

Turkey Property Check

3-bed villa in a gated site · Çeşme, İzmir · asking USD 520,000



Sample area (generalised ~150 m). Contains modified Copernicus Sentinel data 2026.



OVERALL VERDICT

Proceed with caution

Good location, but the price is high and two key documents are missing. Don't pay a deposit yet.

ASKING

\$520k

OUR ESTIMATE*

\$410–460k



Title & legal docs

AMBER

Seller matches the deed. A bank mortgage must be cleared.



Zoning & permits

AMBER

No occupancy permit. Basement bedroom may be unpermitted.



Natural hazards

AMBER

High-earthquake region. Built 2013, before the 2018 code.



Price vs market

RED

Asking is 13–27% above our estimated range.



Rental potential

AMBER

3.7–4.4% gross long-term. Holiday letting needs a permit.



Location

GREEN

Hospital 0.7 km · marina 4 min · airport 67 min.

Top 3 things to check before any deposit

1

Get the **occupancy permit (iskan)** and approved plans.

2

Get the bank's **mortgage release** in writing.

3

Negotiate toward \$410–460k, or get the basement legalised.

ILLUSTRATIVE DATA

01 Title & legal documents

What we received, and what is still missing.

 Title deed <i>tapu</i>	 Land registry extract <i>TAKBIS</i>	 Occupancy permit <i>iskan</i>	 Approved plans <i>onaylı proje</i>
 Zoning status <i>screenshot only</i>	 Site dues <i>no statement</i>	 Listing + 24 photos <i>reviewed</i>	 Reservation form <i>non-refundable</i>

● Received, OK
● Partial / caution
● Missing

Where this title stands



- ! **Bank mortgage** registered: must be released on transfer day.
- ! Still at **floor easement**: usually means no occupancy permit.
- ✗ Don't sign the non-refundable deposit clause yet.

REAL IMAGERY

ILLUSTRATIVE FINDINGS

02 Zoning & permits

Is what was built the same as what was approved?



Sentinel-2 satellite view, 5 Oct 2026, 10 m resolution. Gold circle = generalised sample area, not a parcel boundary. Contains modified Copernicus Sentinel data 2026.



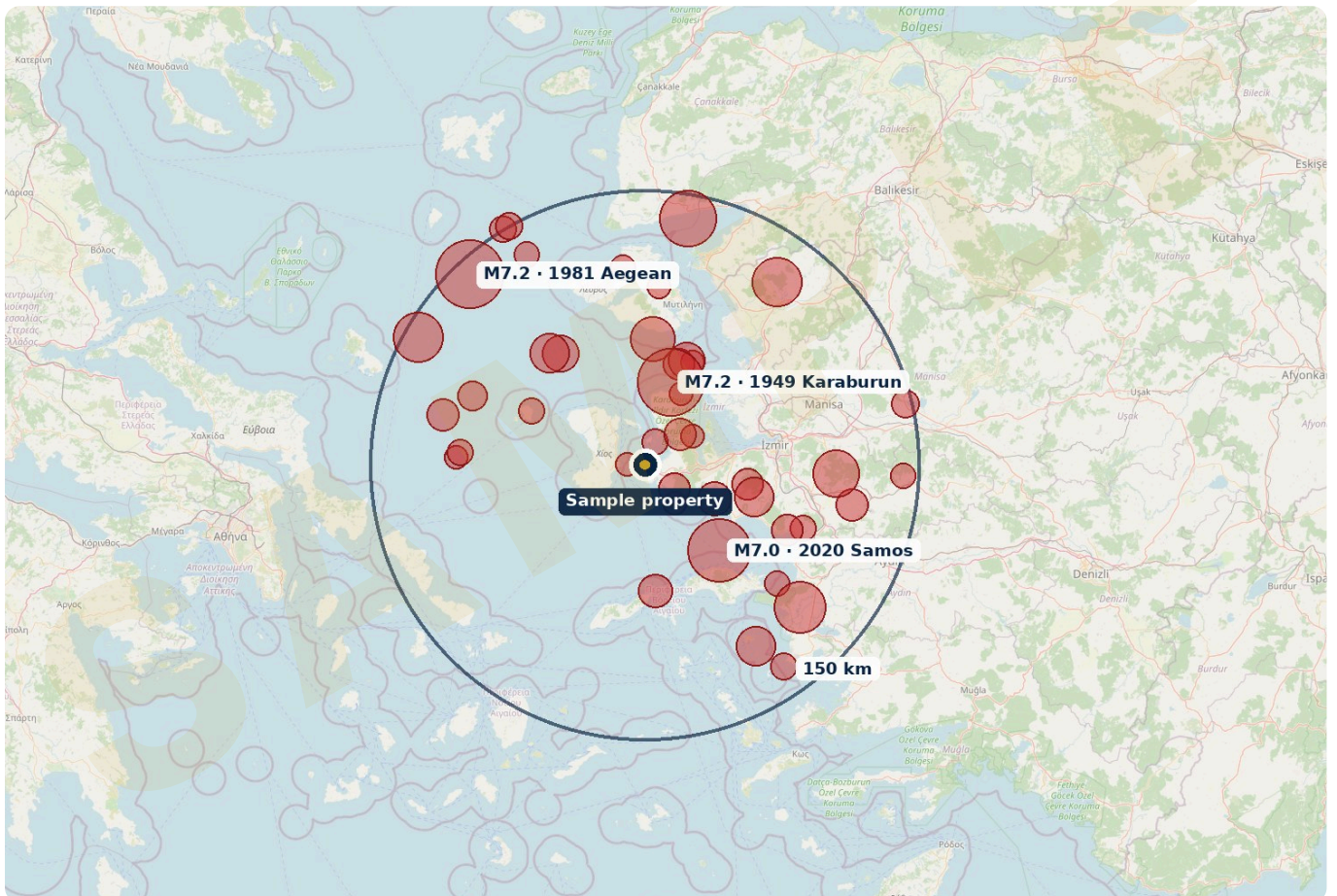
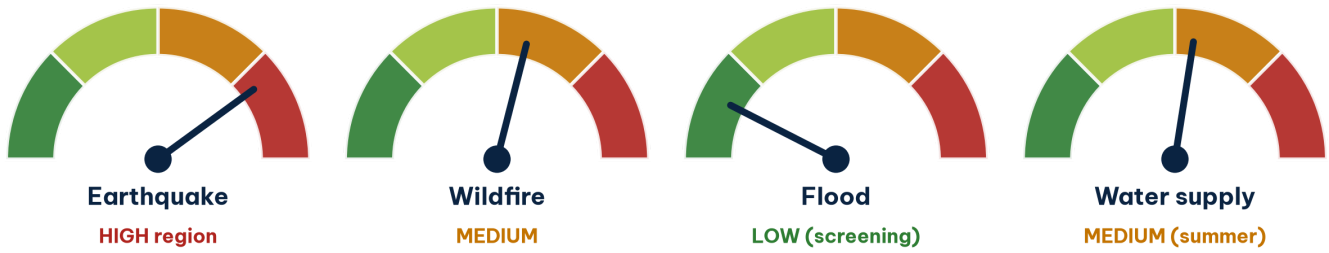
- ✓ Residential zone on the screenshot.
- ✗ **No occupancy permit:** harder utilities, insurance and resale.
- ! Basement bedroom may be an **unpermitted change**.
- Ask for an official zoning certificate.

REAL QUAKE DATA

ILLUSTRATIVE BUILDING

03 Natural hazards

Screening levels for this location.



Each red circle = one earthquake of magnitude 5.5+ since 1900 (43 within 150 km). Bigger circle = stronger. Source: USGS ComCat, queried 17 Oct 2026. Base map © OpenStreetMap contributors (ODbL).

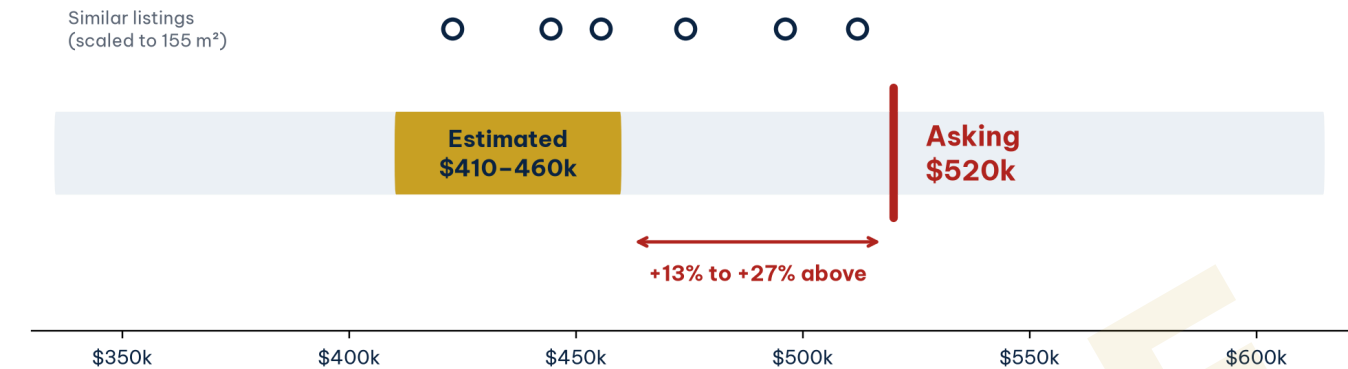
- ! 43 strong quakes within 150 km since 1900.
- ! Built 2013, **before the 2018 earthquake code**. Get a structural check.
- ! Forest edge to the east: **wildfire** risk in summer.
- ✓ No mapped stream nearby. Earthquake insurance (DASK) is compulsory.

ILLUSTRATIVE PRICES

REAL TÜİK DATA

04 Price vs market

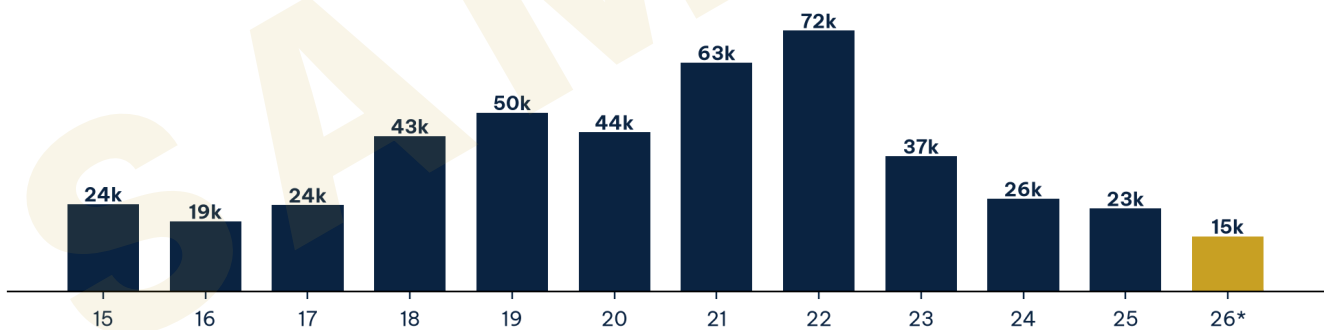
The asking price is above what similar homes support.



Gold = our estimated range (price opinion, not an official valuation). Circles = six similar listings, fictional for this sample.



Homes sold to foreigners in Türkiye, per year



*2026 = January–September. Source: TÜİK House Sales Statistics (Sept 2026 bulletin). Real published figures.

- ! Foreign demand is down from its 2022 peak. Plan resale around local buyers.
- ➔ Always declare the **real price** on the deed.

ILLUSTRATIVE ESTIMATES

05 Rental potential

A lifestyle home more than an income investment.

\$1.6–1.9k

LONG-TERM RENT / MONTH

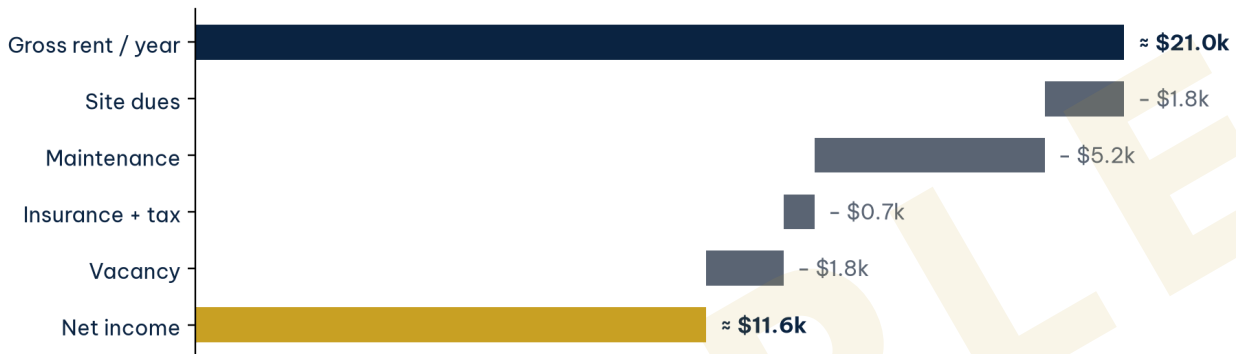
3.7–4.4%

GROSS YIELD AT ASKING

1.9–2.5%

NET YIELD AT ASKING

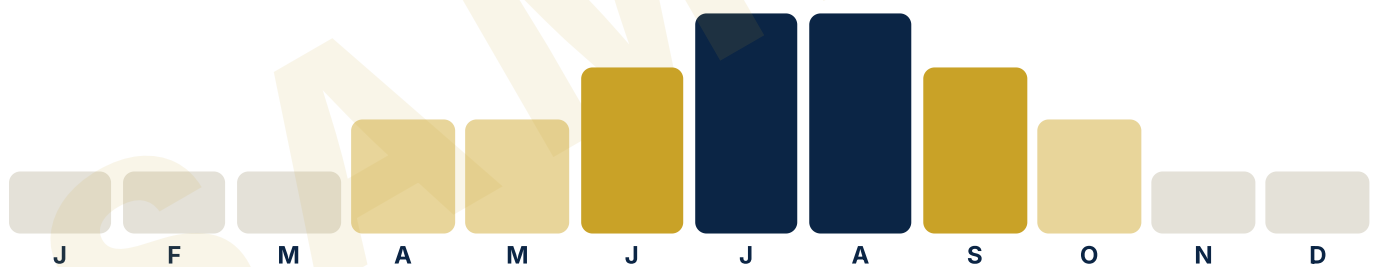
From gross rent to net income (mid-case, per year)



Estimates in USD, before income tax. A real report uses dated local rental listings.

Holiday demand by month

ILLUSTRATIVE

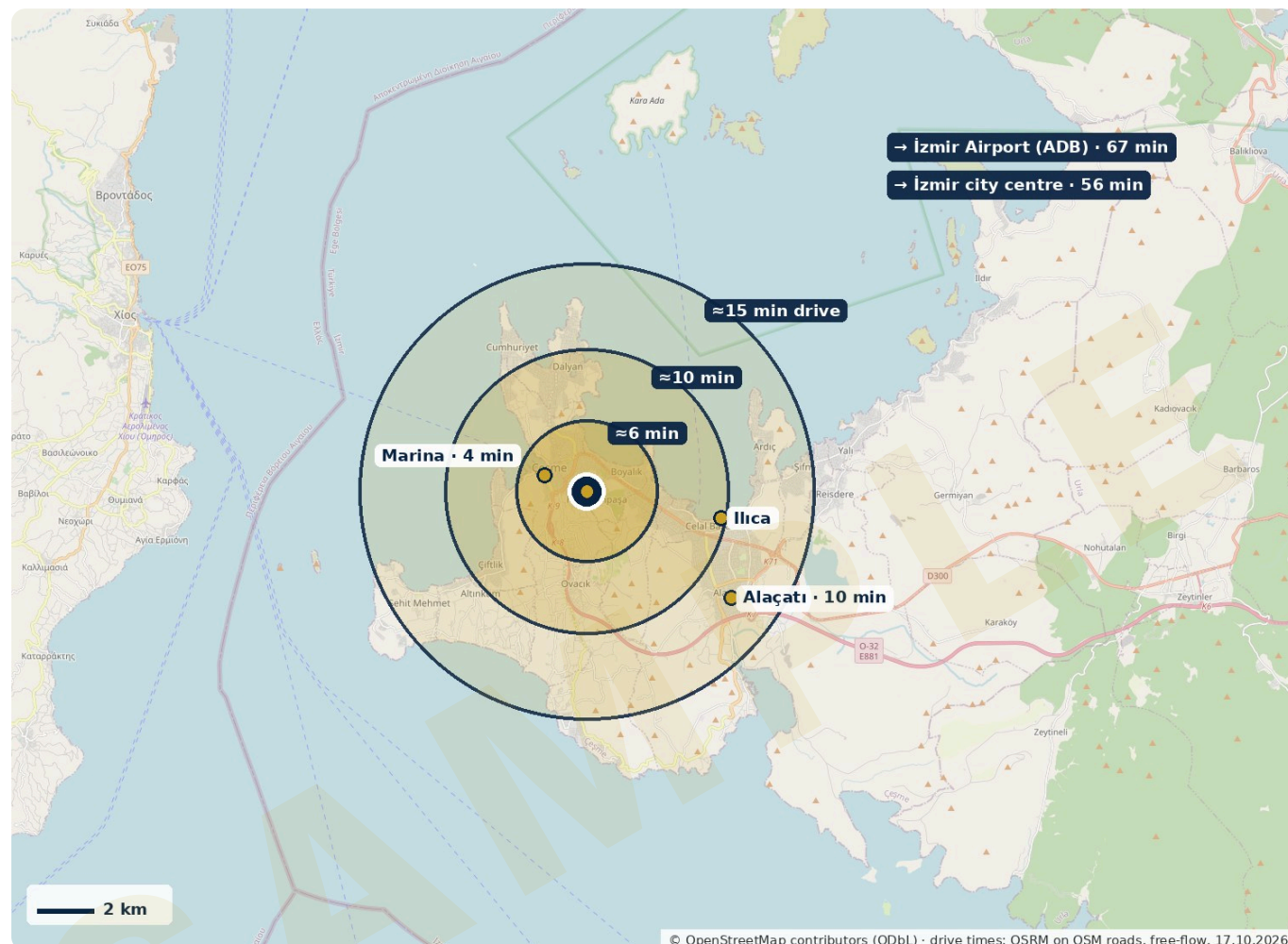


Holiday letting (Airbnb)? Needs a tourism permit and consent from **all** other owners. Without both: fines.

→ Ask for the site rules on short-term rentals.

06 Location

Everyday needs are close. The airport is an hour away.



Rings = typical drive time (2.5 / 5 / 8 km straight line; OSRM free-flow times to land points on each ring). Summer traffic is slower. © OpenStreetMap contributors (ODbL).



0.7 km

State hospital



1.1 km

Supermarket



4 min

Marina



2.3 km

Nearest beach



67 min

İzmir airport



Quiet villa area on the edge of town.



Very seasonal: busy July–August, quiet in winter.

07 Your next steps

In this order. Don't skip ahead.

1**NOW**

Hold the deposit. Ask for the occupancy permit, plans and mortgage payoff letter.

2**BEFORE DEPOSIT**

Official zoning certificate + structural check of the building.

3**NEGOTIATE**

Use the permit, basement and price gap: aim for \$410–460k.

4**BEFORE SIGNING**

Independent lawyer reviews the contract and deposit terms.

5**TRANSFER DAY**

Re-check the registry. Clear the mortgage. Buy DASK.

Premium adds a site visit, boundary check and video debrief.

A Details & method

Subject property ILLUSTRATIVE

Location	İzmir / Çeşme / Fahrettinpaşa Mah.; ~38.316 N, 26.318 E, generalised ~150 m
Type	Villa, triplex (basement + ground + 1st), 14-unit gated site, shared pool
Size / year	155 m² gross, ~125 m² net · built 2013
Title status	Kat irtifakı (floor easement), not kat mülkiyeti (full condominium)
Asking	USD 520,000, reservation form, commission excluded

Title checks run (on buyer's TAKBIS extract)

- Owner/shares vs seller: OK (sole owner).
- Mortgage (ipoteke): bank mortgage registered → release at the deed office on transfer day, paid from the price via the bank.
- Seizure (haciz), injunction (ihtiyati tedbir), annotations (şerh): none shown on the 10.10.2026 extract. Re-check on transfer day.
- Declarations (beyan): management plan. Read clauses on rentals, pets and garden use.
- Foreign ownership limits (Law 2644 Art. 35): not a constraint for one villa. Military/security clearance happens during the deed application.
- Residence permit: deed value ≥ USD 200,000, used as own home, in a neighbourhood open to foreign residents (check on purchase date).
- Citizenship (USD 400,000) needs an official report from an SPK-authorized company via Web Tapu; this check does not replace it.

Zoning & building

- Plan function from e-İmar screenshot only; TAKS/KAKS not shown. Confirm with an imar durum belgesi from Çeşme Municipality.
- No iskan (yapı kullanma izni). Basement bedroom + bathroom vs project "storage" = possible change of use. Ask about a Yapı Kayıt Belgesi (Law 7143); it registers but does not structurally approve.
- Coastal-strip rules: not applicable (~2 km from shore). Protected (SİT) status: verify on the certificate.
- Holiday rental: Law 7464 (since 1 Jan 2024) needs a Ministry of Culture and Tourism permit and consent of all other owners.

Hazard method

- Earthquake: USGS ComCat M≥5.5, 1900–2026, ≤150 km (43 events; e.g. 1949 Karaburun M7.2, 2020 Samos M7.0). Site

- PGA/design spectra to be read from AFAD TDTH (tdth.afad.gov.tr) in a real report. 2018 Turkish Building Earthquake Code in force from 1 Jan 2019.
- Flood: visual check for mapped watercourses on OSM; not a hydraulic model. Wildfire: vegetation edge on Sentinel-2 imagery. Water: known seasonal supply pressure on the peninsula.
 - Gauge positions are qualitative screening levels, not probabilities.

Price opinion method ILLUSTRATIVE

#	Type / area	m²	Built	USD	\$/m²
C1	3+1 villa, Fahrettinpaşa	170	2016	520k	3,059
C2	3+1 villa, Fahrettinpaşa	150	2012	430k	2,867
C3	4+1 villa, Çakabey	200	2019	640k	3,200
C4	2+1 duplex, İsmet İnönü	110	2014	300k	2,727
C5	3+1 villa, Boyalık	160	2010	470k	2,938
C6	3+1 villa, Musalla	165	2018	545k	3,303

All asking prices (fictional). Adjusted for a 5–10% asking-to-sale gap, age, size, missing iskan and uncertain basement use → USD 2,650–2,950/m² × 155 m² ≈ **USD 410–460k**. This is a professional price opinion, not an official valuation; an official market value can only come from an SPK-authorized company.

Rental estimate ILLUSTRATIVE

Long-term rent USD 1,600–1,900/month → gross 19.2–22.8k/yr. Less site dues 1.8k, maintenance reserve ~1% of price 5.2k, DASK + home insurance + property tax 0.7k, one month vacancy 1.6–1.9k → net 9.9–13.2k. Gross yield at asking 3.7–4.4%, net 1.9–2.5% (2.3–3.0% at USD 435k). Holiday-rental income excluded.

One-off purchase costs (verify with lawyer)

Title deed fee 4% of declared price (legally 2% + 2%, often shifted to buyer) · agent commission, commonly 2% + VAT per side · sworn translator, notary, tax number · lawyer fee · DASK.

Market data REAL

Foreign buyers: 15,308 dwellings Jan–Sep 2026 (–4.3% y/y); 2,167 in Sep 2026 (1.5% of all sales); 36 in İzmir province in Sep 2026 (TÜİK). Çeşme population 51,902 (TÜİK ADNKS 2025). Drive times (OSRM, free-flow): marina 4 min / 3.2 km, Alaçatı 10 min / 8.3 km, İzmir Konak 56 min / 87 km, ADB airport 67 min / 97.6 km. Straight-line amenity distances from OSM via Nominatim.

B Sources, licences & scope

Source	Used for	Licence / attribution
Copernicus Sentinel-2 L2A (S2A, 05.10.2026, tile 35SMC), via Earth Search / AWS Open Data	Satellite views (p.1, p.3)	Free for any use incl. commercial. "Contains modified Copernicus Sentinel data 2026"
OpenStreetMap (standard tiles; Nominatim POIs)	Base maps (p.4, p.7), amenity distances	ODbL 1.0 · "© OpenStreetMap contributors"
OSRM routing on OSM data	Drive times and rings	OSM data ODbL; OSRM BSD-2
USGS Earthquake Catalog (ComCat)	Earthquake history	US public domain; credit USGS
TÜİK House Sales Statistics; ADNKS	Foreign sales, population	Official statistics, cited with source
AFAD TDTH; TKGM; Göç İdaresi; Laws 2644, 7143, 7464	Method and rules (not reproduced)	Cited for reference

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What this is not. It is **not an official valuation** and cannot be used for title deed, citizenship, bank, court or accounting purposes. It is **not legal advice**, a structural survey, a cadastral survey, an official zoning certificate or an investment recommendation. Price ranges are a professional opinion at the report date.

Reliance. Findings depend on the documents provided. Registers, plans and markets change: re-check before signing and on transfer day. For the named client only. Liability limited to the fee paid, as far as the law allows.

This is a SAMPLE. The property, documents, findings, comparables and rents are fictional. Maps, imagery, earthquake history and statistics are real public data. Location generalised to ~150 m; no real listing or owner is described.



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