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Risk Report

Musterstraße 8, 12345 Musterstadt · Generated 2026-06-20

● Action Required ● Review Needed ● All Clear

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Exposé Report

Musterstraße 8, 12345 Musterstadt · €349,000 · 84 m²

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Action Required

Listing Says Vacant, but a Lifelong Right Is Registered

Exposé describes the unit as vacant, but a lifelong right (Nießbrauch / Wohnrecht) is registered in the Grundbuch (Abt. II).

The Exposé describes the unit as vacant/available, but the Grundbuch records a lifelong right (Nießbrauch or Wohnrecht) in Abteilung II. A third party may be entitled to live in the property — possibly for life.

Action: Do not assume vacant possession. Verify whether the registered right is still active and who holds it before making an offer.

Exposé vs Grundbuch

Review Needed

Poor Energy Class (F/G/H)

Energy class G per the listing's Energieausweis.

The listing's energy class is low, so heating costs are high now. The GEG does not force you to replace a working heating system — but any newly installed heating, or a replacement after an irreparable breakdown, must run on at least 65% renewable energy (§ 71 GEG), and fossil-fuel heating may not be operated after 2045 (§ 72 GEG). Older buildings can also carry retrofit duties (Nachrüstpflichten — e.g. top-floor and pipe insulation; constant-temperature boilers over 30 years old must be decommissioned). In a condo your share follows your Miteigentumsanteil; in a house you bear it in full.

Action: Ask for the full Energieausweis and the heating system's age and type — condensing and low-temperature boilers are exempt from the § 72 decommissioning rule, an over-30-year constant-temperature boiler is not. Budget for an eventual 65%-renewable heating swap and factor it into your offer.

Exposé

Renovation Needed

The listing describes the unit as in need of renovation / unrenovated.

The listing describes the unit as in need of renovation or unrenovated. Plan for refurbishment costs on top of the purchase price before you can use it as intended.

Action: Get a trades estimate for the work the unit needs. Factor it into your total budget and your offer.

Exposé

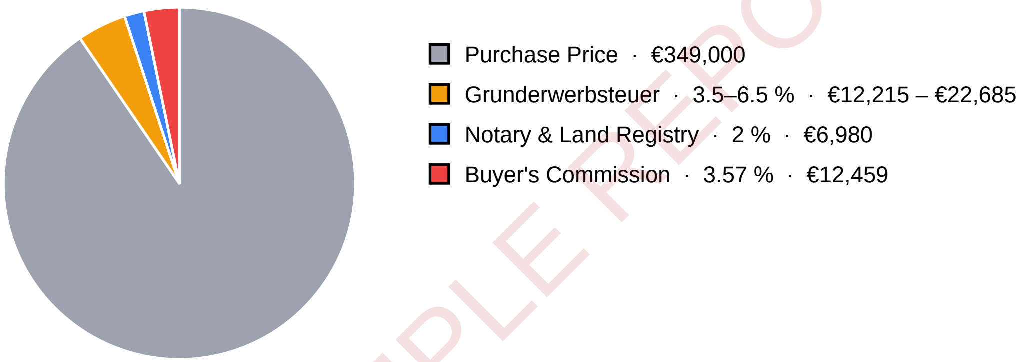
Property Details

Property Type	Apartment
Purchase Price	€349,000
Living Area	84 m²

Price per m²	€4,155/m²
Rooms	3
Floor	3. Obergeschoss
Year Built	1968
Condition	Unrenovated
Modernization	Central gas heating (built 2002)
Monthly Hausgeld	€285
Address	Musterstraße 8, 12345 Musterstadt

Estimated Total Acquisition Cost

Estimated total cost to buyer: **€380,654 – €391,124** — €31,654 – €42,124 (~9.07–12.07 %) in costs on top of the asking price.



Federal state not detected — transfer tax shown as a 3.5–6.5% range. Notary/registry estimated at 2.0%. Estimate only — not tax advice. Rates as of 2026.

Key Signals

Tenure Full ownership	**Occupancy** Vacant
Energy Class G	**Heating** Gas
Commission 3.57 %	

Grundbuch Report

Musterstraße 8, 12345 Musterstadt · MEA 78/1000 · Owner: Thomas Mustermann

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Action Required

Nießbrauch (Lifelong Usufruct) Registered

Nießbrauch registered in Section II. A third party has rights to use or occupy this property.

Someone has a registered legal right to live in or use this property for the rest of their life. The owner cannot freely sell or use the property without this person's cooperation.

Action: Consult a lawyer before proceeding. Understand exactly what rights this Nießbrauch holder has and whether they are willing to cooperate with a sale.

Abteilung II

Review Needed

Management Consent Required for Sale (Zustimmungsvorbehalt)

Zustimmungsvorbehalt found — WEG or third party consent required for sale transfer.

The WEG management company must give written approval before this property can be sold. This is common (appears in ~40-50% of condos) but adds time and risk to a transaction.

Action: Contact the property manager before signing to confirm they will approve the sale. Get this in writing.

Abteilung II

Right of Way (Wegerecht) Across Property

Wegerecht (right of way) registered in Section II.

Other people have a legal right to walk or drive across part of this property. This is permanent and survives any sale.

Action: Understand exactly where the right of way runs and whether it affects your intended use of the property.

Abteilung II

Registered Mortgage / Land Charge Not Yet Deleted

Grundschuld of 165.000,00 in favor of Sparkasse Musterstadt — not yet deleted.

A mortgage or land charge is still registered against this property. Even if the loan was paid off, the registration must be formally deleted. Until deleted, it appears as a debt on the property.

Action: Request the deletion document (Löschungsbewilligung) from the bank before signing. The notary can handle this, but it must be addressed before closing.

Abteilung III

All Clear

✓ **Ownership Clear** — Owner: Thomas Mustermann. No competing ownership claims.

Property Details

Property	Apartment No. 7 on the 3rd upper floor, right, with a cellar and parking space, located at Musterstraße 8, 12345 Musterstadt.
Location	Musterstraße 8, 12345 Musterstadt
Plot Number	215/4
Area	415 m²
Owner	Thomas Mustermann
Ownership Type	Sole owner
Ownership Share	—
Acquired	2009-07-07 via Conveyance (Auflassung)

Mortgages (Abt. III)

Active Mortgages	1
Cancelled (gerötet)	1
Total Active Debt	165.000,00

• Grundschuld EUR 165.000,00 — Sparkasse Musterstadt

Active Encumbrances (Abt. II)

• **Zustimmungsvorbehalt:** The sale of the apartment requires the consent of the administrator of the homeowners' association.
• **Nießbrauch:** Lifelong usufruct right for Gertrud Mustermann on the entire apartment No. 7.
• **Wegerecht:** Right of way for the rear access road (width 2.0 m) to the property.

Teilungserklärung Report

Musterstraße 8, 12345 Musterstadt · 12 units · Your unit: 7 · 78/1000 MEA · 2006-05-14

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Review Needed

Management Consent Required for Sale (Zustimmungsvorbehalt)

§12 WEG Zustimmungsvorbehalt in Gemeinschaftsordnung — management approval required for sale.

The WEG management company must give written approval before this property can be sold. This is common (appears in ~40-50% of condos) but adds time and risk to a transaction.

Action: Contact the property manager before signing to confirm they will approve the sale. Get this in writing.

Gemeinschaftsordnung

One-Vote-Per-Owner Voting Model (Kopfprinzip)

Community votes by head (one vote per owner), not by MEA.

The community votes by head (one vote per owner) instead of by ownership share. A single owner who holds multiple units still gets one vote; conversely, a small-unit owner has the same weight as a large-unit owner. This can skew decisions away from what the biggest MEA holders want.

Action: Check whether any single party holds multiple units — they would be under-represented. If you plan to combine multiple units later, you would not get extra voting weight.

Gemeinschaftsordnung

Short-Term Rental (Airbnb) Prohibited

Rental restriction found: Short-term rental (e.g., via Airbnb, Wimdu) for periods under 30 days is expressly PROHIBITED. An exception requires a unanimous resolution of the owners' meeting.

The Gemeinschaftsordnung prohibits renting the property for less than a certain period. Using it for Airbnb or similar platforms may be a violation.

Action: Confirm the exact restriction. If you plan to rent short-term, this may make the property unsuitable.

Gemeinschaftsordnung

Property Details

Date	2006-05-14
Urkundenrolle	312/2006
Developer	Muster Wohnbau GmbH
Grundbuch Ref.	Amtsgericht Musterstadt, Blatt 6293
Property Address	Musterstraße 8, 12345 Musterstadt
Total Units	12

Key Structural Signals

Sale Approval (Zustimmungsvorbehalt) YES	**Transfer Fee on Resale** None
Voting Model Kopfprinzip (1 vote/owner)	**First Verwalter** Independent firm
Heating Cost Distribution —	**Exterior Modification Rules** 1 restriction(s)

Sondereigentum (Your Unit)

Unit Number	7
Ownership Share	78/1000 MEA
Private Area	Ownership of a dwelling unit including its associated ancillary rooms. For unit 7, this includes the cellar compartment Nr. 7.

Exterior Modification Restrictions

• Measures that alter the external appearance of the building (especially window replacement, balcony glazing, awnings, external shutters) require prior written consent from the owners' meeting.

Rental Restrictions

• Short-term rental (e.g., via Airbnb, Wimdu) for periods under 30 days is expressly PROHIBITED. An exception requires a unanimous resolution of the owners' meeting.
• Commercial use of dwelling units is only permitted with the consent of all unit owners.

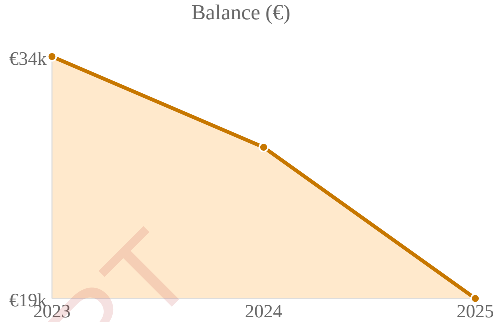
Multi-Year WEG-Protokoll Report

Property: **Musterstraße 8, 12345 Musterstadt** · Years: 2023–2025 (3 protocols) · Generated: 2026-06-20 21:38

Reserve Fund Trajectory

Trend: **depleted_by_spend** · Cumulative -45% · Peak €34,100 (2023) → Latest €18,900 (2025)

Year	Rücklagenkonto	YoY change
2023	€34,100 **(peak)**	—
2024	€28,400	-17%
2025	€18,900	-33%



Escalating Building-Element Issues

Element	Years discussed	Decided	Outcome
Facade	2023, 2024	—	—

Financial Exposure Timeline

Year	Category	Amount
2025	Major committed expense	€96,000
2025	Owner liability exposure	€7,488

Key Events by Year

Year	Lawsuit	Insurance rej.	Sonderumlage	Hausgeld ↑	Verwalter chg.
2023	—	—	—	—	—
2024	—	—	—	●	—
2025	●	—	●	●	—

Executive Summary

Reserve fund depleted by planned spend: peaked at €34,100 in 2023, latest €18,900 in 2025 (drop matches €96,000 committed expense in 2025).

Active legal matter flagged in 2025.

Sonderumlage planned or voted in 2025.

Major committed expense in 2025: €96,000.

Owner liability exposure in 2025: up to €7,488 per community share.

Structural Hausgeld / Rücklage-contribution increase in 2024, 2025.

Facade: discussed across 2023, 2024.

WEG-Protokoll Report

Meeting 2025-11-20 · Verwalter: M. Berger (Hausverwaltung Musterstadt GmbH) · 10 attendees · 6 agenda items

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Key Financial Signals

Reserve Fund Balance €18,900	**Largest Decided Expense** €96,000
Owner Liability Exposure €7,488	**Sonderumlage** YES — €96,000
Active Lawsuits YES	**Hausgeld / Rücklage Increase** YES

Action Required

A special assessment (Sonderumlage) of €96,000 has been approved for a critical roof renovation, with apartment Nr. 7's share being approximately €7,488 due by March 31, 2026. The maintenance reserve fund is insufficient to cover this cost.

TOP 3

An active lawsuit is pending against an owner for €14,300 in outstanding homeowners' association fees (Hausgeldrückstände). Recovery prospects are uncertain, and a decision is expected in spring 2026.

TOP 1

Action: For each item above, request the underlying resolution (Beschluss) and figures, factor any inherited cost into your offer, and seek legal advice where liability is involved.

Review Needed

The monthly homeowners' association fees (Hausgeld) for apartment Nr. 7 will increase by €45 (to €330 per month) starting January 1, 2026, due to rising operating costs and increased reserve fund contributions.

TOP 4

Action: Ask the Verwalter for details on the items above and budget for the potential costs.

WEG-Protokoll Report

Meeting 2024-11-21 · Verwalter: M. Berger (Hausverwaltung Musterstadt GmbH) · 8 attendees · 6 agenda items

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Key Financial Signals

Reserve Fund Balance €28,400	**Largest Decided Expense** €9,500
Hausgeld / Rücklage Increase YES	

Action Required

A significant future expense for heating system replacement is anticipated, estimated between €80,000 and €110,000, due to the aging system and GEG requirements.

TOP 5

Action: For each item above, request the underlying resolution (Beschluss) and figures, factor any inherited cost into your offer, and seek legal advice where liability is involved.

Review Needed

The maintenance reserve fund balance is €28,400, but a €9,500 withdrawal for facade renovation was approved, further depleting it. This leaves less buffer for the upcoming major heating system expense.

TOP 2, TOP 3

The monthly Hausgeld for unit #7 will increase by 16.3% (€40) starting January 1, 2025, reflecting rising operational costs.

TOP 4

Action: Ask the Verwalter for details on the items above and budget for the potential costs.

WEG-Protokoll Report

Meeting 2023-11-16 · Verwalter: M. Berger (Hausverwaltung Musterstadt GmbH) · 9 attendees · 6 agenda items

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Key Financial Signals

Reserve Fund Balance €34,100	

Review Needed

Initial plaster damage on the courtyard facade has been noted, with a recommendation to obtain quotes for partial renovation in 2024. This indicates a potential upcoming cost for owners.

TOP 4

The maintenance reserve fund is projected to decrease significantly from €34,100 at the end of 2022 to an estimated €28,400 by the end of 2023, after accounting for a prior repair. This reduction may impact the fund's ability to cover future major expenses.

TOP 5

Action: Ask the Verwalter for details on the items above and budget for the potential costs.

Energieausweis Report

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Review Needed

Poor Energy Class (F/G/H)

Energy class G per the Energieausweis (derived from Endenergie 232 kWh/(m^2·a)).

The building sits in a low efficiency class, so heating costs are high now. The GEG does not require you to replace a working heating system — but any newly installed heating, or a replacement after an irreparable breakdown, must run on at least 65% renewable energy (§ 71 GEG), and fossil-fuel heating may not be operated after 2045 (§ 72 GEG). Older buildings can also carry retrofit duties (Nachrüstpflichten — e.g. top-floor and pipe insulation; constant-temperature boilers over 30 years old must be decommissioned). In a condo (WEG) these costs are shared via your Miteigentumsanteil; in a house you bear them in full.

Action: Check the heating system's age and type — condensing and low-temperature boilers are exempt from the § 72 decommissioning rule, an over-30-year constant-temperature boiler is not. Ask what modernisation the WEG has planned, check the reserve (Instandhaltungsrücklage), and budget for an eventual 65%-renewable heating swap.

Energieausweis

Certificate Details

Certificate Type	Verbrauchsausweis
Energy Class	G (computed)
End Energy	232 kWh/(m^2·a)
Primary Energy	—
Heating	Erdgas
Year Built	1968
Heating Installed	2002
Issued	05.02.2026
Valid Until	04.02.2036
Address	Musterstraße 8, 12345 Musterstadt

Key Signals

Energy Class G	**Heating** Erdgas
Validity Valid	

Hausgeldabrechnung Report

Source: einzel_2024.pdf · Generated 2026-06-20 21:38

Review Needed

Maintenance Reserve Shrank This Year

Reserve net change -€9,500 this year (more withdrawn than added).

More was taken out of the maintenance reserve than was paid in — the fund shrank over the year. That can be normal (a planned repair was funded) or a warning sign (the reserve is being run down without being replenished). Either way the buffer for the next big repair is smaller.

Action: Ask what the withdrawal paid for and whether the reserve is being rebuilt. A reserve that only ever shrinks points to a Sonderumlage ahead.

Hausgeldabrechnung

The Building

Period	01.01.-31.12.2024
Total Annual Costs	€67,900
Maintenance Reserve	€18,900
Reserve Change (year)	-€9,500
Address	WEG Musterstraße 8, 12345 Musterstadt

Your Unit · Wohnung Nr. 7

Advance Paid	€3,420
Charged	€3,840
Settlement	€420 (Nachzahlung)

Wirtschaftsplan Report

Source: einzel_2026.pdf · Generated 2026-06-20 21:38

Review Needed

Monthly Hausgeld Set to Rise

Monthly Hausgeld planned to rise from €285 to €330 (+16%).

The budget raises the monthly Hausgeld this unit pays by a material margin. This is the running cost you inherit from day one — a double-digit rise usually reflects higher energy, maintenance or management costs, and often continues in later years.

Action: Factor the new monthly Hausgeld (not the old one) into your cost calculation. Ask the Verwalter what drives the increase and whether further rises are expected.

Wirtschaftsplan

The Building

Plan Year	2026
Planned Annual Costs	€71,500
Planned Reserve Contribution	€11,520
Reserve Contribution per Unit	€960 (12 units)
Address	Musterstraße 8, 12345 Musterstadt

Your Unit · Wohnung Nr. 7

Planned Cost Share	€3,960
Planned Reserve Contribution	€900

Monthly Hausgeld (going forward)

Previous Monthly	€285
New Monthly	€330
Change	+€45 (+16%)

Wohnflächenberechnung Report

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Review Needed

Living Area Inflated by Over-Counting the Balcony/Terrace

The balcony/terrace was counted at 50% instead of the WoFlV default of 25% (50% is the legal maximum), inflating the 83.8 m² Wohnfläche. At the WoFlV default of 25% the countable area would be ~80.8 m².

The balcony, loggia, roof garden or terrace was counted above the WoFlV default. Under §4 WoFlV these are counted "as a rule at one quarter (25%), at most one half (50%)" — so 25% is the standard and 50% only where above-average quality justifies it. Counting at the higher rate enlarges the stated Wohnfläche, which is the basis for the price, so the price per m² looks lower than it is. (A rate above 50% would exceed the statutory maximum and is not permitted at all.)

Action: Recompute the price per m² with the balcony at the 25% default and negotiate on the lower figure. If the higher rate is to stand it needs above-average quality and should be agreed in writing in the purchase contract (eine vertragliche Vereinbarung), as such calculations themselves recommend. If the agreed total area later proves materially overstated, German case law can support a price reduction.

Wohnflächenberechnung

Living Area (WoFlV)

Wohnfläche	83.8 m²
Unit	Wohnung Nr. 7, 3. Obergeschoss rechts
Address	Musterstraße 8, 12345 Musterstadt
Basis	Aufmaß vor Ort
Date Measured	12.01.2026

Balcony / Terrace

Counted at	50%
WoFlV standard	25%
Corrected Area (25%)	80.8 m²