

ISSUE 9
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DIGITAL EDITION

EPSILON
LIVING



Editorial

At Epsilon Team, we believe that Real Estate is much more than just opening a door and showing a property.

It is the certainty of knowing exactly what is happening in the market the moment it happens, and the way to utilize that knowledge correctly.

That is why in every issue of Epsilon Living, our priority is one: for you to be the first to know everything.

Whether you already own property or are currently planning your next move for owner-occupation or investment, we are here to show you the best options and to provide timely warnings about potential risks.

In our market, many like to sign as "advisors," very often without the corresponding background.

We at Epsilon Team choose to introduce ourselves with our true professional capacity: Real Estate Brokers and Appraisers, members of the Real Estate Realtors Association of Athens - Attica.

Why do we emphasize this? Because, as I have been saying for years, anyone who is not a member of the Association misses out on the annual updated seminars regarding appraisals, technical, legal, and negotiation matters.

In practice, this means they cannot manage your property responsibly. In 2026, the Association will establish an official annual certification for its members who attend the full educational program it organizes.

This is a vindication for all of us who strive daily to offer you high-level services.

In this issue, besides our selected property portfolio, we focus as always on your needs. Ask us anything! We love providing solutions.

Do not forget our permanent column "The Expert's Answers."

Read this month's answers to Epsilon Living readers.

We look forward to receiving your questions at living@epsilonliving.gr, which will be answered by our expert associates in the March issue.

Who knows? Your question might be our next "key highlight!"



Evita Eleftheroudaki

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The Athenian Riviera in full development The Ellinikon phenomenon



The Ellinikon is no longer a "promise," but the main driver pushing values across the entire coastal front.

With residential sales within the project breaking records, demand is now spilling over into the surrounding areas.

An anatomy of the rise:

- Demand for renovated properties: There is a massive gap in the market for quality renovated apartments 10-20 years old.
- Prices: Analysts see Southern Athens leading the upward trend, with annual increases reaching 10% in areas such as Alimos and Voula.
- International Interest: The Athenian Riviera is now directly compared to similar destinations in France and Italy.

EPSILON TIP : If you have a "tired" property in the South, 2026 is the year to upgrade it. The market is hungry for turnkey homes. The surplus value you will gain from a renovation today is many times the investment, as buyers who want to be "near The Ellinikon" are increasing daily and are highly demanding.

Blue Riviera Residence | Voula High-End Living with Panoramic Saronic View



In the heart of the Athenian Riviera, this 135 sq.m. 3rd-floor apartment is a prime example of modern architecture and aesthetic excellence.

Part of a pioneering complex with an A+ energy class rating, the property combines stunning sea views with ultimate functionality.

The innovative layout highlights a unified, exceptionally bright reception area that seamlessly blends with the minimal-design kitchen.



The residence features three comfortable bedrooms, two luxurious bathrooms, and a guest WC, all finished with top-quality materials and natural oak flooring.

Comfort is enhanced by underfloor heating, central air conditioning, and a modern fireplace, while residents enjoy access to an impressive communal garden with a swimming pool.

With two parking spaces and top-tier security systems, the property offers an uncompromising lifestyle in one of the most privileged locations of the Southern Suburbs.

Price: €1,250,000.

PROPERTY CODE: EE-ΔB2129085

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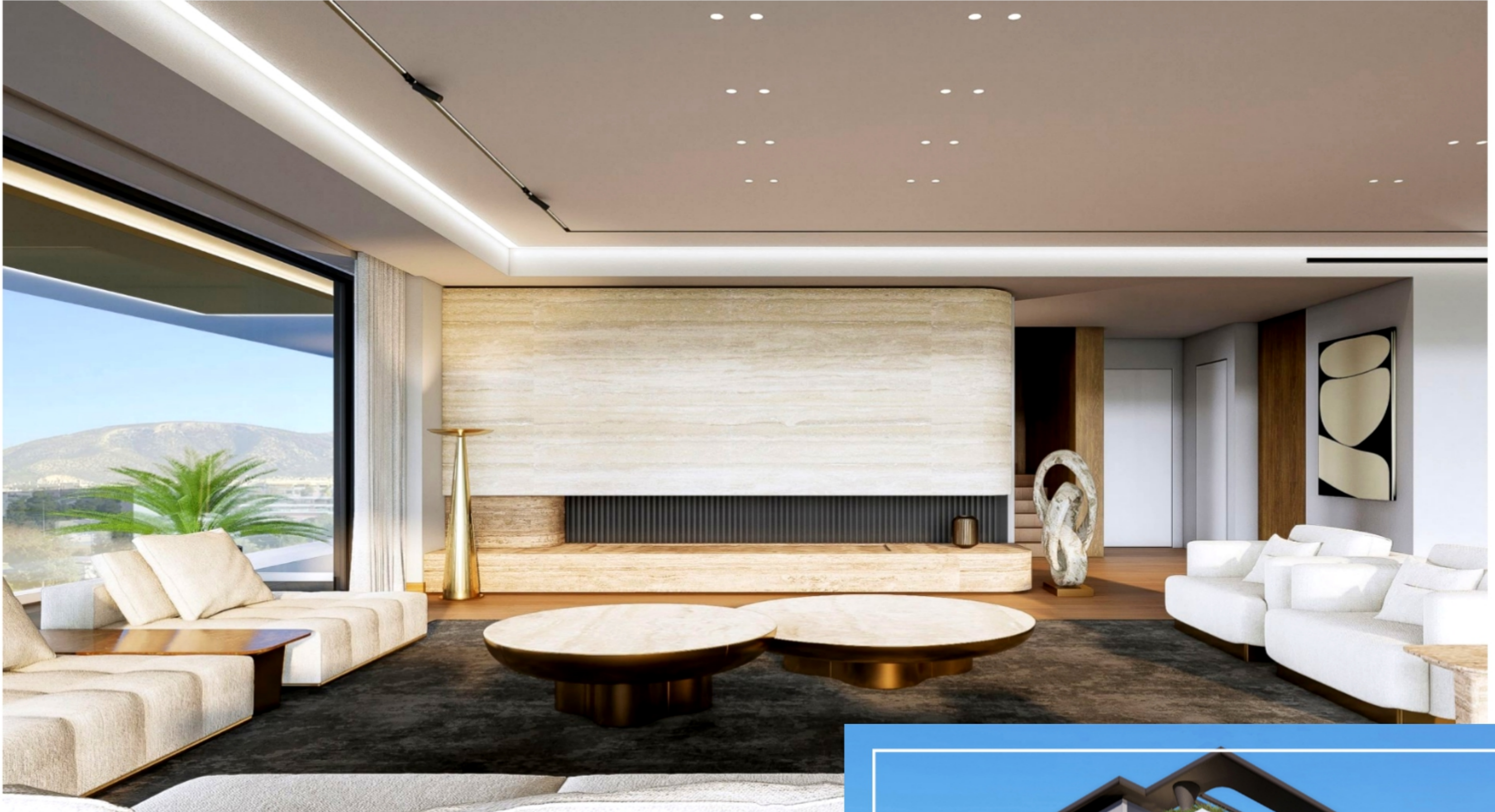
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The Azure Penthouse | Kato Glyfada Statement Architecture & Coastal Luxury





In the heart of Kato Glyfada, just 550 meters from the coastline, this imposing newly built 325 sq.m. maisonette redefines the concept of exclusive living.

The property spans across the 4th and 5th floors, offering unobstructed views of the endless blue of the Saronic Gulf.

The residence's highlight is the 130 sq.m. private roof garden, a terrestrial paradise with a 16 sq.m. swimming pool that promises unique moments of relaxation.



Inside, high aesthetics meet ergonomics: an impressive reception area with a contemporary open-plan kitchen and a total of 5 Master bedrooms, designed to offer maximum privacy and comfort.

The property's technological superiority is non-negotiable, featuring a full Smart Home system, an internal elevator, and an A++ energy class rating. Top-tier materials, such as oak floors and advanced thermal insulation, are combined with the security provided by two underground parking spaces and reinforced construction. A rare opportunity for those seeking the peak of living in the most cosmopolitan neighborhood of the Athenian Riviera.



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Energy Class A+: The New Decisive Factor in Real Estate



At the dawn of 2026, the real estate market map has changed radically.

The traditional value of a property, which once relied exclusively on location and square footage, is now framed by a new, critical parameter: its energy identity.

A+ certification is no longer an ecological luxury, but the strongest guarantee for maintaining and increasing a property's resale value.

The "Green Premium" in the Market The shift of buyers toward Class A+ is fueled by the need for predictability.

In an environment of fluctuating energy prices, a property shielded with high-specification thermal insulation, energy-efficient window frames, and systems such as heat pumps, offers its owner a drastic reduction in operating costs reaching 50-70%.

This saving translates directly into a higher asking price. According to current market data, A+ properties achieve resale prices increased by 12% to 18% compared to similar properties of lower categories.

Bank Financing: The Interest Rates of the Future One of the most significant changes established in 2026 is the linking of bank financing with energy class. Banks, as part of the green transition, now offer more favorable interest rates (Green Mortgages) for the purchase of A+ properties.

The logic is simple: an energy-efficient home reduces the borrower's financial burden, making them more reliable in loan repayment.

At the same time, the bank ensures that the collateral property will not suffer "moral obsolescence" due to new European regulations, maintaining its marketability in perpetuity.

The Legislative "Ultimatum": The Gradual Phase-Out of Inefficient Buildings The real estate market is no longer driven solely by demand, but also by the pressure of new European regulations aiming for climate neutrality by 2050. The timeline is clear and leaves no room for complacency:

The Category E "Barrier": According to the EU roadmap, buildings classified in the lowest energy tiers (such as category G and gradually E) are facing restrictions. The "Renovation Wave" strategy stipulates that properties that do not meet a minimum energy performance threshold can no longer be offered for sale or lease unless they are upgraded beforehand.

Mandatory Upgrading: By 2030, all residential properties must reach at least category E, and by 2033, category D. This means that a property purchased today in a low category carries a "hidden" obligation for costly renovation in the near future.

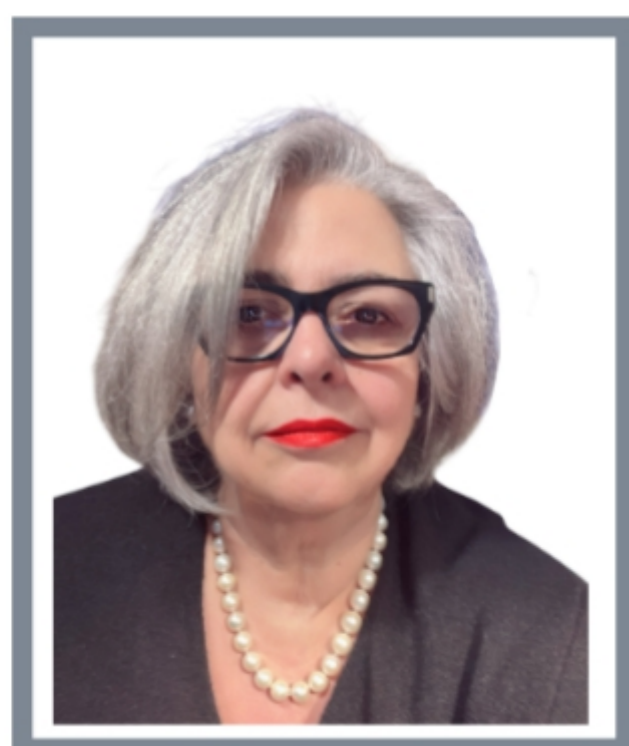
The Obsolescence of "Aging" Properties: This legislative shift creates a two-tier market. On one hand, Class A+ properties are considered "future-proof," and on the other, older buildings suffer sharp commercial depreciation, as the cost of mandatory upgrading is now directly deducted from their resale value.

Banking Compliance in Greece

In Greece, banks have already integrated these restrictions into their lending criteria. A property at risk of being excluded from the market due to low energy class within the next decade is considered high-risk collateral. Conversely, choosing an A+ residence unlocks "Green Mortgages," which in the Greek market are accompanied by:

- Preferential interest rates with a reduced spread.
- More favorable commercial value assessment by appraisers.
- Full compatibility with European ESG standards, ensuring the investment remains marketable for the next 30-40 years.

In a world being redefined with sustainability as a guiding principle, choosing an energy class A+ residence ceases to be a simple property purchase and becomes the safest shielding of your capital against the challenges of tomorrow.



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Kifisias Avenue Business Hub: The Ultimate Corporate Visibility Landmark

Strategic Location & Maximum Visibility Located on Kifisias Avenue, in the heart of Athens' business axis, a fully independent 544 sq.m. building constructed in 2003 is available for lease, designed to host high-standard activities.

Its privileged location ensures unparalleled corporate visibility, making it an ideal choice for organizations seeking prestige and immediate recognition.

This is a building that functions as a "living advertisement" for any business, from corporate headquarters to prestigious commercial activities.



Construction Luxury & Functional Excellence

The building is developed across five levels (Basement, Ground Floor, Mezzanine, 1st and 2nd floor), connected by an elevator serving all areas.

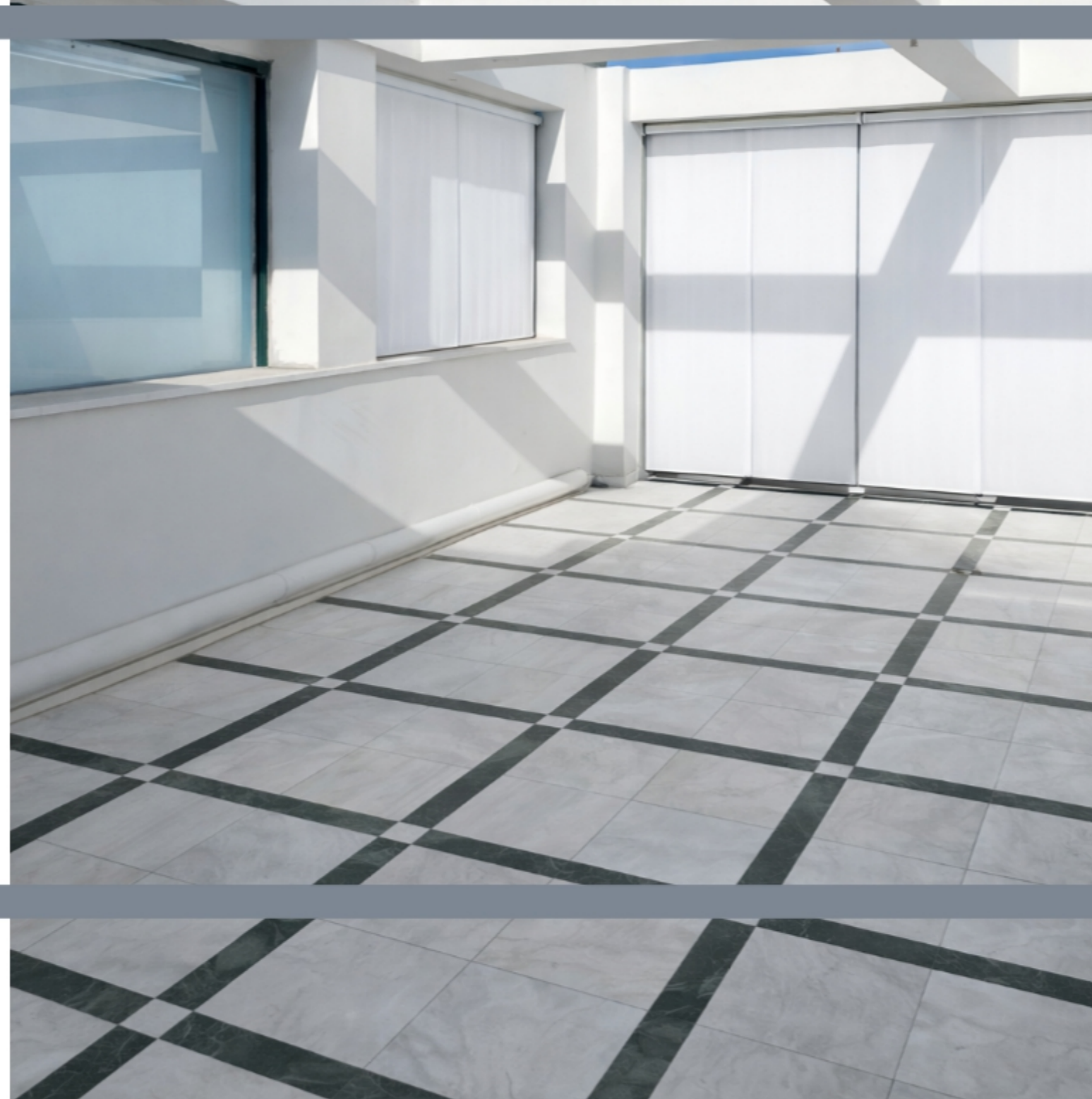
The use of top-quality materials, with marble floors as a dominant element on every level, provides a sense of timeless luxury.

The property's energy certificate is D. The building's design allows for maximum utilization of space (from 112 to 114 sq.m. per floor), offering a working environment that inspires productivity and trust

Flexibility of Uses & Aesthetic Added Value The building's autonomy and technical specifications make it completely flexible for a wide range of uses, such as diagnostic centers, medical services, or flagship stores.

Unique advantages include the 60 sq.m. private garden and the terrace with the potential to create an impressive Roof Garden, offering valuable relaxation spaces and aesthetic added value.

With an independent cooling-heating system and a front yard with 4 parking spaces, the property constitutes a turnkey proposal for businesses with high requirements.



Technical Characteristics (Data Box):

- Total Surface: 544 sq.m. Levels: 5 (including
- Mezzanine 91 sq.m. & Basement)
- Materials: Marble throughout, high-quality construction.
- Extras: Garden 60 sq.m., Roof Garden potential, Elevator.
- Front yard with 4 parking spaces.

Rent: €9,800 / month



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Commercial Real Estate 2026: The Revenge of the "Stately" Why Legacy Assets are the New Gold Investment

Until recently, commercial real estate investors "swore" by glass, steel, and industrial buildings. In 2026, however, the trend in the Prime Offices and High-End Retail market is changing radically.

The concept of Adaptive Reuse is transforming historic mansions into sought-after commercial "trophies."

The Shift Toward "Properties with Soul" According to the latest financial reports, multinational companies and luxury brands are no longer just looking for square meters. They are looking for a Brand Statement. An old mansion in a central location of the capital offers something that a modern office building fails to provide: **Prestige, Privacy, and History.**

The 3 Speeds of the Market in 2026 The market indicates that yields in commercial real estate have stabilized, but with significant differentiations:

Prime Offices (CBD): Yields range between 5.5% and 6.5%.

Boutique Workspaces (Listed/Stately properties): Due to their rarity, rents here do not follow the standard path. Capital appreciation is expected to run at 6-8% in 2026, as demand far exceeds supply.

High-Street Retail: Prices in the northern suburbs remain at historic highs, with interest focused on buildings that can accommodate Concept Stores and Private Clubs

ESG and Sustainability: The New "Green" is Old

In 2026, ESG (Environmental, Social, and Governance) does not only concern new buildings. The restoration of a historic building is considered the most ecological investment move. The financing programs of 2026 now subsidize the energy upgrading of listed buildings, making them a smart and tax-efficient choice.

The Profile of the Ideal Tenant

Who is looking for these properties today?

- **Family Offices & Private Banking:** They seek the glamour of a stately home to offer exclusivity to their clients.
- **Shipping & Tech Hubs:** Shipping companies and "Unicorn" startups that want to differentiate themselves from the typical corporate environment.
- **Luxury Hospitality & Dining:** Exclusive clubs and restaurants investing in the "experience of the space."

The "Attractive" Triangle: Syntagma – Omonia – Stadiou

Many iconic buildings that remained closed for decades are returning to life as "green" offices or boutique hotels:

Athenogenes Mansion (Stadiou): One of the most significant revival projects. The historic building is being transformed into a state-of-the-art space that combines 19th-century glamour with the requirements of modern "smart offices".



Arsakion Arcade: The revival of the arcade as a gastronomic and cultural destination demonstrates how historic shells are becoming the most attractive professional spaces.

Former Hotels (Venetia & Lemnos):

Old buildings in the center are being fully restored to host the new generation of "lifestyle hospitality."

The Case of Tatoi and the Northern Suburbs

The completion of the works at the Tatoi estate in 2026 is creating a new "halo effect" for all historic properties in the Northern Suburbs. The conversion of Tatoi's 24 historic buildings into restaurants, guesthouses, and event spaces is driving up demand for "stately" properties in the wider area, as the public (and businesses) turn once again toward Athens' aristocratic heritage.

Adaptive Reuse: The new "religion" of Real Estate As international architectural firms point out, the reconstruction of historic shells is the only sustainable answer to the climate crisis. With the 'embodied carbon' of new constructions requiring decades to be offset, investing in an existing stately property offers immediate energy and environmental superiority, making it an 'Asset' born with a positive impact on a company's ESG profile.



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Villa Chloe

A Living Monument in the Heart of Kifisia

The Ultimate "Legacy Asset" for 2026

In the most aristocratic neighborhood of Athens, in the center of Kifisia, where history meets modern entrepreneurship, Villa Chloe stands as a rare example of neoclassical excellence.

Built in 1898, this mansion constitutes a recognized historical monument (Government Gazette 180/D/19-3-82) and was fully renovated in 2010, keeping its architectural soul intact.

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Strategic Advantage & Use:

The property possesses a unique feature that makes it ready for immediate exploitation: the entire building holds an official permit for professional use.

Additionally, the renovation study is already prepared, offering the new owner or tenant a clear roadmap for the space's configuration. Due to its permit, the building is versatile and can function for any professional use, ranging from an iconic corporate headquarters and high-end retail to an exclusive dining venue or gallery

Location & Access:

Villa Chloe is situated at the junction of Kifisias Avenue and Deligianni Street, in a strategic spot within walking distance of the commercial and social center of Kifisia.

It offers the privacy of a stately mansion while maintaining direct connectivity to the pulse of the city.





Architectural Features & Layout:

On an imposing corner plot of 2,243 sq.m. with a 74-meter frontage, the 792 sq.m. mansion extends across five levels:

-  **Bright Semi-Basement (197 sq.m.):** Featuring English-style windows.
-  **Ground Floor & 1st Floor (233 sq.m. & 158 sq.m.):** Spaces with an aristocratic aura.
-  **2nd Floor & Attic (143 sq.m. & 62 sq.m.):** Ideal for executive suites. Provisions for an elevator (design included since construction).



A complete and specialized renovation study has already been prepared for the transformation of this iconic property into a state-of-the-art, high-specification office complex.

Below, you can examine the sections of the architectural study, while you can digitally navigate our vision by viewing the key perspectives of the study at the following YouTube link: **Watch the Study's Video Walkthrough by clicking here**

However, no image or video can convey the imposing presence and energy of this space in person.

It is a property that you must absolutely visit to realize the full scale of the investment opportunity and the unique sense of prestige it offers.





In a market desperately seeking properties with character and ready-to-use legal frameworks, Villa Chloe stands as a rare "Heritage Asset." The property is available for both lease and sale, representing the premier choice for investors wishing to associate their name with the historic legacy of Kifisia.

Property Presentation Officers:

Evita Eleftheroudaki & Esmeralda Papagiannopoulou

For more information, to receive the property's complete investment file, or to schedule a personal viewing experience at Villa Chloe, please contact us.



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The xperts' Answers

Clear answers to real estate questions

The trust our readers place in "The Expert's Answers" column is confirmed by the large volume of inquiries we receive.

In this issue, Paraskevas Liartis—a specialist in sales and purchases and a collaborator of our firm for 17 years—answers three particularly important questions.

The topics analyzed today through the questions of epsilon living readers are critical the first one, in particular, is an issue with specific legal ramifications that even experienced contracting parties often ignore.

"I want to transfer my property to my daughter as a parental gift. However, because I fear that her husband—who has squandered his own fortune on 'businesses' and for whom she has a great weakness—will persuade her to sell this property as well, I would like your associates to tell me how I can ensure that the property will not be sold and will remain as an inheritance for their children."

Kostas M.

"One issue that concerns some people is the preservation and retention of their real estate property within their family. Thus, when they proceed with the transfer of a property to their children or grandchildren, they state that the recipient of the property will not be entitled to transfer it further, except to their own children.

It is important to point out that when this clause is included in a contract for a parental gift, donation, or sale of the property, it does not have a binding character. The obligation it creates for the recipient is of a purely moral nature or may be perceived as a wish of the transferor.

Therefore, if a parent makes a parental gift to their child or a grandfather makes a donation to his grandson and includes this clause in the contract, the child or grandchild will comply with it only if they wish not to violate the parent's or grandfather's recommendation. If, instead, they wish to proceed with a further transfer, they can do so validly.

In contrast, this clause is binding when it is included in a will. In this case, the heir is unable to transfer the property, because it will pass to the persons designated by the deceased at the time specified.

Legally, this is called a reversionary interest (trust) and the final recipient of the property is called the remainderman."

"Good evening

I would like you to help me with a matter that is causing me insecurity. My lawyer claims that I should not worry, and my real estate agent says the same. But I want a second opinion, and especially from your team, whose views I value highly.

I am selling my property in Kolonaki, and the buyer, who has loan approval, tells me that they can also pay the remaining balance—which is not negligible—on their own. What should I do? Should I insist on receiving the price through the loan, which I know from another sale is a secure solution, or should we write in the contract that they can also pay the remaining amount themselves if they can, and if we choose the latter, how am I protected?

Thank you very much, Manolis T."

"In real estate sales, when the price is not paid in full upon signing the contract, the issue arises regarding the seller's security and ensuring they will receive either the full price or the portion of the credited price.

In this context, we must distinguish between two cases:

When the price will be repaid with the buyer's own funds:

The most powerful way to secure the seller is to perform the transfer under a resolutive condition in the event of non-repayment.

This way, the buyer risks losing both the property and the portion of the price already paid. Consequently, it is self-evident that while the resolutive condition is pending, the buyer cannot further transfer the property.

In this same case, another security option for the seller is the registration of a mortgage on the property.

Thus, the seller gains priority in satisfying their claim against the buyer over any other potential creditors.

When the buyer has agreed to repay the price through a bank loan:

The above measures cannot be applied.

This is because banks do not grant loans when a resolutive condition exists in the purchase contract, nor when there are encumbrances, especially mortgages, on the property.

In this specific case, the seller has the right to register a second mortgage, following the pre-notation of mortgage registered by the bank.

Of course, before signing the sales contract, the seller should have verified that the buyer has secured loan pre-approval from a bank, following an audit of their financial data and capabilities.

The primary security for the seller is the ability to enforce the sales contract against the buyer and proceed with forced execution to collect the claim.

This is a strong capability which, however, usually does not need to be utilized because, as long as there is loan pre-approval, the price will be paid by the bank, which also has an interest in concluding the loan with someone whose financial capacity it has verified and approved."

Continued on the next page

"Years ago, I transferred my house to my grandson. After various events, I have decided that I want to take it back, and all the lawyers I have asked tell me it is not possible. What does your lawyer say?"

Thank you very much."

Cases where a parent who has transferred assets to their child wishes to take them back by revoking the transfer are not very rare.

This is an issue with a moral dimension, as a parent typically considers this only after the child has caused them significant distress.

Examining the matter from a legal perspective, the answer to such a desire is generally negative. This is because, in principle, a parental gift, as regulated by Article 1509 of the Civil Code, cannot be revoked.

It can only be revoked when it "exceeds the measure dictated by the circumstances". In practical terms, for an average family, transferring one house does not constitute an excess of this measure. However, when multiple assets of significant economic value are transferred, then there is an "excess of the measure dictated by the circumstances". In such cases, the transfer regarding the excess portion is legally considered a donation.

At that point, the asset considered as the object of the donation can be revoked, provided the legal requirements for revoking a donation are met.

These primarily involve the manifestation of ingratitude by the recipient toward the donor, specifically by committing a serious offense against the donor, their spouse, or a close relative.

If you have legal or technical questions regarding real estate transactions, our experts are at your disposal for authoritative guidance. You can send your inquiries to the email:

living@epsilonliving.gr, so that the answers may be published in our column in the next issue.

Airbnb or Traditional Lease? The Great Decision of 2026

2026 is the year of the "great cleanup" in short-term rentals. The strict technical specifications established last year are now mandatory for everyone.



The new rules of the game:

- Safety Certifications: Every property on a platform must feature fire extinguishers, smoke detectors, residual current devices (RCD), and a rodent control certificate.
- Tax Incentives: The government continues to subsidize long-term leasing with a three-year income tax exemption for those who withdraw their properties from Airbnb.
- Mandatory Bank Transactions: As of 2026, every rent payment is made exclusively via bank transfer, reducing the informal economy and protecting the lawful owner.
- Climate Resilience Fee: With the Climate Resilience Fee reaching €15/day for large residences during the summer months, short-term leasing has become an expensive "sport" for the visitor.

EPSILON TIP If your property is not located in a high-traffic tourist spot, the 3-year tax exemption of long-term leasing is the shortest path to stress-free net profit. Call us so we can tell you what benefits you the most.



Lefteris Koutouvalis
real estate agent
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The Kitchen Revolution

Why the kitchen now defines the commercial value of high-end properties

In the world of luxury living, the kitchen has long ceased to be an isolated food preparation area. As interior designer Nina Marmaridou notes, it now constitutes the ultimate jewel of the home, the point where aesthetic continuity meets effortless luxury.



The Kitchen as a Social Core (The Fluid Layout)

The trend of integration with the living room is not merely a design choice, but a need for fluidity.

In the premium residences of Athens, the kitchen functions as the central meeting hub of the family.

The use of common details on the ceiling or the floor creates an aesthetic unity that makes the space appear larger and more airy

Materials:

The Return to Tactility and Nature. For 2026, luxury is defined through touch (tactility).

Natural Warmness: Walnut and oak dominate, offering depth to the space.

Stone Statements: Marble with intense veining is combined with brushed brass elements, creating a haute couture result.

Contrasts: The combination of matte surfaces with glossy lacquer provides a multi-layered aesthetic.



Lighting:

The Theater of High Aesthetics.

Lighting is no longer only functional, but directorial.

Layered Lighting: Nina Marmaridou suggests the integration of display cabinets with crystal doors and hidden lighting that provides sparkle.

Atmosphere: LED strips under the cabinets emphasize the design lines, while table lamps on the countertops offer the warmth of a living room.



Continued on the next page

Invisible Technology & Ergonomics (Quiet Luxury):

Technology is discreetly integrated without disrupting the design. Smart Mechanisms: Motion-activated drawers and hidden storage spaces (appliance garages) ensure absolute order.



Island Hubs:

Islands now house everything—from cooktops with integrated extractors to hidden charging stations—completely changing ergonomics.



Color Trends:

From Minimal to Earthy

The trends of 2026 move away from cold white. Earthy, warm colors such as clay tones, stone, and warm off-white are preferred, creating moments of relaxation.



EPSILON TIP : Whether it is a penthouse in the Center, a villa in Kifisia, or a seaside property on the Riviera, the kitchen is the room that "sells" the house.

A kitchen that incorporates smart technology and high-end materials can increase the commercial value of a property by 10-15%.

It is the investment with the highest return (ROI) in the premium market of Attica.



Nina Marmaridou
interior designer
partner



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Real Estate 2026: The new market map and the opportunities you need to know

The new year has brought not just calendar changes, but a radical restructuring of how the state treats our real estate property. At Epsilon Team, we closely monitor the developments and convey the essence to you: what is changing in your pocket and where the real opportunities lie for 2026.



1. The Great Relief in Deemed Living Expenses

I begin with the most "tangible" benefit. For the first time in years, we are seeing a brave reduction in the deemed living expenses for residences, reaching up to 35%. This means that the "cost" charged by the tax office for the home you live in—whether you own it or rent it—is significantly reduced.

Indicatively, for an apartment up to 80 sq. m., the charge per square meter drops to €28 (from €40), while for larger properties (201-300 sq. m.), the reduction is from €200 to €140 per sq. m..

Attention to surcharges: If your property is located in an expensive zone (over €2,800/sq.m.), calculate a surcharge of 40% to 70%.

Smart tip: For secondary residences, the deemed expense remains at half (50% discount).

2. The VAT "Freeze": A 17% Gift for Buyers

If you are considering buying a newly built property this year, the news is excellent.

The suspension of the 24% VAT is extended through 2026.

In practice, this means that for a €200,000 apartment, you will only pay the 3% transfer tax, saving approximately €42,000. This is the best time for "entry" into the market of new constructions with a significantly reduced acquisition cost.

3. Closed Homes & Short-Term Rentals: The Three-Year "Bonus"

The housing crisis presents a significant tax opportunity for those with vacant properties or those considering exiting Airbnb.

If you rent out a home that has been vacant for at least three consecutive years—or convert it from a short-term to a long-term lease—you will benefit from zero income tax on that rental income for three full years.

Conditions: The lease must have a minimum duration of three years, and the property must be up to 120 sq. m.. This limit increases by 20 sq. m. for each additional child beyond the second for larger families.

Crucial Note: Leases must be signed by December 31, 2026, to qualify.

Warning: If you return the property to Airbnb before the three-year period ends, the exemption is retroactively cancelled, and you will be required to pay all exempted taxes for previous years.

4. Investing in Renovation

For those looking to upgrade their property, the state "shares" the costs. Expenses for renovation works carried out in 2026 offer a tax deduction of up to €16,000, which is distributed over the following five years.

Example: If you spend €15,000 this year, you will deduct €3,000 from your income tax every year from 2027 to 2031.

Requirements: Payments must be made electronically (cards or bank transfer), and expenses must be supported by official legal documents.

5. ENFIA: Reductions in Rural Areas

Finally, if you own a primary residence in a settlement with fewer than 1,500 inhabitants (outside the Attica region), this year's ENFIA will be reduced by 50%, provided the property's objective value does not exceed €400,000.

Our Assessment: The Market Still Has "Hidden Aces"

To conclude this analysis, I want to share something we discuss daily at the office. Our experience as brokers and appraisers at Epsilon Team since 2010 confirms that, despite rising prices, opportunities are far from gone.

While we may no longer see the prices from the height of the crisis, there are still properties available at very reasonable base valuations. The "secret" today lies in correct timing and strategic choice:

By utilizing the new tax incentives for renovation, an investor can acquire a property at a logical cost and, by adding value through upgrades, see the immediate resale value skyrocket. The surplus value created in this manner is the true profitability of 2026.

At Epsilon Team, we are here to help you identify these properties and design the move that will yield the maximum return for you.



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The Home as a Mirror of the Soul

The Psychology and Neuroscience of Design

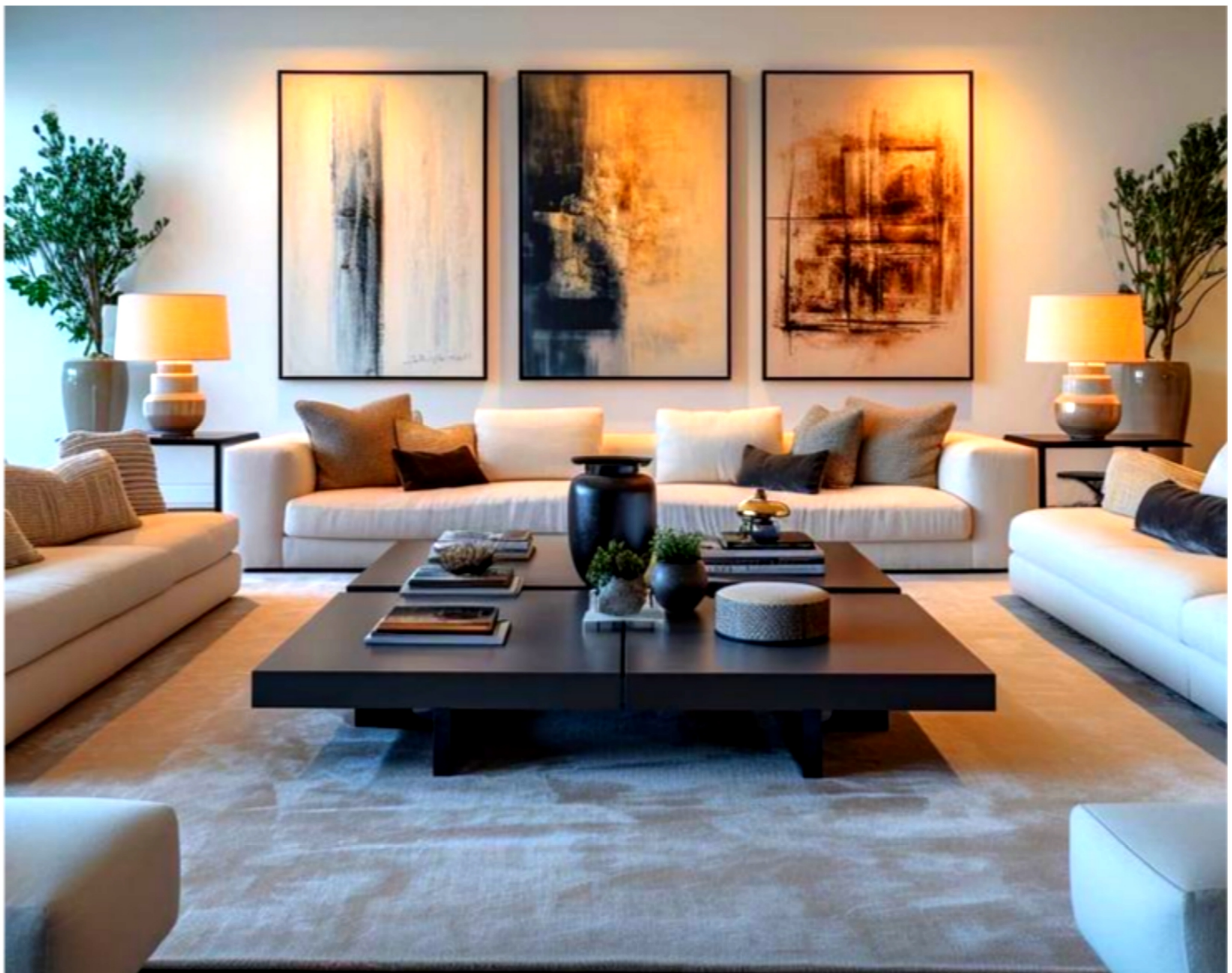
Have you ever wondered why you feel an irresistible calm in a specific room or why you chose that particular vase for the corner of the living room?

Decoration is not merely a matter of aesthetics. It is the mirror of our subconscious and a powerful tool that shapes our mood. International research in the fields of Environmental Psychology and Neuroaesthetics reveals that every object and every arrangement in our space is a "statement" about our inner world.

The Living Room: Our "Social" Map

The arrangement of furniture in the living room reveals how we relate to those around us.

Face-to-Face: If your sofas are placed opposite each other, prioritizing conversation, you are a person who invests in meaningful relationships.



The Startle Reflex:

Psychology suggests that if your sofa has its back to the door, the body is in a state of subconscious stress, as the instinct of self-protection is ignored



Prospect-Refuge Theory:

We feel better when the space offers "Prospect" (a view towards the outside) and "Refuge" (a safe corner that protects us from behind).

Objects & Materials:

Our Symbolic Extensions

The decorative items we choose are "emotional anchors" that testify to our personality.

Souvenirs & Collections: If the space is full of photos and keepsakes, your need for security and continuity is dominant.



Continued on the next page

Minimalism vs. Clutter:

A minimal space suggests a need for mental clarity, while creative "chaos" belongs to people who prioritize spontaneity.



Curves vs. Angles: Furniture with curves activates the brain's reward network, while sharp angles can activate the amygdala, the fear center.

Natural Materials: The texture of wood and stone offers a "grounding" and connection to nature that artificial materials are unable to imitate.



The Bedroom: The Emotional "Cocoon"

It is the most personal space, the unique spot in the world where our psychology allows us to "lower" our defenses.

Its configuration focuses on the sense of Sanctuary, a space intended not to be seen by others, but to nourish us.

Symmetry & Equality: The choice of two identical bedside tables and lamps is not just an aesthetic rule. Psychologically, symmetry in the bedroom suggests a desire for balance and equality in relationships.

Conversely, asymmetry may subconsciously reflect a sense of "one-sidedness" or a lack of coordination with our partner.



Layering: The use of many soft fabrics, rugs, and multiple layers on the bed (throws, pillows) serves emotional cocooning.

It is our subconscious desire to "wrap" ourselves and isolate from the intensity of the day.

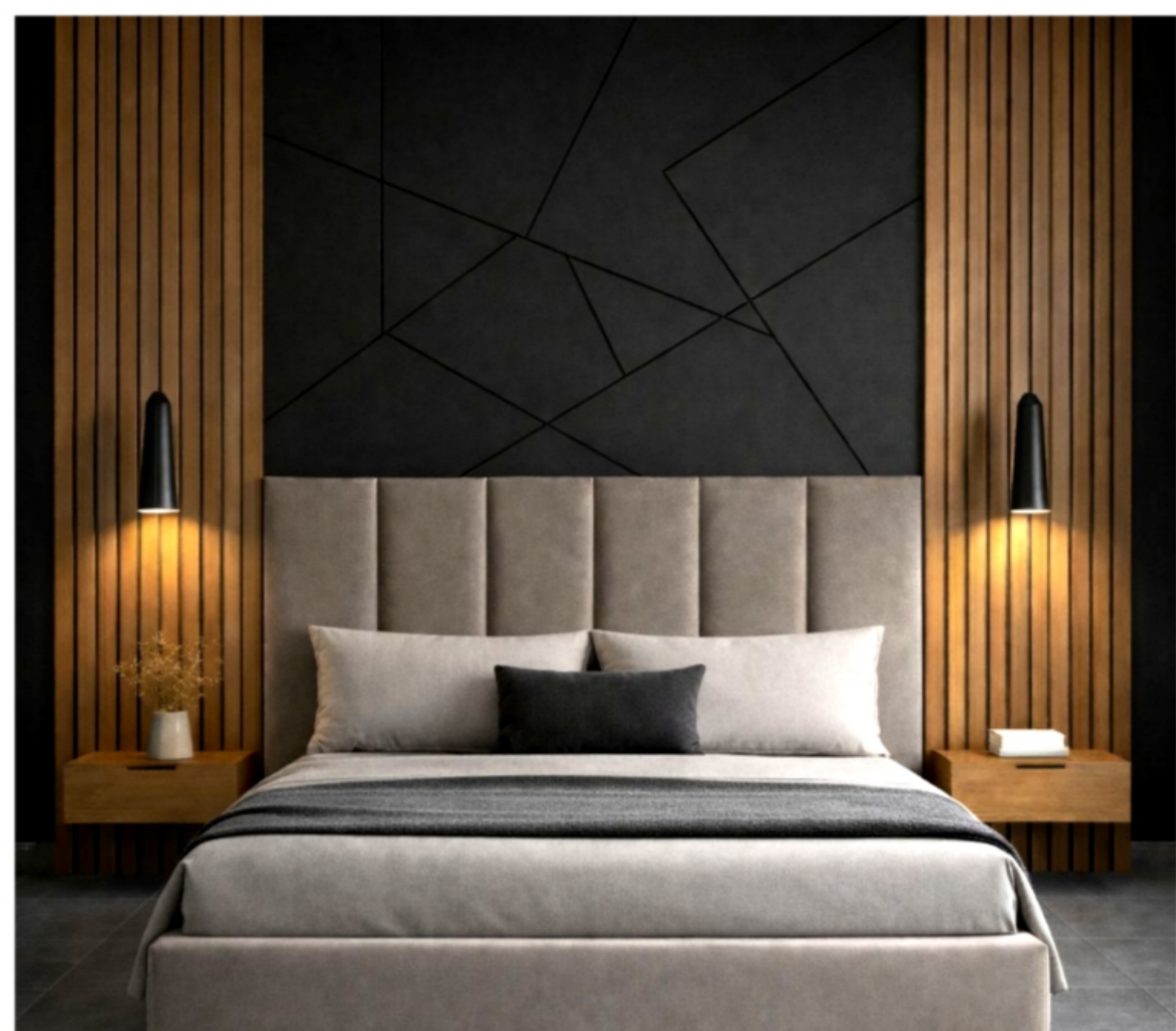
The "harsher" the outside world is, the softer the materials we seek in our room.



The Psychology of the Headboard:

A sturdy and stable headboard offers a primal sense of protection.

According to environmental psychology, when we feel that our head is "shielded" from behind, the brain enters a state of deep sleep (REM) more easily, as it does not feel exposed.



Continued on the next page

Color "Detox":

In the bedroom, the choice of monochromatic palettes or earth tones helps reduce visual noise.

When the eye does not need to process intense contrasts, the nervous system receives the signal that the day's "mission" is over and it is time for restoration



Light, color, and height.

The Trilogy of Perception: How Space "Sculpts"

Thought

Light, Color, and Height are the atmosphere within which our psychology breathes. Their selection defines the energy footprint of the home. It is the difference between a space that "traps" us and a space that "uplifts" us. It is a triple equation that determines whether a space will push us toward action or serenity, directly affecting our brain chemistry—from the production of serotonin to the control of cortisol.



Ceilings that "Open" the Mind:

High-ceilinged rooms encourage creative thinking, while low-ceilinged rooms help with concentration on detail.

The Therapeutic Power of Color:

Blue and green reduce the heart rate (ideal for sleep), while yellow enhances serotonin and creativity.



Quick Psychology Tips for Your Home

Do you want to change your mood? Start with your space using these simple moves:

- **For immediate relaxation:** Replace a piece of furniture with sharp angles with one that has a rounded shape. Our brain calms down when it sees curves.
- **For creativity:** If you work from home, place your desk in the room with the highest ceiling or add a touch of yellow to the wall to stimulate your serotonin.
- **For better sleep:** Remove intense clutter from the bedroom and invest in symmetry. Two identical lamps next to the bed offer a subconscious sense of stability.
- **For stress reduction:** Place at least two indoor plants in your field of vision. "Biophilia" is proven to reduce cortisol.
- **For a sense of security:** Do not place your sofa or bed with its back to the door. The ability to monitor the room's entrance reduces the primal startle reflex.



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The Antiparos Sanctuary: The Architecture of Silence opposite Despotiko



The Harmony of Underground Design

In St. George's Bay, where the blue of the Aegean meets the energy of the archaeological site at Despotiko, a complex of four residences is born, redefining the concept of locality. Utilizing the natural topography and the art of underground construction, the villas are subtly integrated into the sloping landscape, built from local stone and natural wood. Their linear arrangement and the use of materials are not merely an aesthetic choice, but a deep bow to Cycladic nature, ensuring that the built space "breathes" in absolute balance with the environment



Living Under the Stars:

Light and Hearth

The interior layout follows the flow of light, with the upper level hosting a single, open-plan space that "frames" the sea through impressive openings.

The experience culminates in the outdoor area, where the infinity pool seems to merge with the horizon.

In the center of the landscaped garden, a built-in fire pit invites moments of absolute relaxation under the starry sky, creating the ideal setting for the Hollywood summer nights that have made the island a global destination for the elite



Privacy on Two Levels

The clever architectural concept guarantees the most precious commodity in Antiparos: absolute privacy. Although part of a complex, each villa is separated from the others by densely planted paths, ensuring zero visual contact between residents. The three master bedrooms on the lower level, with direct access to protected terraces, function as autonomous sanctuaries.

This is a rare investment opportunity on an island where the demand for high-end aesthetics and isolation has never been higher.

Of the 4 villas in the complex, only two are available for sale (one 250sqm at €1,990,000 and one 235sqm at €1,850,000). All villas are delivered Christmas 2027.



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A Rare Stone Villa in the Heart of Ekali



The Charm of Stone and History

In one of the most prestigious and serene locations in Ekali, this 176 sqm stone villa is a hymn to classic aesthetics and timeless quality.

Developed across two levels within a lush 1,491 sqm plot, the residence exudes a sense of nobility rarely found in modern constructions.

The 2010 renovation fully respected the building's authentic character, preserving the wooden frames and the internal staircase, while the stone construction offers top-tier natural insulation and a warm, intimate atmosphere that embraces the three comfortable sleeping areas and the spacious reception rooms.

A "Trophy" Plot with Boundless Prospects

The property's true added value lies in the extent and specifications of its plot.

With a frontage of nearly 30 meters and a depth of 50 meters, the detached plot offers absolute privacy and a garden with its own well that resembles a personal forest.

With a Building Factor of 0.4, the property offers the exceptional opportunity for the new owner to utilize the remaining building capacity of 420 sqm, creating a total impressive residence of nearly 600 sqm in the most privileged zone of the Northern Suburbs.



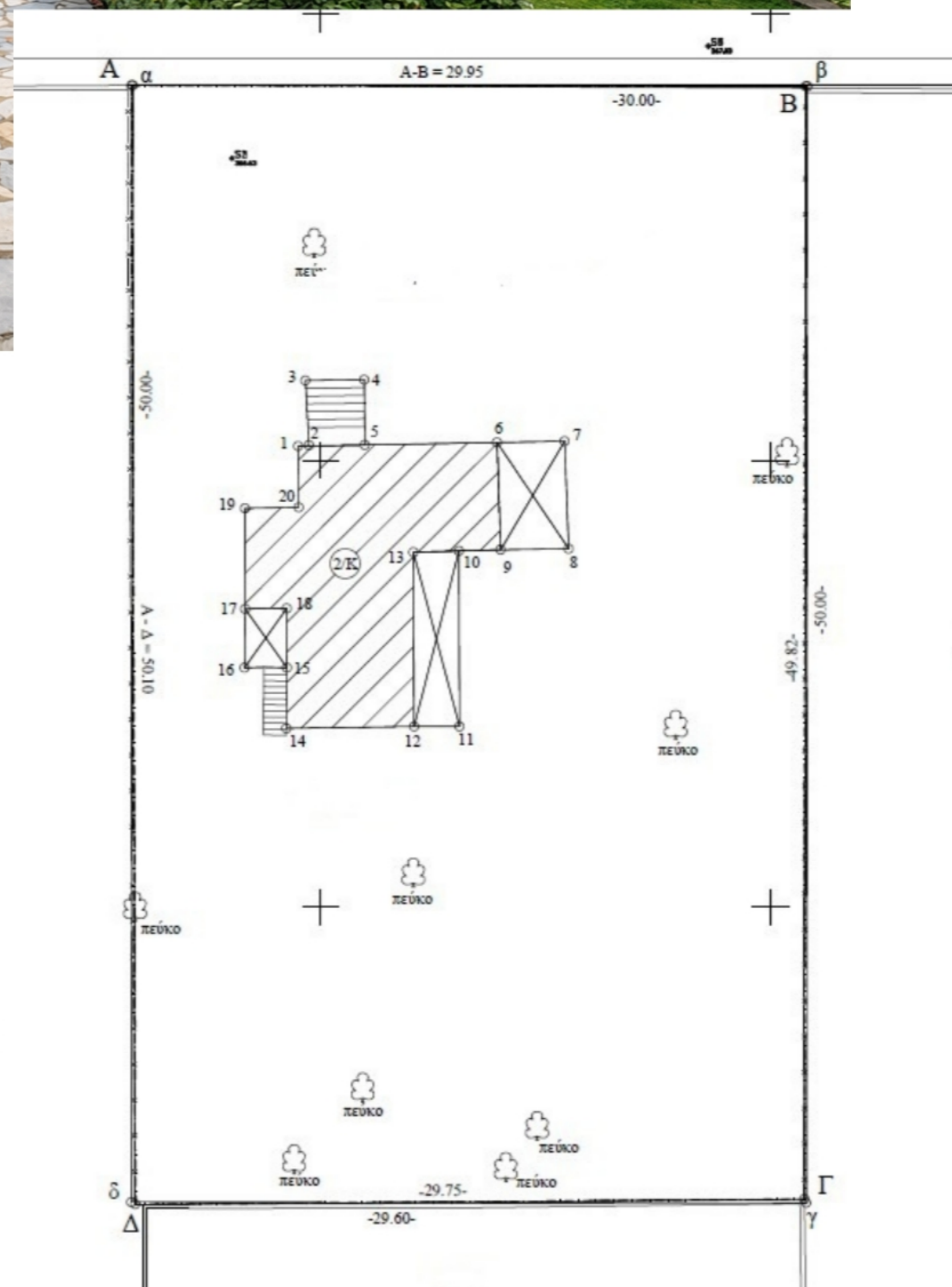
Investment Flexibility:

Reconstruction or a New Beginning

This particular proposal represents a rare investment opportunity due to the flexibility it offers.

The buyer can choose to maintain the imposing stone walls as the central core of an extensive reconstruction, marrying tradition with modern design in a 600 sqm building.

Alternatively, the property can be used as a blank "canvas" (plot) for the construction of a new, ultra-luxurious villa from scratch



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Vrilissia center for rent

Two newly built whole-floor apartments



140sqm, 3rd floor with 3 bedrooms, heat pump, 2 underground parking spaces. Delivery March 2026. Price: €2,700.

140sqm, 2nd floor, with 3 bedrooms, heat pump, 2 parking spaces. Delivery March 2026. Price: €2,500.



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Filothei: 200sqm apartment for rent



In an exceptional location in Filothei, a bright, corner, and airy whole-floor apartment of 200 sqm is available for rent on the 3rd floor. It is developed on one level and includes three bedrooms – one of which is a master –, two bathrooms, one WC, a separate kitchen, and a spacious living room with a fireplace. It also features a 4th utility room for staff or laundry.



The condition of the property is excellent. The wooden floors provide timeless warmth, while the aluminum frames with double glazing ensure comfort and energy efficiency. The heating is autonomous with natural gas, and there is air conditioning. The large terraces with open views, the electric awnings, the bright character, and the sense of luxury make the apartment unique. Pets are allowed. Available from May 1st, 2026. Asking price: €3,500

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Stone villa of 345sqm in Palaio Psychiko



In one of the most prestigious locations in Palaio Psychiko, this 345 sqm stone villa is an authentic example of 1960s architecture. Set on a 636 sqm plot with a lush garden and the potential for a swimming pool, the property combines privacy with timeless glamour. The property is distinguished by its robust stone construction and pioneering split-level design

-Reception Areas: The main entrance leads to an imposing dining room. On the elevated level, the spacious living room with a classic fireplace is surrounded by large glass surfaces, allowing natural light to bathe the space and offering direct access to the large terrace and garden views.

- Private Zone: The elevated ground floor hosts two comfortable bedrooms with one bathroom, while the entire 1st floor is dedicated to the Master Suite, which features its own bathroom and an additional space, ideal for an office or private sitting room

- Lower Level: The garden level is the heart of daily life, featuring a second living room, a daily dining area, kitchen, staff room, and utility spaces

- Outdoor Areas: The large garden surrounding the residence functions as an absolute "sanctuary" within the urban fabric. The provision for a swimming pool allows for a modern upgrade that would significantly enhance the property's value.

Price: €2,600,000.



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Kolonaki Skyline Residence: Minimal Luxury on the 5th Floor



In one of the quietest and most sought-after spots in Kolonaki, this newly built 193 sqm whole-floor apartment on the 5th floor is the epitome of modern urban luxury. Minimal design meets technological excellence with underfloor heating, a VRV air conditioning system, and A+ energy-efficient frames, while the large terrace offers a rare sense of freedom with an open view of the urban fabric





With three bedrooms (two Master en-suite), oak floors, and premium materials such as Corian, the residence combines high aesthetics with ultimate functionality, additionally featuring two parking spaces with electric vehicle charging infrastructure. A rare investment proposal for those seeking the highest quality of living in the most prestigious area of the capital.

Price: €2,600,000



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