PANORAMA SCOUTING

Properties with Sea Views | Croatia

Guide to **Buying Property** in Croatia

Your path to a property with sea view: from the first research to the entry in the land register. With all costs, the complete purchase process and answers to the most important questions.

2026 EDITION

panorama-scouting.com

More than 1,700 properties with sea view and directly by the sea

Your guide to owning a property in Croatia

Buying a property in Croatia differs in several respects from buying property in your home country. If you know these differences, you buy with more confidence, more safely and usually on better terms.

This guide takes you step by step through the entire process: from online research, viewings and price negotiation to the purchase contract, the notary appointment and the land register entry. You will also find an overview of the purchase costs, the running costs after the purchase and information on holiday rentals. For many years, Panorama Scouting has brokered properties with sea view and directly by the sea in all coastal regions of Croatia, from Istria and the Kvarner Bay to Dalmatia. We know the customs of the Croatian market and protect your interests as a buyer.

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The property market in Croatia

As in all EU countries, property purchases are governed by the law of the country in which the property is located, regardless of the nationality of the buyer, the seller or the agent. A purchase in Croatia therefore always follows Croatian law.

No exclusivity between owner and agent

Unlike in Central Europe, there is often no exclusivity between owner and agent on the Croatian property market. Being able to choose between different agents is convenient. However, the same property can appear with several agencies, sometimes with different details and occasionally with outdated or "embellished" prices meant to get the customer "on the hook".

> **OUR TIP**
>
> Avoid enquiring about or viewing the same property through different agencies. This causes confusion among owners and agents and, when it matters, weakens your negotiating position. In addition, a double buyer's commission may be due in the event of a purchase.

The agent's commission

In Croatia, the buyer's commission is usually 3 percent of the purchase price plus Croatian VAT (some agencies, however, charge 4% plus VAT). With Panorama Scouting, you pay this customary market commission (3.75% including Croatian VAT) only in the event of a purchase, despite our more extensive service with personal advice. You pay no additional commission to our local partners.

Detailed information on the location

Because of the lack of exclusivity and to protect the privacy of the owners or their holiday guests, the exact addresses of the properties are usually only disclosed after an agreement has been signed. This is common practice in Croatia and protects everyone involved.

Price trends

Since 2016 and 2017, property prices in Croatia have grown strongly. During the coronavirus years in particular, prices rose sharply, with regional differences. Since 2015, prices have risen by 106 percent, and in 2026 alone by 8 percent compared with the previous year.

More on this: panorama-scouting.com/real-estate-prices-croatia

CHAPTER 02

Research and search

Panorama Scouting offers more than 1,700 properties with sea view in Croatia. Our website lists only properties with sea view or directly by the sea: houses, villas, apartments and plots in all coastal regions of Croatia and in all price ranges.

The right time to search

Because the Croatian market moves quickly, we recommend starting your concrete research about 14 to 21 days before your planned trip to Croatia. Shorter notice is of course also possible. When viewings are planned far in advance, experience shows that availability or prices often change.

To avoid disappointment, it is best to link your online search closely to possible viewing dates.

> HOW TO PROCEED
>
> After your enquiry, we will gladly send you further available information on the properties, often including floor plans. We then recommend selecting about 3 suitable properties for a viewing trip. This leaves enough time to check each property calmly and get to know the surroundings.

All listings: panorama-scouting.com

CHAPTER 03

Budget planning and financing

Your budget and financing should be roughly clarified before the viewings. Financing a property abroad is usually somewhat more complicated and takes longer than in your home country. We therefore recommend that our clients take out a loan in their home country if needed and then use these funds to buy in Croatia.

Financing in Croatia

If you would still prefer financing in Croatia, several Croatian banks offer suitable options: HPB Bank, Privredna banka Zagreb (PBZ), Erste Bank, Raiffeisenbank and OTP Bank.

Links and info: panorama-scouting.com/mortgage-financing-property-croatia

CHAPTER 04

The viewing

Once you have found a few suitable properties, please contact us to arrange a viewing. We coordinate the appointments with our licensed local partners and the property owners and put together a complete viewing schedule for you.

Transparency from the start

As soon as the appointments are confirmed, we send you our brokerage agreement before the viewing, for reasons of transparency and data protection. We then put you in direct contact with our local contact person. Support on site is provided in German or English.

> **NO SUITABLE PROPERTY FOUND?**
>
> No problem. With Panorama Scouting, you pay no fees at all if you do not choose any of the properties viewed. You pay the commission only in the event of a purchase.

CHAPTER 05

Price negotiation and agreement

Did you particularly like a property and would you like to buy it? In Croatia, the right time for price negotiations is either during the viewing or immediately afterwards.

In Croatia, it is considered unprofessional to negotiate possible price reductions before a viewing. As a rule, owners first want to see whether there is serious interest and whether the buyer is reliable.

It pays to act quickly

Once heart and mind have decided on a property, we recommend starting price negotiations fairly quickly. Due to the lack of exclusivity in Croatia, we as agents cannot legally reserve or hold the property for you. In the event of a purchase, you of course pay the buyer's commission only to us, not additionally to our partner.

> **IMPORTANT**
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> Please always coordinate price negotiations and other terms such as deadlines with us or our local partner. We act in the buyer's interest and protect you as a foreign buyer without detailed knowledge of Croatian property law from unfair purchasing practices.

The purchase process

Once the price has been agreed, the actual purchase procedure begins. As a rule, a property purchase in Croatia goes through the following five steps.

1 Applying for the OIB number

The OIB number (Osobni identifikacijski broj) is the Croatian tax number. It is required for every legal transaction that is notarised. You can apply through the agent, the lawyer or directly at the tax office. You need a copy of your identity card or passport and a completed personal questionnaire (including details of your parents and your place of birth). OIB numbers are usually issued at short notice, often within one day.

Instructing a lawyer

The next step is to instruct a suitable lawyer. In Croatia, the lawyer's fee is often paid in two instalments: 50 percent before the work starts and 50 percent after it is completed. Panorama Scouting has a broad network of quality lawyers at market rates who have extensive experience with property purchases in Croatia and know the questions and concerns of our clients.

You are of course free to choose a lawyer yourself. However, the lawyer should be licensed in Croatia and have up-to-date knowledge of Croatian property law.

CROATIAN LAW AND CONTRACT LANGUAGE

A property purchase in Croatia is subject to Croatian law. Even a purchase contract between, for example, a German seller and a British buyer is governed by Croatian law and must be written in Croatian, which is the binding version in court. In practice, the contract is therefore translated into English or German. This is done by court interpreters, who are liable for the accuracy of the translation in case of doubt. The document usually shows the Croatian version on the left and the translation next to it.

Preliminary contract and purchase contract

2 The preliminary contract

A preliminary contract is a common and legally valid way of reserving a property. With the preliminary contract, seller and buyer give each other a certain amount of time to fulfil the obligations required for the sale or purchase. On the buyer's side, this normally means providing the funds. On the seller's side, documents sometimes still have to be obtained (for example energy certificates) or personal belongings and furniture removed.

Normally, a deposit of about 10 percent of the purchase price is agreed. If seller and buyer do not need additional time, a purchase contract can also be concluded straight away. Your lawyer will advise you whether to sign a preliminary contract or go directly to the main contract. The lawyer double-checks the documents and drafts both the preliminary contract and the main contract accordingly.

What the preliminary contract covers

- Contracting parties with addresses and, where applicable, identity card or passport number (the OIB number is not yet required at this stage)
- Subject of the purchase and clear identification of the property
- Purchase price and essential terms of purchase
- Additional costs and, where applicable, agreed instalments and their dates (relevant in practice mainly for new builds)
- Date for signing the final purchase contract
- Date of handover of the property

> **CROATIAN FRAMEWORK LEGISLATION**
>
> If the buyer withdraws from the preliminary contract and does not fulfil their obligations, they do not get the deposit back: it remains with the seller. Conversely, if the seller does not fulfil their obligations (for example by selling the property to another buyer), Croatian framework law requires them to pay the buyer double the deposit, unless the contract provides otherwise.

When the preliminary contract and the main contract are drawn up, a court interpreter is commissioned for the translation. In the period between the preliminary contract and the main contract, the agent, the lawyer and both contracting parties stay in constant contact.

Notary appointment, payment and land register

3 The purchase contract

Once the purchase contract has been finalised (the key points are already set out in the preliminary contract), it is signed at a Croatian notary. One option is signing in the presence of the seller, the buyer and ideally the lawyer. Under Croatian law, the seller must be present at the notary, but the buyer need not be. In most cases, the buyer can therefore sign elsewhere (notaries handle this differently) or give the lawyer a power of attorney to sign. After signing, the buyer transfers the purchase price to the seller.

A frequently used method of securing payment: at the notary appointment, the seller deposits the already signed and notarised registration consent (Tabularna izjava) in trust. It is only released once payment has been received. As soon as the seller has received the amount in their account, the buyer is entitled to take possession of the property, usually at a handover where the meter readings are recorded, unless agreed otherwise.

> **GOOD TO KNOW**
>
> Payments via escrow or trust accounts are rather unusual in Croatia and often involve high fees. The common way of securing payment is to deposit the Tabularna izjava (registration consent or conveyance declaration) with a neutral person (agent, notary).

4 Entry in the land register

The appointed notary or lawyer submits the signed purchase contract and the registration consent to the court for entry in the land register. The purchase is also reported to the tax authorities. The competent land registry enters the buyer as the new owner. The time needed for registration varies considerably from place to place.

5 Registrations and transfers

As the new owner, you should now register for electricity, water, waste collection and, where applicable, internet and TV, and take out insurance for the property if you wish. We and our local partners will gladly help you and provide the necessary contacts.

The purchase costs

When buying a property in Croatia, further costs arise in addition to the purchase price. We recommend that our clients budget for total purchase costs of 7 to 10 percent. This keeps you on the safe side.

ITEM	AMOUNT	REMARK
Real estate transfer tax (RETT)	3% of the purchase price	Payable if the seller does not have to pay VAT to the state on the sale. In a few exceptional cases, this tax may not apply.
Agent's fee	3.75% including Croatian VAT	With Panorama Scouting, including advice and support until you are entered in the land register.
Lawyer	1% to 1.5% of the purchase price plus VAT	Drafting the contract, checking the legality and completeness of the documents for the purchase.
Notary	Low fees	Certification of the signatures when the contract is signed.
Translation, registrations and transfers	Low fees	Depending on the effort involved and the local rates.

YOUR ADVANTAGE WITH PANORAMA SCOUTING

With Panorama Scouting, no commission is payable to our local partners. As a buyer, you only pay us the customary market commission of 3.75% including Croatian VAT, which covers advice, accompanied viewings and support until the land register entry.

All information without guarantee. The actual costs depend on the individual case and will be set out transparently before the purchase.

Running costs after the purchase

What does a property in Croatia cost to run? For most holiday properties on the coast, the annual costs remain manageable. Here are the main items at a glance.

Property tax (porez na nekretnine)

Since 2025, Croatia has levied an annual property tax that replaced the former holiday home tax. The legal range is about 0.60 to 8.00 euros per square metre of usable floor area per year. Each municipality sets the actual rate itself, so the amounts vary considerably by location. Permanently occupied properties (main residence) and long-term rentals are generally exempt. The tax therefore mainly affects second homes and holiday properties.

Municipal fee (komunalna naknada)

In addition, municipalities charge a municipal fee to finance local infrastructure such as roads, lighting and green spaces. In practice, it is usually about 1 to 2 euros per square metre per year, depending on the municipality, zone and use.

Utilities and other items

Electricity, water and waste collection are billed according to consumption or local rates. For a holiday property with average use, these costs often total about 600 to 900 euros per year. For apartments, there is also the monthly contribution to the building's reserve fund (pricuva), the amount of which is set by the owners' association or its management. Home insurance is not compulsory but is recommended.

> **GUIDE VALUES PER YEAR**
>
> For a house with about 120 m² of living space, total running costs, depending on the municipality and tax rate, are often about 1,000 to 2,000 euros per year. For an apartment of about 70 m², they are usually about 700 to 1,200 euros per year. These figures are a first orientation; the actual costs depend on location, property and use.

As of July 2026. All information without guarantee; this guide does not replace tax or legal advice. We will gladly tell you the specific rates of your municipality in individual cases.

Rental and yield

Many of our clients want to rent out their property in Croatia to holidaymakers from time to time. This is generally quite possible, but clear rules apply.

Categorisation is mandatory

In Croatia, only officially categorised accommodation may be rented to tourists. The permit (Rjesenje o kategorizaciji) is applied for at the competent office; after an on-site inspection, the accommodation receives its star rating. In this way, private individuals can rent out accommodation with up to 8 rooms or 16 beds. The Croatian tax number (OIB) is also required for renting.

A rental permit, which every new owner must apply for again, requires valid and complete documents. Since 2025, for buildings with several units, 2/3 of all owners must also give written consent to commercial letting.

Guest registration via eVisitor

All guests must be registered via the central eVisitor system. Registration is online and must be completed within 24 hours of arrival.

Taxes and levies for holiday rentals

Private landlords in Croatia usually pay a flat-rate income tax per bed and year. The amount is set by the municipality; depending on how developed tourism is in the area, it ranges from about 20 to 300 euros, usually at the upper end in popular coastal towns. There is also the tourist tax (about 10 to 50 euros per bed and year) and a membership fee to the local tourist board (about 5 to 10 euros per bed and year). In total, landlords should expect additional costs of a few hundred euros per year, depending on the number of beds and the location.

> **FOR OWNERS FROM ABROAD**
>
> Owners from EU member states can rent out their property to holidaymakers under the same conditions as Croatian citizens. For owners from non-EU countries, renting usually takes place via a Croatian company or a registered business. Working with international booking platforms can also create VAT registration obligations. We recommend clarifying the tax side with a tax adviser in Croatia before you start; we will gladly put you in touch with the right contact.

What does this mean for the yield?

The long season on the Croatian coast and stable demand make holiday rentals attractive for many owners. Experience shows that properties with sea view, close to the sea or with a pool achieve the best occupancy and the highest nightly rates. Whether renting pays off for your property depends on location, features and your own use. We will gladly advise you as early as the property selection.

As of July 2026. All information without guarantee; this guide does not replace tax or legal advice.

Frequently asked questions (FAQ)

Q Can foreigners buy property in Croatia?

Since Croatia joined the EU, citizens of EU member states buy under the same conditions as Croatian citizens. For buyers from non-EU countries such as Switzerland, a purchase is usually also possible; depending on the case, a permit is required or the purchase is made through a Croatian company. We will gladly clarify the details in each individual case together with our lawyers.

Q Do I have to travel to Croatia for the purchase?

For the viewing: definitely. For signing the contract: not necessarily. Under Croatian law, the seller must be present at the notary, but the buyer need not be. The buyer can often give the lawyer a power of attorney to sign.

Q How high are the total purchase costs?

We recommend budgeting a total of 7 to 10 percent of the purchase price. This includes real estate transfer tax, the agent's fee, the lawyer, the notary as well as translations and registrations.

Q Can I have a property reserved?

Due to the lack of exclusivity in Croatia, a non-binding reservation by the agent is not legally possible. The usual and legally secure form of reservation is the preliminary contract with a deposit of about 10 percent of the purchase price.

Q In which language is the purchase contract concluded?

The purchase contract must be written in Croatian. In practice, you receive a two-column version with a certified translation into English or German by a court interpreter.

Q How quickly do I get the Croatian tax number (OIB)?

Usually at short notice, often within one day. We, the lawyer or you yourself can apply at the tax office. You need a copy of your ID and a completed personal questionnaire.

Q Do I need a Croatian bank account?

A Croatian account is generally not required for the purchase itself; the purchase price can be transferred from your account in your home country. For running costs such as electricity and water, however, a Croatian account is often practical.

Q What happens if I do not like any of the properties viewed?

Then you pay no fees at all with Panorama Scouting. The commission is due only in the event of a purchase.

Q May I rent out my property to holidaymakers?

Yes, after the accommodation has been officially categorised. EU citizens rent under the same conditions as Croatian citizens. Details can be found in chapter 09 of this guide.

PANORAMA SCOUTING

Why Panorama Scouting?

More enjoyment of your new property in Croatia: professional advice, a simple and transparent purchase process and competent support all the way to the land register.

Wide selection

More than 1,700 pre-checked properties, all with sea view or directly by the sea, in all coastal regions of Croatia.

Many years of experience

Negotiating skill in price talks and protection of buyers' interests against unfair purchasing practices.

Transparency

A clear brokerage agreement, clear procedures and commission only in the event of a purchase. No hidden costs.

Local know-how

Experience and expertise through licensed local partners. Support in German or English.

Professional network

Experienced lawyers, accountants and interior designers, all arranged from a single source.

Service after the purchase

Help with registrations, transfers and insurance, so that you can settle in with ease.

FAIR TERMS

With Panorama Scouting, no commission is payable to our local partners. As a buyer, you only pay us the customary market commission of 3.75% including Croatian VAT.

PANORAMA SCOUTING

Properties with Sea Views | Croatia

Your property with sea view is waiting for you

Do you have questions about a property, the purchase process or renting? We support you personally, from the first enquiry to the entry in the land register.

VISIT US

panorama-scouting.com

All properties with sea view, all price ranges

panorama-premium.de

Selected properties in the upper price ranges

info@panorama-scouting.de

We look forward to your enquiry.