

Buying Property in Italy

A COMPLETE GUIDE TO BUYING,
RENOVATING & LIVING LA DOLCE VITA



About me

I was born and raised in Argentina to Italian immigrant parents, and their stories, traditions, and values shaped me long before I ever imagined living part of my life in Italy. Although my career took me into the world of global clinical research—where I've spent nearly two decades leading operations to bring new drugs to the market, I always carried a quiet pull toward the country my family once called home..

That pull became impossible to ignore the first time I visited Umbria.

Something in the landscape, the rhythm of the towns, and the generosity of the people felt familiar in a way that surprised me.

What began as a simple trip turned into something far more meaningful: a connection to my ancestry, a shift in the way I understood daily life, and the beginning of a vision I didn't yet have words for. Eventually, that vision became reality when I purchased and restored a home in Umbria—an experience that changed my life and opened a door I wasn't expecting..

From that journey, Winedering Around Italy was born. It began as a way to document my experience and celebrate the real Italy—the family-owned wineries, the small towns, the art of slow living, the authenticity of everyday rituals. Over time, it evolved into something larger, and today, as a certified sommelier, a homeowner, and a global professional I help others understand how to build a life in Italy with intention, clarity, and confidence..

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Chapter 1

Why buy property in Italy?

Italy has an undeniable way of capturing the imagination. For many, the idea of owning a home here begins as a quiet fascination—sparked by a vacation, a photograph, or a longing for a slower, more meaningful way of living. Over time, that fascination grows into a vision: mornings in a village café, weekends in medieval towns, dinners eaten outdoors beneath soft evening light.

What draws so many foreigners is not a single factor but a combination of qualities that create an unparalleled lifestyle. Italy offers beauty that is both grand and subtle—cities filled with art and architecture, countryside landscapes that feel untouched by time, and coastal regions where the horizon blends with everyday life.

Life in Italy unfolds at a different pace. In small towns, mornings begin with slow rituals—fresh pastries, familiar greetings, the sounds of church bells. Even in larger cities, there is an underlying cultural insistence on savoring rather than rushing. Italy encourages you to pay attention—to the taste of seasonal produce, to craftsmanship, to history, and to the pleasure of ordinary moments.

Beyond lifestyle, Italy offers practical advantages. Compared with other Western countries, real estate in many regions remains remarkably accessible. Umbria, Le Marche, Abruzzo, Puglia, and Sicily attract buyers seeking authenticity and affordability without sacrificing beauty. Italy's real estate market is also stable—reflecting the country's long-standing cultural relationship with property as something to be cared for, inherited, and preserved.

Life in Italy also offers broader financial advantages. Outside major cities, the cost of living—fresh food, local services, utilities, dining, transportation—is often significantly lower than in the United States, the United Kingdom, Canada, or Australia. Annual property taxes are modest, and many regions welcome the restoration of older homes, viewing foreign buyers as partners in preserving architectural and cultural heritage.

"Italy encourages you to pay attention—to the taste of seasonal produce, to craftsmanship, to history, and to the pleasure of ordinary moments."

Chapter 2

Understanding the Italian Real State System

Buying property in Italy requires stepping into a real estate system that operates very differently from systems in English-speaking countries. Rather than relying on a centralized database and a standardized legal structure, Italy uses a centuries-old framework shaped by tradition, regional custom, municipal authority, and the central role of the notary.

One of the first differences foreign buyers notice is the absence of a Multiple Listing Service. There is no single portal where every available property is listed. Each agency represents only its own listings, and many of the most interesting properties are not advertised widely online—remaining instead within local networks. Visiting the region and establishing trust with agents is integral to finding the best opportunities.

The Italian real estate agent (*agente immobiliare*) is a licensed professional who operates as an intermediary between both parties. Their job is not to “take sides” but to create a pathway to agreement. The agent’s role becomes most valuable when the property requires investigation, clarification, or alignment between buyer and seller expectations.

The notary (*notaio*) occupies a central and indispensable position. Unlike in Anglo-Saxon countries where lawyers or title companies oversee closings, the Italian notary is a public official representing the State. They verify cadastral data, examine the seller’s right to sell, check for outstanding mortgages or liens, and ensure every element of the property complies with regulations. The notary represents the law itself

Another key feature is the reliance on two major contracts: the preliminary contract (*compromesso*) and the final deed (*rogito*). Once the *compromesso* is signed, it

binds both parties under specific terms, and the deposit is protected by strong safeguards. If the buyer withdraws without cause, they may lose their deposit; if the seller withdraws, they may be required to return double the deposit.

"When approached with patience and respect for its traditions, the system reveals itself as one that prioritizes legality, transparency, and lasting value."

Chapter 3

Who can buy property in Italy?

Many foreign buyers assume they need residency, special permits, or Italian citizenship to own a home—when in reality Italy is one of the most open and accessible property markets in Europe. Italy separates the right to purchase property from the right to live in the country full-time.

The first pillar governing foreign ownership is the principle of reciprocity. Italy allows citizens of almost every major country—including the United States, Canada, the United Kingdom, Australia, New Zealand, and most of Latin America—to buy property without restrictions. EU citizens enjoy the simplest path of all, with no additional permits required.

To purchase, you only need two things: a valid passport and a codice fiscale (Italian tax identification number). Obtaining the codice fiscale is simple and can be done through an Italian consulate or directly in Italy at the local tax office.

Buying a home in Italy does not automatically grant residency or extend the amount of time you can spend in the country. Non-EU citizens remain subject to the Schengen Area rule: 90 days of stay within any rolling 180-day period. If you wish to stay longer, you would need to apply for an appropriate long-stay visa. The property purchase itself does not grant immigration privileges—a distinction that offers freedom rather than limitation.

Italian law makes no distinction between Italian and non-Italian citizens in terms of property rights. A foreigner has the same rights, obligations, and legal standing as a citizen when purchasing, inheriting, renting, or transferring property. This equality is one of Italy's core strengths as a real estate market.

Chapter 4

Selecting the right region

Selecting the right region of Italy is often the most personal and defining step in the entire property-buying journey. Italy is not a single, uniform landscape but a mosaic of distinct identities, languages, micro-climates, food cultures, architectural styles, and rhythms of life.

Tuscany remains the most internationally recognized region—celebrated for its Renaissance cities, world-class wines, historic villas, and iconic valleys. Many buyers who initially set their sights on Tuscany eventually discover Umbria, known as "Italy's Green Heart." Umbria offers rolling olive groves, medieval hill towns, and a level of authenticity preserved because the region does not chase mass tourism. Properties tend to offer more space and more land for the price.

Venturing south, Puglia and Sicily attract buyers with luminous coastal landscapes, baroque towns, and vibrant food cultures. Sicily's affordability is striking, and its diversity—coastal towns, mountain villages, and agricultural estates—creates options for every taste.

Northern Italy offers an entirely different character. Piemonte, the home of Barolo and Barbaresco, appeals to wine lovers who seek refined landscapes, quiet countryside, and culinary excellence. Lake regions like Como and Garda attract buyers wanting dramatic scenery and easy access to Milan and Switzerland.

Central Italy beyond Tuscany includes Le Marche, a region that combines mountains, coastline, and countryside. Southern rural regions such as Abruzzo, Basilicata, and Calabria appeal to buyers seeking affordability and a slower pace untouched by mass tourism. The right region is ultimately the one that matches the life you envision.

"The right region is the one that matches the life you envision—the one where returning year after year feels like coming home."

Chapter 5

Types of italian properties

Italy's architecture reflects layers of history, regional tradition, and craftsmanship. The result is an extraordinary variety of property types, each with its own personality, maintenance needs, and emotional appeal.

The appartamento (apartment) is found in towns and cities, often in centuries-old buildings with stone walls, terracotta floors, vaulted ceilings, or original wooden beams. These suit buyers who appreciate walkability and community. They tend to require less maintenance—a practical choice for part-time residents.

The casale (rural farmhouse) is deeply tied to Italy's farming past and remains one of the most sought-after homes among international buyers. A casale often includes land, olive trees, vineyards, gardens, or outbuildings. Buyers who choose a farmhouse are usually looking for privacy, expansive views, and a slower, more secluded way of life.

Villas occupy the space between rural charm and modern comfort—detached homes that combine privacy, good access, and manageable outdoor space. A unique Italian category is the agriturismo, which blends residential living with hospitality and agriculture, attracting buyers who dream of hosting guests and producing their own olive oil or wine

Vineyard and winery properties represent a passionate investment in Italy's wine-making identity, requiring attention to DOC/DOCG rules and professional management. Italy also offers new-build homes with modern comfort and energy performance, as well as chalets, lakefront houses, and seaside homes for specific lifestyle goals

"Each property type carries its own rhythm, its own demands, and its own rewards."

Chapter 6

The buying process Step-by-Step

The buying journey begins with exploration—browsing listings, speaking with agents, studying regions, and imagining how your life might unfold in different landscapes. The Italian property market is highly local, and each viewing deepens your clarity about the kind of home that genuinely suits you.

When you find a property that feels right, the next step is to present a formal written offer. Accepting an offer involves a small good-faith deposit that signals seriousness and initiates the pathway toward the preliminary contract (*compromesso*). This moment marks the beginning of the legal process.

After the offer is accepted, a period of due diligence begins. Your agent, the notary, and a *geometra* work together to confirm that floor plans match the actual structure, that no mortgages or liens exist, and that the property's history aligns with official records. This investigative work protects you from future complications.

Once due diligence produces satisfactory results, both parties sign the *compromesso*. A more substantial deposit—typically 10–30% of the purchase price—is paid. This contract provides stability and commitment as the process advances. The final deed (*rogito*) is the ceremonial and legal culmination of the entire process, signed in the presence of the notary.

Once the deed is signed, funds are transferred, keys are handed over, and the property officially becomes yours. The notary then registers the deed with the relevant authorities, completing the legal transfer. This moment is often deeply

emotional—representing the end of a long journey and the beginning of a new chapter rooted in Italy.

"Buying a home in Italy is not merely a transaction; it is a passage into a different way of living."

Chapter 7

The Notary: Your Legal Guardian

The notary (notaio) occupies a central and irreplaceable role in the Italian property-buying process. Unlike in countries where lawyers or title companies oversee closings, Italy relies on the notary as a neutral public official representing the law itself—not the buyer or the seller.

From the moment a property enters the due diligence phase, the notary begins investigating its legal identity. They examine the chain of ownership, confirm no outstanding mortgages or liens exist, compare official floor plans with the property's current state, and ensure every modification is properly registered. If any discrepancy emerges, the notary requires it to be corrected before the sale can proceed.

Beyond verifying documents, the notary ensures all contractual terms are lawful, transparent, and enforceable. Before the final signing, they prepare the deed in detail. During the signing of the rogito, the notary reads the document aloud—a requirement designed to ensure both parties understand every clause. For foreign buyers who do not speak Italian, a certified interpreter is required.

Once the deed is signed and funds transferred, the notary registers the sale with local authorities, files tax documents, and ensures all fiscal obligations are met. For foreign buyers, the notary becomes an anchor in a system that can feel unfamiliar. Their impartiality removes conflicts of interest, and their legal authority guarantees the property's history has been examined with extraordinary care.

The notary's role reflects a broader cultural truth: that real estate in Italy is intertwined with history, inheritance, tradition, and local identity. The system is built not for speed but for certainty—ensuring that homes many centuries old are transferred with respect for their past and protection for their future.

Chapter 8

Taxes, fees and the true cost of buying in Italy

Understanding the financial side of buying property in Italy is essential for creating a realistic plan. Rather than taxing transactions based on the full market price, Italy often calculates purchase taxes using the home's cadastral value—an official figure frequently lower than the actual purchase price. This often results in closing taxes far more favorable than those in many other countries.

The notary fee covers the preparation of the deed, verification of documentation, and formal registration of the sale. It is one of the most important investments you make, because it directly ensures the security of your ownership. Real estate agent commissions are typically paid by both buyer and seller, reflecting local custom rather than national policy.

Beyond closing costs, Italy's annual taxes are generally modest, especially for older homes or properties in rural areas. The primary annual tax for second homes is IMU—a municipal tax calculated on the cadastral value rather than market value—often far below what homeowners pay in the United States or United Kingdom. Additional annual costs include garbage collection fees and minor municipal service contributions.

Buyers planning to renovate should also consider the geometra's fee—a crucial investment in ensuring all plans align with local regulations. Annual maintenance costs should be part of your financial planning. Maintaining a stone farmhouse may involve periodic roof checks, chimney cleaning, or the upkeep of traditional heating systems. These expenses, while typically reasonable, are part of the rhythm of stewardship.

Home insurance, while not mandatory, is highly recommended—especially for rural properties or homes used only part-time. The cost is typically lower than in many

other countries. Italy's legal and financial obligations for property buyers are clear, standardized, and anchored in documentation—creating a transparent and sustainable financial landscape.

"Once you understand the system and prepare for it thoughtfully, the financial aspect of buying a home in Italy becomes smooth and stable."

Chapter 9

Mortgages for foreginers

Financing a property in Italy as a foreign buyer is entirely possible. Italian banks tend to be conservative and highly document-driven, approaching each mortgage application with a careful balance between evaluating the borrower's financial stability and assessing the quality of the property.

Non-resident buyers are welcome to apply for mortgages, but banks generally offer lower loan-to-value ratios—often financing around 50% of the property's price. This reflects the bank's desire to ensure stability rather than any hesitation toward foreign clients. Italian residents may access up to 70–80% financing.

The mortgage application revolves around documentation: tax returns, bank statements, employment letters, and identification documents. For self-employed buyers, additional financial statements or business records may be required. The bank also evaluates the property itself—its legal identity, documentation accuracy, and cadastral classification.

Italian mortgages offer fixed, variable, or mixed interest rates. Fixed-rate mortgages provide stability, while variable-rate options can offer lower initial payments with some flexibility. Mortgage approvals typically take several weeks or a few months—reflecting the Italian banking system's preference for careful decision-making.

For many foreign buyers, the question arises whether to finance or buy in cash. Cash purchases provide speed, negotiation power, and simplicity. However, financing preserves liquidity and creates a structured path toward long-term investment. Many banks have international divisions or English-speaking representatives who regularly work with foreign clients

Chapter 10

Renovations & permits

Renovating a home in Italy is one of the most rewarding experiences a foreign buyer can undertake, yet it requires patience, planning, and a thoughtful understanding of Italy's architectural heritage and regulatory framework. Approaching a renovation is not simply updating a structure—it is an invitation to participate in the preservation of culture and craftsmanship.

The first step is understanding the distinction between cosmetic work and structural modification. Cosmetic updates—painting, changing floors, upgrading kitchens—can often be done quickly and without formal permissions. Structural work is governed by regulations designed to ensure safety, protect historical integrity, and preserve consistency with local planning laws.

Homeowners rely on technical professionals to navigate this system. The *geometra* combines roles that in other countries might be divided among surveyors, project managers, and compliance specialists. For larger projects, an architect may join the team, bringing creative vision and structural expertise. These professionals create a collaborative framework ensuring the renovation respects both aesthetics and legal requirements.

Permits fall into different categories: CILA for simple internal modifications, SCIA for more significant changes such as altering walls, and *Permesso di Costruire* for major extensions or exterior transformations. These permits are not obstacles but protections—ensuring changes harmonize with the character of the region.

Italy also offers occasional incentives for renovations that improve energy efficiency, seismic safety, or environmental performance. At its heart, renovating a home in Italy is an act of stewardship—connecting you to craftsmanship and traditions that shaped the building long before you arrived, and inviting you to contribute your own chapter to its story.

Chapter 11

Owning, Renting and Managing your home in Italy

Owning a home in Italy is both a practical commitment and a deeply emotional experience. Whether the home will serve as a seasonal retreat, a future retirement space, or a rental investment, this stage invites you to become familiar with the responsibilities and pleasures of Italian homeownership.

The first practical step after acquiring your home is organizing utilities. Electricity, water, gas, and internet services are usually straightforward to transfer or reactivate, though rural areas may rely on propane tanks, wells, or septic systems rather than municipal networks. Annual tax obligations, dominated by the modest IMU, create a sense of financial clarity.

For many owners, the question arises whether to rent the property during periods when they are not in Italy. Long-term rentals offer stability, while short-term rentals appeal to visitors seeking authentic experiences in regions like Umbria, Tuscany, or Puglia. Each approach comes with registration requirements and regional tourism rules, but with proper structure, renting becomes a seamless extension of ownership.

Managing a home from abroad requires organization and the support of trusted local professionals. Many homeowners rely on property managers, caretakers, or neighbors who oversee the home during their absence. Regular communication through video calls, shared photos, and digital updates makes it possible to remain connected to the home even from afar.

Beyond the practical, owning a home in Italy gradually becomes an experience

shaped by community and everyday rituals. Introducing yourself to neighbors, visiting the same café each morning, participating in local festivals—these interactions form the emotional landscape of homeownership, reminding you why you chose Italy in the first place.

"Owning a home in Italy gradually becomes an experience shaped by community, tradition, and the everyday rituals that define la dolce vita."

Chapter 12

Checklists & final roadmap

Reaching the final stage of the buying process invites a moment of reflection and clarity. The Italian property market rewards those who approach it thoughtfully—and this chapter helps consolidate everything you have learned by connecting the practical with the emotional, and the detailed with the deeply personal.

Awareness is essential when navigating the Italian real estate landscape. Homes may carry undocumented alterations or records that need updating. Municipal procedures may move slowly. Recognizing these possibilities does not diminish the pleasure of buying in Italy; rather, it equips you to move through the process without unnecessary stress. An informed buyer is a protected buyer.

Understanding potential risks is another aspect of this final stage. Risk in Italy is often quiet and related to documentation rather than price volatility. A property may have a floor plan that does not match its official record, or a previous owner may have completed renovations without submitting proper declarations. The notary and geometra are the professionals who identify and address these issues before they become complications.

Annual taxes in Italy are modest, but ownership includes ongoing responsibilities—seasonal maintenance, utility management, occasional structural care. These are not burdens but rhythms. The same home that requires yearly attention also offers yearly gifts: olive harvests, long summer evenings, morning light on stone walls, and a sense of rootedness that deepens with time.

In the end, buying a home in Italy is not just an acquisition—it is a shift in the

way you relate to beauty, time, and place. It invites you to become part of a community that values tradition and connection, to care for a structure older than your own story, and to participate in the quiet, meaningful rituals that shape Italian life.

"Buying a home in Italy is not just an acquisition—it is a shift in the way you relate to beauty, time, and place."

Italy is calling.
Your chapter is waiting.

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