



SECTION 10: LIFESTYLE, COST OF LIVING, SAFETY & QUALITY OF LIFE

CYPRUS REAL ESTATE DIRECTORY



**CREATED AND PRESENTED BY
RE/MAX SMART CONCEPT**



10.1 NON-FINANCIAL DETERMINANTS OF VALUE

“Lifestyle is treated as a **functional factor, not a marketing concept.”**

This section evaluates determinants of residential demand that influence:

- Holding Periods
- Tenant Retention
- Exit Liquidity

10.2 Cost of Living: The National Context

Framework: Cyprus operates within the EU price framework using the Euro.

Comparison: Maintains a lower cost base than Northern and Western Europe.

Trends: Inflation trends align with EU averages. Higher costs found in internationally exposed cities.

DIRECTORY RULE

Cost-of-living comparisons are directional, not budgeting tools. Cost pressure varies materially by housing type, energy efficiency, and tenure.

10.3 Relative Cost Pressure by City



10.4 Safety & Public Order

MACRO: Governance

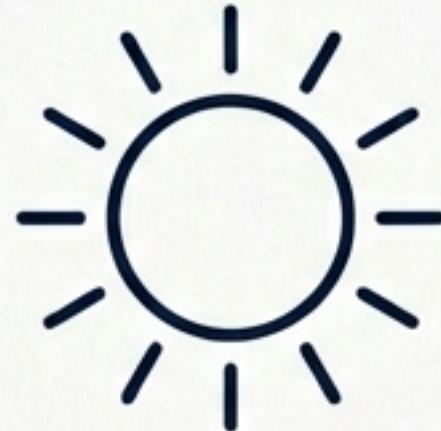
- Policing and crime statistics managed at national level.
- Data published by official statistical authorities (CYSTAT, Cyprus Police).

MICRO: Practical Interpretation

- Characterised by low violent crime rates.
- Higher incidence of minor property offences in urban and tourist zones.

DIRECTORY RULE: Safety assessment must be micro-area specific, not city-wide.

10.5 Climate & Environmental Comfort



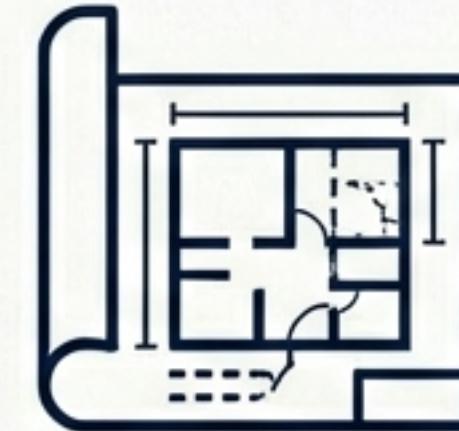
General Profile

- Hot, dry summers
- Mild winters
- Coastal climate moderation



City Differentiation

- **Nicosia:** Hotter summers (inland)
- **Coastal Cities:** Moderated temperatures



Real Estate Relevance

- Climate affects building design preferences
- Dictates energy efficiency requirements
- Determines seasonal occupancy patterns

10.6 Healthcare & Emergency Access

****Core Infrastructure:**

- Nationwide emergency coverage.
- Standard EU emergency response framework.
- Major hospitals located in all principal cities.

****Strategic Implication:**

Infrastructure supports:

1. Family Settlement
2. Retirement Living
3. Long-stay Residency

10.7 City Profiles: The Economic Hubs

NICOSIA

The Capital

- Functional, non-touristic
- Strong education and healthcare infrastructure

Best for: Long-term residents and families.

LIMASSOL

The International Hub

- Most international city
- Highest cost pressure
- Strongest lifestyle-business blend

10.7 City Profiles: Coastal & Lifestyle

LARNACA

The Rising Gateway

- Balanced living
- Strong connectivity (Gateway city)
- Growing residential appeal

PAPHOS

The Lifestyle Retreat

- Lifestyle-oriented
- Lower density environment
- Slower market turnover

10.7 City Profiles: The Tourist Hub



FAMAGUSTA DISTRICT

Character: Tourism-dominated market.

Demographics: Seasonal population.

INVESTMENT NOTE: Income Volatility Risk.

10.8 Buyer-City Matching Matrix

Buyer Profile	Suitable City Match
Families (Schools + Stability)	Nicosia, Larnaca
Executives / Corporate	Limassol
Retirees / Lifestyle	Paphos
Short-term Rental Investors	Famagusta District
Balanced Long-term Investors	Larnaca

10.9 Section Summary

01 Demand Durability

Lifestyle factors are the architects of demand durability.

03 Long-Term Support

Safety and healthcare infrastructure support long-term holding strategies.

02 Cost Divergence

Cost pressure differs sharply by city. National averages do not apply locally.

04 Strategic Alignment

City selection must align strictly with the buyer profile.



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