



THE SAT GUIDE TO MOVING TO CYPRUS

A practical guide to relocating, living and settling in Cyprus

PROPERTY & RELOCATION | 2026 EDITION



Your move, made clearer.

A move to Cyprus brings together residence, tax, healthcare, housing, transport, work and everyday life. SAT Property & Relocation brings those subjects into one practical starting point, with official sources where the rules matter.

Designed for real relocation decisions

This edition combines practical relocation guidance with photographs supplied by Sean Thomas of the Paphos coast, villages, accommodation and everyday life.

Use it to make a shortlist and prepare questions. Confirm residence, tax, healthcare and other formal requirements with official sources and qualified advisers before acting.

How to use this guide

- Read the planning sections first, then use the checklists during a discovery visit.
- Compare an area as a resident would: journeys, costs, services and seasonal life.
- Keep a dated record of decisions, quotations and advice as your plans become firmer.

General information only. Immigration, tax, legal, financial and healthcare rules can change. Check official sources and seek professional advice where appropriate.

Plan your move



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01 | Is Cyprus right for you?

Test everyday life, not just a holiday

A discovery visit with a purpose

Stay in at least two different settings, such as a central Paphos neighbourhood and a village or hillside area. Walk to the shops, drive the likely commute, try the roads after dark and ask how the area feels outside peak season. A beautiful sea view may come with steep access, wind, limited parking or a long drive to appointments.

Build a real monthly budget

Start with rent and deposits, utilities, internet, transport, insurance and groceries. Add healthcare costs during any transition, pet expenses, flights back to the UK and a reserve for repairs or travel. Compare that total with dependable income; treat a new business as upside until it has paying clients. Keep a separate moving fund for shipping, paperwork, vehicle costs and the first months of rent.

Check the household fit

Agree what each person needs from a move: work, friends, family visits, language, activities and access to care. If someone remains in the UK, settle the housing and bill arrangements before giving notice. Visit ordinary streets as well as the waterfront, and consider what summer heat means for daily routines and pets.

Make a decision gate

Record what must be true before a move: a workable residence route for each person, continuous healthcare and medication, suitable housing, a funded first year and an emergency reserve. Give each item an owner and a date. If a key condition is not met, revise the timing rather than forcing an uncertain start.

Make it practical: On your visit: photograph likely streets, note drive times, and ask what the total monthly cost includes.

A village day in Omodos

Take a day beyond the coast to explore a different pace of life.



A lane in Omodos



A stop for ice cream



Colourful items on display in the village

A day trip can help you compare village life with the coastal areas you may visit.

Personal photographs by Sean Thomas, Omodos.

Stay for lunch and look around

A village visit offers time to notice its streets, places to eat and public spaces.



A shaded courtyard



Stone-lined village street



Lunch during the Omodos visit

Compare the atmosphere of a short visit with the services you would need year-round.

Personal photographs by Sean Thomas, Omodos visit.

A day in the Troodos mountains

The mountain scenery offers another view of life beyond the coast.



A mountain outlook



A stop along the route



Forested valley in Troodos

On a discovery trip, compare travel times and the feel of mountain and coastal places.

Personal photographs by Sean Thomas, Troodos.

A stop in Platres

Small encounters give a mountain day its own character.



A cat encountered in Platres



Platres Chocolate Festival sign

The village stop

The festival sign is a snapshot from the visit. Check current event dates before planning a return trip.

Use a day in Platres to compare the mountain setting with your usual routine.

Personal photographs by Sean Thomas, Platres.

A stay in Anastacia (BB12)

A personal visit can reveal details that property photographs rarely show.



Living area



Bedroom



Balcony after dark

What a discovery stay can tell you

Test the real journey to shops, healthcare and the places you would visit often.

Notice how the layout, outdoor space and surrounding area work day to day.

Check travel times and the neighbourhood again outside the holiday setting.

Personal photographs by Sean Thomas. BB12 is not a SAT-managed or bookable property.

Theseus Village outdoors

The shared pool and grounds are part of the experience of a longer stay.



Theseus Village pool, Aphrodite Hills

Consider the whole setting

On a discovery stay, note the journey to the places you would use weekly, as well as the outdoor spaces, communal areas and apartment itself.

Personal photograph by Sean Thomas.

02 | Residence: know which route applies

Match each person to the right process

An EU citizen

An Irish citizen may live in Cyprus under EU free movement rules. For a stay longer than three months, the route depends on employment or self-employment, study, or sufficient resources and comprehensive healthcare cover. Cyprus asks EU citizens to apply for a registration certificate (MEU1) within four months of arrival. Prepare a valid passport, address evidence and the documents for the route you use. [1]

A family member who is not yet an EU citizen

A non-EU spouse or qualifying family member follows a different family residence process (MEU2). Check the current document list and how marriage, dependency and health cover are evidenced. If the family member also obtains an EU passport before the move, reassess the route rather than relying on the earlier plan. [1]

UK citizenship and UK status

A British passport alone does not provide the same EU free movement route. UK settled status or indefinite leave to remain concerns UK residence and does not substitute for Cyprus permission. Before moving, check what prolonged absence would mean for any UK immigration status, benefits or access to services. [2]

Keep the processes separate

Immigration registration, tax residence and GeSY healthcare eligibility answer different questions. A lease or an MEU1 application does not by itself settle the tax position or guarantee healthcare cover. Keep dated evidence of arrival, address, work, insurance and appointments.

Make it practical: Action: obtain the current MEU1/MEU2 checklists before booking a residence appointment.

03 | Tax residence

Plan around both tax calendars

Count days and ties carefully

Cyprus has a 183-day residence rule and a separate 60-day rule with additional conditions. The 60-day route is not simply a short stay: review every condition, including work or office in Cyprus, a permanent home and residence elsewhere. Keep a travel-day log and evidence of accommodation and work. [3]

The UK tax year is different

The UK tax year runs from 6 April to 5 April; Cyprus uses a calendar year. A move mid-year can affect two tax years at once. UK residence and any split-year treatment depend on the statutory residence test and personal circumstances, rather than the date on a flight ticket. [4]

Map each income stream

List UK and overseas pensions, drawdown, employment or business income, property income and possible capital transactions before deciding when to receive them. Identify where each payment arises, whether withholding applies, and what the UK-Cyprus treaty may do. Ask a suitably qualified adviser to examine pensions and any Isle of Man income specifically; do not assume all pensions follow one rule.

Practical records

Save tax returns, pension statements, bank records, travel dates and proof of the date a home becomes available. Ask when Cyprus tax registration and UK notifications are required. If you expect a large withdrawal or a property sale, obtain written advice before the transaction, while choices of timing remain open. [3][4]

Make it practical: Action: prepare a dated, itemised income and travel schedule for an adviser in both jurisdictions.

04 | Finding a home

Choose the routine before the listing

Renting first

A first lease lets you test traffic, noise, summer heat and winter damp before buying. Confirm the full rent, deposit, minimum term, notice period, renewal terms and whether pets are accepted in writing. Ask who pays for communal charges, refuse, pool and garden care, repairs and air-conditioning servicing.

Inspect the property in person

Check water pressure, hot water, air conditioning, shutters, mobile signal and internet options. Look for signs of damp and ask about heating in winter. Photograph the condition and meter readings at handover, with an inventory both sides sign. Clarify parking and any shared-facility rules.

Compare areas using your actual trips

For Paphos, measure the drive to healthcare, groceries, friends and likely clients at the times you would really travel. Coastal areas, hillside villages and inland places can feel very different. Check summer temperatures, winter comfort, road gradients and access for a dog, as well as the appeal of a pool.

Buying later

Use an independent Cyprus lawyer for title, planning permission, encumbrances, boundaries and contract checks. A listing, assignment or developer promise is not proof of clean title. Budget for purchase costs and future maintenance. Avoid paying a substantial deposit until the legal and funding position is understood. [5]

Make it practical: Action: create a one-page scorecard for every viewing: costs, journey times, condition and legal questions.

05 | Healthcare & everyday life

Arrange continuity before you travel

Establish an entitlement route

Cyprus has a General Healthcare System (GeSY), but eligibility and registration depend on your circumstances. A UK-issued S1 is available only to people who meet its criteria; ask the relevant authority rather than assuming it applies. EHIC or GHIC arrangements for a temporary visit are not a long-term resident healthcare plan. [6]

Protect ongoing treatment

Ask clinicians for a summary of diagnoses, medication names and doses, recent results and monitoring needs. Check whether each medicine is available locally and how prescriptions and specialist follow-up will work. Allow for an overlap in supplies and a transition period of appropriate cover, especially if care is regular or complex.

Plan the first appointments

Identify a local GP or personal doctor route, nearby pharmacy, hospital and emergency access before committing to an area. Work out how you will transport records and obtain referrals. Keep copies of prescriptions and vaccination records in an accessible folder.

Set up daily administration

Banking, utilities, mobile service and internet may each ask for identity, address and source-of-funds evidence. Ask a landlord which accounts transfer and which remain in their name. Keep original documents safe and digital copies available, along with contact details for each provider.

Make it practical: Action: make a medication and appointment timeline covering the three months around the move.

06 | Work and business

Choose a structure that fits the activities

Start with the service list

Write down what the business will actually sell, where work is performed and who invoices clients. Consulting, recruitment, property care, short-let activity and travel introductions may carry different registration or licensing questions. Check each activity before advertising it as a fully operating service.

Self-employment or company

Cyprus provides routes for both. Self-employment can be simpler to set up, while a company brings separate accounting, governance and running costs. Discuss tax, social insurance, liability, licensing and the timing of incorporation with a Cyprus adviser. The right answer may change as revenue and staffing grow. [7]

Registration and records

A working business may need Social Insurance and tax registration, invoices, contracts and appropriate insurance. VAT registration depends on the activity and turnover rules, including cross-border services; do not rely on one headline threshold for every transaction. Keep business and personal records separate from day one. [7]

Prove demand before fixed costs rise

Build a small offer, pricing and a repeatable enquiry process. Test with real prospects, record delivery time and costs, and ask for feedback. Budget on confirmed work; do not assume referrals or affiliate earnings will cover rent and household expenses immediately.

Make it practical: Action: take a one-page activity list to a Cyprus accountant and ask which licences and registrations apply.

07 | Cars, belongings and pets

Three practical moves inside the move

Driving and vehicles

Check the licence you will use and the current exchange deadline. GOV.UK says a UK-issued licence can be used by a Cyprus resident for up to six months, after which it must be exchanged to continue driving. Compare the total cost of buying, leasing and importing, including insurance, registration, maintenance and a contingency for repairs. [2]

Belongings

Decide what to take, store, sell or replace. Get written shipping quotations that specify packing, insurance, customs paperwork, delivery and exclusions. Keep an inventory and photographs of valuable items. If you will first rent a small property, defer large furniture decisions until measurements and access are known.

Travelling with dogs

For travel from Great Britain to the EU, check microchip and rabies records and arrange an animal health certificate with an official veterinarian. The certificate has time limits; confirm the latest rules with your vet and Cyprus Veterinary Services before booking. Ask the carrier about route, crate dimensions and temperature restrictions. [8]

Settling a pet

Seek written landlord consent, locate a vet, and plan safe exercise during hot weather. Carry familiar bedding, medication and contact details. For a return trip to Great Britain, check its separate pet entry rules before you travel. [8]

Make it practical: Action: book the pet and vehicle paperwork backward from your proposed travel date.

Plan the move for pets too

Dogs, cats and other pets all need a practical relocation plan.



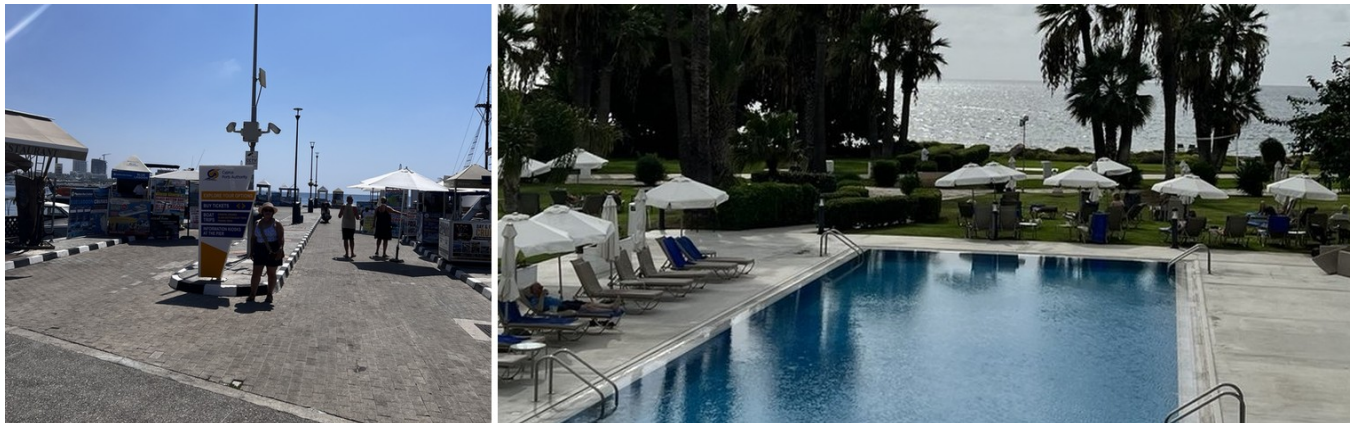
Maple and a relaxed Cyprus cat remind us to plan for the whole household.

Before committing to a move

- Confirm a home that accepts your pets and check the journey with your vet.
- Allow time for identification, vaccination and current travel documents.
- Plan how they will settle after arrival, including a local veterinary practice.

08 | Paphos: choosing your base

Compare places through everyday journeys



Paphos harbour and hotel grounds - personal photographs supplied by Sean Thomas

Kato Paphos and Universal

These areas put seafront attractions, restaurants and many services within reach. Check the exact street for noise, parking, tourism traffic and walkability; one block can feel different from the next.

Chloraka and Emba

These offer residential choices with relatively direct access to Paphos. Compare roads, local shops and the time to your most frequent destinations; the setting and practical convenience vary by neighbourhood.

Tala, Peyia and Coral Bay

Hillside or coastal lifestyles can provide views and more space, but journeys to central Paphos differ. Visit after dark and in ordinary weekday traffic. Check slopes, winter comfort, summer heat and the cost of maintaining any pool or garden.

Further inland and beyond the town

Villages can offer a quieter rhythm and sometimes more property for the budget. Verify internet, pharmacy and supermarket access, public transport, road conditions and the drive to medical care. A discovery stay is more useful than deciding from photographs alone.

Make it practical: Try the route to groceries, healthcare and a likely client or workplace before choosing an area.

Get to know the place

The waterfront and local food are part of a visit. Test the weekday routine too.



Sunset during a discovery stay



A meal in the Paphos area



Local dining

Look beyond the holiday afternoon

Walk the waterfront, then visit the streets where you might actually live.

Try local shops and cafes at ordinary times, including a quieter weekday.

Compare the drive, parking and journey home from a possible neighbourhood.

Personal Paphos photographs by Sean Thomas. Images illustrate a discovery visit.

A stay reveals more than the room

Evenings, outdoor spaces and the small details around a hotel or neighbourhood help you imagine an ordinary week.



A hotel visitor by the pool



A balcony view on a discovery stay

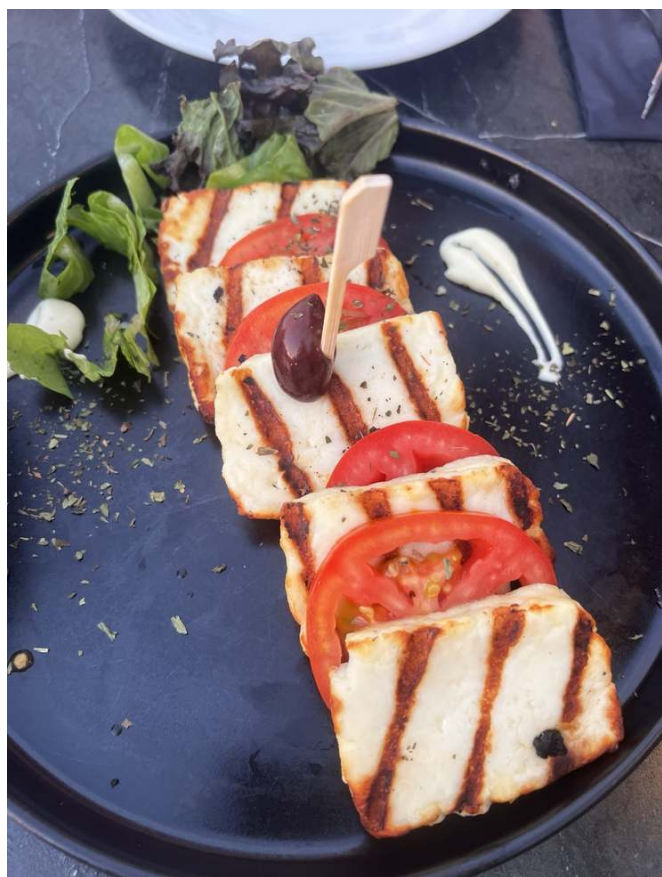
Look beyond the holiday setting

Check the walk to shops and a pharmacy, parking and summer shade. Spend time in the area at ordinary hours, and note how you would manage daily journeys rather than relying on a holiday impression.

Personal photographs supplied by Sean Thomas. Images illustrate a discovery visit.

Food, stalls and a festival evening

Make time for ordinary pleasures as well as property viewings.



Grilled halloumi cheese



A local stall at the Peiya festival



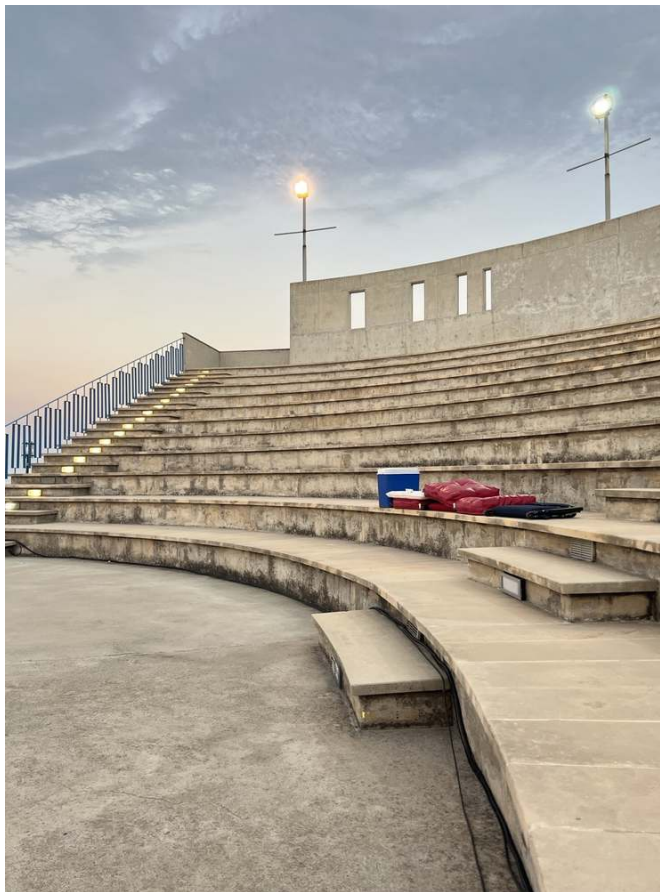
The Peiya festival after dark

Visit at different times of day to see how an area feels beyond the holiday itinerary.

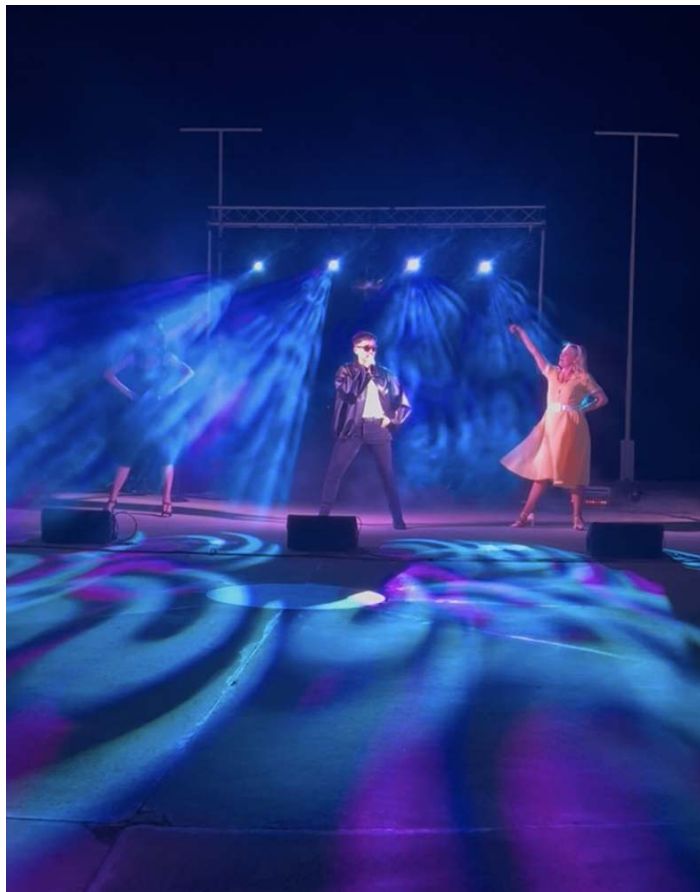
Personal photographs by Sean Thomas.

Grease and Dirty Dancing

An open-air performance adds a different side to a discovery visit.



The amphitheatre seating before the show



The live show after dark



The open-air stage at dusk

Check what local evenings feel like, as well as the daytime routine.

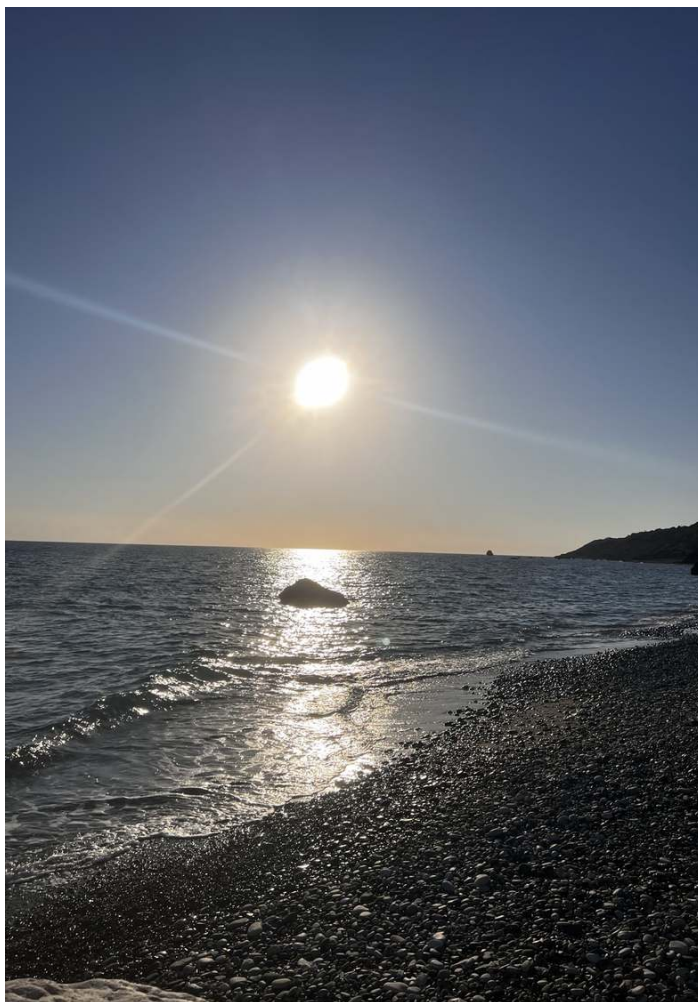
Personal photographs by Sean Thomas, Pissouri Amphitheatre.

Aphrodite's Rock

A distinctive stretch of the Paphos coast to explore during a discovery visit.



Petra tou Romiou in daylight



Late afternoon along the shore

Look beyond the postcard view

A short stop shows the landscape, beach access and road journey in person. For a move, ask how often you would travel this route and which nearby places would become part of your everyday routine.

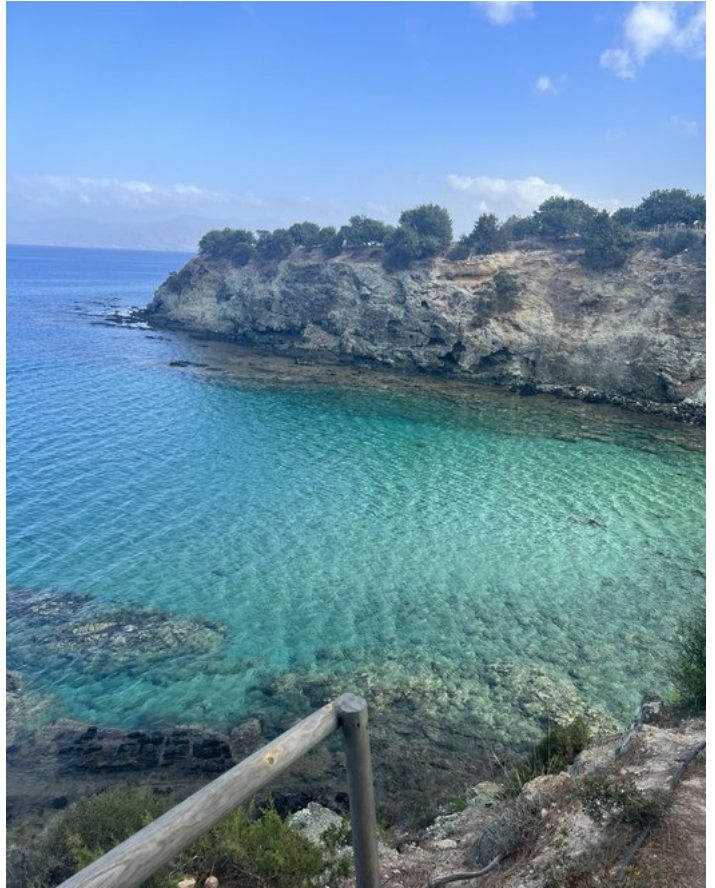
Personal photographs by Sean Thomas. Petra tou Romiou, Paphos district.

A different stretch of coast

Views from the Akamas area near the campsite and Baths of Aphrodite.



A goat encountered along the route



Clear water along the Akamas coast



A coastal view near the campsite

A visit here gives a different sense of distance and landscape from Paphos town.

Personal photographs by Sean Thomas, Akamas area.

The Baths of Aphrodite

A shaded stop and a short walk on an Akamas discovery day.



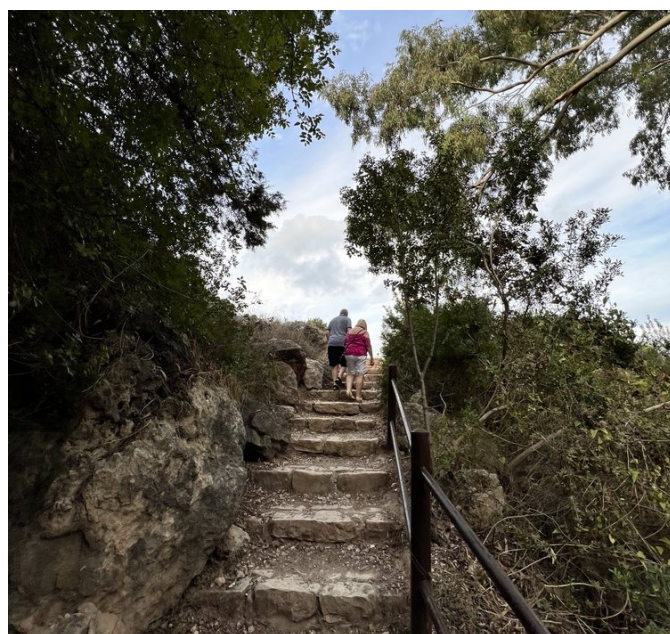
The sign at the Baths of Aphrodite



Water and rock at the site



The stone path through the trees



Steps on the approach

Allow time for the walk and for the wider Akamas scenery nearby.

Personal photographs supplied by Sean Thomas, Baths of Aphrodite.

Use a trial stay like a resident

Look beyond the holiday experience and test the things that affect everyday life.



Parking and access



Inventory and everyday equipment



Outdoor space and orientation



How you would actually use the home

During a discovery stay, test:

- The journey to groceries, healthcare, work and the airport at realistic times.
- Parking after dark, access for visitors and whether steep roads or steps would matter to you.
- Mobile signal, broadband availability, water pressure, air-conditioning and hot-water arrangements.
- Noise on a weekday and at the weekend, plus sun exposure and the feel of the area after dark.

Renting & property viewing checklist

A good viewing is about the routine, the contract and the condition - not only the photographs.

Location & routine

- Drive the route you would use most often, not only the route shown by an agent.
- Check shops, pharmacy, healthcare, public transport, parking and internet options.
- Visit at more than one time of day if noise, traffic or tourist activity could affect you.

Inside the property

- Test water pressure, hot water, air-conditioning, shutters, windows and appliances.
- Look for signs of damp, condensation or water ingress and ask how the property performs in winter.
- Confirm what furniture, kitchen equipment and outdoor items are included.

Before signing

- Clarify deposit, notice period, pets, utility responsibility, communal charges, pool/garden arrangements and inventory.
- Photograph the condition and record meter readings at handover.
- For a purchase, use independent legal advice and verify title, planning and contractual matters before committing.

SAT principle

Choose the area against your real weekly routine first. Property comes second. A beautiful holiday setting can still be inconvenient as a permanent base.

Tax & business snapshot

Figures below are a planning aid only. Re-check official guidance and obtain professional advice.

Cyprus personal income tax bands - 2026

€0 - €22,000	0%
€22,001 - €32,000	20%
€32,001 - €42,000	25%
€42,001 - €72,000	30%
€72,001+	35%

Tax residence

- 183-day rule: more than 183 days in Cyprus during the tax year.
- 60-day rule: at least 60 days plus all other statutory conditions, including business/employment or office holding in Cyprus and a permanent home owned or rented in Cyprus.
- Keep a contemporaneous travel-day record and consider the tax rules of the country you are leaving as well.

Self-employment and VAT

- Register self-employment with Social Insurance. Check the current process and processing times before setting a start date.
- VAT registration may be required if taxable transactions in the prior 12 months, or expected in the next 30 days, exceed €15,600. Other triggers and rates can apply.

Build a realistic Cyprus budget

Use this as a worksheet before deciding what rent or property price is comfortable.

Rent / mortgage

€ / month

Electricity & cooling

€ / month

Water / communal charges

€ / month

Internet & mobile

€ / month

Car / fuel / insurance

€ / month

Healthcare / insurance

€ / month

Food & household

€ / month

Eating out / leisure

€ / month

Flights / UK or EU travel

€ / month

Professional fees

€ / month

Pet costs

€ / month

Contingency / savings

€ / month

Stress-test the budget

Run the numbers for a hotter summer month, a winter month, and a month that includes flights or an unexpected repair. Keep a separate moving fund for deposits, setup costs, vehicles, professional fees and furnishing.

Driving, parking & getting around

A car is often the practical choice outside the most central areas, so test transport before choosing a home.



Parking and vehicle access during a discovery stay

- UK, Gibraltar, Jersey, Guernsey and Isle of Man licence holders can drive in Cyprus for up to 6 months; UK licence holders living in Cyprus should apply to exchange before that period ends.
- Check insurance, parking, road-tax and vehicle-registration requirements before buying or importing a car.
- If transferring a vehicle when moving normal residence, Customs uses its own 'normal residence' test and relief conditions - do not confuse this with tax residence.
- Test the route to Paphos, Limassol or the airport at the time you would actually travel.

Practical tip

When comparing two areas, time the same real journey from each one - for example home to supermarket, hospital, workplace and airport. A map can hide steep roads, junctions and seasonal traffic.

Six-month relocation timeline

Work backwards from the intended moving date and keep immigration, tax, healthcare and logistics as separate workstreams.

- 1 6 months before**
Confirm nationality/residence route for each person; review pensions, tax and healthcare; decide whether to rent first; begin pet and vehicle research.
- 2 3-4 months before**
Shortlist areas and accommodation; gather passports and civil-status documents; check translations/certifications; obtain professional tax/legal advice where needed.
- 3 6-8 weeks before**
Arrange travel and removals; plan medication continuity; organise funds access; confirm pet documents; review licence and vehicle decisions.
- 4 2-4 weeks before**
Confirm accommodation and utilities handover; scan key documents; prepare a day-count calendar; make a first-week task list.
- 5 Arrival week**
Record meters and inventory; arrange phone/internet; identify pharmacy/doctor; begin the correct residence and work/business steps.
- 6 First 90 days**
Complete outstanding registrations, test whether the chosen area works in practice and review your budget, transport and tax-residence day count.

09 | Your first 90 days

A workable order for arrival

Before departure

Confirm a residence route for each person, a healthcare transition, suitable accommodation, pet documents and enough funds for the first year. Keep originals and digital copies of passports, civil-status papers, driving licences, medical summaries, pension and tax records, and insurance.

First two weeks

Document your arrival date, collect keys and inventory, photograph meter readings and test utilities, internet and mobile service. Locate your pharmacy, supermarket, vet and emergency care. Keep receipts and a single checklist for providers to contact.

First month

Gather the evidence for any residence application and arrange the relevant appointment. Confirm healthcare eligibility and the route to a personal doctor. Review the tax position before taking major pension or business decisions. Check the real monthly spending against the plan.

Months two and three

Complete registrations as applicable, settle a repeatable household routine and revisit the area choice before a long commitment. If starting work, confirm registrations, insurance, contracts and licences before marketing regulated activities. Review the emergency reserve and update your travel-day record.

Make it practical: Keep one shared tracker with task, owner, evidence needed, deadline and status.

Official sources and useful contacts

Checked 28 September 2026. Links and rules can change; open the current page before acting. Numbers in brackets correspond to the planning sections.

[1] EU and family residence

gov.cy/moi/en/residence-cards/

[2] UK nationals living in Cyprus

gov.uk/guidance/living-in-cyprus

[3] Cyprus tax residence

mof.gov.cy - Tax Department, Individuals

[4] UK Statutory Residence Test

gov.uk - RDR3 guidance

[5] Land and surveys

gov.cy - Department of Lands and Surveys

[6] GeSY beneficiary eligibility

gesy.org.cy - eligibility FAQ

[7] Starting a business and VAT

businessincyprus.gov.cy

[8] Pet travel from Great Britain

gov.uk/taking-your-pet-abroad

Emergency services in Cyprus: 112



Ready to plan your Cyprus move?

SAT Property & Relocation helps turn research into a practical plan. Use the guide to build your shortlist, then test the areas, journeys and everyday details that matter to your move.

Potential SAT support

- Discovery planning and area orientation
- Property search support and introductions
- Relocation planning and settling-in coordination
- Property care and practical local support

SAT.CY

General information only. Check official rules and seek qualified advice for legal, tax, financial and medical decisions.