

**Live in Italy**  
Presentation texts in ppt

Slide 1    **LIVE IN ITALY**

Slide 2    **FINDING A HOME**

Ask:

- relatives, friends and acquaintances ...

and also ...

- community housing services
- associations
- estate agents

Slide 3    **WHAT ELSE ...?**

- look in newspapers and on the Internet
- pay attention to notices on buildings or in the streets ...
- ask estate agents

Notice: AFFITTASI APPARTAMENTO (APARTMENT/HOUSE FOR RENT)

Notice: VENDESI APPARTAMENTO (APARTMENT/HOUSE FOR SALE)

Slide 4    **WHAT DO ESTATE AGENTS DO?**

- the agencies provide information on houses for rent or for sale (number of rooms, rental price...)
- the information is free

**DOES THE PROPERTY INTEREST YOU?**

- ask to see the apartment
- if it is suitable, sign the contract and pay the agency for services rendered

Warning

Never pay before signing the contract

Slide 5

#### FOR A LEGALLY VALID RENTAL CONTRACT

Rental is legally valid when:

- the contract is in writing and 2 copies are signed
- the landlord registers the contract with the Agenzia delle entrate (tax office)

#### Warning

The cost of registering the contract (2%) is paid by the landlord (50%) and the tenant (50%)

Slide 6

#### RENTAL COSTS

When renting a property there are many costs to consider:

- the **caparra or cauzione (deposit)**

The sum required by the landlord of the property from the tenant as a guarantee. Normally this is equal to 3 months rent that acts a guarantee against potential property damage

- **Advance payment**

The sum of 1/3 months rent plus the condominium costs the tenant must pay before moving into the property

Slide 7

#### OTHER COSTS ...

- **Registration Tax**

The tax the tenant pays, equal to 1% of the annual rent

- The **agency costs**

The sum the tenant pays to the estate agent for services rendered

- the **contract costs**

The sum the tenant pays to initiate contracts for light, gas and water in their name

Slide 8

#### DOCUMENTS REQUIRED TO SIGN A LEGALLY VALID RENTAL CONTRACT

To sign a legally valid rental contract a Permesso di Soggiorno (residence permit) is required

Warning

- Using the property as a place of work is NOT permitted
- At the end of the contract the house must be left in a suitable state
- If the house is in a suitable state, the landlord must return the deposit

Slide 9

HOSTING GUESTS AT A RENTAL PROPERTY

It is permitted to invite friends or relatives as long as:

- the police are informed within 48 hours
- the landlord is informed

Warning

To inform the police it is necessary to go to the nearest police station or to the local police station

Slide 10

RENTING A ROOM IN A PROPERTY

The tenant can rent a room of the property in exchange for a sum of money  
ONLY if specified in the contract

In this case, the tenant must provide the landlord with the name of the person

The tenant renting a room of the property to another person must create a **sublease contract**

Slide 11

FOR MORE INFORMATION

There are different types of contracts:

- Open contract
- Temporary contract
- Subsidised contract
- Sublease contract

Slide 12

FOR MORE INFORMATION

**Open rental contract**

- the landlord and tenant are agreed on the fee (amount of money) to pay every month
- the fee increases with the cost of living
- the contract is valid for 4 years, but the landlord and tenant can renew it for a further 4 years
- the contract finishes when the landlord or tenant gives notice

Slide 13

FOR MORE INFORMATION

### **Temporary rental contract**

- it is a short-term contract
- lasts a maximum of 18 months
- non-renewable

### **Subsidised rental contract**

- rental prices are generally lower
- lasts a maximum of 3 years

### **Further information**

- through the Commune or Trade Union

## Slide 14 COUNCIL HOUSING

A foreign citizen can ask the residential municipality for council housing

ONLY IF:

- he/she has lived in Lombardy for at least 5 years
- he/she has a low income (information-link)
- he/she is not a landlord of another property in Italy or abroad
- he/she has not been evicted from **council housing**
- he/she is not illegally occupying council housing

## Slide 15 LIVING IN AN APARTMENT BLOCK

- each apartment block has written regulations
- ask the landlord or the building manager for these regulations

Even **regulations that are not written down** are important, for example:

- don't make excessive noise
- don't obstruct communal areas
- keep the balconies clean and tidy

## Slide 16 WASTE COLLECTION

- It is very important to separate waste
- for information on where to throw paper, plastic, glass and food waste, ask a neighbour or the building manager
- to get rid of large objects (wardrobes, TV, fridge...) ask the Council (there are special arrangements)

Warning

If a tenant makes a mistake, each tenant in the block must contribute to paying the fine

Slide 17 BUYING A HOUSE

Research:

- read property adverts in the newspapers, refer to VENDESI (FOR SALE) notices, search on the Internet
- ask an estate agent

Warning

- When you buy through an agent, you are subject to pay a sum of 2% - 4% of the cost of the house
- Never pay before signing the contract

Slide 18 BUYING A HOUSE

The steps

**The preliminary/draft contract** is necessary when buying or selling a property

- the buyer pays a sum of money, but if he/she changes their mind, this money is lost
- on the other hand, if the seller changes their mind they must pay double the sum received

**The Deed** is the official act of sale drawn up by a notary; it can be written in Italian or in the buyer's mother tongue language and costs 1.5% of the total sum

Slide 19 BUYING A HOUSE

... other steps

**The taxes** are around 4% for the first property (higher and up to 10% for subsequent properties)

**The mortgage** is a loan; the bank may provide the loan so that the buyer has the necessary money to buy the house. The bank offers the mortgage under guarantee

Slide 20 BUYING A HOUSE

Paying the mortgage

- the mortgage is paid in instalments and can be subject to a fixed or variable tax rate (interest calculated on the sum borrowed)
- in the case of missed instalment payments the bank may put the property up for sale

#### Warning

There are individuals or financial companies that lend money. However, these loans can be more costly and not tax-deductible

#### Slide 21 GLOSSARY

**manager:** building manager for the running expenses (lights, lift, cleaning, waste...) and additional jobs

**rental fee:** sum to pay every month to rent a property

**apartment block:** building with numerous apartments

**tenant:** a person who pays the rent of the property he/she lives in that he/she does not own

#### Slide 22 GLOSSARY

**evicted:** a written order made by a judge to leave a property

**illegal occupant:** a person who lives in council housing with permission from the Council