



Alma Dom

GUIDE

FREE PROPERTY GUIDE

The real cost of buying in Croatia

A compact budget map beyond the advertised price.

01

The quick view

Build the budget in layers. Purchase price, transaction work, property readiness and the first ownership reserve answer different questions.

01 Purchase price

Record what is included, payment timing and the currency route.

02 Transaction costs

Confirm applicable tax and written, VAT-inclusive professional fees.

03 Property readiness

Plan for inspection findings, furnishing, utilities and immediate work.

04 Ownership reserve

Allow for insurance, maintenance, management and unexpected repairs.

02

A clearer route

1

Start with the price

Include deposits and staged payments without counting them twice.

2

Confirm tax treatment

Transfer tax is currently 3% where applicable; VAT-treated supply follows another route.

3

Price the advice

Ask each professional for scope, exclusions and a VAT-inclusive quote.

4

Price the property's condition

Separate essential work from furnishing and optional improvements.

5

Keep a reserve

Completion is the start of ownership, not the end of the budget.

03

Keep this checklist

☐

Which tax treatment applies to this exact transaction?

☐

Are legal, agency, notarial, translation and registration costs clear?

☐

Is a technical inspection or survey needed?

☐

What must be repaired or equipped before first use?

☐

What is a realistic twelve-month ownership reserve?

04

Your next step

See what your complete budget can buy.

Use the Alma Dom property search to compare location, type and asking price before refining the full cost.

BROWSE ALMA DOM PROPERTIES

[Continue with the online guide ->](#)

OFFICIAL STARTING POINTS

Croatian Tax Administration

Organized Land - public records

General educational information only. It is not legal, tax, financial, investment, planning or technical advice. Confirm the current position for the buyer, property and transaction with qualified Croatian professionals.