

FREE INVESTOR GUIDE

Istanbul Property Investment Guide

A concise guide to buying, renting and investing in Turkish real estate — citizenship & residency pathways, top districts, rental yields, taxes, and the step-by-step process.

\$400K

Citizenship threshold

~7%

Peak rental yields

15+ yrs

Local expertise

WELCOME

A Letter From Our Team

For more than 15 years, Sun & Sands Real Estate has helped international buyers invest with confidence in Istanbul — from the first phone call to the day the keys are handed over. This guide distills what matters most before you buy: the citizenship and residency rules, the districts worth knowing, the real costs, and the process from start to finish.

— *The Sun & Sands Team*

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Figures in this guide are current as of August 2026 and provided for general information only — they do not constitute legal, tax, or financial advice. Regulations can change; please confirm current requirements with our team before making any decision.

01 — MARKET OVERVIEW

Why Investors Choose Turkey

Istanbul sits at the crossroads of Europe and Asia — a global city with a growing economy, expanding infrastructure, and a property market that remains accessible by international standards. Here is what consistently draws our clients in.



A Strategic Gateway

One of the world's busiest airports and an expanding metro network connect investors to Europe, Asia and the Middle East within hours.



One of the World's Most-Visited Countries

Turkey welcomed nearly 53 million international visitors in 2025, sustaining strong demand for both long- and short-term rentals.



Citizenship & Residency Pathways

Qualifying property purchases can lead to Turkish citizenship or a renewable residence permit for you and your immediate family.



Flexible Payment Plans

Many developers offer 12–36 month, interest-free installment plans — often more accessible than a traditional mortgage.



Not sure where to start? **Book a free consultation** and we'll walk you through the market based on your goals and budget.

02 — LEGAL PATHWAYS

Citizenship & Residency by Investment

Property ownership in Turkey can open the door to long-term residency — or citizenship — for you and your immediate family. Here is how the two main pathways compare.

CITIZENSHIP

Turkish Citizenship by Investment

Minimum investment	\$400,000 USD
Holding period	3-year resale restriction on title deed
Family coverage	Spouse & children under 18

Select an eligible property → complete purchase & valuation report → obtain certificate of eligibility → submit citizenship application.

RESIDENCY

Short-Term Residence Permit

Minimum value	\$200,000 USD
Permit length	Up to 2 years, renewable while owned
Holding period	Minimum 3 years

Applies nationwide, with no distinction between major cities and other provinces. After 8 years of continuous residence, permanent residency may become available.

Property values for both pathways must be confirmed by an SPK-licensed appraiser, and requirements can change. Our legal partners verify the current rules with you before you commit to a purchase.



Good to know: citizenship and residency applications are handled entirely by our in-house legal partners — from the valuation report to the final approval — so you never have to navigate Turkish bureaucracy alone.

03 — WHERE TO BUY

Best Districts for Investment

Istanbul is a city of neighbourhoods, each with its own investment profile. Use this as a quick-reference starting point — then let us match you to specific listings.

DISTRICT GROUP	PROFILE	BEST FOR
Beşiktaş · Şişli · Kadıköy	PREMIUM & CENTRAL	Long-term capital growth; citizenship-eligible luxury projects
Zeytinburnu · Bahçelievler · Güngören · Esenyurt	HIGH RENTAL YIELD	Transit-connected and practical, with strong tenant demand
Beylikdüzü · Küçükçekmece · Başakşehir	NEW DEVELOPMENTS	Modern complexes, family-friendly, flexible installment plans
Kartal · Pendik	EMERGING & COASTAL	Sea-view apartments with improving metro and marina access



04 — RENTAL MARKET

Rental Income & Short-Term Rentals



Long-Term Rentals

Net rental yields vary widely by district — practical, transit-connected neighbourhoods often outperform premium addresses on a pure yield basis.

DISTRICT TYPE

TYPICAL NET YIELD

Higher-yield districts (Esenyurt, Bahçelievler, Güngören, Zeytinburnu)

~6.4% – 7.0%

Premium districts (Beşiktaş, Kadıköy, Sarıyer)

~3.5% – 4.6%



Short-Term Rentals (Airbnb)

Under Turkey's short-term rental law, any stay under 100 days requires a Tourism Rental Permit (Turizm İşletme Belgesi), and many buildings require the other owners' consent before one can be issued. Operating without a permit risks significant fines.



Ask us for our current list of **Airbnb-permitted, high-yield apartments** — pre-cleared for compliant short-term letting.



Shared amenities like this raise both rental demand and resale value

05 — COSTS & FINANCING

Taxes, Costs & Financing



One-Time Purchase Costs

ITEM	DETAILS
Title deed (tapu) transfer tax	4% of declared value, typically split 2% buyer / 2% seller (negotiable)
VAT (KDV)	0% possible for first-time foreign buyers paying in foreign currency on qualifying new-build purchases; otherwise 1%–18% depending on unit size and type
Notary, translation & valuation	Modest fixed fees, typically arranged by our legal team



Ongoing Costs

ITEM	DETAILS
Annual property tax	0.1%–0.4% of assessed value depending on city and property type, paid in two instalments (May & November)
Building management (aidat)	Varies by complex and amenities

Financing Your Purchase

Developer installment plans are the most common route: typically 30–50% down, with the balance spread over 12–36 months, often interest-free.

Bank mortgages are available to foreigners, but current lira mortgage rates run roughly 40%+ annually with lower loan-to-value limits — cash or developer installments are usually more economical today.

06 — HOW IT WORKS

The Buying Process

- 1

Free Consultation
 We learn your goals, budget, and priorities.
- 2

Property Viewing & Selection
 Tour shortlisted properties in person or virtually.
- 3

Contract & Legal Procedures
 Our legal team handles contracts, certified translation, and title registration.
- 4

Residency / Citizenship Support
 We guide your permit or citizenship application, if eligible.
- 5

Handover & New Life
 Receive your keys and begin your investment journey in Turkey.



Legal Checklist

- ✓

 Verify the title deed (tapu) and confirm there are no liens or encumbrances
- ✓

 Confirm the property clears standard military-zone security screening (routine for residential purchases)
- ✓

 Commission an independent valuation report (required for citizenship applications)
- ✓

 Work with a licensed, English-speaking notary and lawyer
- ✓

 Register earthquake insurance (DASK) before utility connection

WHY CLIENTS CHOOSE US



Official License



Legal & Technical Review



24/7 Client Support



Post-Migration Services

Ready to Invest in Istanbul?

Book a free, no-obligation consultation with our team. We'll help you find the right property, navigate the legal process, and secure your investment — from first call to key handover.

[Book Your Free Consultation →](#)

15+

Years guiding international buyers through the Turkish market

A-Z

Consultation, legal work, and citizenship support under one roof

24/7

Continuous follow-up, before and after your purchase

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