

Leitstern Sintra *Estates*

SINTRA, PORTUGAL · THE INTERNATIONAL BUYER'S GUIDE

Buying a home in *Sintra*

A clear, practical guide for international buyers — the process, the true costs, the taxes, and the neighbourhoods, without the guesswork.

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WELCOME

Why buyers from around the world choose Sintra

Twenty-five kilometres from Lisbon, wrapped in forested hills and framed by the Atlantic, Sintra is a UNESCO World Heritage landscape unlike anywhere else in Portugal. Palaces, cobbled lanes, vineyards and coastline sit within minutes of international schools, golf and Cascais.

It is also a market that rewards local knowledge. Sintra draws global attention — and with it, misleading listings, heritage rules, and paperwork that can catch out first-time buyers from abroad. This guide gives you the real picture: what you can buy, how the process works, what it truly costs in 2026, and where to look.

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 - 2 The buying process, step by step
 - 3 The true cost of buying in 2026
 - 4 Residency & tax — what to know
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Yes — foreigners can buy freely in Portugal

There are no nationality-based restrictions on owning residential property in Portugal. EU and non-EU citizens, residents and non-residents buy on the same legal footing as Portuguese nationals — no permit, no cap, no special approval.

The two things you will need first

A Portuguese NIF (Número de Identificação Fiscal) — your tax number. It is mandatory for any property purchase, to open a bank account, and to pay taxes. Non-residents can obtain one remotely, usually within days, through a lawyer or accountant.

A fiscal representative — required if you are tax-resident *outside* the EU/EEA (this now includes the UK and the US). Residents of the EU/EEA do not need one. It is a straightforward appointment your lawyer or accountant can arrange.

A Portuguese **bank account** is not strictly mandatory but is strongly recommended — it simplifies paying the deposit, taxes and completion funds.

GOOD TO KNOW

Because the buyer's agent's commission in Portugal is almost always paid by the **seller**, working with a buyer-focused advisor typically costs you nothing extra — while giving you verified listings and someone acting in your interest.

Mortgages for non-residents. Portuguese banks typically lend non-residents up to about **60-70% of the value** (a 30-40% deposit), versus 80-90% for residents. Rates and terms depend on the bank and your profile — arrange a decision in principle before you make offers.

02 THE PROCESS

From first viewing to the keys

A typical resale purchase in Sintra runs through four stages and takes around **two to four months** from accepted offer to final deed — longer with a mortgage, probate or licensing to resolve.

1 Reservation

An optional reservation agreement and small holding deposit take the property off the market while checks begin.

2 Due diligence

Your lawyer verifies title (Caderneta Predial, Certidão de Teor), the habitation licence, planning status, and confirms the property is free of debts or charges.

3 Promissory contract — CPCV

The Contrato-Promessa de Compra e Venda is binding. A deposit — **typically 10%** (sometimes up to 30%) — is paid. If the buyer withdraws they lose it; if the seller withdraws they owe it back double.

DEPOSIT TYPICALLY 10%

4 Escritura — the final deed

Signed before a notary. The balance is paid, purchase taxes are settled beforehand, and ownership is registered at the Land Registry. The keys are yours.

BEFORE YOU SIGN THE CPCV

The promissory contract is where buyers are most exposed. Never sign — and never pay a deposit — before independent legal due diligence is complete. A reputable advisor will insist on this.

What buying really costs in 2026

Beyond the purchase price, budget for transfer tax, stamp duty, and legal and notary fees. For most buyers the all-in extra cost lands between **7% and 11%** of the price.

IMT — property transfer tax (progressive)

Charged on the higher of price or tax value. Rates below apply to a secondary / holiday home; a permanent home taxes the first band at 0% instead of 1%.

PROPERTY VALUE (€)	MARGINAL RATE
up to 106,346	1%
106,346 – 145,470	2%
145,470 – 198,347	5%
198,347 – 330,539	7%
330,539 – 660,982	8%
660,982 – 1,150,853	6% flat
above 1,150,853	7.5% flat

The other costs

Stamp duty (Imposto do Selo)	0.8% of price
Legal / conveyancing fees	~1–2%
Notary & Land Registry	€500–€1,200
Annual property tax (IMI), yearly	~0.3–0.45%
Typical total added cost	≈ 7–11%

IMPORTANT 2026 CHANGE FOR NON-RESIDENTS

Under Portugal's 2026 housing law, **non-residents may face a flat 7.5% IMT** instead of the progressive table above. Exemptions are expected where you become Portuguese tax-resident within two years of buying. Rules were still being finalised in 2026 — confirm your exact liability with Portuguese tax counsel before signing.

Residency and tax — the honest picture

Rules changed significantly in recent years. Here is where things actually stand in 2026, so you can plan without relying on outdated advice.

Buying property no longer grants a Golden Visa

The real-estate route to Portugal's Golden Visa (ARI) was **removed in October 2023**. Purchasing a home in Sintra does *not* lead to residency. The programme still exists through other routes — chiefly qualifying investment funds (from €500,000), scientific research, cultural donations, or job creation — but property is no longer one of them.

NHR has closed; IFICI has replaced it

The Non-Habitual Resident (NHR) tax regime is **closed to new applicants** (the transitional window ended in March 2025). Existing holders keep their benefits for the remainder of their ten-year term. Its successor, **IFICI** ("NHR 2.0"), offers a 20% flat rate on qualifying income — but eligibility is far narrower, aimed at specific high-value roles in research, innovation and technology, rather than retirees or passive-income residents.

SEF is now AIMA

Immigration and residency matters — including residence permits and Golden Visa processing — are handled by **AIMA** (Agência para a Integração, Migrações e Asilo), which replaced SEF in late 2023.

Planning to relocate? Whether you become a Portuguese tax resident affects your IMT rate, your access to the progressive tables, and your income-tax position. If residency is part of your plan, speak to a cross-border tax adviser *before* you buy — the sequence matters.

Where to look in Sintra

Sintra is really a collection of distinct villages and coastline. The right one depends on whether you want culture on your doorstep, sea air, vineyards, or space and privacy.

Historic Sintra town

Palaces, cobbled streets and UNESCO charm — the cultural heart, walkable and characterful.

Colares & the coast

Vineyards, Atlantic views and a cooler microclimate; sought-after villas between hills and sea.

São Pedro de Sintra

A refined village next to town — famous market, restaurants, more room to breathe.

Rio de Mouro & Almoçageme

More space, privacy and value; convenient for Lisbon commuting and family living.

Praia das Mações & São João das Lampas

Coastal and semi-rural options — beach life, quintas and a slower pace.

TWO SINTRA-SPECIFIC CAUTIONS

Heritage & nature-park rules: much of the hills sits within the Sintra-Cascais Natural Park and a protected UNESCO landscape — building and renovation can be tightly restricted. **Coastal title:** near the shore, the public maritime domain can limit private ownership. Verify what is permitted *before* you buy a property you intend to change.

Due diligence & the red flags to watch

Sintra's popularity attracts listings designed to generate enquiries rather than genuine sales. A disciplined process protects your money and your time.

Common warning signs

- ☐ **Phantom listings** — attractive homes at low prices that are “just sold” when you enquire, used to capture your details.
- ☐ **Stale or bait pricing** — figures that no longer reflect the market or the seller's real expectations.
- ☐ **Pressure to pay a deposit** before independent legal checks are done.
- ☐ **Missing habitation licence** or unregistered extensions — a frequent and costly problem.

What proper due diligence confirms

- ☐ Clear **title** and that the seller is the legal owner (Certidão de Teor).
- ☐ A valid **habitation licence** and that all construction is legalised.
- ☐ No **debts, mortgages or charges** attached to the property.
- ☐ **Planning and heritage status** — what you may legally build or renovate.
- ☐ For coastal homes, any **public maritime domain** constraints.

THE PRINCIPLE

Every property should be **verified**, every price **current**, and every step — from due diligence to escritura — handled with transparency. If an agent cannot offer that, walk away.

Your pre-purchase checklist

Work through these before you start making offers — being prepared puts you in a stronger position and speeds everything up.

- ☐ Obtain your **NIF** (tax number), and appoint a **fiscal representative** if you live outside the EU/EEA.
- ☐ Open a **Portuguese bank account** for deposits, taxes and completion.
- ☐ Appoint an **independent lawyer** who represents you — not the seller or the listing agent.
- ☐ Set your **total budget**, including 7–11% in taxes and fees on top of the price.
- ☐ If financing, secure a **mortgage decision in principle** (expect a 30–40% deposit as a non-resident).
- ☐ Decide your **priority areas** and must-haves — town, coast, space, or rental potential.
- ☐ Insist on **verified listings** and independent due diligence before any deposit.
- ☐ If relocating, take **cross-border tax advice** before you commit — the order of steps matters.

Keep this guide handy. When you are ready to look seriously, the fastest route to the right home — without the phantom listings and paperwork surprises — is a local partner who only shows you what is real. That is exactly what we do.

LET'S FIND YOUR SINTRA HOME

One trusted partner for every step

We guide international buyers through Sintra's finest properties with discretion, local expertise and absolute clarity — from the first viewing to the escritura, and everything that follows.

— Property acquisition

— Interior design

— Renovation

— Landscape design

— Technical maintenance

— Rental management

Ready to talk, or want verified listings that match your brief?

Request a confidential consultation

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