

# Keeping Your AL Licence Active: A Guide for Expats in Portugal

Navigating Portugal's holiday rental regulations is crucial for protecting your investment. This guide provides a clear checklist to ensure your Alojamento Local (AL) licence remains compliant, helping you avoid fines and deactivation.



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## The Compliance Checklist

# What We'll Cover

Staying on top of your legal obligations can feel overwhelming, especially from abroad. We've broken down the essential requirements into a simple, step-by-step checklist. Following these points will ensure your property operates legally and successfully.

### 1 Urgent Requirements

Immediate actions needed now to avoid licence cancellation.

### 2 Ongoing Duties

Regular tasks related to tax, guest registration, and local rules.

### 3 Staying Informed

How to get help and monitor for future changes in regulations.

# Urgent Action: Submit Your Civil Liability Insurance

This is the most time-sensitive requirement. The authorities are actively reviewing AL registrations, and failure to provide proof of insurance can lead to immediate licence cancellation.



## What you must do now:

- Ensure you have an active civil liability insurance policy that specifically covers damages arising from short-term rental activities.
- Obtain a valid, up-to-date certificate (cópia da apólice) from your insurer.
- Submit the certificate immediately to your local council (Câmara Municipal) or through the Balcão do Empreendedor portal.

Don't delay. Properties without valid insurance on file are at the highest risk of being delisted.





# Verify Your Core Registration Details

Before diving deeper, confirm that your foundational information is correct and visible. Any discrepancies can trigger a review and potential issues, especially if your property is inspected.

## Confirm AL Registration

Your property must be correctly registered with the local city council (Câmara Municipal) where it is located. Check that all details, such as the address and owner information, are accurate.

## Display Your Licence Number

Portuguese law requires that your AL number is visible on all online advertisements (e.g., Airbnb, Booking.com) and physically displayed at the entrance of your property on a standardised plaque.

## Update Activity Status

If your property is actively being rented, ensure its status is declared as such. If you have ceased renting, formally withdraw the licence to avoid being liable for "phantom" listings and associated taxes.

# Essential Ongoing Duties

Compliance is not a one-time task. These three areas require your continuous attention to operate legally within the Portuguese system.



## Register Guests with SEF

You must report the details of all non-Portuguese guests to the Immigration and Borders Service (SEF) within three working days of their arrival using the online SIBA portal.



## Ensure Tax Compliance

Register your rental activity with the Tax Authority (Finanças). All income must be declared in Portugal via your NIF. Check tax treaties to understand your obligations in your country of residence.

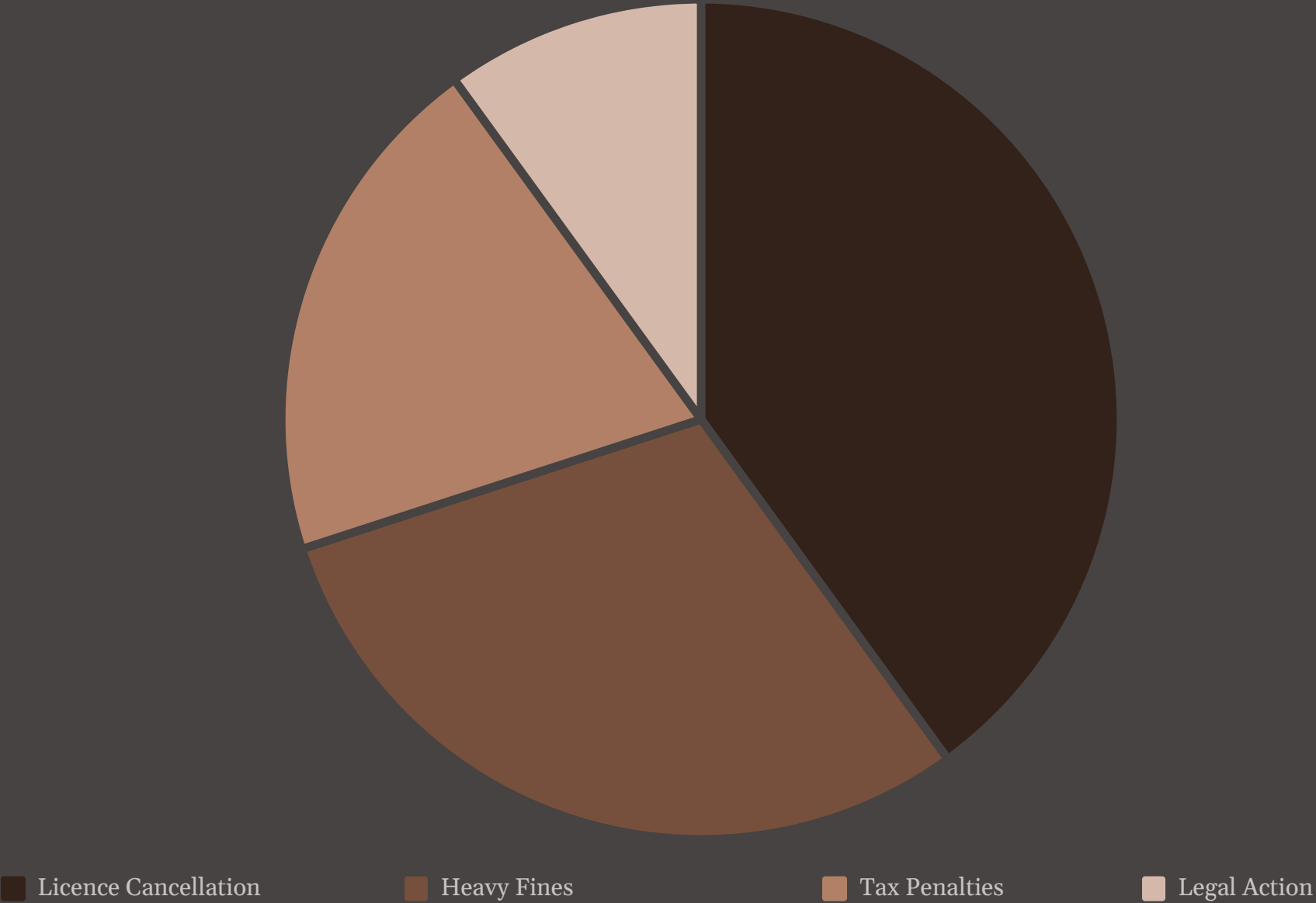


## Check Local Council Rules

Municipalities like Lisbon and Porto have "containment zones" (zonas de contenção) with caps on new AL licences. Stay aware of any specific local requirements or restrictions.

# Consequences of Non-Compliance

The Portuguese government has increased its scrutiny of the AL sector. Ignoring these legal duties is no longer a viable option and carries significant risks that can jeopardise your investment and ability to operate.



The primary risk is the definitive cancellation of your licence, making it illegal to rent your property on a short-term basis.

# Don't Manage It Alone: Get Local Support

For non-resident expats, managing compliance from afar is a significant challenge. Language barriers, time zone differences, and complex bureaucracy can lead to costly mistakes. Hiring local expertise is an investment in peace of mind.

## A Local Partner Can:

- Handle paperwork submissions and renewals.
- Ensure timely guest registrations with SEF.
- Communicate with the Câmara Municipal and Finanças on your behalf.
- Keep you informed of critical legal changes.
- Manage property inspections and other on-the-ground requirements.





# Stay Informed: Key Resources

The regulatory landscape for AL properties in Portugal can change. It's vital to monitor official sources for the latest updates. Here are the most reliable places to get information.



## ALEP (Local Accommodation Association)

The main industry body in Portugal. They provide news, advocacy, and resources for AL owners. Their website is an essential source for understanding policy changes.



## Local Council (Câmara Municipal)

Your local municipal council's website is the primary source for specific regulations, forms, and submission guidelines applicable to your property's location.



## ePortugal.gov.pt

The official government portal for citizens and businesses. It contains information on the legal framework for the Alojamento Local and hosts the Balcão do Empreendedor service.



# Key Takeaways & Next Steps

Protecting your AL licence comes down to proactive compliance. Don't wait for a notification from the authorities.

## Immediate Actions

1. Confirm your civil liability insurance is submitted and accepted.
2. Verify your AL registration details are correct and your number is displayed.
3. Review your guest registration (SEF) and tax (Finanças) processes.

## Strategic Advice

- If you are managing remotely, strongly consider hiring a local property manager or legal advisor.
- Bookmark the official resources and check them quarterly for updates.

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By taking these steps, you can continue to enjoy the benefits of your property investment in Portugal with confidence.