How to use the IMI and AIMI calculator

Step-by-step guide · 10 min

For anyone who owns (or is about to own) property in Portugal and wants to know the yearly tax on it. You will see your IMI, whether you owe AIMI, and in which months each payment is due.

- ✓ **For beginners:** every term explained
- ✓ **Numbered screenshots** of the calculator
- ✓ **Interactive chart** and a PDF to download

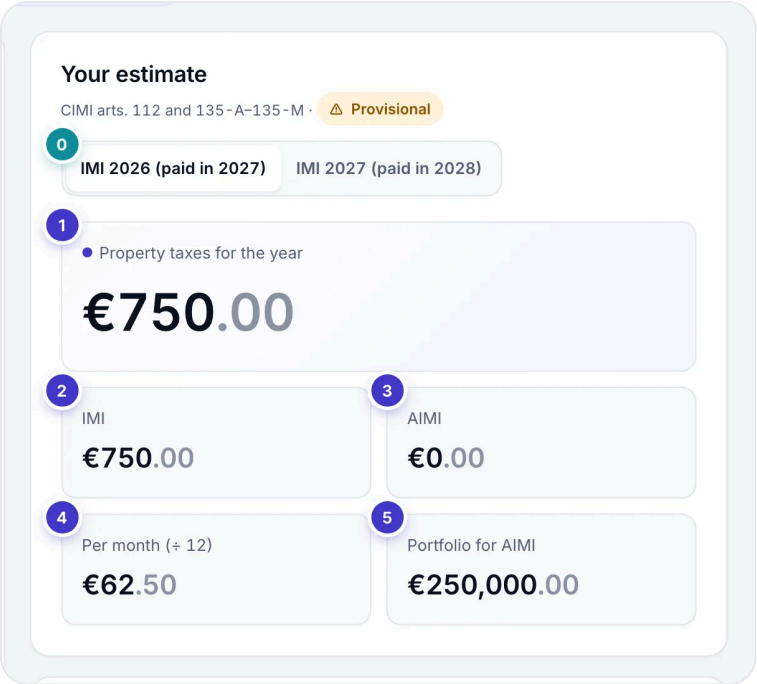
1. What this calculator does

IMI (Imposto Municipal sobre Imóveis, municipal property tax) is a tax you pay **every year** for owning property. It is not charged on the market price but on the **VPT** (valor patrimonial tributário): the official tax value the Tax Authority gives the property. Each council (município) sets its own rate for urban property between **0.3% and 0.45%**; rural land pays **0.8%** everywhere. Whoever owns the property on 31 December pays, and IMI for one year is paid in the **following year**.

AIMI (Adicional ao IMI, additional IMI) is a second yearly tax, only for large portfolios. It adds up the VPT of all your homes and building land and taxes the part above **€600,000 per person** (€1.2m for married or civil partners who choose joint taxation): 0.7%, then 1% above €1m and 1.5% above €2m. Shops, offices and rural land do not count. For a company, the calculator applies 0.4% to the whole VPT of its housing and building land, with no allowance.

The calculator handles up to 6 properties, your ownership share, your own permanent home, the temporary own-home exemption, IMI familiar (a discount for dependants, where the council applies it) and shows a **payment calendar**. With a free account you can choose your council and the calculator uses the official rate published by the Portuguese Tax Authority (AT) for all 308 councils.

Not covered: vacant or ruined property surcharges, pressure-zone increases, owners in tax havens, municipal rate reductions and the permanent low-income exemption. The result is an **educational estimate**, not a Tax Authority assessment or tax advice: always check with a qualified lawyer or tax adviser.



What you will see at the end: the main result, explained in section 4.

2. Before you start: what you need

Have these at hand. If one is missing, the calculator tells you

what is unknown — it never treats it as zero.

The VPT of each property

It is on the **property record (caderneta predial)**, the Tax Authority document that identifies the property and shows its VPT, available on Portal das Finanças, and on the **IMI bill** you receive every year. Use the VPT, not the price you paid: the VPT is usually lower.

The council (and in some cases the parish) where the property is

It is in the property's address and on the caderneta predial. Some councils, such as Gondomar or Espinho, set different rates per parish (freguesia), so it helps to know the parish too.

Your council's IMI rate (only without an account)

With a free account the calculator finds it for you. Without one, look on your IMI bill or on Portal das Finanças under "Consultar taxas IMI".

Your ownership share

If the property is yours alone, it is 100%. If you bought it with someone else in equal parts, it is 50%.

Number of dependants

The children or other dependants in your household. It only matters if your council applies IMI familiar.

Household gross income last year (optional)

What everyone in your household earned last year, before tax. You only need it if you claim the temporary own-home exemption.

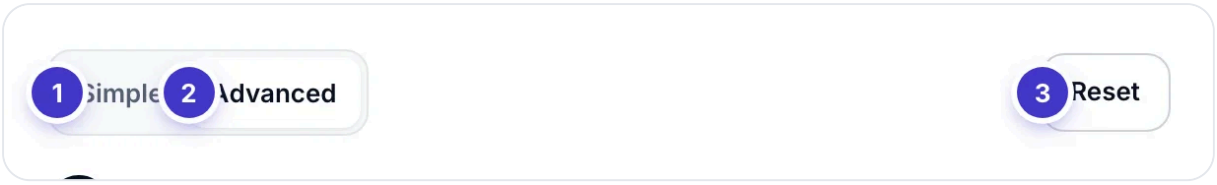
3. Filling it in, step by step

The numbers on the pictures match the numbers in the

explanations.

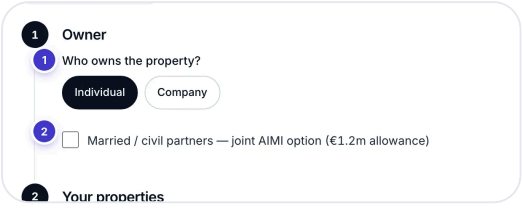
At the top of the calculator there are three buttons. **1 · Simple** shows only the essential fields and assumes each property is 100% yours. **2 · Advanced** adds the "Your ownership share" field, for co-owners. You can switch at any time without losing what you typed.

3 · Reset clears everything and goes back to the starting values (one home with a VPT of €250,000, own permanent home, tax year 2026). The calculator keeps what you typed only in this browser, so you do not have to start again if you close the page.



Step 1 — Owner

Here you say who the owner is. This matters mostly for AIMI, which treats individuals and companies differently.



1 Who owns the property?

Choose **Individual** if the property is in a person's name, or **Company** if it belongs to a company. For a company, AIMI is 0.4% on the whole VPT of housing and building land, without the €600,000 allowance. Most people choose Individual.

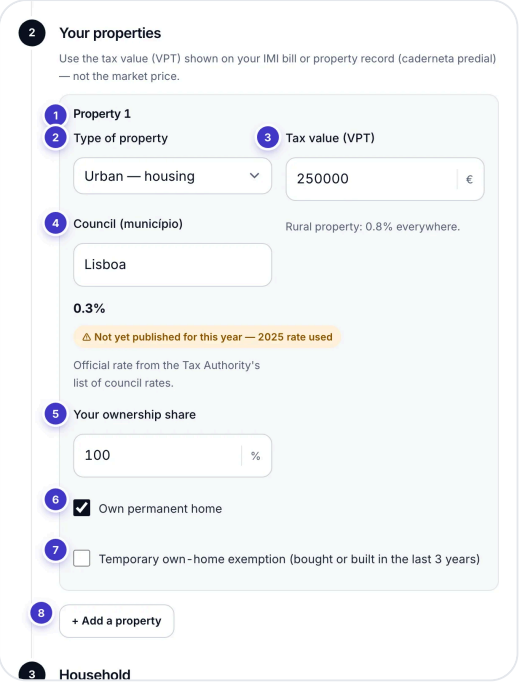
2 Married / civil partners — joint AIMI option (€1.2m allowance)

Shown only for individuals. Tick it if you are married or in a civil partnership and want to simulate joint AIMI: the allowance goes from €600,000 to €1.2m and the band limits double too. This option must be chosen with the Tax Authority between 1 April and 31 May. It does not change IMI. If your portfolio is below €600,000, you can leave it unticked.

Tip. Not sure whether you owe AIMI? Leave the joint option unticked and look first at “Portfolio for AIMI” in the result. Below €600,000 per person, AIMI is zero.

Step 2 — Your properties

Fill in one card per property. Always use the tax value (VPT) shown on your IMI bill or property record (caderneta predial) — not the market price.



1 Property 1

The heading of the first property’s card. When you have more than one property, each card has its own number and a **Remove** button to delete it.

2 Type of property

Urban — housing for houses and flats; **Land for construction** for building plots; **Urban — shop, office, other** for shops, offices and other urban property; **Rural land** for farmland. Rural land pays 0.8% everywhere, so the council field disappears. Only housing and land for construction count for AIMI.

3 Tax value (VPT)

Type the VPT in euros, without separators or symbols, for example *250000*. You find it on the caderneta predial (Portal das Finanças) or on your IMI bill. Do not use the purchase price or the market value.

4 Council (município)

Start typing the name (for example *Lisboa*) and pick it from the list. The calculator shows the official rate from the Tax Authority's list of council rates, with a label: ✓ **Published by the Tax Authority for 2026** if the council has already sent this year's rate, or ⚠ **Not yet published for this year — 2025 rate used** if it has not (councils have until 31 December). If the council sets its rate by parish (for example Gondomar or Espinho), a **Parish (freguesia)** field appears: choose yours, or IMI will be shown as a range. Choosing the council needs a **free account**; without one you see the button "🔒 Find your council's IMI rate (free account)" and a field "Your council's IMI rate (if known)", where you can type the rate from your bill (for example *0.35*). If you leave it empty, IMI is shown as a range between 0.3% and 0.45%: unknown is never zero.

5 Your ownership share

Only in Advanced mode. The percentage of the property that is yours, from 1 to 100. If you are the only owner, leave 100. If you bought it with someone else in equal parts, type 50. IMI and AIMI are worked out on your part only. In Simple mode 100% is assumed.

6 Own permanent home

Shown only for housing. Tick it if this is the home you live in permanently. It is needed for the temporary exemption and for IMI familiar.

7 Temporary own-home exemption (bought or built in the last 3 years)

Shown only if you ticked own permanent home. Tick it if you bought or built this home to live in during the last 3 years. The calculator only applies the exemption (IMI of zero) if the VPT is up to **€125,000** and household gross income is up to **€153,300**; if not, it shows a warning. If you are unsure about the conditions, check with an adviser.

8 + Add a property

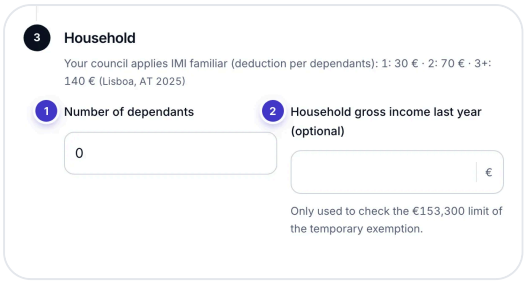
Adds another card, up to 6 properties. Use it if you own more than one: IMI is added up and all of them count together for AIMI.

Tip. The most common mistake is typing the purchase price instead of the VPT. If the result looks very high, check the number on the caderneta predial.

Step 3 — Household

These details are only used for two discounts: IMI familiar and the temporary exemption. If you chose your council in step 2, the calculator tells you straight away whether that council applies IMI familiar and how

much it deducts (in Lisbon: 1 dependant €30, 2 dependants €70, 3 or more €140).



1 Number of dependants

How many dependants you have in your household (usually your children), for example *2*. The IMI familiar discount applies only to the IMI on your own permanent home, and only if your council applies it. If the council does not, this field is hidden. If you did not choose a council, you first see a box “My council applies IMI Familiar (family deduction)” that you can tick if you know it does.

2 Household gross income last year (optional)

Only used to check the €153,300 limit of the temporary exemption. Type what your whole household earned before tax, for example *45000*. If you leave it empty and ticked the exemption, it is applied with a warning that the income limit was not checked.

Tip. If you did not claim the temporary exemption, you can leave income empty: it does not change the result.

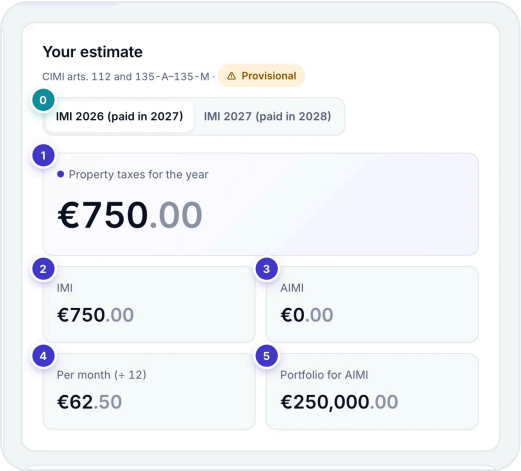
4. How to read the result

From the headline figure to the detail of every line.

Your result: the key numbers

The “Your estimate” card sums everything up. Under the title you see the legal basis (CIMI arts. 112 and 135-A–135-M) and the status label of

the calculation. If the council rate is missing, a “?” notice also explains that IMI is shown as a range.



0 Tax year 2026 / Tax year 2027

Chooses the tax year. IMI for tax year 2026 is paid in 2027; for 2027 it is paid in 2028. Councils have not set the 2027 rates yet, so that result is always provisional.

1 Property taxes for the year

The total for that year: IMI plus AIMI. If the calculator does not know your council's rate, it shows a range (for example €750.00 – €1,125.00), never zero.

2 IMI

The IMI on all your properties added together, after your share, the temporary exemption and IMI familiar where they apply. IMI below €10 is not charged.

3 AIMI

The additional tax on large portfolios. It is €0.00 if your portfolio for AIMI stays below the allowance (€600,000 per person, or €1.2m jointly). AIMI below €10 is not charged.

4 Per month (÷ 12)

The total divided by 12. You do not pay monthly; it simply helps you set money aside each month.

5 Portfolio for AIMI

The sum of the VPT (times your share) of your homes and building land. This is the figure compared with the €600,000 allowance. Shops, offices and rural land are left out.

When you pay

The calendar shows the 12 months of each year. Coloured months are months when you pay: blue for **IMI**, terracotta for **AIMI**. Under each year there is a line with the amounts (rounded to whole euros). IMI for a tax year is paid the following year: May only (up to €100), May and November (up to €500), or May, August and November (above €500).

AIMI is paid in September of the same year. So for tax year 2026, AIMI appears in September 2026 and IMI in 2027.

Try it: interactive chart

Tax value (VPT) €250,000

€50,000 €1,200,000

Your council's IMI rate (if known) 0.35%

0.3% 0.45%

Property taxes for the year
€875

IMI
€875

AIMI
€0



3 × IMI · IMI for a tax year is paid the following year: May only (up to €100), May and November (up to €500), or May, August and November. AIMI is paid in September of the same year.

Move the VPT and council-rate sliders and watch IMI change. Notice the limits: at a 0.3% rate, a VPT of €30,000 gives €90 of IMI (May only); €100,000 gives €300 (May and November); €250,000 gives €750 (May, August and November, €250 each). The number of instalments depends on the total amount, not on how many properties you have.

AIMI bands on your portfolio

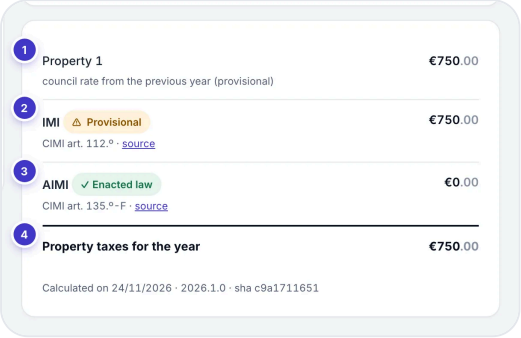
This bar shows where your portfolio sits against the AIMI bands. The grey part is the **Allowance** (tax-free); then come the 0.7%, 1% (above €1m) and 1.5% (above €2m) bands, each darker than the last. With joint

taxation all limits double. The black vertical line marks “Your portfolio”: if it falls inside the grey area, you pay no AIMI. This chart appears only for individuals with housing or building land.



The line-by-line breakdown

The table shows where each amount comes from. If you qualify for IMI familiar, an extra line “IMI Familiar deduction” shows the discount as a negative amount. Underneath are the calculation date and the version of the rules used.



1 **Property 1 — council rate from the previous year (provisional)**

The IMI on this property and, in small print, where the rate comes from: “council rate published by the Tax Authority”, “council rate from the previous year (provisional)”, “rate you entered”, “council rate unknown → 0.3%–0.45%”, “fixed rate (rural 0.8%)” or “exempt (temporary own-home exemption)”. There is one line per property.

2 **IMI ⚠ Provisional**

Total IMI, with the status label, the law article (CIMI art. 112.º) and a link to the source on Portal das Finanças.

3 **AIMI ✓ Enacted law**

Total AIMI, with the law article (CIMI art. 135.º-F) and the source link.

4

Property taxes for the year

The total for the year, the same as the first figure on the estimate card.

Warnings

The warnings list explains anything that could change the result. Always

read it. The most common ones:

1. **Last year's rate**
   "Your council has not yet communicated its rate for this tax year (deadline 31 December); the latest published rate is used and the result is provisional." Check the amount when your bill arrives.

2. **Unknown rate**
   With no council and no rate, IMI is a range. Find your rate on your IMI bill or on Portal das Finanças ("Consultar taxas IMI").

3. **Temporary exemption**
   Tells you if the exemption does not apply (VPT above €125,000 or income above €153,300) or was applied without checking income.

4. **Instalments**
   "The number of instalments depends on your council's rate", when the range crosses the €100 or €500 limit.

5. **AIMI**
   Reminds you that the joint option is chosen between 1 April and 31 May, and that AIMI on let property can be credited against the IRS on that rent (CIMI art. 135-I).

Final notes and buttons

At the end of the result there are two notes: what the calculator does **not cover** (vacant or ruined property, pressure zones, tax havens, municipal reductions, the low-income exemption) and the reminder that

this is an educational estimate, not a Tax Authority assessment or advice.

1. **Save to my account**
   Saves this calculation so you can open it again later.

2. **Print / PDF**
   Opens your browser's print window; choose "Save as PDF" to take it to your adviser.

3. **Methodology**
   Explains how the estimates are produced and checked, and their limits.

The colour labels

Every figure carries a label saying how certain it is. Always read them.

✓ Enacted law

The calculation uses rules in force and, for IMI, the rate your council published with the Tax Authority for that year. This is the most reliable result the calculator gives. AIMI always carries this label.

⚠ Provisional

Something is still to be confirmed: the rate is last year's because the council has not published this year's yet, or you typed the rate yourself. The amount may change; check your IMI bill.

? Unknown — not zero

The calculator does not know your council's (or parish's) rate, so it shows the legal range of 0.3% to 0.45%. The tax exists; only the exact amount is unknown.

⚠ **Voted, not yet law**

Used in other calculators for rules that have been approved but not yet published. It does not appear in this IMI and AIMI calculator.

5. A family home in Lisbon

Ana is the sole owner of the flat in Lisbon where she lives with her two children. The VPT on the caderneta predial is

€250,000. She wants to know how much IMI she pays for tax year 2026, and when.

What you type	Valu
Who owns the property?	**Individua**
Joint AIMI option	**not ticke**
Type of property	**Urban – housin**
Tax value (VPT)	**€250,00**
Council (município)	**Lisbo (0.3% – not ye publishe for thi yea 2025 rat usec**
Your ownership share	**100%**
Own permanent home	**ticke**
Temporary own-home exemption	**not ticke**
Number of dependants	
Household gross income last year	**empt**

What you see	Value
Property taxes for the year	**€680.00**
IMI	**€680.00**
AIMI	**€0.00**
Per month (÷ 12)	**€56.66**
Portfolio for AIMI	**€250,000.00**
IMI Familiar deduction	**-€70.00**
Status	**⚠ Provisional**
When you pay	**May 2027: €226.68 · August 2027: €226.66 · November 2027: €226.66 (shown as €227 each on the calendar)**

What you type	Valu
Tax year	Tax yea 202

How to read this result. IMI starts at €250,000 × 0.3% = €750.00. Lisbon applies IMI familiar and, with 2 dependants, deducts €70: that leaves €680.00. As this is more than €500, it is paid in three instalments in 2027. There is no AIMI because €250,000 is below the €600,000 allowance. The result is provisional because Lisbon has not yet sent its 2026 rate; if the rate changes, so does the amount. Check it when the IMI bill arrives.

6. Common mistakes (and how to avoid them)

!

Typing the purchase price or market value instead of the VPT

Use the VPT from the caderneta predial or your IMI bill. It is almost always lower than the price.

!

Thinking an “unknown” IMI means zero

If you chose no council and typed no rate, the calculator shows a range. The tax exists; choose your council (free account) or type the rate from your bill.

!

Forgetting the parish in councils with parish rates

In councils such as Gondomar or Espinho, choose the parish in the field that appears under the council; without it IMI stays a range.

!

Ticking the temporary exemption without meeting the conditions

It needs an own permanent home bought or built in the last 3 years, a VPT up to €125,000 and household income up to €153,300. Type your income so the calculator can check it.

!

Expecting to pay IMI in the same year

IMI for tax year 2026 is only paid in 2027 (May, and perhaps August and November). Only AIMI is paid in September of the same year.

!

Entering 100% for a property you co-own

Switch to Advanced mode and type your share (for example 50%). Each co-owner pays on their own part.

7. Frequently asked questions

What is the VPT and where do I find it?

The valor patrimonial tributário: the property's official tax value. It is on the caderneta predial, available on Portal das Finanças, and on your IMI bill. It is usually lower than the market value.

Why is IMI shown as a range?

Each council sets its own rate between 0.3% and 0.45%. Choose your council (free account) to use the rate published by the Tax Authority, or type the rate from your bill. Until then we show the legal range: unknown is never shown as zero.

Why does it say "Provisional" when I chose my council?

Councils have until 31 December to send the year's rate. If yours has not yet, the calculator uses the latest published rate (usually last year's) and marks the result provisional.

I bought my home this year. Do I already pay IMI?

IMI is paid by whoever owns the property on 31 December, and it is paid the following year. If it is your own permanent home, also check whether the temporary exemption applies.

My home's VPT is €300,000. Do I pay AIMI?

No. AIMI only applies to the part of the VPT of housing and building land above €600,000 per person (€1.2m jointly). Look at "Portfolio for AIMI".

Is this what I will actually pay?

It is an educational estimate. The official amount is on the Tax Authority's bill, which can include things the calculator does not cover (municipal reductions, vacant property, etc.). If in doubt, consult a lawyer or tax adviser.

What next?

Save or print the calculation and compare it with your IMI bill when it arrives. If the amounts differ, check the VPT, the council rate and whether IMI familiar or an exemption was applied.

If you have several properties, a portfolio close to €600,000 per person, co-owned property, or questions about the temporary exemption or joint AIMI (chosen between 1 April and 31 May), speak to a qualified lawyer or tax adviser. Bring your caderneta predial for each property, your latest IMI bills and this calculation.

Educational estimate — not tax, legal or financial advice. Uncovered World Unip. Lda is not a tax adviser or financial company: always consult a qualified lawyer or tax adviser.