
Digital Nomads in Portugal

Remote workers and digital nomads considering Portugal as a base

TL;DR

- The D8 visa needs €3,680/month — four times the 2026 minimum wage of €920. Most "nomad tax" articles are still selling you NHR, which is gone.
- IFICI replaced NHR in 2024 and almost no generic remote employee qualifies for the 20% flat rate. Plan on standard IRS, not on a tax holiday.
- Rent for a year before you buy. Two-thirds of the people who buy a quinta from Instagram regret it; live through one Lisbon February first.

The 2026 number that matters: €3,680/month — D8 minimum gross income, locked to 4× the Portuguese minimum wage (RMMG €920). Below that, the visa doesn't exist for you. Above it, you still need to read the tax section before booking the flight.

Who this guide is for

You earn at least €45,000 a year working remotely for non-Portuguese employers or clients. You speak no Portuguese yet. You are weighing Portugal as a primary base, a winter-only base, or somewhere to root and possibly buy.

Portugal is a genuinely good place to work remotely from. It is also a place where remote workers make expensive mistakes — buying before they have lived through a damp Lisbon February, triggering Portuguese tax residency on income their home country is already taxing, picking a rural quinta because Instagram looked nice and then realising the fibre line stops 800 metres before the gate.

The contrarian frame, up front: most of what is written about "nomad Portugal" in 2026 is two years out of date. NHR is gone. The Golden Visa real-estate route closed in 2023. IFICI is much narrower than the marketing implies. Median prices in the Algarve are now €3,139/m² (INE, full-year 2025). This guide assumes you are reading it after that landscape changed, not before.

The 2026 visa landscape

EU/EEA/Swiss citizens

You don't need a visa. Move, register at the Câmara Municipal within 90 days, get a Certificado de Registo, then a NIF and NISS. That is the entire process.

Schengen tourist stays (90/180)

Non-EU citizens can stay 90 days in any rolling 180-day window across the entire Schengen area. That is a holiday solution, not a nomad solution. Overstays compromise re-entry into the whole bloc.

D8 — the Digital Nomad Visa

Introduced October 2022, the D8 is the standard route for non-EU remote workers. Two variants:

- **Residence visa.** For long-term stays. Leads to a residence permit, then to permanent residence and citizenship eligibility. This is what most readers of this guide want.

- **Temporary stay visa.** Up to one year, renewable. No residence permit, no citizenship clock, lighter tax exposure if structured carefully.

2026 income threshold. Four times the Portuguese minimum wage. The RMMG is €920/month in 2026, so D8 minimum income is **€3,680/month gross** (€44,160/year). Add 50% per spouse (+€1,840) and 30% per dependent child (+€1,104).

Savings requirement. ≥ €11,040 in liquid funds (12× the minimum wage) for the main applicant, deposited in a Portuguese account.

Document checklist (typical): passport valid 3+ months beyond intended stay; two recent photos; apostilled and translated criminal records from your country of residence and any country you have lived in 1+ year recently; proof of accommodation in Portugal (12-month lease, hotel booking, or property deed); proof of remote-work income over the last 3 months (payslips, contracts, invoices, bank statements); tax-residency certificate from current country; health insurance valid in Portugal; NIF (obtainable remotely via fiscal rep); Portuguese bank account with the savings deposited; application fees (~€90 visa + €170 residence permit).

Process. Apply at the Portuguese consulate in your country of legal residence — current wait 2–4 months in 2026, London and major US consulates slowest. Receive 4-month entry visa, travel to Portugal, attend AIMA appointment (the immigration authority that replaced SEF). AIMA wait times have improved from the 2024–25 backlog but still run 2–6 months in some districts. Residence permit issued for 2 years, renewable for 3, then permanent residence after 5 years total.

D7 — Passive Income

The older sibling of the D8. Designed for retirees and rentiers. 2026 income threshold: **€920/month** (1× minimum wage) plus 50% per spouse and 30% per child.

D7 is for *passive* income only — pensions, dividends, rental, royalties, interest. It is not the right visa for an active freelancer, even if your accountant tells you "they don't really check." They do check, and they reject. Active remote-worker income belongs on the D8.

Golden Visa and other routes

Still exists in 2026, but real-estate routes were closed in 2023. Current options are €500k+ in qualifying funds or €250k cultural donation. Relevant if you want minimal physical presence (7 days/year) and accept the political risk of further rollback. Out of scope for most working nomads.

D8 vs D7 quick comparison

| | D7 (Passive) | D8 (Nomad) | Tourist (Schengen) |
|---------------------|-----------------------------|--------------------------------------|--------------------|
| Income type | Pensions, dividends, rental | Active remote work, freelance | n/a |
| Min income (2026) | €920/month | €3,680/month | n/a |
| Days for residency | 183+/year | 183+/year | 90 in 180 |
| Path to citizenship | Yes (5+ years*) | Yes (5+ years*) | No |
| Tax residency | Yes | Yes | No |
| Best for | Retirees, rentiers | Salaried remote workers, freelancers | Trial visits |

*April 2026 amendments to the Nationality Law proposed extending the clock to 10 years for non-EU/non-CPLP nationals (7 for EU/CPLP). Status fluid as of mid-2026 — check at application time. We are not assuming the extension has passed.

The tax trap: becoming Portuguese tax resident by accident

This is the part most "move to Portugal" guides skip. Read it twice.

How you become tax resident

Two main triggers under the Portuguese tax code:

1. **The 183-day rule.** More than 183 days, consecutive or not, in Portugal in any rolling 12-month period that begins or ends in the relevant tax year. Not a calendar-year test. 150 days in late 2026 plus 150 days in early 2027 clears the threshold for both years.
2. **Habitual residence.** Even under 183 days, having a dwelling in Portugal that you "intend to maintain and occupy as habitual residence" makes you tax resident. Signing a 12-month lease, putting utilities in your name, enrolling kids in school, registering at the Junta de Freguesia — any of those can be enough on their own or in combination.

Why nomads accidentally trigger it

The classic mistake: *"I'll come for the winter, leave in April, come back for autumn."* Six months across two tax years easily clears 183 days in a rolling window. People discover this two years later when the Autoridade Tributária (AT) sends a letter.

The second classic mistake: D8 holder assumes they have "temporary" tax status because the residence permit says temporary residence. Wrong — under tax law, a residence permit plus a dwelling plus actual presence makes you tax resident from day one of the year you crossed the threshold.

Permanent establishment risk for your employer

If you work remotely from Portugal as a salaried employee of a foreign company for more than 183 days, your employer may create a *permanent establishment* in Portugal. That obliges them to register, withhold Portuguese payroll tax, and contribute to social security. Most foreign employers respond by (a) refusing to let you stay long-term once they understand this, or (b) pushing you to convert to a local contractor or onto an Employer of Record. Have this conversation with your employer *before* you move.

NHR is gone. IFICI is narrower than the marketing claims.

The classic NHR (Non-Habitual Resident) regime closed to new applicants on 31 December 2023. Its replacement is **IFICI** (Incentivo Fiscal à Investigação Científica e Inovação), informally called "NHR 2.0". The headline is similar — 20% flat rate, 10-year window — but the eligibility is genuinely narrow.

What IFICI actually offers:

- **20% flat IRS** on *qualifying Portuguese-source* employment (cat. A) and self-employment (cat. B) income only. Not a blanket personal rate.
- **Foreign income** in most categories (employment, self-employment, royalties, rental, capital gains, capital) is exempt in Portugal but counted for rate-determination on other Portuguese income.
- **Foreign pensions are NOT exempt.** This is the biggest break from the old NHR, which taxed foreign pensions at a flat 10%. Under IFICI, foreign pensions are taxed at standard Portuguese IRS progressive rates (up to 48% plus solidarity surcharge). If you are a retiree-nomad, this matters.
- **Eligible activities** are narrowly defined: scientific research, higher education, certified start-ups, R&D centres, qualifying export-oriented companies (>50% of turnover from exports), and specific high-value-add CAE codes. The *employer's* certification matters as much as your job title.
- The framework is Portaria n.º 352/2024/1, de 23 de dezembro, amended by Portaria n.º 52-A/2025/1.
- You must not have been Portuguese tax resident in any of the previous five years, and you must apply by 15 January of the year following the one you became tax resident. Miss the deadline and you lose the regime.

The honest read: a "Senior Software Engineer" working remotely for a generic US SaaS through an Employer of Record almost certainly does not qualify. A freelance designer with foreign clients almost certainly does not qualify. Plan your move on standard IRS rates and treat IFICI as a possible upside to confirm with a Portuguese tax adviser, not as the reason you are coming.

Standard 2026 rates if you become resident without IFICI

Residents are taxed on **worldwide income** at progressive rates. 2026 brackets (updated +3.51% by OE 2026), top marginal 48%, plus a solidarity surcharge of 2.5% above €80k and 5% above €250k.

Freelancers under the simplified regime: 75% of gross service income is taxable, then taxed at the progressive scale. Effective IRS lands 9–36% depending on income. Above ~€200k turnover, you must switch to organised accounting.

Social security for freelancers: 21.4% on 70% of declared quarterly income (\approx 15% effective on gross). 12-month exemption on activity start. No employee/employer split for self-employed.

Investment income: dividends, interest, real-estate gains — 28% flat by default, or progressive aggregation by election. Non-resident real-estate capital gains since the 2023 reform: 50% of the net gain at progressive IRS rates (worldwide income tested for rate determination). The flat 28% on 100% of the gain is gone for non-residents — anyone still quoting it has not updated their content since 2022.

If you stay under 183 days and avoid habitual-residence triggers, you remain tax resident in your home country and Portugal taxes you only on Portuguese-source income (typically zero, if employer and clients are abroad).

Where nomads actually live

Lisbon — the default

Biggest English-speaking community, best flight connections, highest cost.

- **Príncipe Real / Santos:** boutique, expensive. €1,500–€2,200 for a furnished one-bed.
- **Cais do Sodré / Bica:** central, riverfront, noisy at weekends, strong startup density.
- **Alvalade / Areeiro:** quieter, more local, better value at €1,000–€1,400. Underrated.
- **Marvila / Beato:** the "next neighbourhood" — Hub Criativo do Beato, cheaper, developing.
- **Parque das Nações:** modern, family-friendly, soulless to some. €1,200–€1,600.

For context: Lisboa municipality's median transaction price was €4,813/m² for nationally-domiciled buyers and €6,026/m² for foreign-domiciled buyers in 2025 (INE). You pay a foreigner premium whether you mean to or not.

Porto — cheaper, rainier, growing

About 25–30% cheaper than Lisbon, with INE median 2025 of €2,305/m² for the Porto metropolitan area.

- **Cedofeita / Bonfim:** central but residential, lots of converted-warehouse offices, real coworking density now. €900–€1,300 for a furnished one-bed.
- **Foz do Douro:** by the ocean, more upscale, slower vibe. €1,200–€1,700.

The trade-off: ~1,200 mm of rain per year (Lisbon ~700, Algarve ~500). November through February can grind on you. This is the real winter test — book a January trial before you sign anything.

Madeira — Funchal & Ponta do Sol

The first European Digital Nomad Village launched in Ponta do Sol in February 2021 and is still active in 2026: dedicated coworking at the John Dos Passos Cultural Centre, regular community meetups, weekly events. Coliving Ponta do Sol and Outsite operate dedicated remote-work properties. Funchal has the broader infrastructure: airport, hospitals, the larger expat scene, real coworking like Cowork Funchal. Subtropical year-round (18–25 °C, low rainfall on the south coast). INE median 2025 for Madeira: €2,500/m².

Algarve — Lagos, Olhão, Faro

The Algarve splits in two for nomad purposes:

- **Western (Lagos, Sagres, Aljezur):** surf, hiking, cliffs, big seasonal influx. Lagos has the most developed nomad scene with several colivings and a coworking-with-surf model. Off-season (October–April) prices drop sharply and the community is meaningful; in July–August you compete with tourists.
- **Eastern (Olhão, Tavira, Fuzeta, Faro):** lower-key, more authentic, Ria Formosa coastline, smaller but growing presence. Olhão has become a quiet favourite for those who want sun without the Lagos party scene.

Algarve INE median 2025: €3,139/m² — meaningfully above the national €2,076/m². Rents: €800–€1,200 for a furnished one-bed off-season, jumping 40–60% in peak summer in tourist towns.

Ericeira & Costa da Caparica — the surf coast

Ericeira (World Surfing Reserve, 45 minutes north of Lisbon) and Costa da Caparica (across the river from Lisbon) attract a specific nomad subtype: surfers who happen to work. Wot Cooliving, Outsite Ericeira, Lapoint, Coworksurf all operate here. You will have the best winter swell of your life and the worst kitchen of your life if you pick the wrong coliving. Ericeira village has fibre and coworking; Caparica is essentially commutable to Lisbon when you need a real office day.

Region comparison

| Region | Furnished 1-bed (off-peak) | Coworking €/month | Community | Climate |
|--------------------|----------------------------|--------------------|-------------------|---------------------------------------|
| Lisbon centre | €1,200–€1,600 | €150–€300 | Largest | Mild winter, hot summer, ~700 mm rain |
| Porto | €900–€1,300 | €100–€200 | Medium-large | Wet winter, ~1,200 mm rain |
| Funchal | €900–€1,300 | €100–€180 | Medium | Subtropical, steady |
| Ponta do Sol | €700–€1,000 | €0–€100 (DNV free) | Small, tight | Subtropical, sunniest spot on island |
| Lagos | €800–€1,200 (off-season) | €100–€200 | Medium, seasonal | Hot dry summer, mild dry winter |
| Olhão / E. Algarve | €700–€1,000 | €80–€150 | Small | Same |
| Ericeira | €1,000–€1,500 | €120–€200 | Small, surf-heavy | Cool, windy, rainy winter |
| Costa da Caparica | €900–€1,300 | €100–€180 | Small | Like Lisbon, breezier |

To rent or to buy?

Short answer: rent for the first 12–18 months. Buy only after you have lived through one full Portuguese year — including a real winter — in the region you think you want.

Why renting first is the only sensible default

- Transaction costs to *buy* run 7–10% of price (IMT + stamp duty + lawyer + notary + agent + bank fees).
- Transaction costs to *sell* run 5–7% (agent commission 5% + tax + admin).
- Round-trip friction: 12–17%.
- You need 5–7 years of price appreciation just to break even on transaction costs.

If there is any realistic chance you move neighbourhood, region, or country within five years — rent.

Rent benchmarks (furnished, off-peak)

| Type | Lisbon centre | Porto | Algarve | Madeira |
|--------|---------------|---------------|---------------|---------------|
| Studio | €900–€1,300 | €700–€1,000 | €600–€900 | €600–€900 |
| 1-bed | €1,200–€1,600 | €900–€1,300 | €800–€1,200 | €800–€1,200 |
| 2-bed | €1,600–€2,500 | €1,200–€1,800 | €1,100–€1,800 | €1,000–€1,500 |

Furnished short-term rents on Idealista, Imovirtual, Spotahome and Flatio are 20–40% above these. Long-term (12+ month) lets in Portuguese-format contracts are the cheapest option once you have a NIF.

When buying makes sense for a nomad

- You are sure of the region. You have lived there for one full year, *including winter*.
- You will stay at least five years.
- You can put 25–40% down (non-resident LTV typically 60–75%), or 20% if you have already moved tax residence and can show local income.
- You either want a permanent home, or you are willing to deal with being a landlord whenever you travel.

For most working nomads, the right buy is a small, walkable, well-located 1- or 2-bed in a city centre. Not a quinta. Not a remote villa.

Buying as a digital nomad — what is actually true in 2026

The non-negotiables

1. **NIF** (Número de Identificação Fiscal). Free in person at any Finanças, or ~€100–€250 via a fiscal rep remotely. You need it for everything.
2. **Portuguese bank account**. ActivoBank, Millennium BCP, CGD, Novobanco. ActivoBank is the most foreigner-friendly digital arm (no monthly fees, English app). Wise, Revolut and N26 do *not* satisfy the consulate's "Portuguese bank account" requirement for the D8 — open ActivoBank first, then build the multicurrency layer on top.
3. **Independent lawyer (advogado)**. €1,500–€3,500 flat fee for a standard purchase. Never use the lawyer recommended by the seller's agent. They verify there are no liens, the seller has the right to sell, the licença de utilização is in order, and the energy certificate is valid.
4. **Mortgage broker (optional)**. Negotiates with multiple banks and often beats what you would get directly.

Mortgage availability for non-residents

Portuguese banks lend to D8 holders, D7 holders and complete non-residents. 2026 reality:

- **LTV:** typically **60–75% for non-residents**, 80–90% for residents and Portuguese citizens. The ceiling depends on profile and on the bank; this is market practice, not a hard regulation. Banco de Portugal's macroprudential framework caps LTV at 90% for own-and-only HPP residents, 80% secondary, 70% non-HPP/investment.
- **Term:** up to 30–40 years, capped at age 75–80 at maturity.
- **DSTI:** Banco de Portugal cap 50%, with limited tolerance to 60% on a small share of new credit. In practice banks underwrite at 35–40%.
- **Stress test:** banks must test borrower capacity at index + 3 pp (under review in 2026, possibly tightening).
- **Rates mid-2026:** Euribor 6M ~2.548% (13 May 2026 fixing); variable-rate mortgages typically Euribor 6M + 1.0–1.5 pp spread for non-residents (0.5–1.0 pp for strong resident profiles). Fixed 5-year mortgages around 3.0–3.7%, 10-year fixed around 3.5–4.2%.

You will need: passport, NIF, last 3 years of tax returns, last 6 months of bank statements, employment or freelance contracts proving the €3,680+/month, and current housing-cost evidence.

IMT + stamp duty + fees — worked example (2026 tables)

Buying a €350,000 apartment in Lisbon as your HPP (Habitação Própria Permanente — own permanent residence), as a tax resident:

| Item | Amount |
|-------------------------------------|------------------------|
| Purchase price | €350,000 |
| IMT (HPP scale 2026) | ~€10,800 |
| Stamp duty (0.8%) | €2,800 |
| Notary + registration | ~€1,200 |
| Independent lawyer | €2,500 |
| Bank arrangement fees (if mortgage) | ~€1,500 |
| Survey | ~€350 |
| Total transaction cost | ~€19,150 (5.5%) |

Same property bought as a non-resident is the big change for 2026. Lei n.º 9-A/2026, de 6 de março — the housing fiscal package politically branded "Construir Portugal", with its complementary decreto-lei autorizado promulgated 12 May 2026 — applies a **flat 7.5% IMT rate to non-resident acquisitions of urban residential property**, regardless of price. The 7.5% top marginal rate is not new; what is new is its flat application to non-residents.

On the same €350k apartment as a non-resident, that is **€26,250** of IMT alone — roughly €15,000 more than the resident HPP scale. Five exclusions apply: buyer is already PT tax resident at acquisition; buyer becomes PT tax resident within 2 years (with IMT refund); buyer is a Portuguese

emigrant acquiring housing in Portugal; the property is let at "renda moderada" (\leq €2,300/month) within 6 months and for \geq 36 of the first 60 months; or buyer is in Portuguese state service abroad.

Important caveat: as of mid-May 2026, Lei 9-A/2026 is the parliamentary authorisation; the operational decreto-lei autorizado was promulgated 12 May 2026 and must be published in DR by 2 September 2026. Until DR publication, the flat 7.5% non-resident rate is approved but **not yet operational in practice**. Confirm at signing.

IMT Jovem (under-35 first-time buyers)

For first-time HPP buyers \leq 35 years old, with no other dwelling owned in the previous 3 years and not a tax dependent: **total IMT and Imposto do Selo exemption up to €330,539**; partial exemption from €330,539 to **€660,982** (only the portion above €330,539 is taxed at the 8% marginal rate). Above €660,982 the benefit ends. Same regime gives you exemption from registration fees on the first acquisition and on the corresponding mortgage up to €330,539.

This is one of the most generous first-time-buyer regimes in the EU. It exists in 2026. Numbers that contradict these (we have seen €405,073 / €810,028 quoted in less careful guides) are simply wrong.

HPP designation matters

To get HPP rates and the IMT Jovem regime, the property must be your permanent residence — you must register it as such with Finanças within 6 months of purchase. As a D8 holder who is already tax resident in Portugal, this is achievable. As a non-resident landlord buying for occasional use plus rental, it is not.

Best property types for nomads

What works:

- **Walkable centre 1–2 bed apartment** (Lisbon: Príncipe Real, Estrela, Alvalade; Porto: Cedofeita, Foz). Liquid market, easy to short-term-let when you travel, no car needed.
- **Townhouse with rooftop** in an Algarve coastal town (Lagos old town, Olhão, Tavira). Walkable to beach and restaurants, fibre available, summer rental income covers running costs.
- **Coastal apartment with surf access** (Ericeira, Caparica, Praia da Luz). Smaller market but real rental yield.
- **Funchal / Ponta do Sol apartment**. Subtropical climate, year-round liveable, low IMI base.

What to avoid as a working nomad:

- **The quinta from Instagram**. Romantic in photos. Slow internet, far from any fibre cabinet, two-hour drive to a coworking space, hard to resell when the dream wears off.
- **Oversized rural villas with pools** you will mostly clean alone.
- **Anything car-dependent** if you are car-light. Most working nomads end up walking, cycling or using the metro daily; a property that requires a car for bread is a quiet drag.

- **Properties without a Class C-or-better Energy Certificate.** Heating costs in poorly-insulated old Portuguese houses can hit €200/month in winter, and damp is a year-round enemy.

Setting up life as a nomad-resident

Sequence (for non-EU nomads):

1. **NIF.** Online via fiscal rep or in person at any Finanças.
2. **Portuguese bank account.** ActivoBank online, or in person at any branch with NIF and proof of address.
3. **Lease + utilities.** Sign a 12-month lease, register utilities in your name. Get an *atestado de residência* from your Junta de Freguesia.
4. **NISS** (Número de Identificação de Segurança Social). Online at Segurança Social Direta.
5. **AIMA appointment.** Residence permit issued.
6. **SNS registration.** Visit your local Centro de Saúde with residence permit + NIF + NISS to get a *utente* number — your access to the public healthcare system.
7. **Private health top-up.** SNS works but has long waits for non-urgent specialists. Médis, Multicare, AdvanceCare or Allianz cost €40–€100/month for a nomad in their 30s/40s and give you next-day GP and 1–2 week specialist access.

Banking stack. ActivoBank (Portuguese, no fees, MB WAY — Portugal's instant peer-to-peer, near-essential locally); Wise (multi-currency, mid-market FX, local IBANs); Revolut (best UX for daily card spending); home-country bank kept open for at least 2 years for mortgages, tax authorities, and old subscriptions.

Internet. MEO, NOS, Vodafone, Digi all sell fibre bundles. Entry around €30/month promo, ~€45 after; mid-tier ~€45–€55 for 1 Gbps symmetric + TV + mobile. Default contract is 24 months with up to 50% fidelisation penalty if you leave early — ask explicitly for a *no-fidelity* plan if you might leave (costs €5–€15/month more). A €15–€25/month unlimited 5G plan plus a small dedicated 5G router (€80–€150) is the right backup for client calls.

Common mistakes

1. **Buying before you know the region.** Lisbon in May is paradise. Lisbon in February with damp walls and a leaky window is a different city. The real winter test is non-negotiable.
2. **Buying the quinta from Instagram.** The Alentejo stone cottage is romantic for a year and isolating thereafter. Most ex-nomads who bought rural eventually sold and moved coastal or urban. The reverse rarely happens.
3. **Triggering tax residency without planning.** The 183-day rolling window catches people who think in calendar years. Track your days deliberately.
4. **Assuming NHR will come back, or that IFICI will save you.** It won't and it probably won't. Budget on standard IRS.

5. **Choosing a place based on Instagram, not on your work day.** Quiet for calls, fibre that holds at 7 p.m. local, a real coworking 10 minutes away, walkable to groceries. These matter more than ocean views for actual working life.
6. **Underestimating bureaucracy.** AIMA appointments, NIF queues, Finanças letters. The Portuguese state moves slowly and only in Portuguese. Budget months, not weeks. Hire a *despachante* for €80–€200 if it saves your sanity.
7. **"I'll figure out tax later."** Portuguese filing deadline for the previous year is end of June. Penalties stack. Hire a contabilista the month you become resident, not the month before your first filing.

Conclusion

The honest version is shorter than the marketing. Portugal in 2026 is a genuinely good base for a remote worker who likes warm coasts, decent internet, a real public-healthcare option and EU mobility. It is no longer cheap by European standards, the tax holiday is over, and the housing fiscal package now charges non-residents 7.5% IMT flat — not as a punishment, but enough that you should be tax resident if you can be.

The single decision worth making carefully is the one most nomads make impulsively: where, and whether, to buy. Rent for a year. Live one winter. Then look at property. That is the cheap insurance against the expensive mistakes — the wrong region, the wrong building, the quinta from Instagram, the long commute to fibre. None of this is hard to know in advance. Almost everyone learns it the other way.

Related reading

- [Taxes and costs of buying property in Portugal](#) — the full IMT, IMI, AIMI, stamp duty and CGT tables behind the worked example above. Read this before signing anything.
- [Live in Portugal](#) — the residence-vs-purchase sequencing question; how the tax timing of your move interacts with the property timing.
- [How to get a mortgage in Portugal using foreign income](#) — bank-by-bank reality on what non-residents and D8 holders actually get approved for in 2026.
- [Where to buy in the Algarve](#) — the sub-region matchmaker if Algarve is on your shortlist; what each town does well and where the buyer pool exits cleanly.
- [First home in Portugal](#) — the foundational guide for your first Portuguese purchase, including the IMT Jovem regime if you are under 35.

How 2nd Haus can help

We are a buyer-side advisory based in the Algarve. We work with remote workers and digital nomads on three things: (1) a one-off buyer audit (€450) that reviews a specific property, a region shortlist, or a tax-and-visa plan against the 2026 rules; (2) a full search mandate when you are ready to buy, where we represent you against the seller's side; (3) ongoing tax and residency sequencing advice

with our partner accountants and lawyers. We do not list property and we are not paid by sellers. Email paulo@2ndhaus.pt or book an intro call via 2ndhaus.pt.

Sources

Primary sources. Diário da República (Lei n.º 9-A/2026, de 6 de março; DL n.º 76/2024, de 23 de outubro); Portal das Finanças (IMT Jovem, IFICI FAQ); Banco de Portugal macroprudential framework and Euribor fixings via BPstat; INE Estatísticas de Preços da Habitação ao Nível Local 2025 (published April 2026); Portaria n.º 352/2024/1 and Portaria n.º 52-A/2025/1 on IFICI eligibility; AT Ofício Circulado n.º 40129/2026 on 2026 IMT brackets.

Further reading. PwC Portugal Tax Summaries 2026; EY and Morais Leitão legal alerts on IFICI; OCC Guia Prático IFICI; Cuatrecasas commentary on the 2026 housing fiscal package; Idealista 2026 coverage of D8 and OE 2026; Startup Madeira's Digital Nomads programme.

Visa rules, tax brackets and IMT thresholds change annually — verify current figures with a Portuguese lawyer or accountant before acting on this guide.

Last updated: 15 May 2026. Verified against CANONICAL_FACTS.md 2026-05-15. This guide is refreshed at least annually and after material legislative changes.

Want a buyer-side advisor on your specific case?

2nd Haus is a buyer-side real-estate consultancy specialised in the Algarve. We will tell you not to buy if that is the honest answer.

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