

What to check before you buy in Cyprus

The defects that matter, the ones that do not, and the paperwork mismatches that surface years later.

DRAFT — pending technical review by C.F.L. This guide sets out how the process is structured and what to ask about it, and the practice has not yet signed it off. Read it to know the shape of the thing; confirm anything a decision rests on with us, or with the relevant authority, before you act on it.

THE QUESTION THIS ANSWERS

What should a property inspection in Cyprus cover?

A property inspection in Cyprus should cover structure and movement, water (roof, terraces, waterproofing, drainage and evidence of past ingress), the building envelope and finishes, the services, and — critically — whether the building that exists matches the building that was permitted. Cosmetic faults absorb most attention at a viewing but are cheap and negotiable. The findings that carry real cost are water getting somewhere it should not, structural movement, an electrical installation that has grown rather than been designed, and any permit mismatch. Commission the report before agreeing a price, not after.

The key facts

- A condition report should work outward-in and top-down, because that is how water and movement travel.
- The five areas are structure and movement, water, envelope and finishes, services, and compliance with the permit.
- Cosmetic defects — tiling, paint, dated kitchens — are visible, cheap and negotiable.
- The costly findings are water ingress, structural movement, undesigned electrical installations, and permit mismatches.

- In a Mediterranean climate, water damage is often seasonal and can be missed out of season.
- Enclosed terraces, added rooms and converted spaces are common and only become a problem if never regularised.
- A permit mismatch typically surfaces at sale, refinancing or transfer — on someone else's timetable.
- An inspection before the offer informs the price; one after it can only force a renegotiation.

In more detail

Most of what worries buyers at a viewing is cosmetic, and most of what should worry them is not visible from the living room.

This guide separates the two: what a condition report should actually cover, which findings change a price, and the document checks that matter as much as the physical ones.

What a report should cover, and in what order

A useful report works outward-in and top-down, because that is the order in which water and movement travel.

- **Structure and movement.** The frame, evidence of settlement or movement, and anything that suggests the building is doing something it should not.
- **Water — in, out and through.** Roof, terraces, waterproofing, drainage, and any evidence of past or present ingress. In a Mediterranean climate the damage is often seasonal and easy to miss out of season.
- **Envelope and finishes.** Windows, doors, external finishes, insulation where it can be established. This is where comfort and running cost live.
- **Services.** Electrical, plumbing, mechanical, and whether installations look like they were designed or accumulated.
- **Compliance and paperwork.** Whether the building that exists matches the building that was permitted. This is the finding most likely to cost money later.

Which findings actually change a price

Cracked tiles, tired paint and dated kitchens are visible, cheap and negotiable — and they absorb most of the attention at a viewing.

Water ingress, structural movement, an electrical installation that has grown rather than been designed, and any mismatch between the building and its permit are the findings that carry real numbers. Those are what a report is for.

The mismatch problem

An enclosed terrace, an added room, a converted space — these are common, and they are not automatically a problem. They become a problem when they were never regularised and the discrepancy surfaces at sale, refinancing or transfer.

Established before you offer, it is a technical question with routes. Established by the next buyer's surveyor, it is a discount on their terms.

Timing: before the offer, not after

An inspection after an agreed price can only reduce it, which makes it a renegotiation. An inspection before the offer informs the offer, which is a much stronger position and a less adversarial conversation.

It also means a finding that would have killed the deal costs you an inspection fee rather than a deposit and several weeks.

Common questions

Is an inspection worth it on a new build?

Yes, for different reasons. On a new build the questions are workmanship, completion quality and whether what was delivered matches what was specified and permitted.

What is the single most expensive thing a report finds?

Usually either water getting somewhere it should not, or a mismatch between the building and its permit. Both are cheap to establish and expensive to discover late.

Should the inspection happen before or after I make an offer?

Before. A report that informs your offer is worth considerably more than one that forces a renegotiation, and it costs the same.

Viewing and pre-offer checklist

The physical checks you can make yourself at a viewing, and the document checks to commission before you offer.

- ☐ ⁰¹ Evidence of water ingress — ceilings, wall bases, around openings, under terraces
- ☐ ⁰² Cracking: where it is, what direction it runs, whether it is through the finish or the structure
- ☐ ⁰³ Terraces and roof: falls, outlets, standing water, condition of waterproofing where visible
- ☐ ⁰⁴ Windows and doors: operation, seals, evidence of movement in the openings
- ☐ ⁰⁵ Electrical installation: whether it looks designed or accumulated; consumer unit condition
- ☐ ⁰⁶ Plumbing: pressure, drainage, evidence of past leaks
- ☐ ⁰⁷ Does the property as built match the approved drawings?
- ☐ ⁰⁸ Any enclosed, added or converted space — and whether it was regularised
- ☐ ⁰⁹ Energy performance rating, and what drives it in this specific building
- ☐ ¹⁰ For a unit: condition and management of common parts
- ☐ ¹¹ Commission the report BEFORE agreeing a price, not after

Need this checked against a specific property?

C.F.L. Architects, Engineers and Consultants Ltd — Limassol, Cyprus.

<https://cfl.ochi.cy/services/property-inspection-report>

This guide is general information about how the process is structured, not advice on a specific property. It states no fees, statutory periods or legal thresholds — those depend on your plot, your authority and the current regulations, and should be confirmed for your case.