



Italian Embassy
Oslo

Buying property in Italy as a foreigner



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The Italian real estate market is highly attractive for foreign buyers. The average price per square meter for properties in Italian cities is lower than in major European cities like Paris and London.

Italy is an appealing country to buy a home in—not only because of its beauty and extraordinary artistic and cultural heritage, but also due to the lifestyle and quality of life of its inhabitants, which are highly valued abroad.

Who can buy property in Italy?

Citizens from EU and EFTA countries are not subject to any restrictions if they wish to purchase property in Italy. Non-EU citizens who have lived in Italy for less than three years must have a valid residence permit.

Purchasing a property does not automatically grant residency or citizenship. Italy offers an Investor Visa for those investing large sums in the country, which could include real estate. This visa grants residency under certain financial thresholds, but is more suitable for large-scale investors.



The steps required to purchase a home in Italy

Step 1: Obtain a tax identification number (“codice fiscale”)

To purchase property, the foreign citizen must obtain an Italian tax identification number, which is issued by the tax authorities ([Agenzia delle Entrate](#)).

You can apply for the tax identification number at any office of the [Agenzia delle Entrate](#) (Italian Revenue Agency) by submitting a request, presenting a copy of your passport/ID, an application form and a proof of reason for the request (such as property purchase). The tax code is issued immediately if the buyer appears in person at the counter. The application can also be submitted by an appointed professional (such as a real estate agent) and is processed quickly.



Step 2: Open an Italian bank account

A bank account is recommended in case the buyer needs a mortgage for managing the payments related to the property. To open an Italian bank account, the buyer needs to provide the tax identification number ("codice fiscale"), a copy of his/her passport/ID, and a proof of income or employment. Many Italian banks offer online banking services. If the buyer does not have an Italian bank account, he/she can issue a **power of attorney** ("procura"), a document that allows the buyer to delegate the transaction to a notary, who will receive the payment via bank transfer to his/her account, and transfer the money to the seller.





Step 3: Start searching for properties

It's recommended to hire a real estate agent ("agente immobiliare") who understands the local market and can guide the buyer through the process, especially since property laws and regulations may differ across Italy. Agenzia delle Entrate publishes the [Italian Real Estate Market Observatory](#), a database on property market values. Real estate agents can also help negotiate prices and facilitate communication in Italian. Look for agents with a proven track record and registered with an official Italian real estate association, such as the Federazione Italiana Agenti Immobiliari Professionali (FIAIP) or Associazione Nazionale Agenti e Mediatori d'Affari (ANAMA).



Step 4: Inspection of the properties

1. Visit properties and the surroundings to evaluate properties' condition, location, and suitability for your needs.
2. Verify the legal status of the properties at the [Land Registry](#) ("Catasto") to ensure that they are free from debts, encumbrances, or legal disputes, and that the sellers have the right to sell, by requesting a search in the land registry records ("ispezione ipotecaria").
3. Verify that the property complies with local urban planning laws ("Piano regolatore").
4. Ask a "geometra" or an "ingegnere" to conduct a property survey ("Perizia tecnica") to uncover structural issues, problems with utilities, or land use.

Rural properties, especially those with agricultural land, can present unique challenges. Italy has strict laws concerning land use and ownership, such as pre-emptive rights. It may also be necessary to invest in upgrades to meet new and strict energy efficiency requirements.

Step 5: The purchase process

The purchase process consists of three stages:

1. Purchase offer
2. Preliminary sale contract ("compromesso")
3. Final contract (the deed of sale, or "rogito")

4. Make a **purchase offer** (a proposal) to the seller. The offer becomes binding once accepted by the seller, usually within 7-15 days.
5. Upon acceptance, the parties draft a **preliminary agreement** ("compromesso"), where they express their mutual commitment to complete the transaction. The compromesso outlines the terms and conditions of the sale and typically requires a deposit from the buyer (usually 5-20% of the purchase price). This contract secures the transaction and commits both parties to proceed with the sale. Any breach of this agreement can lead to penalties, potentially severe ones. The compromesso includes the agreed sale price, the property address, the deadline for signing the final deed and a description of the property complete with cadastral data.
6. The **deed of sale** ("rogito notarile") is the final stage of the purchase. This document officially and legally transfers ownership. By law, the deed must be drawn up by a notary ("notaio") and signed by both parties. Payment of the balance and the handover of keys occur at the time of signing. The notary's fee, unless otherwise agreed, is paid by the buyer and typically ranges from €1,500 to €2,000 (The amount is exclusive of VAT and does not include the registration fee). If the foreign buyer does not speak Italian well enough, the deed must be accompanied by a translation in the buyer's language, prepared by a certified translator. This ensures that the buyer fully understands the rights and obligations resulting from the deed. If the buyer cannot attend the meeting, he/she can delegate a real estate agent or a lawyer through a power of attorney. The website [Consiglio Nazionale del Notariato](#) provides valuable information on notarial services in Italy.

Step 6: Register the property

After signing the deed, the new owner must register the property with the Agenzia delle Entrate and update the records at the local Land Registry ("Catasto") to ensure legal protection.



Step 7: Pay taxes and fees

- VAT (IVA): 10% of the purchase price (or 22% for luxury properties).
- Land Register Fee: about €200 flat fee or 1%.
- Registration Tax ("Imposta di registro"): 2%-7% if it's your primary residence*, 9% if it's a second home.
- Mortgage tax: €50.
- Cadastral tax: €50.
- Notary fees: 1% to 2.5% of the purchase price.
- Land Registry fees: 0.5% to 1%.
- Legal fees: 1% of the purchase price (+22% VAT).
- Real Estate Agent's Fee: 2%-5% (+ 22% VAT).
- Property taxes: Imposta Municipale Unica (IMU) and Waste tax (TARI).
- Inheritance and capital gains taxes can apply when selling the property.

*The tax is lower if the buyer transfers his/her official residence to the Italian municipality where the property is located within 18 months of the purchase. By doing this, they will also be exempt from paying the IMU.

It's advisable to hire a lawyer ("avvocato") specialized in Italian property law to ensure that all legal checks, contracts, and paperwork are handled correctly.



Step 8: Transfer utilities

Once the property has been registered, you'll need to transfer utilities (electricity, water, gas) into your name and set up local services, such as waste collection or internet. These procedures can be time-consuming and difficult. It is recommended to obtain an Italian telephone number to facilitate the process.





Useful websites

There are many websites with properties for sale in Italy, such as www.immobiliare.it, which offers property valuations and market trend analyses, www.gate-away.com, www.casa.it, www.case24.it and <https://www.idealista.com/no/>.

The Italian National Institute of Statistics (ISTAT) publishes monthly updates on housing price trends in Italy on <https://www.istat.it/en/>.

Le informazioni contenute in questo documento vogliono costituire un primo orientamento alla tematica presa in esame.
L'Ambasciata d'Italia a Oslo declina ogni responsabilità per le informazioni ivi contenute.

Oslo, settembre 2025. Tutti i diritti riservati.


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