



INDEPENDENT BUYER EDUCATION

CYPRUS / 2026

THE GUIDE TO BUYING OFF-PLAN PROPERTY IN CYPRUS

An essential starting point for UK buyers considering a new home, a holiday property or a move to the Mediterranean.

CREATED WITH DAN THE CYPRUS MAN

FREE • ORIGINAL • PRACTICAL

danthecyprusman.com

01 / FROM THE UK TO CYPRUS

Welcome to the journey

Why I created this guide — and what I want you to know before buying.

HELLO, I'M DAN.

I moved from the UK to Cyprus, so I understand the questions people ask before taking the leap: Where should we live? What can we afford? And who can we trust?

This is the straightforward guide I wish more people had before starting a property search. It explains the process, the potential benefits and the risks of buying a home before it is built.

Take your time, ask difficult questions and always get independent professional advice before making any commitment.



MY ROLE — CLEARLY EXPLAINED

I share information about Cyprus and help people express interest in property opportunities. I am not a licensed estate agent and do not conduct negotiations, manage contracts or provide legal, tax or immigration advice. Any introduction must comply with applicable Cyprus law.

“Good information first. Big decisions second.”

02 / THE LIFESTYLE

Why Cyprus draws buyers

A Mediterranean lifestyle can be appealing — but choose for your real needs.

NOT JUST THE SUNSHINE



Everyday lifestyle

Outdoor living, coastlines, villages and cities with very different rhythms.

A range of locations

From quieter Paphos communities to the faster pace of Limassol.

New-build options

Modern apartments and villas exist in different sizes, specifications and locations.

Plan beyond the purchase

Budget for healthcare, schools, transport, maintenance and ongoing taxes.

Reality check: A week on holiday is different from living here year-round. Explore the area outside peak season before committing.

03 / FINDING YOUR AREA

Where might you buy?

Different areas suit different lifestyles. Start with how you want to live.

01

PAPHOS

Coastal neighbourhoods, international communities and access to everyday amenities. Compare city, suburbs and villages.

02

LIMASSOL

A busier urban setting, seafront towers and contemporary developments. Check traffic, running costs and location carefully.

03

POLIS & LATCHI

A quieter northwest-coast feel with access to nature. Think about distance to airports, shops and healthcare.

04

PEYIA, TALA & BEYOND

Village and hillside possibilities. Views can be beautiful, but slopes, transport and building density matter.

COMPARE AREAS USING THIS SHORT LIST

Daily driving times • Schools and healthcare • Airport access • Local amenities • Summer/winter atmosphere • Communal fees • Construction nearby

04 / THE OPPORTUNITY AND ITS RISKS

Buying off-plan

Buying before completion offers choices — and requires stronger checks.

THE POTENTIAL UPSIDE

1

New construction

Modern layouts, specification and potentially better energy performance.

2

Stage payments

Some contracts spread payments across construction milestones.

3

Choice early on

Depending on the project, buyers may have more unit and finish options.

THE QUESTIONS THAT MATTER

Developer track record

Have they delivered similar projects?

Build timetable

What happens if completion is delayed?

Payments and protection

How are deposits and stage payments safeguarded?

Specifications

Are dimensions, finishes and shared areas contractually defined?

Important: “Off-plan” is not automatically cheaper or a better investment. Prices can move in either direction, completion can be late and finished views or surrounding buildings may differ from marketing visuals. Never rely on projected rental income or capital growth as a guarantee.

Rule: Make the contract, due diligence and your worst-case budget stronger than the sales brochure.

05 / UNDERSTANDING COSTS

Budget beyond the price

The advertised price is only the starting point for your total purchase budget.

VAT

New residential property is generally subject to VAT. The standard rate is 19%; a reduced 5% rate may apply to an eligible main residence under conditions, thresholds and approval.

Legal & other fees

Allow for independent legal advice, searches, contract registration and any relevant lender, valuation or administrative costs.

Transfer fees

A transfer subject to VAT is generally exempt from property transfer fees; where VAT does not apply, different transfer-fee rules may apply.

After handover

Budget for furnishings, utilities, insurance, council-related charges, common-area fees and future maintenance.

2026 UPDATE: STAMP DUTY

Cyprus repealed its stamp duty regime for documents signed on or after 1 January 2026. Older buying guides may still include stamp duty in example budgets. Check the date of your specific contract with your independent lawyer.

06 / FROM RESEARCH TO HANDOVER

A sensible buying journey

The exact sequence varies, but your independent lawyer should be involved early.

01

Set your limits

Budget, location, purpose, timeframe and how you would cope with delays.

02

Explore the project

Compare developer history, permits, specification and the actual site.

03

Appoint your own lawyer

Use independent Cyprus legal representation before paying a non-refundable sum.

04

Review documents

Title, encumbrances, permits, search certificates and draft sale contract.

05

Agree protected terms

Confirm deposit rules, payment milestones, defects provisions and completion remedies.

06

Register where required

Your lawyer handles the sale contract process with the Cyprus Land Registry.

07

Inspect and hand over

Check snagging, utilities, ownership documentation and ongoing charges.

Never rely solely on a developer's or seller's recommended advisers.

07 / UK BUYERS AND RESIDENCY

Buying is not residency

A property purchase does not automatically give a UK passport holder the right to live in Cyprus.

ONE INVESTOR ROUTE – CURRENT OFFICIAL CRITERIA

€300,000 + VAT

Qualifying first-sale house/apartment purchase from a developer, alongside other investor-immigration conditions.

INCOME THRESHOLDS FOR THIS ROUTE

€50,000

Applicant: minimum secure annual income

+ €15,000

Spouse

+ €10,000

Each dependent minor child

Income evidence, source of funds, payment evidence and other eligibility rules apply.

ALSO IMPORTANT FOR UK CITIZENS

Permission to buy: UK-only passport holders are generally treated as non-EU buyers and normally need permission from the district administration to acquire property. Your lawyer should manage this.

Moving here: Living in Cyprus longer term is a separate immigration question. Assess your actual residence route before using a property purchase as part of a relocation plan.

Rules change. Residency eligibility must be checked directly with the Cyprus Migration Department and an appropriately qualified adviser.

08 / QUESTIONS BEFORE A RESERVATION

Your buyer checklist

Keep this page. These are questions worth asking before sending any money.

- ☐ Who legally owns the land, and are there mortgages or other encumbrances?
- ☐ Are the planning and building permissions in place for this exact project?
- ☐ Which specification, floorplan, finish and parking/storage rights are contractual?
- ☐ Which payments are refundable, and under what written conditions?
- ☐ Are stage payments tied to independently verifiable construction milestones?
- ☐ What is the contractual completion date, and what if it slips?
- ☐ What defects/warranty procedure applies after handover?
- ☐ What are the annual common-area, insurance and maintenance costs?
- ☐ When and how will separate title documentation be available?
- ☐ Is there an independent lawyer representing only me?
- ☐ What VAT and purchase-permission rules apply to my circumstances?
- ☐ Does this still work financially if exchange rates or financing terms change?

TIP: Save your questions and ask for the answers in writing.

READY TO EXPLORE?

Make your next move an informed one.

Explore the guide, decide what matters to you, then get in touch if you would like information about property opportunities in Cyprus.



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READY TO ASK ABOUT PROPERTY? Visit danthecyprusman.com/#enquiry

TRUSTED STARTING POINTS

- Cyprus Ministry of Interior - purchasing property
- Cyprus Land Registry - contract of sale
- Cyprus Tax Department - reduced VAT
- Cyprus DLS - property transfer fees
- Cyprus Migration Department - investor permits
- UK Government - buying property in Cyprus
- Cyprus Registrar - stamp duty repeal

Important: This guide offers general educational information, not a property offer or legal, tax, financial or immigration advice. Property specifications and prices can change. Dan is not a licensed estate agent. Seek independent regulated professional advice and verify licensing before entering any transaction.

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Information checked October 2026. Confirm current rules before purchase.