



TURQUOISE REALTY CURAÇAO | EDITION 2026

Buying property in Curaçao

The buyer's guide: steps, costs, financing, renting out and the most popular areas.

1. The buying process

Buying a home in Curaçao is more straightforward than many people expect. The process is clearly regulated, every transfer runs through an independent civil-law notary, and most of it can be completed from wherever you are. Here is how it works, step by step.

1. Find the right home

Browse the listings, watch the video tours and tell us what matters to you. We arrange in-person or video viewings and share everything we know about the property and the neighbourhood.

2. Make an offer

When you've found the one, we help you set a realistic offer and negotiate on your behalf until the price and conditions are agreed.

3. Sign the purchase agreement

The agreement sets out the price, any conditions such as financing, and the transfer date. A deposit, usually around 10%, is paid into the notary's escrow account.

4. The notary does the checks

The civil-law notary verifies ownership, mortgages and any restrictions in the public land registry, and prepares the transfer deed.

5. Transfer and keys

On the transfer date you sign the deed, in person or by power of attorney. The notary pays the seller and registers you as the new owner. The keys are yours.

2. Buying costs

Almost every property in Curaçao is sold 'kosten koper': the buyer pays the transfer costs on top of the price. Example for a purchase price of XCG 500,000, paid in cash:

Transfer tax (4%)	XCG 20,000
Notary fee (estimate, approx. 1.1%)	XCG 5,500
Notary office costs (8.5% of the fee)	XCG 468
Sales tax (6% on fee and office costs)	XCG 358
Land registry and stamps (approx.)	XCG 910
Estimated total	XCG 27,236 (5.4%)

With a mortgage, a mortgage deed is added: 0.4% debt stamp duty, land registry costs and its own notary fee. Use our online calculator for your exact situation:

turquoise-realty.com/buying-costs-calculator.html

3. Freehold or leasehold (erfpacht)

Scroll through homes for sale in Curaçao and you'll soon see two words next to the price: eigendom or erfpacht. They describe who owns the land the house stands on, and they make a real difference to the price, the yearly costs and your plans for the future. Here is what each means, in plain language.

Freehold (eigendom): the house and the land are yours

With freehold, you own both the building and the plot. There is no landlord behind the scenes and no end date. You pay the yearly property tax (onroerendezaakbelasting), but there is no ground rent. Freehold gives the most certainty, which is why it is the most sought-after form of ownership and usually comes at a higher price per square metre.

Leasehold (erfpacht): you own the house, the land is leased

A large share of the land in Curaçao belongs to the government, which issues it in erfpacht: a long-term right to use the land. You own the house, but the plot stays government property. According to Curaçao notaries, the government usually issues leasehold for a period of sixty years. There is also private leasehold, where the land belongs to a private owner instead.

For that right you pay a yearly ground rent, the canon, calculated per square metre. For government land, the amount is set by ministerial decision. On top of the canon you still pay the yearly property tax, just as with freehold.

Why erfpacht homes are often cheaper

Because you are not buying the land itself, leasehold homes are generally priced lower than comparable freehold homes. For many buyers that is a smart trade-off: a bigger house or a better location for the same budget, in exchange for a modest yearly canon. Many established neighbourhoods in Curaçao, including parts of the central residential areas, are built largely on leasehold land.

4. Financing from abroad

Good news first: you don't have to live in Curaçao to finance a home here. Local banks do lend to non-residents. The conditions are stricter than for people living on the island, though, so it pays to know what to expect before you start viewing homes.

Who lends on Curaçao property?

Mortgages on property in Curaçao are provided by local lenders. Banks and lenders active in the market include Maduro & Curriel's Bank (MCB), Banco di Caribe, Orco Bank, RBC Royal Bank, Vidanova Bank, the Centrale Hypotheekbank (CHB) and Guardian Group. Lenders in your home country generally do not take a mortgage on property in Curaçao.

How much can you borrow?

For non-residents, banks typically finance around 60% to 70% of the property's value. They usually base this on the lower of the purchase price and the independent valuation (taxatie), and several sources mention a common maximum of around XCG 1,500,000. In practice this means bringing 30% to 40% of the price yourself, plus the buying costs.

That last part is easy to overlook: the 4% transfer tax, notary and land registry costs, and the costs of the mortgage deed itself are generally not financed by the bank. Our buying-cost calculator shows what to budget on top of the price.

Interest rates and terms

Published market information puts mortgage rates in Curaçao at roughly 4.5% to 6%, depending on the lender, the loan-to-value, the fixed-rate period and your financial profile. Terms can run up to around 35 years, but most banks want the mortgage repaid by a certain age, commonly 65, with some lenders allowing up to 70.

Annuity, linear and interest-only (often limited to about half the property value) structures are all found on the island. Your bank will advise which fits your situation.

5. Renting out your property

Many people who buy in Curaçao want the property to earn while they're not using it. There are two main ways to do that, and they suit very different properties and owners: renting long term to a tenant who lives there, or renting short term to holiday guests. Here is how they compare.

Long-term rental: steady and simple

With a long-term rental, a tenant signs a lease, often for a year or more, and pays a fixed monthly rent. Demand comes from local families, professionals and people who have moved to the island for work. Central residential areas such as Santa Rosa, Curasol, Julianadorp and Rust en Vrede are popular for this, because they are close to schools, shops and the main roads.

The advantages are predictability and low effort: one tenant, one monthly payment, little turnover. Homes with a separate apartment or several units on one plot are especially interesting, because each unit can be rented independently. The trade-off is that the rent is lower than what the same property could earn per night as a holiday home, and you can't use it yourself during the lease.

Holiday rental: higher income, more work

Holiday rental means short stays for visitors, booked by the night or week. It works best close to the beach and the restaurants, which is why areas like Jan Thiel, Blue Bay, Coral Estate and the historic centre of Willemstad are favourites. Apartments in resorts with a pool and security are particularly popular with guests.

Nightly rates are higher, and you can block weeks to use the property yourself. But occupancy goes up and down with the seasons, and there is far more to do: pricing, bookings, guest communication, cleaning, check-ins, maintenance and reviews. Furnishing and equipping the property is also part of the investment. Always check whether short-term rental is allowed by the resort or homeowners' association before you buy.

How rental income is taxed

Rental income from property in Curaçao is taxed in Curaçao. Published guidance from local real estate professionals explains that private landlords are taxed on 65% of the rental income, because a flat 35% may be deducted as costs without proof. Holiday rental is also subject to turnover tax (omzetbelasting), reported at 7% for this type of rental.

For owners living in the Netherlands, the tax arrangement within the Kingdom (Belastingregeling voor het Koninkrijk) is designed to prevent double taxation. Tax rules change and every situation is different, so we always recommend speaking to a local tax adviser before you buy for rental purposes.

Why good management makes the difference

Whichever route you choose, the property only performs if it is looked after, especially when you live abroad. A local manager finds and screens tenants or guests, collects the rent, organises maintenance and repairs, handles emergencies and keeps you informed with regular reports. For holiday rental, management usually

also covers pricing, the booking calendar, cleaning and check-ins.

Turquoise Realty offers full property management for both long-term and holiday rental, with one point of contact on the island.

6. Popular areas

A short overview of the neighbourhoods where buyers are most active. Read the full story on our website.

Jan Thiel: beach clubs, restaurants and holiday rental

Spanish Water: waterfront homes, boating and high-end villas

Willemstad and Pietermaai: restored monuments and city life

Santa Rosa, Julianadorp and Mahaai: established family neighbourhoods

Curasol and Rust en Vrede: practical, central and good value

Blue Bay and Piscadera: golf, beach and a central location

Coral Estate: space, nature and new construction

Westpunt: nature, diving and tranquillity

7. Frequently asked questions

Can foreigners buy property in Curaçao?

Yes. There are no restrictions on foreign ownership, so you can buy a house, villa, apartment or land in Curaçao in your own name, wherever you live. Some investors choose to buy through a company; we can connect you with a local tax adviser to compare the options.

What are the buying costs in Curaçao?

The buyer pays a 4% transfer tax on the purchase price, plus civil-law notary fees (generally 1–2% of the price, plus sales tax on the fee) and land registry costs. As a rule of thumb, budget about 6–7% on top of the purchase price. The notary collects the transfer tax and pays it to the tax office for you.

What is the difference between freehold (eigendom) and leasehold (erfpacht)?

With freehold (eigendom) you own both the house and the land. With leasehold (erfpacht) you own the house, while the land is leased from the government for a long, fixed term in exchange for a yearly ground rent. Both are common in Curaçao, and leasehold property is often priced lower. We always tell you which applies and what the yearly costs are.

Can I buy property in Curaçao without being on the island?

Yes, many of our international clients do. We share professional video tours and detailed information, you make your offer in writing, and the deposit (usually around 10%) is held in the notary's escrow account. At closing you can sign the deed in person or through a power of attorney.

Can I rent out my property and earn rental income?

Yes. You can rent long term or as a vacation rental, depending on the property and location. Rental income is taxed in Curaçao, so we recommend speaking to a local tax adviser. Our property management service takes care of guests or tenants, maintenance and monthly reporting, so you don't need to be on the island.

Which currency is used for property in Curaçao?

Curaçao's currency is the Caribbean guilder (XCG), which is pegged to the US dollar at 1.79 XCG per USD. Many properties are also quoted in US dollars or euros, which keeps budgeting simple.

Do I need a residence permit to buy a house in Curaçao?

No. Owning property does not require residency. Living in Curaçao is arranged separately and the rules depend on your nationality; Curaçao also has an investor permit programme for qualifying investments. We can point you to the right specialist.

Let's find your place in Curaçao

Tell us what you're looking for and we'll share homes that match, including some that never make it online. We guide you from the first video tour to the notary.

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This guide is general information, compiled with care in October 2026. It is not legal, tax or financial advice, and rules and costs can change. No rights can be derived from it. Always ask the notary for an official cost statement before signing.