, legal clarity.

3

Deal Support

From CPF to registration — full legal support throughout.

YOUR PERSONAL ADVISOR



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