



HOW TO BUY **YOUR** DREAM **HOUSE IN ITALY**



***My guide** to help you
through **each step** of the process*



MY PASSION & MISSION

Hello, *I'm Barbara*, your dedicated partner in realizing your Italian home dreams. Raised in Franciacorta, Lombardy, amidst the rich Italian culture and a family of builders, I developed a deep love for Italian architecture and a keen understanding of the property market.

After graduating in *Industrial Design*, I embarked on a career that honed my customer service skills, always with a passion for helping others. The turning point came with the birth of my daughter in 2022, which led me to reassess my life and career. I left my stable job, focusing instead on personal growth and *professional training in real estate*.

Driven by a desire to combine my love for Italy with my dedication to service, in 2023, I founded my company and crafted a *unique 4-step program*. This program is designed to guide foreigners through the intricate process of finding and buying their dream home in Italy – *a journey I'm excited to share with you!*



WITH ME YOU CAN:

*Find **clarity**
in your journey*

Gain a clear understanding of your current position
and the best pathway tailored to your **unique**
house-buying needs in Italy.

***End**
the endless search*

Replace the daunting task of finding **your dream**
home with our comprehensive, done-for-you service,
turning the complex into the effortless.

*Navigate with
confidence*

Embark on this exciting journey with a team of experts
dedicated to not just finding you a house,
but your dream home in Italy.

We care deeply about your success and
work tirelessly to make your Italian dream a **reality**.



*Are you looking to buy
a property in Italy?*

*What do you need to know
before you get started?*

This guide will walk you through
the most important tips and steps
for buying property in Italy as a foreigner.



THE ITALIAN HOUSE **BUYING PROCESS:**

1

SET YOUR BUDGET!

Before buying a house, calculate your budget by considering your **savings and income**.

DO **YOUR** RESEARCH!

Before starting with the house hunting, think about what is **really important** to you. Knowing what you want avoids wasting your time visiting homes that don't meet **your needs**.

The following table might help you:

DEFINE YOUR SEARCH CRITERIA		RESEARCH TOOLS
MUST-HAVE	3 ROOMS	REAL ESTATE WEBSITES & APP Do your research on websites like Immobiliare.it and use the filters to narrow your search.
	PANORAMIC VIEW	
	2 BATHROOMS	
DESIRED (but not essential)	GARDEN	REAL ESTATE AGENCY Consult real estate agents for an easier house buying process.
	GARAGE	
	OPEN SPACE	

TIP: Start with the must-haves and then move on to the desired ones

2

LET THE HOUSE HUNTING BEGIN!

Don't rely on improvisation when it comes to buying a property; it's a surefire way to lose out.

Remember, the vendor's primary goal is to sell, so they'll do everything in their power to persuade you.

PREPARE YOURSELF FOR THE HOUSE VISIT!

Take control of the process and be the lead by organizing yourself beforehand.

Bring a checklist, questionnaire, pen, camera, tape measure, and flashlight with you to the property. Additionally, **research** the real estate prices in the area where the property is located.

This will help you to evaluate the property's value and prepare for the **negotiation phase**.



RATE THE AREA

- services & transport;
- neighbourhood;
- future development of the area.



HOUSE CHECKS

- balconies, facades, elevator, roof, walls, floors, bathrooms, fixtures, heating/ electrical system;
- any improvements made by the owner.



ASK

- History of the house? Reasons for the sale?
- How long has it been on sale?
- Energy rating?
- Condominium fees?
- Urban planning compliance?

TIP: The first visit is crucial to understand useful details or potential risks.

3

START THE DOCUMENTARY CHECKS

REMEMBER TO CHECK:



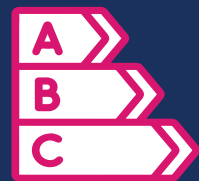
**ATTO DI
PROVENIENZA**
Original title-deed

Who is the owner and how did he become such? (purchase, donation, inheritance etc).



**VISURA
IPOTECARIA**
Mortgage title search

Are there any mortgages on the property?



APE
Energy certification

It certifies the property's energy consumption.



**VISURA
CATASTALE**
Cadastral certificate

Technical drawing. It must comply with the current state of the property.



**DOC.
URBANISTICI**
Urban planning

Documents required for the construction and any modification of a building.



**DOC.
CONDOMINIO**
Condominium's files

Condominium regulations, minutes of the latest meetings, expense budget.

4

NEGOTIATE & MAKE YOUR OFFER!

When searching for a new home, there is usually room for negotiation between the **seller's financial requests** and the **final deal**.

NEGOTIATION IS A CRUCIAL ELEMENT OF THE PROCESS.

The **purchase proposal phase** is of utmost importance since it is binding once accepted.

This means that the buyer is committed to purchasing the house, as per the previously established conditions.

It is essential that all relevant conditions, including those related to **the mortgage and timing**, are clearly specified in the proposal.

Once the selling party accepts the proposal, it constitutes a **preliminary contract**.



5

CONTRATTO PRELIMINARE E ROGITO

The **preliminary contract** can be signed after the purchase proposal. Registration of the proposal (**COMPROMESSO**) through a mediation agent is mandatory by law. The preliminary contract must be registered within **30 days** of signing.



NOTAIO

The notary is usually chosen by the purchasing party.



DOCUMENTS

Bring your identity documents with you, they will be asked for.



CHECKS

The notary will verify the documentation, the mortgage documents and the property owners documents.

LET ME BRIEFLY SUMMARIZE THE KEY POINTS:

1

PROPOSTA D'ACQUISTO (*purchase proposal*)

The buyer proposes a price and the seller decides whether to reject or accept.

2

PRELIMINARE O COMPROMESSO (*preliminary sale*)

Once the seller accepts the purchase proposal, we move on to the preliminary sale.

3

ROGITO NOTARILE (*final deed*)

The notarial deed is the last step. It is signed in front of a Notary, who is the only one authorized to draw up a public deed of sale, necessary for the transfer of ownership, with which the seller transfers the ownership of the property to the buyer.



*The idea
of buying a property in Italy
may sound enticing,
but without a trusted expert
guiding you through the process,
it can quickly turn sour.*

*However,
there's no need to fret...*

I got your back!
I'll take care of everything
with ***my 4-step program.***





HOW IT WORKS!

1



DISCOVER YOUR DREAM

Embark on a personalized journey to uncover the ideal Italian property that speaks to your heart.

We start with a one-on-one consultation, diving into your aspirations and desires, ensuring every option we explore aligns with your vision of a dream home in Italy.

2



NAVIGATE THE PAPERWORK

Tackling Italian bureaucracy can be daunting, but not with us by your side. We guide you through the essential paperwork, from obtaining a tax code to setting up a bank account.

Our due diligence ensures that every detail, from property titles to mortgage checks, is meticulously handled.

3



SECURE YOUR FUTURE

Once you've fallen in love with a property, we help you make a compelling offer.

Our expertise ensures your bid is competitive yet fair, paving the way for a smooth transition to the preliminary agreement of sale. Let's turn your dream into a tangible reality.

4



CELEBRATE OWNERSHIP

The final step is the exhilarating moment of becoming a homeowner in Italy.

We coordinate the notary appointment, ensuring a seamless conclusion to your property purchase.

Congratulations, you're now ready to bask in the beauty of your new Italian home!



*Save time, money
and stress!*

*Give the right value to
your Italian dream.*

*Entrusted to me
for buying
your house in **Italy**.*



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www.yourhouseinitaly.com

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