PLAN B BRAZIL RESEARCH LIBRARY

Foreign Buyer's Guide

TO BRAZILIAN REAL ESTATE

Everything international investors need to know: legal requirements, taxes, CPF, and step-by-step purchasing process

DATA-DRIVEN INVESTMENT INTELLIGENCE

PLAN B BRAZIL

Can Foreigners Buy Property in Brazil?

Yes! Foreigners have the same property rights as Brazilian citizens. There are no restrictions on foreign ownership of residential real estate in Brazil. You need a CPF (Brazilian tax ID), which can be obtained at a Brazilian consulate or through a legal representative. No residency visa is required.

✅	🏠	⏱️	💰
Yes	**R$ 700K (~$132K)**	**2-5 Days**	**5-8%**
FOREIGN OWNERSHIP	INVESTOR VISA	CPF PROCESS	TAXES & FEES

Key requirement: CPF (Cadastro de Pessoas Físicas) — Brazilian tax ID
Cost: R$ 70-150 (~$13–$28)— Processing: 1-5 business days
Where: Brazilian consulate in your home country or via legal representative

The Complete Buying Process

STEP	ACTION	TIME	COST
1	Obtain CPF at consulate	2-5 days	R$ 70-150 (~$13–$28)
2	Open Brazilian bank account	1-2 weeks	Free
3	Select property + due diligence	2-4 weeks	R$ 3,000-8,000 (~$566–$2K)
4	Sign purchase agreement (CCPV)	1 day	Legal fees
5	Pay deposit (typically 10-30%)	Upon signing	Via bank transfer
6	Final payment at signing (escritura)	30-90 days	Remaining balance
7	Register property at Cartório	1-2 weeks	R$ 2,000-5,000 (~$377–$943)
8	Pay ITBI transfer tax	At registration	2-3% of value

Taxes During Purchase

TAX	RATE	WHO PAYS	NOTES
ITBI	2-3%	Buyer	Varies by municipality
Cartório	1-2%	Buyer	State-regulated
Legal Fees	1-2%	Buyer	Due diligence + contracts

Annual Taxes

TAX	RATE	NOTES
IPTU (Property Tax)	0.5-1.5% of assessed value	Assessed value typically 50-70% of market value
Condo Fees	R$ 300-2,000 (~$57–$377)/month	Varies by building amenities
Rental Income Tax	0-27.5%	Progressive rate; deductions available
Capital Gains Tax	15%	On profit from sale; exemptions apply

Residency Through Investment

Brazil offers permanent residency for foreign investors making a qualifying real estate investment — increasingly relevant as many countries tighten immigration policies.

INVESTMENT	VISA TYPE	FAMILY
R$ 700,000 (~$132K)	Permanent Residency	Spouse + dependent children
R$ 1,000,000 (~$189K)	Permanent Residency	Spouse + dependent children (lower-income regions)

Common Mistakes to Avoid

⚠️ **Skipping due diligence** — Always verify property records at the local Cartório.

⚠️ **Paying through informal channels** — All payments must go through documented banking channels.

⚠️ **Not understanding the full tax burden** — Beyond purchase taxes, factor in IPTU, condo fees, rental income tax.

⚠️ **Buying without a local lawyer** — Brazilian property law is complex. An OAB-registered lawyer is essential.

Plan B Guide for Foreign Buyers

Based on our experience helping international investors navigate Brazilian real estate:

What Makes Buying in Brazil Different

ASPECT	BRAZIL	EUROPE/USA	WHAT IT MEANS
Foreign ownership	Full rights, no restrictions	Often restricted or taxed	✅ Easier than most
Currency	BRL fluctuates 10-20%/yr	Relatively stable	⚠️ Biggest risk
Pre-construction	20-30% down, interest-free	Rare, requires bank	✅ Major advantage
Due diligence	Manual, Cartório-based	Digital, centralized	⚠️ Need local lawyer
Taxes	5-8% total	Often 8-15%+	✅ Relatively low
Liquidity	6-18 months to sell	3-6 months typical	⚠️ Plan longer hold

⭐ Plan B Verdict for Foreign Buyers

Brazil's Santa Catarina offers one of the most favorable entry points for international real estate investors in 2026. Full ownership rights, low purchase taxes, interest-free pre-construction plans, and strong growth potential create a compelling case. Main risks — currency volatility and lower liquidity — are manageable with a 5+ year horizon.

✅ **RECOMMENDED for long-term investors**

How Plan B Helps

1

CPF Assistance

We coordinate the CPF process remotely or through legal partners.

2

Due Diligence

Property verification, developer background check, legal review.

3

End-to-End Support

From selection to registration — we handle it in Portuguese.

🌐 **Website:** planbbrazil.com
📱 **WhatsApp:** +55 48 988 11 7424
📧 **Email:** contact@planbbrazil.com

Plan B Brazil represents international investors in Santa Catarina real estate. We work exclusively with vetted developers and stand on the buyer's side throughout the process. This report is for informational purposes only and does not constitute financial, legal, or investment advice. All data is based on publicly available sources as of June 2026. Property prices and projections are estimates and may differ from actual outcomes. Always consult with qualified professionals before making investment decisions.