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Welcome to Explora Italia!

In Explora Italia we want to help you find your dream home in Italy because we know that purchasing a property abroad is potentially one of the most exciting things you'll ever do but at the same time it also comes with its own set of challenges.

That's why we have created Explora Italia. So you can listen to stories from people who've recently bought in Italy, browse stunning properties, find expert's guides and look out for our location highlights to help you explore different regions of our magnificent country and determine the perfect one for you.



Annalisa Angellotti Editorial Director

Buona lettura!

CONTRIBUTORS



Armando Bechi

Italian mortgage consultant - specialised especially in mortgages for non-residents – talks about how non-Italians can get a mortgage in Italy to buy their dream home on page 45.



Nicola M. Metta

English speaking Italian lawyer and tax expert Nick gives you a breakdown of taxes on the ownership of a property in Italy in 2024 on page 58.



Samanta Crocetti

Content creator who loves exploring each corner of Italy to bring you a little bit of its unknown beauty. She has been looking at whether buying € 1 homes is really advantageous on page 03.







Emanuela Voltattorni

She's a journalist and she specialises in analysing search trends of would-be buyers in Italy based on data from the property portal Gate-away.com. See page 01

Valentina Bianconi

She graduated in foreign languages and loves sharing her Italian language skills with you so she has gathered some top tips for you here on page 62.

Riccardo Capannelli

Our Italian trotter property commentator and outdoor activities lover has been in the Valtellina area of Lombardy on his bicycle and discovered a unique path for you. See page 34.

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LUXURY AND EXCLUSIVITY FOR YOUR DREAM HOME

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Where does neighbour a		-			
from ? Let's see the countries from where Gate-away.com received the major number of enquiries in 2023 for each region of Italy, starting from the 5 most requested ones.		Top 5 18 .5% 1. USA 31.1%			
		IO.5		 USA Germany UK Canada Netherlands 	31.1% 12.4% 7.5% 4.7% 4.7%
3 . U 4 . N	ermany	26.2% 16.7% 6.4% 4.8% 4.1%			
		8 .2		 1. USA 2. Germany 3. France 4. UK 5. Switzerland 	21.3% 16.3% 9.2% 7.5% 5.4%
4. SICILY 4. C		37.3% 9.9% 6.7% 4.2% 4.2%			
Source: Gate-away.com Annual Repo	ort 2023		.7% DMONT	1. USA 2. UK 3. Germany 4. Netherlands 5. Switzerland	23.7% 11.5% 10.7% 5.8% 5.6%

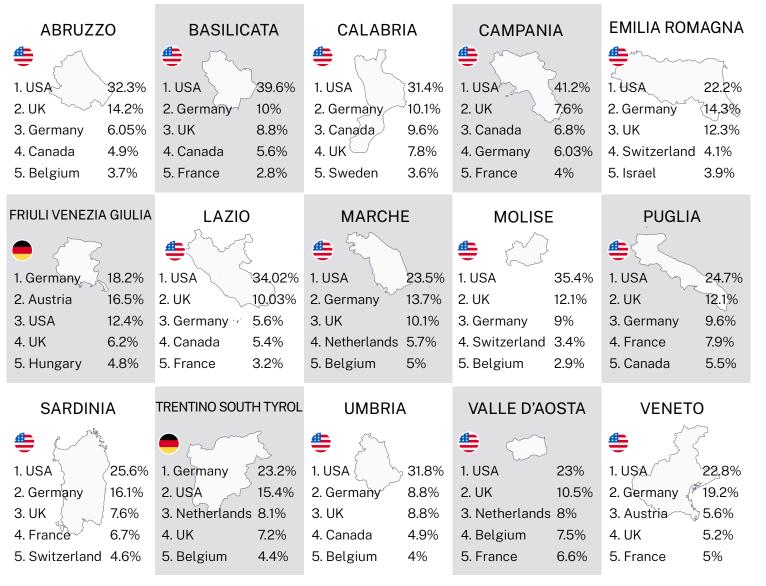
Italy differs widely from other nations, such as Spain where overseas buyers tend to settle in those same neighbourhoods where their compatriots live. On the contrary, those thinking of buying a house and relocating to Italy have the chance to experience its lifestyle to its fullest and genuinely embrace another culture, language and traditions. And that is precisely why Italy is so unique and you've probably chosen it!

At the same time, as it is one of the most sought-after destinations in the world, many chances are you'll find some 'foreigners' among locals.

Maybe you could find some of them right next door to your Italian retreat.



Emanuela Voltattorni



Sounds great when you read 'for sale at €1'...

but actually it's thousands

In recent years, a distinctive real estate phenomenon has surfaced in Italy, where local authorities in some small towns and villages are offering properties for just €1. This unconventional initiative seeks to breathe life back into communities grappling with depopulation and economic stagnation, as many individuals have migrated to urban centers in pursuit of better employment prospects. Unsurprisingly, this news has resonated globally. Acquiring a house in Italy for such a nominal sum has led many to envision realizing their Italian dreams at the cost of a cup of coffee. However, akin to any investment, the acquisition of these €1 homes presents a spectrum of advantages and drawbacks. Here are crucial factors to weigh before committing to a €1 home purchase.



INSIGHT

The pros of investing in €1 homes in Italy

1. Affordability - The foremost advantage lies in the remarkably low selling price. There's a chance to become a property owner by paying a symbolic euro or a similar minimal amount.

2. Customization Opportunities - These properties necessitate comprehensive restoration, providing the flexibility to tailor them according to personal preferences. Buyers can choose the finest materials and fixtures based on individual taste and needs.

3. Potential Profitability - After renovation, these homes can be rented out, sold at a higher price, or utilized as vacation homes. A strategic approach can transform these properties into lucrative investments, such as bed-andbreakfasts.

4. Cultural Immersion - Possessing a home in Italy offers a distinctive cultural experience, especially in small hamlets where traditions endure. It enables immersion in authentic Italian culture, lifestyle, cuisine, and community engagement.

5. Scenic Locations - Many of these €1 homes are situated in picturesque towns, providing ownership of a dwelling in a typical Italian hamlet adorned with historic alleys.





What you should consider before purchasing €1 homes in Italy

1. Additional Financial Burden - Despite the nominal house price, various additional costs arise, including notary fees, legal expenses, taxes on the purchase, and notably, renovation costs. Depending on the property's condition, renovation expenses can escalate into thousands or even tens of thousands of euros.

2. Obligatory Renovation - A significant drawback is the mandatory renovation requirement. These properties often languish in severe disrepair, having been abandoned for extended periods. Buyers must commit to refurbishing the property within a specified timeframe, posing a considerable financial commitment.

3. Bureaucratic Challenges - Italian bureaucracy can pose a substantial

hurdle, particularly for foreign buyers. From obtaining necessary permits to navigating local regulations, the administrative processes can be time-consuming and frustrating. Additionally, each town may have slightly different regulations governing their €1 home scheme.

4. Limited Services and Amenities - Many €1 homes are situated in depopulated remote villages, resulting in restricted or non-existent amenities nearby such as shops, restaurants, healthcare facilities, and transportation links.

5. Language Barrier - Unless fluent in Italian, communication can be challenging in these locales predominantly inhabited by elderly residents.

In conclusion, while the prospect of acquiring a home in Italy for €1 is enticing, potential buyers must carefully weigh the advantages and disadvantages, considering the financial implications, bureaucratic complexities, and the commitment required for property restoration.



Samanta Crocetti

Fractional Ownership

A real alternative to Italian holiday home ownership



Michael Hobbs Co-founder of <u>Appassionata</u>

Fractional Ownership is a new concept in most parts of Europe; however, the US saw the benefits of only buying the weeks you are able to use, over 30 years ago!

Chris Wilson from the Daily Telegraph recently wrote "In the US, fractional ownership is the fastest growing segment of the property market – and now it's catching on in Europe".

Buying a holiday home in Italy in some cases can be an expensive, confusing,

and time-consuming ordeal. Italian legislation, renovation, and landscaping, organising, and paying for continual maintenance, can be a huge pull-on resource.

Fractional Ownership allows people to buy into a more luxurious property at a fraction of the cost of sole ownership. If you want to own an impressive

second home, in a beautiful area of Italy fractional ownership is a potential solution.

Fractional ownership is a simple and



secure way to take the stress out of buying and running a holiday home, no need to worry about the gardening, pool cleaning or maintenance when you are not in residence.

There no longer seems to be the same level of resistance to the concept of sharing. The dream of owning a holiday home in Italy is suddenly so much more accessible, not just to those who don't want to buy outright, but to those that thought they just couldn't afford it.

It is not for everyone, and many holiday home purchasers still want to own their own house outright. Happy to accept the higher purchase costs, all yearround maintenance and substantial annual running costs, even though they may only use the house for an average of 40 nights a year.

One fractional ownership model, created by Appassionata, based in Le Marche, allows owners to select four, or five-weeks residency each year, and share all the running costs with their co-owners.

The buying process is very straightforward.

It's just like buying a share in a company and avoids all the complexities and substantial costs associated with purchasing an Italian property outright. Fractional Ownership was developed to create a more secure and reliable solution for those wanting to share ownership of a luxurious item. Property, aeroplanes, and boats are the most popular, where the ownership is generally shared between 4 to



12 owners. The key to Fractional Ownership is 'ownership'; **you own a share of the property in perpetuity, with the right to sell at any time.**



The key drivers to purchasing into a Fractional Ownership model are:

- Buy the weeks you are actually going to use each year
- Make a lifestyle investment to share with family & friends
- Own a more luxurious holiday home than you thought possible
- Share the annual running costs of the property
- Own a fully furnished interior designed property
- Have your holiday home managed and serviced

Appassionata created their business as a way of sharing their love of Italy with a discerning and select group of people. The business is boutique in nature and style, family run and aimed at likeminded people who want to experience real Italy and a luxurious lifestyle.



Michael Hobbs enquiry@appassionata.com +39 3317914160



PROPERTIES IN UMBRIA & TUSCANY



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www.margoimmobiliare.com





Laura LustikavRelocated from Latvia to Umbria, Castiglione del Lago

Life on Lake Trasimeno, Umbria, according to Laura

Ciao! My name is Laura and I'm from Latvia. In August 2022 with my family we took the huge decision to follow our dream and finally move to Italy. Now we live in Castiglione del Lago, our new home.

Why did I buy a home in Italy and not in another country

I think once you decide to move to a different country, it is very important that the values are taken into consideration - the values of a person should match the ones of the people living in that country. And this is our case with Italy. The way people think and act, perceive their life and the life of others match ours, so it was just logical to move here. And then, of course, the amazing food and wine, as well as the scenery. But I would never move just for that because if you can not accept the way people live there, you will never feel like you belong there. Once you move, you have to adapt to the local ways of living and doing things. And it is much easier to

adapt if you feel and think the same way or at least very similar.

I have seen many cases when people move because of different reasons they meet someone and build a family or move for a higher level of life or move because of the job but they are not in line with the country they have selected, not connected with the values. And then, in most cases, the move is hard, and quite often people just return to their home country after several years. Or the other scenario is that they stay in that country remaining in the 'expat way of living' communicating with other foreigners, sending kids to the international schools, not learning the language. I am not saying that this is not the way to live, it is just completely different to the one we selected.





Why did I choose the Lake Trasimeno area

We wanted to live by the water, this was clear from the very beginning, but we did not want the seaside as it is always very touristy. Then, looking at the preferred climate, environment we like and cost of living, we narrowed down our search to Umbria. We really loved the greenery of the region as well as the small historic hillside villages it is really full of. Also, the closeness to Tuscany and the fact that Umbria looks quite the same as Tuscany, but the cost of living is much lower was a plus and a very pleasant surprise to us. So Lake Trasimeno was just a perfect choice. So big and beautiful, with mounts on all sides. We like that there are islands here where you can go in Summer for hiking or just relaxation. As well as the many beautiful lakeside villages to visit.



- **1** Passignano sul Trasimeno a really beautiful small lakeside village which is just on the other side of Lake Trasimeno with respect to Castiglione del Lago. In Summer it is full of tourists trolling lazily along its romantic lakeside promenade.
- 2. Isola Maggiore and Isola Polvese two beautiful islands on Lake Trasimeno. They are completely different but definitely worth a day trip. You can reach them by ferry which is an adventure itself and ideal for everyone.
- **9** Perugia the main town of the Umbria region is a beautiful historic destination offering lots to see and do including the experience at the Perugina Chocolate House and its factory, which is known for the production of the famous Baci Perugina chocolates.
- 4 Next to Perugia is Assisi the place where Saint Francis is buried. An amazing hillside village with an even more amazing Basilica.
- Another hillside town to visit is the magnificent Orvieto rising on a natural tableland at the summit of a 150-metre-high tufa cliff emerging, much like an island, from the surrounding plains.

My must-eat/drink list:

- **1. Truffles** you can find both black and white ones in Umbria.
- 2. White wine from Orvieto different variations, so amazingly rich in flavours.
- **3.** Montefalco Sagrantino red wine this is a signature Umbrian wine, with deep and intense flavour, a real thing that you just must try.
- 4 Porchetta a roasted whole pig, cut into slices, and then served as a part of a dish or just on your sandwich.
- Wild boar meat, a local speciality and a must-try the same as dishes with goose.

I am sure others living in Umbria and around Lake Trasimeno would just continue adding up to the list the amazing places worth visiting and food worth tasting – there are just so many beautiful hillside villages that everyone will find his favourite one with their local specialties!





The Lake Trasimeno area is a good place to live with children

We have two kids, 7 and 10 years old, and I can say that the Lake Trasimeno area including our town Castiglione del Lago are perfect also for families with children. They are calm and safe places. I think this is the most important thing, especially when the children are young. The feeling of complete safety everywhere in the streets is priceless. I know I can walk in the evenings with my kids; they can ride their bicycles and I am sure that we all are safe here. Also, as in every small town, everyone recognizes everyone, so sometimes it feels like the whole community is helping you to raise your children. The Lake Trasimeno area is very green, as is the whole Umbria region - there are a lot of woods and parks, cycle

lanes around the lake and playgrounds for children. Also you can enjoy boat rides or go for a refreshing swim in the lake.

Despite being a small town, Castiglione del Lago offers everything that you may need including school of all levels. Perugia, which is about 1 hour driving, also has a very good University where every year thousands of students from over 100 countries go; many stores; a lot of health care facilities; dance and music schools. Yet you have the chance to practise any kind of sports like football, karate, swimming, tennis, volleyball, basketball, athletics, etc. Perugia also has its own airport. What is also important to mention is that we are very well connected to bigger cities by train lines – Arezzo, Rome, Florence, even Milan and Naples can be reached even if you do not have a car.

My advice for other families like yours that would like to move to Italy with their children

Moving with kids is amazing even though it may sound challenging but be brave and move to the place you dream about if this is what you want. Children are much more flexible than we grownups are. They will learn the language fast and find new friends in no time. But of course, there will be all kinds of emotions at the beginning and family will be a safe place for both kids and adults.

I suggest leading by example to help each other – learning the language together with kids, meeting new people, making new friends, and living the traditional life of your new home country. And allowing yourselves and your children some time to get used to the new conditions.

We are now here a bit more than a year and this is when we finally start to feel that we could belong to society and the place.

Laura



Torta al testo

A super easy recipe from Umbria

The 'torta al testo' is an ancient Umbrian recipe. It's a focaccia mixed and cooked on a cast iron plate, then filled with the best of the local butcher's pork products. It is a regional classic, little known elsewhere che viene servita nelle trattorie tipiche umbre accompagnata con salumi misti, salsicce alla brace, verdura fresca e cicoria ripassata in padella. The 'torta al testo' is also known as 'crescia' in the Gubbio area and 'torta del panaro' or 'pizza sotto il fuoco' in

Ingredients

- 500g of plain flour
- 250 ml of lukewarm water
- 20 ml of extra virgin olive oil
- 1 pinch of sea salt
- 1/2 tsp bicarbonate of soda

The history of 'torta al testo'

In the past the 'torta al testo' was a cheaper and more filling bread for farmers and they carried it with them to the fields.

Bread was a luxury and it was necessary to save money and consume an equally filling and quick product to

Terni.

make on a daily basis. Originally, the ingredients for making it were just flour, water and salt. In today's recipes they usually add yeast or bicarbonate of soda. Some also use corn flour and others also add an egg or milk to make it softer on the inside.

The name 'torta al testo' derives from the tool used to bake this simple bread which was a brick disk on burning embers. Today, you can use a cast-iron or a nonstick pan at home.

Method

111

Pour flour and bicarbonate into a large bowl or in a stand mixer then add salt, water and olive oil.

Knead everything together until you have a smooth and elastic ball of dough. Cover it with a tea towel and leave to rest for about 30 minutes. Then divide the dough into two equal parts and spread each of them out with a rolling pin into round shapes of about 25 cm of diameter. Cook in a nonstick pan for a few minutes each side. Repeat with the second piece of dough. Split each piece into two layers and fill it with cheese and vegetables, ham or mortadella. Cut into wedges and serve hot. Alternatively serve alongside soups and stews to mop up any delicious juices.

Buonissimo!

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Piazza IV Novembre in Perugia, Umbria



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Stonewalls Why they make a difference in Umbria and Tuscany properties



Bibi Barberi Partner in <u>Turnkey Italia</u> Tailor made renovations

In a house by the countryside or in an apartment in a historic city centre, probably under the plaster of the walls, some will be lucky enough to find ancient and precious stone masonry. This is a detail that should not be underestimated, since **stonewalls are true gems** that only a few are fortunate enough to possess.

It is interesting to know the constructive meaning and cultural value of stone masonry as an expression of simple technology, social status and, in some ways, its low environmental impact.

Stone walls and social status

For residential buildings (fig. 1, 2), of what we'd call today the middle class, it was customary in the past to use roughly cut stone, coming from quarry processing waste, or simply emerging from the ground or picked up from the fields in the course of ploughing operations of agricultural land. Often these constructions would have a mix





Fig. 2. Private residence in Castiglion Fiorentino, Tuscany

of brick and stone. The brick would aid the construction process around windows and doors given that the stones used would have an irregular shape. The mortar was mainly mud and clay.

For *important buildings* (fig. 3) such as an aristocratic Palazzo (Palazzo Pitti), a church or public building, the stones came from quarries, chosen for their particular quality, and the stones were cut to a more defined shape by stonemasons. Stonemasonry was in fact once a very high-level profession and therefore their intervention was necessary due to the high degree of finishing. Mortar was usually made with sand and lime water.



What type of stone was used?

The type of stone used was the kind that was readily available in the area. In fact even within a short distance, from say Assisi to Siena, one will notice a change in the quality of construction types. Assisi, as the other town on Mount Subasio like Spello, will have had the luxury of using the Stone of Assisi which gives these towns their unique look especially at sunset.

By reaching Lake Trasimeno and the Cortona area, one will notice that stone buildings use a darker sandstone, more grey in colour.

And then in the Siena area, where stone was scarce but clay plentiful, many houses and other buildings were built in brick with a minimal use of stone.



"Stone of Assisi"-Private residence in Spello, Umbria



"Grey sandstone" Private residence in Cortona Tuscany



"Palazzo Pubblico and Torre del Mangia (Siena, Tuscany)

3 key words on how to include an exposed stone wall in a renovation

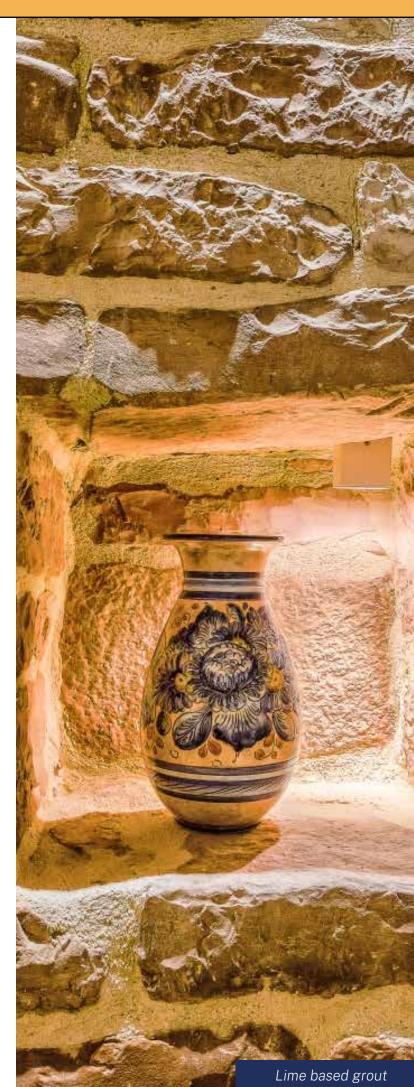
Compatibility - Recognizable -Respectful

These three words are key when renovating as a historic building has many centuries of history and precise needs for protection. Even the Italian legislator nominates these three words when giving general direction to local architects, designers and engineers on restoring historical buildings.

Compatibility

The choice of materials and intervention techniques must also follow the principle of compatibility, because many contemporary materials and intervention techniques can cause damage.

One example, using cement as mortar is particularly discouraged and should only be used with great caution in some specific cases. The cement mortar contains soluble salts which in the medium to long term, can cause efflorescence on stone walls. Efflorescence is a sparkly white substance that easily dusts off, as it is just on the surface, but creates undesirable aesthetic effects and damage to the grout or paint on walls. It is therefore preferable to use specific products that are **lime based**.



Recognition is important to distinguish with confidence the original parts from the new additions. One can obtain this by exposing the architectural elements like arches or niches, and selecting parts of the walls.

Respectful: Finally, respect is the most nuanced and complex concept, as it is not described or regulated with precision but left to the sensitivity of those restoring. Yet respect is essential in any restoration, because it means understanding a building, accepting its history and all its small imperfections.

Any stone wall will have its unique charm, a story to tell and act as a faithful witness of history.



Grey sandstone in private residence in Monterchi, Tuscany





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Inside Stephanie and Drew's dream of owning a home in Tuscany



Chiara Cusimano Network Development & Extras Assistant at <u>Toscana One</u>

We want to share a dream from one of our new owners who succeeded in buying a home in Italy from the other side of the world.

They are a couple from the USA. They are Stephanie from Maryland and Drew from Massachusetts.

Tell us something about your property...

We bought a delightful apartment in a beautiful medieval hamlet called Rivalto, in the very heart of Tuscany. The property has been fully renovated by maintaining its ancient charm and still boasts original features such as wooden beams, cotto floors and fireplace. We definitely love its cozy atmosphere.

Why did you decide to buy that property?

We chose it because the house had been completely restored, which was a plus for us living mainly in the US. So we didn't want to embark on a renovation project while living abroad even if with our estate agency, which is Toscana One, we could have easily handled it. All we needed in



that case was the items of furniture and appliances. In that sense, it was almost a turnkey property. Moreover, it is located in a unique setting which is a marvelous 13th century tower with wonderful neighbors and friendly people.

What do you love about the area?

We have totally fallen in love with the picturesque hamlet of Rivalto which is characterized by beautiful local stonebuilt houses and those doors which are unique in the Tuscan countryside, small churches and colorful flowers. All this gives you a sense of the care and love of its inhabitants. Rivalto offers a breathtaking view of the surrounding





Stephanie and Drew's home in Tuscany

hills and plains, which on a clear day sweeps down to Volterra.

From up here, it seems like time stands still. The village is semi-surrounded by beautiful chestnut woods, forests and if you know how to look, there are also waterfalls just waiting to be discovered. Rivalto is superbly positioned in a secluded area but is just 1 km from the nearby town of Chianni where you can find restaurants, bars, etc.

We think this is an 'authentic' piece of Tuscany.

What is more, living here we can easily reach the other European countries for weekend adventures. As a matter of fact it is about 50 minutes driving from Pisa airport but also from the beach.

Is there any advice you'd give anyone thinking of buying in Italy?

Do not be in a hurry, investigate before you buy, but above all, choose carefully the right estate agency that can help you in the process since each one can provide different services at different prices. So always ask what services they offer and what the costs are in order to avoid pitfalls. We are completely satisfied with the estate agency we chose, which is Toscana One.

They assisted us in every step of the buying process and after that in getting gas and water connected, setting up our accounts with local utilities and paying taxes for example. The language barrier was definitely one of our main concerns but they helped us sort things out. Also, when we needed to have some work done, they helped us secure a local electrician, kept us informed of the work status and also included photos to see results while we were

away.

As a matter of fact they also offer postsales packages that we have used and we plan to use their services again in the near future to help us rent out our home during the seasons when it is empty.

We are also considering buying another property with them as an investment since the process has been very easy.

Choosing the right estate agency saved us an incredible amount of time and money.



Chiara Cusimano info@toscanaone.com +39 0586 1760109









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Invest in a property in **Puglia**: Don't miss the opportunity



Luigi Fusco CEO and Co-founder at <u>Raro Realty srl</u>

Why not buy your dream home in Puglia and capitalise on the booming rental market?

Puglia, the heel of Italy's boot, is a picturesque region that offers a rich tapestry of attractions. Puglia has managed to preserve its authentic atmosphere, making it a coveted destination for international tourists, even drawing many celebrities, as well as new big brands coming to invest with its elevated luxury experiences. What sets Puglia apart is its genuine charm, where history meets modern luxury, making it an appealing choice for real estate investment, that's why it is "one of the most beautiful places in the world," as recognised by National Geographic, the New York Times, and Lonely Planet.

From Salento to the Itria Valley, from the city of Bari to the wonderful Baroque town of Lecce, from the trulli of Alberobello (Unesco World Heritage)



to the amazing beaches of Marina di Pescoluse renamed as 'the Maldives of Salento', the beauties of the region are truly many as well as the places where you can look for your favourite destination to invest in the purchase of your new home. Thanks also to its **two international airports**, which are Bari and Brindisi, you will reach your Italian retreat very easily.

So people arrive in Puglia from all around the world and depending on their needs are buying **historic buildings**, *trulli* and *masserie* (historical farm houses that are restored or to be restored). **Sea view villas** are also very sought after housing solutions, especially from an investment perspective. Clients' preferences vary, but the most popular are villas with 3 to 6 bedrooms.

It is still possible to find habitable villas with pools at prices smaller than 350k but a good product has a minimum average price of between 400k and 700k.

In recent years tourism in Puglia is going very well and the short term rental of villas with pools is giving the owners a good ROI.

As a matter of fact it has emerged as a compelling destination for real estate investment. So today it represents a unique and lucrative opportunity for investors seeking to diversify their portfolios. Tourism not only drives demand for short-term rentals but also



enhances the overall appeal of Puglia's real estate market that still offers relatively affordable property prices compared to other popular Italian regions.

We at Raro Realty Estate Agency have over 23 years experience in purchasing properties with a well established bilingual team of experts who know the buying process. With a personal touch and a clear focus on steering you in the right direction towards fulfilling your dream of having a home in Puglia. The team can offer a consultancy service in addition to assisting you in the buying process. Our support is not over once you have purchased your home as we can work with you on capitalising on your investment. Whether you are embarking on a construction project or the purchase of a villa or bed and breakfast our consultancy services have a whole host of key professionals that work together, including accounting specialists,



architects, building companies who can understand your dreams and turn them into a reality. Thanks to the fact that Raro is part of the second largest Tour Operator in Italy Nicolaus/Valtur the team is specialised in short term rentals of luxury properties with also the possibility to take care of the properties during the periods in which the owner is not personally using the property.

Don't miss the opportunity to invest in Puglia. Raro Realty staff is ready to answer all your questions.



'masseriola pugliese' in Ostuni, Puglia



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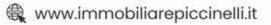
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Discovering the 'Valtellina Path' in Lombardy

From Bormio to Lake Como by bike in a day

The Northern-eastern area of Lombardy region, which is surrounded by the majestic Alps, is called Valtellina and conceals a hidden gem for lovers of adventure on two wheels due to the presence of its wonderful 'Valtellina Path'. This fascinating cycle-pedestrian path is about 114 km long and offers the possibility of an unforgettable journey through breathtaking panoramas made of verdant mountain landscapes, vineyards, meadows and orchards.

The path stretches from the calm waters of Lake Como (Colico) all the way to Alta Valtellina (Bormio) and it is possible to ride it in either direction. You can start from the town of Colico and slowly follow the valley floor as it climbs northwards, or start the journey from Bormio and descend southwards along the river Adda. The route is well signposted and for the most part flat. It is suitable for everyone and can be tackled with any bicycle, depending on one's ability or physical preparation.

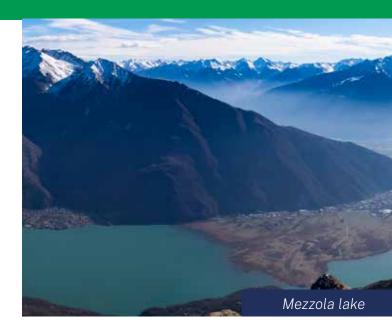


The convenient 'Rent a Bike' service allows you to rent bicycles and accessories at various points along the route and return them at other stations along the way in Colico, Morbegno, Sondrio, Tirano and Bormio. In addition, the presence of the railway that runs parallel to the cycle path makes it easy to move around, transporting bicycles on trains and choosing departure and arrival points with extreme flexibility.

An enthralling itinerary: the stages not to be missed cycling northwards

The 'Valtellina Path' is an authentic gateway to a land rich in tradition and natural beauty. As you pedal, you will immerse yourself in breathtaking landscapes, crossing green meadows lapped by streams, lush forests, orchards and enchanting vineyards.





From a naturalistic point of view, we advise you not to miss the Pian di Spagna - Mezzola Lake Nature Reserve situated at the northern end of Lake Como. It represents one of the most important reserves in Italy, not only for its size, but also because it is the crossroads for important migration routes and it provides shelter, during the winter period, for various kinds of birds.

Along the way, ancient villages with their historic centres rich in history will present themselves as irresistible detours offering you the opportunity to admire castles, churches, palaces and, of course, to taste the local culinary delicacies.

Sondrio, one of the unmissable stops along the way, will enchant you with its ancient streets and palaces that untold fascinating stories of ancient times. A landmark is the Masegra Castle, which offers an amazing view of the old town giving your journey a touch of emotion and timeless beauty.

Valtellina Path

Continuing your journey northwards, the landscape evolves turning into a symphony of woods and country roads leading to the **picturesque town of Chiuro**. Here, amidst rows of vines and ancient cellars that guard centuries-old secrets of the winemaking tradition, the air is impregnated with enveloping aromas, where every breath is a plunge into the wine essences of the Valtellina area.

From Chiuro, the journey continues to **Teglio**, which is home of the **delicious 'pizzoccheri'** (see recipe below), one of the most typical dishes from this area. The town is a perfect culinary stop that delights the palates and enriches the journey with authentic flavours.

Moving on, you will discover ancient Tirano. Its town centre is surrounded by 15th century walls and boasts the main monument of art and devotion of the Valtellina area attracting pilgrims from all corners of the world which is the beautiful Basilica of the Madonna di Tirano that arose after the manifestation of the Virgin May in 1504. The privileged position of Tirano makes it an ideal starting point for exploring the entire Valtellina area but also the Swiss valleys, which can also be crossed with the scenic Bernina Express red train, named UNESCO since 2008. It will take you on a magic fairytale, made of ice and snow in winter.



Before reaching the end of your route, another must-see place is the Prehistoric Rock Art Park (parco delle incisioni rupestri) in Grosio. It is one of the biggest incised boulders of the Alpine mountain chain with more than 5,000 markings that date back to between the fourth and first millennium B.C. Human figures, animals and objects from everyday life are chiselled into the rock, along with geometric forms and holes.

The perfect end of your biking adventure will be the town of Bormio. Set in a sun-kissed Alpine basin, it has been famous since Roman times for its regenerating thermal waters. Here you can enjoy a restorative break or try other sporting activities. This is the ideal place where history, natural beauty and relaxation come together, giving you a memorable ending to your cycling trip through the wonders of the Valtellina area.



Riccardo Capannelli





The nearest airports are: Milan Linate Milan Malpensa Bergamo Orio al Serio

2. More about the Bernina Express red train – The 'Bernina Train' connects the town of Tirano in Italy to St.Moritz in Switzerland, crossing the Swiss Alps. You will enjoy breathtaking landscapes and snow-capped peaks from Europe's highest train.

Year Solution Year and Solution Solution Year and Solution

• The Stelvio is the largest summer ski area in the Alps – With is over 20 km of slopes between the Stelvio Pass (2.758 m) and the Cristallo mount (3.450 m), the Stelvio glacier is the largest summer ski area in the Alps, open from May to November

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Pizzoccheri

How to make tasty pasta from scratch

Pizzoccheri are a special kind of Italian pasta, similar to tagliatelle, but shorter and made from buckwheat flour.

They were created in Teglio, in the heart of the Valtellina area of Lombardy region.

This recipe, besides the method to make the pasta from scratch, comes with a traditional sauce: savoy cabbage, potatoes and Casera cheese. Casera cheese is a local product made from semi-skimmed cows' milk in the northern Italian province of Sondrio.

The recipe has a rural origin, so the sauce was made also with other

Ingredients

- 400 g buckwheat flour
- 100 g of white flour
- 285 g of warm water
- 200 g of butter
- 250 g Valtellina Casera DOP cheese
- 150 g of grana cheese to grate
- 200 g of Savoy cabbage
- 250 g of potatoes
- a clove of garlic
- Black pepper

vegetables according to the season like French beans or chard.

This traditional dish is still eaten regularly, at least once a week, in Valtellina and it is a staple in celebrations with relatives and friends.

Method

Mix the two flours, slowly add water and start working the ingredients by hand in the bowl until the dough starts to come together. Flour a work surface then tip the dough out and knead for about 5 minutes or until it becomes smooth and elastic. Roll it out to 3mm thick then cut into 7 cm bands. Make sure the pasta is dusted with enough flour, then overlap the bands and cut them width-wise into noodles about 5 millimetres wide.

Cook the vegetables in salted water, the savoy cabbage strips and the potatoes in chunks. After 5 minutes add the pizzoccheri. Let them cook for about ten minutes, then scoop out the pizzoccheri with a skimmer and pour part of them into a hot pan, sprinkle with grated parmesan cheese and Valtellina Casera DOP flakes. Continue alternating pizzoccheri and cheese. Heat the butter in a frying pan until foaming and sauté the garlic until golden, then pour it over the pizzoccheri.

Serve immediately with a sprinkling of pepper.

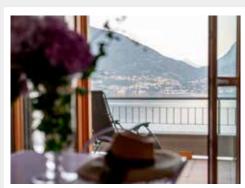
Buonissimo!

properties for sale in Lombardy



€ 180.000
LAGLIO (CO)
terrace fireplace lake view
2 bedroom hamlet - 75 m²

MORE DETAILS



€ 230.000
SAN SIRO (CO)
lake view terrace shared pool

1 bedroom apartment, 60 m^2

MORE DETAILS



€ 270.000
SAN SIRO (CO)
garden views fireplace
3 bedroom detached house, 220 m²

MORE DETAILS



€ 280.000
PARATICO (BS)
new garden swimming pool

2 bedroom apartment - 80 m²

MORE DETAILS



€ 285.000
SOLTO COLLINA (BG)
garden views shared pool

2 bedroom apartment, 67 m²

MORE DETAILS



€ 660.000
 MOLTRASIO (CO)
 garden fireplace lake view
 3 bedroom villa, 200 m²

MORE DETAILS



€ 700.000
CERNOBBIO (CO)
garden fireplace lake view

3 bedroom house, 234 m²

MORE DETAILS



€ 735.000 MENAGGIO (CO) swimming pool terraces views 2 bedroom villa. 230 m²

MORE DETAILS



€ 1.050.000
 SARNICO (BG)
 lake view terraces shared pool 3 bedroom loft/penthouse, 160 m²

MORE DETAILS



€ 1.230.000
MOLTRASIO (CO)
lakefront terrace garden

4 bedroom villa - 300 m²

MORE DETAILS



€ 1.500.000
CERNOBBIO (CO)
garden terrace lake view
4 bedroom villa, 240 m²

MORE DETAILS



€ 1.800.000
CERNOBBIO (CO)
views modern garden
4 bedroom villa, 300 m²

MORE DETAILS

SEE ALL PROPERTIES FOR SALE IN LOMBARDY CLICK HERE



We are pleased to present you our new mountain project: Neviland Resort in Colere (Bergamo), a luxury residence close to Colere Infinity Mountain, the new ski area at 2,200 meters. Innovating while preserving tradition, stone and wood are blending with elements of modern and minimalist style to create a unique and prestigious residence. In addition to innovative design, the most functional principles have been used, removing architectural barriers through the installation of elevators for every entrance.



CONVENIENCE Sale directly from the builder (No agency costs)



LOCATION Practice Sport all year long: trekking, skiing, mountain bike



QUALITY Luxury properties in Class A4



SPA Wellness Spa inside the residence



TAILORED Customizable finishes and payments



, COMFORTABILITY Close to Airport of Bergamo (BGY)



SERVICES Restaurants, shops and services



INVESTMENT A solid investment that grows over time

Colere is not just a place; it's an experience that embraces winter magic and the promise of unforgettable snow adventures. Adventures that unfold against the backdrop of the new ski area "Colere Infinite Mountain," which will transport winter sports lovers to a world of authentic emotions.





Getting a home mortgage in italy.

Tangled jungle or path with no obstacles?



Armando Bechi Italian Mortgage Consultant

The answer to this recurring question depends on many variables, but today, more than ever, there are many chances of getting a mortgage in Italy. Here are 5+1 things to know.

1. How long does it take for a loan to be approved?

The loan approval procedure for an international investor is no longer than that for an Italian buyer.

If it is longer, try with another bank/ advisor or else you will waste your time and will not get the result you are looking for.

So try to understand in advance whether the advisor who is helping you, or the bank you have approached, actually has the necessary skills and previous experience to be able to verify foreign documentation and to understand the differences in the client's tax and income structure since they may vary greatly compared to Italy.

Always consider that banks have their own policies and more often than not, they don't want to immediately give up on a good application and a good client. So they may tell you that it can be done and that they see no obstacles but they do not actually know the frequent limitations on this type of request that the central credit offices of their own banks have.

As a result, in the end you will not have your application approved.



2) What is the maximum amount that can be obtained?

Today, for requests from foreign customers, there are limitations relating mainly to the percentage of intervention (LTV, Loan To Value), which cannot be more than 60% of the purchase price or rather of the lower value between the purchase price and the value given by the bank appraisal. In several cases this LTV may even be as low as 50%.

This parameter is not negotiable, so if you do not have at least 50% of the deposit don't consider it.

If you are offered an LTV of more than 50-60%, you are wasting your time.



3) Are there any additional costs to consider?

When applying for a mortgage you should always consider the additional costs.

- The *additional costs of buying a property* usually start from about 10% of the purchase price and may vary from case to case.

– *The ancillary costs of the loan* are the following:

mortgage fee (spesa istruttoria) which can be a \in 800 flat amount or a percentage of the mortgage amount (about 0,40-0,60%) mortgage tax which is 2% of the mortgage amount the appraisal fee (perizia) which may vary from \leq 250 to \leq 1.000 the insurance which is compulsory and must be calculated on the reconstruction value of the property.

These values may vary depending on the banking channel you chose so they are purely indicative.

4) Do I have to go to the bank in person to take out a mortgage?

Be prepared to schedule at least a personal meeting at the bank. In almost all circumstances, it will be necessary to go and sign the mortgage application and all the other bank documents on privacy, anti-money laundering, etc. This meeting can only take place after a purchase proposal has already been signed and accepted by the seller. Of course, in the case of a good relationship with the lenders, there might be the possibility of obtaining a pre-approval based on one's economicfinancial profile and a plausible example of the property you will purchase.

Timing always depends on the bank you choose. An *average timeframe to conclude the whole process*, i.e. to go to the deed and buy the house with the mortgage money, is *about 6-8 weeks*. However, there may be *obstacles during the process* (e.g. related to the appraisal of the house) that could take more time.

In this, the *bank plays a key role* because it will perform all the checks on the property. So the buyer will be sure that the property he/she is buying is 100% legal and with no problems. This cannot be taken for granted when buying without a mortgage, since in this case it is based only on what sellers say in front of the notary (who is not obliged to inspect the house in person).



PARLA L'ESPERTO

5) What are the requirements need to apply for a mortgage?

To apply for a mortgage, these are the main things that the bank wants to know from you:

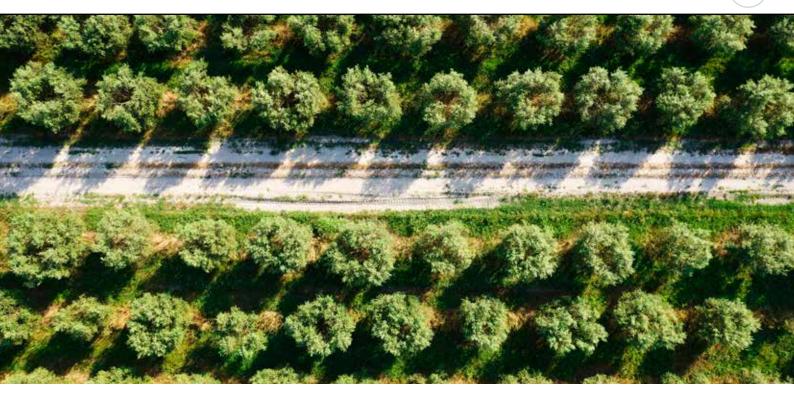
- The *currency of your income* and *your residency for tax purposes*. It is difficult, though not impossible, to get a loan if you earn in a currency considered to be outside the international market.

- The Italian *region where the property that you will buy is located* and *its conditions* at the time of the mortgage application. Usually banks grant mortgages only in case of already habitable or renovated properties. Since there are no fixed guidelines for everyone, the best advice is to submit your requests in the most detailed possible way.

- The *client's economic profile*. Usually banks evaluate more positively an employee with a good employment history. A recent change of your employment situation is not always the best position to be in as well as being a temporary worker. You will not be able to obtain a mortgage.

The self-employed position is still evaluated (but not by all banks) but should be supported with more documentation.





Many foreign clients decide to permanently move their physical and tax residency to Italy.

Banks do not accept it if this is a "change of life", a concept that is very popular nowadays amongst many clients especially from Central and Northern European regions. The only possible situations in which banks can accept and support your move to Italy are those in which you maintain your job in your home country

and work remotely. New activities such as those based on new businesses related to agritourisms or accommodation facilities cannot be the only source of income if you want to obtain a mortgage since they are considered to be risky businesses. There are so many cases we can't write about them all here, but keep on planning to buy your home in Italy. You can do it with a good dose of tenacity and assistance. Happy house hunting! A very frequent phenomenon in this period

ARMANDO BECHI

Italian Mortgage Consultant

Armando Bechi a.bechi@armandobechi.com

Are you searching for your dream home in Italy?

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I can help you buy your dream home in Italy, with confidence and ease.

Alessandro Rosa With over 26 years of experience, I have helped countless individuals find the right home or ensured they steer clear of purchasing the wrong one. *Contact me*



Solely on your behalf.



The Riviera dei Fiori - Between land and sea



Thomas Wallin Owner of Agenzia Immobiliare Ibis

The westernmost region of Liguria, bordering France, is known as the Riviera dei Fiori, a captivating land where the colours of the Ligurian Sea blend with the Mediterranean brushwood and a kaleidoscope of flowers. Pastel tones of fishermen's houses and the grey hues of ancient mediaeval villages further enrich this enchanting tapestry.

Year-round spring-like climate and Mediterranean landscape

The presence of the Maritime Alps to the north moderates summer heat, while a gentle sea breeze from the south ensures mild winters.

Olive groves, vineyards, and citrus orchards adorn the hillsides,



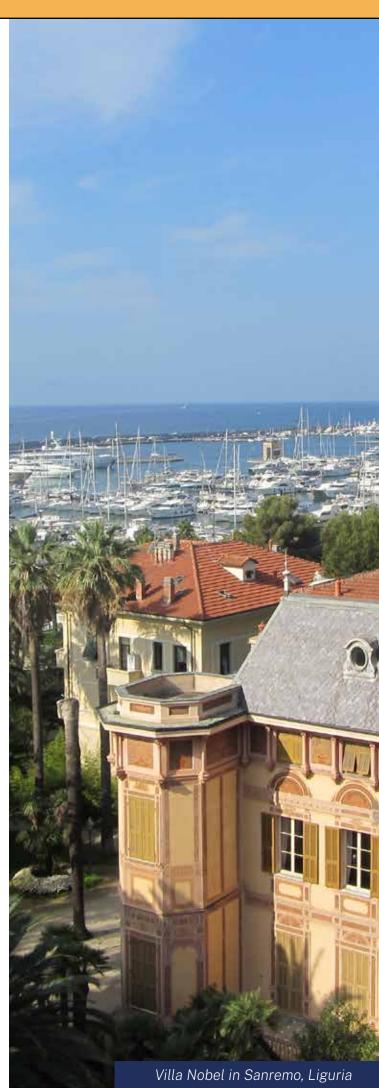
intertwining with nurseries cultivating vibrant flowers – a testament to a millennia-old civilization that has transformed the region's appearance. This unique tradition is the namesake of the area, known as the Riviera dei Fiori. The landscape unfolds, alternating between sandy beaches and dramatic cliffs plunging into the sea, quaint fishing villages, and lively towns boasting beautiful beaches, gardens, and excellent hotels.

Inland, the Alps, with Mount Saccarello reaching about 2,200 metres, create awe-inspiring natural environments – mountains, natural landscapes and ancient hilltop villages in the valley.

The top destinations of the Riviera dei Fiori

The Riviera dei Fiori spans 65 kilometres, commencing at the French border town of Menon and concluding at the romantic village of Cervo, with the majority of its 200,000 inhabitants residing along the coastal strip.

Notable **inland destinations** include the mediaeval towns of Taggia, Dolceacqua, featuring the magnificent Castello dei Doria accessible via a spectacular bridge over the River Nervia, and Pigna, an international thermal and artistic centre.



Prominent **coastal locations** include the following towns:

Cervo – a picturesque perched town with a mediaeval layout and Baroque and Romanesque-style buildings.

Diano Marina – an elegant town nestled in a lush bay.

Imperia – the main town which is rich in history and scenic sea views.

Arma di Taggia – it boasts long stretches of sandy beaches.

Sanremo – renowned as the city of Flowers and the national Music Festival, with prestigious buildings and a world-famous casino.





Bordighera – the southernmost point favoured by Claude Monet, featuring Art Nouveau villas where Queen Margherita of Italy resided.

Ventimiglia – a border city with notable religious architecture, including the Cathedral of the Assumption and the Church of San Michele.

The Riviera dei Fiori is a **paradise for outdoor enthusiasts**, offering opportunities for trekking, mountain biking, cycling, tennis, padle, golf, and skiing at the nearby Limone Piemonte resort in Piedmont region but just approximately 60 km from Ventimiglia.

Access is facilitated by a welldeveloped railway system and the proximity of the international airport in Nice, France.

Agaggio Superiore, locality belonging to the town of Molini di Triora, Liguria

The property market in the Riviera dei Fiori

Tourism has deep roots in the region, dating back to the 1870s when the railway attracted European aristocracy seeking respite from northern Europe's snowy winters. Since the 1960s, the Riviera dei Fiori has been a favourite among charter tourists, and today, many seek B&Bs and second homes for rent to embrace the area's beauty and numerous offerings.

The architectural character of properties in the Riviera dei Fiori reflects generations of technical building practices, evident in dry stone walls, hanging and hollowed steps, terraced land strips connected by passages, and extensive mule tracks paved with cobblestones in flatlands and squared-off stone steps in remote areas.



Thomas Wallin thomas@ibiscase.com +39 3389885542



Restoring Palazzo Maratea in Campania



Kirsti Newton Author at <u>The Pinelli Group Limited</u>

What happens in reality after falling in love with the idea of restoring a historic Italian property?

The first step is to allow for a lot of time and patience to navigate the often complex and differing planning stages and to be able to work closely with the local Comune (council), where you'll need a firm grasp of the language to take your dream forward. Restoring any property in Italy requires adherence to Piano Regolatore guidelines, which look at the land-use policies and building standards - crucial for buildings of historical value. Once you overcome any planning issues, the next step is to source materials and local craftsmen experienced in working on historic property.

The Pinelli Group's Dawn and Nigel Carley recently embarked on restoring 16th-century Palazzo Maratea in the pretty hilltop town of Campagna in Southern Italy. "Taking a 500-year-old historic centre building and restoring it into three spacious apartments needed complex and sympathetic planning applications working closely with the town council to conserve the history yet provide modern comfortable, sustainable and luxury living," Nigel explains.





The Journey

The scale of undertaking a project of this scale becomes clear from day one, with its location in centuriesold cobbled alleyways giving rise to the first challenge. Alessio Schilocci, project manager, explains, "Navigating the narrow streets to deliver materials and furniture takes careful planning and a lot of patience!"

Engaging skilled local artisans who are well-versed in traditional craftsmanship and familiar with the property's intricacies is vital. The empty Palazzo afforded a timelier process when planning internal spaces, as the terracotta roof tiles, walls, and flooring were all in good order. Original features, including stone steps and columns, stand as proud today as they did hundreds of years ago, and the fireplaces, Juliet balconies, and inside fountain testify to solid craftsmanship standing the test of time.

Dawn plans every Pinelli property's interior design and decor and uses mood boards to bring the look, style, and feel to life with textures and fabrics, "I always start by imagining myself living there - what do I want and need from the space to create a beautiful, functional environment?" The meticulous restoration began in late 2022, and not even furniture shipment delays could dampen the teams' spirits, with restoration complete by October 2023. The result is a light-filled property that dances delicately between history and the demands of modernity with an expertly restored Palazzo housing three beautiful apartments. Ceramic tiles grace the luxury bathrooms, and locally made double-glazed windows offer an energy-efficient necessity in today's world.

The Palazzo's original wooden entrance doors open to the lobby area, once a store for oil and wine, now transformed into a tranquil space where cosy seating invites guests to curl up with a book and enjoy the sweetness of doing nothing or, as they say in Italian "dolce far niente!"

The Pinelli Group

Palazzo Maratea is the latest fully managed property for sale through fractional ownership, making owning a luxury property more affordable and manageable.

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Morgan Parker-Jackson hello@fractionalgroup.com +44 20 8057 2795

BEFORE

AFTER



Taxes on the ownership of a home in Italy What do you need to know for 2024



Nicola M. Metta Lawyer and Partner of Studio Legale Metta



If you own or rent a home in Italy, remember those two deadlines – June 17 and December 16, 2024 – for the two IMU payment installments.

This infographic will help you understand whether you have to pay it, how and how much.

Also note that you are always entitled to pay **TARI** (waste tax). But don't worry

about it, you will receive an invoice from the Comune (town hall) through the letterbox stating when the tax is due and how much you have to pay.

Are you still looking for your dream home in the bel paese? Save this guide for later, it will be very helpful!

DO I HAVE TO PAY?

		IMU	TXI
House	Primary home [*]	×	×
	Primary luxury home (category A/1, A/8, A/9)	✓	×
	Second home ^{**}	✓	×
	Rented home - landlord	✓	×
	Rented home - tenant (primary home)	×	×
	Rented home - tenant (no primary home)	×	×
garage - storage unit - attic	Primary home appurtenances (just one per type, maximum two)	×	×
	Other cases	~	×
commercial property	Commercial property	✓	×
	Rented commercial property LANDLORD	~	×
	Rented commercial property TENANT	✓	×
land	Rural land	<	×
	Land owned by small independent farmers or professional entrepreneurs of agriculture	×	×

*A property qualifies as 'primary home' when it is at the address where the owner is registered as an Italian resident. Along with the main home, also up to two appurtenances (e.g. garage, storage unit, one per type) are exempted from IMU unless the main home tax record shows a luxury classification: A1 (mansion), A8 (castle) or A9 (artistic/historic property).

**A 'second home' is any property in your name that is not registered with an Italian Comune as your registered residency address.

HOW MUCH?

IMU and TASI are calculated on the same basis which is the cadastral income of the property (rendita catastale – to be found on the purchase contract or the cadastral map excerpt) increased by 5% (e.g. multiply by 1.05). Agricultural land cadastral income adjustment rate is 25% instead of 5%. In both cases, after you adjust the income by 5% or 25%, the result is multiplied by a coefficient that depends on the property type:

PROPERTY TYPE	COEFFICIENT
Properties and appurtenances (A1-A11) Storage units and attics (C2) Garages (C6) Canopies (C7)	160
Offices (A10)	80
Industrial buildings and hotels (D1-D4; D6-D10)	65
Stores (C1)	55
Agricultural plot of land	135

Based on the result you need to apply a tax rate for IMU which is 0.76%. Each municipality can increase it to a maximum of 1.06% or decrease it to 0.46 %.

HOW TO PAY?

• via your Italian bank (using the F24 form - downloadable on Internet)

• go to your property Comune tax office (look for their "Ufficio tributi" division and get a postal payment slip. Then go to the Post office and pay via credit card or cash.

• check the website of the Comune where your property is located. They often have their bank information for a direct IMU payment transfer.

• use the service of an Italian professional (accountant, geometra, lawyer, property management service, etc.)



Nicola M. Metta

CLICK HERE for Live online chat

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Oops, did I just say that?

Avoid these 3 common errors to speak Italian like a local

You made a mistake and you're feeling so embarrassed! That's ok, nobody speaks Italian correctly 100% of the time — least of all native speakers! But it's important to learn it, at least a little bit, so you will be able to manage things easier when visiting Italy.

Also, sometimes Italians do not speak English or another language.

By reading this list of common Italian mistakes, you're on track to speak as accurately as possible and **feel a little more Italian.**

1 - Be sure to pronounce double consonants

In Italian, words containing double consonants are very common and it's very important to pronounce both; not just from a phonetic point of view, but above all for a semantic reason. here are just some examples:

pollo (chicken) VS *polo* (pole or polo)

sonno (sleep) VS sono (I am)

notte (night) VS note (notes)

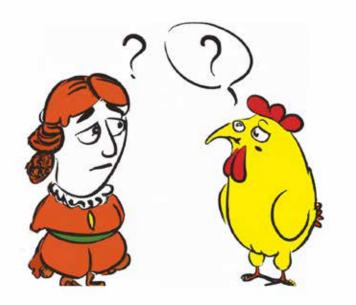
cammino (walk) VS camino (fireplace)

cassa (cash register) VS casa (house)

pappa (baby food) VS papa (Pope)

sette (seven) VS sete (thirst)

Not pronouncing the double consonant can lead to real mistakes, don't you think so?





2 - Beware of false friends

Pay attention to the words that have a meaning in your language and a different meaning in Italian.

Just think of the word '**camera**' in English that in Italy means 'bedroom'.

The same goes for '**favourite**'. If you say that 'la tua città favorita è...' you will sound very odd to locals. The adjective you should use to indicate something you like the most is 'preferito'.

And what about '**confetti**'? In Italy, if you use this word you are referring to sugared almonds, the quintessence of Italian weddings.

If you are in a supermarket trying to find marmalade, you should look for 'marmellata di agrumi'. In Italian the word 'marmellata' indicates any type of jam or marmalade.



3 - Pronounce correctly words that are part of the Italian culture

In Italy there are a few 'sacred' words that you can't get wrong. Some of them have been borrowed by other languages, but are used differently. And this is certainly the case with the word 'panini'. If you want to eat a single sandwich in a café, you should not order a 'panini' but a 'panino' as 'panini' is actually the plural form of the noun while '**panino**' is the singular form.

It's the same story when ordering a typical Italian coffee. Don't ask for an 'expresso' but an '**espresso**'. In this case, the *barista* (barman) will still understand you, but he will also realize that you don't speak Italian very well.

Here is a final example, but maybe the most important one! Do you want to thank someone who has done you a favour or has been kind to you? Please, don't say 'grazi' (gra-tsee), but 'grazie' (gra-tsee-eh).



Remember that everyone makes mistakes, let your passion for Italian and Italy thrive and **buona fortuna!**



Valentina Bianconi

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Carnevale February 8 - 13

Before the restrictions and solemnity of Lent, Italy celebrates with sweeping parades, elaborate masks and plenty of brightly colored confetti.

Some of the most famous destinations for Carnival are Venice, Viareggio in Tuscany, Fano in Le Marche, Ivrea in Piedmont, Acireale in Sicily, just to name a few.

Pasqua and Pasquetta

March 31 and April 1

Pasquetta, which is literally "little Easter", is taken to mean Easter Monday. In Italy is also called "il lunedì dell'angelo" and is historically a day for the countryside: after the church celebrations and pomp of Easter Sunday, it was a day to escape to nature, pack a picnic lunch, throw some meat on a barbecue, and enjoy the start of spring. But you might also go to a restaurant with friends to celebrate and enjoy the day together. For many it is also the occasion to visit one of the many historic towns and hamlets of Italy.

Liberation Day

Italy celebrates Liberation Day, known in Italy as Festa della Liberazione, with a national public holiday each year.

Labour Day May 1

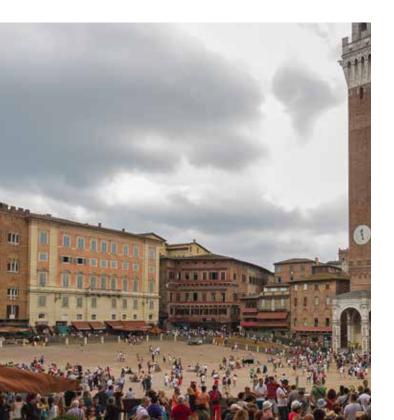
Italy celebrates Labour Day-known as the Festa dei Lavoratori-with a nationwide public holiday every year.

Republic Day June 2

The day, called Festa della Repubblica in Italy, is a national holiday in Italy each year. It commemorates the 1946 Italian institutional referendum held by universal suffrage, in which the Italian people were called to the polls to decide on the form of government following the Second World War and the fall of Fascism. The main celebration takes place in Rome.

Palio di Siena

It is one of Tuscany's most awaited summer events. Boasting centuries-old origins, Italy's most famous horse race takes place twice a year in piazza del Campo, Siena's main medieval, shellshaped square.





Summer sales from July 6 on

Summer sales begin officially in July with discounted clothes, shoes and accessories on offer for the following six weeks.

Umbria jazz 12-21 Julv

One of the most popular jazz festivals in the world taking place in Perugia, Umbria.



1) The best Italian destinations for quality of life

This year Udine, Friuli Venezia Giulia, came top of Il Sole 24 Ore's annual ranking of Italy's cities on the basis of the quality of life they offer residents for the first time in the 34-year history of the study. Bologna, which came first last year, was the runner-up, with Trento completing the podium.

2) Rome's Pantheon is now charging visitors an entry fee

Admission to the Pantheon – one of the most enchanting monuments from the Ancient Roman Empire – has always been free but from July 3, 2023, visitors will have to pay to see the inside of this great architectural wonder. The ticket is set to cost 5 euros (2 euros for those under 25). Entrance to the Pantheon will remain free for residents of Rome, people under 18, handicapped visitors, and attendees of religious 3) The best-rated cuisine in the world According to the Taste Atlas Award 2023/24, which ranks the best cuisines, dishes, food cities, food products, and ingredients, as well as lists of legendary restaurants and cookbooks all over the world, Italy has taken first place again based on the average ratings of the best-rated dishes and food products of each country. Italy and Japan recorded the same average rating on the overall, but Italy got a higher rating thanks to its bestrated dish in the world which is pizza napoletana that is in 4th place.



services.

And what about the **world's best food city?** The podium is all-Italian, with Bologna and Naples in second and third place, beaten by Rome in first place. Carbonara, Amatriciana and Cacio e pepe pasta dishes are some of the dishes that make Italy's capital a truly unrivaled destination among the world's best food cities. Just try to believe it.

4) Entry fee for day visitors to Venice Planning a day trip to Venice one of the following days in 2024?

• 25, 26, 27, 28, 29, 30 april
• 1, 2, 3, 4, 5, 11, 12, 18, 19, 25, 26 may
• 8, 9, 15, 16, 22, 23, 29, 30 june
• 6, 7, 13,14 july

You must pay a € 5 fee if you're older than 14 in case you visit Venice from 8:30 am till 4 pm. The entry fee aims to reduce crowds, encourage longer visits and improve quality of life for residents. You can book your ticket on the online payment platform: https:// cda.veneziaunica.it/en



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FIVIZZANO (MS)
historic views to be restored

2 bedroom house - 80 m²

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€ **30.000** neg. SANTO STEFANO D'AVETO (GE) garden cellar terrace

2 bedroom detached house - 60 m^2

MORE DETAILS



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MAIERÀ (CS)
views terrace

2 bedroom apartment - 60 m²





€ 59.000
MONTENERO DI BISACCIA (CB)
sea view land

Building plot, 5200 m²

MORE DETAILS



€ 65.000 MATELICA (MC) partially restored cellar

2 bedroom top-to-bottom house, 68 $\ensuremath{m^2}$

MORE DETAILS



€ 125.000
POMARICO (MT)
fireplace vaults furnished

1 bedroom deteached house -148 $m^{2}\,$

MORE DETAILS



€ 135.000
PESCOLANCIANO (IS)
furnished fireplace garden

4 bedroom house, 177 m²

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POA COLONNELLA (TE) land sea view in need of renovation 3 bedroom country house, 193 m² MORE DETAILS



€ 345.000 OSTUNI (BR) views garden swimming pool 2 bedroom trulli - 121 m² MORE DETAILS



€ 350.000 neg. FERMO historic renovated town centre 2 bedroom apartment - 132 m²

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€ 699.000 **OSTUNI (BR)** new views swimming pool 3 bedroom villa, 119 m²

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€ 3.000.000 **BAGNONE (MS)** garden pool fireplace

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€ 550.000 COSTA PARADISO (SS) beach sea view garden 3 bedroom detached house - 120 m²

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€ 890.000 AGROPOLI (SA) land sea view

2 bedroom farm, 300 m²

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€ 3.500.000 **PIEVE SANTO STEFANO (AR)** land garden renovated 30 bedroom agriturismo, 4100 m²

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€ 550.000 CARUNCHIO (CH) furnished views swimming pool 5 bedroom villa - 270 m²

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POA NOCI (BA) land to be restored Masseria-400 m²



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€ 4.350.000 SCARLINO (GR) land views olive groves 23 bedroom hamlet, 1200 m²

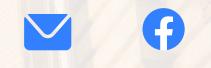
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