3-room apartment — Cedar Quarter, Northbridge

18 Aurora Lane, Cedar Quarter, Northbridge

€162,000
Asking price
+3.5% vs market

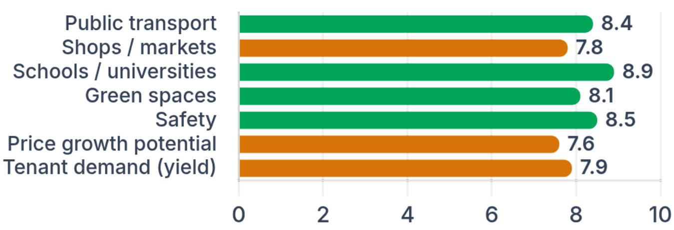
€156,500
Estimated fair value

Fictional showcase property for the public demo report

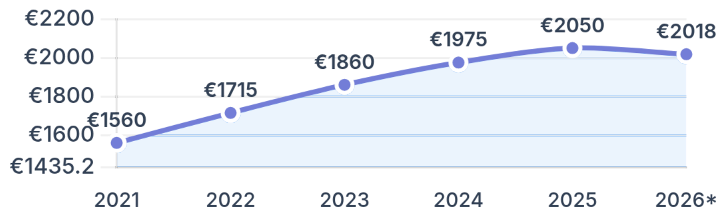
Surface	Rooms	Floor	Condition	Year built	Energy class
82 m²	3	4/6	Ready to move in	2014	B

Price score	Area score	Investment potential	Legal risk	Structural risk	Overall score
8.1/10	8.7/10	7.4/10	1.8/10	2.1/10	8.3/10
= Stable	+ Up	+ Up	= Stable	= Stable	+ Up

Neighborhood amenities score



Price per sqm trend in Cedar Quarter (last 5 years)



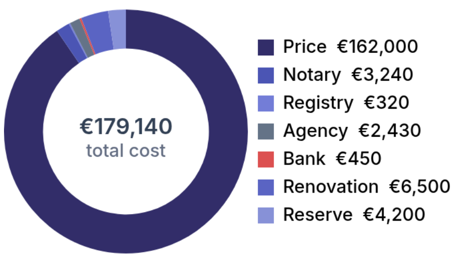
Environmental indicators

41 AQI — Good

Air quality	Good
Noise	Moderate (44 dB)
Green spaces	52%
Pollution sources	Secondary road traffic
Walkability	Very good (82/100)

Property profile

Total acquisition cost (not just the list price)



E Energy class: **C — average costs**

! Seismic risk: **Class II (moderate)**

S Land registry encumbrances: **None identified**

R Cadastral status: **Registered**

U Elevator: **Present**

P Parking: **Underground space included**

7.8/10

Final recommendation

BUY WITH NEGOTIATION

Solid property in a premium area — the asking price is overpriced by ~7%, but the area and investment potential justify the interest.

Ideal for

- Family with 1–2 children looking for a quiet area and good schools
- Real estate investor looking for rental yield
- Person who works remotely and values quiet and green space

Not recommended

- Buyer with a fixed budget who cannot negotiate the price
- Someone who wants a move-in-ready home without additional investment
- Person sensitive to seismic risk (1972 building, class II)

Verified property report
This report is generated using available public market data and comparative statistical analysis.

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Price analysis

The listed price is above the estimated fair value, and the full cost of entry significantly exceeds the price shown in the ad. The property remains interesting, but only with a clear negotiation strategy and a realistic budget for related costs.

Value and total cost

The roughly 10,000 EUR gap between the asking price and fair value is not dramatic for a premium area, but it becomes relevant when you add transaction fees, any commission, and the costs of bringing the property up to standard. From a disciplined buyer's perspective, the decision should not be only about the list price, but about the total amount tied up in the first 6–12 months.

Asking price	148,000 EUR	Fair value	138,000 EUR
Difference	10,000 EUR	Overpricing	7.2 %

- At this price level, every 1% negotiated means roughly 1,480 EUR saved immediately.
- Administrative costs are small relative to the price, but technical costs can vary a lot after a detailed viewing.
- If the plan is to hold for 7+ years, the entry gap is more easily absorbed through appreciation of the area.
- If the plan is a quick resale (under 3 years), entering at a price close to fair value becomes critical.

Cost	Amount	Mandatory
Transaction fees *Notary + registration, standard estimate*	€3,256	Yes
Agency commission *Can be negotiated or removed depending on the deal*	€2,220	Optional
Renovation + reserve *For functional updates + contingency margin*	€11,000	Optional
Estimated acquisition total	**€164,826**	

Mortgage and negotiation

The difference between scenarios is not only about the monthly payment, but about long-term financial flexibility. In practice, a larger down payment reduces monthly pressure and the risk of financial stress in years with volatile interest rates. Negotiation should be done with concrete arguments, not just a generic request for a discount.

- If the bank values the property below the negotiated price, the difference must be covered from your own funds.
- A larger down payment can increase your negotiating power with the seller (safer transaction).
- Before the final offer, validate the renovation estimate with 1–2 real quotes from contractors.

Target price: €138,000

- Open with an initial offer of 136,000–138,000 EUR, supported by recent comparable prices per sqm and the construction year.
- Use the cost-to-standard argument (renovation + reserve), not only the theoretical market gap.
- Condition the final offer on technical and legal verification, with a withdrawal clause in case of non-compliance.
- Negotiate auxiliary elements separately: handover date, remaining furniture, commission, any remedial works before signing.

Illustrative scenarios, 25 years, 6.8%. Includes a stress test at +1 percentage point interest.

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