

Know the risks before you buy.

LOCATION DUE DILIGENCE REPORT

Traditional stone house, Trochalia · Monemvasia

3 levels + 10 sqm guesthouse · Settlement of Trochalia,
Municipality of Monemvasia
Laconia · Peloponnese · Greece · 36.6532 N, 23.0233 E

LOCATION PRECISION: SETTLEMENT

REPORT DATE

18 July 2026

BUYER PROFILE

Holiday home

METHODOLOGY

11 Risks v1.2 (July 2026)

LISTING

spitogatos.gr / 1117401886

THE ELEVEN RISKS

A1		WILDFIRE
A2		FLOOD
A3		GROUND & GEOHAZARDS
A4		DROUGHT, WATER STRESS & SUPPLY
A5		EXTREME HEAT & SEVERE WEATHER
B1		GEOPOLITICAL CONTEXT
B2		INSURABILITY
C1		MUNICIPAL VIABILITY & ECONOMY
C2		INFRASTRUCTURE & ACCESS
C3		ENVIRONMENT, LAND USE & NUISANCES
C4		SAFETY & CRIME

"This is a best-effort report compiled from publicly available sources at the dates stated. We verify what public data allows and we tell you plainly where it doesn't. To the maximum extent permitted by applicable law, we accept no liability for the accuracy or completeness of third-party data or for decisions made on the basis of this report. Before any purchase, commission complete legal and technical due diligence and verify key findings on the ground - and treat anyone who tells you a report can replace that as a red flag."

The eleven risks at a glance

A

NATURAL & CLIMATE

A1 Wildfire RED ▼ MEDIUM CONF · PARTIAL COV	A2 Flood GREEN ▬ MEDIUM CONF · PARTIAL COV	A3 Ground & geohazards AMBER ▬ MEDIUM CONF · PARTIAL COV	A4 Drought, water stress & supply RED ▼ HIGH CONF · PARTIAL COV	A5 Extreme heat & severe weather AMBER ▼ MEDIUM CONF · PARTIAL COV
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B

SECURITY & RESILIENCE

B1 Geopolitical context GREEN N/A MEDIUM CONF · PARTIAL COV	B2 Insurability AMBER N/A MEDIUM CONF · PARTIAL COV
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C

LOCAL VIABILITY

C1 Municipal viability & economy AMBER ▬ MEDIUM CONF · PARTIAL COV	C2 Infrastructure & access AMBER N/A MEDIUM CONF · PARTIAL COV	C3 Environment, land use & nuisances AMBER N/A MEDIUM CONF · PARTIAL COV	C4 Safety & crime GREEN N/A LOW CONF · PARTIAL COV
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● NO MATERIAL ADVERSE FINDINGS ● ELEVATED, MANAGEABLE ● MATERIAL, POSSIBLE WALK-AWAY ● UNRATED, NO DATA ▼ DETERIORATING ▬ STABLE

TOP 3 RISKS highest decision impact

- 1 Wildfire (A1, ●):** burnt area within ~5 km in 2025, repeated ignitions across the municipality in 2024-2025 including December, worsening fire-weather outlook.
- 2 Water scarcity (A4, ●):** officially declared recurring scarcity, aquifer salinization, usage bans and warned supply interruptions in the very municipality supplying this house.
- 3 Insurability of the above (B2, ●):** structurally voluntary market with an 18 % penetration rate and emerging wildfire red-zoning; cover exists on paper, but nobody has confirmed it for this house.

WALK AWAY IF

- No insurer is willing to cover the property against wildfire and earthquake at a premium you would actually pay - in a market where the state is actively pushing people to insure, a refusal is information.
- The house turns out to depend on a private borehole with documented brackish intrusion, or the municipality confirms recurring multi-day summer supply cuts for Trochalia and the house has no storage cistern.

Before you pay a deposit

VERIFY BEFORE PAYING A DEPOSIT

- ☐ Obtain a written home insurance quote covering fire (incl. forest fire), earthquake and flood at full reconstruction value (ENFIA-discount compliant, min. 900 EUR/sqm basis) - from at least two insurers.
- ☐ Obtain the KAEK from the seller and check it against the Ktimatologio viewer, the forest maps (dasikoschartis.gr), and the Natura 2000 viewer.
- ☐ Ask the municipal water service in writing: is Trochalia's network affected by summer restrictions or cuts, and what is the outage history 2016-2026? Does the house have a cistern?
- ☐ Check fixed and mobile coverage for the address at broadband-assist.gov.gr (the official Greek address-level map).
- ☐ Commission a structural engineer's assessment of the masonry building's seismic behaviour (Greek code zone context in A3) - "fully renovated" says nothing about structural retrofitting.
- ☐ Ask the Ephorate of Antiquities of Laconia and the municipal technical service whether the property lies within any archaeological zone or traditional-settlement protection regime, and what the in-progress Local Urban Plan (TPS) foresees for Trochalia.

TOP 3 DATA GAPS what we most wish we knew

- The cadastral parcel (KAEK) and its overlay with Natura 2000 boundaries, forest-map (dasikos chartis) status, and the settlement's delimitation line.
- Verified burnt-area perimeters (EFFIS) and their exact distance to the parcel - our ~2.5-4.5 km figure rests on news-reported toponyms.
- Trochalia's specific water supply arrangement (source, network, outage history, presence of a cistern/tank at the house) and fixed broadband availability at the address.

04 Dashboard

#	CATEGORY	RISK	TREND	CONFIDENCE	COVERAGE	COUNTRY BASELINE
A1	Wildfire			Medium	Partial	baseline not provided
A2	Flood			Medium	Partial	baseline not provided
A3	Ground & geohazards			Medium	Partial	baseline not provided
A4	Drought, water stress & supply			High	Partial	baseline not provided
A5	Extreme heat & severe weather			Medium	Partial	baseline not provided
B1	Geopolitical context		n/a	Medium	Partial	baseline not provided
B2	Insurability		n/a	Medium	Partial	-
C1	Municipal viability & economy			Medium	Partial	-
C2	Infrastructure & access		n/a	Medium	Partial	-
C3	Environment, land use & nuisances		n/a	Medium	Partial	-
C4	Safety & crime		n/a	Low	Partial	-

The country baseline column shows 11 Houses' own country-level research where it exists; for this report no country baseline was provided.

01 How to read this report

Each of the 11 categories carries three independent dimensions. **Risk** (● no material adverse findings / ● elevated, manageable with awareness / ● material, may be a reason to walk away / ● unrated because no meaningful data exists). **Evidence confidence** (High = measured, authoritative; Medium = modelled or single-source; Low = proxy or perception data). **Coverage** (Complete / Partial / None - how much of the category we could actually assess). They are separate on purpose: a category can be GREEN on what we found while Coverage is Partial because one indicator has no public data - a good map for one hazard must never hide a blind spot in another.

The **country baseline** column shows 11 Houses' own country-level research where it exists; the local rating can deviate from it in either direction, and that deviation is the point. For this report **no country baseline was provided** - the fields say so rather than pretending.

For composite categories, the category rating equals the worst material sub-finding - sub-indicators cannot offset each other (the **critical override rule**).

We rate the eleven risks separately and never produce an overall score - a location is not a number.

02 Executive summary

Trochalia is a small hillside settlement 5 km from one of Greece's premier heritage destinations, and for a holiday home the setting is genuinely strong - but two risks are material and one of them is getting worse. First: this is an active wildfire zone. In June 2025 a fire with a 4 km front burned in the Agios Stefanos - Livadia - Xifias area, roughly 2.5-4.5 km from Trochalia, and December 2024 saw fires at the foot of the Monemvasia rock itself - ignitions in December mean the fire season here is effectively year-round, and fire-weather projections for the southern Peloponnese point firmly down. Second: the Municipality of Monemvasia officially and repeatedly declares itself "particularly deficient in water" - boreholes are going deeper every year, seawater is intruding into aquifers, irrigation from the network is banned, and the mayor warned in June 2026 that supply cuts will follow if consumption does not fall. Third, and connecting the first two: Greece has no pooled catastrophe insurance scheme, home insurance penetration is 18 percent, and insurers have started red-zoning wildfire-exposed areas - so a written quote covering fire, earthquake and flood is a pre-deposit item, not an afterthought. The rest of the picture is more ordinary: moderate seismicity typical for Greece (a renovated stone masonry house deserves an engineer's look regardless), a nearby hospital that exists but is chronically understaffed, a stable municipality economically dependent on tourism, Natura 2000 protection over the surrounding coast, and a licensed pipeline of wind farms on the Malea ridge to the south whose visual impact on this spot nobody has verified. For August use, the coastal position moderates heat that is nonetheless trending up. Nothing here says walk away today; two things say do not pay a deposit before specific verifications listed below.

A · Natural and climate hazards

2050 outlook definition used throughout: "2050" means the climatological mean of 2041-2060 against a 1991-2020 baseline, or the source's stated period/baseline where it differs (always cited). Primary scenario is middle-of-the-road (RCP4.5/SSP2-4.5); where a source publishes only RCP8.5, it is used and labelled. A projection without a scenario is not reproducible and does not appear here.

A1

Wildfire

NATURAL & CLIMATE

RED

TREND ▼

CONF MEDIUM

COV PARTIAL

WHAT WE FOUND

This is an active wildfire area with recent burns close to the settlement and an ignition pattern that no longer respects the traditional fire season.

- On 18 June 2025 a large fire burned agro-forest land in the wider Agios Stefanos area of Monemvasia, at the "Livadia-Xifias" locality, with a front reported at approximately 4 km length and 200 m width, in rough, densely vegetated terrain immediately southwest and south of Monemvasia town. Mapped against settlement centroids, Xifias lies ~3 km southeast and Agios Stefanos ~4 km southwest of Trochalia - the reported fire zone falls roughly 2.5-4.5 km from the settlement. (lakonikos.gr, 18 Jun 2025, locality/toponym resolution)
- On 11 December 2024 a fire in low vegetation burned at the foot of the Monemvasia rock, near the access to the castle town, ~4-5 km northeast of Trochalia; 36 firefighters, 11 vehicles and 2 foot units responded. A separate fire broke out the next day, 12 December 2024, in forest land at Zarakas in the northern part of the municipality. Grass fires in December are a signal: the effective fire season here is close to year-round. (notospress.gr, 11 Dec 2024; newsbomb.gr, 12 Dec 2024, locality resolution)
- On 23 June 2025 a fire at Karavostasi-Plytra in the western part of the municipality (~25 km from Trochalia) triggered a 112 evacuation alert for two settlements, with 72 firefighters, 8 aircraft and 1 helicopter deployed and homes threatened. On 2 July 2024 a forest fire burned at Agios Elissaios in the municipality with aerial means deployed. The municipality is repeatedly affected. (newsit.gr, 23 Jun 2025; cnn.gr, 2 Jul 2024, municipality resolution)
- 2050 outlook: ensemble EURO-CORDEX projections for Greece show fire danger (days with FWI > 30; FWI is the Fire Weather Index, a meteorological fire-danger metric) progressively increasing for 2021-2050 vs 1971-2000 under RCP2.6/4.5/8.5, with southern and eastern Peloponnese among the regions with the stronger increases. High-resolution national simulations project the number of days above the 90th FWI percentile to increase by more than 30 days in the near future (2025-2049) under RCP4.5, with the strongest absolute values in southern Greece. Trend: deteriorating. (IOPscience/EURO-CORDEX ensemble study, 2022, regional; Karali et al., Sustainability, 2023, 5 km grid)

Per the methodology's rating heuristic - burnt perimeter within ~5 km in the last 15 years, or municipality repeatedly affected - both conditions appear met. RED.

WHY IT MATTERS

A holiday home is empty most of the year; nobody is there to defend it, clear the perimeter in time, or even notice the smoke. Wildfire is the one peril on this list that can take the entire asset in an afternoon, and it directly drives the insurance question in B2.

WHAT WE COULD NOT VERIFY

The exact EFFIS burnt-area perimeters and their distance to the parcel (the EFFIS viewer could not be queried in this run; the ~5 km conclusion rests on news toponyms, hence Medium confidence). Fire frequency

statistics for the municipality from the Hellenic Fire Service. Vegetation/fuel continuity between the 2025 burn scar and the settlement.

WHAT TO ASK BEFORE MAKING AN OFFER

- Seller/agent: has fire ever reached the village or this property? Is there a perimeter clearance obligation being met (Greek law requires plot clearing by 30 April annually)?
- Municipality (Civil Protection office): which settlements were included in evacuation planning in 2024-2025, and is Trochalia in a designated high-risk zone of the municipal fire plan?
- Insurer: is forest fire explicitly covered, at what deductible, and is the address in an internal high-risk zone?

POSSIBLE MITIGATION

Real and worth doing: defensible space (clearing vegetation around the structure), ember-resistant vents and shutters, a water tank with independent pump, and insurance actually covering forest fire. Stone construction with a tile roof is inherently more fire-resilient than timber - an advantage of this property type, but not immunity, especially for window openings and the wooden attic level.

A2

Flood

NATURAL & CLIMATE

GREEN

TREND

CONF MEDIUM

COV PARTIAL

WHAT WE FOUND

The site is not inside any officially mapped flood hazard zone - but mostly because the Greek Floods Directive mapping never looked here.

- Greece's Floods Directive implementation (2nd cycle) designates Areas of Potentially Significant Flood Risk (APSFR - the zones for which official hazard maps are produced) in Water District EL03 (Eastern Peloponnese) at: the lower Evrotas zone (Skala, Elos and other Laconic Gulf torrents, EL03APSFR001), the Evrotas valley at Sparta (EL03APSFR002), and zones in Arcadia/Argolida. The Myrtoan east coast around Monemvasia is not an APSFR - no official fluvial, pluvial or coastal hazard map exists for the site. Absence from mapped zones is not evidence of absence of risk; it is evidence of absence of mapping. (floods.ypeka.gr, 2nd cycle FRMP, snapshot Jul 2026, water-district resolution)
- Documented events: during storm Byron in early December 2025, Laconia took heavy rainfall; the worst flooding hit the neighbouring Evrotas municipality (Skala Vlachioti), while within the Municipality of Monemvasia the most intense phenomena were reported at Molaoi and Sykea, ~20-25 km northwest of Trochalia, with traffic diverted on the Sparti-Monemvasia provincial road. No flooding at Trochalia, Gefyra or Monemvasia town was found in the reviewed archives for the last decade. (protothema.gr/ANA-MPA, 4-5 Dec 2025, municipality resolution)
- Topography: the settlement sits on rising ground 2-3 km inland; the coastal strip between it and the sea is crossed by small ephemeral torrents typical of the region. Parcel-level exposure to these is not assessable at settlement precision.
- 2050 outlook: ensemble EURO-CORDEX projections of extreme precipitation for Greece are statistically non-robust for the near term (2021-2050) across scenarios - the ensemble does not agree on direction. Trend shown as stable with explicit uncertainty. (Georgoulas et al., Atmosphere 15:601, 2024, 12 km grid, RCP2.6/4.5/8.5 vs 1971-2000)

WHY IT MATTERS

Flood is the peril where "not mapped" gets routinely misread as "safe". Here the honest statement is: no adverse findings, no documented local events - and no authoritative map either.

WHAT WE COULD NOT VERIFY

Pluvial/flash-flood behaviour of the specific plot and its street (no national pluvial layer exists for this area); the torrent network relative to the parcel; historical events before ~2010 in local archives.

WHAT TO ASK BEFORE MAKING AN OFFER

- Seller and neighbours: has water ever entered the house or the ground floor, and how does the lane behave in a cloudburst?
- Municipality (technical service): any recorded storm-damage compensation claims for Trochalia in the last 20 years?

POSSIBLE MITIGATION

For a hillside stone house the realistic measures are drainage detailing around the building envelope and keeping the flood peril in the insurance package (it is one of the three perils required for the Greek ENFIA tax discount anyway - see B2).

A3 Ground & geohazards NATURAL & CLIMATE AMBER TREND CONF MEDIUM COV PARTIAL	
A3 SUB-INDICATOR	RESULT
Seismic hazard	
Historical felt earthquakes	
Tsunami exposure (coastal scan)	(shoreline assets), settlement itself on rising ground
Landslide susceptibility	not assessable at this precision
Karst/sinkholes (conditional scan)	karst terrain present, no public susceptibility map
Coastal erosion / relative sea-level rise	(shoreline), not the hillside site
Volcanic	
Avalanche (conditional scan)	irrelevant
Ground subsidence (EGMS)	not checked at this precision
Category rating (critical override)	

WHAT WE FOUND

- Seismic design context: Greece's national seismic code (EAK 2000, as revised 2003) divides the country into three zones with design ground accelerations of 0.16 g, 0.24 g and 0.36 g; the municipal allocation table places the Laconia municipalities, including Monemvasia, in Zone I (0.16 g) - the lowest Greek class, which still corresponds to a seismically active country by wider European standards. The methodology's AMBER band (PGA 0.10-0.25 g) applies. (OASP, EAK 2003 revision FEK B 1154/2003, municipal resolution; zone assignment cross-checked against the OASP municipal table - flagged for verification by the buyer's engineer)
- The site-specific ESHM20 value (the 2020 European Seismic Hazard Model, PGA at 475-year return period - the standard screening metric) was not retrieved in this run and is listed as a gap; the regional model for the southeastern Peloponnese sits in the moderate band consistent with the AMBER classification. (EFEHR/ESHM20, 2021 release, regional model - site value unverified)
- Felt earthquakes: the region regularly feels large intermediate-depth events of the Hellenic subduction zone without local destruction - e.g. the M6.7 Kythira earthquake of 8 January 2006 (~66 km deep) and the M6.2 Leonidio earthquake of 6 January 2008 (~75 km deep), plus frequent smaller deep events under northern Laconia (M4.2-4.3 near Charakas, June 2026, depth ~62 km). No destructive shallow event at Monemvasia appears in the modern instrumental record reviewed. (NOA Geodynamic Institute / EMSC event reports, 2006-2026, regional resolution)

- Tsunami (conditional scan - relevant coast): the Hellenic Arc south of Crete is Europe's largest tsunami source (the 365 AD event is the canonical case) and the NEAMTWS warning system covers these coasts. Trochalia itself sits 2-3 km inland on rising ground, so the practical exposure concerns beaches, the coastal road and any boat - not the house. Site elevation was not verified. (NEAMTWS/IOC context, settlement-position reasoning, settlement resolution)
- Karst (conditional scan): this is limestone country - the neighbouring Natura 2000 site is literally named after a cave (Solomou Trypa). Greece publishes no national karst/sinkhole susceptibility map; unrated, noted for the engineer.
- Avalanche: irrelevant at this elevation and latitude - dismissed.
- Coastal erosion and sea-level rise: regional mean sea level is projected to rise roughly 0.2 m (likely range ~0.15-0.26 m) by 2050 relative to 1995-2014 under SSP2-4.5 - material for the beach and port infrastructure over decades, not for a hillside house. (IPCC AR6 regional sea level projections, 2021, regional resolution)
- Building vulnerability is out of scope, but the flag is obvious: a three-level stone masonry house with a "full renovation" of unknown structural depth, in seismic Greece, needs an engineer's opinion on the masonry, ties and roof diaphragm before purchase.

WHY IT MATTERS

Earthquakes are the one Pillar A peril where the building matters more than the map - the same shaking that a tied, grouted masonry house shrugs off can crack an unretrofitted one.

WHAT WE COULD NOT VERIFY

Site-specific ESHM20 PGA; landslide inventory entries near the settlement; EGMS ground-motion data for the slope; karst features at the parcel; site elevation above sea level.

WHAT TO ASK BEFORE MAKING AN OFFER

- Seller/agent: what did the renovation include structurally - any concrete ring beam, tying of walls, roof anchoring? Building permit and static study available?
- Engineer (inspection): masonry condition, foundation on rock vs fill, any cracking pattern suggesting settlement or past shaking.
- Insurer: earthquake cover terms for pre-code masonry buildings.

POSSIBLE MITIGATION

Earthquake insurance (available, and one of the three ENFIA-discount perils); structural retrofit measures for stone masonry are well understood in Greece and priceable after inspection.

A4 Drought, water stress & supply NATURAL & CLIMATE RED TREND ▼ CONF HIGH COV PARTIAL	
A4 SUB-INDICATOR	RESULT
Drought episode history	●
Supply restrictions & outage risk	●
Aquifer condition (salinization)	●
Desertification risk class	● national map not retrieved
Drinking water quality reporting	● not retrieved
2050 water availability	● declining
Category rating (critical override)	●

WHAT WE FOUND

This is the loudest single finding of the report, and it comes from the horse's mouth.

- The Municipality of Monemvasia - the direct water supplier for 38 communities and 57 settlements, including Trochalia - officially and repeatedly describes itself as "particularly deficient in water". The mayor's announcements (recurring across years, most recently June 2026) state: acute water scarcity due to prolonged drought, climate change and salinization; boreholes drilled deeper every year "until there will be no water or it will be brackish due to seawater intrusion"; network water is for domestic use only, with irrigation of crops and olive groves, washing of yards and vehicles, and filling of swimming pools without a permit explicitly banned; and a warning that failure to cut consumption will force supply interruptions. (monemvasia.gov.gr mayoral announcements + notospress.gr, 16 Jun 2026 and prior years, municipality resolution)
- The mayor also states that agriculture consumes over 90 % of available water from the same aquifers the municipality pumps for drinking supply - the structural competition will not go away. (monemvasia.gov.gr, Jun 2026, municipality resolution)
- 2050 outlook: high-resolution RCM ensembles project total precipitation changes of 0 to -10 % for Greece by 2050 under RCP8.5 (vs 1971-2000), with the largest decreases toward the southern parts - Peloponnese and Crete; several studies single out the eastern Peloponnese for the more dramatic end-century reductions. Combined with rising evapotranspiration from A5, water availability trends down. (Zittis et al. / Georgoulas et al. ensemble literature, 2022-2024, 11-12 km grid, RCP8.5 labelled as such)

WHY IT MATTERS

A holiday home used in July and August hits exactly the weeks when the network is under maximum stress and the pool-filling ban applies. If the property's usability assumes a garden or a pool, this finding is a direct constraint on that assumption, not background noise.

WHAT WE COULD NOT VERIFY

Whether Trochalia's local network has had actual (not just threatened) supply cuts, and how often; the property's connection type and whether the traditional cistern typical for old stone houses exists and is functional; the supply zone's drinking water quality reports; the national desertification map class for the area (not retrieved this run - listed as gap rather than padded).

WHAT TO ASK BEFORE MAKING AN OFFER

- Municipality (water service, in writing): outage and restriction history for Trochalia's network 2016-2026; source of Trochalia's supply; any salinity issues in that specific network.
- Seller: does the house have a cistern or storage tank, what volume, and is it plumbed in? Any private borehole, and if so, a recent water analysis?
- Agent: how do neighbouring holiday-home owners handle August - trucked water, tanks, or no issue?

POSSIBLE MITIGATION

Genuinely effective here: a storage tank/cistern (many stone houses in the area historically had one - restoring it is the single best money spent on this risk), low-consumption fittings, and rainwater harvesting from the roof. What does not exist: any way for one buyer to fix a municipal aquifer.

A5 Extreme heat & severe weather NATURAL & CLIMATE AMBER TREND ▼ CONF MEDIUM COV PARTIAL	
A5 SUB-INDICATOR	RESULT
Heat load (current + 2050)	●
Windstorm exposure (conditional)	●
Hail (conditional)	● nothing documented found

A5 SUB-INDICATOR	RESULT
Snow/cold loads (conditional)	● marginal
Torrential rain trend (conditional, links A2)	■ ensemble disagrees
Category rating (critical override)	●

WHAT WE FOUND

- Current heat profile: hot-summer Mediterranean coast; the marine position moderates extremes relative to the inland Evrotas valley (Sparta routinely runs among Greece's hottest stations). Station-level climatology of days above 35 °C and tropical nights for the Monemvasia coast was not retrieved - listed as a gap rather than approximated. (qualitative, settlement resolution)
- 2050 outlook: for the Peloponnese, heatwave frequency is projected at roughly 12-13 heatwave days per year by 2050 under RCP4.5 (NUTS-2 resolution; study baseline 2014-2024 - a non-standard baseline, cited as published). National simulations project mean daily maximum temperature increases of up to 2.5 °C for 2025-2049 under RCP4.5. Both point the same direction: more heat, longer heat, also on the coast. Trend: deteriorating. (Heat-mortality projection study, 2025, NUTS-2, RCP4.5/8.5; Politi et al. 2023 via UTCI review, ScienceDirect 2025, national)
- Windstorm (conditional scan - relevant here): the Malea peninsula and the Myrtoan coast are among the windiest land areas in Greece - which is precisely why energy companies have licensed ~170 turbines on the ridge (see C3). Gale-force winds are a recurring seasonal reality (Cape Malea's reputation goes back to Homer); expect wind-driven fire risk amplification (A1) and occasional ferry/road disruption rather than structural threat to a stone house. (Municipality of Monemvasia wind-farm intervention letter, 2020-2021, peninsula resolution; storm Byron coverage, Dec 2025)
- Hail: no documented recurring damaging hail events found for the area in the reviewed archives; ESWD was not queried directly - stated as reviewed-scope limitation. Snow: rare and light at this elevation (villages at 400 m in the municipality report only infrequent snow); irrelevant for design loads. Torrential rain trend: see A2 - ensemble disagreement, shown as stable with uncertainty.

WHY IT MATTERS

For a holiday home the heat question is comfort and running cost (cooling), and the wind question is mostly about what it does to fire. Neither is a dealbreaker; both are trending against you.

WHAT WE COULD NOT VERIFY

Station climatology for days >35 °C and tropical nights at the coast; ESWD event records for hail/wind at municipality level.

WHAT TO ASK BEFORE MAKING AN OFFER

- Seller: how does the house perform in August without air conditioning (stone mass helps - but the 30 sqm attic under the roof is the room to ask about)?
- Agent/neighbours: prevailing summer wind exposure of this particular slope.

POSSIBLE MITIGATION

Stone thermal mass, external shading, ceiling fans, and a properly sized AC for the attic level; all standard, all effective.

B · Security and resilience

B1

Geopolitical context (local layer)

SECURITY & RESILIENCE

GREEN

CONF MEDIUM

COV PARTIAL

WHAT WE FOUND

- **Layer 1 - Country baseline:** not provided in the report input. The 11 Houses Security Resilience Score for Greece was not supplied and is not reconstructed from other sources per methodology.
- **Layer 2 - Local layer:** the southeastern Peloponnese is about as far from Europe's conflict axis as the continental EU gets - well over 1,500 km from the Ukrainian front, on the opposite side of the country from the land borders. The regionally relevant flashpoint is Greek-Turkish tension in the Aegean; Monemvasia faces the Myrtoan Sea on the southwestern side of that geography, distant from the disputed island zones. No significant military installations or strategic infrastructure were identified within ~25 km of the settlement in public sources - the nearest garrison towns are Sparta and Tripoli, 90+ km away; the Kythira strait to the south carries major commercial shipping. Stated factually: absence of identified installations in public sources is not a certified negative. (public map/geographic review, snapshot Jul 2026, ~25 km radius at settlement resolution)

Plan B sub-assessment (descriptive, not rated).

- **Exit options:** Athens International Airport ~285 km (~3 h 20 min drive, model estimate); Kalamata International Airport ~170 km (~2 h 30 min); Kithira's small seasonal airport reachable via the Neapoli-Kythira ferry (~40 km to Neapoli port). Sea exit is a genuine option here: Gefyra/Monemvasia has a small port and marina, Neapoli a ferry link, Gythio a larger port ~80 km west. For a peninsula location, that is an unusually diverse exit menu.
- **Self-sufficiency potential of the location type:** rural land and olive-growing tradition support food production; solar potential is excellent; the binding constraint is water (A4) - own-source feasibility is compromised by documented aquifer salinization near the coast. A cistern-plus-rainwater setup is the realistic autonomy play, not a borehole.

WHY IT MATTERS

For a holiday home the practical reading is simple: this is low-exposure geography with multiple ways out, and its resilience weak point is hydrological, not geopolitical.

WHAT WE COULD NOT VERIFY

The country baseline (not provided); any non-public defence infrastructure; port capacity specifics.

WHAT TO ASK BEFORE MAKING AN OFFER

Nothing category-specific rises to pre-offer level.

POSSIBLE MITIGATION

Not applicable beyond the water storage already covered in A4.

B2

Insurability

SECURITY & RESILIENCE

AMBER

CONF MEDIUM

COV PARTIAL

WHAT WE FOUND

- Greece has **no mandatory or pooled catastrophe insurance scheme** (no equivalent of France's CatNat or Spain's Consorcio). Cover for natural perils is bought voluntarily on the private market, and mostly isn't: home insurance penetration stood at 18.2 % of residences (1.2 million contracts in force, 31 Mar 2025, EAE

quarterly survey) - one of the lowest rates in the EU, which is the definition of a large protection gap (the share of losses nobody's policy will pay). (EAE via athens-times.com, 30 Jul 2025, national resolution)

- The state is pushing uptake rather than pooling risk: homes insured against **earthquake + fire + flood** at full reconstruction value (statutory basis 900 EUR/sqm for 2026) receive a 20 % discount on the ENFIA property tax (10 % above 500,000 EUR taxable value), and since April 2025 owners of high-value uninsured properties lose eligibility for state disaster aid. Practical translation: the Greek state expects you to insure this house, and mildly punishes you if you don't. (AADE Decision A.1005/2026 via athens-times.com, Feb 2026; thenationalherald.com, Dec 2024, national resolution)
- Availability constraint relevant to this location: after successive catastrophic wildfire years and the 2023 Storm Daniel floods, insurers are reported to be designating parts of Greece as internal "red zones" where terms worsen or cover becomes hard to obtain - wildfire-exposed properties are exactly the category affected. Whether this specific address is red-zoned is quote-dependent and unknowable from public data. (athens-times.com insurance-gap report, 14 Aug 2025, national resolution)
- Interaction with Pillar A: A1 (wildfire) and A4 (water) are RED. The methodology's strict heuristic - a RED Pillar A category plus a large national protection gap plus no pooled scheme - points to RED. We rate AMBER, for a stated reason: fire, earthquake and flood cover remains broadly available and actively state-incentivized in the Greek market, and the protection gap is primarily an uptake problem, not an availability wall. The open question for this house is price and terms, not existence of a market. This judgment call is logged in the methodology feedback appendix.

WHY IT MATTERS

In a no-pool country, the insurance quote is the only mechanism that converts the wildfire finding into a number. If insurers won't touch it, they are telling you something the maps can't.

WHAT WE COULD NOT VERIFY

Insurability and premium of this specific building (quote-dependent, out of scope by definition); whether the address falls in any insurer's internal high-risk zone; terms for pre-code masonry construction.

WHAT TO ASK BEFORE MAKING AN OFFER

- Insurer(s): a written quote covering fire incl. forest fire, earthquake and flood, at full reconstruction value on the ENFIA-compliant basis; explicit question whether the address or construction type triggers exclusions, higher deductibles or refusal.
- Agent: what do current owners of renovated stone houses in the area actually pay, and with whom?

POSSIBLE MITIGATION

Buy the full three-peril package - it costs less than most buyers assume for modest reconstruction values, and the ENFIA discount claws part of it back. Standing item per methodology: obtain the written quote before signing anything.

C · Local viability

C1

Municipal viability & economy
LOCAL VIABILITY

AMBER

TREND

CONF MEDIUM

COV PARTIAL

C1 SUB-INDICATOR	RESULT
Population trend (municipality)	
Population trend (local community)	
Aging structure	not retrieved
Service closures	none found for the Monemvasia area
Economic base / tourism dependence	
Regional unemployment & income	
Category rating (critical override)	

WHAT WE FOUND

- Population, municipality: 21,948 (2011) to 21,816 (2021) - a 0.6 % decline over the decade in which Greece as a whole lost ~3 %. For rural Greece, effectively stable, and notably better than the surrounding region. (ELSTAT censuses 2011/2021 via el.wikipedia.org, municipality resolution)
- Population, local: the Community of Monemvasia (Agia Kyriaki, Kastro, Gefyra - the service hub 5 km from Trochalia) grew from 1,481 (2011) to 1,626 (2021), +9.8 % - tourism-driven growth in exactly the sub-area this property depends on. Municipal Unit of Monemvasia 2021: 4,114 residents (one source citing the census FEK gives 4,289 - the discrepancy is noted, not resolved). Trochalia's own settlement population was not retrieved - a hamlet-level gap. (ELSTAT census 2021 via en.wikipedia.org and NTUA arch.ntua.gr, community/MU resolution)
- Economy: the immediate area lives on tourism (Monemvasia is a first-tier Greek destination) plus olives and agriculture; strong seasonality is a given. Regionally, Peloponnese unemployment was 10.3 % in Q1 2026 vs 10.6 % national - unremarkable - but the region's disposable income index stands at 82 vs a national 100 (IOBE, 2015-2025 study): a premium micro-destination inside a poor region. (ELSTAT LFS Q1 2026 via anagnostis.org, NUTS-2 resolution; IOBE via eleftheriaonline.gr, Jun 2026, NUTS-2 resolution)
- Services: Gefyra functions as a year-round service hub (shops, tavernas, pharmacies); no documented closures of schools, post offices or bank branches in the Monemvasia area were found in the reviewed archives. The one documented service degradation in the municipality is the Molaoi hospital - covered in C2, where it belongs. (news archive review, 2016-2026, municipality resolution)

Per rating guidance, high tourism dependence alone lands this at AMBER; the population data would support GREEN. The tourism dependence is real, so AMBER stands - but this is the friendly end of AMBER.

WHY IT MATTERS

For a holiday home you mostly need the place to keep functioning and to stay liquid at resale. A stable municipality anchored by a heritage destination with growing local population is close to the best case rural Greece offers - the flip side is that your resale market and the village economy move with Greek tourism cycles.

WHAT WE COULD NOT VERIFY

Age structure and median age at municipal level; Trochalia settlement population; hamlet-level reality behind the community averages (a common failure mode: growing hub, emptying satellite hamlets).

WHAT TO ASK BEFORE MAKING AN OFFER

- Agent: how many houses in Trochalia are permanently inhabited vs holiday homes vs empty? Who are the buyers of comparable properties - Greeks, foreigners, mix?
- Municipality: any planned changes to local services in the Monemvasia municipal unit?

POSSIBLE MITIGATION

None needed beyond eyes open on seasonality: the village in February is not the village in August - visit in the off-season before buying.

C2

Infrastructure & access
LOCAL VIABILITY

AMBER

CONF MEDIUM

COV PARTIAL

C2 SUB-INDICATOR	RESULT
Emergency care access	●
Broadband	● not verified at address
Mobile coverage	● not verified at address
Road access	●
Public transport	● sparse
Airport access	●
Grid reliability	● no published local data
Category rating (critical override)	●

WHAT WE FOUND

- Emergency care: the Laconia General Hospital - Molaoi Nursing Unit operates 24/7 with an emergency department (TEP) ~28 km / ~30-35 min drive from Trochalia (model estimate). Within the methodology's ~45-minute line - but the unit's condition is the story: documented chronic understaffing, including a single anaesthesiologist covering only 2-3 on-call shifts per month (2024), a surgical sector described by its own staff as partially functioning, repeated staff mobilizations through 2024-2026, and openly discussed risk of surgeries moving to Sparta (~95 km, ~1 h 30 min). Parliamentary questions explicitly flag uncovered shifts "especially during the tourist season". An ED that exists on paper and an ED that reliably staffs an August night are different things. (hosplak.gr; notospress.gr 2024-2026; aftodoikisi.gr May 2026; pasok.gr parliamentary question, facility resolution)
- Broadband: not verifiable at settlement precision in this run. Greece operates an official address-level fixed and mobile coverage map (broadband-assist.gov.gr) - checking the exact address takes five minutes and is listed as a pre-deposit verification. Rural Laconia today is typically copper-based (ADSL/VDSL) with fiber arriving via the national UFBB rollout on an uneven schedule; do not assume 100 Mbit/s until the map or a provider confirms it. (broadband-assist.gov.gr existence confirmed, Jul 2026; address not queried - stated as gap)
- Road access: the settlement sits on the Monemvasia-Neapoli provincial road with two independent connections to the wider network (northwest via Sykea/Molaoi toward Sparta, and south via Neapoli) - no single-access-road trap. Storm-related closures/diversions on the Sparti-Monemvasia road were recorded during storm Byron (Dec 2025). (OSM road network + protothema.gr Dec 2025, settlement/road resolution)
- Public transport: KTEL Lakonias intercity buses connect Monemvasia to Molaoi/Sparta/Athens at low frequency - a car is not optional here. Schedule specifics not verified. (general knowledge of the KTEL network, low confidence, route resolution)
- Airports: Athens ~285 km (~3 h 20 min), Kalamata ~170 km (~2 h 30 min), both model estimates. For a holiday home this is the real cost of Monemvasia's remoteness: every visit starts with a 3-hour drive.

- Daily services: pharmacies, GPs/regional clinic presence, supermarkets in Gefyra ~5 km. (OSM/local directories, settlement resolution, not individually verified)

WHY IT MATTERS

For the holiday-home profile the binding items are the airport transfer (fixed, known, 3+ hours) and the honest state of emergency care (adequate for routine incidents, fragile for the serious ones - Sparta is the fallback and it is 1.5 hours away).

WHAT WE COULD NOT VERIFY

Fixed broadband technology and speed at the address; mobile signal at the house (stone walls, hillside); HEDNO grid reliability figures for the area (not published at useful granularity); KTEL frequencies.

WHAT TO ASK BEFORE MAKING AN OFFER

- Utility/providers: broadband-assist.gov.gr lookup for the address; ask neighbours what speed they actually get and how often power cuts occur (rural Greek feeders vary).
- Seller: mobile reception inside the house, per operator.

POSSIBLE MITIGATION

If fixed broadband disappoints: 4G/5G fixed-wireless or Starlink solve rural Greece connectivity at known cost. For power cuts: a small UPS for essentials; for the fragile-hospital reality: private-clinic options exist in Sparta and Athens - factor the geography into any health-sensitive usage plans.

C3

Environment, land use & nuisances

LOCAL VIABILITY

AMBER

CONF MEDIUM

COV PARTIAL

C3 SUB-INDICATOR	RESULT
Protection status (Natura 2000, heritage)	● flag - regulated territory
Zoning / settlement delimitation / TPS in progress	● in flux
Planned developments (wind farms, cable car)	●
Industrial emitters / E-PRTR within 10 km	● none found
Seveso / nuclear	● none identified
Radon potential	● raster not retrieved
Contaminated land	● registry coverage weak in Greece
Noise	● not mapped (agglomerations only), no source nearby
Category rating (critical override)	●

WHAT WE FOUND

- Protection status: the Natura 2000 Special Area of Conservation GR2540001 ("Ori Gidovouni, Chionovouni, Gaidourovouni, Korakia, Kalogerovouni, Koulochera **and the Monemvasia area** - Solomou Trypa cave and Agios Stefanos tower **and marine zone to Cape Kamili**", 28,798 ha) explicitly covers the Monemvasia area and the adjacent coast; the SPA GR2540007 (Eastern Laconia mountains, 37,567 ha) lies in the wider surroundings. Whether the parcel itself falls inside a boundary cannot be resolved at settlement precision - but the location clearly sits in regulated territory, managed since 2022 under OFYPEKA (the national protected-areas agency). This is a flag, not a legal verdict: projects here may require special assessment, and ambitions like extensions or "tourist exploitation" conversions inherit that regime. Protection status alone does not force AMBER - the combination with the items below does. (Natura 2000 national list via dianeosis.org/YPEN, 2017 revision, site-code resolution; fdparnonas.gr/OFYPEKA, 2022)

- **Heritage:** the Monemvasia Kastro - an archaeological site and protected traditional settlement - is 5 km away, and Ancient Epidavros Limera lies just north of Gefyra. Whether Trochalia carries its own designation (traditional settlement, archaeological zone) was not established; works on old buildings in this wider zone routinely involve the Ephorate of Antiquities of Laconia. Verify before planning any alteration. (public heritage context, settlement resolution - designation unverified)
- **Zoning:** Trochalia is a delimited (oriethetimenos) coastal settlement of the municipal unit, per the municipality's Local Urban Plan (TPS) documentation - and that TPS is currently in preparation (Phase A consultation), meaning land-use rules for the whole municipality are being redrawn right now. Building terms inside vs outside the delimitation line differ materially in Greece. (polsxedia.ypern.gov.gr, TPS Municipality of Monemvasia Phase A, snapshot Jul 2026, settlement resolution)
- **Planned developments** - the material one: licensed wind farms on the Malea peninsula totalled ~170 turbines forming, in the mayor's words, "a wall roughly 20 km long" along the ridgeline south of the area, with 25 communities in immediate vicinity, some under 500 m; the municipality has fought the projects for years (Council of State appeals over the Zarakas farms since 2012-2013; a 2024 environmental-impact filing by TERNA subsidiaries for further farms near Agios Nikolaos, Lachi and Paradeisi in Voies drew renewed opposition). Construction status and visibility from Trochalia specifically were not verified - the pipeline's existence and scale are documented, its landscape impact on this spot is not. Separately, a cable-car project at the Monemvasia castle (Ministry of Culture, strong local objections as of July 2025) is a live development 5 km away - a tourism-infrastructure change, not a nuisance in the industrial sense. (monemvasia.gov.gr mayoral letter, 2020-2021; kede.gr, 2013; b2green.gr, Aug 2024; rosa.gr, Jul 2025, peninsula/municipality resolution)
- **Nuisances:** no E-PRTR-registered industrial facility was identified within ~10 km in the sources reviewed (the local industry is olive mills and food processing at village scale); no Seveso establishment identified nearby; Greece operates no nuclear power plants (the only research reactor is in Athens). Ambient air quality in rural SE Peloponnese is unproblematic at the EU modelled-layer level. Absence of findings is not proof of absence - the E-PRTR database was not queried record-by-record at this precision. (review of public registries' known coverage, Jul 2026, 10 km radius at settlement resolution)
- **Radon:** the JRC European Indoor Radon Map (10 x 10 km raster - a screening layer, never a verdict about a house) was not retrieved for this cell; for a stone house with a ground floor on rock, an indoor measurement is cheap and worth doing regardless of the map. Contaminated land: Greek public registries are thin; no findings, low confidence.

WHY IT MATTERS

Two practical consequences. If your plans include extending, adding a pool, or converting for tourism, you are in regulated territory with the rulebook mid-rewrite - budget time for permits. And if the Malea wind farms are built out, the southern skyline of this area changes; whether that matters from this particular terrace is checkable on site, not from a desk.

WHAT WE COULD NOT VERIFY

Parcel position vs Natura boundary and settlement delimitation line; Trochalia's own heritage status; wind-farm construction status and viewshed; radon class; forest-map (dasikos chartis) status of the plot - in Greece a plot's registered forest character can block building or legalization, and checking it at dasikoschartis.gr requires the parcel reference.

WHAT TO ASK BEFORE MAKING AN OFFER

- **Municipality (technical service):** Trochalia's delimitation boundary vs the parcel; what the draft TPS foresees for the settlement; any pending permits for developments nearby.
- **Ephorate of Antiquities of Laconia:** any archaeological constraint on the parcel or the settlement.
- **Seller/lawyer:** forest-map status of the parcel; Natura overlay on the topographic diagram.
- **Agent:** from the property's terrace, is the Malea ridgeline visible?

POSSIBLE MITIGATION

None for regulation except knowing it before you sign; for radon, a sub-100 EUR measurement kit answers the question.

C4

Safety & crime

LOCAL VIABILITY

GREEN

CONF LOW

COV PARTIAL

WHAT WE FOUND

- The structural weakness of this category applies in full: Greece publishes crime statistics at regional police directorate level, not municipality or settlement, so anything below is coarse by construction.
- Laconia has historically recorded among the lowest property-crime counts in the Peloponnese (an older comparable-year snapshot: 341 recorded thefts/burglaries in Laconia vs 1,111 in Achaia - dated, used for relative position only). Nationally, 2025 recorded roughly 46 thefts and burglaries per 10,000 inhabitants. No data allows a Trochalia-level claim, and we make none. (Hellenic Police statistical yearbooks via securitymanager.gr, 2009 snapshot, prefecture resolution; To Vima, Feb 2026, national resolution)
 - The holiday-home-specific exposure is generic but real: houses that stand visibly empty for months are the preferred target profile of rural burglary everywhere, and Trochalia will have a winter population close to zero.

WHY IT MATTERS

Low-crime region, but your house is empty in it for eight months a year - the risk is about the pattern of use, not the neighbourhood.

WHAT WE COULD NOT VERIFY

Municipality-level or settlement-level crime rates (not published); burglary trends specific to holiday-home areas of Laconia.

WHAT TO ASK BEFORE MAKING AN OFFER

- Neighbours (the honest source): any break-ins in the village in recent years? Who keeps an eye on empty houses?
- Agent: is there a local caretaking/key-holding service - standard in Greek holiday markets?

POSSIBLE MITIGATION

A caretaker arrangement, timer lighting, decent locks and shutters, and contents insurance. Village social fabric is the actual security system here; being on good terms with year-round neighbours outperforms any alarm.

08 What we recommend you do next

Prioritized. Every RED and AMBER category is represented; items aggregate the per-category asks rather than repeating them.

1. **Get the insurance answer first (B2, A1, A3, A2).** Before any deposit, obtain written quotes from at least two insurers for fire (incl. forest fire), earthquake and flood at full reconstruction value on the ENFIA-compliant basis. A refusal or a punitive premium is a decision-grade fact about the wildfire exposure that no map can give you.
2. **Resolve the parcel (Step 0, C3, A1).** Request the KAEK and topographic diagram from the seller, then check it against the Ktimatologio viewer, the forest maps (dasikoschartis.gr), the Natura 2000 viewer, and the settlement delimitation line. Half of this report's remaining uncertainty collapses once the parcel is known.
3. **Put the water question to the municipality in writing (A4).** Outage and restriction history for Trochalia's network, the supply source, salinity status - and establish whether the house has a functional cistern. If it doesn't, price adding storage into your renovation budget.
4. **Commission a structural inspection with seismic focus (A3).** A civil engineer's assessment of the masonry, ties, foundations and roof - "fully renovated" must be verified as structural, not cosmetic. Standing item regardless of this report.
5. **Engage a local lawyer for full legal due diligence.** Title, liens, building legality of all three levels and the guesthouse, archaeological and forest-map constraints. This report deliberately does not cover any of it. Standing item.
6. **Check connectivity and services at the address (C2).** Five minutes on broadband-assist.gov.gr for fixed and mobile coverage; ask neighbours about real speeds and power cuts.
7. **Assess the fire posture of the plot itself (A1).** Vegetation clearance obligations, defensible space, ember-resistant detailing for the wooden attic level; ask the municipal Civil Protection office about Trochalia's status in the fire plan.
8. **Visit off-season and look south (C1, C3).** February tells you what the village really is; the terrace tells you whether the Malea wind-farm ridgeline is part of your view.
9. **Verify key findings locally.** This report is a screening at settlement precision, not a final word - treat every finding above as a hypothesis the ground can confirm or kill.

09 Questions to ask

Seller

- What did the renovation include structurally (ring beam, wall ties, roof anchoring)? Permits and static study available?
- Does the house have a cistern or water storage tank? Volume, condition, plumbed in?
- Any private borehole? Recent water analysis?
- Has fire or floodwater ever reached the property? Mobile reception per operator inside the house?
- KAEK and topographic diagram of the parcel.

Agent

- Who buys comparable properties here and how long do they take to sell?
- How many Trochalia houses are permanently inhabited vs holiday vs empty?
- What do owners of similar houses pay for full-peril insurance, and with whom?
- Is the Malea ridgeline visible from the property? Is there a local caretaking service?

Municipality

- Water service (in writing): restriction/outage history for Trochalia 2016-2026, supply source, salinity status.
- Technical service: settlement delimitation line vs parcel; draft TPS provisions for Trochalia; pending nearby permits.
- Civil Protection: Trochalia's classification in the municipal wildfire plan; evacuation planning status.

Insurer

- Written quote: fire incl. forest fire + earthquake + flood, full reconstruction value (min. 900 EUR/sqm basis, ENFIA-compliant).
- Is the address or the masonry construction type subject to exclusions, loadings or refusal?

Other authorities

- Ephorate of Antiquities of Laconia: archaeological constraints on the parcel/settlement.
- Ktimatologio/forest maps: parcel registration and dasikos chartis status (via the lawyer).

10 Data gaps summary

What could not be established from public sources, and why - mirrors the Coverage column:

- **Parcel identity (Step 0):** no address/KAEEK provided; report capped at settlement precision.
- **A1:** EFFIS burnt-perimeter geometry vs the parcel (viewer not queryable in this run); municipal fire-frequency statistics.
- **A2:** no official flood hazard mapping exists for this coast (not an APSFR) - a structural gap of the Greek Floods Directive implementation, not of this report; parcel-level pluvial behaviour unknowable from public data.
- **A3:** site-specific ESHM20 PGA; landslide inventory and EGMS ground-motion at the slope; karst features; site elevation.
- **A4:** actual outage history for Trochalia's network; drinking water quality reports for the supply zone; national desertification map class (not retrieved).
- **A5:** station climatology for days >35 °C / tropical nights on this coast; ESWD hail/wind event records at municipal level.
- **B1:** country baseline not provided in input; non-public defence infrastructure by definition.
- **B2:** insurability and premium of the specific building (quote-dependent, out of scope).
- **C1:** municipal age structure; Trochalia settlement population; hamlet-level trends; conflicting census figures for the municipal unit (4,114 vs 4,289) unresolved.
- **C2:** broadband technology/speed and mobile signal at the address; HEDNO grid reliability at local granularity; KTEL frequencies.
- **C3:** parcel vs Natura boundary; Trochalia heritage designation; wind-farm construction status and viewshed; radon raster cell; forest-map status; contaminated-land data (structurally weak registry in Greece).
- **C4:** any crime data below prefecture level (not published).

11 Out of scope

- Legal title verification, mortgages, liens, easements (requires a lawyer/notary and a land registry extract)
- Legality of the building or its extensions (requires municipal building records)
- Physical or structural condition of the property (requires an inspection)
- Property valuation, price analysis and market forecasts
- Parcel-level surface-water (pluvial/flash-flood) verdicts where no authoritative national or local mapping exists - see A2 for how pluvial risk is treated
- Neighborhood-level crime data where national systems do not publish it
- Confirmation of insurability or premiums for a specific building (quote-dependent)
- Anything requiring authenticated access to land registries or personal data

12 Master disclaimer and best-effort statement

Status: draft pending legal review. EU consumer protection law limits the effect of blanket liability exclusions in B2C contracts; the final wording must be confirmed by a lawyer before commercial launch. Until then, the texts below are working drafts.

Master disclaimer (draft): This report is an information screening tool based exclusively on publicly available data. It does not constitute legal, technical, insurance or investment advice, and it does not replace legal due diligence, a structural inspection, or professional valuation. Ratings reflect data available at the stated snapshot dates, at the stated spatial resolutions and at the declared location precision; conditions may change and local circumstances may differ from mapped or modelled data. Absence of findings is not proof of absence. To the maximum extent permitted by applicable law, 11 Houses accepts no liability for decisions made on the basis of this report.

Best-effort statement (draft): "This is a best-effort report compiled from publicly available sources at the dates stated. We verify what public data allows and we tell you plainly where it doesn't. To the maximum extent permitted by applicable law, we accept no liability for the accuracy or completeness of third-party data or for decisions made on the basis of this report. Before any purchase, commission complete legal and technical due diligence and verify key findings on the ground - and treat anyone who tells you a report can replace that as a red flag."

13 Source register

SOURCE	SNAPSHOT / PUBLICATION DATE	RESOLUTION	USED IN
Google geocoding (settlement centroid)	Jul 2026	settlement	Step 0
ELSTAT censuses 2011/2021 via el./en.wikipedia.org (Municipality/MU/Community of Monemvasia)	2011/2021 data, accessed Jul 2026	municipality/community	Step 0, C1
NTUA 5a.arch.ntua.gr (census 2021 per FEK B 6951/2022)	2021 data	municipal unit	C1
polsexedia.ypen.gov.gr - TPS Municipality of Monemvasia, Phase A	accessed Jul 2026	settlement list	Step 0, C3
lakonikos.gr - Agios Stefanos/Livadia-Xifias fire	18 Jun 2025	locality	A1
notospress.gr - fire at the Monemvasia rock	11 Dec 2024	locality	A1
newsbomb.gr - Zarakas fire	12 Dec 2024	locality	A1
newsit.gr - Karavostasi/Plytra fire, 112 evacuation	23 Jun 2025	locality	A1
cnn.gr - Agios Elissaios fire	2 Jul 2024	municipality	A1
IOPscience (Environ. Res. Lett.) - FWI projections Greece, EURO-CORDEX ensemble	2022	regional, RCP2.6/4.5/8.5, 2021-2050 vs 1971-2000	A1
Karali et al., Sustainability 15:2498 - high-res fire weather Greece	2023	5 km, RCP4.5/8.5, 2025-2049	A1
floods.ypeka.gr - EL03 FRMP 2nd cycle, APSFR list	accessed Jul 2026	water district	A2
protothema.gr / ANA-MPA - storm Byron in Laconia	4-5 Dec 2025	municipality	A2, A5, C2
Georgoulas et al., Atmosphere 15:601 - precipitation extremes Greece	2024	12 km, RCP2.6/4.5/8.5	A2, A4
OASP - EAK 2000/2003 seismic zone map and municipal table (FEK B 1154/2003)	2003, accessed Jul 2026	municipality	A3
NOA Geodynamic Institute / EMSC via press (Kythira 2006, Leonidio 2008, Charakas 2026 events)	2006-2026	regional	A3
IPCC AR6 regional sea level projections	2021	regional, SSP2-4.5, 2050 vs 1995-2014	A3
monemvasia.gov.gr - mayoral water-scarcity announcements	2024-Jun 2026	municipality	A4
notospress.gr - "water only for domestic supply; boreholes turning brackish"	16 Jun 2026	municipality	A4
Zittis et al. / RCM ensemble literature via ResearchGate - precipitation decline S. Greece	2022-2025	11 km, RCP8.5	A4
Heatwave-mortality projection study (preprints.org) - Peloponnese HWF 2050	2025	NUTS-2, RCP4.5/8.5	A5
Politi et al. 2023 via Sci. Total Environ. UTCI review - Tmax +2.5 C 2025-2049 RCP4.5	2023/2025	national	A5
EAE home insurance survey via athens-times.com - 18.2 % penetration	30 Jul 2025	national	B2
AADE A.1005/2026 via athens-times.com - ENFIA discount conditions 2026	Feb 2026	national	B2
thenationalherald.com - state aid restrictions for uninsured	Dec 2024	national	B2
athens-times.com - insurer red zones after wildfires	14 Aug 2025	national	B2
ELSTAT LFS Q1 2026 via anagnostis.org - Peloponnese unemployment	Jun 2026	NUTS-2	C1
IOBE via eleftheriaonline.gr - regional disposable income index	Jun 2026	NUTS-2	C1
hosplak.gr - Molaoi Nursing Unit, General Hospital of Laconia	accessed Jul 2026	facility	C2

SOURCE	SNAPSHOT / PUBLICATION DATE	RESOLUTION	USED IN
notospress.gr / aftodoikisi.gr / pasok.gr - Molaoi hospital understaffing	2024-May 2026	facility	C2
Google Places (hospital location, 24/7)	Jul 2026	facility	C2
broadband-assist.gov.gr (Greek address-level coverage map - existence)	accessed Jul 2026	address-level tool	C2
YPEN/dianeosis.org - Natura 2000 national list (GR2540001, GR2540007)	2017 revision	site code	C3
fdparnonas.gr - OFYPEKA management integration	2022	management body	C3
monemvasia.gov.gr - mayoral letter on Malea wind farms (~170 turbines)	2020-2021	peninsula	C3
kede.gr - Council of State appeals, Zarakas wind farms	2013	municipality	C3
b2green.gr - TERNAsubsidiaries' EIA, Voies wind farms, reactions	Aug 2024	municipality	C3
rosa.gr - Monemvasia castle cable-car controversy	Jul 2025	locality	C3
Hellenic Police yearbooks via securitymanager.gr - prefecture crime comparison	2009 snapshot	prefecture	C4
To Vima - national theft/burglary rate 2025	Feb 2026	national	C4
Tripadvisor location pages (Trochalia position on Epar. Od. Monemvasias-Neapolis)	accessed Jul 2026	settlement	Step 0

Substitutions vs methodology Appendix A: EFFIS viewer not queryable in this run - replaced by Greek fire-service-sourced news archives (noted in A1 confidence). ESHM20/EFEHR site query not performed - national EAK zoning used with the gap declared. National desertification map (GR) not retrieved - municipal supply evidence used instead, gap declared. Spitogatos listing page blocked bot access - property description per client input.

11 RISKS

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