Checklist for Buying Property in Croatia

The way to your own property on the Adriatic: all steps from the first search criterion to the entry in the land register, to tick off. As of July 2026.

Phase 1: Preparation and search

- [ ] Set your budget and plan for additional costs of about 7 to 10 percent on top of the purchase price
- [ ] Define search criteria: property type, region, living space, number of bedrooms and bathrooms, distance to the sea, sea view, pool
- [ ] Start concrete research about 3 weeks before the planned viewing date
- [ ] Request exposés of the most interesting properties
- [ ] Request floor plans to assess the actual usable living space; older properties often have none
- [ ] Select 3 to 5 properties for the viewing on site

Phase 2: Viewing on site

- [ ] View with an agent: a neutral person who can later confirm what was discussed
- [ ] Sign the viewing form; reputable agencies only disclose the exact address after that
- [ ] Negotiate price and details only at the viewing; owners rarely agree to this beforehand
- [ ] Check honestly: are heart and mind convinced? If not, it is better to walk away

Phase 3: After the agreement

- [ ] Apply for the OIB number (Croatian tax number): you need a copy of your passport and a short questionnaire, and it is usually issued within one day
- [ ] Instruct a lawyer who speaks English or your language and has experience in Croatian property law
- [ ] Have the land register extract checked: ownership, encumbrances and freedom from debt of the property

Phase 4: Preliminary contract or straight to the purchase contract

- [ ] Clarify with the lawyer whether a preliminary contract makes sense; it is not always necessary, and in many cases the main contract is concluded directly
- [ ] Always have the contract drawn up by the lawyer; this applies to the preliminary contract as well as the main contract
- [ ] With a preliminary contract: agree the deposit; 10 to 20 percent of the purchase price is usual, due after signing
- [ ] Record all terms of purchase in the contract: purchase price, description of the property, deadlines, additional costs, handover date
- [ ] Know the withdrawal rules. Under Croatian framework legislation: if the buyer withdraws, they lose the deposit; if the seller withdraws, they pay double the deposit

Phase 5: Before the purchase contract (with a preliminary contract usually 1 to 6 months)

- [ ] The lawyer checks the legality and completeness of all documents; important for older properties with documents from the Yugoslav era
- [ ] Check a current land register extract again; ownership and encumbrances may have changed
- [ ] Arrange a state-certified court interpreter; the purchase contract must be drawn up in Croatian
- [ ] Provide the purchase sum or finalise the financing

Phase 6: Purchase contract and notary

- [ ] Have your passport or identity card certified by the notary; the address must match the details in the purchase contract
- [ ] Sign the purchase contract in the presence of the notary; the seller must attend in person, the buyer can be represented
- [ ] Pay the balance to the seller via a bank and complete the handover of the property

Phase 7: After the purchase

- [ ] Land register entry: the lawyer or agent submits the purchase contract to the court, and after approval the buyer is entered as owner
- [ ] Wait for the real estate transfer tax assessment: 3 percent of the purchase price for a purchase as a private individual
- [ ] Transfer electricity, water, waste collection and telephone, and complete the registration with the municipality
- [ ] Take out property insurance
- [ ] Ask the municipality about the annual property tax; since 2025, each municipality sets its own rate per square metre

Additional costs at a glance

Real estate transfer tax	3 percent of the purchase price (purchase as a private individual)
Agent's commission	3.75% including Croatian VAT
Lawyer's fees	1 to 1.5 percent plus VAT, depending on the effort
Notary, interpreter, land register, transfers	smaller amounts, usually in the low three-digit range
Rule of thumb, total	**about 7 to 10 percent on top of the purchase price**

Note: This checklist is meant as a guide and does not replace legal or tax advice. Detailed information on the purchase process, the additional costs and property law can be found at panorama-scouting.com. We will gladly accompany you personally at every step, from selecting the properties to the entry in the land register.