



# Detailed Guide to Buying Property in Leros with total confidence

A safe, transparent and fully supervised experience — adapted to the real way property transactions work in Greece

Buying a home in Greece is a wonderful adventure — but the legal and administrative system is unique and often unfamiliar to foreign buyers. Urban regulations, legality checks, topographical boundaries, archaeological zones, coastal restrictions, the role of the engineer... Add to this the reality of αυθαίρετα (irregular constructions), which appear in the vast majority of Greek properties, and you quickly understand why local guidance is essential.

At Parakalo Leros, we make the process simple, clear and secure. We act as your trusted local representative, coordinating all steps, protecting your interests and ensuring that everything is properly completed — from the first property visit to the final registration at the Cadastre.

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## ★ Before the Purchase: Understanding, Selection & Verification

We begin with an in-depth discussion about your project: the type of home you want, the lifestyle you seek on the island, your renovation tolerance, long-term plans, and budget. Because we live and work year-round on Leros, we offer realistic and honest guidance about neighbourhoods, micro-climates, accessibility, building regulations and long-term potential.

Viewings are organised in person or by video, depending on where you are.

We explain everything that photos can't show: humidity risks, access limitations, structural elements, neighbouring buildings and potential hidden problems.

Before you make an offer, we conduct a preliminary legality review with our engineer. This step is absolutely essential in Greece.

## ★ Understanding the Greek System: Engineers, Legality & Αυθαίρετα

One of the defining characteristics of the Greek property market is the widespread presence of αυθαίρετα — additions or constructions made in the past without official permits.

This may include:

- a storage space not declared,
- a pergola installed without permission,
- a window opened on a different façade than the plans,
- a small room added many years ago,
- a house never fully documented in the past.

Today, the engineer (μηχανικός) is legally required to issue a Certificate of Legality before any transfer of ownership.

If irregularities exist — and most properties have at least one — they must be legalised before the final sale.

At Parakalo Leros, you discover all of this before signing any pre-contract or paying a deposit. This protects you from surprises and ensures that your decision is fully informed.

If legalisation is necessary, we coordinate:

- the engineer,
- the municipality,
- the archaeological service (when required),
- the seller and relevant services.

Because we live on the island, we follow every document, every submission and every approval — ensuring the process moves quickly and efficiently, avoiding months of unnecessary waiting.

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## ★ Legal Title Verification by a Lawyer – A Mandatory Step Before Any Pre-Contract

Before any pre-contract (compromise agreement) is signed and before any deposit is paid, a full legal title verification is carried out by an independent lawyer.

This step is fundamental in Greece and protects the buyer from serious legal risks that are not visible during visits or technical inspections.

The lawyer conducts a thorough examination of the property's legal history, including:

- verification of ownership titles over several decades,
- confirmation that the seller is the rightful and sole owner,
- identification of any mortgages, liens, debts or encumbrances,
- checks for inheritance issues or unresolved successions,
- verification of land registry and cadastre consistency,
- confirmation that the property can legally be transferred.

Only once the lawyer confirms that the titles are clean, transferable and legally secure do we proceed to the pre-contract phase.

At Parakalo Leros, this legal verification is never skipped or rushed. It is a non-negotiable safeguard that ensures your investment is protected before you commit financially.

## ★ From Offer to Contract: The Pre-Contract Phase (Compromise Agreement)

Once the buyer and seller agree on the price and the main terms, we enter one of the most important phases of the Greek purchase process: the pre-contract, often called the compromise agreement.

This document protects both parties while all required documents, certificates and legalisation steps are being finalised for the notarial deed. The drafting is always done in collaboration with a lawyer, ensuring that every clause is legally correct and clearly understood.

The pre-contract defines:

✓ The agreed sale price

Stated clearly, without ambiguity.

✓ A complete breakdown of who pays what

This is essential in Greece, especially when legalisation is involved.

The agreement specifies:

- whether the seller or the buyer pays for the engineer's legalisation procedures,
- who covers the notary fees,
- who pays the property transfer tax,
- legal fees,
- any corrections or municipal charges.

✓ The deposit amount (acompte)

It includes:

- the exact deposit,
- the payment date,
- the conditions under which it is forfeited or returned.

✓ Conditions for withdrawal

To protect both sides, the pre-contract typically includes:

- double refund of the deposit if the seller withdraws without justified reason,
- protection for the seller if the buyer withdraws without justification.

✓ Deadlines and obligations

The agreement outlines realistic timelines for:

- completing legalisation works,
- issuing certificates from all authorities,

- preparing required notarial documents,
- obtaining ministerial authorisation for non-EU citizens,
- scheduling the final signing.

### ✓ Special arrangements & practical conditions

Everything important is put in writing:

- furniture included,
- repair works to be completed,
- early access to measure or plan renovations,
- property status at delivery.

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### **My role at Parakalo Leros during this stage**

This is one of the most delicate and important phases.

My responsibility is to ensure that both the buyer and the seller are protected, that the contract is fair, and that no point is left vague or implicit.

I coordinate:

- the lawyer drafting the agreement,
- the engineer confirming technical and legal steps,
- the notary preparing documentation,
- the seller's obligations and deadlines,
- the buyer's deposit and financial preparations.

Because I am physically present on the island and in daily communication with all professionals, the process moves forward quickly, clearly and without misunderstandings.

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## **Foreign Buyers: AFM, Bank Account & Administrative Requirements**

AFM (Greek Tax Number) — Mandatory for Every Foreign Buyer

Every foreigner purchasing property in Greece must obtain an AFM.

Without it, you cannot sign the contract, pay transfer tax, or register the property.

We handle:

- the AFM application,
- activation of your Taxisnet profile,
- fiscal representation if you are not present.

Greek Bank Account

Often required for:

- paying the transfer tax,
- receiving bank transfers,
- utilities and future property expenses.

We guide you through the entire process.

## ★ Golden Visa Greece – Residency Through Property Investment

For non-EU citizens, Greece offers the highly attractive Golden Visa residency program. If the investment meets the required criteria, buyers receive:

- a 5-year renewable residency permit,
- Schengen freedom of movement,
- no minimum stay requirement,
- residency rights for spouse, children up to 21, and sometimes parents.

Your property can be a holiday home, permanent residence or rental investment. We explain the procedure, requirements and documents, and connect you with trusted legal partners for the application.

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## ★ Non-EU Citizens – Mandatory State Authorisation to Purchase

In addition to the Golden Visa, non-EU citizens wishing to buy property in Leros must first obtain an official purchase authorisation from the Greek Ministry of Defence. This is mandatory in several border islands.

We handle:

- preparation of the application,
- collection of documents,
- communication with authorities,
- monitoring and updates until final approval.

Only after this authorisation is granted can the final notarial contract be signed.

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## ★ Final Signing & Post-Purchase Services

When everything is ready, we accompany you to the notary. The contract is read aloud, we explain every clause, verify all documents and ensure that everything reflects your agreement.

After the signing, we complete:

- registration at the Land Registry & Cadastre,
- transfer of utilities (electricity, water, internet),
- insurance solutions,
- organisation of practical matters (keys, meters, tax obligations).

If you plan renovations, Parakalo Leros also provides construction and renovation supervision as well as home monitoring if you are abroad.

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## ★ **Why Buy with Parakalo Leros?**

- absolute transparency
- local presence and daily supervision
- strong coordination with notaries, engineers & authorities
- prevention of delays and hidden issues
- ideal support for EU & non-EU buyers
- long-term assistance after the sale

Buying property in Greece becomes simple, structured and pleasant when you are properly guided.

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## 👉 **Ready to start your purchase in Leros?**

Contact us to receive your personalised buying plan.