



The SAT Cyprus Property Viewing Toolkit

Compare rentals and purchases and prepare better
questions for independent advisers

Guide + editable templates + working spreadsheet

Edition 1 | October 2026

How to use this toolkit

People viewing homes in the Republic of Cyprus, including those comparing a long term rental with a future purchase.

Read the guide first, then use the Word templates to record decisions and the Excel workbook for calculations and follow up. Workbooks open as blank templates. Use your own figures and retain evidence behind important decisions. The worked examples are illustrative and are not quotations or forecasts.

Contents

01 Write a realistic property brief	3
02 Check the neighbourhood in practice	4
03 Inspect rooms methodically	5
04 Compare full monthly costs	6
05 Verify a long term rental	7
06 Prepare purchase questions for advisers	8
07 Score without hiding deal breakers	9
08 Make the next decision deliberately	10

Worked example and planning worksheet 11

Sources and scope 12

These materials support practical planning. Obtain current advice from the appropriate authority or qualified professional for legal, tax, immigration, healthcare and technical safety decisions. Do not store passwords, access codes, payment data or identity document numbers in shared templates.

01 Write a realistic property brief

Define how the home must work through the year rather than only during a viewing trip. List the people and pets who will live there, essential access features, workspace, storage, transport needs and maximum sustainable monthly cost. Separate non-negotiable requirements from preferences. A pool or view may be attractive, but should not displace the need for safe access, reliable transport or a manageable rent. Include a fallback area and an alternative property type so a short trip does not force a rushed commitment.

Write down what you know and what remains unverified. Driving time on a map is an estimate, not evidence of a reliable commute. A listing price may omit communal fees, utilities, furnishing costs or taxes. Request a clear written breakdown. Plan enough time to revisit the strongest options at another time of day. The workbook compares priorities and costs, but its score is a discussion tool. It does not establish legal title, structural condition, value or suitability. A missing critical check must remain visible even when a property has an attractive overall score.

Agree the non negotiables

Have each household member name their essential requirements before viewing. Convert vague preferences into observable facts. Keep the maximum sustainable monthly cost separate from the maximum asking price. Decide which failure would stop a commitment regardless of the overall score.

Decision or observation
