

# ARUBA PROPERTY INVESTMENT GUIDE

Real Owner • Experience Local Insights • Trusted Connections



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**YourArubaRentals**

Active as owners and AirBnB Superhosts since 2022

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## 1. Welcome

### Why this guide?

We are not real estate agents. We are not property developers either. We are investors and Airbnb Superhosts who had the same questions as many overseas buyers.

That is why we have compiled this guide, to share our practical experience and help investors make more informed choices.



Investing in Caribbean real estate can be both exciting and rewarding.

However, every market has its own opportunities, regulations, ownership structures and operational realities.

As Aruba property owners, Airbnb Superhosts and local support partners, **we help prospective investors better understand the Aruba market and connect with trusted local professionals.**

Our role is simple:

**To help investors make informed decisions through local knowledge, practical ownership experience and trusted introductions.**

**Interest → Orientation → Selection → Purchase → Furnishing → Airbnb → Local support**

## 2. About Us



### Our experience

#### Harbour House

- owner since 2022
- Airbnb Superhost
- hosted hundreds of guests
- now also owner of Casa Playa

We are a **network of Aruba property owners, Airbnb operators and local support partners** with firsthand **experience in owning, managing, renting and operating real estate** on the island.

Through our own ownership experience and local relationships, **we understand many of the questions** investors typically ask:

- **Which developments** are worth exploring?
- What are **the differences** between residential and vacation residential properties?
- What does **remote ownership** really look like?
- **How does Airbnb perform** in Aruba?
- **What local support is needed** when you are not on the island?
- **Which professionals** should you speak with before making a purchase?

**Our goal is to help** investors **navigate the Aruba market with confidence.**

### 3. Why Aruba?

Many international investors are attracted to Aruba because of its **unique combination of**:

- ✓ **Political stability**
  - ✓ **Strong year-round tourism demand**
  - ✓ High percentage of **repeat visitors**
  - ✓ Well-developed **infrastructure**
  - ✓ International **accessibility**
  - ✓ **Stable currency** linked to the U.S. Dollar
  - ✓ **Legal certainty** within the Kingdom of the Netherlands
  - ✓ Opportunity to **combine personal enjoyment with investment potential**
- 

### 4. Aruba at a Glance

Population: **±115,000**

Climate: **340+ sunny days per year**

Currency: **Aruban Florin (AWG)**

Exchange Rate: **1 USD = 1.79 AWG**

Languages: **Dutch, English, Spanish and Papiamentu**

Main Economic Driver: **Tourism**

International Airport: **Queen Beatrix International Airport**

## **5. Political & Legal Environment**

Aruba is an **autonomous country within the Kingdom of the Netherlands**.

The island maintains its **own government, parliament and judiciary** while **benefiting from the broader Kingdom framework**.

**The legal system is based on Dutch civil law principles and provides a transparent framework for:**

- **Property ownership**
- **Contract law**
- **Commercial transactions**
- **Corporate structures**

**Real estate transfers are executed through a notary and registered with the Aruba Land Registry.**

For many international investors, **Aruba combines Caribbean opportunities with a familiar and stable legal environment.**

## 6. Economic Overview

**Tourism** remains Aruba's primary economic driver.

The economy is **supported by**:

- **Tourism**
- **Hospitality**
- **International services**
- **Logistics**
- **Local commerce**

The island welcomes **more than one million stay-over visitors annually** and benefits from **a high percentage of repeat tourism**.

**Its economy is closely connected to North America** through **tourism, trade** and **currency stability**.



## 7. Real Estate Market

The **Aruba real estate market** includes:

### **Resort Condominiums**

Popular among **vacation rental investors and second-home owners**.

### **Vacation Apartments**

Suitable for **personal use combined with short-term rentals**.

### **Luxury Villas**

Often **combining lifestyle and investment objectives**.

### **Residential Communities**

Primarily focused on **long-term ownership and local living**.

### **Hospitality Projects**

**Hotels, boutique accommodations and mixed-use developments**.

**Demand** is largely **driven by tourism, international buyers and lifestyle investors**.



#### **Practical tip**

An apartment with a good HOA can take a lot of work off the hands of foreign investors.



## 8. Vacation Rentals & Airbnb

One of the most **frequently asked questions** is:

**“How well does Airbnb perform in Aruba?”**

The answer **depends on** several factors:

- **Location**
- **Property type**
- **Occupancy**
- **Pricing strategy**
- **Guest experience**
- **Operational management**
- **Market conditions**

**Our own experience** operating Airbnb properties in Aruba **has shown the importance of active management, guest communication and operational consistency.**

**No occupancy levels or rental income** can ever be **guaranteed.**



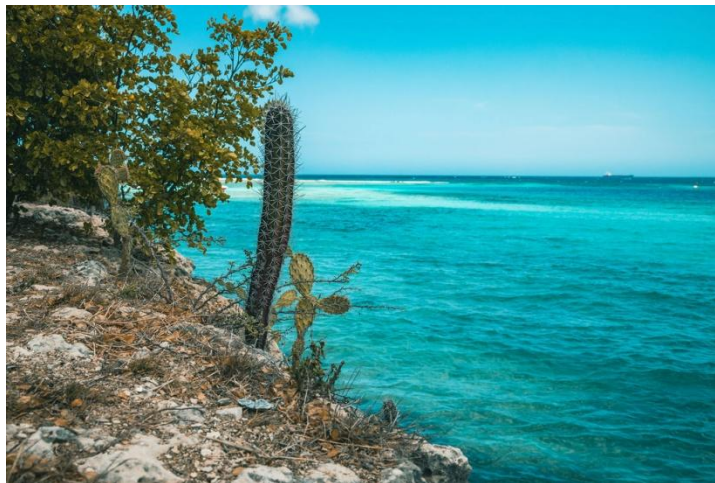
## 9. Important Considerations

**Every investment should be evaluated** carefully.

Investors should **consider**:

- ✓ **Zoning regulations**
- ✓ **Rental regulations**
- ✓ **HOA restrictions**
- ✓ **Building quality**
- ✓ **Property management**
- ✓ **Maintenance requirements**
- ✓ **Insurance**
- ✓ **Tax implications**
- ✓ **Financing options**
- ✓ **Long-term ownership objectives**

**Independent legal, tax and technical due diligence** is always **recommended**.



## 10.Remote Ownership Reality

Many Aruba property owners live abroad.

**Successful remote ownership often requires:**

- **Cleaning coordination**
- **Maintenance oversight**
- **Guest communication**
- **Vendor management**
- **Emergency support**
- **Property inspections**

**Operational planning is just as important** as the acquisition itself.



### **Our experience**

Since 2022, we have successfully managed our own Airbnb in Harbour House.

## 11.How We Help

**We assist** prospective investors **through:**

- ✓ **Aruba market orientation**
- ✓ **Development introductions**
- ✓ **Vacation rental insights**
- ✓ **Remote ownership guidance**
- ✓ **Airbnb operational insights**
- ✓ **Local market knowledge**
- ✓ **Trusted professional introductions**
- ✓ **Owner-to-owner experience sharing**

Our objective is not to sell property.

**Our objective is to help investors ask better questions** before making important decisions.



## 12. Our Local Network

Through years of ownership and operational experience **we have developed relationships with:**

- **Developers**
- **Real Estate Professionals**
- **Property Managers**
- **Attorneys**
- **Notaries**
- **Accountants**
- **Tax Professionals**
- **Maintenance Providers**
- **Housekeeping Teams**
- **HOA Representatives**
- **Airbnb Operators**

When appropriate, **we can facilitate introductions to trusted professionals** relevant to an investor's goals.



### **13.Support After Purchase**

For owners who purchase property in Aruba, support may continue through our **flexible owner support services**.

Examples include:

- ✓ **Guest Communication**
- ✓ **Airbnb Co-Hosting**
- ✓ **Reservation Monitoring**
- ✓ **Vendor Coordination**
- ✓ **Operational Oversight**
- ✓ **Revenue Optimization Support**
- ✓ **Local Issue Coordination**

**Owners remain fully in control** while receiving local assistance when needed.



**Ask for our Remote Airbnb Owner Support for Aruba Self-Managing Property Owners PDF**



## 14.APPENDIX A

### Tax & Investment Reference (2026)

| Topic                 | Aruba                         |
|-----------------------|-------------------------------|
| Wealth Tax            | No general wealth tax         |
| Inheritance Tax       | No inheritance tax            |
| Property Transfer Tax | Generally 3% – 6%             |
| Corporate Income Tax  | Standard regime               |
| Special Economic Zone | May qualify for reduced rates |
| Currency              | AWG pegged to USD             |

The information above is **intended as a general overview only**.

**Individual tax treatment depends** on residency, ownership structure and personal circumstances.





## 15.APPENDIX B

### Illustrative Rental Yield Ranges

| Property Type        | Indicative Gross Yield |
|----------------------|------------------------|
| Resort Studio        | 8% – 12%               |
| Resort One Bedroom   | 7% – 11%               |
| Luxury Villa         | 5% – 9%                |
| Boutique Hospitality | Project<br>Dependent   |

**Actual returns depend on occupancy, management quality, financing structure, operating costs and market conditions.**

**Past performance does not guarantee future results.**



## **16.APPENDIX C**

### **Investor Residency & Permit Information**

Potential topics for **further exploration** include:

- **Investor Permit** programs
- **Residency options**
- **Minimum investment requirements**
- **Application procedures**
- **Government agencies involved**

**Requirements may change over time.**

## **17.APPENDIX D**

### **Aruba At A Glance**

- ✓ 115,000 inhabitants**
- ✓ 340+ sunny days annually**
- ✓ Kingdom of the Netherlands**
- ✓ U.S. Dollar-linked currency**
- ✓ International airport**
- ✓ Tourism-driven economy**
- ✓ Strong repeat visitor market**
- ✓ Year-round visitor demand**

## 18.APPENDIX E

### Example Closing Statement (Indicative)

| Description                 | AWG     |
|-----------------------------|---------|
| Purchase Price              | 520,000 |
| Transfer Tax                | 23,700  |
| Prorated Property Charges   | 937     |
| Notarial Fees               | 14,933  |
| Land Registry Fee           | 315     |
| Foreign Exchange Commission | 6,760   |
| Miscellaneous Costs         | 1,078   |

**Estimated Total Closing Amount 566,723**

*Illustrative example based on a notarial settlement statement. Actual costs depend on the transaction, property, financing structure, and applicable regulations.*



## 19.Important Disclosure

**We are not** licensed real estate agents, attorneys, accountants, tax advisors or financial advisors.

**We do not provide** legal, tax, investment or financial advice.

Investors should **always conduct independent due diligence** and **seek professional advice** before making any investment decision.

In some situations **we may receive referral compensation from developers, real estate professionals or service providers** when an introduction results in a completed transaction.

**This does not increase the purchase price** paid by the buyer.



## 20.Let's Meet

Whether you are considering your first home in Aruba, looking for a vacation apartment, or wishing to expand a real estate portfolio, we are happy to share our practical experience and connect you with reliable local professionals.

We believe that a good investment starts with the right information, the right questions, and the right people.

Do you want to take the next step? - We are happy to help you with:

- ✓ Orientation on the Aruban real estate market
- ✓ Insights into vacation rentals and Airbnb
- ✓ Practical experiences from owners
- ✓ Introductions to developers and real estate agents
- ✓ Contacts with notaries, tax specialists, and other professionals
- ✓ Information on remote ownership and management
- ✓ Local support after purchase

### **YourArubaRentals**

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