# CYPRUS PLANNING ZONES FOR REAL ESTATE

*A comprehensive legal and practical guide to the most common planning zones, development parameters and property due diligence in Cyprus*

**FOR PURCHASERS, INVESTORS, DEVELOPERS AND PROFESSIONAL ADVISERS**

Includes urban residential zones, H settlement zones, commercial and tourist zones, rural and agricultural zones, industrial and protection zones, development calculations and a complete pre-purchase checklist.

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Publication date: 6 August 2026

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GENERAL INFORMATION ONLY

# Publication Note and Legal Disclaimer

This guide provides a structured introduction to the planning-zone system applicable to immovable property in the Republic of Cyprus. It is designed to help readers identify the questions that must be answered before land is purchased, valued, developed, financed or marketed.

Planning rules are parcel-specific and date-sensitive. A zone code is not, by itself, a confirmation that a proposed development will be permitted. The applicable Development Plan, zoning map, written policies, Ministerial Orders and Instructions, road reservations, environmental and geological overlays, permit history, registered access and the factual characteristics of the site must all be examined.

**STATUS OF THIS GUIDE**

The legal and administrative position is stated as at 6 August 2026. The representative development parameters reproduced in this guide are drawn from the official national zoning legend and current official planning materials. They must be checked against the latest publication for the particular municipality or community before being relied upon.

This publication does not constitute legal advice, planning advice, architectural advice, valuation advice or a formal planning opinion. No transaction or development decision should be taken without a parcel-specific review by the appropriate legal and technical advisers.

The terms "density" and "building coefficient" are used interchangeably in this guide to describe the maximum total floor-area ratio, subject to the rules governing what is included or excluded from the calculation.

## How to Use This Guide

- Use the zone-family chapters to understand the general planning purpose of the code appearing on the official map.
- Use the parameter tables only as a first comparison. Confirm the exact values in the current Development Plan and detailed zoning map.
- Use the due-diligence chapters before signing a reservation agreement, paying a non-refundable deposit or committing to a purchase price based on development potential.
- Seek a formal preliminary planning opinion where the investment case depends on a specific use, number of units, floor area or building form.

# Contents

# 1. Executive Summary

Cyprus planning zones classify land by its intended planning function and normally state development parameters such as building coefficient, coverage, maximum floors and maximum height. The principal distinction is between the zone designation and the legal entitlement to carry out a specific development. The first identifies the planning framework. The second depends on the applicable written policy and the facts of the parcel.

**CORE RULE**

The zone code is the beginning of the analysis, not the conclusion. A property can have a favourable numerical coefficient and still be unsuitable for the proposed development because the use is not permitted, access is inadequate, part of the land is reserved for a road, the site is environmentally constrained or the practical design cannot use the theoretical density.

## The main zone families

| Code family | General planning purpose |
|---|---|
| Πα | Traditional settlement cores and continuous-development areas |
| Κα | Urban residential zones under Local Plans |
| Η | Residential settlement zones under the Policy Statement for the Countryside |
| ΚΓ / ΓΚ | Mixed residential, office and compatible-service zones |
| Γρ | Office zones |
| Εα | Central commercial zones |
| Εβ | Other commercial zones and commercial corridors |
| Τ | Tourist zones |
| Π | Holiday-home zones |
| Γ | Countryside zones |
| Γα | Agricultural zones |
| Β | Industrial, workshop and economic-activity zones |
| Δα / Ζ | Protection zones |
| Αα | Public-use zones |
| **White Zones** | Temporary or special planning-control designations |

## Four questions every purchaser should ask

- What is the exact zone code and does the parcel fall wholly within one zone or across more than one zone?
- Which Local Plan, Area Scheme or Policy Statement governs the parcel, and what does the written policy say about the proposed use?
- What part of the registered area remains practically developable after roads, setbacks, access, environmental overlays and other constraints?
- Has the planning position been confirmed by an architect, town planner or a formal preliminary opinion from the Planning Authority?

# 2. Legal Framework and Planning Hierarchy

## 2.1 The Town and Country Planning Law

The Town and Country Planning Law, Law 90 of 1972, establishes the statutory planning-control system. Development normally requires planning permission unless it falls within an applicable development order or another lawful exemption. The Planning Authority assesses an application against the Development Plan in force and other material planning considerations. [1]

## 2.2 Development Plans

The governing Development Plan may be a Local Plan, an Area Scheme, the Policy Statement for the Countryside or another published planning instrument. The official Development Plans Register permits a search by municipality or community and contains the approved texts, zoning maps, amendments and related notices. [2]

The Policy Statement for the Countryside was approved on 14 June 2024 and is accompanied by the approved text, change table, national grouping maps, nature and landscape maps, Natura 2000 map and a subsequent modification. It is the principal starting point for many rural communities and for the H residential-settlement zones. [2]

## 2.3 Zoning map and written policy must be read together

The zoning map identifies the spatial designation. The written policy controls matters such as permitted uses, location criteria, minimum site areas, access, parking, environmental consultation, architectural character and the circumstances in which development may be refused. A map-only review is incomplete.

## 2.4 Current calculation rules

Ministerial Instruction 4/2026 provides a uniform framework for calculating building coefficient, coverage, floors, height and distances under Local Plans, Area Schemes and the Policy Statement. It took effect on 11 May 2026 and replaced Instruction 4/2024. [3]

## 2.5 Planning permission and preliminary opinions

Planning permission is generally required before development. Where an investor needs early confirmation of a planning issue, an EA8 request may be submitted for a preliminary opinion under section 25(8). Official guidance states that the resulting preliminary opinion is binding for one year, subject to its terms and the legal framework. [4]

**HIERARCHY FOR A PARCEL-SPECIFIC REVIEW**

1. Law and Regulations. 2. Current Development Plan. 3. Detailed zoning map. 4. Written policies and appendices. 5. Ministerial Orders, Instructions and amendments. 6. Site-specific overlays, reservations and permit history. 7. Professional feasibility analysis and any formal Planning Authority opinion.

# 3. How to Read a Planning Zone

## 3.1 Building coefficient or density

The building coefficient expresses the maximum total floor area as a percentage of the relevant plot area. A coefficient of 90% on a 1,000 m² plot produces a preliminary arithmetic figure of 900 m². The legally countable floor area must then be determined under the applicable calculation rules.

## 3.2 Coverage

Coverage limits the building footprint at ground level. A coverage rate of 50% on a 1,000 m² plot gives a preliminary footprint ceiling of 500 m². Coverage and density operate independently, so a building may need to distribute floor area over several levels.

## 3.3 Floors and height

The maximum number of floors and maximum height are separate controls. Unused density does not automatically permit an additional floor. Basements, roof structures, plant, sloping ground and special architectural features require separate treatment under the applicable rules.

## 3.4 Permitted use

A numerical coefficient does not establish that every form of development is allowed. The written policy may permit one use as of right, permit another only subject to criteria and exclude a third. Tourist zones are a clear example because different coefficients may apply to hotels, tourist villages, organised apartments, tourist villas and private residences.

## 3.5 One parcel, more than one zone

A parcel may be divided between two or more zones. The initial calculation is normally performed by reference to the area falling within each designation, but the precise treatment of use, access, layout and transfer of development potential depends on the applicable plan and policy. A purchaser should obtain a plan showing the exact zoning boundary across the parcel.

## 3.6 Gross area is not always net developable area

The registered area may be reduced in practical terms by road widening, compulsory dedication, public green requirements, watercourses, setbacks, easements, protected areas, unusable slopes and access geometry. A price based solely on registered square metres can therefore be misleading.

**CALCULATION EXAMPLE**

Registered area: 2,000 m². Road reservation: 200 m². Remaining area for preliminary assessment: 1,800 m². At 60% density, the preliminary floor-area figure is 1,080 m². The final usable yield may be lower after parking, setbacks, circulation, unit configuration, common areas and any plan-specific obligations.

# 4. Residential and Settlement Zones

## 4.1 Kα urban residential zones

Kα zones are the principal urban residential classifications under Local Plans. They commonly accommodate houses and apartment buildings, subject to the particular zone, the written policies and the physical capacity of the parcel. Lower numerical codes generally indicate stronger development intensity, but the exact parameters can vary between Development Plans.

| Zone | Density | Coverage | Floors | Height | General character |
|---|---|---|---|---|---|
| Kα3 | 140% | 50% | 3 or 4 | 13.5 m or 17 m | High-density residential |
| Kα4 | 120% | 50% | 3 | 13.5 m | Medium-high residential |
| Kα5 | 100% | 50% | 3 | 11.3 m or 13.5 m | Medium residential |
| Kα6 | 90% | 50% | 2 or 3 | 8.3 m to 13.5 m | Common urban and suburban residential |
| Kα7 | 80% | 45% | 2 or 3 | 10 m or 13.5 m | Medium-low residential |
| Kα8 | 60% | 35% commonly | 2 | 8.3 m or 10 m | Low-density residential |
| Kα9 | 40% | 25% | 2 | 8.3 m or 10 m | Lower-density residential |

Important qualification: these are representative figures appearing in the official zoning legend. The same code can have different floor or height limits in different Development Plans. The current plan for the exact parcel controls. [5]

## 4.2 H residential settlement zones

H zones are residential zones typically used in villages and countryside settlements governed by the Policy Statement. They are not agricultural zones. They commonly extend from higher-intensity settlement areas near the village core to lower-intensity areas at the periphery.

| Zone | Density | Coverage | Floors | Height |
|---|---|---|---|---|
| H1 | 120% | 70% | 2 or 3 | 8.3 m or 11.4 m |
| H2 | 90% | 50% | 2 | 8.3 m |
| H2β | 80% | 45% | 2 | 8.3 m |
| H3 | 60% | 35% | 2 | 8.3 m |
| H4 | 40% | 25% | 2 | 8.3 m |
| H4α | 50% | 30% | 2 | 8.3 m |
| H5 | 30% | 20% | 2 | 8.3 m |
| H5α | 35% | 20% | 2 | 8.3 m |

## 4.2 H Residential Settlement Zones - Continued

The lower-intensity H classifications remain residential settlement zones, but they generally reflect a more peripheral or sensitive planning context. The written Policy Statement and the community map remain decisive.

| Zone | Density | Coverage | Floors | Height |
|---|---|---|---|---|
| H6 | 20% | 20% | 2 | 8.3 m |
| H6α | 25% | 15% | 2 | 8.3 m |
| H6β | 20% | 15% | 2 | 8.3 m |
| H6γ | 25% | 20% | 1 | 5 m |
| H7 | 15% | 15% | 2 | 8.3 m |
| H8 | 10% | 10% | 2 | 8.3 m |

**WHY H ZONES REQUIRE CAREFUL REVIEW**

The community zoning map must be identified, the exact H suffix confirmed and the current Policy Statement read together with any community-specific provision. Access, settlement character, topography, sewerage and infrastructure can materially affect the practical yield.

## 4.3 Πα village-core and traditional-core zones

Πα zones generally identify traditional settlement cores or areas of continuous development. They often permit higher coverage and a building relationship closer to the street than ordinary suburban zones. In return, they may impose strict controls over scale, roof form, facades, openings, balconies, materials, parking and the preservation of the historic streetscape.

| Zone | Density | Coverage | Floors | Indicative character |
|---|---|---|---|---|
| Πα6 | 180% | 70% | 3 or 4 | High-intensity core, plan-specific |
| Πα7 | 160% | 70% | 3 | Strong core intensity |
| Πα8 | 140% | 70% | 3 | Traditional or urban core |
| Πα9 | 120% | 70% | 2 or 3 | Common village-core designation |
| Πα10 | 100% | 70% | 2 | Lower-intensity core in some plans |

A high coverage percentage does not necessarily mean that a Πα parcel is straightforward to develop. Narrow frontage, irregular boundaries, shared walls, listed buildings and traditional-character requirements can make design and construction more complex.

## 4.4 Residential due-diligence points

- Confirm whether apartments, detached houses, semi-detached houses or another residential form is contemplated by the written policy.
- Check minimum plot dimensions, frontage, access and road hierarchy.
- Confirm parking requirements and whether the site can accommodate ramps and circulation.
- Check whether the property lies in a listed-building area, Area of Special Character or other conservation designation.
- Verify whether existing buildings are authorised and whether their floor area consumes part of the available coefficient.
- Confirm sewerage, water, electricity and stormwater arrangements, especially in village and peri-rural locations.

# 5. Commercial, Office and Mixed-Use Zones

## 5.1 Eα central commercial zones

Eα zones generally cover the main commercial centres of towns and cities. They can support retail, offices, urban services, hospitality, entertainment and mixed development, subject to the relevant Local Plan. Their development intensity can be materially higher than surrounding residential areas.

| Zone | Density | Coverage | Floors | Height | Note |
|---|---|---|---|---|---|
| Eα1 | 250% | 40% | 14 | 52 m | Example from Nicosia plan |
| Eα2 | 220% | 40% | 12 | 45 m | Example from Nicosia plan |
| Eα3 | 200% | 40% | 10 | 38 m | Example from Nicosia plan |
| Eα4 | 160% to 180% | 40% to 50% | 4 to 8 | Plan-specific | Varies significantly by plan |

## 5.2 Eβ other commercial zones

Eβ zones generally accommodate commercial activity outside the central commercial core, including commercial roads and secondary centres. The designation may apply across the whole plot or to a stated depth from a road. Adjoining residential zoning, frontage and road classification can influence the permitted intensity and use.

| Zone | Density | Coverage | Typical floors |
|---|---|---|---|
| Eβ2 | 180% | 50% | 6 or 8 |
| Eβ3 | 160% | 50% | 5 or 6 |
| Eβ4 | 140% | 50% | 4 |
| Eβ5 | 120% | 50% | 3 |
| Eβ6 | 100% | 50% | 3 |
| Eβ7 | 90% | 50% | 2 or 3 |
| Eβ8 | 80% | 45% | 2 |

## 5.3 ΚΓ, ΓΚ and similar mixed-use zones

Mixed-use zones commonly combine residential and office uses and, depending on the plan, compatible services or urban hotels. They can be attractive for professional premises with residential accommodation, but the allocation of floor area between uses and the parking standard must be confirmed.

## 5.4 Γρ office zones

Γρ zones are primarily intended for offices and compatible professional uses. They can be suitable for headquarters and professional-service buildings, but ordinary retail, warehousing or residential use should not be assumed without checking the plan.

## 5.5 Commercial-Zone Due Diligence

- Confirm whether the designation applies to the entire parcel or only to a defined road frontage and depth.
- Identify the exact retail, office, service, hospitality or mixed use proposed and compare it with the plan use schedule.
- Check parking, loading, refuse, service access, traffic generation and any requirement for a traffic assessment.
- Review the relationship with adjoining residential property, including noise, hours of operation and delivery restrictions.
- Confirm whether existing commercial premises are authorised for their present use rather than merely tolerated or historically occupied.

| Proposed use | Points requiring confirmation |
|---|---|
| Retail shop | Use category, frontage, customer parking, deliveries and signage |
| Office building | Parking ratio, access, floor allocation and compatibility with adjoining uses |
| Restaurant or cafe | Ventilation, noise, refuse, external seating, hours and licensing |
| Urban hotel | Hotel use, drop-off, servicing, parking and tourism requirements |
| Showroom or warehouse | Whether the use is commercial, ancillary or better suited to an economic-activity zone |

**COMMERCIAL VALUATION WARNING**

A commercial-zone label does not establish that unrestricted retail is permissible. Use categories, frontage depth, access, servicing, traffic generation, parking and compatibility with nearby housing can all control the outcome.

# 6. Tourist and Holiday-Home Zones

## 6.1 T tourist zones

Tourist zones are use-sensitive. The same zone may assign different coefficients to hotels, tourist villages, tourist villas, organised tourist apartments, services and private residences. A purchaser must identify the intended development category before applying the numerical parameters.

| Zone | Hotel density | Other or residential density | Floors | General note |
|---|---|---|---|---|
| T1α | Hotel 50% | Residence 20% | Hotel 3, residence 2 | High tourist intensity |
| T1β | Hotel 50% | Organised apartments and residence 45% | 3 or 2 | Use-specific |
| T1γ | Hotel 50% | Tourist village or villa 45%, residence 20% | 3 or 2 | Use-specific |
| T2α | Hotel 45% | Tourist village or villa 40%, residence 20% | 3 or 2 | Medium tourist intensity |
| T2β | Hotel 40% | Tourist village or villa 35%, residence 20% | 3 or 2 | Medium tourist intensity |
| T2γ | Hotel 35% | Tourist village or villa 25%, residence 20% | 3 or 2 | Lower tourist intensity |
| T3α | Hotel 30% | Tourist use 25%, residence 15% | 2 | Lower intensity |
| T4 | Tourist use 20% | Residence 15% | 2 | Low intensity |

The table gives representative Policy Statement patterns rather than a universal rule. The current plan may use different subcategories and may impose minimum site areas, tourism licensing criteria, landscape controls and infrastructure requirements.

## 6.2 Π holiday-home zones

Π zones generally accommodate lower-density holiday or recreational housing in rural, mountainous, scenic or coastal locations outside the principal urban structure. They are not equivalent to ordinary urban residential zones.

| Zone | Density | Coverage | Floors | Height |
|---|---|---|---|---|
| Π1 | 15% | 15% | 2 | 8.3 m |
| Π1α | 20% | 15% | 2 | 8.3 m |
| Π1β | 15% | 15% | 1 | 5 m |
| Π2 | 10% | 10% | 2 | 8.3 m |
| Π3 | 25% | 15% | 2 | 8.3 m |
| Π3α | 25% | 25% | 1 | 5 m |
| Π3β | 25% | 20% | 2 | 8.3 m |
| Π4 | 20% | 15% | 2 | 8.3 m |

## 6.3 Key Tourist-Development Checks

Tourist-zone due diligence must be based on the intended operating model. A hotel, tourist village, organised apartment development and private residential scheme can have different planning parameters even on the same land.

- Identify the precise tourism category and whether the proposal will require tourism licensing in addition to planning permission.
- Confirm the coefficient for the intended use, not merely the largest coefficient shown for the zone.
- Check minimum site area, unit mix, common facilities, parking, landscape requirements and access for coaches or service vehicles.
- Review coastal protection, environmental, Natura 2000, visual-impact and archaeological constraints.
- Do not value tourist land as apartment land unless private residential development is expressly permissible and commercially feasible.

| Document or analysis | Purpose |
|---|---|
| **Detailed zoning map** | Confirms the precise tourist subzone and any split zoning |
| **Written tourist policy** | Identifies the coefficient and conditions for the intended category |
| **Concept design** | Tests units, common facilities, parking, servicing and landscape requirements |
| **Environmental review** | Checks coastline, Natura 2000, archaeology, visual impact and water constraints |
| **Infrastructure report** | Checks roads, water, sewerage, electricity and stormwater capacity |
| **Operating model** | Distinguishes hotel, tourist village, organised apartments, tourist villas and private residences |

**TOURIST ACQUISITION QUESTION**

Before agreeing the price, identify which development category supports the valuation and obtain a professional calculation using the coefficient applicable to that category, not the highest figure shown anywhere in the zone table.

## 7. Rural, Agricultural and Livestock Zones

### 7.1 Γ countryside zones

Γ zones are broad countryside designations under the Policy Statement. Their low coefficients do not create a general right to scatter housing across the countryside. The proposed use must satisfy the countryside-location policies and any minimum-site, access, agricultural, environmental or infrastructure conditions.

| Zone | Density | Coverage | Floors | Height |
|---|---|---|---|---|
| Γ1 | 20% | 15% | 2 | 8.3 m |
| Γ2 | 15% | 10% | 2 | 8.3 m |
| Γ3 | 10% | 10% | 2 | 8.3 m |

### 7.2 Γα agricultural zones

Γα zones are intended primarily to protect agricultural land and support agriculture-related development. A frequently encountered classification is Γα4, commonly shown with approximately 10% density, 10% coverage, two floors and a height of about 7 metres. The coefficient must not be treated as an unconditional entitlement to construct a private residence.

**AGRICULTURAL LAND PRINCIPLE**

First establish whether the proposed use is permissible. Only then should the coefficient be applied. A parcel can display 10% density on the map and still fail to support an ordinary dwelling because the use, access, minimum area, agricultural justification or location policy is not satisfied.

### 7.3 Livestock zones

Livestock and animal-breeding areas may use designations such as Γβ, Γγ or Δ, depending on the planning instrument. They are intended to separate livestock activities from sensitive uses. Ordinary residential development is generally incompatible except where a specific policy permits it.

### 7.4 Rural land due diligence

- Confirm registered legal access. A physical track is not necessarily a registered right of way or public road.
- Check the minimum site area and whether the parcel is a lawful, independently developable unit.
- Review water supply, electricity, sewerage or septic arrangements and fire-service access.
- Check Natura 2000, forest boundaries, watercourses, flood risk, geological suitability and landscape protection.
- Ask whether the intended building is functionally connected to agriculture or livestock activity where the policy requires such a connection.
- Treat any claim of "future residential rezoning" as speculation unless supported by a formally published planning process.

# 8. Industrial, Workshop and Economic-Activity Zones

Industrial land must be analysed by the category and nuisance profile of the intended operation. Manufacturing, warehousing, logistics, showrooms, vehicle uses, workshops and ordinary retail are not interchangeable merely because a property is marketed as industrial.

| Code | General category | Typical planning relevance |
|---|---|---|
| Bγ | Higher-nuisance or Category A industrial activity | Manufacturing with stronger environmental or nuisance implications |
| Bα | Category B industrial activity | Industrial activity of more limited nuisance |
| Bαα | Category C or very-low-nuisance industry | Light industrial operations with limited impacts |
| Bβ | Government industrial area | Subject to the applicable government estate and planning rules |
| Bδ / Bστ | Workshop and craft zones | Smaller workshops, craft and light production |
| Bε / BE | Economic-activity zones | Warehousing, showrooms, logistics, service industries and other plan-defined business activity |

## Key industrial checks

- Match the exact proposed activity to the use schedule in the applicable plan.
- Check noise, emissions, hazardous materials, waste, hours of operation and environmental permitting.
- Confirm heavy-vehicle access, turning, loading, parking and road capacity.
- Check fire-safety, utility capacity, drainage and any requirement for environmental assessment.
- Verify whether ancillary offices, showrooms or retail sales are limited by percentage or floor area.
- Review surrounding sensitive uses and buffer requirements.

**USE CLASSIFICATION MATTERS**

A warehouse may be acceptable where a general retail shop is not. A showroom may be permitted only as ancillary to an approved economic activity. A purchaser should obtain written planning confirmation before committing to a use-dependent industrial acquisition.

# 9. Protection, Public-Use and Special Zones

## 9.1 Δα and Z protection zones

Protection zones safeguard environmental, landscape, forest, archaeological, open-space, river, coastal or recreational interests. Development may be severely restricted or effectively prohibited. The existence of a small numerical coefficient does not mean that a private house or commercial project is permissible.

| Zone | Density | Coverage | Floors | Height |
|---|---|---|---|---|
| Z1 | 6% | 6% | 2 | 8.3 m |
| Z1α | 6% | 6% | 1 | 5 m |
| Z2 | 3% | 3% | 1 | 5 m |
| Z3 | 1% | 1% | 1 | 5 m |
| Z4 | 0.5% | 0.5% | 1 | 5 m |

## 9.2 Aα public-use zones

Aα zones reserve land for schools, government buildings, sports facilities, social infrastructure, public institutions and other community uses. Private development can be materially constrained. Purchasers should check whether an acquisition process, reservation, compensation issue or potential release from the designation exists.

## 9.3 White Zones

A White Zone is created by a specific Order to preserve the planning status quo while a new plan, amendment, strategic project, environmental study, infrastructure alignment or other planning matter is examined. The exact Order, map, duration and permitted exceptions must be reviewed.

## 9.4 Quarry and special-infrastructure zones

Quarry zones, commonly identified as ΛΖ or Λ.Ζ., are intended for mineral extraction and require specialised permissions. Special designations also exist for marinas, ports, airports, refineries and airport-related facilities, including codes such as ΕΜ, ΕΛ, ΕΑ, ΕΔ and ΕΔΑ. These are governed by specialised policies rather than ordinary residential or commercial assumptions.

**VALUATION CAUTION**

Protection, public-use and White Zone land should not be valued on the assumption of future rezoning. Any potential planning gain is uncertain until a formal publication changes the legal planning position.

# 10. Site Constraints and Planning Overlays

The zoning designation describes only one layer of the planning position. The following constraints can reduce, reshape or prevent the development that appears arithmetically possible from the coefficient.

| Constraint | Why it matters |
|---|---|
| Road widening and reservations | Part of the registered area may be required for an existing or proposed road. Frontage, access and the net planning area can change. |
| Registered access | A parcel may be landlocked or rely on an insufficient right of way. Physical use of a track does not prove legal access. |
| Road hierarchy and frontage | The proposed use may require frontage to a road of a particular standard or may be prohibited on a local road. |
| Watercourses and drainage | Streams, culverts, flood-risk areas and stormwater requirements can create setbacks or unusable areas. |
| Coastal and foreshore controls | Coastal protection lines, public access and environmental restrictions can constrain seaside land. |
| Archaeology and heritage | Archaeological sites, listed buildings and conservation areas can require consultation, preservation and special design. |
| Natura 2000 and biodiversity | Protected habitats and species can require assessment and may exclude or materially limit development. |
| Forest and landscape protection | Forest boundaries, fire safety and landscape policies can control siting and intensity. |
| Geological suitability | Geological zones can require geotechnical investigation or, in the most serious cases, prohibit development. |
| Topography and retaining works | Steep slopes can reduce practical yield and materially increase construction cost. |
| Utilities and sewerage | Lack of infrastructure can delay development or require expensive private solutions. |
| Existing buildings and permits | Unauthorised structures, deviations and outstanding permit conditions may consume density or create enforcement risk. |
| Easements and encumbrances | Rights of way, utilities and private easements can restrict the buildable envelope. |
| Public green and community obligations | Large developments or divisions may require land dedication or infrastructure contributions. |

The official geological-suitability dataset was updated in July 2025 and published through the national open-data system in January 2026. Current geological mapping should therefore be checked rather than relying on an older sales plan. [6]

# 11. Calculating Development Potential

## 11.1 Preliminary arithmetic

The basic density calculation is: relevant plot area multiplied by the building coefficient. The basic coverage calculation is: relevant plot area multiplied by the coverage percentage. Both are only preliminary because the relevant area and the countable floor area must be determined under current rules.

| Item | Illustrative figure |
|---|---|
| Registered plot area | 1,500 $m^2$ |
| Road reservation | 150 $m^2$ |
| Preliminary relevant area | 1,350 $m^2$ |
| Building coefficient | 90% |
| Preliminary total floor area | 1,215 $m^2$ |
| Coverage | 50% |
| Preliminary maximum footprint | 675 $m^2$ |
| Floors and height | Must be checked independently |

## 11.2 Factors that reduce practical yield

- Setbacks from boundaries, roads, watercourses or protected features.
- Parking bays, ramps, turning circles, loading and fire access.
- Staircases, lifts, common corridors, plant and refuse facilities.
- Irregular plot geometry, narrow frontage and steep topography.
- Public green, road dedication and infrastructure obligations.
- Use allocation where different coefficients apply to different development categories.
- Existing authorised or unauthorised floor area on the site.

## 11.3 Mixed-zone parcels

Where a parcel falls within more than one zone, the area in each zone should be measured. A weighted arithmetic figure may then be calculated as a starting point. The design must still respect the zoning boundary, use rules, height, coverage and any plan-specific restrictions. A simple average of the two coefficients is not reliable unless the zone areas are equal and the plan permits that treatment.

## 11.4 Incentives and discretionary provisions

Some plans or Ministerial measures may provide incentives, additional floors or compensatory mechanisms in defined circumstances. These should not be included in a purchase valuation unless the legal criteria are satisfied and the relevant authority has confirmed their availability. Discretionary planning powers are not automatic entitlements.

**PROFESSIONAL FEASIBILITY REPORT**

A proper feasibility report should state the parcel data, zoning basis, plan and policy references, road and access position, gross and net areas, density and coverage calculations, permitted use, floor and height limits, parking assumptions, overlays, likely consultation requirements and the principal risks or unresolved questions.

## 12. Property Due Diligence Workflow

| | |
|---|---|
| 01 | **Identify the parcel**<br>Obtain the district, municipality or community, registration section, sheet and plan, block, plot number, registered area and current title details. |
| 02 | **Check the official cadastral and zoning map**<br>Use the DLS Interactive Maps and official planning publications to confirm boundaries, roads, zoning and visible overlays. Do not rely solely on an estate-agent plan. [7] |
| 03 | **Identify the current Development Plan**<br>Search the official Development Plans Register by municipality or community and confirm whether a Local Plan, Area Scheme or the Policy Statement applies. [2] |
| 04 | **Read the written policies**<br>Review permitted uses, location criteria, minimum areas, access, parking, design, environment and special-area provisions. |
| 05 | **Measure the zoning areas**<br>Confirm whether the parcel falls wholly within one zone or is split across several designations. |
| 06 | **Review title, access and encumbrances**<br>Check registered rights of way, easements, mortgages, memos, prohibitions and other title matters alongside the planning review. |

# 12. Property Due Diligence Workflow - Continued

**THE SECOND-STAGE REVIEW**

The remaining checks convert the zoning information into a practical acquisition decision. Permit history, technical feasibility, formal planning confirmation and contractual protection are essential where development potential supports the price.

| | |
|---|---|
| 07 | **Check reservations and overlays**<br>Review road widening, public use, White Zones, watercourses, coastline, archaeology, Natura 2000, forest and geological suitability. |
| 08 | **Review permit history**<br>Obtain and compare planning permits, building permits, approved drawings, certificates and any enforcement history with the buildings on site. |
| 09 | **Obtain technical feasibility advice**<br>Ask an architect or town planner to produce a realistic development envelope, not only a coefficient calculation. |
| 10 | **Seek a preliminary opinion where material**<br>Use an EA8 request where the acquisition depends on a disputed use, major development parameter or unusual planning issue. [4] |
| 11 | **Protect the purchase contract**<br>Make the transaction conditional on satisfactory legal and planning due diligence where development potential is fundamental. |
| 12 | **Reconfirm before completion**<br>Check for newly published plans, amendments, Orders, acquisitions or other changes before completion, particularly where there is a long gap after signing. |

# 13. Transactional Protections and Red Flags

## 13.1 Contract protections

Where the purchase price depends on development potential, the sale agreement should allocate the planning risk expressly. Depending on the transaction, protections may include:

- a due-diligence period during which the purchaser can withdraw without penalty
- a condition precedent requiring a satisfactory planning or technical report
- a condition requiring a preliminary planning opinion or specified permit
- seller warranties regarding notices, acquisitions, reservations, permits and unauthorised works
- a right to recover the deposit if a stated planning assumption is not confirmed
- access to planning, building and architectural files before completion
- a price adjustment where the net developable area is materially lower than represented

## 13.2 Common red flags

| Red flag | Legal or practical concern |
|---|---|
| "Residential land" without the exact zone code | Marketing language is not official planning confirmation. |
| Only the coefficient is advertised | The permitted use, coverage, floors, height and net area may tell a different story. |
| No registered road access | Development may be impossible or dependent on a costly and uncertain access procedure. |
| Road shown through the property | A reservation can reduce the relevant area and change the development layout. |
| Agricultural land sold as a house plot | A low coefficient does not establish a right to build an ordinary dwelling. |
| Tourist zone valued as apartment land | Residential and tourism coefficients can differ materially. |
| Reliance on neighbouring buildings | Older buildings may have been approved under earlier rules, incentives or exceptional circumstances. |
| Future rezoning promised verbally | Rezoning is speculative until formally published. |
| Existing building differs from approved plans | Unauthorised floor area or use can create enforcement, financing and transfer risks. |
| White Zone or public-use designation | Development can be frozen or private use substantially constrained. |
| Split zoning ignored | The highest coefficient may apply only to a small part of the parcel. |
| Very low price for "development land" | The cause may be lack of access, protection status, geology, public reservation or an impermissible use. |

**BEST PRACTICE**

Do not allow the deposit to become non-refundable before the planning assumptions that support the price have been independently verified.

# 14. Quick Reference Matrix

| Family | Purpose | Typical relevance | Main caution |
|---|---|---|---|
| Πα | Village or traditional core | Residential, mixed core uses subject to plan | High coverage can coexist with strict heritage controls |
| Κα | Urban residential | Houses and apartments | Exact floors and height vary by plan |
| Η | Village and countryside settlement residential | Residential settlement development | Not agricultural. Read the Policy Statement and community map |
| ΚΓ / ΓΚ | Mixed residential and office | Residential, offices and compatible services | Check use allocation and parking |
| Γρ | Office | Offices and professional uses | Retail and residential should not be assumed |
| Εα | Central commercial | Retail, offices, services, mixed urban uses | Potentially high intensity, strong access and parking issues |
| Εβ | Other commercial | Commercial corridors and secondary centres | Check road-depth rules and adjoining zone |
| Τ | Tourist | Hotels and defined tourist accommodation | Coefficient depends on tourism category |
| Π | Holiday home | Low-density holiday housing | Not equivalent to ordinary urban residential land |
| Γ | Countryside | Limited rural development | Use and location policies are decisive |
| Γα | Agricultural | Agriculture and related development | No automatic private-house entitlement |
| B zones | Industrial and economic activity | Industry, workshops, logistics and related uses | Match the exact activity to the category |
| Δα / Ζ | Protection | Conservation, landscape, open space | Development may be minimal or prohibited |
| Αα | Public use | Schools, public facilities and community uses | Private development may be constrained |
| White Zone | Temporary or special control | Status quo pending planning review | Read the exact Order and expiry |

## The safest conclusion

A planning zone is a legal framework for assessment, not a guarantee of development permission or commercial yield. The only reliable transaction analysis combines official planning documents, title and access review, technical feasibility, permit history and contractual risk allocation.

# 15. Official Sources and Further Verification

The following official materials should be consulted for current and parcel-specific verification. The links are provided for convenience and may be reorganised by the relevant authority.

**[1] Town and Country Planning Law, Law 90/1972, consolidated text**
Open official source

**[2] Department of Town Planning and Housing, Development Plans Register**
Open official source

**[3] Ministerial Instruction 4/2026, calculation of building coefficient, coverage, floors, height and distances**
Open official source

**[4] Official business guidance on planning permission and EA8 preliminary opinions**
Open official source

**[5] National Open Data Portal, official planning-zone map and zoning legend**
Open official source

**[6] National Open Data Portal, geological-suitability zones**
Open official source

**[7] Department of Lands and Surveys Portal and Interactive Maps**
Open official source

**[8] Government planning-permit services and Ippodamos portal**
Open official source

**OFFICIAL LEGEND CAUTION**

The national open-data page states that the published zoning map includes officially published planning zones and that users should check for newer publications. The legend is therefore a valuable comparative reference, but the latest Development Plan, map and amendments for the specific area remain controlling.

## AVZ Law Office

For a parcel-specific legal due-diligence review, planning-document review or property transaction advice, enquiries may be submitted through the AVZ Law Office website or by email.

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