

North Cyprus General Information



North Cyprus Flag



Population

The population of the North Cyprus is 326,000 inhabitants. 50% of the population lives in the cities and 50 % in the countryside. 99% of the adult population is literate.

Language in Northern Cyprus

Turkish is the predominant language of Northern Cyprus, however Cypriots have their own version. Just as parts of England have adapted the English language so the Turkish Cypriots have their own words. "Napiyorsunuz" (What are you doing?) becomes "Napan" amongst friends as they greet each other.

English is widely spoken and understood with many Cypriots having lived in England or with relatives residing there.

Time

North Cyprus is normally two hours ahead of Greenwich Mean Time (GMT/UTC), and seven hours ahead of Eastern Standard Time (EST). For summer time clocks go forward one hour at 3 am on the last Sunday in March and back again at 3 am on the last Sunday in October.

Climate

The winter in Northern Cyprus is cool and rainy, particularly between December and February, with 60% of annual rainfall. These rains produce winter torrents that fill most of the rivers, which typically dry up as the year progresses. Snow has been known to fall on the Kyrenia Range, but seldom elsewhere in spite of low night temperatures. The short spring is characterized by unstable weather, occasional heavy storms and the "meltem", or westerly wind. Summer is hot and dry enough to turn low-lying lands

on the island brown. Parts of the island experience the "Poyraz", a north-westerly wind, or the sirocco, a wind from Africa, which is dry and dusty. Summer is followed by a short, turbulent autumn.

Climate conditions on the island vary by geographical factors. The Mesaoria Plain, cut off from the summer breezes and from much of the humidity of the sea, may reach temperature peaks of 40 to 45 °C (104 to 113 °F). Humidity rises at the Karpaz Peninsula. Humidity and water temperature, 16 to 28 °C (61 to 82 °F), combine to stabilize coastal weather, which does not experience inland extremes. The Southern Range blocks air currents that bring rain and atmospheric humidity from the south-west, diminishing both on its eastern side.

Electricity

In North Cyprus, voltage is 220/240 volts AC, supplied at 50 Hz. Standard British rectangular 3-pinned plugs at 5 amp or 13 amp are used, but also exist some 2-pinned plugs. In particular most anti-mosquito machines are continental 2-pinned, so an adaptor is required. There are widely available in the stores, supermarkets, grocery shops and electricians, or provided by holiday hotel itself. In Northern Cyprus power cuts occur quite often. Larger hotels, companies and holiday villages operate with their own generators. A torch is therefore useful to bring, as there is little or no street lighting in the villages and along the minor roads. Not many accommodations have a shaver point, so it is better to take wet razors. Batteries (including alkaline and Ni-Cad) are manufactured locally or imported, and are available in all popular sizes.

Opening Hours

Shops are open with some variations but generally:

	summer	winter
Shops	8:00-13:00, 16:00-19:00	9:00-13:00, 14:00-18:00
Banks	8:00-12:00	8:00-12:00, 14:00-16:00
Public services	Monday: 07:30-14:00, 15:30-18:00 Tuesday-Friday: 07:30-14:00	Monday-Friday: 08:00-13:00, 14:00-17:00

Public Holidays

January 1	New Year's Day
February 1 - 4*	Kurban Bayram (Feast of the Sacrifice)
April 23	Turkish National Sovereignty and Children's Day
May 1	Labour Day
May 19	Atatürk Commemoration and Youth & Sports Day
July 20	Turkish Intervention, Peace and Freedom Day
August 1	date of T.M.T (Social Resistance Day)
August 30	Zafer Bayram (Victory Day)
October 29	Turkish Republic Day
November 15	Republic Day of T. R. N. C.
November 3*	Ramazan (End of Ramadan) or Seker Bayram

The calendar of [public holidays](#) in North Cyprus is a mixture of official patriotic commemorations, many imported from Turkey, and religious festival holidays.

North Cyprus Currency New Turkish Lira

The new Turkish lira is the current currency of Turkey and Turkish Republic of Northern Cyprus, issued on January 1 2005. It is equivalent to 1 million old Turkish lira (which will remain valid until the end of 2005) and divisible into 100 new kuruş.

Symbol: YTL (Yeni Türk Lirası)

Banknotes: 100, 50, 20, 10, 5, 1 YTL

Coins: 1 YTL and 50, 25, 10, 5, 1 new kuruş

Sterling, US Dollars and other major currencies may be used in large stores or exchanged. Sterling is the best form of currency to bring. If you feel uncomfortable carrying large amounts of cash then Euro Cheques, Travelers Cheques are accepted and easily exchanged in banks, exchange bureaux and hotels. Do not bring Turkish Lira as the exchange rates are much better in Northern Cyprus.

While no restrictions are placed on imports of foreign exchange, large amounts should be declared to customs upon entry. Up to \$10,000 may be exported.

Infrastructure



The Ercan International Airport serves as the main port of entry into Northern Cyprus.

The share of the transport and communications industry in the GDP of Northern Cyprus is constantly varying; it decreased from 12.1% in 2008 to 8.5% in 2011, but rose again to 9.3% in 2012.

Air transport is a major route of entry into Northern Cyprus. The country is home to two airports, the Ercan International Airport and the Geçitkale Airport, of which only Ercan is currently functioning. The Ercan airport saw an important renovation in the 2010s that greatly increased its passenger traffic, it was used by 1.76 million passengers in the first seven months of 2014 alone. Non-stop flights are only available from multiple points in Turkey through a number of Turkish carriers. Direct scheduled and charter flights take place from other countries, but with mandatory stopovers in Turkey. 600 charter flights were scheduled for 2013. Scheduled destinations include cities such as London and Manchester, while charter flight destinations include cities such as Berlin and Ljubljana.

Direct flights to Northern Cyprus and the trade traffic through the Northern Cypriot ports are restricted as part of the embargo on Northern Cypriot ports. The airports of Geçitkale and Ercan are only recognized as legal ports of entry by Turkey and Azerbaijan. Direct charter flights between Poland and North Cyprus started on 20 June 2011. With the lack of a railway system, the country's highways are used for transport between major cities. In the 21st century, these highways were upgraded into dual carriageways, with some roads in the Karpas area still being upgraded as of 2015. Northern Cyprus has around 7,000 kilometres (4,300 miles) of roads, with two thirds of these roads paved. Recent constructions included the construction of a Northern Coast Highway, which was hailed as a major incentive for economic development.

Economy



Kyrenia (Girne) is one of the main tourist resorts in Northern Cyprus. Tourism is one of the dominant sectors of the Northern Cyprus' economy.

The economy of Northern Cyprus is dominated by the services sector (69% of GDP in 2007) which includes the public sector, trade, tourism and education. The revenues gained by the education sector in 2011 was \$400 million. Industry (light manufacturing) contributes 22% of GDP and agriculture 9%. The economy of Northern Cyprus is based on a free market approach and it became the top country in Europe in entrepreneurial intent to start a new business in 2014.

Economic development is adversely affected by the continuing Cyprus problem. Northern Cyprus is under an international embargo as the Republic of Cyprus, as the internationally recognized authority, has declared airports and ports in the area not under its effective control closed. All UN member states other than Turkey respect the closure of those ports and airports. As a result, Northern Cyprus is heavily dependent on Turkish economic support, and is still dependent on monetary transfers from the Turkish government.



A view from central Nicosia, the center of the Turkish Cypriot economy.

Northern Cyprus uses the Turkish Lira as its currency which links its economy to that of Turkey's. Since the Republic of Cyprus joined the Euro zone and the movement of peoples between the north and south has become more free, the Euro is also in wide circulation. Exports and imports have to go via Turkey; while European Union promised an opening up of the ports after the Annan plan, this was blocked by the Republic of Cyprus and exporting through the south, while technically possible, remains impractical.

Despite the constraints imposed by the lack of international recognition, the nominal GDP growth rates of the economy in 2001–2005 were 5.4%, 6.9%, 11.4%, 15.4% and 10.6%, respectively. The real GDP growth rate in 2007 was estimated at 2%. This growth has been buoyed by the relative stability of the Turkish Lira and a boom in the education and construction sectors. Between 2002 and 2007, Gross National Product per capita more than tripled, from US\$4,409 in 2002 to US\$16,158 (in current U.S. dollars). The growth continued through the 2010s, with real growth rates of 3.7%, 3.9%, 1.8% and 1.1% respectively in 2010–2013. The unemployment rate declined through the 2010s and was at 8.3% in 2014.

In 2011, North Cyprus sold electricity to the Republic of Cyprus following an explosion in the southern part of the island which affected a large power station. The Northern Cyprus Water Supply Project,

completed in 2015, is aimed at delivering water for drinking and irrigation from southern Turkey via a pipeline under the Mediterranean Sea.

International telephone calls are routed via a Turkish dialing code (+90 392) as Northern Cyprus has neither its own country code nor official ITU prefix. Similarly with the internet Northern Cyprus has no top level domain of its own and is under the Turkish second-level domain .nc.tr. Items of mail must be addressed 'via Mersin 10, TURKEY' as the Universal Postal Union does not recognize Northern Cyprus as a separate entity. Amateur radio operators sometimes use call signs beginning with "1B", but these have no standing for awards or other operating credit.

Tourism



Panoramic view of the Kyrenia Harbour, with the Venetian-era Kyrenia Castle on the far left, and the Kyrenia Mountains in the background

Tourism is considered as one of the driving sectors of the Turkish Cypriot economy. The country received over 1.1 million tourists in 2012, when hotels and restaurants generated an income of \$328 million and constituted 8.5% of the GDP. Accommodation and catering created more than 10,000 jobs in the same year. The tourism sector has seen great development in the 2000s and 2010s, with the number of tourists more than doubling, increased investment and hotel construction; official estimates of income derived from tourism were around 700 million US dollars in 2013 and the total bed capacity was estimated to be around 20,000.



Casino tourism is one of the major sectors of the North Cyprus economy.



Famagusta the most amazing beach I've seen in Northern Cyprus.

Kyrenia is considered the capital of tourism in Northern Cyprus, with its numerous hotels, entertainment facilities, vibrant nightlife and shopping areas. In 2012, 62.7% of the visitors in Northern Cyprus stayed in the Girne District during their visit. Out of the 145 hotels in Northern Cyprus, 99 were in the Girne District in 2013.

Famagusta has long been famous for its miles of sandy beaches. Some beaches are owned by hotels and have an entrance fee. There are various beaches with beach bars, sunshades and sun loungers. The beaches are safe with some great spots for swimming and snorkeling.

Northern Cyprus has traditionally been an attraction for beach holidays, partly thanks to its reputation as an unspoiled area. Its mild climate, rich history and nature are seen as sources of attraction. A significant sector of eco-tourism has been developed in Northern Cyprus, as tourists visit it for bird watching, cycling, walking and observing flowers in the wild. It is praised for its relative safety, and especially for the Karpass Peninsula, its well-preservation. The peninsula is home to several sorts of tourism: it hosts the Bafra Tourism Area as a center for beach-goers, where four luxurious and large hotels were built until 2014, several facilities and regular festivals that highlight its rural qualities and exhibit local traditions, a remote natural park, the Kantara Castle attracting sightseers, and a marina that was built to host international yachts and boats, along with large facilities.

Casino tourism has also grown to become a significant contribution to the economy in Northern Cyprus. They were first opened in the 1990s, and have since become very popular with visitors from Turkey and the rest of the island, where casinos are banned. This has led to huge investments in the casino sector.

Casino

Smaller version of Las Vegas, North Cyprus houses more than 20 casinos nationwide, ideal for those of you who enjoy betting and gambling. Famous singers & stars come all the way down from Turkey to some of the casinos to make the night as memorable as possible. There are many hotel and holiday village casinos offering games such as blackjack, poker, and roulette.

The Casino scene in North Cyprus has been hitting seriously dizzy heights over the last few years, and a mix of holiday makers and big spending gamblers from Turkey, the south of the island and the Middle East make the industry one of the highest profit earners on the island. Come to North Cyprus for any of the major public holidays and you will see what we mean!

Gambling is not legal in many countries and therefore people are prepared to travel to North Cyprus to satisfy their wish to hit the jackpot, as it were! A law dating back to 1975 actually allows for licensed betting and casino premises to open on the island, but only in the 1990s did the trend for gambling really become popular and since then more and more casinos have been built to accommodate this now popular pastime. Besides casinos there are a number of specialist high street betting shops these days as well, where horse and dog race betting is popular and of course having the odd flutter on football games too!

There are a fantastic array of gambling options with table games like American and French roulette, Las Vegas craps and Black Jack. Poker, chemin-de-fer, punto banco, baccarat and keno are also played, and some casinos are allowed to offer games such as chug-a-lug, wheel of fortune, rummy and backgammon on which participants can bet. Even if you have never played any of these games you can watch others play so that you can understand the rules and then have a little flutter yourselves, although if you are not that adventurous some even have bingo!

While serious gamblers have been adding significantly to the economy of Northern Cyprus and the fortunes of some of the most successful casino operators, even expatriates living in North Cyprus enjoy a few rounds at the casino on occasion! One of the main attractions for those with just a few pounds in their pocket is that the whole occasion is one of excitement, you can enjoy others' successes and losses at the casino without having to get too financially involved – oh and free alcoholic drinks and food are often on offer too, and a relaxed dress code is permissible!

Many of the casinos have the highest technologies available in gaming and are more often than not run by large gaming companies which have locations and operations all over the world. They are also generally located within and are affiliated to hotels, making the experience a complete package for many of the visiting gamblers as they can spend time in the casino whilst their wives and partners can have a pampering holiday break with spa treatments, shopping and can also dine at one of the many restaurants and bars within the hotel premises or just laze by the pool or beach club for example.

You're on one thing's for sure, the casinos in North Cyprus are so successful that more are being built annually and drawing increasing numbers of weekend visitors who are boosting the economic fortunes of the island.





Kyrenia Casino Stats

Casinos:	15
Restaurants:	34
Table games:	168
Slot machines:	1,962
Poker tables:	14





Famagusta Casino Stats

Casinos:	2
Venues:	14
Restaurants:	4
Table games:	16
Slot machines:	235

Investment

Non Cypriot Europeans have been investing in real estate in Northern Cyprus for many decades – ever since the British took over as the colonial rulers of Cyprus in the 1890s! The British stamp on the whole of Cyprus is still unmissable: cars drive on the left, English is an official language, all the road and street signs are in English as well as Turkish (in the north). There is generally a charming ex-colonial atmosphere at every turn – from the local Anglican Church to the legacy of charming former colonial buildings. The pound sterling is the unofficial international currency with British pound notes being accepted currency in all shops and restaurants and all property is priced in pounds sterling.

Despite British and European investment into Northern Cypriot property declining for a few decades after the island was divided in 1974 (following a Greek Cypriot attempt to oust the Turkish Cypriots from the island) – massive recent international investment from the EU and Turkey into the country's infrastructure as well as the official recognition by the European Courts in 2010 of the Immovable Property Commission (paying compensation to former Greek landowners) has seen a huge recent renewal of interest in property investment in the North of the island and a general throwing off of the TRNC's former image as a slightly uncertain investment zone. The existence of internationally recognized title deeds, including pre-74 Turkish Title properties, has also done a lot to increase investor confidence in North Cyprus property – which is experiencing 10% capital growth in some key beach front areas and with new fully managed resorts springing up which offer rental guarantees and in-house holiday lettings services.

Since the large international banks were not involved in lending money to the developers who build new properties in N Cyprus, unusually the TRNC is a “recession-free zone” and there has instead been slow yet steady growth – a rare thing in the general European area. In addition, since the collapse in the South of Cyprus of the Greek Cypriot economy and banking system over the last few years, many investors who had previously only considered a property purchase in the European South, are now heading North to the more stable, non euro-zone area – and where the cost of living is low as well as the property prices!

Today, modern North Cyprus is now seen as a booming, emerging market for property and other banking and business investments. The UN and EU sponsored bi-zonal reunification talks are once again on the table and this is driving up prices and international interest as it is anticipated that whichever way the reunification cookie crumbles, there will be significant property price rises in the near future.

Buying Properties in Northern Cyprus

Property and Land Values

There is no independent register or index values for property and land in North Cyprus. However, certain things can be stated about property and land values. "North Cyprus land remains at good value compared to other Mediterranean counties and also South Cyprus." Values have been increasing consistently for many years. "Land and property prices vary from one location to another." Prices vary according to the type of title deed that applies. "It is the value of the land that drives property prices and represents good value for many. It must be remembered that the quality and the extent of new villa and property specifications vary substantially. Two villas may be very similar in terms of size and location but, may be very different in terms of construction quality, materials used and extras included. It is important to keep in mind that the cheapest construction may not be the best value.

How to purchase Freehold property:

- Select property and agree price.
- Contract to be drawn up by a solicitor based in Northern Cyprus, to include price, timescale, payment terms and specification.
- Both vendor and purchaser to sign.
- Purchaser provides deposit (the amount will vary from one property to another)
- Solicitor applies to Council of Ministers on your behalf for purchase permit (this is your permission to buy in Northern Cyprus)
- Final balance payable (new build properties will be in stage payments spread over the duration of the construction. In most cases a 15% K.D.V. (V.A.T.) will be levied on the property.)
- Once purchase permit has been received vendor transfers title into purchasers name.
- Purchaser pays 6% stamp duty and 1% of the stamp duty charge is paid to the local Authority/Belediye. (You may use the right to be exempt from 3% of the duty on one purchase)
- Sale complete.

There are a number of leasehold properties in and around the Girne area in Northern Cyprus and the process is very similar to purchasing a freehold, however an application is made to the Ministry of Tourism and not the Ministry of Interior.

How to purchase Leasehold property:

- Select property and agree price.
- Contract to be drawn up by a solicitor based in North Cyprus agreeing terms and conditions.
- Both vendor and purchaser sign.
- Vendor applies to Tourism Office to transfer lease.
- Purchaser applies to take over lease.
- Once purchaser application is approved, a 10% deposit is transferred.
- On completion, remaining balance is paid to vendor and the lease is transferred.

- Sale completed.

Property Construction and Planning

There are certain constructions laws in North Cyprus that must be adhered to if you are planning to buy land and then build a property on it:

Outside the Municipal boundaries, there are restrictions on the area that one can build on in Northern Cyprus (20% of the land area), and a height restriction of two storeys.

There are good architects and engineers who will plan and design your Northern Cyprus villa at reasonable rates.

Once the plans have been lodged with the District Office, work may commence.

Land in Cyprus is measured in donums.

1 donum = 1338 m² or 14400 ft²

1 donum consists of 4 evleks

1 evlek = 3600 ft²

1 acre = 3 donums

Building costs vary, depending on finishing, from £250 per m² upwards. Most buildings are constructed in the reinforced concrete frame system that is prevalent in the Mediterranean countries including North Cyprus. Buildings tend to be over-specified, but this can only be an advantage to the property buyer. Materials are readily available from Turkey, Germany, Italy, Spain and UK.

When buying 'off-plan' property in North Cyprus, most constructors allow you to sell on the contract after approximately 25% of the property price has been paid, allowing investors to observe the market and then sell-on to make a profit which, in Northern Cyprus, is not liable to capital gains tax. Again, the longer a property buyer leaves it and makes extra payments, the higher the profit will be. Most Property Investors in Northern Cyprus do this without ever completing on a property.

Construction Standards

All construction activity is subject to a building permit issued by the District Office or Municipality in North Cyprus. Before obtaining the building permit all prepared plans and drawings must be signed by an accredited architect and must then be submitted for a visa by the Chamber of Architects and Civil Engineers.

The Building Permit process requires a full set of electrical drawings that must be followed exactly. There is no building control inspector actively engaged in the control of standards during the actual property construction phase. Therefore unless you are able to regularly check yourself, or employ someone to monitor the construction activity of your villa or house, you are largely in the hands of the construction company.

Construction standards vary so it is a good idea to buy from a North Cyprus company with an established reputation. Before making a purchase decision on something yet to be built, you should examine examples of completed work by the builder involved. It has been said that the standard of finishing work is less than what you would expect to see in the UK. However, do not let this put you off because it is very possible that the construction work itself is of a high standard.

Additional Costs for North Cyprus Property

There are many additional costs to consider when buying property in North Cyprus:

The Solicitor fee is around £1000. The appointed solicitor will apply for the purchase permit from the council of ministers. This can take 4-5 months and maybe longer if they have a back log.

A permit will always be issued if you are buying a property in Northern Cyprus which is legally allowed to be sold to you.

Once the purchase permit is received the remaining balance of the property will be due from the purchaser – often the remaining balance minus 5-10 % will be due before the period if the property is complete before the permit is granted.

The remaining 5-10% will be held back for the purchaser's own security.

The purchaser pays the outstanding balance and the vendor signs the title deeds over to the purchaser to complete the sale. The purchase permit application costs between £ 750 and £ 1,500.

15% VAT: VAT is paid when you get the title of your property in North Cyprus into your name.

6% tax which is due to be paid to the Registry Office (stamp duty). Tax is also paid when you get the title of your TRNC property into your name.

Water & electricity connection fee is around £500.

North Cyprus Properties - Practical Advice

Some Practical Advice on Finding a Property

- It is better to visit the island more than once before buying a property
- If you decide you want to buy during a holiday, make sure you put plenty of time aside for looking for a property.
- You may wish to stay for 2 weeks if you want to have plenty of time to relax
- Carry out as much research as you can before setting out to look at properties
- Make sure you check the quality of the property in terms of specification and finish.
- Avoid making any spur of the moment decisions
- How will you use the property? – Different intended uses will require different considerations.
- Have a clear budget and do not forget to estimate the additional costs of purchase, such as Transfer Fee, Legal Costs and VAT.
- Make sure you know enough local information to choose your location wisely. Have a good selection of areas and discuss the pros and cons about the areas of interest with someone who will give you an objective opinion.

Finding a legal advisor and what they should do for you

It is very important to have a good lawyer when buying property so they are there to give you good advice, if a problem were to occur. You will need a good lawyer if any of the following unfortunate situations occur:

- Illegally built properties have to be demolished.
- Properties sold without title deeds.
- Properties sold with forged title deeds.
- Properties sold with serious structural faults.
- Properties sold that do not get completed.
- Significant money lost due to builders going bust.
- Properties sold to more than one buyer.

As soon as you decide to buy property in North Cyprus, the next step is to contact legal advisor and arrange an appointment to discuss the best way to proceed from there.

There are many qualified lawyers to choose from. It is good to go with personal recommendations but it is also a good idea to check the following with your prospective lawyer:

- Have they got experience in handling conveyance transactions and building agreements for immovable property
- Do they or have they ever represented the seller
- What checks will they carry out for the building and property
- For new properties, can you arrange for the inspection of the building permit and the availability of an expert to assess the construction work at later stages.
- Do they have the ability to communicate both verbally and in writing in your native language

Once you have found a good lawyer, you should expect the following from them:

- Check the title deeds are in order
- Draw up a Contract of Sale
- Ensures all money transfers are handled appropriately
- Apply and follow up your application for permission to buy property, submitting this on your behalf to the Council of Ministers.
- Handle the conveyance work of the property into your name and advise about taxes.

If you need any information you can contact the following email address:

N.Cyprus.Info@Gmail.Com