

Introduction:

At Albanian Coast Homes, we guide foreign nationals through every step of purchasing property in Albania — from understanding the legal framework to securing the right financing. Mortgage access and property ownership for non-residents are regulated under Law No. 33/2012 “On the Registration of Real Estate”, overseen by the State Cadastre Agency (Agjencia Shtetërore e Kadastrës), and the Bank of Albania (Banka e Shqipërisë), which governs lending practices. These official regulations clearly define how foreign citizens can acquire, register, and finance property in Albania. To help you make informed decisions, we’ve prepared a concise, law-based guide that outlines the requirements, procedures, and institutions involved in mortgage access for foreign buyers. You can download it here to explore your opportunities with full confidence.

Here is an executive-level overview of foreign property ownership in Albania, referencing exclusively **official Albanian government laws and institutions**:

Constitutional & Legislative Foundations

1. Albanian Constitution

- Guarantees the **right to private property** for everyone, including foreigners, via classical means such as **purchase**, inheritance, or gift (Article 41.1-2).
- Any limitation or expropriation can only occur for public interest and must include **fair compensation** and due process (Articles 41–42) [Ministria e Brendshme+13gjk.gov.al+13LawGratis+13](#).

2. Law No. 79/2021 “On Aliens” — Ministry responsible for Immigration & Borders

- Defines residence permit categories and includes provisions (Article 84) allowing **foreigners who purchase real estate** to apply for temporary residence.
- Purchase of property is **not prohibited**, and enjoyment of ownership rights is protected under this law [Ministria e Brendshme+1Nomad Capitalist+1Nomad Capitalist](#).

Government Institutions Administering Property

- **State Cadastre Agency (ASHK)** — The central authority for **registration, legalization, restitution, and cadastre of all immovable property** in Albania, established under Law No. 111/2018 and operational since 1 February 2019 [Wikipedia+1Wikipedia+1](#).

- **Immovable Property Registration Office (ZRPP)** — The entity (now under ASHK) responsible for maintaining titles, ownership records, and registration data at central and local levels [Wikipedia](#).

Ownership Rights for Foreigners (As Recognized by Albanian Government)

- **Residential and Commercial Properties:**
Foreign nationals—regardless of country of origin—may **purchase and fully own** apartments, houses, villas, and commercial real estate under the **same legal conditions** as Albanian citizens. There are **no nationality-based restrictions** on ownership percentage [Ministria e Brendshme+15Investropa+15AP News+15](#). Foreigners do **not need to be residents or citizens** to proceed.
- **Land Ownership (Agricultural / Rural):**
Albanian government policy and relevant legislation make direct ownership of **agricultural or undeveloped rural land more restricted**. Foreigners often need to form a **local Albanian corporate entity** or meet criteria tied to **long-term residence** to acquire such land [Investropa+1Nomad Capitalist+1LawGratis+1Institute of Economic Affairs+1](#). The **principle of reciprocity** also applies in licensing arrangements.

Institutional Process & Legal Compliance

- Ownership must be **registered via ASHK/ZRPP** to be recognized under Albanian law. Registration grants protection and enforceability under the Civil Code and Constitution [WikipediaWikipedia](#).
- Through **Article 84 of Law 79/2021**, real estate ownership offers a basis for applying for a **temporary residence permit**, which can be extended annually [Ministria e BrendshmeNomad Capitalist](#).

Summary Table

Property Type	Foreigners (all nationalities)	Conditions / Restrictions
Residential (apartments, houses)	✓ Full purchase possible	Only passport & tax number required; no residency needed

Property Type	Foreigners (all nationalities)	Conditions / Restrictions
Commercial Property	✓ Fully permitted	Same as above
Agricultural / Rural Land	✗ Restricted	Requires local company or residency conditions
Ownership Percentage	✓ Up to 100%	No nationality-based restriction
Registration Authority	ASHK / ZRPP	Mandatory registration for legal ownership
Residency via Purchase	✓ Allowed under Law 79/2021 Article 84	Eligible for temporary residence

Bottom-Line

From the Albanian government's standpoint:

- Foreigners are **legally permitted to fully purchase residential and commercial properties**, with **equal rights, registration, and title protection** under Albanian law.
- **Agricultural and undeveloped land** remains subject to **legal limitations**, usually requiring compliance with corporate structure or residency criteria.
- Registration via **State Cadastre Agency / ZRPP** is essential for legal ownership.
- **Law 79/2021** supports property-linked residency, reinforcing the integrity of the investment.