



A PRACTICAL GUIDE FOR CANADIAN AND U.S. BUYERS

VIEWING PROPERTY IN PORTUGAL

Look beyond first impressions, compare properties consistently and make a decision that supports your budget, lifestyle and long-term plans.

WHAT YOU WILL LEARN

Location • Condition • Ownership costs • Professional review

Includes a two-page fillable property-viewing scorecard



START WITH CLARITY

Define the life the property must support

The strongest property search begins with a clear purpose, practical priorities and a realistic plan.

- 1 PURPOSE**
Decide whether the property will support relocation, retirement, holidays, investment, remote work or a combination of uses.
- 2 DAILY ROUTINE**
Think about healthcare, community, language, shopping, airport access, mobility and the pace of life you want throughout the year.
- 3 MUST-HAVES**
Separate essential requirements from preferences. Include bedrooms, stairs, outdoor space, parking, accessibility and proximity to services.
- 4 BUDGET AND TIMING**
Define your acquisition budget, monthly comfort level, reserve for improvements and preferred purchase schedule before viewing.

KEY2PORTUGAL VIEWING TIP

Write five non-negotiables and five flexible preferences. Use that list to judge every property consistently.



LOCATION FIRST

Evaluate the area as carefully as the home

The neighbourhood, access and daily rhythm will shape your experience long after the viewing ends.

VISIT AT DIFFERENT TIMES

Notice traffic, lighting, activity and noise during the day and evening. Consider seasonal changes.

TEST DAILY TRAVEL

Check real travel times to groceries, healthcare, schools, transportation and the places you will use.

STUDY THE SETTING

Consider sun, wind, orientation, slope, privacy, views and nearby land uses. Listen outdoors.

ASK ABOUT CHANGE

Investigate construction and planned development that could affect access, density, traffic or views.

LOCATION QUESTIONS TO RECORD

- Would this area work without a car?
- How does it feel outside peak season?
- Are essential services convenient year-round?
- Would it still suit future mobility needs?

KEY2PORTUGAL VIEWING TIP

A home can be improved. Its surroundings are far harder to change. Decide whether the location works first.



LOOK BEYOND FINISHES

Examine the property carefully

Good presentation creates emotion. A careful viewing separates cosmetic appeal from the building's actual condition.

1 **MOISTURE AND VENTILATION**

Look for stains, mould, condensation, peeling finishes, musty odours and rooms that feel poorly ventilated.

2 **ROOF, EXTERIOR AND DRAINAGE**

Ask about roof age, exterior maintenance, rainwater control, retaining walls and any history of water entry.

3 **WINDOWS AND COMFORT**

Check glazing, seals, shutters, temperature, street noise and the property energy certificate.

4 **SYSTEMS AND UTILITIES**

Ask when electrical, plumbing, heating, cooling and hot-water systems were installed or updated.

5 **DOCUMENTED SPACE**

Confirm that additions, pools, outbuildings and converted areas appear correctly in the documentation.

KEY2PORTUGAL VIEWING TIP

If condition is uncertain, obtain an appropriate technical opinion before relying on cosmetic finishes.



CALCULATE THE FULL PICTURE

Understand the complete cost of ownership

The asking price is only the starting point. Compare what each property may require before and after completion.

PURCHASE COSTS

Allow for applicable taxes, registration, notary, legal services, financing and currency transfers.

REGULAR COSTS

Estimate property tax, condominium charges, insurance, utilities, security and routine upkeep.

PROPERTY-SPECIFIC COSTS

Consider pool care, gardens, irrigation, older systems, vacant-home oversight and coastal exposure.

IMMEDIATE IMPROVEMENTS

List repairs, furnishings, appliances and work required before the property supports your plans.

FOR INTERNATIONAL BUYERS

Exchange-rate movement can change your effective purchase cost. If financing is required, understand the lender's valuation, conditions, documents and timing before making commitments.

Keep a contingency reserve for items that are difficult to confirm during the first viewing. A lower asking price does not necessarily mean a lower total ownership cost.

KEY2PORTUGAL VIEWING TIP

Compare the property you can purchase with the property you can comfortably maintain over time.



VERIFY BEFORE COMMITTING

Use the right professional team

Independent advice and verified documentation help turn an attractive property into an informed purchase decision.

1 BUYER REPRESENTATIVE

Coordinates the search, market comparisons, viewing strategy and negotiation around your goals.

2 PORTUGUESE LAWYER

Reviews ownership, registrations, contracts, licences and legal matters before you become committed.

3 TECHNICAL PROFESSIONAL

Assesses building condition or specific concerns when an inspection or specialist opinion is appropriate.

4 FINANCING SPECIALIST

Clarifies borrowing capacity, valuation requirements, conditions, timing and documentation.

5 TAX ADVISER

Explains how purchase, ownership, use, residency and a future sale may affect your position.



COMPARE OBJECTIVELY

Turn each viewing into a clear comparison

Use the same method for every home so strengths, compromises and missing information remain visible.

SCORE IT PROMPTLY

Complete the scorecard immediately after the visit while details and reactions are still fresh.

NAME THE TRADE-OFFS

Write what you gain, what you compromise and whether that compromise is acceptable.

FACTS VERSUS QUESTIONS

Separate confirmed issues from missing information. Request documents before drawing conclusions.

RETURN TO YOUR BRIEF

Recheck purpose, must-haves, budget, timing and expected ownership costs.

A SIMPLE DECISION FILTER

Does the location support my daily life? Does the property's condition and total cost fit my resources? Does it still make sense when the excitement of the viewing is removed?

The best option is not automatically the largest, newest or least expensive. It is the property whose location, condition, cost and lifestyle fit work together.

KEY2PORTUGAL VIEWING TIP

Select one next step: reject, revisit, investigate further or prepare for a properly advised offer.



FROM SEARCH TO SETTLEMENT

Understand the purchase journey

A coordinated process reduces uncertainty and keeps the right questions, documents and professionals moving together.

1. CLARIFY

Purpose, lifestyle, region, budget, timing and financing readiness.

2. SEARCH

Shortlist suitable areas and properties using one consistent buyer brief.

3. EVALUATE

View, compare, request documents and obtain technical advice where appropriate.

4. NEGOTIATE

Prepare terms that reflect the property, market evidence, timing and professional guidance.

5. VERIFY

Have independent professionals review legal, financial and tax matters before commitment.

6. COMPLETE

Coordinate the contract, final deed, funds, utilities, insurance and relocation arrangements.

KEY2PORTUGAL VIEWING TIP

Ask what must be confirmed before each commitment, who will confirm it and when the answer is required.



READY FOR THE NEXT STEP?

Your Portugal journey can begin with clarity

Key2Portugal helps international buyers identify suitable areas, compare opportunities and move forward with confidence.

PERSONALIZED BUYER AND RELOCATION SUPPORT

From defining your brief and coordinating the property search to purchase guidance, introductions to trusted professionals and relocation support, Cristina helps keep each step connected to your goals.

CRISTINA DOMINGOS

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YOUR FILLABLE VIEWING SCORECARD STARTS ON THE NEXT PAGE

Save one copy for every property. Use it digitally during your search or print it before each viewing.

KEY2PORTUGAL VIEWING TIP

Message Cristina with your preferred lifestyle, budget and timing for a personalized property selection.

Property facts and your first three evaluation categories

PROPERTY VIEWING SCORECARD

PROPERTY

DATE

PRICE

AGENT / REF

1. LOCATION & SERVICES

Score each item from 1 to 5

Daily services

SCORE

/5

Transport / airport

SCORE

/5

Noise and surroundings

SCORE

/5

Year-round suitability

SCORE

/5

Future mobility fit

SCORE

/5

2. PROPERTY CONDITION

Score each item from 1 to 5

Moisture / ventilation

SCORE

/5

Roof / exterior

SCORE

/5

Windows / comfort

SCORE

/5

Systems / utilities

SCORE

/5

Documented spaces

SCORE

/5

3. OWNERSHIP COSTS

Score each item from 1 to 5

Purchase costs

SCORE

/5

Regular expenses

SCORE

/5

Repairs required

SCORE

/5

Maintenance demands

SCORE

/5

Contingency comfort

SCORE

/5

KEY2PORTUGAL VIEWING TIP

Complete the scorecard immediately after the viewing while details and reactions are still fresh.

Lifestyle fit, professional review and long-term value

PROPERTY VIEWING SCORECARD

4. LIFESTYLE FIT

Space and layout	SCORE		/5
Outdoor areas	SCORE		/5
Privacy	SCORE		/5
Accessibility	SCORE		/5
Daily routine fit	SCORE		/5

5. PROFESSIONAL REVIEW

Legal clarity	SCORE		/5
Technical review	SCORE		/5
Financing readiness	SCORE		/5
Tax questions	SCORE		/5
Documents received	SCORE		/5

6. VALUE & RESALE

Price positioning	SCORE		/5
Improvement potential	SCORE		/5
Rental suitability	SCORE		/5
Resale appeal	SCORE		/5
Overall value	SCORE		/5

VALUE IS MORE THAN THE ASKING PRICE

Consider the purchase price together with condition, immediate work, ongoing costs, lifestyle fit and future resale appeal. Record any missing information before choosing a next step.

KEY2PORTUGAL VIEWING TIP

Compare trade-offs consistently. The right property is the one whose location, condition, cost and lifestyle fit work together.

Overall confidence, observations and your next step

PROPERTY VIEWING SCORECARD

7. OVERALL CONFIDENCE

Score each item from 1 to 5

Location confidence	SCORE		/5
Condition confidence	SCORE		/5
Cost confidence	SCORE		/5
Lifestyle confidence	SCORE		/5
Decision readiness	SCORE		/5

TOP ADVANTAGE	MAIN CONCERN	FOLLOW-UP QUESTIONS

ADDITIONAL NOTES

NEXT STEP

- ☐ Reject
- ☐ Revisit
- ☐ Investigate
- ☐ Prepare offer