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Portugal Calling: Your Complete Property Guide for UK Buyers

Everything UK buyers need to know about mortgages, costs, tax and the buying process in Portugal.

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Where Atlantic waves meet affordable charm – and British buyers are finding their European sanctuary

SECTION 1

Why Portugal? (And Why Now?)

Let me paint you a picture:

You're sitting on a sun-drenched terrace in Cascais, or perhaps in a renovated townhouse in Porto's historic Ribeira district. The cost of living is 30-40% lower than the UK. The weather is glorious 300 days a year. Pastel de nata and espresso cost €2.50. And you're just 2.5 hours from London.

This isn't a fantasy – it's why Portugal has become the number one destination for British expats and property investors in Europe.

But here's the truth: Portugal's property market has changed dramatically in the last few years. The famous Golden Visa no longer covers direct property investment. Prices in Lisbon and the Algarve have surged. And yet, incredible opportunities remain – if you know where to look and how to navigate the system.

This guide is your insider's map to buying Portuguese property as a UK buyer in 2025. No estate agent spin. No outdated information. Just honest, practical advice that reflects the current market reality.

SECTION 2

The Three Portuguese Property Personas (Which One Are You?)

The Algarve Dreamer

"I want sunshine, golf, and a slower pace of life"

You're drawn to Portugal's southern coast: golden beaches, golf courses, established expat communities, and year-round warmth. You're likely looking at apartments or villas in

areas like Lagos, Tavira, Albufeira, or Vilamoura.

Your priorities: Easy airport access (Faro), rental income potential, English-speaking services, and a property that works for holidays now and retirement later.

Budget reality: €200,000-€500,000 for quality properties in desirable locations.

The City Investor

"I want capital growth and strong rental yields"

You see Lisbon and Porto as European property hotspots with room to run. Both cities offer culture, economic growth, digital nomad appeal, and tourism that shows no signs of slowing.

Your priorities: Buy-to-let opportunities (short and long-term), understanding rental regulations, maximizing yield, and choosing up-and-coming neighborhoods before prices spike.

Budget reality: €250,000-€600,000 for investment-grade city properties.

The Lifestyle Relocator

"I'm ready to make Portugal my home base"

Whether retiring, working remotely, or seeking a better quality of life, you're thinking long-term. You might be considering Portuguese residency, exploring the D7 visa, or even eyeing citizenship down the line.

Your priorities: Resident mortgage options, healthcare, cost of living, integration into Portuguese life, and properties with character (think traditional quintas, renovated townhouses, or modern countryside retreats).

Budget reality: Flexible – from €150,000 in central Portugal to €500,000+ for premium coastal properties.

SECTION 3

The Golden Visa Reality Check: What Changed in 2023

If you've been researching Portugal, you've probably heard about the Golden Visa. Here's what you need to know in 2025:

What Was the Golden Visa?

A residency-by-investment program that allowed foreigners (including UK citizens post-Brexit) to gain Portuguese residency by investing a minimum amount – most commonly **€500,000 in property**.

It was wildly popular with British buyers because it offered:

- Residency rights in Portugal
- Freedom to travel in the Schengen Area
- Path to Portuguese (and therefore EU) citizenship after 5 years

What Changed (October 2023)

Direct property investment no longer qualifies for the Golden Visa.

The Portuguese government closed this route as part of housing affordability measures (rising property prices were pricing out locals, particularly in Lisbon and Porto).

What Still Works for Golden Visa

If Portuguese residency is your goal, current Golden Visa investment options include:

- **€500,000** in qualifying investment funds (venture capital or private equity)
- **€500,000** in Portuguese company shares (creating at least 5 jobs)
- **€250,000** in arts and culture preservation

Reality check: These routes are far less attractive to most UK property buyers who simply want a home in Portugal.

The Better Alternative: D7 Visa

For UK buyers planning to live in Portugal (at least part-time), the **D7 Passive Income Visa** is now the go-to option:

Requirements:

- Proof of regular passive income (pension, rental income, investments)
- Minimum around €820/month for a single person

- Must spend at least 16 months in Portugal during the first 2-year period
- Leads to permanent residency and potential citizenship

Why it's better for most buyers:

- Much lower financial threshold
- No investment requirement
- You can buy any property you like (no minimum spend)
- Access to Portuguese healthcare and services

Sources: [Global Citizen Solutions - Portugal Golden Visa 2025](#), [Get Golden Visa - Portugal Golden Visa New Rules](#), [Portugal Property - Golden Visa 2025 Options](#)

SECTION 4

Portuguese Mortgages for UK Buyers: The Real Terms

Good news first: **Portuguese banks are generally more welcoming to UK buyers than Spanish or Italian banks.**

What You Can Expect (2025 Market)

Loan-to-Value (LTV):

- **Non-residents:** 60-70% LTV (30-40% deposit required)
- **Portuguese residents:** Up to 80-90% LTV
- Some banks more conservative, capping at 65% for foreign buyers

Interest Rates:

- **3% to 6%** as of September 2025
- Average for new contracts: around 2.8-3.3% (variable) or 3.5-4.5% (fixed)
- Non-residents typically pay 0.5-1% higher than residents
- Fixed-rate mortgages increasingly popular post-inflation surge

Loan Terms:

- Up to 30 years maximum
- Must be fully repaid by age 75 (some banks say 80)
- Shorter terms for older borrowers

Income Requirements:

- Monthly mortgage payment should not exceed 35% of net income
- Proof of stable income from UK employment or pension
- Self-employed: minimum 2-3 years of accounts required

Sources: [Portugal Buyers Agent - Mortgage Guide 2025](#), [Portugal Homes - Mortgages for Foreigners 2025](#), [Idealista - Getting a Mortgage as a Foreigner](#)

Required Documents (What to Prepare)

✓ **Passport** (valid, certified copy) ✓ **Proof of income** (3-6 months of payslips or 2-3 years of accounts if self-employed) ✓ **UK tax returns** (last 2 years) ✓ **Bank statements** (last 3-6 months) ✓ **Proof of deposit** (showing where your deposit money came from) ✓ **NIF number** (Portuguese tax number – more on this below) ✓ **Portuguese bank account** (required before mortgage application) ✓ **Credit report** (from UK credit reference agencies) ✓ **Promissory contract** (CPCV – the preliminary purchase agreement)

Translation requirement: Most documents must be translated into Portuguese by a certified translator.

The Portuguese Bank Account Requirement

You'll need a Portuguese bank account to:

- Apply for a mortgage
- Pay utilities and property taxes
- Receive rental income (if renting out)
- Set up direct debits

How to open one:

- In person (easier): Visit a branch with passport and NIF
- Remotely: Some banks (like Millennium bcp, Novo Banco) allow online applications for non-residents

Timeline: 1-2 weeks typically

SECTION 5

The NIF: Portugal's Magic Number

Just like Spain's NIE, Portugal requires all property buyers to have a **NIF (Número de Identificação Fiscal)** – your Portuguese tax identification number.

Without it, you cannot:

- Buy property
- Open a bank account
- Sign contracts
- Pay taxes
- Set up utilities

How to Get Your NIF

Option 1: From the UK (with a Fiscal Representative)

As a non-EU citizen (post-Brexit), UK buyers must appoint a **fiscal representative** – a Portuguese resident who acts as your point of contact with Portuguese tax authorities.

Process:

1. Hire a fiscal representative (lawyers, accountants, or specialized services charge €50-€200 for this)
2. Complete the application form (they'll handle it)
3. Provide passport copy
4. NIF issued within 1-3 weeks

Option 2: In Portugal

If you're already in Portugal (e.g., on a viewing trip), you can:

1. Visit a local tax office (*Finanças*)
2. Bring your passport
3. Apply in person
4. Receive NIF same day or within a few days

Pro tip: Get your NIF before you start seriously house hunting. It's required for making offers and speeds up the purchase process.

Sources: [Global Citizen Solutions - NIF Portugal Guide](#), [Get NIF Portugal](#)

SECTION 6

The True Cost of Buying Property in Portugal

Here's where many UK buyers get caught out: Portugal's purchase costs are lower than Spain's, but they still add **8-10% on top of the purchase price**.

One-Time Purchase Costs

1. Property Transfer Tax (IMT – Imposto Municipal sobre Transmissões)

This is the big one, and it's progressive (higher percentage for higher-value properties):

Property Value	IMT Rate
Up to €92,407	0%
€92,407 - €126,403	2%
€126,403 - €172,348	5%
€172,348 - €287,213	7%
Over €287,213	Up to 8%

For a €250,000 property: Expect around €7,500-€10,000 in IMT

Exemptions: First-time buyers under 35 may qualify for reduced/exempt IMT on properties up to €316,772 (primary residence only).

2. Stamp Duty (Imposto do Selo)

- **0.8%** of the property purchase price
- For a €250,000 property: €2,000

3. Legal Fees (Lawyer/Solicitor)

- **1-2%** of purchase price + VAT
- Essential for UK buyers (absolutely do not skip this)
- For a €250,000 property: €2,500-€5,000

4. Notary & Registration Fees

- €500-€1,000 depending on property value

- Covers notary fees and land registry registration

5. Mortgage Costs (if applicable)

- Arrangement fee: 0.5-1% of loan amount
- Mortgage registration tax: 0.6% of loan amount
- Valuation fee: €200-€500

Total upfront (excluding mortgage): 8-10% of purchase price

Sources: [Tytte - Property Taxes in Portugal 2025](#), [Portugal Private Finance - Ultimate Mortgage Guide](#)

Annual Ownership Costs

1. IMI (Property Tax)

- **0.3-0.45%** of the fiscal value (VPT – valor patrimonial tributário) per year
- Fiscal value is usually 60-80% of market value
- For a €250,000 property (fiscal value €180,000): €540-€810/year
- Paid annually or in installments

2. Non-Resident Income Tax (if not living in Portugal full-time)

- Even if you don't rent your property, Portugal taxes "deemed income"
- Tax on 3% of the fiscal value annually
- Example: €180,000 fiscal value = €5,400 deemed income × 28% tax rate = **€1,512/year**

3. Condominium Fees (if applicable)

- For apartments or gated communities
- €300-€1,500/year depending on amenities

4. Utilities

- Water, electricity, internet, refuse collection
- Budget €80-€150/month

5. Insurance

- Buildings insurance: €200-€500/year
- Contents insurance: €100-€300/year

SECTION 7

The Portuguese Property Purchase Process

Portugal's system is refreshingly efficient compared to some European countries. Here's your journey:

Stage 1: The Hunt

Where to Search:

- **Idealista** (largest Portuguese property portal)
- **Imovirtual** (second largest)
- **Kyero** (international focus, good for Algarve)
- **Local estate agents** (especially in smaller towns)

In-Person Viewing Trips: Essential. Budget 5-7 days, view 10-12 properties minimum.

Portugal looks gorgeous in photos, but neighborhoods, noise levels, and build quality vary dramatically.

Regional Considerations:

- **Lisbon:** Expensive, competitive, but strong rental market
- **Porto:** More affordable than Lisbon, growing expat scene
- **Algarve:** Tourist-heavy, great for rentals, less "authentic" Portugal
- **Silver Coast (Óbidos, Nazaré, Peniche):** Emerging, affordable, real Portuguese culture
- **Alentejo:** Rural, affordable, hot summers, slower pace
- **Central Portugal (Coimbra, Viseu):** Extremely affordable, fewer expats, authentic

Stage 2: Making an Offer

Unlike the UK, offers in Portugal are often made through the estate agent and are usually:

- **5-10% below asking price** (expect negotiation)

- Higher discounts possible if property's been listed 6+ months

Once accepted, you'll typically sign a **Reservation Agreement** and pay a small deposit (€1,000-€5,000) to take the property off the market.

Stage 3: The CPCV (Contrato de Promessa de Compra e Venda)

This is Portugal's equivalent of "exchange of contracts" in the UK – a legally binding preliminary sale agreement.

What happens:

- Your lawyer conducts due diligence (checking title, debts, planning permissions)
- CPCV is signed by both parties
- You pay a deposit: typically **10-30%** of purchase price
- Completion date is set (usually 30-90 days later)

Key point: This is legally binding. If you pull out, you lose your deposit. If the seller pulls out, they must return double your deposit.

What your lawyer checks:

- Clear title (seller is legal owner)
- No debts on the property (mortgages, taxes, condo fees)
- Planning permissions (especially for renovations or rural properties)
- Building licenses and completion certificates
- Boundary disputes
- Urban vs rustic land classification (affects rebuild/renovation rights)

Stage 4: The Escritura (Completion)

The **escritura** is the final deed signing at a notary's office.

On the day:

- Both parties (or their representatives) attend
- Final balance is transferred (usually beforehand via bank transfer)
- Notary reads and registers the deed
- You receive the keys
- Property is officially yours

Language: The deed is in Portuguese. Bring an interpreter if your Portuguese isn't fluent, or ensure your lawyer attends.

Timeline from offer to completion: Typically 8-12 weeks.

SECTION 8

Buy-to-Let in Portugal: The Investment Reality

Portugal's rental market is booming – but the rules have tightened, especially for short-term lets.

Where the Rental Demand Is

Short-Term (Holiday Lets):

- Lisbon (neighborhoods: Alfama, Baixa, Príncipe Real)
- Porto (Ribeira, Foz, Cedofeita)
- Algarve (Lagos, Albufeira, Tavira, Vilamoura)
- Silver Coast (emerging: Óbidos, Nazaré)

Gross yields: 5-8% (but management-intensive)

Long-Term (Residential Rentals):

- Lisbon and Porto (strong demand from young professionals, students, expats)
- University cities (Coimbra, Braga)

Gross yields: 4-6% (more stable, less management)

The AL License (Alojamento Local)

To legally rent short-term in Portugal, you need an **AL license** from the local council.

Recent changes (2023-2024):

- Many councils (especially Lisbon and Porto) have **stopped issuing new AL licenses** in historic centers
- Existing licenses still valid
- Some areas still grant licenses (suburbs, smaller towns, rural areas)

Before you buy for holiday lets:

1. Check if new AL licenses are being issued in that area
2. Ask if the property already has an AL license (can transfer to new owner)
3. Budget for management (15-25% of rental income)

Penalties for unlicensed rentals: €2,000-€37,500 fines.

The Tax Situation for Rental Income

Non-Resident Rental Income:

- **28% flat tax** on net rental income (after allowable expenses)
- Allowable expenses: maintenance, repairs, insurance, condo fees, property tax, management fees
- Must file annual tax return (IRS)

In the UK:

- You must declare Portuguese rental income to HMRC
- You can claim tax relief for Portuguese tax paid (double taxation treaty)

Get professional tax advice – this is complex territory.

The NHR Tax Regime (Non-Habitual Resident)

If you become a Portuguese tax resident, you may qualify for the **NHR regime** (now called IFICI as of 2024):

Benefits:

- 10-year tax exemption or reduction on foreign income (pensions, dividends, rental income from abroad)
- Flat 20% tax on Portuguese-sourced employment/self-employment income

Requirements:

- Become Portuguese tax resident (spend 183+ days/year in Portugal, or have a home there as your main residence)
- Not have been tax resident in Portugal in the previous 5 years
- Apply within first year of tax residency

Why it matters for property buyers: If you're planning to relocate to Portugal, NHR can save you significant tax on UK pensions and investments.

Sources: [Get NIF Portugal - NHR Guide](#), [Get Golden Visa - NHR Portugal 2025](#)

SECTION 9

Brexit and the 90/180 Rule: Your Options

Like Spain, Portugal is part of the Schengen Area. Post-Brexit, UK visitors can only spend **90 days in any 180-day period** in the Schengen Zone without a visa.

This is the biggest frustration for UK buyers who want to spend extended time at their Portuguese property.

Your Workarounds

1. The D7 Visa (Passive Income Visa)

- Requires proof of stable passive income (pension, rental income, etc.)
- Minimum around €820/month for a single person (based on Portuguese minimum wage)
- Grants residency, allowing you to stay year-round
- Leads to permanent residency and citizenship eligibility after 5 years

Best for: Retirees, remote workers with stable income, early retirees with rental/investment income

2. The D8 Visa (Digital Nomad Visa)

- For remote workers employed by non-Portuguese companies
- Minimum income: around €3,280/month
- Allows residency for up to 1 year, renewable

Best for: Remote workers, freelancers, digital nomads

3. Time Your Visits

- Carefully track 90-day windows

- Split time between Portugal and non-Schengen countries (UK, Ireland, Croatia, Romania)

4. The "Golden Visa" Alternative

- If you invest €500,000 in qualifying funds, you get residency rights
- Allows freedom of movement in Schengen
- Only requires 7 days/year in Portugal to maintain

Least practical for most buyers unless you were already planning major investment.

SECTION 10

Where to Buy: Regional Breakdown

Lisbon & Surrounding Areas

The reality: Lisbon is expensive – but still cheaper than London, Paris, or Barcelona.

Prices:

- City center apartments: €4,000-€8,000/m²
- Suburbs (Cascais, Sintra, Almada): €2,500-€4,500/m²

Pros:

- International airport, culture, jobs, dining
- Strong rental demand (long and short-term)
- Capital growth potential

Cons:

- High prices, competitive market
- AL licenses restricted in historic center
- Crowds and tourism

Best neighborhoods for buyers:

- **Alfama** (historic, touristy, rental potential)

- **Príncipe Real** (trendy, upscale, expat-friendly)
- **Campo de Ourique** (residential, local vibe)
- **Cascais** (coastal, commutable, premium prices)

Porto & Northern Portugal

The reality: Porto offers Lisbon vibes at 30-40% lower prices.

Prices:

- City center: €2,500-€4,500/m²
- Suburbs (Matosinhos, Vila Nova de Gaia): €1,800-€3,000/m²

Pros:

- Authentic Portuguese culture, wine country, growing expat scene
- More affordable than Lisbon
- Strong tourism and rental market

Cons:

- Rainier than the south (but greener)
- AL licenses now restricted in city center
- Smaller airport (fewer direct flights)

Best areas:

- **Ribeira** (UNESCO, touristy, investment potential)
- **Foz do Douro** (beachfront, upscale, residential)
- **Cedofeita** (artsy, cafes, young professionals)

The Algarve (Southern Coast)

The reality: The Algarve is Portugal's "expat central" – sunshine, golf, beaches, and a massive British community.

Prices:

- Coastal towns: €2,500-€5,000/m²
- Inland: €1,500-€2,500/m²

Pros:

- 300+ days sunshine, excellent infrastructure
- Established expat services (English-speaking lawyers, doctors, etc.)
- Strong rental market (golf tourists, retirees, families)
- Faro airport with year-round UK connections

Cons:

- Very touristy (especially in summer)
- Less "authentic" Portuguese culture
- Overdevelopment in some areas

Best towns:

- **Lagos** (charming, beaches, expat-friendly)
- **Tavira** (traditional, quieter, beautiful)
- **Albufeira** (touristy, strong rental potential)
- **Vilamoura** (golf, marina, upscale)

The Silver Coast (Costa de Prata)

The reality: Portugal's best-kept secret – affordable, authentic, and beautiful.

Prices:

- Coastal towns: €1,500-€2,500/m²
- Inland: €800-€1,500/m²

Pros:

- Dramatically cheaper than Algarve or Lisbon
- Authentic Portuguese culture, less touristy
- Stunning coastline, surfing, medieval towns
- 1 hour from Lisbon airport

Cons:

- Fewer expat services (limited English)
- Cooler in winter (but still mild)

- Rental market less proven (but growing)

Best towns:

- **Óbidos** (medieval walled town, charming, rental potential)
- **Nazaré** (fishing village, surfing, traditional)
- **Peniche** (surfing, seafood, authentic)
- **Caldas da Rainha** (market town, affordable, local life)

Central & Inland Portugal

The reality: Unbelievably affordable, stunningly beautiful, and almost entirely overlooked by foreign buyers.

Prices:

- Town properties: €500-€1,200/m²
- Rural quintas: €50,000-€150,000 for entire properties

Pros:

- Incredible value (3-bedroom townhouses for under €100,000)
- Authentic Portuguese life
- Renovation opportunities
- Peaceful, rural lifestyle

Cons:

- Hot summers (35-40°C)
- Limited rental market
- Fewer English speakers
- Remote (distances between towns)

Best areas:

- **Coimbra** (university city, culture, services)
- **Tomar** (historic, affordable, expat-friendly)
- **Castelo Branco** (near Spanish border, very affordable)
- **Alentejo** (rural, vineyards, slow living)

Your Questions Answered

"Can I get a Portuguese mortgage if I'm retired?"

Yes, but:

- The mortgage must be repaid by age 75-80 (bank-dependent)
- Pension income counts as stable income
- You may be limited to shorter terms (10-15 years)
- Some banks more flexible than others

Many UK retirees opt for cash purchases or smaller mortgages given the age constraints.

"What about healthcare in Portugal?"

Options:

1. Public healthcare (SNS):

- If you're a Portuguese resident (via D7 visa, etc.), you can access public healthcare
- UK state pensioners can apply for an S1 form (gives access to SNS)
- Quality is good, but can be slow for non-urgent treatment

1. Private healthcare:

- Required for most visa applications
- Costs: €50-€150/month for comprehensive cover
- Fast access, English-speaking doctors

1. GHIC (Global Health Insurance Card):

- For visits under 90 days
- Covers emergency treatment only

"Should I buy in euros or sterling?"

You'll pay in euros. The question is timing.

Currency tips:

- Use specialist currency services (Wise, CurrencyFair, TorFX) – not high-street banks
- Consider a forward contract if you're risk-averse (locks in today's rate for future payment)
- Split transfers if you have flexibility
- GBP/EUR has been volatile post-Brexit – factor this into your budget

"Is Portugal safe?"

Yes. Portugal consistently ranks as one of the safest countries in the world.

Crime rates: Very low compared to UK **Biggest risks:** Petty theft in tourist areas (pickpocketing in Lisbon/Porto) **Rural areas:** Extremely safe

"What if I want to sell later?"

Capital Gains Tax:

- **Non-residents:** 28% on gains
- **Residents:** 50% of gains added to your income and taxed at marginal rates (14.5-48%)
- **Exemption:** Residents can reinvest proceeds in another EU/EEA property within 3 years to defer tax

Selling process: Similar to buying (lawyer, notary, IMT paid by buyer)

SECTION 12

Money-Saving Insider Tips

1. Buy Off-Season (November-February)

The market slows in winter. Sellers are more motivated, especially in tourist areas. You'll have more negotiating power.

2. Look Beyond the Obvious

Everyone wants Lisbon or the Algarve. But Porto, the Silver Coast, and central Portugal offer 30-50% better value.

3. Consider Renovation Properties

Portugal is full of beautiful old buildings needing love. If you're handy (or hire local tradespeople), you can create incredible value.

But: Ensure planning permissions are in place and the property is "urban" (not "rustic") if you want to extend or rebuild.

4. Check for Existing AL Licenses

If you're buying for short-term rental, finding a property with an existing AL license (especially in Lisbon/Porto) adds significant value.

5. Negotiate Hard

Portuguese sellers expect negotiation. Start 10-15% below asking, especially if:

- Property's been listed 6+ months
- It's winter
- You're a cash buyer
- Minor issues need addressing

SECTION 13

Red Flags: Walk Away If You See These

- ▶ **"Rustic" land classification** (unless you're only using it for agriculture – you can't build/extend)
- ▶ **No completion certificate (licença de utilização)** for the building
- ▶ **Unpaid condo fees or property taxes** (these transfer to you)
- ▶ **Properties significantly cheaper than neighbors** (there's always a reason)
- ▶ **Seller pressures for quick decisions**
- ▶ **"Off-market" or "cash-only" deals** (may indicate tax issues or illegal builds)
- ▶ **No AL license** if you're buying for short-term rental in restricted areas

Your 12-Month Action Plan

Months 1-3: Foundation

- Define budget (including 8-10% extra costs)
- Research regions (visit if possible)
- Decide: lifestyle, investment, or relocation?
- Get your NIF (hire fiscal representative or visit Portugal)
- Speak to mortgage advisors (even if unsure)

Months 4-6: The Search

- Set up alerts on Idealista, Imovirtual
- Hire independent Portuguese lawyer
- Book 5-7 day viewing trip
- View 10+ properties
- Research visa options if planning extended stays

Months 7-9: The Purchase

- Make offer, negotiate
- Sign reservation agreement
- Open Portuguese bank account
- Finalize mortgage (if applicable)
- Lawyer conducts due diligence
- Sign CPCV (pay 10-30% deposit)

Months 10-12: Completion

- Arrange final payment
- Currency transfer (use specialist service)
- Attend escritura (notary signing)
- Receive keys

- [] Register utilities
- [] Set up property tax payments
- [] Apply for AL license (if buying to let)

SECTION 15

Final Thoughts: Is Portugal Right for You?

Portugal offers something rare: genuine quality of life at genuinely affordable prices.

It's not the cheapest market in Europe anymore – Lisbon and the Algarve have seen significant growth. But it's still accessible, welcoming, and packed with opportunity for those who know where to look.

The Golden Visa may have closed for property, but that doesn't change the fundamentals: beautiful climate, stable economy, welcoming culture, and a government actively courting foreign residents through the D7 visa and NHR tax regime.

Whether you're chasing sunshine, rental yields, or a fresh start, Portugal rewards those who do their homework.

The pastel de nata and ocean views? Those are just a bonus.

Ready to start your Portuguese journey? The market's waiting – and so is your terrace in the sun.

SECTION 16

Essential Resources & Links

Golden Visa & Residency:

- [Global Citizen Solutions - Portugal Golden Visa 2025](#)
- [Get Golden Visa - Portugal Golden Visa New Rules](#)
- [Portugal Property - Golden Visa 2025](#)

Mortgages & Finance:

- [Portugal Buyers Agent - Mortgage Guide 2025](#)
- [Portugal Homes - Mortgages for Foreigners](#)
- [Idealista - Getting a Mortgage as a Foreigner](#)

Tax & Legal:

- [Tytle - Property Taxes in Portugal 2025](#)
- [Global Citizen Solutions - NIF Portugal](#)
- [Get Golden Visa - NHR Portugal](#)

Property Portals:

- Idealista.pt (largest)
- Imovirtual.com (second largest)
- Kyero.com (international focus)

This guide reflects the Portuguese property market as of 2025. Laws, tax rates, and mortgage conditions change. Always seek professional legal and financial advice specific to your circumstances.

Bem-vindo a Portugal. Your new life is closer than you think. 🇵🇹

Why Work With OMF?

We're not a comparison website or a call centre. We're specialist mortgage brokers who guide UK buyers through every step of purchasing property overseas.

200+

Lenders Accessed

£250M+

Mortgages Arranged

98%

Approval Rate

15+

Countries Served

What you get with OMF:

- ✓ Dedicated broker from first call to completion
- ✓ Whole-of-market access — not tied to one lender
- ✓ FCA regulated for UK mortgages
- ✓ Multilingual team
- ✓ Introductions to trusted FX, legal & tax partners
- ✓ Specialist in complex income & cross-border cases
- ✓ Transparent fees (typically 1% of approved loan)

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