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A BUYER'S PLANNING GUIDE

Before you buy in Greece.

Costs, Process and Questions to Ask

A practical starting point for your next chapter.

NOVEMBER 2026 / PONTEPRIMO.COM

Ponte Primo editorial illustrations throughout · AI-generated · Not property listings

01 / YOUR GOALS

Make the brief yours

Decide what the property must do for you before looking at listings. A useful shortlist begins with your priorities, not a headline yield or residency claim.

• Purpose: personal use, long-term letting, relocation, diversification, or a mix? Rank the top two.

• Location: test transport, healthcare, shops, schools and year-round services. Visit at different times, including outside the tourist season.

• Practical fit: minimum rooms, accessibility, outdoor space, parking, condition and running costs.

• Timing: when must you be able to complete, use or rent the property? Allow time for checks, funding and documents.

• Risk: how much repair work, vacancy, currency movement and delay can your plan absorb?

• Exit: who might buy this property later, and what costs or restrictions could affect resale?

Your working brief

My main goal: _____

My preferred areas: _____

My maximum total cash commitment: _____

My must-haves / deal-breakers: _____

My target timing and flexibility: _____



02 / PURCHASE COST PLANNING

Budget beyond the price

Use a written transaction budget. Ask who charges each item, what it includes, whether VAT applies and when payment is due. Do not assume a single percentage covers every purchase.

Property and funding
Price, deposit, balance, bank charges, exchange-rate allowance and any borrowing costs.

Tax
For a transfer subject to ordinary transfer tax, AADE states 3% of taxable value plus a municipal levy of 3% of that tax: 3.09% combined. The taxable base may differ from the asking price. Ask the notary to confirm VAT, exemptions and the applicable regime. [1,2]

Professional and registration fees
Independent lawyer, engineer, notary, Cadastre/registration, any broker or coordination fee, translations, legalisation and any power of attorney. Request itemised written quotes.

Ready-to-use costs
Repairs, furnishings, utility connections, building contributions, insurance and travel. Include a contingency based on an engineer's findings.

Ownership and exit
Annual ENFIA, common charges, maintenance, accountant, management, vacancy, rental taxes and eventual selling costs. ENFIA is assessed annually on property held on 1 January. [3]

Illustration only: if the taxable value is EUR 250,000 and ordinary transfer tax applies, 3.09% is EUR 7,725. This is only the tax component, not a total-cost estimate.

Purchase price + taxes + fees + works + cash reserve = your total budget.



02 / CURRENT RULES AND PROPOSALS

Treat timing as a question

Current published guidance

AADE and the Ministry's tax guide publish a 3% ordinary transfer-tax rate. The municipal levy described by AADE is additional. Ask your notary and tax adviser for the rules, taxable base and any exemption or VAT treatment applying on your actual completion date. [1,2]

A proposal to monitor - not a secured rate

The Ministry consultation announcement reviewed in November 2026 proposes an increase in residential transfer tax from 1 July 2027 for individuals who are not tax resident in the EU/EEA. A separate ministerial announcement describes a rise from 3% to 15%. The reviewed announcements do not establish enactment; this guide treats the change as a proposal, not enacted law. Confirm the final text, commencement, scope and transitional rules with your Greek lawyer. [4,5]

Do not assume citizenship, phone country code or current location establishes tax residence. A guide request, consultation, reservation or deposit does not lock in a tax rate.

Ask before you sign

• Which tax applies to this exact property and buyer, and why?

• What date or legal event determines the applicable rate?

• Has a new law been enacted and published? What is its official reference?

• How would a delay change the budget and your ability to proceed?

Before committing

Ask your lawyer to confirm the applicable rules, the key date and what a delay would change.

My question: _____

03 / FROM BRIEF TO OWNERSHIP

Know the buying stages

1. Appoint and scope
Choose your independent Greek lawyer and engineer. Agree their remit, fees, written reports and conflicts disclosures.

2. Prepare identity and funding
Confirm the Greek tax number (AFM), tax access and any representation needed. Prepare lawful funding evidence through the professionals' secure process. AADE identifies tax registration and pre-contract transfer-tax obligations. [6]

3. Shortlist and investigate
Inspect the property. Obtain legal title and technical checks before a binding commitment. Ask your lawyer to review any reservation or deposit agreement, refund conditions and deadlines.

4. Agree the transaction
Confirm the exact seller, property, price, inclusions, conditions and payment schedule. Obtain a complete cost statement and understand what happens if checks fail.

5. Tax, deed and registration
The notary prepares the deed and transaction file. Confirm the required return and tax payment before signing; arrange lawful payment and registration. Gov.gr describes the digital transfer-file process and submission to the Land Registry. [7]

6. Complete the handover
Collect the deed and registration evidence, keys, meter readings, warranties and building records. Ask your accountant to check E9 reporting and annual ENFIA obligations; verify current deadlines rather than relying on a generic guide. [3]

Keep your purchase file together

Keep your deed, registration evidence, professional reports and handover records in one organised file.

Next action: _____

04 / DUE DILIGENCE QUESTIONS

Check before committing

For your independent lawyer
Does the seller have the right to sell? What does the title and registry search show about mortgages, claims, rights of way, co-ownership, tenancies or other burdens? Are cadastral details consistent? Are special location or buyer restrictions relevant?

For your independent engineer
Does the built property match permits, plans and declared areas? Are alterations lawful or regularised? What structural, seismic, damp, fire-safety, energy, utility or access issues need investigation? Is the intended use permitted?

For the notary
Which certificates and authorisations are needed? What tax base and regime apply? What will you sign, when do funds move, and who obtains registration evidence?

For the accountant / tax adviser
What are the Greek and home-country reporting implications? What recurring taxes, rental reporting and management records apply? Who checks E9 accuracy and filing dates?

For the seller / developer / agent
What is included, what is unfinished and what warranties exist? Are there service charges, arrears, rental contracts or management obligations? Who is paid by whom, and are any commissions or referral fees involved?

Pause if documents are missing, payment is rushed, returns are described as guaranteed, or independent checks are discouraged. Ask your lawyer to explain the risk and your options in writing.



05 / QUESTIONS FOR AN IMMIGRATION SPECIALIST

Property and residency are separate

Buying a property does not itself guarantee a residence permit. Ask an independent Greek immigration lawyer to assess both the applicant and the exact investment before committing.

The Ministry's published Law 5100/2024 text, consolidated with Law 5167/2024, sets differentiated property thresholds, including EUR 800,000 and EUR 400,000 categories and specific EUR 250,000 categories. Conditions matter: price alone is not proof of eligibility. This is a source reference, not a complete or guaranteed current eligibility assessment. [8]

• Which route and current legal article apply to this particular property?

• What location, area, use, conversion or restoration conditions apply? What evidence proves compliance?

• What applicant, family, insurance, payment and document conditions must be met?

• Are rental, use, renewal or disposal restrictions relevant to my plans?

• What happens if the purchase completes but the application is refused or delayed?

• What fees apply per family member, and which services are included?

Greek residence is not citizenship or a general right to live or work across Europe. The European Commission describes visits to other Schengen countries of up to 90 days in 180 for holders of a Schengen residence permit, subject to conditions; longer stays or work in another country need separate assessment. [9]



06 / PERSONAL CHECKLIST

Your next useful step

[ ] Write your purpose, location brief and total cash ceiling.

[ ] List purchase costs, annual costs and a realistic cash reserve.

[ ] Choose independent legal, technical and tax advisers.

[ ] Get written scopes, fee quotes and commercial disclosures.

[ ] Collect property documents and written due-diligence findings.

[ ] Check any residence objective separately before committing.

[ ] Have your lawyer review deposit and refund conditions.

[ ] Confirm tax law, funding and completion timing before signing.

[ ] Obtain deed, registration and handover evidence.

[ ] Check post-purchase reporting and ownership responsibilities.

Bring three questions to a conversation

1. _____

2. _____

3. _____

Want help putting your plans in context?

A free initial consultation with Silvio Defant, International Property Investment Consultant, is optional. Book at ponteprimo.com/book or write to info@ponteprimo.com.

Ponte Primo provides property guidance and coordination. It is paid by developers and partners; separate professional or coordination services and commercial relationships should be explained before you agree. Independent professionals provide legal, technical, tax and immigration advice.

REFERENCE / REVIEWED NOVEMBER 2026

Sources and review notes

[1] AADE - Real Estate Transfer Tax

[2] Ministry of Economy and Finance - Capital Taxation

[3] AADE - E9 / ENFIA for non-residents

[4] Ministry - 2026/2027 measures, consultation announcement

[5] Ministry - Minister’s rate announcement

[6] AADE - Before buying a property (Greek: AFM)

[7] Gov.gr - Transfer your property

[8] Migration Ministry - Law 5100/2024, consolidated with 5167/2024

[9] European Commission - Already in the EU?

Source titles above are clickable. The tax proposal is identified separately from current published tax guidance. No enactment was established from the reviewed announcements. General due-diligence questions are planning prompts, not a statement that every document or procedure applies to every property.

Official pages can contain outdated summaries or differing deadlines. Have the appointed professional check the current legislation and transaction facts. This guide does not promise a return, completion time, tax outcome or permit.

General planning information, not individual legal, tax, immigration or investment advice. Obtain written advice for your circumstances before paying or signing.

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