Turks & Caicos

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Buyer's Guide

Turks & Caicos Islands Real Estate

2026

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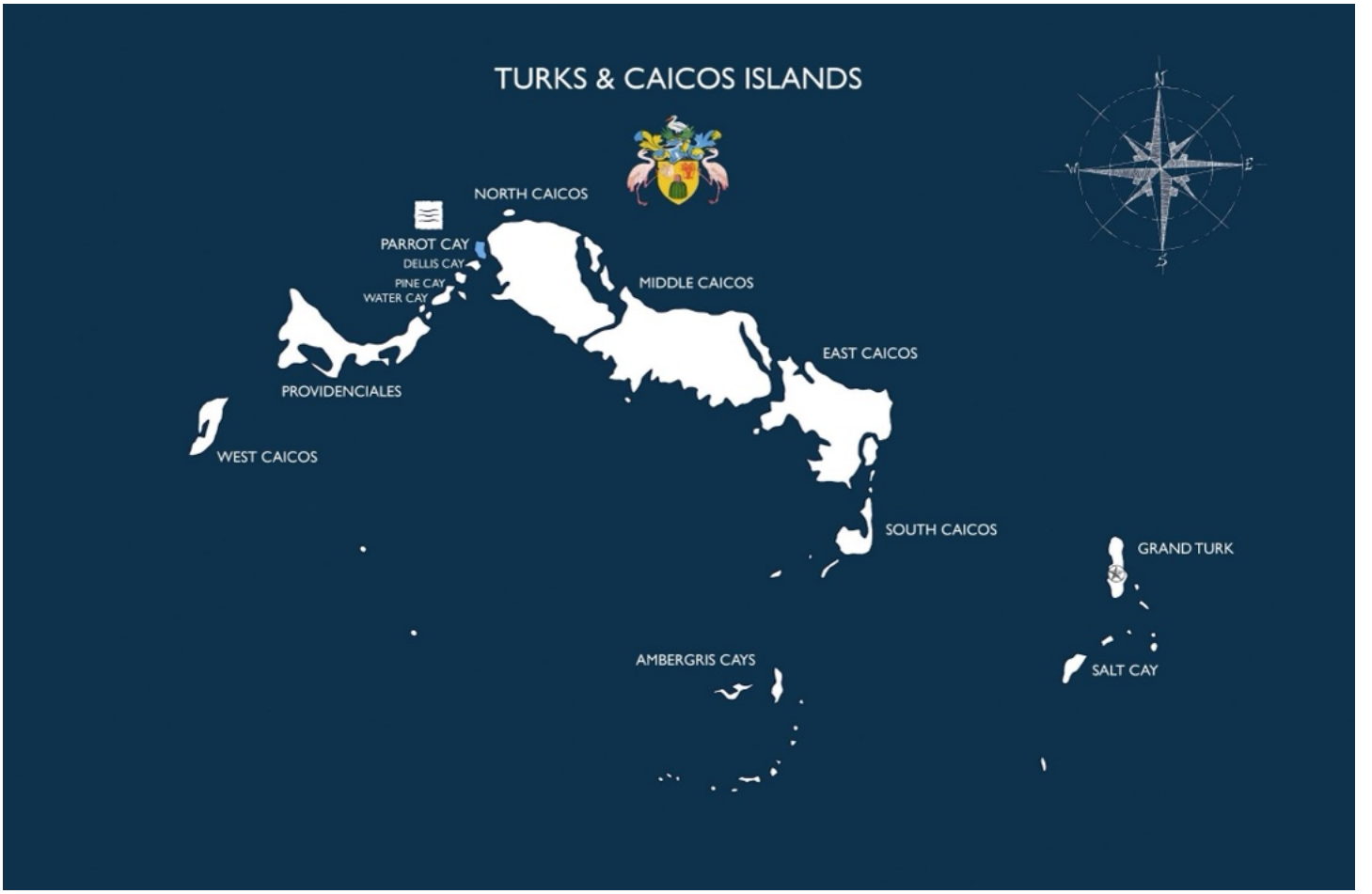
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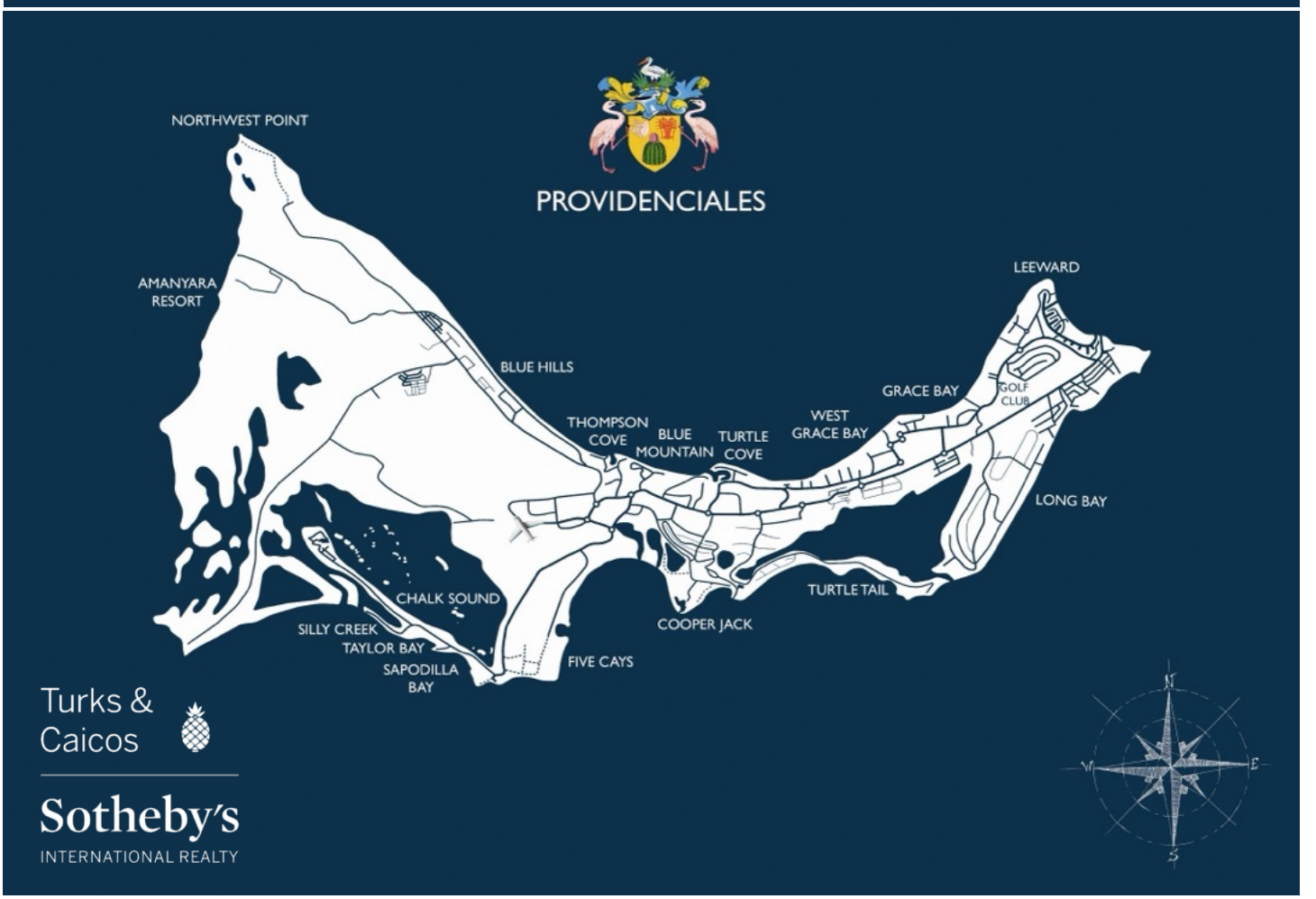
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Salacia, Grace Bay Beachfront


TURKS & CAICOS ISLANDS
NORTH CAICOS
PARROT CAY
DELLIS CAY
PINE CAY
WATER CAY
MIDDLE CAICOS
EAST CAICOS
PROVIDENCIALES
WEST CAICOS
SOUTH CAICOS
GRAND TURK
SALT CAY
AMBERGRIS CAYS


NORTHWEST POINT
PROVIDENCIALES
AMANYARA RESORT
BLUE HILLS
THOMPSON COVE
BLUE MOUNTAIN
TURTLE COVE
WEST GRACE BAY
GRACE BAY
GOLF CLUB
LEEWARD
LONG BAY
TURTLE TAIL
COOPER JACK
CHALK SOUND
SILLY CREEK
TAYLOR BAY
SAPODILLA BAY
FIVE CAYS
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Turks & Caicos Islands

Beautiful by Nature

The Turks and Caicos Islands is an upscale Caribbean destination, with miles of pristine beach, spectacular coral reefs, crystal clear seas and tropical wilderness. The TCI boasts a small but vibrant open economy that operates from a strategic position on the north side of the Caribbean islands with easy access from multiple airlines. The Islands' economy depends largely on tourism and the offshore finance industry and as a British Overseas Territory, TCI is politically and socially stable. The country enjoys year-round sunshine with a prevailing south-easterly breeze from the Atlantic tradewinds. The temperature on the islands ranges between 65 F in December and 95 F in June. The TCI is the fastest growing travel destination in the Caribbean with an average growth rate of 9% per annum over the last six years (2020 excepted). Arrivals from North America represent 80% of the total, with growth noticed in the European market.

The Turks and Caicos Islands chain is made up of 40 islands and cays, of which 9 islands are inhabited with the main island of Providenciales being the country's cosmopolitan centre. Known locally as "Provo", the island offers all the modern conveniences of home while maintaining that casual laid-back island atmosphere that truly is the Caribbean.

Provo is 38 square miles in area and 26 miles long, and is located on the west side of the Caicos archipelago. The south part of the island faces the Caicos Bank, a great shallow, pale turquoise sea composed partly of salty salinas and tidal flats.

The island exemplifies the delicate balance between amenities and seclusion. You can take advantage of the island's daily international jet service into Provo from major carriers (American Airlines, Delta, United Airlines, Jet Blue, Southwest, Air Canada, West Jet, British Airways, Virgin Atlantic), gourmet restaurants, award-winning golf course, marinas and world-class diving, and yet you're never more than minutes from complete seclusion and privacy. The north coast is home to the world-renowned Grace Bay Beach, heralded by prestigious Conde Nast Travelers Magazine as "perhaps the best beach in the world."

The outer islands of Grand Turk, North Caicos, Middle Caicos, South Caicos, Salt Cay, and private islands of Ambergris Cay, Pine Cay and Parrot Cay all offer their own charm, beauty and elegance along with a tranquil, quiet environment.

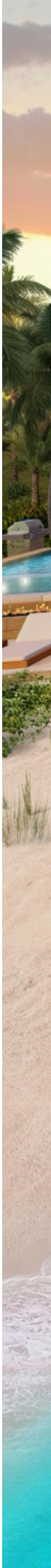
Visitors and owners from the US, Canada and beyond have discovered and coveted our exquisite beaches and island community, with many echoing the sentiment that they have found in the Turks & Caicos Islands a unique and highly accessible blend of compelling lifestyle, homes and properties, services and quality amenities unlike any other island chain in the region.

Why Own in TCI

The Turks & Caicos Islands offers a unique combination of some of the world's most beautiful waters, a diverse and intimate group of islands and cays, a historically low tax environment, high quality properties and wonderful accessibility from the United States and Canada, as well as one-stop flights from London. An inviting landscape and inviting people define these islands.

Investment & Lifestyle Benefits

- There are **no restrictions on foreign property ownership**.
- Title can be held personally or in a local Corporation or Trust.
- There is **no imposed requirement to develop land** within a stipulated time. Undeveloped land can be held indefinitely for future use or investment.
- A Permanent Residency Certificate can be qualified for with a Real Estate Investment under certain parameters.
- The Turks & Caicos Islands are a **British Overseas Territory**. This status ensures a stable political environment and trusted legal system.
- The Turks & Caicos Islands Government guarantees (fee simple) **Absolute Freehold Title** by way of aTorrens Land Registration System. Title Insurance is not required.
- The Turks & Caicos Islands have a **modern land registry system**, making transfer of title simple and accurate.
- A Government Planning and Development Authority oversees all building codes and development plans to ensure the highest standards of land use and construction are maintained.
- The Turks & Caicos public and private sectors have developed an efficient infrastructure including ports, international airport, road systems, schools and utilities.
- Reliable communication facilities including land based and cellular services, high speed and wireless internet.
- The United States dollar is the primary currency.
- Easy commute from major hubs in the US and Canada as well as London, England.
- **No Income Taxes** on revenue generated from property.
- **No Capital Gains Tax** on property transfers.
- **No Estate or Inheritance Taxes**.
- **No Corporate Taxes or Exchange Controls.**
- Indirect taxation comprises customs duties, stamp duty on certain transactions, and departure tax.
- A **one-time Stamp Duty** fee is payable to the TCI Government on the purchase of your property.





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The View At Grace Bay

TCI Real Estate Market

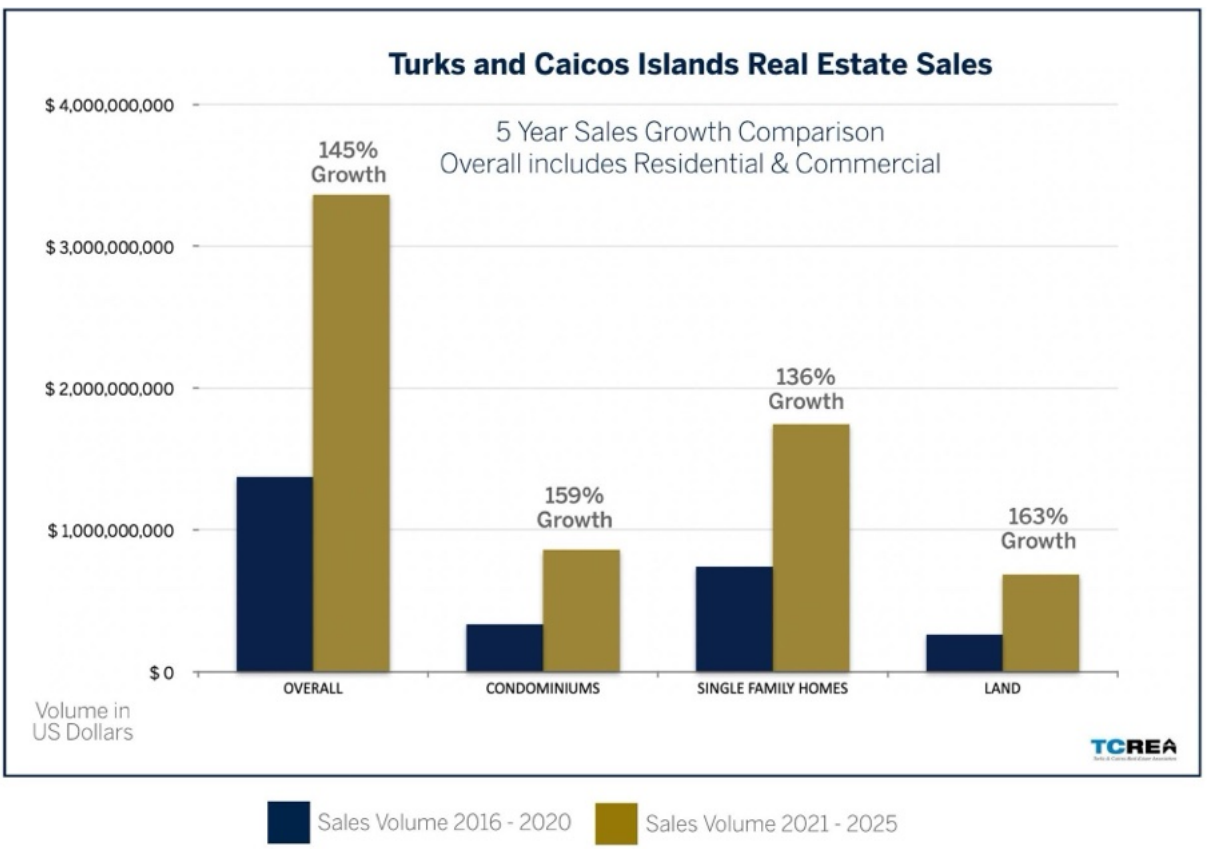
The TCI real estate market is strong, with a wide array of properties available, including land, homes and condominiums across the islands. Real estate prices vary considerably based on island and location. As expected, beach-front properties demand a premium. Providenciales' land is significantly in more demand than the outer islands, and the differences in government stamp duty provides incentives for outer island purchases.

2025 Overall Market Performance:

Clarity After the Surge: The 2025 Q4 Market Report confirmed what many market watchers have sensed for months: Turks and Caicos real estate has entered a new phase-one defined less by velocity and more by clarity. After several years of extraordinary demand and record-setting momentum, the market is settling into a more rational, disciplined period. The post-pandemic surge transformed buyer behavior worldwide, with Turks and Caicos emerging as a clear beneficiary of the global shift toward privacy, space and lifestyle-driven ownership. As the surge slowed, the market didn't stall-it stabilized. Q4 reflects that stabilization continuing, shaped by global uncertainty and local growing pains, but underpinned by resilient long-term fundamentals.

Looking Ahead to 2026: Early signals are already pointing to improved momentum as uncertainty begins to lift. Activity is strengthening, price adjustments are bringing buyers and sellers closer together, and demand is becoming more focused and intentional. A healthier, more balanced market favors informed decision-making, realistic valuations and long-term confidence. In a landscape with more choices, evolving pricing and shifting conditions, strong guidance matters.

Link to our Market Reports for further detail.



Tourism & Development

The resilient Turks & Caicos real estate market has sustained economic growth and real estate sales for the past ten years and is poised to continue this healthy growth pattern with exciting projects in the pipeline. Investor activity is high and the destination continues to attract international investors from around the world, including US, Canada, Europe, Asia and South America.

From the acclaimed Amanyara on the NW point of Providenciales to the famed Parrot Cay, Turks & Caicos is a magnet for 'A listers' and international travelers seeking the best in island travel. The center point is on renowned Grace Bay beach with its high end resort condominiums, anchored by the five-star Grace Bay Club, with a wonderful array of retail, dining, spas and services.

The Providenciales International Airport has become a busy hub and is now looking to expand with a new international terminal within the next few years. There are two FBO terminals for private aircraft services.

With all the growth in tourism and development, the Turks & Caicos is now fulfilling its destiny as the premiere upscale destination in the Caribbean.



ARC Sky Villas at South Bank

Purchasing Process

Buying real estate in the Turks & Caicos Islands is a simple and easy process. There are no restrictions on property ownership by foreign individuals and the title can be held personally or in a local Corporation or Trust or an overseas Trust provided the Trustee is an individual.

Once a property is identified by a Buyer, price and basic terms are agreed upon by way of a preliminary agreement (which temporarily reserves the property) between the parties. Then, the Seller's attorney issues a formal **Purchase and Sales Agreement (PSA)** for review by the TCI attorney appointed by the Buyer and a reservation and due diligence period commences. A 10% deposit is held in escrow/trust, by the Buyer's Attorney, pending exchange of the PSA, at which point the deposit is paid to the Seller's Attorney and is non-refundable and the contract is often unconditional pending closing. If there are any conditions attached to the agreed offer most are generally satisfied or waived prior to signing of the contract.

Buyer **Due Diligence** prior to purchasing is an important part of the real estate process and assistance can be maintained by your Real Estate Professional and/or your Attorney.

Upon **Closing** the transfer documents are handed over to the Buyer's Attorney in exchange for the balance of the purchase price. Original signatures are required, and signing must be witnessed and signed by a Notary Public with his /her stamp affixed.

The Buyer's Attorney then lodges the transfer documents with the **TCI Government Land Registry Department**. The Land Register strikes out the name of the Seller on the title certificate and inserts the name of the Buyer as the new owner of the property giving him or her registered title to the property. At the time of registration a one-time stamp duty to the TCI Government will be payable by the new owner of the property.

Stamp duty is a one-time fee that is payable on all real estate transactions varying from 5% to 10% dependent on the purchase price and location of the property. See details on the following page.

A British Overseas Territory status ensures an accountable legal system with absolute title guaranteed by the Crown. All land ownership information on the Turks and Caicos Islands is held by the TCI Government Land Registry. This information also indicates the boundaries of each individually owned piece of land, making ownership an issue of certainty, not debate. Having land registered and backed by the government gives confidence to potential investors.

Attorney Fees are the only other closing costs and are typically 1 - 1.5 % of the purchase price. Sellers and Buyers are each represented by local legal TCI licensed attorneys.


Grace Bay Club


Villas At Blue Mountain


M-House by Beach Enclave

Stamp Duty

Rates for purchases on:

Providenicales, Parrot Cay, Pine Cay, Ambergris Cay, Dellis Cay, Water Cay, East Caicos & West Caicos:

a. Between $25,000 to $250,000 – 6.5%

b. Between $250,000 to $500,000 – 8%

c. Over $500,000 – 10%

Rates for purchases on:

Grand Turk, Salt Cay, North Caicos, South Caicos and Middle Caicos:

a. Between $25,000 to $100,000 – 5%

b. Over $100,000 – 6.5%

NOTE:

Stamp Duty is payable on the property purchase price, adjusted by the apportionment of contents value where applicable.





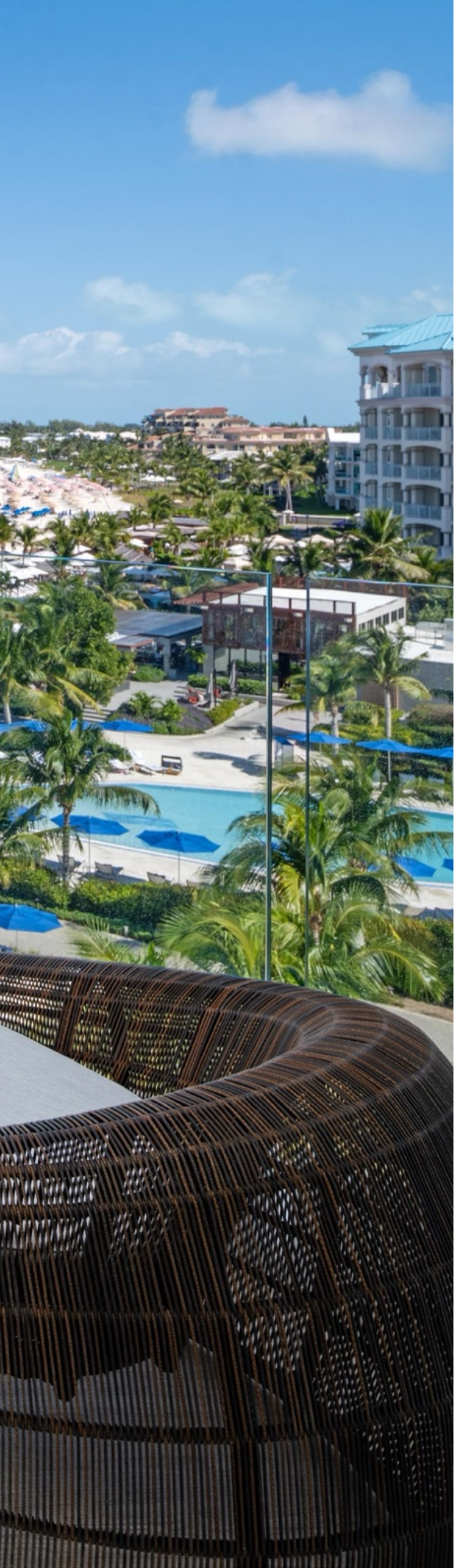
The Point by Grace Bay Resorts

Resort Condominium & Managed Villa Ownership



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Introduction

Ownership at one of the resort condominium properties on the shores of Providenciales offer owners different options in terms of services, amenities, rental management programs and personal use.

Resort Management

Many properties offer proprietary management programs that allow owners to defray costs of ownership through the rental of their properties when they are not in residence.

Owner Stays

In most properties, Owners may provide their dates to the Owner's Liaison and Management contact in advance of their visit, preferably 90 days ahead of time to guarantee availability in most cases. For the Christmas and New Year's period (festive period), at least 6 months of advance notice is required due to high demand. However, the management teams will typically make best efforts to accommodate short term stay requests by owners when the residence is booked by moving bookings to alternate suites, when available.

Owners have a dedicated point of contact in the Owner's Liaison with respect to all of their specific needs pre and post arrival. The hotel teams provide a personalized level of service to owners.

Rental Program

By participating in the rental program, owners benefit from the given resort's leadership in the market and success and track record in generating healthy average daily rates and occupancy rates. Owners, in most cases, have flexibility of their own use while offsetting the costs of ownership through rental in their absence. Due to the design of the residences and the hotel's management, ownership is an enjoyable and hassle-free experience. The track record of residences in the rental program illustrates the ability of the resort to generate revenue year after year, and to offset related expenses. Please ask our real estate sales team for information for individual listed properties.

Resort Condominium & Managed Villa Ownership

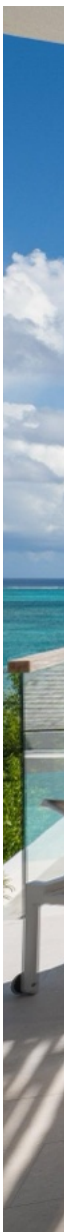
Management Program and Revenue Split

Owners, in most cases, will split the adjusted gross room revenue 50/50 with management. This split is standard at most leading resort and managed condo properties.

The split occurs after customary sales fees (travel agency, reservations, credit card fees and hospitality fees are deducted). This is standard business practice in luxury properties operating in the Turks & Caicos Islands. Owners receive monthly expense and income statements detailing the rental and expense activity on their residence.

Ownership Expenses

- Strata fees are applicable to all units on a per sq. ft. total basis or entitlement basis. H.O.A. (Home Owner's Association) fees are levied on an entitlement basis, often per lot, per sq. ft. per property and/or per bedroom count depending on the H.O.A.
- Strata and insurance charges: $ per sq. ft. per annum rates (inclusive of strata insurance) range between approximately $14 per sq. ft. per annum to $22 per sq. ft. per annum, depending on the properties. For example, a 2,800 sq. ft. three-bedroom condo incurs circa $44,800 per annum in strata fees inclusive of strata insurance at $20 per sq. ft.
- Strata fees are subject to change annually based on insurance, labor, or other variable costs, but remain relatively constant over time. Also included in these charges are on-site security, landscaping services, concierge services, use of resort facilities (where applicable) including fitness, pools, kids areas, full-time maintenance and engineering staff and services, garbage removal, pest control, beach set up, complimentary bicycles and services. A full copy of the budget can be provided upon request where available as part of the due diligence process.
- Utilities: each residence is typically individually metered and charged for utilities including power, water and telephone/high speed internet/TV, and vary based on consumption.
- Owners have signing privileges throughout the resort and are charged separately for any a la carte hotel services such as spa treatments, housekeeping services, in-room dining, etc.
- Typically, some form of owner discount is available for food and beverage, spa and boutique services on site, where available.
- Personal property insurance for contents is required for participation in the rental program, and recommended.
- Housekeeping and linen services will be charged to owners on an a la carte basis per their request at a nominal charge during their stay. When units are rented to guests, Management covers the cost of housekeeping services through their 50% split (or 40% where applicable).



Strata and H. O. A. Corporations

Properties which are part of a Strata Corporation or H.O.A. (Home Owner's Association) are assigned a Strata Plan number and managed by an executive committee. This body manages the property and attends to the insurance, general maintenance, manages by-laws adherence, sets the rates and fees, and typically maintains a Strata Reserve Fund to cover larger maintenance projects.

When purchasing a property that is part of a Strata Corporation, all owners are bound to comply with the rules and regulations contained in the documents and all future changes approved at a later date. Strata Fees vary from property to property as do the items covered. The Strata and By-Laws document should be carefully examined prior to purchasing.



Rock House Reserve Villas

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The Strand Signature Residences



Buyer Verification

Once your TCI attorney is selected during the buying process, client verification forms will be required to adhere to the TCI Financial Services Commission protocols, government laws and guidelines.

Buyers and sellers are required to provide KYC (Know Your Client) documentation to their real estate and legal professionals in line with the jurisdiction's standards to combat money laundering, the financing of terrorism and proliferation financing.

The following are basic requirements:

- Notarized or certified copes of two forms of photographic ID
- Reference letters from a bank or financial institution and a professional accountant, lawyer, etc.
- Proof of home address by way of a copy of a recent utility bill, bank or credit card statement.

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Venture House & EPIC Theater, Grace Bay
Resort Locations: Grace Bay Club, Point Grace, The Palms & South Bank

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TCREA