

2026 Edition

# Complete Guide to Buying Property and Living in the Dominican Republic

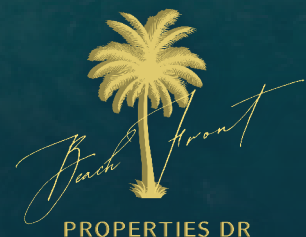
Your step-by-step roadmap to purchasing, financing, and profiting from real estate in the Dominican Republic, and making it your home, written for international buyers.

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Presented by

**Beachfront Properties DR**

[beachfrontpropertiesdr.com](http://beachfrontpropertiesdr.com)



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# Why the Dominican Republic — and Why Now



The Dominican Republic is one of the most accessible real estate markets for international buyers in Latin America and the Caribbean. Unlike many island nations that restrict foreign ownership or require government approvals, the DR allows foreigners to hold 100% title to residential property under their own name. No local partner, no corporate structure, no special permits.

The numbers tell a clear story:

| Indicator                                              | 2025/2026 Figure                                                                                    |
|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------|
| Tourist arrivals (2025)                                | 11.7 million — #1 in Latin America and the Caribbean                                                |
| Projected arrivals (2026)                              | 12.5+ million                                                                                       |
| Year-over-year property appreciation                   | 10.7% (through mid-2025)                                                                            |
| Primary regions currently experiencing the most growth | Punta Cana, Cabarete & Sosua (Puerto Plata), Las Terrenas (Samana), Santo Domingo, Miches, Bayahibe |
| Foreign buyer share of luxury transactions             | ~40%                                                                                                |
| Caribbean price comparison                             | DR is 40–60% below Cayman Islands, Turks & Caicos, Bahamas                                          |
| GDP growth rate (2025)                                 | 5.1% — second fastest in the world                                                                  |
| GDP growth forecast (next 5 years)                     | +21.7% cumulative / 4.3% avg annual                                                                 |
| Foreigners currently living in the DR                  | ~600,000 — more than Costa Rica, Panama, Belize or any Caribbean country                            |

Tourism drives rental demand. Rental demand drives property values. The DR's combination of direct international flights, modern infrastructure, and government-backed tax incentives creates an investment environment that is hard to match anywhere else in Latin America or the Caribbean.

The DR also leads the region on short-term rental performance. Among the major Latin American and Caribbean markets, the DR delivers the highest average Airbnb daily rate (\$121 USD) and the highest annual ROI (10%), ahead of Costa Rica (\$113 / 9%), Mexico (\$77 / 8%), and Panama (\$69 / 7%).

Foreign buyers, led by Americans, Canadians and Europeans, now account for approximately 40% of luxury property transactions. The market is active but not overheated. Pricing still offers real value compared to comparable Caribbean destinations, and the regulatory framework is stable, transparent, and open to international capital.

**Key Insight:** The DR's International Airports (PUJ/POP/SDQ/STI/AZS) handle more passenger traffic than any other airport in the Caribbean, connecting directly to over 100 cities across North America, Europe, and South America. That connectivity is the engine behind the country's rental market.

## The Market Behind the Move

Three forces define the current window. **Growth:** DR tourism keeps setting records year over year — more visitors than any other Caribbean destination — and that visitor engine is what feeds the rental market property owners depend on. **Foreign demand:** international buyers, led by Americans, Canadians, and Europeans, account for roughly 40% of luxury transactions, yet pricing still sits well below comparable beachfront markets across the region. **Infrastructure:** five international airports, an expanding highway network, and government-backed tourism incentives (CONFOTUR) keep widening the buyer pool. Prices in the established zones have climbed steadily — but entry points remain accessible. Momentum plus accessibility is the reason "later" usually costs more than "now."

The price data tells the same story. By mid-2025, the average asking price for an apartment nationwide had climbed 10.7% year over year, to roughly US\$2,200 per square meter (DOP 130,932). Houses rose 11.6% over the same period, to about US\$1,760 per square meter (DOP 104,612). Industry projections for full-year 2025 called for overall gains of 7% to 12%, and the tourism engine behind that demand keeps setting records: 11.2 million visitors in 2024, beaten again in 2025.

| National benchmark (mid-2025) | Average price per m²    | Annual change |
|-------------------------------|-------------------------|---------------|
| Apartments                    | US\$2,200 (DOP 130,932) | +10.7%        |
| Houses                        | US\$1,760 (DOP 104,612) | +11.6%        |

*Listing-price averages from Global Property Guide / Properstar portal data (May 2025). These are asking prices, not closed-sale statistics.*



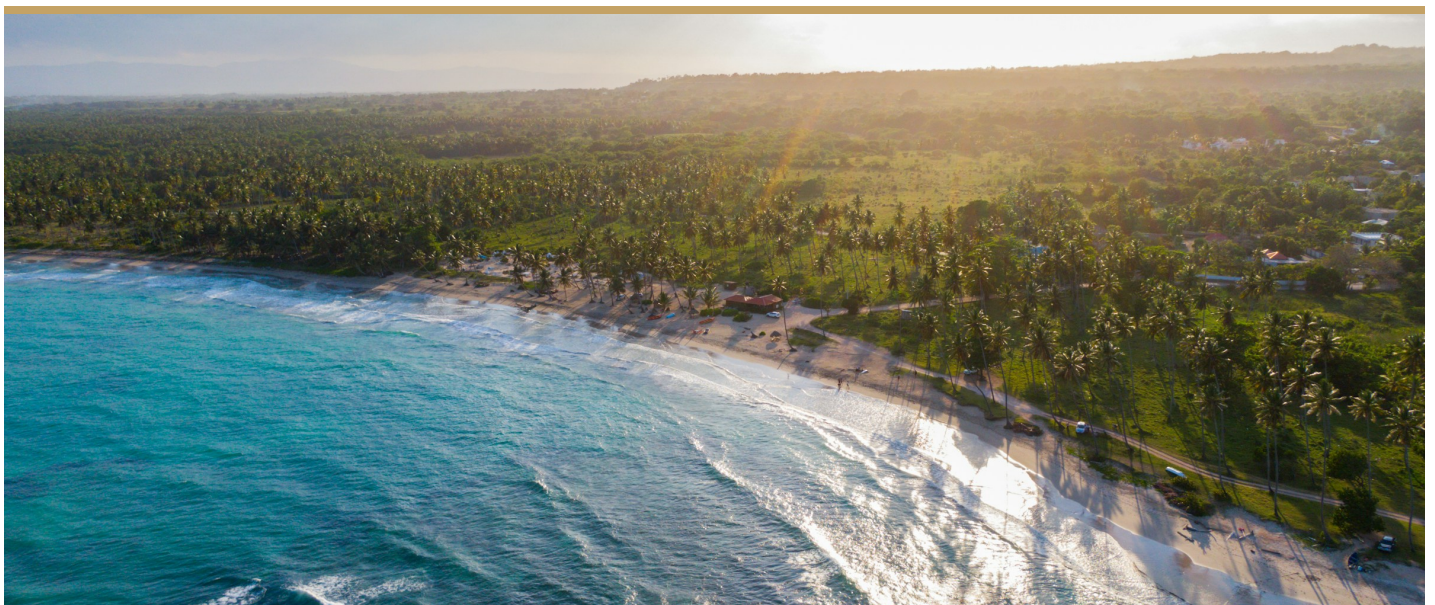
## The Beachfront Properties DR Concierge Model

Most real estate purchases in Latin America and the Caribbean feel solely transactional. A broker sends you a link for a listing, and you navigate the process largely on your own while they meet you for property showings. That is not how Beachfront Properties DR operates.

*"We bring you to the island and set you up with accommodations while helping you every step of the way to feel comfortable with your purchasing experience during your time with us. In addition to property tours we help to set you up with the contacts you need to feel comfortable in your new home — whether visiting private schools of interest for your children, meeting bilingual legal counsel, meeting an accountant to discuss your tax strategies, meeting some of the most trusted developers on the island, or helping you set up a bank account or insurance policy. It is our duty to build your network as you become part of the Beachfront Properties family during our time together."*

**BRENDAN KRAFT — PRINCIPAL, BEACHFRONT PROPERTIES DR**

This is the difference between a transactional real estate agency, and a real estate investment and relocation concierge partner. When you work with us, your first trip to the DR is a discovery experience: accommodations arranged, property tours scheduled, key professionals introduced & an in-depth guided tour of the region. You leave with not just a property of interest, but a network in a place you now feel comfortable enough to call home.



# Before You Buy: Your DR Self-Assessment

Five questions most real estate brokers never tell you to ask yourself. If the answers point in the wrong direction, they'll save you a costly mistake.

## Question 1: Is the DR actually affordable for you, given your current cost of living?

The DR is one of the most affordable places in Latin America and the Caribbean for both acquiring real estate and living. Monthly cost of living for a single person runs roughly \$1,500–\$2,500 depending on lifestyle. A family of four can live the lifestyle of an upper class family for \$3,500–\$5,000 per month.

Compare that to what buyers typically leave behind:

| City               | Single Person Monthly | Family Monthly (est.) |
|--------------------|-----------------------|-----------------------|
| Dominican Republic | ~\$1,500–\$2,500      | ~\$3,500–\$5,000      |
| Orlando            | ~\$3,750–\$4,500      | ~\$6,000–\$8,500      |
| Toronto            | ~\$4,500–\$6,000      | ~\$8,000–\$10,000+    |
| Vancouver          | ~\$5,000–\$7,000      | ~\$9,000–\$11,000+    |
| Miami              | ~\$5,000–\$7,000      | ~\$9,000–\$11,000+    |
| New York City      | ~\$5,000–\$7,500      | ~\$9,000–\$12,000+    |

The purchase price range for quality pre-construction in Cabarete (Puerto Plata) and Punta Cana near the ocean starts around \$167,000 for a 1BR condo and \$250,000 for a private 2-3 bedroom villa with a pool. That range is accessible to buyers who could not afford a comparable waterfront-adjacent property in most North American markets.

## Question 2: Are you self-employed, retired, or able to work abroad?

Full-time residency in the DR is practical if your income is not location-dependent. Remote workers keeping their North American salary and paying it at North American tax rates while living on a DR cost of living create significant arbitrage. Retirees on fixed income in USD or CAD find their purchasing power roughly doubles. Business owners or independent contractors with flexible schedules can treat the DR as a base of operations with easy international connections.

If you are tied to a physical office in North America, the DR works best as an investment property you rent out and visit seasonally. That is still a strong case, but it is a different calculation.

### Question 3: What is your financing path?

The five realistic options, ranked by accessibility:

1. Cash purchase — the most common route for buyers in the \$150K–\$400K range
2. HELOC against existing home equity — borrow at home-country rates (typically 5–8%) rather than Dominican bank rates (8–15%)
3. Developer payment plan — spread 30–60% over the construction timeline, no credit checks required
4. Dominican bank mortgage — higher rates but accessible to qualified foreign buyers with 30–40% down
5. Owner Financing — Both in the case of resale properties and pre-construction, in many scenarios the owner is open to financing similar to a bank. The advantage here is no background checks or long approval process.

Buyers who use a HELOC or investment portfolio loan can access DR property at their home-country cost of capital. That is a significant advantage over on-island financing. (See Section 7 for full financing details.)

### Question 4: What is your current investment yield, and does the DR beat it net of risk?

CONFOTUR-certified properties in the DR deliver documented rental yields of 10–15% gross, depending on unit type and management approach. The DR's average Airbnb annual ROI leads the Latin American and Caribbean region.

For comparison: the average US stock market annual return (S&P 500, 10-year trailing average through 2025) is approximately 12–13%, but with high volatility and no tangible asset. A 1BR beachfront condo in the DR delivering 11% cash-on-cash return, 11% annual increase, with no property tax for 15 years under CONFOTUR, competes favorably. Particularly for investors who want a hard asset, a USD-denominated income stream, and a vacation property as a byproduct.

### Question 5: What is the realistic cost of staying where you are?

This is the question buyers rarely frame explicitly. If you own a primary home in Canada or the US, your net worth is likely concentrated in a single illiquid asset in a market that has appreciated significantly. Diversifying 20–30% of that equity into a USD-denominated Caribbean income property is a portfolio move, not just a lifestyle choice.

The comparison is not "DR property vs. doing nothing." The comparison is "DR property vs. the next best use of the same capital." For buyers with strong home equity and access to a HELOC, the DR often wins that comparison on both yield and lifestyle upside.

# What Foreign Buyers Can Own

The short answer: virtually everything a Dominican citizen can own.

There are no foreign ownership quotas, no nationality restrictions, and no approval requirements for standard residential or commercial property purchases.

## Ownership Structures

| Structure                   | Best For                                                                         | Notes                                                                                                                         |
|-----------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| Personal name               | Individual buyers, single properties                                             | Simplest option; full legal protections apply                                                                                 |
| Dominican corporation (SRL) | Multiple properties, rental operations, strategic tax sheltering for individuals | Liability separation; useful for portfolio investors. An SRL costs approximately \$1,200 USD and takes about 3 weeks to form. |
| Foreign entity              | Institutional investors                                                          | Less common for individuals                                                                                                   |

Many individual buyers purchase directly under their personal name. It is simpler, and the legal protections are identical. Investors purchasing multiple properties or planning significant rental operations sometimes use an SRL for liability separation and capital gains minimization, but it is not required.

## The One Exception

Land within 60 kilometers of the Haitian border requires presidential authorization for foreign buyers. Unless you are specifically looking at property near Dajabón or Jimaní in the western border region, this restriction will not affect your search. All major tourism and investment zones, including Punta Cana, Cabarete (Puerto Plata), Las Terrenas (Samana), and Santo Domingo, are well outside this boundary.

## No Tax Treaty: A Material Advantage

There is no dual tax treaty between the Dominican Republic and either Canada or the United States. This means the DR does not disclose to Canadian or US tax authorities that a foreigner owns property or operates a business in the country. Canada and the US cannot tax Dominican income, Dominican capital gains, a Dominican company, or a Dominican bank account belonging to a foreigner under any circumstance. Consult a qualified tax advisor in your home country for disclosure obligations, but the absence of a treaty is structurally favorable for international investors.

There are no limits on the amount or type of investments a foreigner can hold in the Dominican Republic.

# The Buying Process: 7 Steps from Search to Title

Understanding the full process before you arrive in the Dominican Republic saves time, money, and frustration. Here is what each step looks like in 2026.

## Step 1: Define Your Criteria

Before viewing a single property, clarify your priorities:

- Primary goal: Rental income, personal use, long-term appreciation, or a combination?
- Budget: Purchase price plus 5–6% for closing costs, plus furnishing and setup
- Location preference: Beachfront, tourism zone, expat beach town, urban capital, or mountain retreat?
- Property type: Pre-construction condo or villa, resale condo or villa, or land?
- Timeline: Ready to close within 60 days, or planning 6–18 months ahead?

A clear brief dramatically accelerates your property search and ensures you are looking in the right market from day one.

## Step 2: Identify Your Property and Make an Offer

Once you have found the right property, whether through online listings, an in-person visit, or a virtual tour, you submit a written offer. In the DR, pre-construction offers are typically accompanied by a good-faith deposit of **\$2,000 to \$20,000 USD**, and resale offers are typically accompanied with a 10% deposit upon promise of sale contract - held in escrow by the seller's attorney or the real estate agency.

Negotiations are generally straightforward. Sellers expect some back-and-forth on price, but the market has tightened in popular areas like Punta Cana, Cabarete (Puerto Plata) and Las Terrenas (Samana). Well-priced listings in high-demand zones move quickly.

## Step 3: Due Diligence (5–20 Days)

This is the step that protects your investment. Your attorney conducts a thorough investigation of the property's legal status. In the case of a resale property, your real estate agent should provide you with the resources required to ensure the property you are purchasing is structurally sound and insurable. (See the full Due Diligence Checklist in Section 5.)

**Do not let anyone rush you through this step.** A thorough title search and property inspection are the most important two things you will pay for in this transaction.



## Step 4: Sign the Promise of Sale (Contrato de Promesa de Venta)

### This is the formal purchase agreement. It outlines:

- Agreed purchase price
- Payment schedule and deposit structure
- Property specifications and boundaries
- Conditions and obligations for both parties
- Timeline for due diligence and closing

At signing, buyers typically put down **10% to 35%** of the purchase price.

For pre-construction properties, which represent a significant market share of the current purchasing trend in DR, the payment schedule is often spread across the construction timeline:

| Payment Phase                              | Typical Amount            |
|--------------------------------------------|---------------------------|
| At contract signing                        | 10% (Condos)–35% (Villas) |
| During construction (monthly installments) | 80% (Condos)–55% (Villas) |
| At delivery of title                       | 10%                       |

**Important:** Have this contract reviewed by *your own* attorney, not just the developer's lawyer. Independent legal representation for the buyer is standard practice and costs approximately 1% of the purchase price.

## Step 5: Secure Financing (If Applicable)

If you are using developer financing, Dominican bank mortgage, or home-country financing, this is when terms are finalized and paperwork is completed. Cash buyers arrange their international wire transfers to a lawyer's escrow account. (See Section 7 for all financing options.)

## Step 6: Closing and Title Transfer

At closing:

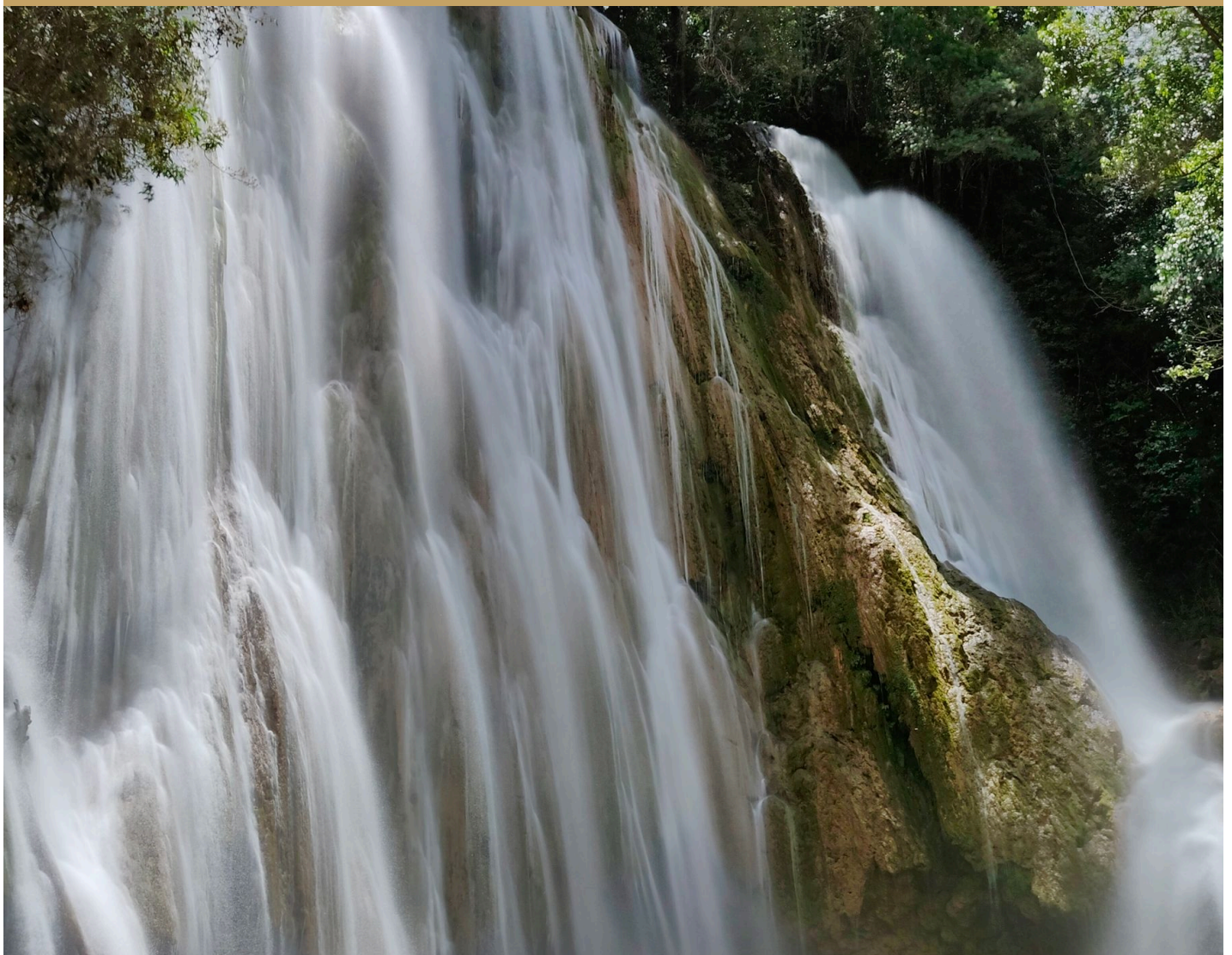
1. A final property inspection is done to ensure the condition of the property remains the same as it was on the date the initial offer was made. If something has been altered or damaged, the sellers will be responsible for compensating the buyers accordingly.
2. The remaining balance is paid (typically via international wire transfer)
3. Both parties sign the deed of sale (*Acto de Venta*) before a Dominican notary and their respective legal parties
4. The deed is submitted to the local *Registro de Títulos* for registration

Important: In the case where you live out of the country, and have a strong relationship with your trusted legal counsel, it may make sense for you to make them your power of attorney for the buying process. This way they can sign on your behalf once you have approved all contract alterations, without having to fly on a plane. It's important to ask your legal counsel to have the contract translated in your native language, as the only valid contracts in the Dominican Republic are in the Spanish language, and it's important to know what you're signing. In addition, DocuSign is currently not legally accepted on the island. You or your power of attorney must be present to sign in blue ink.

## Step 7: Receive Your Title Certificate

The title transfer process takes approximately **45 to 90 days** after submission. Once registered, you receive your *Certificado de Título*, the official, government-issued title certificate in your name. This document is your definitive proof of ownership.

**Timeline Summary:** From initial offer to title certificate in hand, expect the full process to take 3 to 6 months for a resale property, or longer for pre-construction (tied to the developer's build timeline).



# Due Diligence Checklist

Print this page and bring it to your attorney meeting. Every item should be verified before you proceed to closing.

## Title and Ownership Verification

- **Title search** at the *Registro de Títulos* (Title Registry) — confirm the seller has clear, legitimate ownership
- **No liens or encumbrances** — verify no mortgages, judgments, or claims against the property
- **No pending litigation** — confirm the property is not involved in any legal disputes
- **Chain of title** — verify the ownership history is clean and continuous
- **Seller identity verification** — confirm the person signing is the legal owner (or authorized representative)

## Physical Property Verification

- **Deslinde (survey) accuracy** — confirm the physical boundaries match the registered title exactly
- **Construction permits** — verify all building permits were properly issued and closed (for developed properties)
- **Environmental compliance** — confirm the property meets Dominican environmental regulations
- **Building code compliance** — verify the structure meets current standards
- **Utilities verification** — confirm water, electricity, and sewage connections are active and properly registered



## Tax and Financial Verification

- **Property tax clearance (IPI)** — confirm all annual property taxes are current with zero arrears
- **CONFOTUR certification status** — if applicable, verify the exemption is active, the resolution number is valid, and the specific unit is covered
- **CONFOTUR remaining term** — confirm how many years of tax exemption remain
- **HOA/maintenance fee status** — verify all community fees are current (for condo developments)
- **Utility bills current** — confirm no outstanding balances on water, electric, or gas

## For Pre-Construction Properties (Additional Items)

- **Developer track record** — research the developer's completed projects and financial standing
- **Construction timeline guarantees** — verify contractual penalties for late delivery
- **Escrow arrangement** — confirm buyer deposits are held in escrow, not used as operating capital
- **Completion bond or guarantee** — verify financial protections if the developer cannot complete the project
- **Specification sheet** — get written confirmation of materials, finishes, appliances, and amenities
- **Construction permits** — verify all building permits have been approved

**Cost of Due Diligence:** Approximately 1% of property value for legal fees, plus \$1,500 for a new survey if required. This is a modest investment that protects a significant purchase.



# Closing Costs: The Complete Breakdown



Understanding the full cost picture upfront prevents surprises at closing. Here is the breakdown for 2026.

## Standard Closing Costs

| Cost Item                     | Amount                          | Notes                                                      |
|-------------------------------|---------------------------------|------------------------------------------------------------|
| Transfer tax                  | 3% of government-assessed value | Largest single closing cost                                |
| Legal fees (buyer's attorney) | 1% of purchase price            | Non-negotiable — always hire your own                      |
| Notary fees                   | 0.25% to 1%                     | Document preparation and authentication                    |
| Title registration            | ~0.5%                           | Government registration fees at <i>Registro de Títulos</i> |
| Deslinde (survey)             | \$500 – \$1,500 USD             | Required if a new survey is needed                         |

**Total standard closing costs: 4.5% to 5.5% of the property value.**



## CONFOTUR Closing Costs (Certified Properties)

| Cost Item                     | Amount               | Notes                                       |
|-------------------------------|----------------------|---------------------------------------------|
| Transfer tax                  | <b>WAIVED</b>        | 3% savings — the biggest benefit at closing |
| Legal fees (buyer's attorney) | 1% of purchase price | Same as standard                            |
| Notary fees                   | 0.25% to 1%          | Same as standard                            |
| Title registration            | ~0.5%                | Same as standard                            |

**Total CONFOTUR closing costs: 1.5% to 2.5% of the property value.**

## Cost Comparison Example: \$300,000 Property

| Cost Item                 | Standard        | CONFOTUR       |
|---------------------------|-----------------|----------------|
| Transfer tax (3%)         | \$9,000         | \$0            |
| Legal fees (1%)           | \$3,000         | \$3,000        |
| Notary fees (0.5%)        | \$1,500         | \$1,500        |
| Title registration (0.5%) | \$1,500         | \$1,500        |
| Survey                    | \$1,000         | \$1,000        |
| <b>Total</b>              | <b>\$16,000</b> | <b>\$7,000</b> |
| <b>As % of price</b>      | <b>5.3%</b>     | <b>2.3%</b>    |

**Savings with CONFOTUR:** \$9,000 at closing on a \$300,000 property, plus ongoing annual tax savings for up to 15 years.

## Opening a Dominican Bank Account

A USD checking or savings account at a Dominican bank is useful for paying HOA fees, utilities, and property taxes. Requirements: two pieces of government-issued ID plus a 3-month history of your foreign bank account. The process can be completed in one business day. The Central Bank of the Dominican Republic also offers 1-year term deposits at 6% ROI for USD holdings, a useful parking option for buyers waiting to deploy capital.

# Financing Options for International Buyers

## Option 1: Developer Financing (Most Convenient)

Some Dominican developers offer in-house financing, particularly for pre-construction projects. This is the most convenient financing route for international buyers.

| Feature           | Typical Terms                                                               |
|-------------------|-----------------------------------------------------------------------------|
| Down payment      | 10–35% at contract signing                                                  |
| Payment structure | Monthly installments during construction until a minimum of 50% is received |
| Interest rate     | 0% interest during construction phase, 5-15% once mortgage starts           |
| Term              | 3 to 5 years                                                                |
| Currency          | Typically USD                                                               |
| Credit check      | None                                                                        |

Accessible, flexible, and it does not require Dominican credit history or a bank relationship.

## Option 2: Dominican Bank Mortgage

Foreign buyers can obtain mortgages from major Dominican banks. Although these rates may fluctuate from month-to-month, here is an example of the rates from early 2026.

| Bank            | 1-Year Rate | 5-Year Rate |
|-----------------|-------------|-------------|
| Scotiabank      | 8.25%       | 9.0%        |
| Banco Popular   | 9.75%       | 14.5%       |
| Banco Promerica | 10.25%      | 10.95%      |
| Banreservas     | 14.42%      | 10.0%       |
| APAP            | 13.75%      | 13.5%       |

**Approval requirements:** Income statements (3–6 months), passport, Social Security or SIN number, 2 years of tax returns, job letter or business documentation, credit report (Credit Karma for US/Canada), and a property appraisal. Minimum credit score of 660 qualifies with most banks; The process takes approximately 2 months.

**Loan-to-value:** 50% to 70% (expect 30–40% down).

These rates are higher than what North American or European buyers are used to. In addition, it's important to note that most Dominican banks will only finance "pre-construction" property once it is 70-80% complete.

### **Option 3: Home-Country Financing**

Many international buyers finance their DR purchase through their home country:

- HELOC (Home Equity Line of Credit): Borrow against equity in your primary residence at home-country rates
- Investment portfolio loan: Borrow against investment or insurance accounts at competitive rates
- Cash-out refinance: Refinance an existing property to free up capital

Access to lower interest rates (often 5–8% vs. 8–15% in the DR) and familiar banking systems make this the preferred route for many buyers.

### **Option 4: Cash Purchase**

The majority of foreign buyers in the \$150,000 to \$500,000 range purchase with cash via international wire transfer.

#### **Wire transfer tips:**

- Plan for 3 to 5 business days for the transfer to clear
- Notify your bank in advance to prevent fraud holds on large international transfers
- Use a reputable currency exchange service for large conversions — the rate difference vs. your bank can save thousands.
- Keep all transfer documentation for tax reporting in your home country.
- To bring funds back to Canada or the US: wire transfer (subject to a 0.15% transfer tax) or withdrawal via Dominican bank card from a US or Canadian ATM. Incoming funds to your home country are not automatically classified as income and can often be structured favorably. Consult your accountant.
- Using cryptocurrency for your purchase is also an option with certain sellers when using a reputable crypto dealer on the island.

# CONFOTUR Tax Incentives — The Headline Advantage

CONFOTUR (*Consejo de Fomento Turístico*) is a government incentive program under Law 158-01 that provides substantial tax exemptions to buyers of qualifying real estate developments. It is the only tax advantage currently available in the caribbean for property investors to avoid paying any and all taxes (including taxes on rental income)

## The Three Core Exemptions

### 1. Property Tax (IPI) — Exempt for 15 Years

The annual property tax applies to properties valued above US\$183,771 (RD\$10,695,494), the official 2026 exemption threshold (adjusted annually for inflation), at a rate of 1% on the value above the threshold. CONFOTUR waives this entirely for 15 years. (Properties below the IPI threshold pay no annual property tax regardless of CONFOTUR status.)

| Property Value | Annual IPI (Standard) | Annual IPI (CONFOTUR) | 15-Year Savings |
|----------------|-----------------------|-----------------------|-----------------|
| \$200,000      | ~\$160                | \$0                   | \$2,400         |
| \$300,000      | ~\$1,160              | \$0                   | \$17,400        |
| \$500,000      | ~\$3,160              | \$0                   | \$47,400        |

### 2. Transfer Tax — Waived at Closing (3% Savings)

The standard 3% transfer tax is completely eliminated for CONFOTUR properties, reducing your upfront acquisition cost immediately.

### 3. Rental Income Tax — Exempt for 15 Years

Standard Dominican rental income tax rates are progressive, reaching up to 25% for higher earners. CONFOTUR properties are fully exempt during the certification period. Your gross rental income is your net rental income (minus operating expenses).



## How to Verify CONFOTUR Status

Your attorney must confirm the following during due diligence:

- 1. The development has active CONFOTUR certification (request the official resolution number)
- 2. The certification has not expired or been revoked
- 3. The specific unit you are purchasing is included in the certification scope
- 4. The remaining exemption term — a project certified in 2020 has only 9 years of benefits remaining; a project certified in 2026 gives you the full 15 years

**Red Flag:** If a developer claims CONFOTUR status but cannot provide the resolution number, walk away. Verbal claims are not sufficient. The certification must be documented and verifiable.

## Where to Find CONFOTUR Properties

| Region                  | CONFOTUR Availability                     |
|-------------------------|-------------------------------------------|
| Punta Cana and Cap Cana | Highest density — many certified projects |
| Las Terrenas (Samana)   | Growing number of certified developments  |
| Cabarete (Puerto Plata) | Select projects with certification        |
| Santo Domingo           | Limited — CONFOTUR is tourism-focused     |



# Top Regions to Buy in 2026



The DR real estate market is regional. Pricing, rental yields, buyer demographics, and growth trajectories vary significantly depending on where you buy. Here are the four strongest markets.

## Punta Cana and Cap Cana — The Tourism Powerhouse

**Best for:** Maximum short-term rental income backed by year-round tourism demand.

| Metric                 | Details                                                        |
|------------------------|----------------------------------------------------------------|
| Condo pricing          | \$120,000–\$350,000 (standard); \$400,000+ (luxury/beachfront) |
| Villa pricing          | \$525,000+; Cap Cana from \$800,000 to several million         |
| Pre-construction entry | \$120,000–\$150,000 with developer financing                   |
| Rental yield           | 7%–10% gross                                                   |
| Peak nightly rates     | \$120–\$200+ USD (2BR condo)                                   |
| Airport                | PUJ — largest in the Caribbean, 100+ direct routes             |
| CONFOTUR               | Widely available                                               |

**Growth drivers:** PUJ airport expansion, new highway connections to Santo Domingo, Cap Cana residential buildout, branded hotel-residences (Marriott, Hyatt, Ritz-Carlton).

**Consideration:** High rental inventory means your property must stand out. Quality furnishings, professional management, and listing optimization are essential.

## Las Terrenas (Samana) — The Expat Beach Town

**Best for:** Lifestyle-first investment — personal use with rental income during months away.

| Metric        | Details                                               |
|---------------|-------------------------------------------------------|
| Condo pricing | \$129,000–\$400,000                                   |
| Villa pricing | \$350,000–\$2.2 million+                              |
| Land          | Still available at reasonable entry points            |
| Rental yield  | 6%–9% gross                                           |
| Community     | Strong European influence, walkable, cosmopolitan     |
| Airport       | SDQ (Santo Domingo) — 2-hour drive via Samaná Highway |
| CONFOTUR      | Growing availability                                  |

**Growth drivers:** New modern condo developments, expanding international community, improved road infrastructure, strong appreciation trajectory.

**Consideration:** Rental market is more seasonal than Punta Cana. It relies on independent travelers and longer-stay visitors rather than package tourists. A reliable local property manager is essential.

## Santo Domingo — The Capital City Play

**Best for:** Predictable long-term rental income with lower management overhead.

| Metric                        | Details                                            |
|-------------------------------|----------------------------------------------------|
| Condo pricing (Piantini/Naco) | \$150,000–\$400,000                                |
| Zona Colonial                 | \$120,000–\$350,000 (restored colonial properties) |
| Luxury penthouses             | \$500,000+                                         |
| Rental yield                  | 5%–8% gross                                        |
| Monthly rent                  | \$800–\$2,000 (long-term leases)                   |
| Occupancy                     | 85%–95%                                            |
| Management cost               | 8%–12% of gross rent                               |

**Growth drivers:** Urban development, growing tech sector, free-trade zone expansion, limited land in prime neighborhoods.

**Consideration:** Very limited vacation-rental premiums. Less aspirational appeal for international buyers. But the fundamentals, consistent occupancy, lower management costs, and a deep resale market, make it a strong income play.

## Cabarete (Puerto Plata) — The Adventure Sports Destination

**Best for:** Lower entry points with strong lifestyle appeal and an active international community.

| Metric            | Details                                                |
|-------------------|--------------------------------------------------------|
| Condo pricing     | \$100,000–\$250,000                                    |
| Beachfront villas | \$400,000–\$1 million+                                 |
| Land              | \$50,000–\$200,000 for buildable lots                  |
| Rental yield      | 9–12% gross                                            |
| Community         | Kitesurfers, digital nomads, active expats             |
| Airport           | POP (Puerto Plata) — 20-minute drive (17.5 km / 11 mi) |
| CONFOTUR          | Select projects                                        |
| Climate           | 345 sunny days per year                                |

**Growth drivers:** North coast development, Gregorio Luperón airport improvements, modern pre-construction projects targeting international buyers, growing digital nomad community, proximity to Sosua (6.5 km) and Puerto Plata city (38 km).

**Consideration:** North coast has different weather (more rainfall November–January). The rental tenant base includes sports enthusiasts, digital nomads, and active expats. Market specifically to this audience for best results.



## Side-by-Side Regional Comparison

| Factor                | Punta Cana          | Cabarete            | Santo Domingo      | Las Terrenas          |
|-----------------------|---------------------|---------------------|--------------------|-----------------------|
| Entry price (condo)   | \$120K–\$350K       | \$100K–\$250K       | \$120K–\$400K      | \$129K–\$400K         |
| Rental yield          | 7–10%               | 9–12%               | 5–8%               | 6–9%                  |
| Best rental type      | Short-term vacation | Short-term niche    | Long-term leases   | Mixed (short + mid)   |
| Appreciation trend    | Strong              | Strong              | Steady             | Strong (accelerating) |
| CONFOTUR availability | Many                | Growing             | Limited            | Growing               |
| Lifestyle             | Resort and beach    | Adventure and beach | Urban and cultural | Town and beach        |

## Region-by-Region: Where Investors Fit

The retiree and remote-worker sections later in this guide map towns to lifestyles. This is the investor's version of that map — same regions, viewed through a returns lens.

| Region                | Best property type                        | Primary use case                                     | Rental demand                                                    | Why investors choose it                                                       |
|-----------------------|-------------------------------------------|------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Punta Cana & Bavaro   | Pre-construction condos (\$120K–\$350K)   | Short-term rental to resort tourism                  | Highest volume in the country — busiest airport in the Caribbean | Liquid, USD-friendly market with the strongest occupancy engine               |
| Puerto Plata City     | Condos (\$100K–\$250K), beachfront villas | Short-term rental + appreciation play                | Growing — two cruise ports plus POP airport feed steady traffic  | Lowest entry pricing on the North Coast, with infrastructure catching up fast |
| Cabarete              | Beach-adjacent condos, villa lots         | Short-term rental to sports and expat tourism        | Strong year-round — kite season plus an established expat base   | Beach-adjacent units often beat true beachfront on cash-on-cash yield         |
| Las Terrenas (Samana) | Condos (\$129K–\$400K), villas            | Short-term rental to European and Canadian clientele | Strong, with seasonal peaks                                      | European-style town, premium nightly rates, land upside                       |
| Santo Domingo         | Condos (\$150K–\$400K, Piantini/Naco)     | Long-term rental                                     | Steady urban demand (\$800–\$2,000/month)                        | Capital-city economy with year-round, non-tourism-dependent occupancy         |

# Living in the DR — Top Cities & Things to Do

You are not just buying a property — you are buying into a town. This section is the condensed field guide: what each major area feels like, the practical infrastructure on the ground, and the top five things to do there. It is the holistic view most buyers wish they had before their first visit.

## Punta Cana & Bavaro



*Juanillo Beach*



*Hoyo Azul cenote*

The most internationally familiar zone in the country: 30+ miles of white-sand coastline, upscale malls, big-name dining, nightlife, and casinos. US dollars circulate as freely as pesos, and the expat transition is about as seamless as the Caribbean gets.

**Quick facts:** Population ~100,000 · Airport: Punta Cana International (PUJ) · Known for: resort living and the country's strongest tourist destination.

**Top 5 things to do:** 1. Juanillo Beach · 2. Macao Beach · 3. Cap Cana Marina · 4. Hoyo Azul cenote · 5. Hard Rock Hotel & Casino

**On the ground:** bilingual private schools (Punta Cana International School), private hospitals (Centro Médico Punta Cana, IMG), Blue Mall, and major supermarkets (Jumbo, Nacional).

## Puerto Plata



*Playa Dorada*



*Mount Isabel de Torres*

The North Coast's anchor city — authentic Dominican culture with beaches, hotels, and full expat infrastructure. Two cruise ports (Amber Cove and Taino Bay) keep the historic downtown lively, and the airport is roughly 20 minutes from the city center. One of the safest cities on the island.

**Quick facts:** Population ~470,000 · Airport: Puerto Plata International (POP) · Known for: the blend of culture, scenic views, and value pricing.

**Top 5 things to do:** 1. Ocean World Adventure Park · 2. Amber Cove · 3. Playa Dorada · 4. Mount Isabel de Torres cable car · 5. Fortaleza de San Felipe

**On the ground:** private schools (O&M Hostos, Garden Kids), Centro Médico Bournigal, Playa Dorada Shopping Centre, and supermarkets including Jumbo and La Sirena.

## Cabarete & Sosua



*Kite Beach, Cabarete*



*La Boca de Yasica*

Side-by-side towns just east of Puerto Plata with two of the largest expat communities in the country — American, Canadian, British, and European. It is possible to live here without Spanish (though learning it pays off). Cabarete is the kitesurfing capital of the Caribbean, with a beach-bar nightlife to match; Sosua adds calm swimming bays and established services.

**Quick facts:** Population ~82,000 (Sosua municipality) · Airport: Puerto Plata International (POP) · Known for: watersports, expat life, and the North Coast investment corridor.

**Top 5 things to do:** 1. Kite Beach · 2. Cabarete Beach · 3. Sosua Beach · 4. Laguna Sosua · 5. La Boca de Yasica



**On the ground:** international schools (International School of Sosua, Isla Academy), Centro Médico Cabarete, CMC clinics, and supermarkets (Playero, La Sirena, Janet's).

## Samaná & Las Terrenas



*Puerto Bahía Marina at dusk*



*Playa Rincón*

The northeast peninsula: white-sand beaches around a deep, protected bay, with a distinctly European international community — German, French, Italian, Swiss. Shops carry imported cheese, sausage, and pastries you will not find elsewhere on the island, and winter brings the famous humpback-whale season to the bay.

**Quick facts:** Population ~74,000 · Airport: Presidente Juan Bosch / El Catey (AZS) · Known for: European flavor, dramatic beaches, and boutique-hotel charm.

**Top 5 things to do:** 1. Cayo Levantado · 2. Playa Rincón · 3. Cascada Lulú · 4. Puerto Bahía Marina · 5. Playa Frontón

**On the ground:** international schools (Haese Academy, Isla Academy), Hospital Dr. Leopoldo Pou, and a growing retail center anchored by Pueblo Príncipe.

## Santo Domingo



*Columbus Park, Zona Colonial*



*Cathedral of Santa María la Menor*

The capital and the oldest European city in the Americas — home to the hemisphere's first cathedral and the UNESCO-listed Zona Colonial. This is the country's economic, political, and financial center, with urban amenities no beach town can match.



**Quick facts:** Population ~3.5 million (metro) · Airport: Las Américas International (SDQ) · Known for: history, business, and the strongest long-term rental market in the country.

**Top 5 things to do:** 1. Zona Colonial & Columbus Park · 2. Cathedral of Santa María la Menor · 3. National Botanical Garden · 4. National Zoo (ZOODOM) · 5. El Malecón waterfront

**On the ground:** top-tier private schools (Carol Morgan, American School), Hospiten and General Health Plaza hospitals, and the Agora / Blue Mall / Sambil retail tier.

## La Romana



*Catalina Island*



*Casa de Campo at twilight*

The southeast's quiet achiever: pristine beaches, a growing tourism industry, and the celebrity-famous Casa de Campo resort community. Outside the resort gates La Romana stays authentically Dominican — fewer foreigners, immersive culture, and safe streets.

**Quick facts:** Population ~140,000 · Airport: La Romana International (LRM) · Known for: Casa de Campo, Saona Island day trips, and value beachfront.

**Top 5 things to do:** 1. Altos de Chavón · 2. Saona Island · 3. Cueva de las Maravillas (Cave of Wonders) · 4. Catalina Island · 5. Casa de Campo Resort & Villas

**On the ground:** private schools (Abraham Lincoln, Saint Nicolas), Central Romana Medical Center, and Multiplaza / Downtown Plaza retail.

## Beyond the Big Six

- **Santiago** — the country's second largest city and the heartland of the Cibao valley: commerce, universities, monuments, and the island's most famous Carnival. Served by Cibao International Airport (STI).
- **Jarabacoa** — the mountain escape: waterfalls, river rafting, pine air, and spring-like temperatures year-round. Known as the Beverly Hills of the DR.
- **Constanza** — the highest town in the Caribbean: alpine valleys, strawberry and flower farms, and cool nights that feel nothing like the coast. The only place that occasionally snows in the Caribbean.
- **Pedernales** — the far-southwest frontier and gateway to Bahía de las Águilas, widely considered the most pristine beach in the country, at the center of an emerging ecotourism push.

## If You Stay Past 30 Days: Non-Resident Fees

A tourist entry authorizes a 30-day stay. Staying longer is routine — you simply pay a published extension fee when you leave, or apply online for an extension of up to 120 days at [servicios.migracion.gob.do](https://servicios.migracion.gob.do).

| Time in country beyond 30 days | Fee at departure (RD\$) | Approx. USD |
|--------------------------------|-------------------------|-------------|
| Up to 3 months                 | RD\$3,500               | ~\$60       |
| 3–9 months                     | RD\$5,600               | ~\$95       |
| 9–12 months                    | RD\$7,000               | ~\$120      |
| 12–18 months                   | RD\$9,000               | ~\$150      |

**Example:** spend the winter (5 months) at your DR property as a non-resident and you pay the 3–9-month fee — about RD\$5,600 (~US\$95) — by card at the airport on the way out. No penalty beyond the fee, no impact on re-entry for typical stays. Fees are set under Migration Law 285-04 and updated periodically — verify the current schedule at [migracion.gob.do](https://migracion.gob.do) before extended stays.



# Beachfront vs. Beach-Adjacent vs. Inland

The right property type depends on what you are optimizing for. Here is how the three categories compare on the metrics that matter.

## Definitions

- **Beachfront (first line):** Direct beach access — on the sand
- **Beach-adjacent (second line):** 2-10 minute walk or short drive to the beach;
- **Inland:** Urban centers (Santo Domingo, Santiago), mountain towns (Jarabacoa, Constanza), or rural areas

## Comparison Table

| Factor                | Beachfront                        | Beach-Adjacent          | Inland (Urban)       |
|-----------------------|-----------------------------------|-------------------------|----------------------|
| Purchase price        | Highest                           | 20–40% below beachfront | Varies; competitive  |
| Rental yield          | 7–13%                             | 7–12%                   | 5–8%                 |
| Occupancy model       | Short-term vacation               | Short-term vacation     | Long-term leases     |
| Annual maintenance    | 1.5–2.5% of value                 | 1–1.5% of value         | 1–1.5% of value      |
| Insurance cost        | 0.5–1.5% of value                 | 0.3–0.8% of value       | 0.25–0.5% of value   |
| Management cost       | 15–30% of gross rent              | 15–30% of gross rent    | 15–20% of gross rent |
| Appreciation          | 9–15% annually                    | 8–12% annually          | 5–8% annually        |
| CONFOTUR availability | High                              | High                    | Limited              |
| Environmental risk    | Higher (hurricane, erosion, salt) | Moderate                | Lower                |

## The Yield Optimization Insight

For pure cash-on-cash returns, **beach-adjacent condos in the \$120,000–\$300,000 range** often deliver the best performance in the DR market. Lower acquisition cost plus strong rental demand equals higher yield percentages, even if absolute rental revenue is slightly below true beachfront.

**Insurance Reality:** Over a 10-year hold, the insurance cost differential between beachfront and inland can amount to \$10,000–\$20,000 on a \$300,000 property. Factor this into your return calculations.



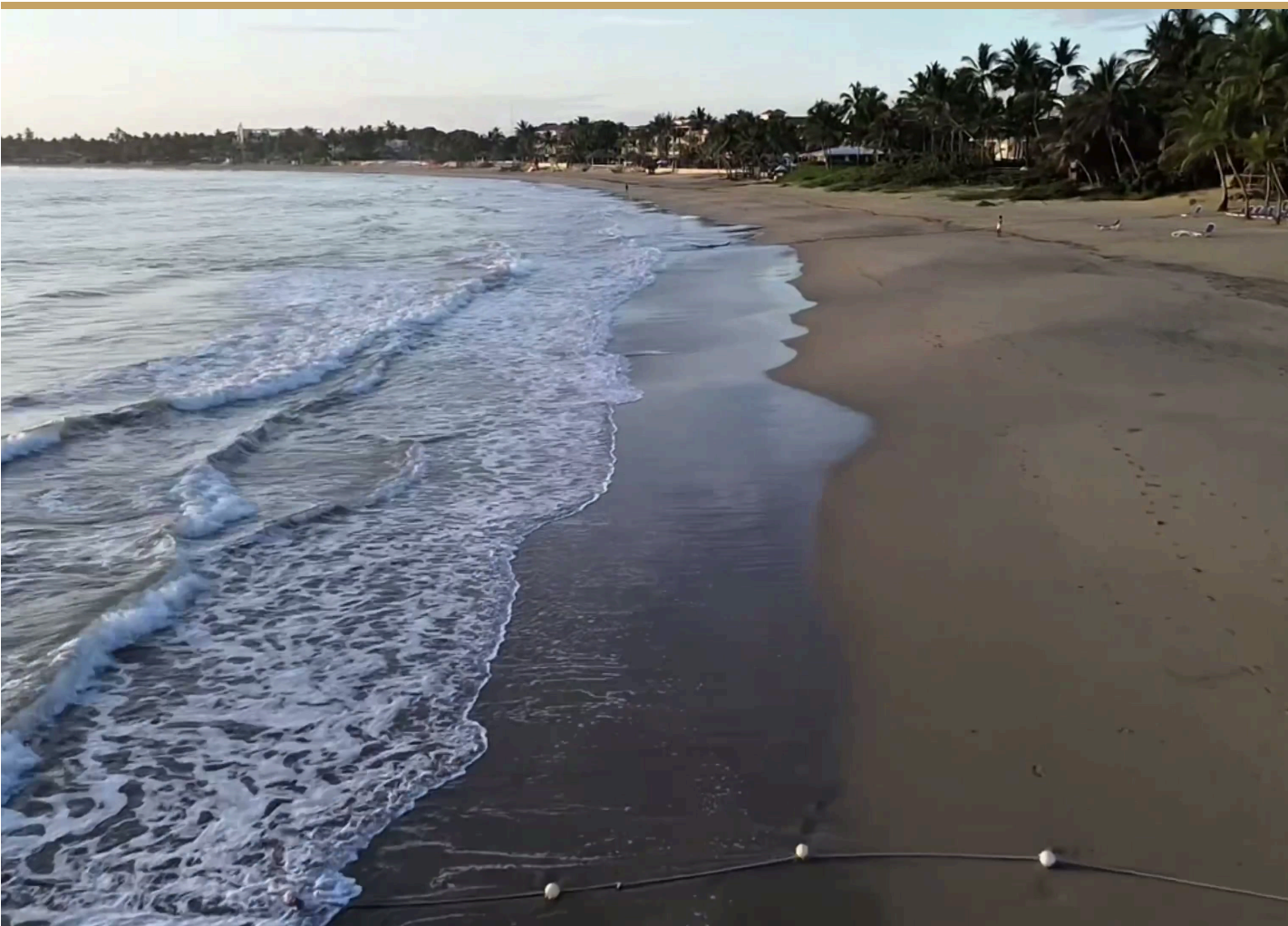
## What You Will Pay per Square Meter

No official Dominican index breaks out pricing by beach proximity, but current listing data draws a consistent picture of the three bands:

| Segment                                                     | Typical asking price per m <sup>2</sup> (USD) |
|-------------------------------------------------------------|-----------------------------------------------|
| Beachfront (first line, national average across all coasts) | ~\$2,800–\$3,500                              |
| Beach-adjacent (coastal towns, walkable to the sand)        | ~\$1,900–\$2,400                              |
| Inland (urban centers and rural non-coastal)                | ~\$1,000–\$1,500                              |

The premium resort corridors trade above these national bands: beachfront in Punta Cana and Cabarete (Puerto Plata) currently asks ~\$3,500–\$5,500 per m<sup>2</sup> (see the city tables in Section 12).

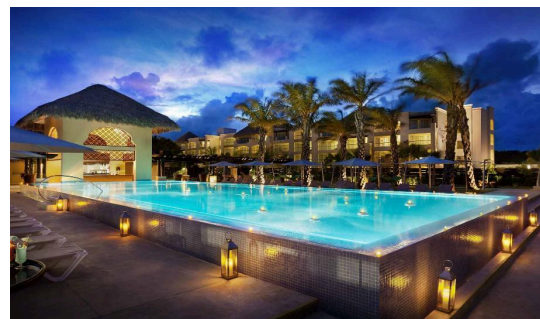
*Bands compiled by Beachfront Properties DR from published listing data: Global Property Guide national averages (via the Properstar listing portal, May 2025), Numbeo crowd-sourced city data (June 2026), and the ONE Registro de Oferta de Edificaciones for Greater Santo Domingo (2025). Asking prices, not recorded sale prices. The beachfront uplift is consistent with Knight Frank's Global Waterfront Index, which puts the global beachfront premium near 76%. Individual projects vary widely by view, floor and finish.*





# Investment in the DR: What to Expect

## Short-Term Vacation Rentals (Coastal Markets)



*Resort pool at dusk*

| Metric                         | Beachfront Condo (Punta Cana) | Beach-Adjacent Condo (Bávaro) |
|--------------------------------|-------------------------------|-------------------------------|
| Nightly rate (1 Bedroom Condo) | \$120–\$200+                  | \$80–\$130                    |
| Annual occupancy               | 60%–75%                       | 55%–75%                       |
| Peak season                    | Dec–Apr, Jul–Aug              | Dec–Apr, Jul–Aug              |
| Peak premium                   | 30–50% above low season       | 30–50% above low season       |
| Management cost                | 20–30% of gross revenue       | 20–30% of gross revenue       |
| Gross yield                    | 7–10%                         | 7–12%                         |

The same metrics for the North Coast, from our own comp-set studies:

| Metric                         | Beachfront Condo (Cabarete)            | Beach-Adjacent Condo (Cabarete)        |
|--------------------------------|----------------------------------------|----------------------------------------|
| Nightly rate (1 Bedroom Condo) | \$125–\$190                            | \$80–\$130                             |
| Annual occupancy               | 65%–75%                                | 55%–75%                                |
| Peak season                    | Dec–Apr, plus the Jun–Sept kite season | Dec–Apr, plus the Jun–Sept kite season |
| Peak premium                   | 30–35% above low season                | 30–35% above low season                |
| Management cost                | 15–25% of gross revenue                | 15–25% of gross revenue                |
| Gross yield                    | 12–19% (comp-set actuals)              | 7–12%                                  |

*Cabarete columns are compiled from Beachfront Properties DR's own AirDNA comp-set studies of the Kite Beach and Cabarete Bay corridors (2023–2026): premium beachfront comp sets blend \$184–\$185 per night at 70–73% occupancy, against a submarket-wide two-bedroom average of about \$122 at 53%. Beachfront gross yields of 12–19% reflect those comp-set actuals: resale-priced units land near the low end, entry-priced CONFOTUR pre-construction units near the top. The conservative planning range for the area remains 9–12%.*

**Cabarete Kite Beach 1BR Reference (actual AirDNA compset data, 2025):**

A CONFOTUR-certified 1BR/1BA beachfront condo in Cabarete (\$167K purchase price) delivers:

- Blended ADR: \$125/night (7-listing compset, Kite Beach area, \$110 floor)
- Annual occupancy: ~69%
- Gross annual income: ~\$31,500
- Hands-off ROI (with 15% PM fee): 11.2%
- Self-managed ROI: 13.8%
- Monthly cashflow (hands-off): ~\$1,735

**Cabarete (Puerto Plata) asking prices per square meter (2026):**

| Segment                                                | Typical asking price per m² (USD) |
|--------------------------------------------------------|-----------------------------------|
| Beachfront (Cabarete Bay, Kite Beach, Playa Encuentro) | ~\$3,500–\$5,500                  |
| Beach-adjacent (walkable-to-beach condos and villas)   | ~\$2,000–\$2,800                  |

*Asking-price ranges compiled from active North Coast listings on international portals and local brokerage inventory (June 2026). Listing prices, not recorded sale prices; exact figures vary by building, floor and ocean view.*

**Punta Cana asking prices per square meter (2026):**

| Segment                                                      | Typical asking price per m² (USD) |
|--------------------------------------------------------------|-----------------------------------|
| Beachfront (first line, Bávaro–Cap Cana)                     | ~\$3,500–\$5,000                  |
| Resort communities, second line (Cap Cana / Bávaro interior) | ~\$2,600–\$3,700                  |

*The beachfront range reflects current luxury-segment portal asking prices for the Punta Cana corridor. The resort-community band is computed from pre-construction offering sheets on file with Beachfront Properties DR (114 m² one-bedroom units from \$296,000 and 70 m² units from \$258,000; Cap Cana, 2026). Asking prices, not recorded sales.*

**Operating expenses to budget:**

- Professional property management: 15–30% of gross revenue
- Furnishings and replacement cycle: budget refresh every 3–5 years (typically \$12,000–\$25,000 initial)

- Cleaning between guests
- Platform fees (Airbnb, Vrbo): 3–5% host fees
- Maintenance and repairs

### Long-Term Rentals (Santo Domingo)

| Metric           | Urban Apartment (Piantini/Naco)              |
|------------------|----------------------------------------------|
| Monthly rent     | \$800–\$2,000                                |
| Annual occupancy | 85%–95%                                      |
| Lease terms      | 6–12 months                                  |
| Management cost  | 8–12% of gross rent                          |
| Gross yield      | 5–8%                                         |
| Tenant type      | Professionals, diplomats, business travelers |

Lower management overhead, more predictable cash flow, and reduced turnover compared to short-term vacation rentals.

### Rental Income Tax

| Status                | Tax on Rental Income                                                                     |
|-----------------------|------------------------------------------------------------------------------------------|
| CONFOTUR property     | Exempt for 15 years                                                                      |
| Non-CONFOTUR property | Progressive rate: 0% on first ~\$7,000 USD; 15% on next tier; up to 25% on higher income |

Deductible expenses include property management fees, maintenance, insurance, and depreciation — all of which reduce your taxable rental income. With a good local accountant, many non-CONFOTUR rental properties are effectively managed below the taxable threshold.



# Retiring in the DR



The DR has the largest foreign resident population of any country in Latin America and the Caribbean, approximately 600,000, ahead of both Costa Rica and Panama. A significant portion of those residents are retirees from North America and Europe who made the calculation that their retirement dollar goes further here.

## The Financial Case for Retiring in the DR

The cost-of-living gap between North American cities and the Dominican Republic is large enough to change the math on retirement entirely. A couple that needs \$8,000–\$10,000 per month to maintain their standard of living in Toronto or New York can maintain the same standard in the DR for \$3,500–\$5,000.

For retirees on fixed income, whether a pension, CPP/OAS, Social Security, or investment withdrawals, this gap means the difference between drawing down principal and actually accumulating assets in retirement.

## The Pensionado (Retirement) Visa

The DR offers a dedicated retirement visa pathway with a low income threshold:



| Requirement                    | Details                                                                                                  |
|--------------------------------|----------------------------------------------------------------------------------------------------------|
| Minimum monthly income         | \$1,500 USD (individual) / \$1,750 USD (couple)                                                          |
| Income source                  | Pension, retirement fund, Social Security, CPP/OAS, or investment income                                 |
| Visa duration                  | 2 years, renewable                                                                                       |
| Application window             | 30 days from arrival to submit Provisional Residency Application at the General Directorate of Migration |
| Pathway to permanent residency | After 5 years of legal residency                                                                         |

Retirees who also invest \$200,000+ in real estate qualify for the fast-track investor residency (45-90 days) rather than the standard retirement visa track. The two routes are complementary: buy property at or above the investment threshold, and the residency process is faster.

## Healthcare: What International Retirees Need to Know

Healthcare quality in the DR varies significantly by provider network and geography. Major cities (Santo Domingo, Santiago) and established tourism zones (Punta Cana, Puerto Plata) have reputable private hospitals and clinics with English-speaking staff. Private healthcare recipients typically get immediate care upon arrival with no waiting time.

**Recommended approach:** A comprehensive international health insurance policy offering private healthcare, not relying on the Dominican public healthcare system.

Beachfront Properties DR clients are introduced to a bilingual Insurance Broker during the in-person concierge visit as part of the standard onboarding process.

## Top Expat Retirement Communities

| Location                       | Why Retirees Choose It                                                                                                |
|--------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| <b>Cabarete (Puerto Plata)</b> | Active lifestyle, kite beach, international community, digital nomads, modern pre-construction condos, 345 sunny days |
| <b>Sosua (Puerto Plata)</b>    | Established expat enclave, 6 km from Cabarete, strong social infrastructure, bilingual services                       |
| <b>Las Terrenas (Samana)</b>   | European-influenced, walkable town, beachfront living, strong long-term expat community                               |
| <b>Santo Domingo</b>           | Urban amenities, best private hospitals, international schools, professional community                                |
| <b>Punta Cana</b>              | Resort infrastructure, consistent infrastructure, English widely spoken                                               |

## Safety Context

For retirees concerned about safety: the DR's crime index score (5.17 on the Numbeo scale) is lower than the US (5.87), UK (5.87), Costa Rica (6.32), Panama (6.93), Mexico (7.68), and Colombia (7.82). The established expat communities in Cabarete, Sosua, Las Terrenas, and gated Punta Cana developments have strong security infrastructure and consistent expatriate social networks.

## Social Infrastructure

Retirees regularly identify three things as decisive in their quality of life: healthcare access, a social community, and activities that give structure to the week. The DR delivers on all three in the established zones. English is widely spoken in tourist areas. The North Coast and Samaná Peninsula have bilingual legal, medical, and financial professionals serving the international community. Weekly social events, expat associations, and sports clubs exist in every major zone.



# Working Remotely from the DR



As of 2025, there are approximately 80 million remote workers and digital nomads globally. That number is projected to reach 1 billion by 2035. Remote workers earn 10–15% more than their office-based counterparts and save \$3,000–\$5,000 per year on commuting costs alone.

The DR is one of the most practical destinations in the hemisphere for remote work. Not just because of cost of living, but because of structural advantages it offers workers earning North American salaries.

## The Income Distribution of Remote Workers

Understanding who is in this market matters for buyers evaluating the rental side:

| Income Tier        | Share of Remote Workers |
|--------------------|-------------------------|
| Under \$25K/year   | 6%                      |
| \$25K–\$50K/year   | 15%                     |
| \$50K–\$100K/year  | 34%                     |
| \$100K–\$250K/year | 36%                     |
| \$250K–\$1M/year   | 8%                      |
| Over \$1M/year     | 2%                      |

The 44% of remote workers earning \$100K+ per year are the primary rental tenant demographic for premium short-term and mid-term rentals in Cabarete, Las Terrenas, and Punta Cana.

**Top industries for remote workers currently relocating internationally:**

1. Data and IT
2. Marketing and Digital
3. Accounting and Finance
4. Project Management
5. Medical and Health
6. HR and Recruiting
7. Customer Service
8. Sales
9. Travel and Tour Operator
10. International Real Estate

## **Time Zone: The DR's Structural Advantage**

The Dominican Republic operates on Atlantic Standard Time (UTC-4) year-round with no daylight saving time. This means:

- Same hours as Eastern Standard Time (US/Canada East) for 8 months of the year
- 1 hour ahead of Eastern Standard Time during US/Canada winter months

For remote workers with US or Canadian clients, colleagues, or employers, this is close to perfect. Core business hours are fully aligned 8 months of the year, and the 1-hour offset during winter is negligible. Compare this to Southeast Asia (10–13 hours difference) or even Southern Europe (5–6 hours off US East).

## **Internet Infrastructure**

The DR has Starlink accessible across the island. It has also made material investment in broadband infrastructure. Fiber internet is available in Santo Domingo, Punta Cana, Cabarete, Sosua, and Las Terrenas through providers including Claro, Altice, and Viva Telecom.

**Realistic expectations by location:**

- Santo Domingo and Punta Cana: most reliable, business-grade fiber widely available
- Cabarete and Sosua: fiber available; newer developments include centralized water facilities and backup power systems that also support reliable internet infrastructure
- Las Terrenas: good coverage in town center; variable in outlying areas
- Remote rural areas: 5G LTE available but speeds and reliability vary

**Backup planning:** Experienced remote workers in the DR typically keep a local SIM data plan as a hotspot backup. Mobile coverage from Claro and Altice is strong across most of the island.



## Banking and Payments for Remote Workers

Opening a Dominican bank account is simple: two pieces of ID plus a 3-month foreign bank statement, completed in one business day. This is useful for paying local expenses without currency conversion fees.

For US-based remote workers receiving 1099 or W-2 income: the absence of a US-DR tax treaty does not eliminate your US tax obligations on worldwide income. Remote workers who are US citizens or Green Card holders pay US taxes on global income regardless of where they live. This is a distinct question from the investor's advantage described in Section 3. Consult a US expat tax specialist (not a general accountant) before making the move. Canadians face similar worldwide-income rules. The upside is that there is no DR income tax on foreign-sourced income for residents. Your North American paycheck is not taxed in the DR.

## Residency Options for Remote Workers

Remote workers considering the DR as a primary base have three main pathways:

- 1. 90-day tourist entry:** No visa required for US, Canadian, or EU passport holders. Enter, pay the tourist card (\$10 at airport), and stay up to 30 days (extendable to 60 days). Commonly used for trial stays and property scouting trips.
- 2. Rentista or income-based residency:** Requires proof of consistent monthly income from foreign sources. A straightforward fit for remote workers with documented employment or freelance income.
- 3. Investor residency:** \$200,000+ in documented real estate or business investment fast-tracks Dominican residency within 45-90 days. For remote workers also interested in property ownership, this path combines the two objectives.

## Best Cities for Remote Workers

| City                          | Why It Works                                                                                                                                    |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Cabarete (Puerto Plata)       | International community, active lifestyle, modern pre-con condos with backup power, reliable fiber in new developments, 20 min from POP airport |
| Las Terrenas (Samana)         | Walkable, cosmopolitan, European expat scene, good cafes and coworking options, seasonal flight access via El Catey airport                     |
| Santo Domingo (Piantini/Naco) | Best urban infrastructure, fastest and most reliable internet, full range of business services, international schools for families              |
| Punta Cana                    | Excellent international flight connections, resort-quality infrastructure, strong short-stay rental market for investment hybrid                |

# Legal Requirements and Your Legal Team

## Non-Negotiable: Hire Your Own Attorney

Every foreign buyer should work with an independent Dominican attorney who specializes in real estate transactions. Your attorney handles:

- Due diligence and title search
- Contract review and negotiation
- Closing coordination
- Title registration
- CONFOTUR and permit verification

**Cost:** Approximately 1% of the purchase price, a modest fee that protects a significant investment.

## What to Look For in an Attorney

- Licensed to practice in the Dominican Republic and registered with the local bar association (*Colegio de Abogados*)
- Specific experience with foreign buyer transactions (not just domestic real estate)
- Can communicate in your language or works with a qualified translator
- Provides references from previous international clients
- Independent from the developer or seller — your attorney works exclusively for you

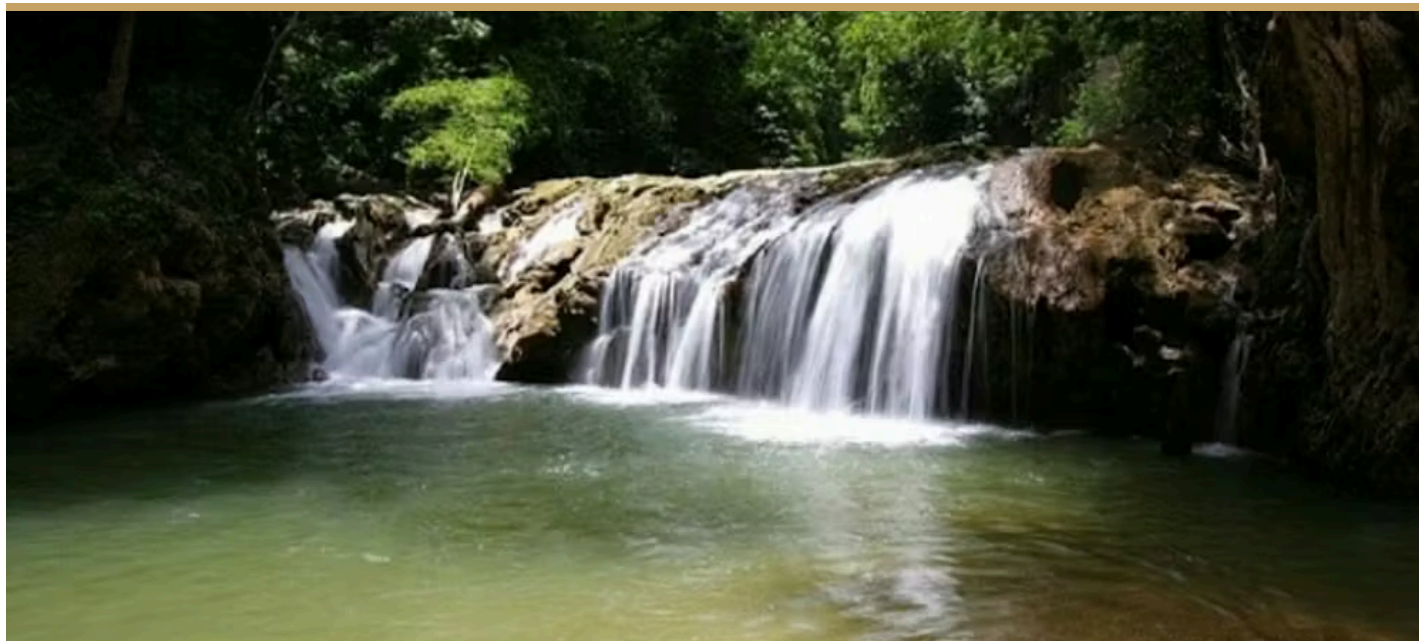
Beachfront Properties DR clients are introduced to bilingual legal counsel during the in-person concierge visit as part of the standard onboarding process.

## Key Documents in a DR Property Transaction

| Document                                  | Purpose                                                              |
|-------------------------------------------|----------------------------------------------------------------------|
| <i>Contrato de Promesa de Venta</i>       | Promise of Sale — the binding purchase agreement                     |
| <i>Acto de Venta</i>                      | Deed of Sale — signed at closing before a notary                     |
| <i>Certificado de Título</i>              | Title Certificate — your official proof of ownership                 |
| <i>Deslinde</i>                           | Property survey — confirms physical boundaries match the title       |
| <i>Constancia de No Gravamen</i>          | Certificate of No Liens — confirms the property is unencumbered      |
| CONFOTUR resolution                       | Tax exemption certification (if applicable)                          |
| <i>Constancia de Inversión Extranjera</i> | Foreign Investment Certificate — required for residency applications |

## Additional Professional Support

| Professional                 | When You Need Them                                                                                            |
|------------------------------|---------------------------------------------------------------------------------------------------------------|
| Dominican CPA / tax advisor  | Annual rental income reporting, capital gains planning, deduction optimization, SRL structure (if applicable) |
| Property manager             | Ongoing rental management, guest/tenant coordination, maintenance                                             |
| Insurance broker             | Property insurance, natural disaster riders, liability coverage                                               |
| Currency exchange specialist | Large international transfers — can save thousands vs. standard bank rates                                    |



# Residency by Investment

The Dominican Republic offers a residency-by-investment pathway that turns your property purchase into a path to permanent residency and, eventually, citizenship.

## Requirements

| Requirement        | Details                                                                                            |
|--------------------|----------------------------------------------------------------------------------------------------|
| Minimum investment | \$200,000 USD in documented real estate                                                            |
| Documentation      | Valid passport (18+ months), foreign investment certificate, background check, medical certificate |
| Application        | Submitted through a Dominican consulate, completed upon arrival                                    |

## Timeline

| Milestone                          | Timeframe                                                                                                                          |
|------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Fast-track investor residency      | Within 45-90 days of qualifying investment                                                                                         |
| Standard investor visa (renewable) | Annual renewal required initially                                                                                                  |
| Permanent residency                | After 5 years of legal residency (6-month application process; apply before temporary permit expires at the Migration Directorate) |
| Citizenship eligibility            | After meeting residency requirements; includes background check, possible interview/language assessment                            |
| Dominican passport                 | Visa-free access to 150+ countries                                                                                                 |

## Benefits of Dominican Residency

- Legal right to live and work without visa restrictions
- Access to Dominican banking (easier accounts, better financing terms)
- No minimum stay requirements — maintain status while living abroad
- Pathway to Dominican citizenship and passport (visa-free access to 150+ countries)



# Common Mistakes to Avoid

## Mistake 1: Skipping Due Diligence to "Save Time"

A thorough title search costs around 1% of the property value and takes 5–15 days. Skipping it to close faster is the most expensive mistake you can make. Title disputes, undisclosed liens, and boundary discrepancies can turn a sound investment into a legal nightmare.

**The fix:** Budget the time and the money. Due diligence is not optional.

## Mistake 2: Wiring Funds Before Contracts Are Signed

Never transfer purchase funds until the *Promesa de Venta* is signed by both parties and reviewed by your attorney. Once money is wired internationally, recovering it is extremely difficult.

**The fix:** Follow the contract sequence. Good-faith deposit first, contract signing second, balance at closing. Always send through a reputable lawyer's escrow account.

## Mistake 3: Assuming CONFOTUR Applies Automatically

The tax exemption must be verified during due diligence. Not every unit in a development carries certification, and some projects have lost their status. Verbal assurances from developers or agents are not sufficient.

**The fix:** Request the CONFOTUR resolution number. Have your attorney verify it with the government.

## Mistake 4: Ignoring Currency Exposure

If you earn in USD or EUR but your property transactions and monthly property maintenance costs are in Dominican pesos, currency fluctuations affect your real returns. The peso has been relatively stable in recent years, but the dynamic matters for long-term holds.

**The fix:** Understand your currency exposure. Consider USD-denominated contracts where possible.

## Mistake 5: Using the Developer's Attorney as Your Own

The developer's lawyer represents the developer's interests, not yours. Using their attorney for your due diligence is a conflict of interest that leaves you exposed.

**The fix:** Always hire an independent attorney who works exclusively for you.

## Mistake 6: Not Budgeting for the Full Cost of Ownership

The purchase price is the beginning, not the end. Many buyers underestimate ongoing costs.

**Annual ownership cost budget:**

| Expense             | Estimated Annual Cost                                         |
|---------------------|---------------------------------------------------------------|
| Property tax (IPI)  | 0–1% (waived with CONFOTUR or for properties below ~US\$184K) |
| Insurance           | 0.25–1.5% of value                                            |
| Maintenance         | 1–2.5% of value                                               |
| Property management | 8–30% of rental income                                        |
| HOA / condo fees    | \$100–\$500/month                                             |
| Utilities           | Varies by usage and location                                  |

## Mistake 7: Buying Without Visiting

Virtual tours and video calls are useful for narrowing your search, but buying sight-unseen in a foreign country carries real risk. The neighborhood, noise level, construction quality, and proximity to amenities are best evaluated in person.

**The fix:** Plan at least one property visit before signing. A 3–5 day trip dedicated to property tours is a worthwhile investment. Beachfront Properties DR's concierge model is built specifically around this visit — accommodations, tours, and professional introductions are structured into a single focused trip.



# Frequently Asked Questions

**Q: Can a foreigner buy property in the Dominican Republic?** Yes. Foreigners can own 100% of residential and commercial property under their own name. No local partner, corporate structure, or government approval is required (except within 60 km of the Haitian border).

**Q: How long does the buying process take?** For resale properties: 3 to 6 months from offer to title certificate transfer. For pre-construction: tied to the developer's build timeline (typically 12–24 months from inception), with title transfer 45–90 days after completion and closing.

**Q: What is CONFOTUR and why does it matter?** CONFOTUR is a government incentive program that exempts qualifying properties from transfer tax (3%), annual property tax, and rental income tax for 15 years. It can reduce your total cost of ownership by 15–20% over the life of the investment.

**Q: Do I need to be present at closing?** Not necessarily. A Dominican attorney can represent you at closing through a power of attorney (*poder de representación*). Many international buyers close remotely. Being present is recommended if your schedule allows.

**Q: What currency are properties priced in?** Most properties marketed to international buyers are priced in USD. Contracts may be denominated in either USD or Dominican pesos (DOP). Closing payments are typically made via international wire transfer in USD.

**Q: How do I pay property taxes?** The annual property tax (IPI) is paid in two installments, March and September, through the *Dirección General de Impuestos Internos* (DGII). Your attorney or property manager can handle this on your behalf. CONFOTUR properties are exempt for 15 years. Properties below the US\$183,771 (RD\$10,695,494) threshold pay no IPI regardless.

**Q: What is the capital gains tax when I sell?** Under the 2026 tax reform (Ley 30-26), capital gains on a sale are now taxed at 10% for individuals, as a single definitive payment on the profit (sale price minus adjusted acquisition cost). CONFOTUR properties may be partially or fully exempt during the certification period. Inflation adjustments and documented improvements reduce the taxable amount. Holding the property in a Dominican SRL corporation can significantly reduce the effective capital gains liability. Your accountant should plan for this at the time of purchase.

**Q: Can I get residency by buying property?** Yes. A documented real estate investment of \$200,000+ USD qualifies you for the residency-by-investment program (fast-tracked within 45–90 days). Retirees with a minimum monthly income of \$1,500 can also apply for the pensionado visa.

**Q: Is the Dominican Republic safe for property investment?** The DR has a stable, democratic government and a well-established legal framework for property rights. Foreign ownership is protected by law. The country has attracted billions in international real estate investment, and major global brands (Marriott, Hyatt, Ritz-Carlton) continue to invest heavily. The DR's crime index (5.17) is lower than the US (5.87), UK (5.87), Costa Rica (6.32), Panama (6.93), Mexico (7.68), and Colombia (7.82).



**Q: What happens if the developer goes bankrupt during pre-construction?** This is why due diligence matters. Verify the developer's track record, financial standing, and whether buyer deposits are held in escrow. Your attorney should confirm contractual protections before you sign. Established developers with a portfolio of completed projects carry lower risk. In addition, you are protected if you send your money through escrow.

**Q: Do I need a Dominican bank account?** Not required for the purchase itself, but helpful for paying ongoing expenses (HOA fees, utilities, property taxes). Opening a USD account requires two pieces of ID and a 3-month foreign bank statement, completed in one business day. Permanent residents have easier access to Dominican banking services and preferred mortgage terms.

**Q: What insurance do I need?** At minimum: property insurance covering the structure and contents. For beachfront properties, add windstorm and flood riders. Liability insurance is also recommended if you will rent the property. Budget 0.25–1.5% of property value annually depending on location and coverage.

**Q: Is there a tax treaty between the DR and Canada or the US?** No. There is no dual tax treaty. Canada and the US cannot tax Dominican income, capital gains, or bank accounts. This does not eliminate your home-country reporting obligations on worldwide income, but it does mean the DR will not proactively disclose your holdings to your home tax authority. Consult a qualified cross-border tax specialist.





# What the new 2026 tax law (Ley 30-26) means for buyers

The Dominican Republic enacted Ley 30-26 on June 18, 2026, and it's already in force. Several of the changes land directly on property owners, and most of them work in your favor. Rules from the DGII (the DR's tax authority) are still being written, so check the specifics with a DR attorney before you act on any of this.

## Selling your property

The capital gains tax on a sale dropped from 25% to 10% for individuals, paid once. It applies to your gain (what you sell for, minus your adjusted purchase cost), not the full sale price, so the real number is smaller than it first looks. If you sell your primary home and reinvest the proceeds within six months, you may owe nothing. Same if you're 65 or older.

## Gifting property to your kids

This is the big one. Handing a property to your child during your lifetime used to cost 25%. It's now 3%, the same rate as inheritance. On a \$200,000 property, that's a drop from about \$50,000 to \$6,000. You no longer have to wait until you've passed to get the better rate, and smaller transfers may fall under the raised exemptions and owe even less.

## Inheritance

No change here, which is fine, because it was already low. Property left to your heirs is taxed at 3% of the net estate, now with higher exempt amounts.

## Amnesty window

Maybe you've got loose ends with the DGII: an old transfer, an informal deal, a declaration you never filed. The law opens a cleanup window through December 31, 2026. Settle up and the penalties and interest are forgiven. You still owe the tax itself, but the surcharges disappear.

*Beachfront's concierge team can connect you with DR attorneys and accountants who handle this every day. [\(BOOK A CALL\)](#)*

## Your Next Step



You now have the complete roadmap: ownership rules, buying process, closing costs, financing options, tax incentives, regional markets, retirement and remote work considerations, and a city-by-city view of what living on the island actually looks like.

The question is no longer whether the DR makes sense. The question is which specific entry point fits your situation.

### Book a 30-Minute Concierge Consultation ([CLICK HERE TO BOOK](#))

A 30-minute call with Brendan covers the five things that determine which path is right for you:

1. **Region selection** — Cabarete (Puerto Plata) vs. Punta Cana vs. Las Terrenas (Samana), matched to your goals and lifestyle priorities
2. **Current cohort availability** — What is moving, what has sold, and what is the current pricing window
3. **CONFOTUR-certified inventory** — which units have the most remaining exemption years and what that means for your 15-year return calculation
4. **Financing options matched to your situation** — cash, HELOC, developer payment plan, Dominican mortgage or crypto — the right structure for your capital position
5. **The in-person visit** — what your first trip to the DR looks like: accommodations, property tours, and the professional network the team introduces you to as part of our concierge model

This is not a sales call. It is a 30-minute orientation so that if and when you visit, you are spending your time on properties that actually fit, not starting from scratch.



## Contact

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## Beachfront Properties DR

### Your Partner for Dominican Republic Real Estate Investment and Relocation

*This guide is provided for educational purposes and does not constitute legal, tax, or financial advice. Consult qualified professionals for advice specific to your situation. All figures are current as of early 2026 and subject to change. Property pricing and availability change regularly — contact Beachfront Properties DR for current data.*

