MELACHIM GUIDE · UPDATED 2026-08-20

Can foreigners buy property in Brazil?

Yes — and it is simpler than you think. The complete walkthrough: documents, costs, currency exchange, buying remotely, and the checks that really matter on coastal land.

The 30-second answer

Any foreigner can buy urban property in Brazil in their own name, with no visa and no residency. You need exactly two things: a **CPF** (the Brazilian tax number, issued free of charge — including from abroad) and a **valid passport**. Ownership is recorded at the land registry in your name, with the same legal protection as a Brazilian buyer. Restrictions exist only for large *rural* areas and border zones — not for plots and houses in urban or village areas on the coast.

1. Get your CPF

The CPF can be issued at any Brazilian consulate or online through the Receita Federal, free of charge. It takes days to a few weeks. No CPF, no deed — it is step one, and you can do it before you even choose a property.

2. The purchase, step by step

1. **Offer and terms** — price, timeline and payment terms agreed in writing.
2. **Due diligence** — review of the property's *matrícula* (its official registry record), the seller's certificates and any debts. This is what separates an informed buyer from a lucky one.
3. **Contract** — a purchase agreement with conditions, deposit and refund clauses.

4. **Currency exchange** — funds enter Brazil through the official banking channel with a registered exchange contract. This documents the origin of funds and makes future repatriation straightforward when you sell.
5. **Deed** — signed at the notary office, by you or by your proxy.
6. **Registration** — the deed is filed at the land registry. **Only registration transfers ownership** — the Brazilian rule of thumb is: "who doesn't register isn't the owner".

3. What it costs on top of the price

COST	ORDER OF MAGNITUDE	WHEN
ITBI (municipal transfer tax)	2–3% of the value	Before the deed
Deed + registration	≈ 1–2%	At deed and registration
Currency exchange	Bank spread on the transfer	On transfer
Your own lawyer (optional)	Free market — typically ≈ 1%	During the process

Rule of thumb: **budget 3–5% above the property price** to close the full account.

4. Buying without being in Brazil

The whole operation can be done remotely: guided video visits, a **public power of attorney** issued at a Brazilian consulate (or made in your country, apostilled and sworn-translated), and signature by proxy. Thousands of purchases close this way every year — only the document logistics change.

5. Coastal land: the checks that are worth gold

- **Clean matrícula** — demand the up-to-date registry record and the chain of ownership. Beware of "possession" sold as ownership: possession is not registration.

- **Terreno de marinha** — part of Brazil's shoreline belongs to the federal union and carries an annual fee (and a transfer fee, *laudêmio*). Not a deal-breaker, but it must be clear in the price.
- **Environmental protection areas** — regions like the Maraú Peninsula sit inside an APA: building parameters apply. That is what keeps the coastline from becoming a wall of towers — and what protects your asset's value.
- **Access and utilities** — confirm legal access, power and water. A cheap plot with undefined access is an expensive plot.

> **How Melachim works:** we sell our *own* properties — documents (registry record, certificates) are shown before any offer, and you negotiate directly with the owner, with no brokerage commission. This guide is informational and does not replace individual legal advice.

Quick questions

Do I need a visa to buy? +

Is the property really in my name? +

Can I take the money out of Brazil when I sell? +

Can I buy through a company? +