

THE SELLER'S GUIDE · REFERENCE EDITION 2026

# Selling Property in Kosovo & Albania

The complete reference for selling a home, a second property, or an investment in Kosovo and Albania. Present your property better, make it more attractive to buyers, sell for a better price — and do it more securely — with Moovna at every step.

|                |                  |
|----------------|------------------|
| <b>MARKETS</b> | Kosovo & Albania |
|----------------|------------------|

|            |   |
|------------|---|
| <b>FOR</b> | Resident owners · Diaspora sellers · Investors & developers |
|------------|---|

|                |            |
|----------------|------------|
| <b>UPDATED</b> | 24.06.2026 |
|----------------|------------|

REAL ESTATE REIMAGINED.

## HOW TO USE THIS GUIDE

### ■ One sale, three kinds of seller

Selling well in Kosovo and Albania is not about luck — it is about pricing with real data, presenting a clean and legal property, and reaching the right buyers. Get those three right and you sell faster and for more. This guide shows you how, whatever your situation.

#### RESIDENT OWNER

Selling a home or apartment you own locally. Your priorities are a fair, competitive price, a smooth process, and minimal time on the market.

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#### READ CLOSELY

§3 Pricing · §4 Preparing · §9 Offers · §10 Process

#### DIASPORA / REMOTE SELLER

Selling family, inherited, or dormant property from abroad. You need trusted local representation, secure handling, and protection from fraud.

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#### READ CLOSELY

§5 Documents · §8 Selling remotely · §11 Costs & tax · §12 Legal

#### INVESTOR / DEVELOPER

Exiting a rental or selling new-build units. You weigh timing, net proceeds after tax, liquidity, and reaching investor and end-buyer demand.

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#### READ CLOSELY

§2 Market timing · §3 Pricing · §7 Reaching buyers · §11 Costs & tax

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## ■ A new standard in real estate

Moovna is the only platform fully specialised in real estate in Kosovo and Albania — and for a seller, that focus is the difference between a listing that sits and a property that sells.

On a generic, cluttered portal your property competes with duplicated adverts, placeholder prices and unverified listings — and serious buyers struggle to find it or trust it. Moovna is built the opposite way: every listing is structured, verified and presented as a real opportunity. That credibility is what makes buyers act. Behind it sits a dedicated research layer — the same data engine that powers this guide — so you can price against the whole market, not guesswork.

For a seller, that focus delivers four things that decide how — and for how much — your property sells: you present it better, you make it more attractive, you sell better, and you sell more securely.

### PRESENT IT BETTER

Structured, premium listings with real photos and complete, verified details — your property shown at its best, not buried in a cluttered feed of placeholders.

### MAKE IT MORE ATTRACTIVE

Verification and clean presentation build instant trust, and data-backed pricing makes your asking price credible — so more genuine buyers enquire.

### SELL BETTER

Reach the full buyer pool — local, diaspora and international — and price on real market data. More competition means stronger offers and less time on the market.

### SELL MORE SECURELY

Verified listings, vetted agents and a trustworthy channel reduce fraud risk and keep the process clean — protection that matters most when selling from abroad.

### ■ HOW MOOVNA HELPS

Better presentation, a more attractive and credible listing, a better sale price through real data and a wider buyer pool, and a more secure process from listing to signed deed — that is what Moovna is built to give a seller.

## ■ Why it is a strong time to sell

Demand in both markets is broad and rising, and in the capitals supply is tight — a favourable backdrop for sellers. The same forces that attract buyers work in your favour when you list.

**12M+**

Foreign visitors to Albania in 2025 — record demand feeding the buyer pool

**~800K**

Diaspora with ~€1.4bn sent home a year — a motivated, property-minded buyer base

**+30%**

Official Kosovo house-price index growth since 2018 — your equity has grown

**~5%**

Gross yields near 5% in the capitals keep investor buyers active

### KOSOVO · A SELLER'S MARKET IN THE CAPITAL

With around 93% owner-occupancy nationally and formal demand concentrated in Pristina, well-priced, clean-title apartments in the capital meet a deep, young, growing buyer base. The euro means no currency friction for the large diaspora buyer pool in Germany, Switzerland and Austria. Prices on the official index are up more than 30% since 2018, and construction costs have risen ~56% since 2015 — supporting resale values. If your property is legalised and clean, conditions favour you.

### ALBANIA · DEMAND RESHAPING COAST AND CAPITAL

Record tourism — over 12 million arrivals in 2025 against ~2.4 million residents — and a government target of 30 million by 2030 are driving sustained interest in coastal and Tirana property. The EU accession trajectory (all 33 chapters opened, membership targeted for 2030) adds a long-term confidence premium. Coastal prices rose an estimated 12–20% in 2025. For sellers on the Riviera and in Tirana, buyer demand is strong — though seasonality rewards good timing (see §7).

A motivated, growing, partly euro-based buyer pool — and tight supply in the capitals — put well-prepared sellers in a strong position.

### 03 · THE SELLER'S MOST IMPORTANT DECISION

#### ■ Price it right — with real data

Overpricing is the single biggest reason a property stalls. The right price is set by the market, not by hope — and the market is exactly what Moovna measures.

Price too high and your listing goes stale, drawing fewer viewings and weaker offers until you cut — often ending below where a correct price would have landed. Price with evidence and you attract serious buyers quickly and hold your number. Use median €/m<sup>2</sup> for your city and neighbourhood as your anchor, then adjust for floor, condition, view and legal status.

| CITY     | PRICE / M <sup>2</sup> | TYPICAL UNIT | RENT / MONTH | GROSS YIELD |
|----------|------------------------|--------------|--------------|-------------|
| Pristina | ≈ €1,050               | ≈ €82,000    | ≈ €300       | ≈ 5.0%      |
| Prizren  | ≈ €860                 | —            | —            | —           |
| Tirana   | ≈ €1,700               | ≈ €150,000   | ≈ €600       | ≈ 5.1%      |

Median asking prices, EUR-normalised, outliers removed. Use as a starting anchor, not a final valuation. Indicative, as of 24.06.2026.

#### How to set your number

- **Anchor on the neighbourhood, not the city.** In Pristina, central Qendra trades around 1.7× the city median while the periphery sits near 0.65×. The right comparable is your street, not the headline average.
- **Adjust for the real value drivers.** Floor and lift, natural light, renovation quality, parking, view, and — critically — clean title and legalisation. A fully legal, move-in property commands a premium.
- **Decide your strategy up front.** A slightly keen price drives competition and a faster sale; a top-of-range price needs a standout property and patience. Pick deliberately.
- **Price in euro and state it clearly.** Most deals settle in euro; ambiguity costs you credibility and buyers.

#### ■ HOW MOOVNA HELPS

The Moovna Price Observatory gives you median €/m<sup>2</sup> by city and neighbourhood, typical rents and yields — the evidence to set a competitive asking price and defend it in negotiation. You list on data, not guesswork, and buyers can see your price is fair.

### 04 · BEFORE YOU LIST

#### ■ Prepare your property to sell

In Kosovo and Albania, preparation is often legal before it is cosmetic. A property that is not legalised or has an unclear title will scare off serious buyers, block mortgage financing, and collapse mid-sale. Fix the fundamentals first.

- **Legalise first.** Both countries carry a legacy of informal construction. Confirm the building and any extensions are legalised before listing — it is the most common deal-breaker, and resolving it after an offer wastes weeks.
- **Clear the title.** Ensure ownership is registered in your name with no liens, mortgages, tax debts or court restrictions, and resolve any co-ownership or inheritance shares before you market.
- **Settle the small things.** Pay off utility arrears and building charges; unpaid bills transfer badly and erode buyer trust.
- **Repair, declutter, stage lightly.** Fix the obvious faults, deep-clean, and present empty or neutral rooms. Small spend, outsized effect on price and speed.
- **Invest in real photography.** Most buyers decide whether to enquire from the photos alone. Bright, honest, well-shot images are the highest-return preparation you can do.

#### THE RULE THAT MATTERS MOST

Never list a property whose title or legalisation you have not verified. A clean, legal, well-presented property sells; an unresolved one wastes your time and the buyer's — and usually sells for less, late.

## 05 · PAPERWORK WINS SALES

### ■ Get your documents in order

Buyers and their lawyers will ask for these. Having them ready signals a serious seller, speeds due diligence, and prevents an offer from stalling. Assemble them before you list.

- ✓ Cadastral certificate showing you as the registered owner
- ✓ Building permit and legalisation certificate (and for any extension)
- ✓ Proof the property is free of mortgages, liens and tax debt
- ✓ Consent of all co-owners or heirs, where applicable
- ✓ Settled utility and building-charge accounts
- ✓ Floor plan and accurate surface matching the cadastre
- ✓ Your ID and fiscal/tax number (NIPT where relevant)
- ✓ Power of attorney, if you will sell from abroad
- ✓ Prior purchase contract (to evidence cost base for tax)
- ✓ Energy / technical documents where required locally

#### ■ HOW MOOVNA HELPS

A structured Moovna listing captures the details buyers verify first, and direct access to vetted local agents and professionals helps you assemble and check the paperwork — so your sale clears due diligence quickly instead of stalling on a missing document.

## 06 · PRESENTATION

### ■ Create a listing that sells

A great listing is accurate, complete and credible. On Moovna, structure and verification do half the work — your job is to give buyers every reason to enquire and no reason to doubt.

- Lead with strong, honest photos and a clear primary image — the single biggest driver of enquiries.
- State the price in euro, and make it defensible against the neighbourhood median. A fair, evidence-based price gets more genuine interest than an inflated one that is later cut.
- Give complete, accurate details — true surface, floor, rooms, condition, legal status, charges. Surprises later cost you the deal.
- Highlight what your buyer values — for a home, light and neighbourhood; for an investor, yield and tenancy; for a coastal buyer, proximity and rental potential.

#### ■ HOW MOOVNA HELPS

Moovna presents every property in a clean, premium, structured format — verified and de-duplicated — so your property looks its best and reads as a credible, attractive opportunity. Better presentation is what makes buyers stop, trust, and enquire.

## 07 · DISTRIBUTION

### ■ Reach the right buyers

The best price comes from competition — which means putting your property in front of every buyer who would value it, not just the few who walk past. Three audiences matter here.

- **The diaspora.** Hundreds of thousands of Kosovars and Albanians abroad buy back home — for family, retirement or investment. They are motivated, often euro-funded, and reachable only through a platform with reach, not a local-only listing.
- **International buyers.** Tourism and the EU trajectory are drawing foreign buyers, especially to the Albanian coast and the capitals. A structured, trustworthy listing is what converts their interest.
- **Local end-users and investors.** The core of the market — young households in Pristina and Tirana, and yield-seeking investors.

Timing matters too: on the coast, list well ahead of the summer season when buyer interest peaks; in the capitals, demand is steadier year-round.

#### ■ HOW MOOVNA HELPS

Moovna puts your property in front of local, diaspora and international buyers at once, and uses market data to surface it to the people most likely to act — turning broad reach into genuine competition for your property.

## 08 · FOR SELLERS ABROAD

### ■ Selling remotely as a diaspora owner

A large share of property — particularly the roughly one-third of Kosovo's dwellings recorded as vacant — is diaspora-owned. Selling from abroad is entirely workable, but it demands trusted representation and care against fraud.

- Appoint a power of attorney — a trusted relative or, better, a licensed lawyer — to sign and act for you. Define its scope tightly.
- Verify who you deal with. Use licensed notaries, registered agents and lawyers; never transfer the property or release documents on a verbal promise.
- Manage viewings at a distance through a reliable local contact or agent who can show the property and report back honestly.
- Plan the funds. Agree the contract currency (usually euro) and arrange a clear, documented route for proceeds before you sign.

#### ■ HOW MOOVNA HELPS

For a remote seller, Moovna is the secure bridge home: a verified listing you control from abroad, direct access to vetted local agents who handle viewings and paperwork, and a trustworthy channel that materially lowers the fraud risk of selling sight-unseen — so you sell securely, not anxiously.

## 09 · CLOSING THE GAP

### ■ Handle offers & negotiate

When offers arrive, judge them on more than the headline number. A slightly lower offer from a ready cash buyer can beat a higher one that depends on financing that may not materialise.

- **Qualify the buyer.** Cash or mortgage? Pre-approved? A serious, funded buyer is worth real consideration even slightly below asking.
- **Lock it with a preliminary agreement.** A signed pre-contract with a 10–20% deposit commits the buyer, fixes the price, and sets a completion deadline.
- **Expect due diligence — and be ready.** A prepared seller (clean title, legalisation, documents in hand) keeps a deal moving and prevents re-trading.
- **Negotiate on evidence, not emotion.** Your Observatory data is your anchor; concede on terms (timing, inclusions) before you concede on a fair price.

#### SELLER'S EDGE

The best negotiating position is a property that is correctly priced, fully legal and well documented before the first viewing. Most of the negotiation is won in preparation.

## 10 · STEP BY STEP

### ■ The selling process step by step

A clean sale follows a clear sequence. With documents ready and a realistic price, expect a few weeks from accepted offer to completion.

- 01 **Prepare & legalise.** Verify title, complete any legalisation, settle debts and gather documents (§4–5).  
Moovna: vetted professionals to help you get sale-ready.
- 02 **Price with data.** Set a competitive asking price from neighbourhood medians. Moovna: Price Observatory.
- 03 **List & market.** Publish a complete, verified listing and reach local, diaspora and international buyers.  
Moovna: structured listing + distribution.
- 04 **Viewings & qualify.** Show the property (or have an agent do so) and assess buyer seriousness and funding.
- 05 **Accept an offer.** Agree terms and sign a preliminary agreement with a deposit that locks price and deadline.
- 06 **Buyer due diligence.** Cooperate fully — your prepared documents keep the deal on track.
- 07 **Notarised deed & taxes.** Sign the sale contract before a notary; capital-gains and transfer obligations are settled at this stage.

**08 Registration & handover.** Ownership transfers in the cadastre (ASHK / the Immovable Property Rights Register), proceeds are received, and you hand over the property.

## 11 · YOUR NET PROCEEDS

### ■ Costs & taxes for sellers

Selling costs are modest by European standards, but the capital-gains treatment differs between the two countries and decides your net. Model it before you price.

| ITEM                      | KOSOVO   | ALBANIA   |
|---------------------------|--|---|
| Tax on the gain           | Taxed as ordinary income — individuals up to ~10% (PIT), companies ~10% (CIT), on the net gain | 15% on the capital gain (sale – purchase)           |
| Taxable base              | Sale price – acquisition cost – documented improvements  | Higher of agreed price or municipal reference value |
| Who handles it            | Seller declares to TAK   | Seller pays & registers transfer at ASHK            |
| Agency fee                | ~1–3% (negotiable)   | ~1–3% (negotiable)                                  |
| Legal / power of attorney | ~€300–1,000 · PoA ~€50–100   | ~€300–1,000 · PoA ~€50–100                          |
| Transfer tax / notary     | Typically buyer-side; no purchase stamp duty   | Notary typically buyer-side; confirm per deal       |

Indicative seller costs. Rates, bases and exemptions change — confirm your position with a licensed local tax adviser before you sign.

In Albania, holding the property more than three years may bring exemptions or deductions, especially for residents. In Kosovo, acquisition cost and documented improvements reduce the taxable gain. Rates, bases and exemptions change — confirm your position with a licensed local tax adviser before you sign.

The practical takeaway: your headline price is not your net. Estimate the gain, the tax, and the fees up front, so the number you accept is the number you actually keep.

## 12 · YOUR OBLIGATIONS

### ■ Legal & transfer obligations

As the seller, you are responsible for delivering clean, transferable ownership. Most failed sales trace back to a defect the seller could have resolved earlier.

- **Clean title and legalisation are yours to deliver.** The cadastre must show you as owner, free of encumbrances, with the building legalised. This is the foundation of any valid transfer.

- **Resolve co-ownership and inheritance first.** All registered owners or heirs must consent; an unresolved share can void a sale at the notary.
- **Know your buyer pool.** In Kosovo, foreign ownership runs on reciprocity (automatic for EU citizens); in Albania, foreigners buy apartments freely but not agricultural land directly. This shapes who can buy your property.
- **The transfer is notarised and registered.** Ownership passes on signing before a licensed notary, then registers in the cadastre (ASHK / the Immovable Property Rights Register).

**IMPORTANT**

Disclose what you know and document what you claim. A transparent, well-evidenced sale protects your price, your timeline, and you — and it is exactly what a verified platform is built to support.

## 13 · THE HONEST PART

### ■ Avoid the common seller mistakes

A reference guide should be candid about what goes wrong. Nearly every stalled or under-priced sale comes from one of these.

- **Overpricing on hope.** The number-one cause of stale listings and eventual under-selling. Anchor on neighbourhood data, not aspiration.
  - **Skipping legalisation or title checks.** Discovered mid-sale, it collapses deals. Resolve it before you list.
  - **Weak photos and thin information.** Buyers self-select out before enquiring. Presentation is not optional.
  - **Hiding defects.** They surface in due diligence and cost you trust, time and price. Disclose and price accordingly.
  - **Loose currency or payment terms.** Fix the contract currency (usually euro) and payment schedule in writing.
  - **Not vetting buyers — or representatives.** Qualify buyers' funding; for remote sales, use only licensed, verified professionals.
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## 14 · THE MOOVNA DIFFERENCE

### ■ Why Moovna is different

For a seller, Moovna comes down to four advantages that decide your outcome — present better, attract more buyers, sell better, and sell more securely — backed by specialisation, reach and data.

#### PRESENT BETTER

Clean, premium, structured listings with verified details and real photos — your property shown at its best, never lost in noise.

#### MORE ATTRACTIVE

Verification plus data-backed pricing make your listing credible and trusted — the trigger that turns browsers into enquiries.

#### SELL BETTER

The full buyer pool — local, diaspora and international — and real pricing data mean more competition, stronger offers, faster sales.

#### **SELL MORE SECURELY**

Verified listings, vetted agents and a transparent process reduce fraud risk and keep every step clean — including remote sales.

#### **100% SPECIALISED**

The only platform dedicated entirely to Kosovo & Albania real estate — depth and the right audience, not breadth.

#### **BUILT FOR THE WHOLE JOURNEY**

From sale-ready preparation to listing, offers and a signed deed — support at every step, for resident and diaspora sellers alike.

## ■ Methodology & sources

The pricing guidance in this document rests on transparent, verifiable data.

- **Price & rent levels** are median asking prices from listings Moovna collects, cleans, de-duplicates and normalises to euro, with statistical outliers removed.
- **Price trend** uses Kosovo's official, transaction-based house-price index (cadastre-sourced, aligned with IMF methodology) — a better guide to realised value than asking prices alone.
- **Tax treatment** reflects the Albanian and Kosovo tax frameworks current at publication (Albania: 15% on the capital gain; Kosovo: gains taxed as ordinary income) — always confirm your specific position with a licensed adviser.
- **Demographic and stock figures** come from official censuses — the Kosovo Agency of Statistics (2024) and INSTAT in Albania (2023).

**Principal sources:** Kosovo Agency of Statistics (ASK) · INSTAT · Tax Administration of Kosovo (TAK) · Albanian General Directorate of Taxation · European Commission · World Bank · IMF · Central Bank of Kosovo — and Moovna's proprietary market dataset. All third-party figures belong to their respective owners.

## ■ Glossary

### **Cadastre**

The official register of land and property; your ownership and any encumbrances are recorded here.

### **IPRR**

Kosovo's Immovable Property Rights Register, where the transfer is recorded via the Municipal Cadastre.

### **Capital gain**

The profit between your purchase and sale price; the base for seller tax in both countries.

### **Preliminary agreement**

A signed pre-contract with a deposit that commits the buyer and fixes price and deadline.

### **NIPT / fiscal number**

The tax identification number used to transact and declare the sale.

### **ASHK**

Albania's State Cadastre Agency, which registers the transfer and issues the new certificate.

### **Legalisation**

Official recognition of a building constructed without full permits — usually essential before a clean sale.

### **Reference value**

A municipal benchmark price; in Albania the taxable base is the higher of this or the agreed price.

### **Power of attorney**

A legal authorisation letting a trusted person sign and act in your place — key for remote sellers.

### **Encumbrance**

A mortgage, lien or claim on the property that must be cleared before transfer.

LIST YOUR PROPERTY WITH CONFIDENCE

## ■ List your property on Moovna

Price it with real market data, present it as the credible opportunity it is, and reach local, diaspora and international buyers — all the way to a clean, signed sale.

[List your property on Moovna →](#)

**Disclaimer.** This guide is provided by Moovna for general information only and does not constitute legal, tax, financial or investment advice. All figures are indicative and current as of 24.06.2026; market data, prices, yields, tax rates, fees, ownership rules and transfer procedures change and vary by location, property type and personal circumstances. Asking-price figures reflect listing data and are not valuations or guarantees of sale price. Before listing or completing a sale, obtain independent advice from a licensed local lawyer, notary and tax adviser, and verify all legal, cadastral and tax details for the specific property. Moovna accepts no liability for decisions taken on the basis of this document.