# BERKSHIRE | PALAZZO | HATHAWAY | ESTATE | HOMESERVICES |

Como Lake

Lake Maggiore

Northern Lakes

Milano

Tuscany coast

www.bhhspalazzoestate.com



# BERKSHIRE HATHAWAY HOMESERVICES

PALAZZO ESTATE

Advertising catalog of exclusive properties in the most prestigious places of Italy. This edition is for people who appreciate the highest quality of service and prefer the European lifestyle.

Every client is dear to us. Our agency's distinguished feature is the individual approach. Our long experience shows that buying luxury estate is an exhausting process that takes a lot of time and effort. This is why we develop the work process as comfortable as possible for the client. Observance of strict confidentiality of negotiations is one of the most important rules of our work.

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"When people are making the decision of the magnitude of buying a house, it's the biggest decision a great many families will ever make. They want to know who they're working with and we think that the Berkshire Hathaway name will be reassuring to many of those people."

- Warren Buffett, chairman and CEO, Berkshire Hathaway inc

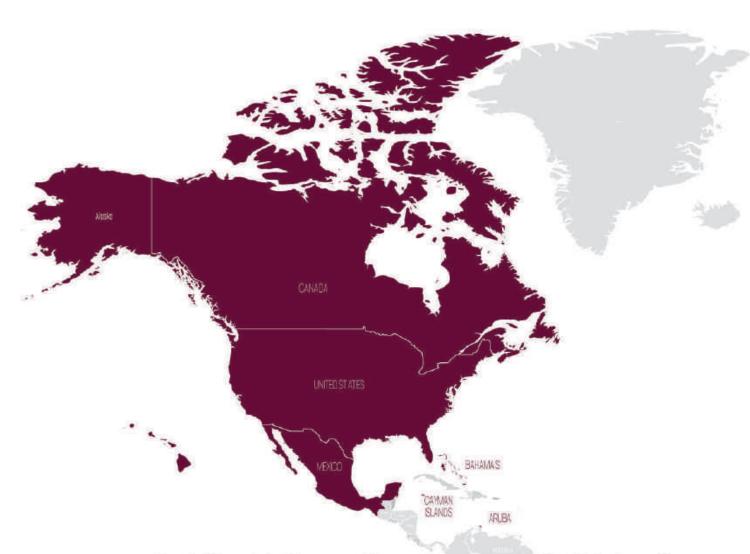


Palazzo Estate, founded by Marina Rizzotto, is now part of the esteemed Berkshire Hathaway HomeServices, committed to providing a refined home buying and selling experience distinguished by integrity, expertise, and sophistication.

Since its launch by Warren Buffett's team, Berkshire Hathaway HomeServices has become a part of one of America's fastest-growing real estate brokerage networks, with over 52,000 agents and almost 1,500 offices worldwide. The company has a clear European expansion plan, operating in Como, Milan, Tuscany, Rome, London, Berlin and Madrid, with plans to open more offices in the future.

Berkshire Hathaway HomeServices has been recognized as the "Real Estate Agency Brand of the Year" and the "Most Trusted Real Estate Brand" in the 2018 Harris Poll EquiTrend Study. In 2019, it was awarded the third spot in Fortune's "10 Most Admired Companies in the World," following Apple and Amazon.

With over 13 years of experience in providing unparalleled services in high-end luxury properties, villas, and apartments, Berkshire Hathaway HomeServices Palazzo Estate offers a full range of professional investment advice on all aspects of purchasing property in Lombardy and Tuscany. The company's value proposition is centered around simplifying and streamlining its clients' bespoke property investment strategies with the utmost confidentiality.



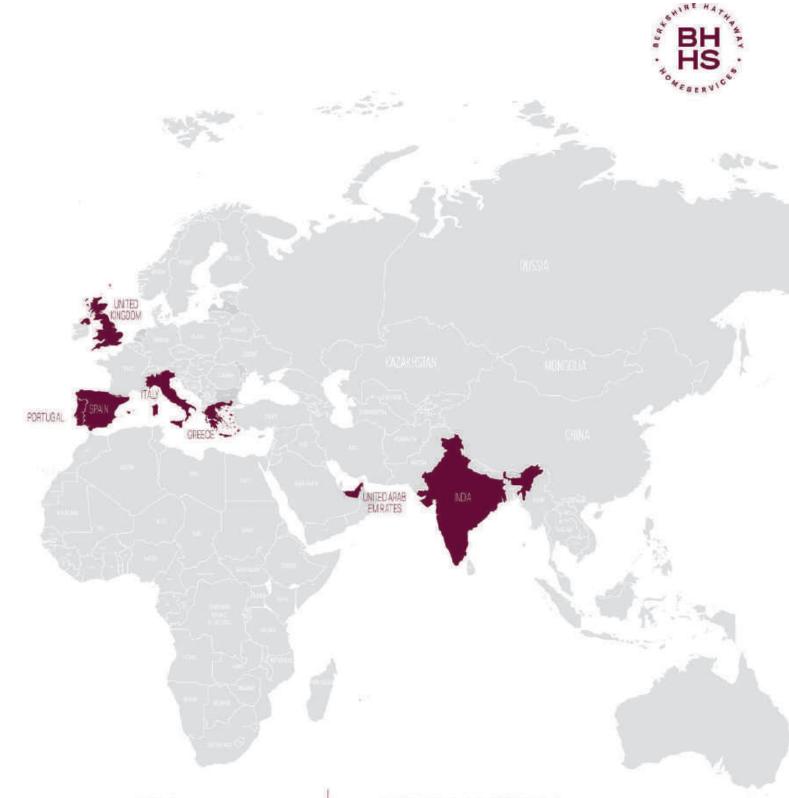
Berkshire Hathaway HomeServices Global Network www.BerkshireHathawayHS.com



50,000+
NETWORK SALES
PROFESSIONALS

OVER 1 5 5 1

1,550 MEMBER OFFICES



#### ASIA

UNITED ARAB EMIRATES INDIA

#### **EUROPE**

GREECE ITALY PORTUGAL SPAIN UNITED KINGDOM

#### NORTH AMERICA

CANADA
CAYMAN ISLANDS
MEXICO
THE BAHAMAS
UNITED STATES

#### SOUTH AMERICA

ARUBA

## BERKSHIRE HATHAWAY HOMESERVICES

# PALAZZO ESTATE

# World's most admired companies in 2024 by Fortune

- 1. Apple
- 2. Microsoft
- 3. Amazon

### 4. Berkshire Hathaway

- 5. JPMorgan Chase
- 6. Costco Wholesale
- 7. Alphabet
- 8. American Express
- 9. Walmart
- 10. Nvidia

Source: Fortune

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Marina Rizzotto Founder and CEO

#### PALAZZO ESTATE: WE HAVE NOT CHANGED, BUT OUR BRAND HAS

We have not changed - but our brand has. Palazzo Estate Srl has evolved into Berkshire Hathaway HomeServices Palazzo Estate, merging our local expertise with the global prestige of Berkshire Hathaway. This partnership enhances our commitment to high standards in the Lake Como real estate market and beyond. As your trusted advisors since 2010, we blend our deep local connections with Berkshire Hathaway's esteemed international reputation.

Berkshire Hathaway HomeServices is a respected real estate network offering comprehensive services, including sales, rentals, and management of residential and commercial properties. Our refined approach in real estate transactions is underscored by integrity and competence.

Joining the rapidly expanding Berkshire Hathaway HomeServices network, we're part of a global presence spanning four continents and 13 countries, with significant achievements in 2022. Our international reach is amplified through prestigious media partnerships and a robust global website.

With over 10 years of experience in high-end luxury property services, including houses, villas, and apartments, Berkshire Hathaway HomeServices Palazzo Estate will continue to offer professional consulting services regarding all aspects of property purchasing. We will help you realize your dreams. We speak your language: with patience and enthusiasm, we are ready to accompany you on a long journey that will lead you from the first visit of your dream home to its worthy and positive conclusion. We design tailor-made real estate investment strategies, optimized for our clients, and act as always with the utmost confidentiality.

We love what we do. It is important to us that you not only purchase your dream home but that you make a profitable investment. We are proud of our achievements: it is very relevant to us that each of our clients, who has entrusted us with the sale or purchase of a property, is satisfied with our work, to the point of recommending us to their friends and acquaintances in the near future. We are growing, developing, and gaining more and more experience thanks to each of our clients and every sale we complete.

Our personal relationship with clients goes beyond the sale: to meet needs at all levels, we offer a wide range of services. We work hard to exceed client expectations, always striving to combine integrity, energy, and competence. An exclusive combination of local market knowledge and entrepreneurial spirit allows us to offer our clients access to exclusive opportunities.

The Berkshire Hathaway HomeServices Luxury Collection includes an exclusive network portfolio of the most beautiful properties worldwide. Our Luxury Collection Specialists, the luxury experts, are among the most appreciated for their commitment and undeniable passion in the field. With vision, commitment, determination, and elegance, the Luxury Collection Specialists provide a service for those looking to buy or sell premium properties. Thanks to a brand that offers what no one else can, whose ethics are based on trust, stability, integrity, and longevity, the Luxury Collection Specialists combine targeted knowledge with exclusive access to advanced tools for vast global networks.





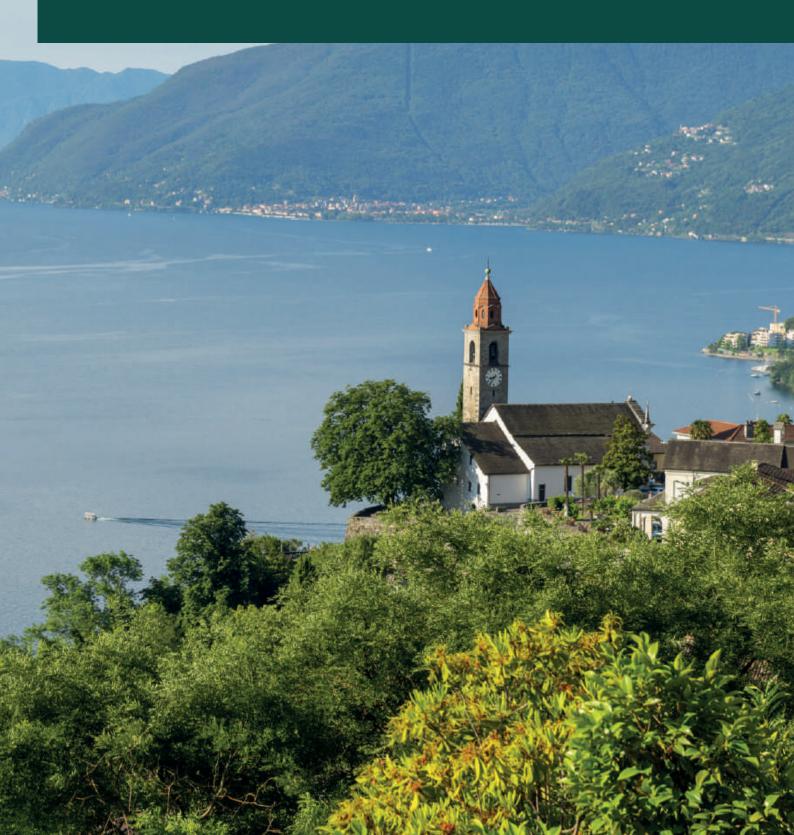






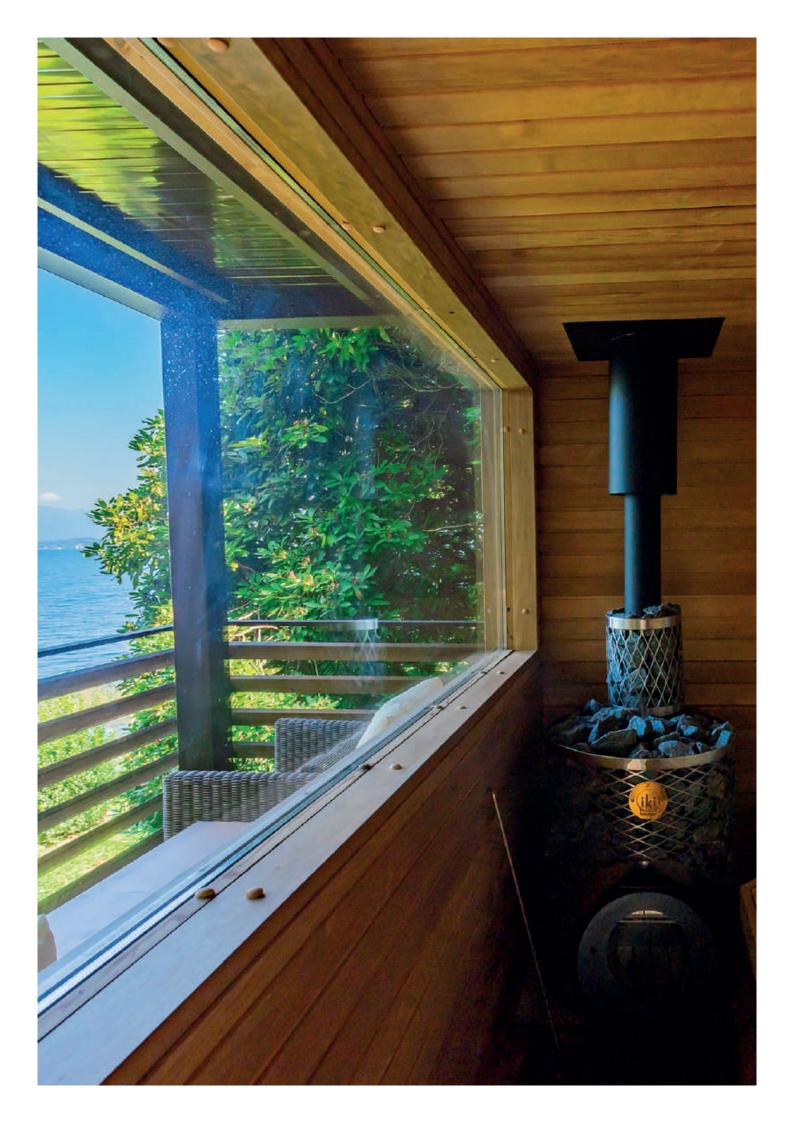


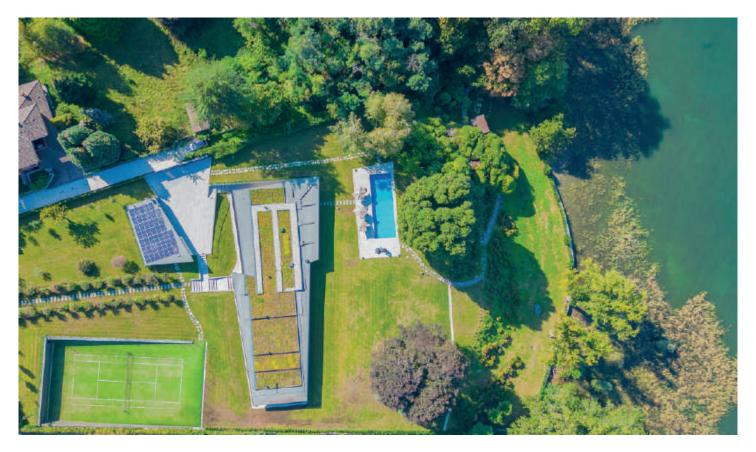
# Northern Lakes















350m² total area

♣ 8.500m² land

₽ 5 bedrooms

5 bathrooms

**Garage** 

♣ Pool

€ Price upon request













1.000m² total area

å 13.000m² land

10 bedrooms

illi 11 bathrooms

**Garage** 

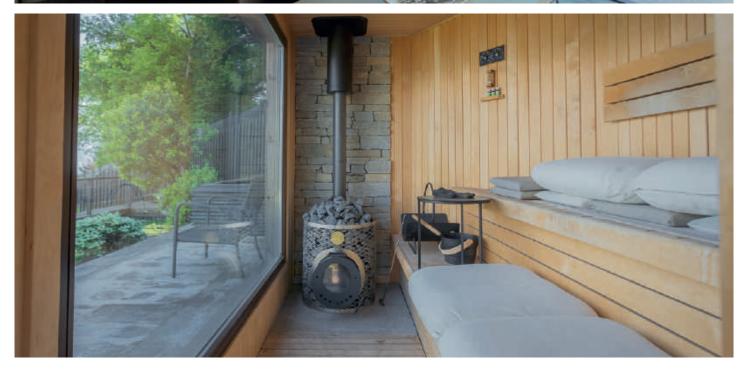
♣ Pool

€ 16.750.000



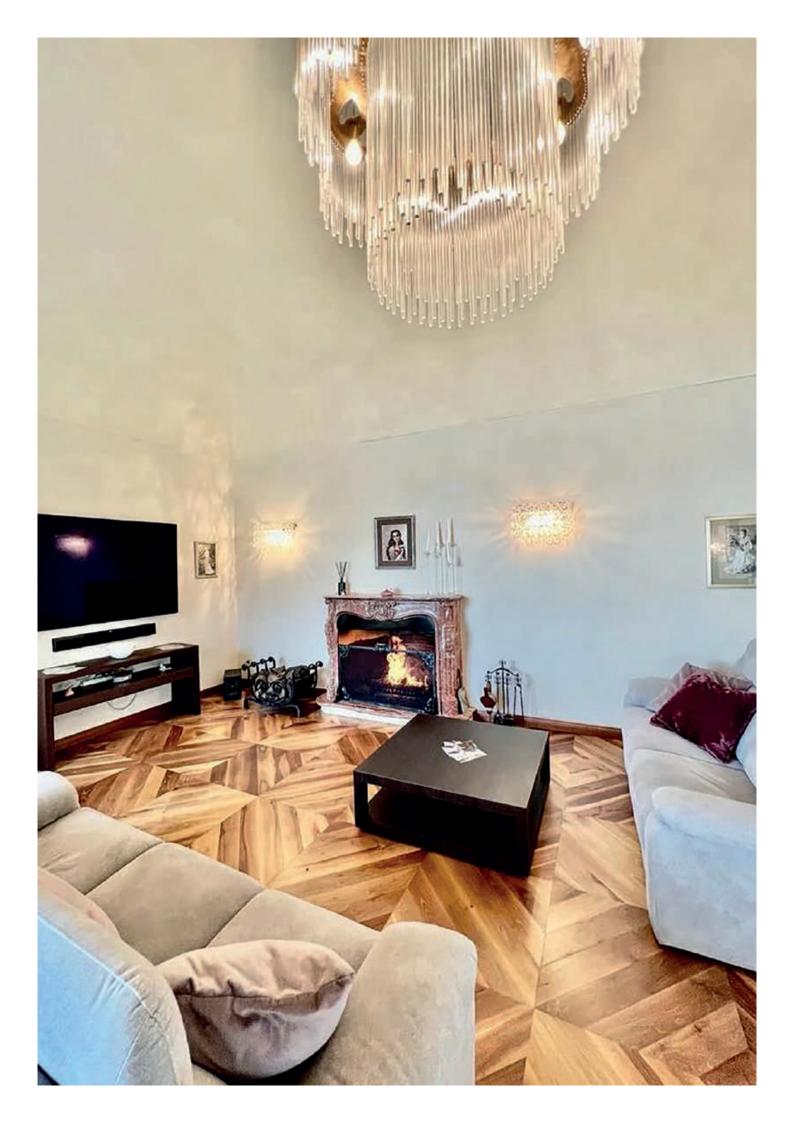


















587m² total area

♣ 7.000m² land

₽ 8 bedrooms

7 bathrooms

Parking lot

♣ Pool

€ Price upon request



VILLA | BRIENNO | LAKE COMO | Ref. ILO3015

- 500m² total area
- ≜ 2000m² land
- ₽ 5 bedrooms
- ⊕ 5 bathrooms
- € 11.000.000



## SERVIZI PER IL VENDITORE

#### - Sopralluogo

Verificate le caratteristiche di base potremo fissare un appuntamento sul posto per visionare la proprietà, senza impegno per te, così da poter confermare la possibilità di gestirne la vendita sui mercati nazionale ed internazionali.

- Home Staging
- Servizio fotografico professionale Foto aeree di immobili su richiesta del cliente. Presentazione video dell'immobile su richiesta del cliente. L'immagine è fondamentale per trasmettere l'atmosfera e il carattere della proprietà.Definito l'incarico, BHHS PALAZZO ESTATE si attiverà a propria cura e spese per l'invio di un fotografo professionista per la realizzazione di un servizio completo degli esterni e degli interni.
- Preparazione di descrizioni dell'immobile in russo, inglese, francese e tedesco.
- Consulenza legale e tecnica e verifiche dell'immobile, due diligence (su richiesta del cliente).

Preparazione di tutta la documentazione legale e tecnica necessaria per la vendita di un immobile.

Un aspetto importante è quello relativo alla documentazione: BHHS PALAZZO ESTATE si attiverà dell'acquisizione delle visure ipo-catastali della proprietà per effettuare una prima verifica di massima, e dei contatti con i tecnici del venditore al fine di verificare la conformità urbanistica e catastale dell'immobile.

- Approccio individuale per lo sviluppo di campagne pubblicitarie per ciascun immobile in Europa e all'estero (per il mercato americano, europeo, russo, cinese e arabo).

Una volta pronto tutto il materiale, BHHS PALAZZO ESTATE si attiverà per la promozione attraverso canali selezionati diversi

internazionali e nazionale.

Questo approccio permette di moltiplicare la visibilità dell'immobile e di proporlo ad una clientela acquirente selezionata, più esclusiva e vasta, restando BHHS PALAZZO ESTATE unico interlocutore per il proprietario.

Grazie ad un nostro database di acquirenti costantemente aggiornato, siamo in grado di presentare immediatamente ogni nuovo immobile a tutti quei clienti che hanno già contattato BHHS PALAZZO ESTATE esprimendo esigenze sovrapponibili con la proprietà acquisita.

BHHS PALAZZO ESTATE è presente su riviste di settore in Italia e all'estero e collabora per la pubblicazione di redazionali sul mercato immobiliare del lusso.

Partecipa direttamente o attraverso i propri partners ad eventi internazionali, fiere di settore e programmi televisivi in onda su satellite.

L'immobile acquisito verrà inserito nel circuito nel sito ufficiale di BHHS PALAZZO ESTATE www.bhhspalazzoestate.com e in altri più importanti portali internazionali del luxury network.

- Riservatezza dei negoziati.
- Voltura di tutti i contratti di fornitura per il nuovo proprietario.
- Mandati esclusivi e non esclusivi per la vendita di beni immobili. L'organizzazione di BHHS PALAZZO ESTATE, ai fini della vendita, è basata sulla collaborazione con colleghi sia internazionali sia nazionali. Normalmente i clienti venditori preferiscono conferire l'incarico in modalità esclusiva, per avere BHHS PALAZZO ESTATE come unico referente delegando ad essa il rapporto con le altre agenzie che lavoreranno contemporaneamente alla vendita dell'immobile.

Tuttavia, per chi lo preferisse, è comunque possibile scegliere di conferire un incarico in modalità non esclusiva.

## SERVICES FOR THE SELLER

#### - Inspection

After checking the basic features we can make an appointment on site to view the property, without obligation for you, so you can confirm the possibility of managing the sale on national and international markets.

- Home Staging
- Professional photo shoot

Aerial photos of properties on request of the customer. Video presentation of the property at the request of the customer.

Image is essential to convey the atmosphere and character of the property. Once the assignment has been finalized, BHHS PALAZZO ESTATE will activate itself with the care and expense of sending a professional photographer for the realization of a complete service of the exteriors and interiors.

- Preparation of property descriptions in Russian, English, French and German.
- Legal and technical advice and verification of the property, due diligence (at the request of the customer).

Preparation of all the legal and technical documentation necessary for the sale of a property.

An important aspect is that relative to the documentation: BHHS PALAZZO ESTATE will activate the acquisition of the property's hypo-cadastral surveys to carry out a first rough verification, and contacts with the technicians of the seller in order to verify the urban and cadastral compliance of the property.

- Individual approach to the development of advertising campaigns for each property in Europe and abroad (for the American, European, Russian, Chinese and Arab markets).

Once all the material is ready, BHHS PALAZZO ESTATE will be activated for promotion through selected international and national channels.

This approach makes it possible to multiply the visibility of the property and to propose it to a selected, more exclusive and vast buyer clientele, remaining BHHS PALAZZO ESTATE the only interlocutor for the owner.

Thanks to our constantly updated database of buyers, we are able to immediately present each new property to all those customers who have already contacted BHHS PALAZZO ESTATE expressing overlapping needs with the acquired property.

BHHS PALAZZO ESTATE is present in sector magazines in Italy and abroad and collaborates for the publication of editorial publications on the luxury real estate market.

It participates directly or through its partners in international events, trade fairs and television programs broadcast on satellite. The acquired property will be included in the circuit on the official website of BHHS PALAZZO ESTATE www.bhhspalazzoestate.com and in other major international portals of the luxury network.

- Confidentiality of negotiations.
- Termination of all supply contracts for the new owner.
- Exclusive and non-exclusive mandates for the sale of real estate. The organization of BHHS PALAZZO ESTATE, for the purposes of sale, is based on collaboration with both international and national colleagues. Normally, sellers prefer to give the assignment in exclusive mode, to have BHHS PALAZZO ESTATE as the only contact person delegating to it the relationship with the other agencies that will work simultaneously with the sale of the property.

However, for those who prefer it, you can still choose to confer an assignment in a non-exclusive mandate.







#### VILLA | PERLEDO | LAKE COMO | Ref. ILO3086

405m² total area

≜ 25.000m² land

₽ 6 bedrooms

6 bathrooms

**Garage** 

■ Pool

€ 3.700.000











#### VILLA | COMO | LAKE COMO | Ref. ILO3090

200m² total area

å 600m² land

3 bathrooms

**Garage** 

♣ Pool

€ 3.000.000



#### VILLA | OLIVETO LARIO | LAKE COMO | Ref. ILO3077













€ 1.980.000







# HOW US BUYERS CAN BUY PROPERTIES IN ITALY?

Yes, buyers from the United States can purchase real estate in Italy.

Italy doesn't have any restrictions that prevent U.S. citizens from buying property.

Owning property in Italy is a dream for many, symbolizing romance, adventure, and cultural enrichment.

There are approximately 16 thousand Americans living in Italy today. Many Americans are drawn to the Italian life style and want to immerse themselves in its unique atmosphere.

Most of them are looking for homes in Italy to enjoy their retirement (44%), to change their life (29%) and to spend vacation periods (18%).

There are so many advantages of buying property in Italy for U.S. citizens:

- Cultural and Historical Richness: Italy is known for its rich cultural heritage, history, and architecture. Owning property here allows for a closer connection with this unique cultural context.
- Picturesque Locations: Italy offers a variety of picturesque locations, from Mediterranean coastlines to Alpine ski resorts and tranquil rural areas.
- Investment Opportunities: Property in popular tourist areas can be a profitable investment asset, especially if rented out. Some buy properties to start businesses, such as bed-and-breakfasts, boutique hotels, or agricultural ventures, taking advantage of Italy's tourism and rich agricultural tradition.
- Affordability: In some regions of Italy, property prices can be significantly lower than in the U.S., particularly in less touristy and more remote areas.
- Quality of Life: Italy is known for its high quality of life, including a healthy Mediterranean diet, a slower pace of life, and a rich social life.
- Easy Access to Other European Countries: Italy's location provides easy access to other European countries, making it ideal for travel and exploration.
- Pleasant Climate: Italy offers a pleasant climate, especially in the coastal areas, making it an attractive place to live or vacation.
- Opportunities for Retirees: For retirees from the U.S., Italy can offer a high-quality and r inexpensive lifestyle. Italy is a popular retirement destination due to its lifestyle, healthcare system, and the cost of living, which can be lower than in many parts of the U.S., especially for those looking to settle in rural or less touristy areas.
- Diversity of Properties: From restored farms and villas to modern apartments in cities, Italy has a wide range of properties to suit any taste.
- Ancestral Connections: Many Americans of Italian descent purchase properties in Italy to reconnect with their heritage and explore their ancestral roots.
- Tourism and Vacation Homes: Italy is a major tourist destination, and owning a vacation home there is attractive for those who regularly visit the country. This also allows for the possibility of renting out the property when it's not in use.
- Simpler Life and Natural Beauty: The Italian countryside, with its vineyards, olive groves, and rustic charm, appeals to those seeking a simpler, more connected-to-nature lifestyle.
- Pathway to Residency: Owning property in Italy can be a

step towards establishing residency, which is appealing for those who wish to live in Europe either full-time or part-time.

• Affordable Restoration Projects: Programs in some Italian towns offering houses for as little as one euro, under conditions of restoring them, have gained popularity among Americans looking for a unique and potentially cost-effective way to own property in Italy.

However, the process for buying property in Italy can be quite different from that in the United States, so it's important for potential buyers to understand the steps involved and to consider the following:

- 1. It's advisable to engage a real estate agent with experience in working with foreign buyers. Realtor can assist in finding properties, negotiating prices, understanding the local market and to ensure all documents are in order.
- 2. Financing: Getting a mortgage as a non-resident can be challenging, and the terms might be different from those in the U.S.
- 3. Consider the language barrier all contracts and legal documents should be translated.

Buying property in Italy involves several steps:

- o Research and Find a Property: You can start by researching properties online, visiting the area you are interested in and hiring a realtor in Italy, who can assist you with the buying process and quide through the legal aspects of the purchase.
- Obtain a Fiscal Code: Before you can purchase property in Italy, you need to obtain a Codice Fiscale (fiscal code), which is used in all public documents and transactions. You can apply for it at the Italian consulate in the U.S. or in Italy.
- o Sign a Preliminary Agreement: Once you find a property and agree on a price, a Compromesso is signed by both parties. This contract outlines the terms of the sale and is legally binding. A deposit, typically around 10% of the purchase price, is usually paid at this stage.
- o Your broker or lawyer need to Complete Due Diligence to ensure there are no liens, debts, or other legal impediments to the sale
- o Final Deed and Payment: The final contract (Rogito) is signed in front of a notary. The remaining balance of the purchase price is paid, and the property is officially transferred to the buyer. The notary records the deed with the local Land Registry.
- o Additional Costs and Taxes: Be prepared for additional costs, including notary fees, agency fees and various taxes. Taxes can include registration tax, land registry tax, and VAT (if applicable).
- o Ongoing Ownership: As a property owner in Italy, you will have ongoing responsibilities, such as paying annual property taxes, utility bills, and maintenance costs.
- o Visa and Residency Considerations: Owning property in Italy doesn't grant residency rights. If you plan to stay for extended periods, you may need to apply for a visa or residency permit.

Each buyer's motivations can vary greatly, and often a combination of these factors influences the decision to purchase property in Italy. Get in touch with us, BHHS I PALAZZO ESTATE, and we will guide you through!

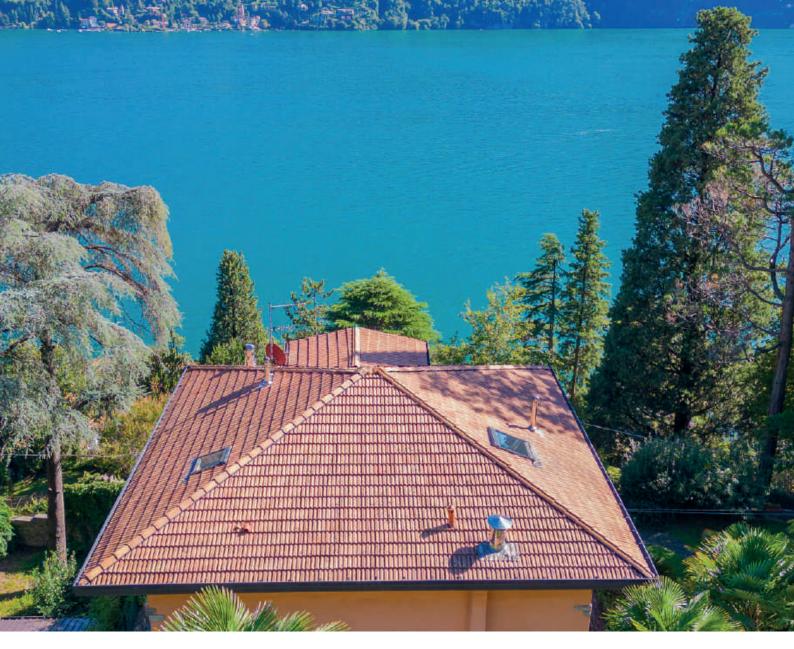
## SERVICES FOR The Buyer

In Italy, services for buyers, particularly in the context of real estate, include a range of offerings to assist individuals in purchasing property, whether for residential, investment, or commercial purposes. These services are designed to simplify and streamline the buying process, and typically include:

- Property finding: Finding properties that match their criteria, providing listings, organizing viewings, and offering advice on the local market.
- Legal Assistance: Legal services are crucial in property transactions. This includes assistance in understanding and navigating Italian property laws, checking property titles, and ensuring all legal requirements are met for the purchase.
- Financial Advice and Mortgage Assistance: Financial advisors or mortgage brokers can help in finding the best financing options, explaining the different types of mortgages available in Italy, and assisting with the application process.
- Property Valuation and Inspection: Before purchasing, properties should be valued and inspected. This includes structural surveys, checking for any defects, and ensuring the property is valued correctly.
- Translation and Interpretation Services: For non-Italian speakers, translation services are important in understanding contracts, legal documents, and negotiations.

- Tax Advice: Understanding the tax implications of buying property in Italy, including property taxes, capital gains tax, and any applicable tax benefits or obligations.
- Notary Services: In Italy, a notary plays a vital role in the property buying process, ensuring the legality of the purchase and the authenticity of the property deeds.
- Relocation Services: For buyers moving to Italy, relocation services can help with moving logistics, finding schools, learning the language, and integrating into the local community.
- Property Management: For investment properties, property management services can be arranged to take care of renting, maintenance, and handling tenant issues.
- Post-Purchase Renovation and Decoration: Assistance with planning and overseeing any post-purchase renovations or interior decorating.
- Utility Setup and Management: Assistance in setting up utilities such as electricity, water, gas, internet, and managing these accounts.

These services can be provided by BHHS I PALAZZO ESTATE, specializing in assisting buyers in the Italian property market, to ensure a smooth and successful property purchase.



## VILLA | CARATE URIO | LAKE COMO | Ref. ILO3098



å 835m² land

₽ 5 bedrooms

4 bathrooms

Garage

€ 2.000.000













### VILLA | CERNOBBIO | LAKE COMO | Ref. ILO3O53-A





₽ 4 bedrooms

3 bathrooms

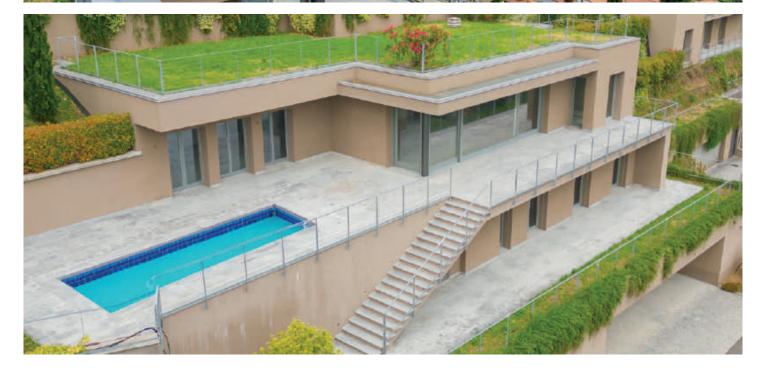
Garage

₩ Pool

€ 3.650.000











## **CONCIERGE 24**

The "Concierge Service 24 ore" in Italy typically refers to a 24-hour concierge service, which is a premium service with aim to provide assistance and a range of personalized services to clients around the clock. The "Concierge Service 24 ore" include:

- Travel Arrangements: Booking flights, arranging airport transfers, and organizing car rentals.
- Accommodation: Suggesting accommodation options.
- Dining Reservations and Recommendations: Booking tables at restaurants and offering recommendations based on preferences.
- Event and Entertainment Planning: Organizing tickets for concerts, shows, sports events, and other entertainment activities.
- Personal Shopping and Style Consultations: Assisting with shopping, including finding specific items, personal shopper services, and arranging private shopping experiences.
- Tourist Activities: Organizing tours, suggesting sightseeing activities, and arranging private guides.
- Household Management: Arranging home services such as cleaning, maintenance, and pet care. Household management services are designed to alleviate the day-to-day burdens of home management, offering convenience and efficiency for busy individuals or families.

The scope of house-hold management can include:

- o Cleaning and Housekeeping: Regular cleaning services, deep cleaning, and organizing. This might include laundry services, ironing, and drycleaning pick-up and delivery.
- o Home Maintenance and Repairs: Arranging for routine maintenance, repairs, and servicing of home appliances, HVAC systems, plumbing, and electrical systems.
- o Interior Decoration and Renovation Management: Assistance with home decor, sourcing furniture and fixtures, overseeing interior design projects, and managing renovations or remodeling projects.

- o Meal Planning and Preparation: can range from menu planning, grocery shopping, meal prep, to hiring personal chefs for daily meals or special occasions.
- o Pet Care: Arranging for pet sitting, dog walking, grooming services, and veterinary appointments.
- o Security Services: Implementing and managing home security systems and potentially hiring and managing security personnel.
- o Bill Payments and Financial Management: Managing household accounts, paying utility bills, and handling other routine financial transactions.
- o Event Planning: Assistance with planning and organizing household events, parties, and gatherings, including catering and entertainment arrangements.
- o Errands and Personal Shopping: Running errands such as picking up prescriptions, post office runs, or personal shopping.
- o Relocation Services: Assistance with moving, including packing, organizing movers, and setting up the new household.

These services are tailored to the needs of the individual or family, and the extent of these services can vary greatly depending on the level of support required.

• Emergency Assistance: Offering support in case of emergencies, which might include medical referrals, legal assistance, or liaising with local authorities.

The specific services can vary widely depending on the level of service subscribed to.

Some luxury concierge services may also offer more bespoke services tailored to individual client needs.

## PROPERTY MANAGEMENT

Enjoying your own property ion Italy is one thing, maintaining it is something different. If you are a holiday home owner in Italy it is very common that your home is not lived in for a short or extended period of the year. In your absence you want everything to be settled and when you are in Italy you want to relax and enjoy your own place.

In this case is very important to have someone reliable who takes care of your holiday home when you are away and act on your behalf by actively checking your home and performing regular maintenance. The solution is to engage a Property Management Company. Having a Property Manager provides a personal touch and solves all problem when they are away from the property.

Property management fees are normally based on which services the client wants to apply.

At Palazzo Estate we offer tailor made property management packages with a variety of options and guarantee high quality management services:

- Local representation;
- · Regular home inspections;
- Performing ad hoc inspections after bad weather (rainfall, strong wind, etc.);
- · Ventilating;
- Colleting bills and mail;
- Taxes arrangements;
- Insurance and utilities arrangements;
- Property cleaning and laundry service;
- Garden and land maintenance service;
- Swimming pool maintenance;
- SOS repairs;
- Communicating extensively on the status of the property;
- Home Staging;
- · Language assistance;
- Financial assistance.

Welcome to our offices, we have a huge checklist of services for you!

Our company also offers renovation management services.

In many cases our clients have found anything but an existing ready-to-move-in property. Sometimes an old house requires complete demolishment and rebuilding, sometimes our clients have only found a very nice panoramic buildable piece of land. In any case, these kind of projects require careful supervision paying attention to quality, cost and time control.

The language barriers, the difficulty to understand the local building laws and to translate what you are trying to achieve to an architect make renovating and refurbishing not always easy, especially if you are not there.

Whether you have in mind to start simple projects or complex ones, it is imperative to find a trusted local (speaking your language) agency who has experience and is able to understand your wishes and regular supervises the project of renovation.

In order to understand exactly all your requirements, our managers will discuss with you a thorough plan by listening carefully to all your wishes and asking specific questions.

Thanks to our extensive network of building companies, architects, plumbers, electricians and many others with good reputation, good pricing and good work, we are able to provide a start to finish service and be at your side step by step during the renovation works

Here's what we can do for you:

- Building & Renovation property management;
- Performing intensive intake of your wishes and specific needs regarding the project;
- Finding the right parties to involve during any stage of the project: local architects, internal designers and builders with good reputation and good pricing and all necessary craftsmen like carpenters, plumbers, electricians and others;
- Providing recommendations on how the project can maximize rental/value income;
- Escorting you to and/or representing you at all relevant authorities;
- Organising and facilitating all necessary meetings between you and any third party;
- Updating the Cadastral Map & Plan before the sale and after the renovation to be done;
- Translating all relevant documents and conversations accurately and timely:
- Home furnishings.

We are waiting for you, so that your home in Italy will bring you only pleasure!





## VILLA | COMO | LAKE COMO | Ref. ILO3O44

270m² total area

= 700m² land

₽ 5 bedrooms

4 bathrooms

€ 1.070.000











## TOWNHOUSE | COLONNO | LAKE COMO | Ref. ILO3078

460m² total area

⇒ 1 bathroom

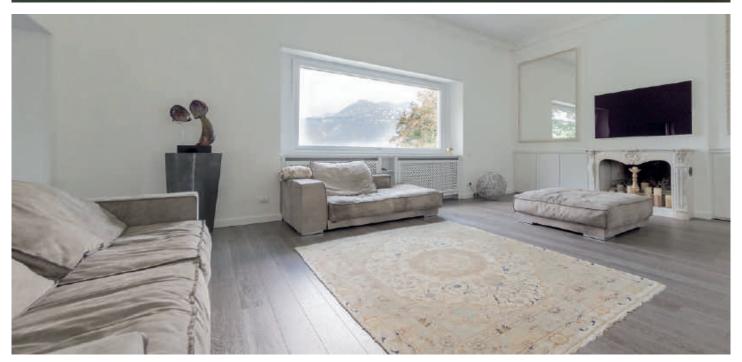
€ 1.600.000

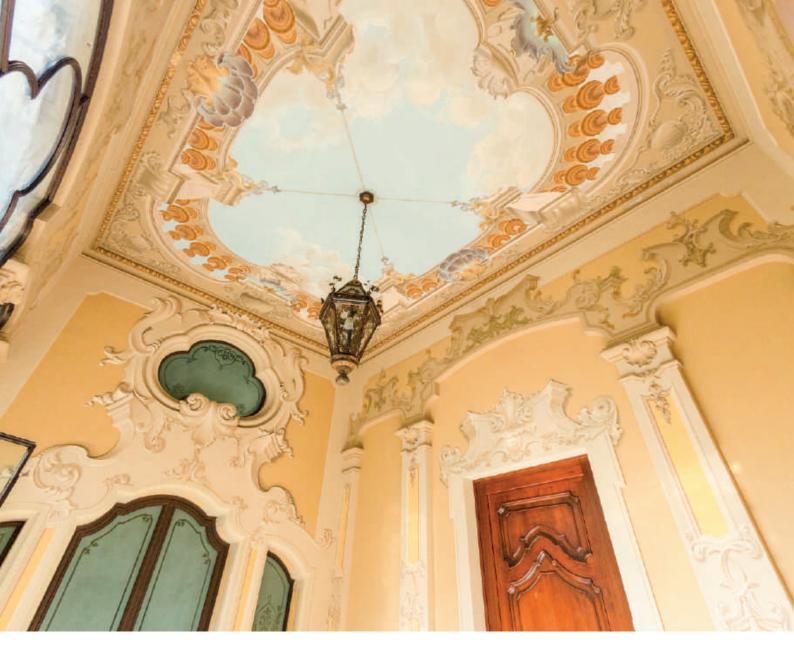












## APARTMENT | COMO | LOMBARDY | Ref. ILO2369

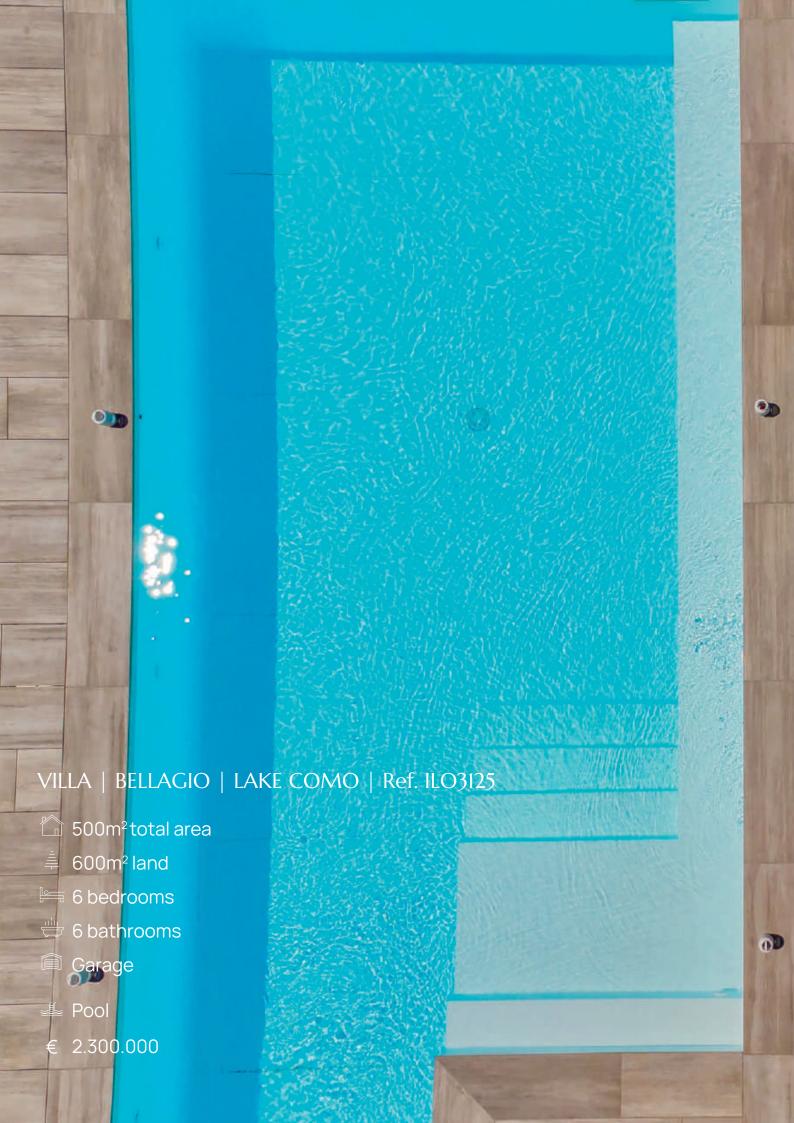


3 bathrooms

Parking lot

♣ Pool

€ 3.300.000











### VILLA | COMO | LOMBARDY | Ref. ILO2516

630m² total area

≜ 4.000m² land

₽ 8 bedrooms

6 bathrooms

**Garage** 

♣ Pool

€ Price upon request









### VILLA | LAVENO-MOMBELLO | LAKE MAGGIORE | Ref. ILO2804

519m² total area

≜ 25.000m² land

₽ 4 bedrooms

2 bathrooms

**Garage** 

♣ Pool

€ 7.500.000







## LA PROCEDURA D'ACQUISTO

Hai trovato la tua proprietà italiana perfetta, hai le finanze necessarie, quali sono i passaggi che devi seguire per assicurarti la tua nuova casa?

I principali passaggi che affronterai nell'acquisto di una proprietà in Italia:

#### ILCODICE FISCALE

La prima cosa di cui devi familiarizzare è il CODICE FISCALE. Se stai pensando di acquistare una proprietà in Italia, così come di aprire un conto bancario italiano, avrai bisogno di un CODICE FISCALE.

Si tratta di un codice identificativo calcolato sulla base del tuo cognome, dei tuoi nomi, del luogo di nascita e della data di nascita, che verrà utilizzato ogni volta che avrai bisogno di interfacciarti con le autorità.

#### VERIFICHE CATASTALI

Prima di qualsiasi acquisto, l'acquirente e i tecnici incaricati effettuano una verifica dei documenti della proprietà, al fine di verificare che la documentazione sia in regola e che non vi siano oneri o vincoli sulla proprietà. È meglio verificare il titolo della proprietà presso il Catasto. Questo sarebbe utile per verificare che la proprietà sia regolarmente registrata, che appartenga alla persona che si sta impegnando a venderla e se ci sono prestiti su di essa.

#### OFFERTA FORMALE DI ACQUISTO

Quando un cliente, dopo aver visitato alcune proprietà, decide di procedere all'acquisto di una di esse, la negoziazione parte con un'OFFERTA.

L'offerta di acquisto (proposta di acquisto) deve essere redatta per iscritto. Quindi, se l'offerta è stata accettata, può essere comunicata verbalmente.

Una volta che il venditore la firma accettando il prezzo offerto, ciò significa che si impegna a non vendere la proprietà a nessun altro fino a una certa data. Questa lettera serve a proteggere l'acquirente dal perdere l'opportunità di acquisto.

#### APERTURA DI UN CONTO BANCARIO ITALIANO

In caso di acquisto, è essenziale aprire un conto bancario in Italia non solo per trasferirvi i fondi per il completamento (in quanto il pagamento finale avviene di solito tramite assegni bancari italiani), ma anche per pagare automaticamente le varie utenze.

#### ACCORDO PRELIMINARE DI VENDITA (Compromesso)

Il Compromesso viene redatto ed è un documento giuridicamente vincolante che indica il prezzo di vendita concordato, la data di completamento (Rogito) e qualsiasi informazione e diritto di proprietà. [Ma va tenuto presente che anche l'offerta di acquisto, una volta accettata, è giuridicamente vincolante.]

Il Rogito viene poi redatto e di solito viene eseguito da 1 a 3 mesi dopo l'esecuzione del Compromesso. Una volta che viene firmato questo contratto e viene pagata una "caparra confirmatoria" (un deposito) di circa il 10% del prezzo di acquisto, il venditore può ritirarsi solo se restituisce all'acquirente il deposito più un importo di denaro pari al deposito stesso.

La parte che non viola il contratto può citare in giudizio l'altra parte per l'adempimento specifico dell'accordo preliminare o risolvere tale accordo e richiedere i danni.

A volte può succedere che al posto della "caparra confirmatoria" l'acquirente paghi un "acconto", ovvero un pagamento a titolo di acconto sul prezzo finale di acquisto.

Ci sono due tipi di accordo: uno è un documento pubblico, l'altro un contratto privato. Il notaio può redigere documenti pubblici o autenticare atti privati.

#### ATTO DI ACQUISTO (Rogito)

L'atto di acquisto, contratto finale o "atto notarile" viene di solito firmato dopo il Compromesso, che non è obbligatorio in quanto il contratto definitivo può essere immediato, e solo quando tutta la documentazione è disponibile. Viene firmato da entrambe le parti, si paga il saldo e la proprietà viene trasferita ufficialmente.

Dopo il completamento, il notaio rilascia una copia autentica dell'atto di vendita e registra una copia autentica dell'atto presso il Catasto.

# THE BUYING PROCESS

So you've found your perfect Italian property, you have finances in place, what steps do you need to go through to secure your new home?

The main steps you will go through when buying a property in Italy:

#### THE FISCAL CODE

The first thing you need to get familiar with is the CODICE FISCALE. If you are thinking to purchase a property in Italy, in fact as well as to open an Italian bank account you will need a CODICE FISCALE. It is an identification code calculated on the basis of your surname, your names, the place of your birth and the date of your birth and which will be used any time you will need to deal with the Authorities.

#### **CADASTRAL CHECKS**

Before any purchase, due diligence is performed by the buyer's representatives and technicians and involves checking that the property paperwork is in order and ensuring that there are no charges or encumbrances on the property. It would be better to investigate the title of the property at the "Land registry" (Conservatoria e Catasto). This would be useful to check that the property is regularly registered, that it belongs to the person who is undertaking to sell it and if there are loans on it.

#### FORMAL OFFER OF PURCHASE

When a client, after having visited some properties, decides to go ahead and to buy one of those, the negotiation starts with an OFFER.

The offer of purchase (proposta di acquisto) must be in writing. Then, if the offer has been accepted it can be verbally communicated.

Once the vendor signs it accepting the offered price this means that he undertakes not to sell the property to anybody else until a certain date. This letter is to protect the buyer from losing the opportunity to purchase.

#### OPENING AN ITALIAN BANK ACCOUNT

In the event of a purchase it is essential to open a bank account in

Italy not only to transfer there the funds for the completion (as the final payment normally happens in Italian bankers drafts) but also to get the various utilities paid automatically.

#### PRELIMINARY AGREEMENT OF SALE (Compromesso)

The Compromesso is drawn up and this is a legally-binding document which states the agreed sale price, the completion date (Rogito) and any information and rights the property has. [But it needs to be kept in mind that also the offer of purchase, once accepted, is legally binding.]

The Rogito is then drafted and it is usually executed 1 to 3 months after the execution of the Compromesso. Once this contract is signed and a "caparra confirmatoria" (a deposit) of about 10% of the purchase price is paid, the seller may only withdraw if he pays back to the buyer the deposit plus an amount of money which is equal to the deposit itself.

The non breaching party can either sue the other party for the specific performance of the preliminary agreement or terminate such agreement and seek damages.

Sometimes it may happen that in place of the "caparra confirmatoria" the buyer pay an "acconto" which is a payment on account on the final purchase price.

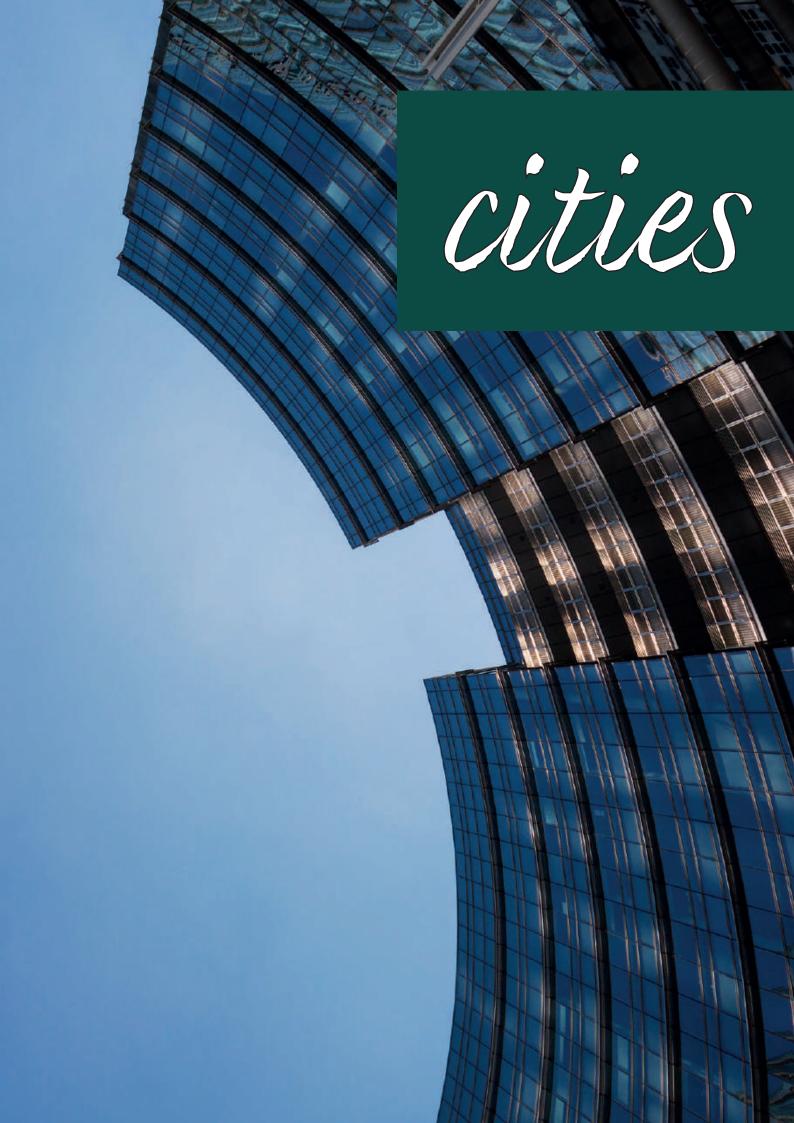
There are two types of agreement: one is a public document, the other a private contract. The notary can both drawn up public documents or authenticate private deeds.

#### **DEED OF PURCHASE (Rogito)**

The deed of purchase, final contract or 'atto notarile' is usually signed after the compromesso – which is not mandatory as the definitive contract can be immediate – and only when all the documentation is available. It is signed by both parties, the balance is paid and the property is officially transferred.

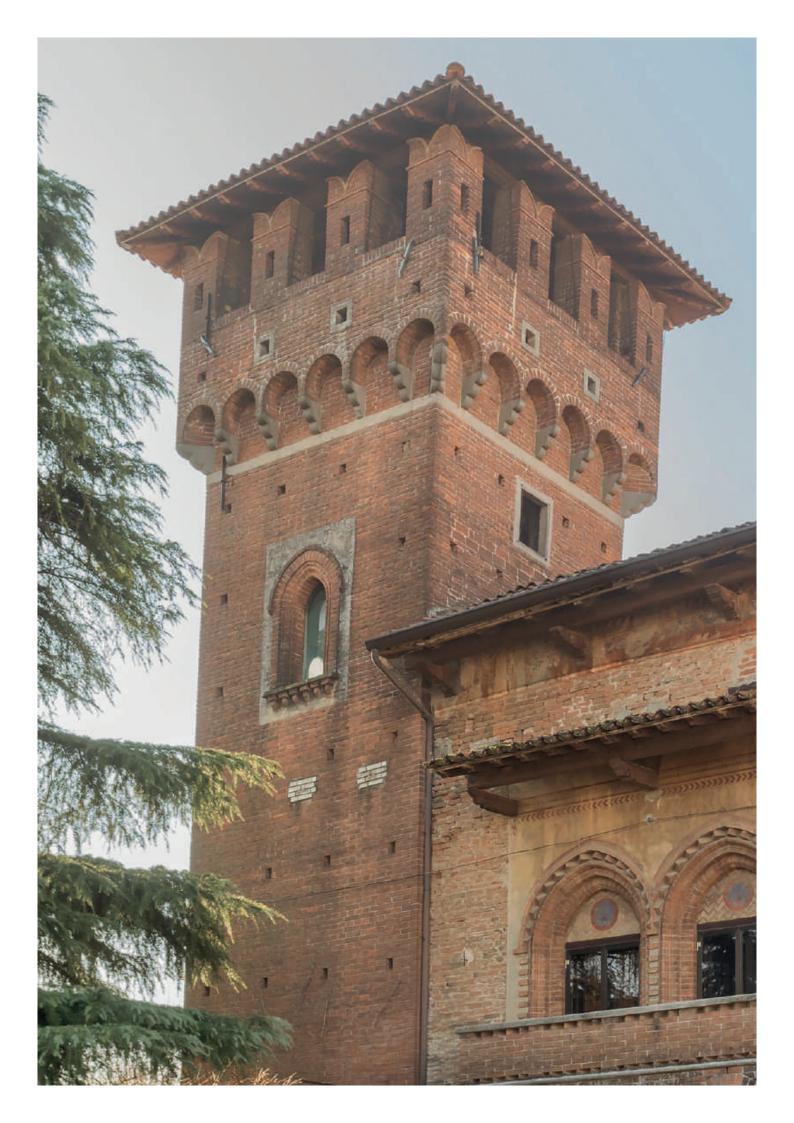
Following completion, the notary issues a certified copy of the deed of sale and registers a certified copy of the deed with the Land Registry (Catasto).



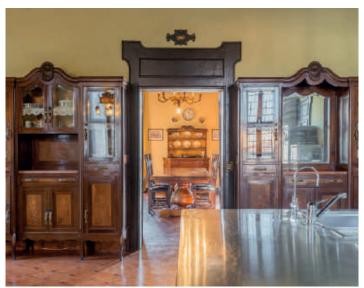














1.340m² total area

≜ 2.000m² land

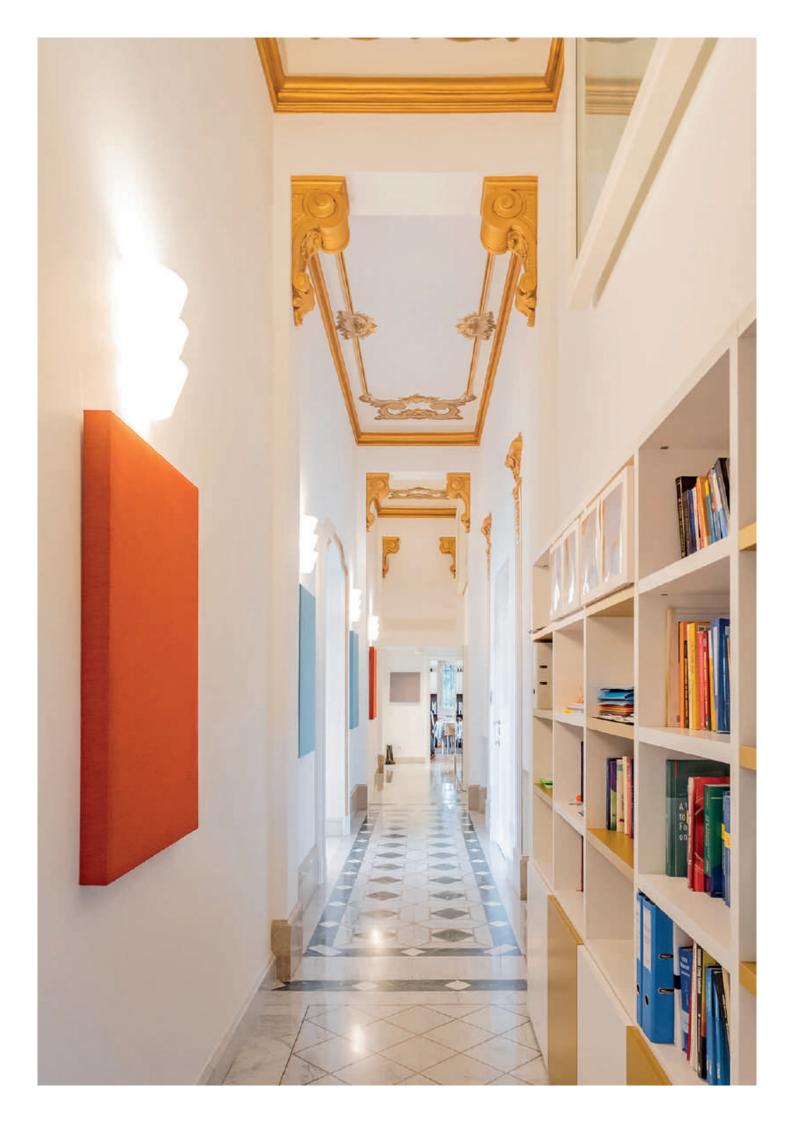
10 bedrooms

4 bathrooms

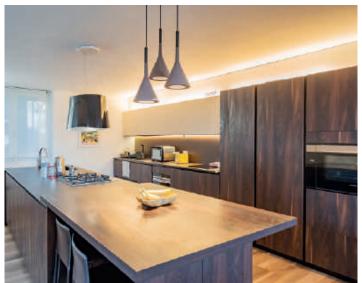
€ 2.250.000













= 3.000m² land

₽ 4 bedrooms

5 bathrooms

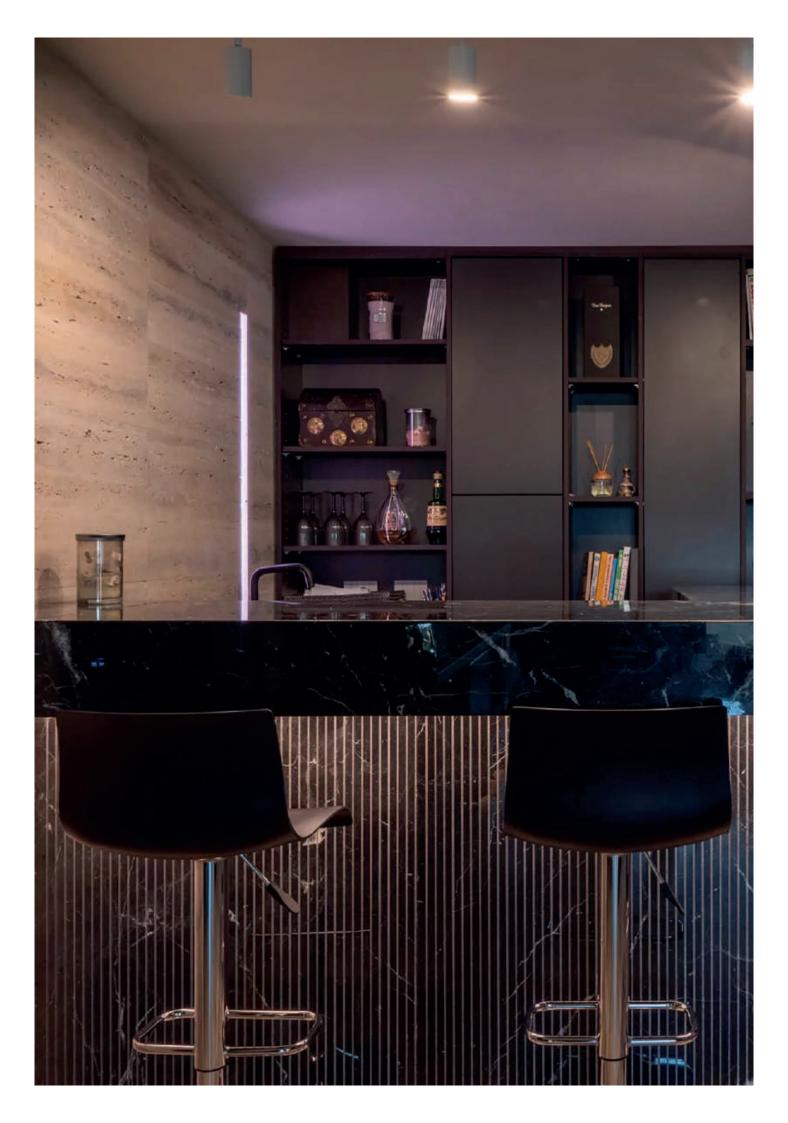
Garage

♣ Pool

€ Price upon request













ы 5 bedrooms

7 bathrooms

Parking lot

€ 4.600.000







## VILLA | SACILE | FRIULI V. G. | Ref. IFRIO11

560m² total area

10 bedrooms

4 bathrooms

Garage

€ 2.000.000





## APARTMENT | MILAN | LOMBARDY | Ref. ILO3113

190m² total area

₽ 3 bedrooms

2 bathrooms

€ 2.050.000







# IL «VALORE» DELLA CORRETTA VALUTAZIONE



#### di Francesco Marzorati

Molto spesso i valori di vendita sono definiti dal valore affettivo o da quotazioni immobiliari medie di mercato che non tengono conto di tutte le peculiarità del singolo immobile e del contesto in cui è posizionato. Il valore reale della casa può discostarsi dalla stima addirittura del +/-20%, se non effettuata in modo corretto e da un professionista abilitato.

La valutazione immobiliare è il primo passo nella compravendita immobiliare, perciò è fondamentale essere il più precisi possibile. Infatti con questo procedimento si stabilisce un dato oggettivo per procedere con la trattativa. La valutazione corretta dell'immobile agevola entrambe le parti: perché conoscere il più probabile valore reale di mercato della casa che si acquista o che si vende supporta decisioni e investimenti più consapevoli.

La valutazione immobiliare facilita la negoziazione tra i proprietari e i potenziali acquirenti, poiché fornisce un punto di riferimento per le trattative. Con una valutazione affidabile, i proprietari possono sapere quanto valore hanno nell'immobile e i potenziali acquirenti possono sapere quanto devono pagare per acquistarlo. Questo aiuta a ridurre le divergenze tra le parti e a facilitare la negoziazione. Il perito immobiliare, per redigere una valutazione, segue una serie di passi e considerazioni per determinare il valore di mercato della proprietà:

- Visita e Ispezione dell'Immobile: il perito visiterà la proprietà per ispezionarla di persona. Durante questa visita, prenderà nota delle dimensioni, della disposizione, delle condizioni generali, degli eventuali miglioramenti o ristrutturazioni, e di qualsiasi caratteristica unica o distintiva.
- Analisi del Mercato: esaminerà le vendite recenti di immobili comparabili nella stessa zona. Questo processo, noto come "analisi comparativa di mercato", aiuta a determinare il valore basandosi su ciò che gli acquirenti sono effettivamente disposti a pagare per proprietà simili e nella stessa zona.
- Considerazione della Posizione: la posizione gioca un ruolo

fondamentale nella valutazione. Una casa in una zona desiderabile o vicina a servizi importanti come scuole, trasporti e negozi potrebbe avere un valore superiore rispetto a una in una posizione meno favorevole.

- Valutazione delle Condizioni e dell'Età (vetustà): il perito considererà l'età della casa, lo stato di conservazione, la qualità delle rifiniture e degli impianti. Una casa recentemente ristrutturata avrà generalmente un valore più alto rispetto a una che necessita di lavori.
- Tendenze di Mercato: si terrà conto delle tendenze attuali del mercato immobiliare. Se il mercato è in crescita, i prezzi potrebbero essere più alti; se è in calo, potrebbero essere più bassi.
- Caratteristiche Specifiche: caratteristiche come una piscina, una vista panoramica, ampi spazi esterni o particolari dettagli architettonici possono influenzare il valore della casa.

La differenza tra una valutazione di qualità e una scadente sta nell'accuratezza, nella metodologia, dell'oggettività e nella profondità dell'analisi effettuata dal valutatore di immobili.

La valutazione immobiliare efficace deve partire da un caposaldo opposto, che è l'accuratezza. Una stima precisa non può che derivare da analisi, osservazioni e accertamenti attenti, che richiedono tempo e competenza.

Senza entrare troppo nei tecnicismi, effettuare una valutazione corretta presuppone aver sviluppato l'immunità alle due malattie principali delle stime tradizionali, che sono la frettolosità e la soggettivazione.

La valutazione immobiliare, dunque, è un'attività che richiede grande professionalità ed esperienza, e le valutazioni eseguite da chi non opera in questo settore non possono essere considerate attendibili in nessun caso: l'intervento di un professionista è sempre necessario.

# THE 'VALUE' OF THE CORRECT APPRAISAL

### by Francesco Marzorati

Very often, the sales values are defined by the sentimental value or by average real estate market quotations that do not take into account all the peculiarities of the individual property and the context in which it is located. The real value of the house can differ from the estimate by even +/-20%, if not carried out correctly and by a qualified professional.

Real estate appraisal is the first step in the real estate buying and selling process, therefore it is essential to be as precise as possible. In fact, with this process, an objective data is established to proceed with the negotiation. The correct appraisal of the property facilitates both parties: because knowing the most probable real market value of the house being bought or sold supports more informed decisions and investments.

The real estate appraisal facilitates negotiation between owners and potential buyers, as it provides a reference point for negotiations. With a reliable appraisal, owners can know how much value they have in the property and potential buyers can know how much they need to pay to purchase it. This helps to reduce discrepancies between the parties and facilitate negotiation.

The real estate appraiser, to draft an appraisal, follows a series of steps and considerations to determine the market value of the property:

- Visit and Inspection of the Property: the appraiser will visit the property to inspect it in person. During this visit, he will take note of the dimensions, layout, general conditions, any improvements or renovations, and any unique or distinctive features.
- Market Analysis: he will examine recent sales of comparable properties in the same area. This process, known as "comparative market analysis," helps to determine the value based on what buyers are actually willing to pay for similar properties and in the same area.
- -Consideration of Location: location plays a crucial role in appraisal.

A house in a desirable area or close to important amenities such as schools, transport, and shops might have a higher value compared to one in a less favorable position.

- Evaluation of Conditions and Age (obsolescence): the appraiser will consider the age of the house, the state of preservation, the quality of the finishes, and the systems. A recently renovated house will generally have a higher value compared to one that needs work.
- Market Trends: current trends in the real estate market will be taken into account. If the market is growing, prices might be higher; if it is declining, they might be lower.
- Specific Features: features such as a swimming pool, panoramic view, large outdoor spaces, or particular architectural details can influence the value of the house.

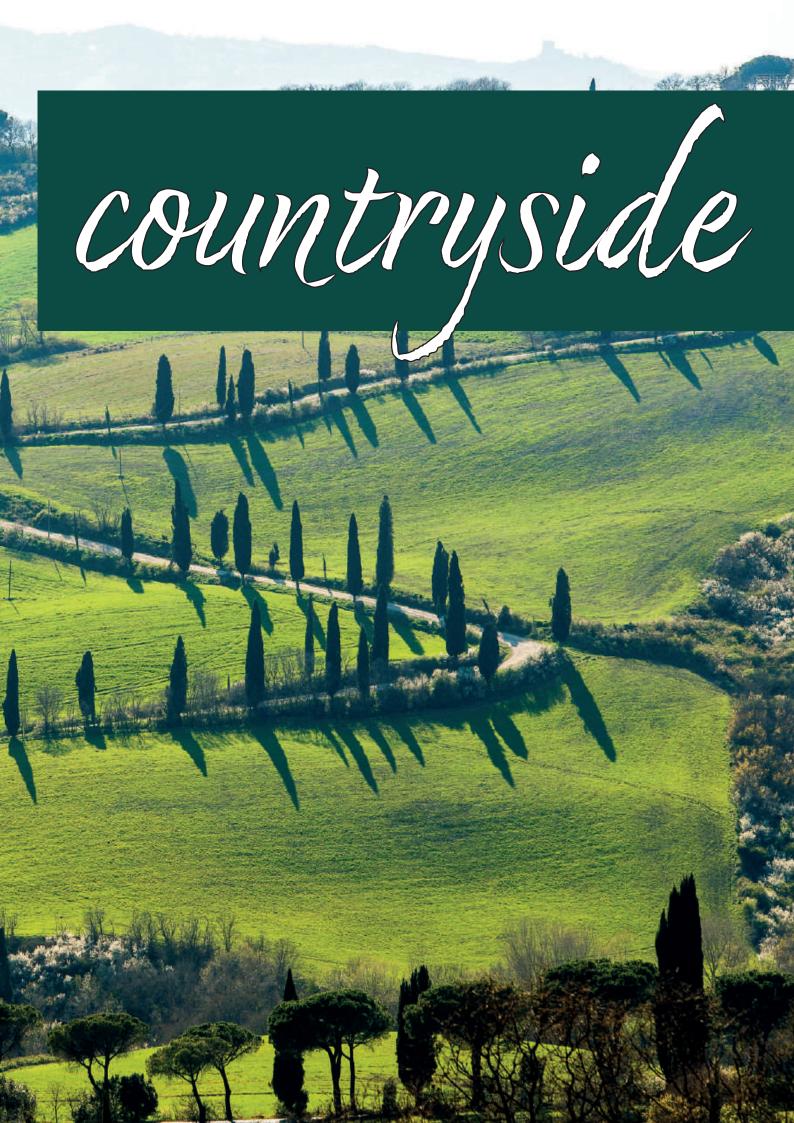
The difference between a quality appraisal and a poor one lies in the accuracy, methodology, objectivity, and depth of the analysis performed by the real estate appraiser.

Effective real estate appraisal must start from an opposite cornerstone, which is accuracy. A precise estimate can only derive from analysis, observations, and careful verifications, which require time and expertise.

Without going too deep into technicalities, carrying out a correct appraisal presupposes having developed immunity to the two main diseases of traditional estimates, which are haste and subjectivity.

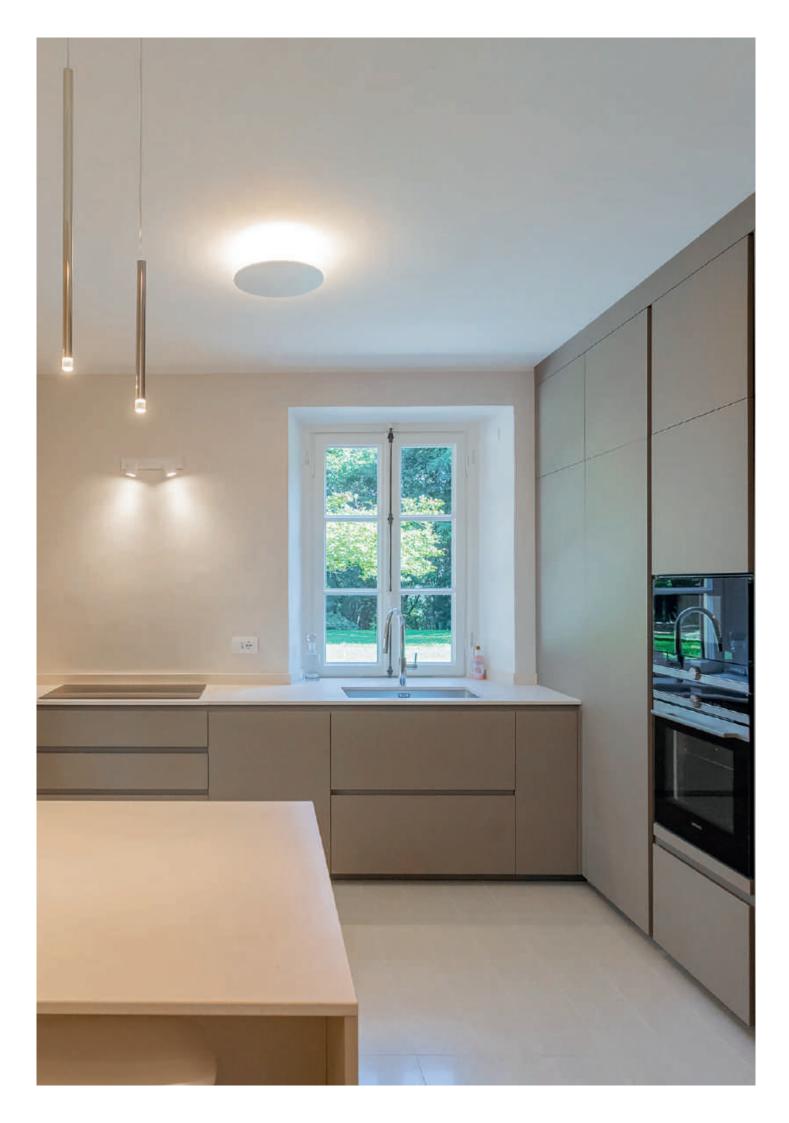
Therefore, real estate appraisal is an activity that requires great professionalism and experience, and appraisals carried out by those not operating in this sector cannot be considered reliable in any case: the intervention of a professional is always necessary.

















= 20.000m² land

10 bedrooms

🖶 8 bathrooms

**Garage** 

♣ Pool

€ 4.950.000













= 20.000m² land

₽ 4 bedrooms

d bathrooms

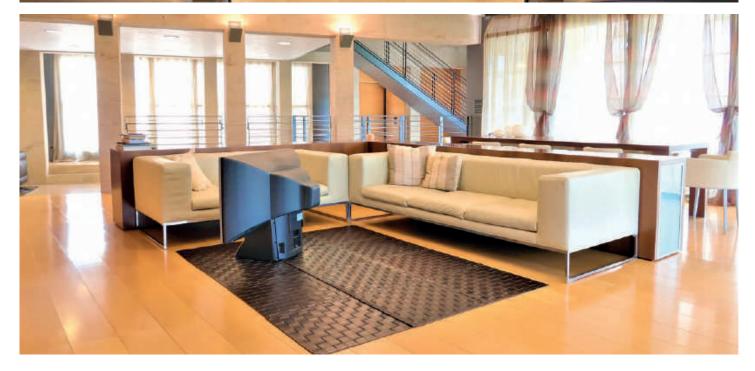
**Garage** 

♣ Pool

€ 1.680.000









## VILLA | CONEGLIANO | VENETO | Ref. IVE1364



≛ 3.000m² land

ы 5 bedrooms

5 bathrooms

Garage

€ 2.000.000













2.200m² total area

 $\stackrel{\triangle}{=}$  100.000m<sup>2</sup> land

≥ 20 bedrooms

22 bathrooms

Parking lot

€ Price upon request









# TRADIZIONE E NOVITÀ: LE FORZE DEL NOSTRO MARKETING



#### di Andrea Briga

Nel 2023 abbiamo raggiunto il prestigioso traguardo di diventare Berkshire Hathaway HomeServices Palazzo Estate. Siamo entrati a far parte dell'influente network internazionale di Berkshire Hathaway HomeServices, con un volume di affari di \$154.7 Miliardi nel solo 2022. Naturalmente il nostro marketing ha seguito l'intero sviluppo: non solo abbiamo consolidato i nostri tradizionali canali comunicativi, ma ne abbiamo introdotti progressivamente di nuovi.

Marketing significa per noi creare un rapporto di fiducia con i clienti tramite il nostro heritage di valori e le conoscenze pluridecennali del mercato immobiliare sul territorio. Il nostro obiettivo rimane quello di fare conoscere l'Italia, il nostro meraviglioso Paese, favorendo i rapporti tradizionali e di lunga durata con la clientela europea ed americana, ed approcciandomi ai nuovi mercati emergenti. Fiducia, integrità, stabilità: sono alcuni valori fondanti del brand di Berkshire Hathaway HomeServices che apportiamo alla nostra comunicazione. Facciamo leva sui nostri di valori tradizionali, come un rapporto privilegiato con la clientela, la cura del dettaglio e la riservatezza. Siamo in grado di disporre al cliente, venditore e/o acquirente, un vero e proprio sistema su misura che ci differenzia dagli altri competitors.

Come Berkshire Hathaway HomeServices Palazzo Estate siamo presenti con pubblicazioni multilingue delle proprietà presso i principali e migliori portali immobiliari italiani, europei ed internazionali, con un'attenzione rivolta al settore lusso. Inviamo le proprietà tramite esclusive newsletter dei principali portali e comunicazioni mensili alla nostra clientela. Tradizionalmente il nostro sito Internet multilingue di Berkshire Hathaway HomeServices Palazzo Estate propone le proprietà più qualificate del nostro portfolio, con un recente dato che ci rende orgogliosi: nel solo 2023 il nostro sito è stato visitato e navigato da 80 diverse nazionalità per 5 continenti.

Non bisogna dimenticare delle nostri sedi, con un eccellente passaggio, dove nelle vetrine sono esposte le più importanti proprietà del nostro portfolio. Vi accoglieremo con ospitalità e competenza presso gli uffici del centro di Como, di fianco a Piazza Cavour, la più importante della città; a Milano, nel prestigioso quartiere di San Babila; in Toscana, a Marina di Pietrasanta, in Piazza XXIV Maggio, a pochi passi a piedi dal mare. Disponiamo

poi di una nuova vetrina a Campione d'Italia, sul Lago di Lugano. Quest'anno ci sarà una novità d'eccellenza con l'apertura del nuovo ufficio a Stresa, sul Lago Maggiore.

Daquest'anno, inostri immobili più importanti sono pubblicati anche sul sito internazionale di Berkshire Hathaway HomeServices, che nel solo 2022 ha aggiunto un totale di 14 milioni di utenti. Il nostro network di pubblicazioni si è poi aperto verso colossi di media mondiali come, per esempio, The Wall Street Journal, Mansion Global o WeChat Channel. Le nostre proprietà sono supportate da servizi fotografici e precise campagne di comunicazione. Utilizziamo le principali tendenze del mercato, come servizi in 3D, video con droni o visite in virtuale. Tramite il nostro software immobiliare siamo in grado di proporre proprietà con la massima qualità fotografica e dettagliate informazioni, garantendo al tempo stesso riservatezza. Siamo infine presenti tramite inserzioni pubblicitarie sui principali magazine e riviste di settore italiani ed internazionali, che dispongono di distribuzioni di media per un minimo di 50 mila copie cartacee ed altrettante digitali.

Non da ultimo, siamo attivi sulle principali piattaforme dei nostri social media e di Berkshire Hathaway HomeServices per aggiornare il nostro pubblico consolidato e attirarne di nuovo, soprattutto nel settore del lusso.

# TRADITION AND INNOVATION: THE STRENGTHS OF OUR MARKETING

### by Andrea Briga

In 2023, we achieved the prestigious milestone of becoming Berkshire Hathaway HomeServices Palazzo Estate. With a turnover of \$154.7 billion in 2022 alone, we have joined the influential global network of Berkshire Hathaway HomeServices. Our marketing has closely followed the entire transition. While we have consolidated our established communication channels, we have incrementally introduced new ones.

For us, marketing means creating a relationship of trust with our customers through our heritage of values and decades of knowledge of the local real estate market. We are committed to promoting Italy, our beautiful nation, and enhancing our longstanding connections with European and American clients. We also intend to explore new emerging markets.

Trust, integrity, and stability are some of the founding values of the Berkshire Hathaway HomeServices brand that we put into practice in our communication. We value a close connection with our customers, a keen eye for detail, and a strict level of secrecy. We can provide the customer, seller, and/or buyer with a truly tailor-made system that differentiates us from other competitors.

As Berkshire Hathaway HomeServices Palazzo Estate we are featured in multilingual publications of the properties on the main and best Italian, European, and international real estate portals, with a focus on the high-end sector. We send properties via exclusive newsletters from the main portals and monthly communications to our customers. A recent fact that makes us proud is that our own website, Berkshire Hathaway HomeServices Palazzo Estate, has been visited and browsed by 80 different nationalities across 5 continents in 2023 alone.

Further, the most significant properties in our portfolio are displayed in the windows of our offices, which get a lot of

pedestrian crossing. We extend our warmest welcome to you with the utmost hospitality and expertise at our offices in the heart of Como, adjacent to Piazza Cavour, the most popular square in the city. In Milan, we are in the prestigious San Babila central district. In Marina di Pietrasanta, Tuscany, we are on Piazza XXIV Maggio, which almost looks out onto the Mediterranean sea. We have a new shop window in

Campione d'Italia, on Lake Lugano. The opening of the new office in Stresa, on Lake Maggiore, will be a splendid novelty this year.

From this year onward, our most important properties will also be published on the international Berkshire Hathaway HomeServices website, which attracted a total of 14 million users in 2022 alone. Our publication network has subsequently expanded to encompass global media giants such as The Wall Street Journal, Mansion Global, or WeChat Channel.

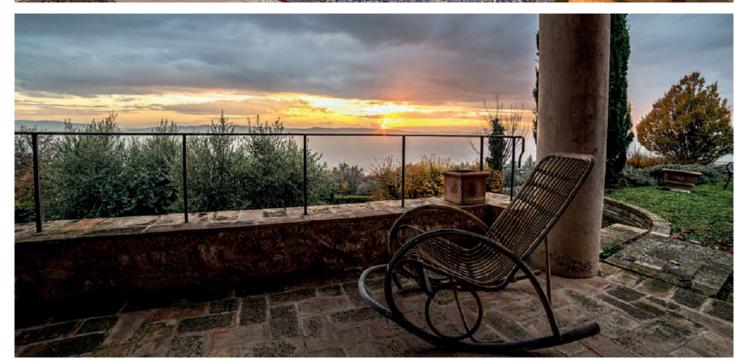
Our properties benefit from expert photography services and planned marketing campaigns. We use the main market trends, such as 3D services, drone videos, or virtual visits. Through our real estate software, we can offer properties with the highest photographic quality and detailed information, while guaranteeing confidentiality.

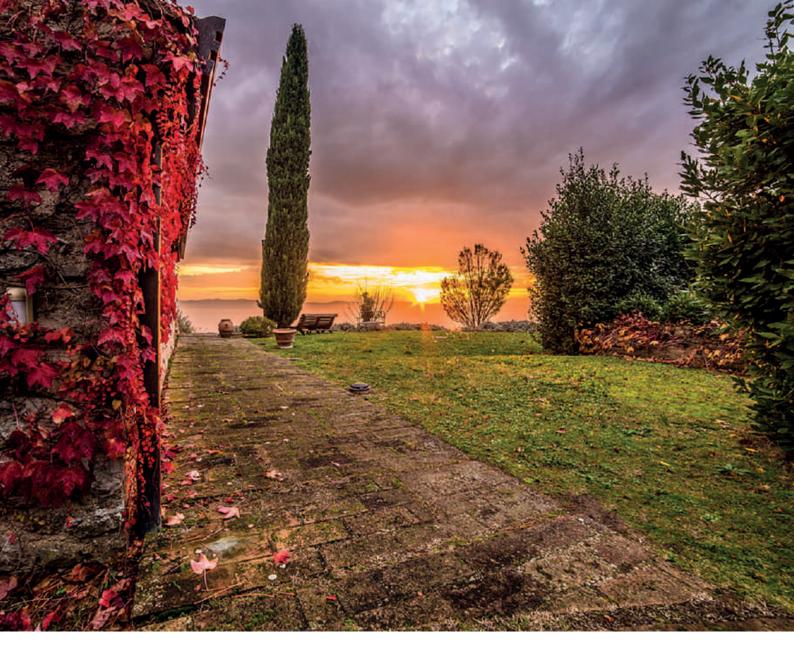
Furthermore, we are represented through advertisements in prominent Italian and international magazines and publications, which are distributed through media channels for a minimum of 50 thousand printed copies and a similar number digitally.

Lastly, we use social media for both our company and Berkshire Hathaway HomeServices to keep our current customers updated and attract new ones, especially those in the luxury market.



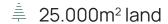






# COUNTRYHOUSE | ASSISI | UMBRIA | Ref. IUM1492





₽ 7 bedrooms

⊕ 6 bathrooms

Garage

♣ Pool

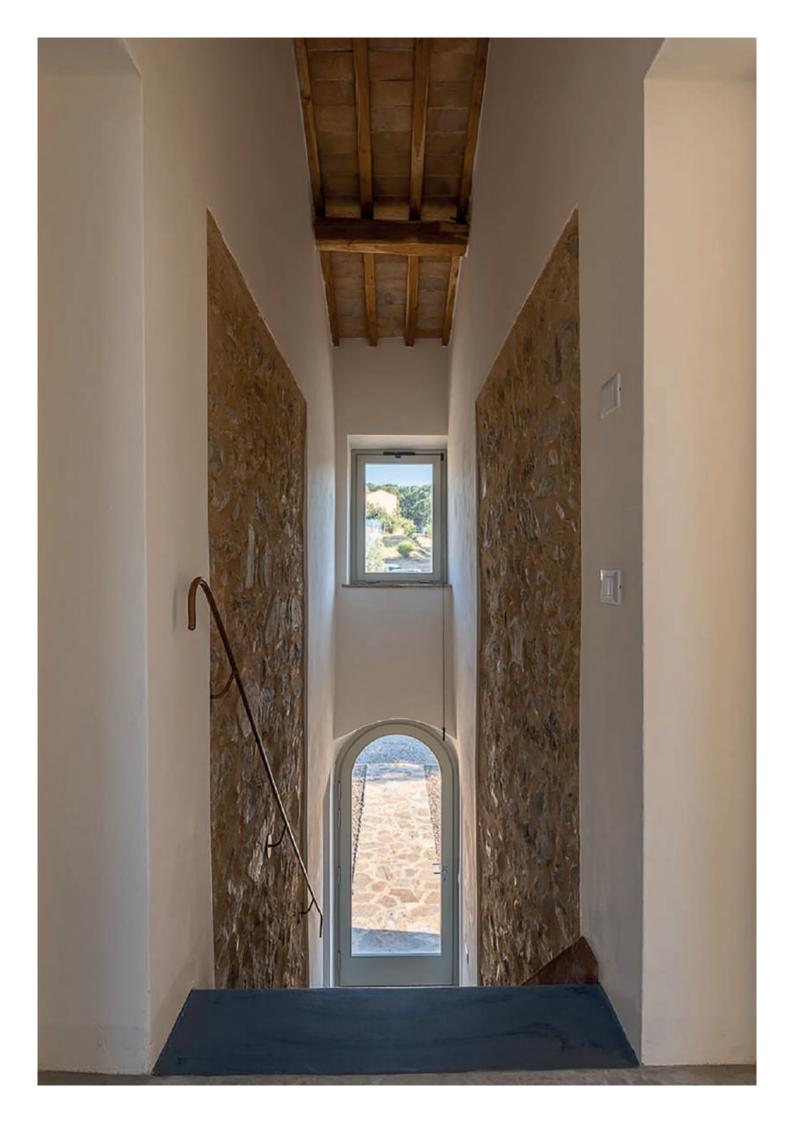
€ 1.850.000











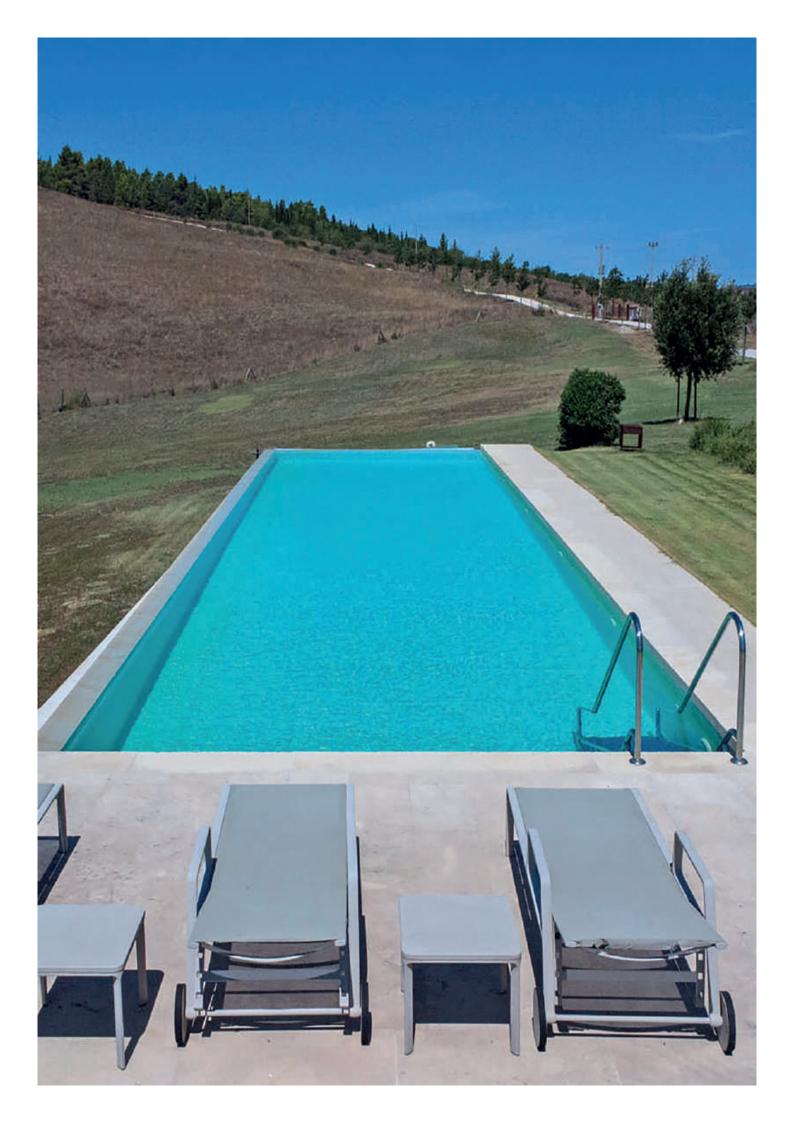




- 400m² total area
- = 9.000m² land
- ы 5 bedrooms
- ⊕ 6 bathrooms
- Parking lot
- ♣ Pool
  - € 1.580.000

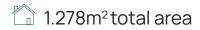












≜ 84.000m² land

ы 5 bedrooms

⊕ 6 bathrooms

Parking lot

♣ Pool

€ 3.500.000

# FARMHOUSE | FAUGLIA | TUSCANY | Ref. ITO2829











## COTTAGE | CORTONA | TUSCANY | Ref. ITO2794

385m² total area

å 10.000m² land

⊫ 6 bedrooms

6 bathrooms

**Garage** 

♣ Pool

€ 1.490.000











# VILLA | CASATENOVO | LOMBARDY | Ref. ILO2860



= 70.000m² land

№ 8 bedrooms

10 bathrooms

Parking lot

♣ Pool

€ Price upon request

# HOME STAGING

### by Marina Rizzotto

When we talk about staging your home, we're referring to a method of preparing a property for sale on the real estate marketplace. Staging is designed to showcase a home's best assets, impress buyers, and sell it quickly for the highest possible price.

Because not all sellers stage their homes–especially homes in lower price ranges–you'll be at an advantage if you elect to take the extra step of staging your property. Here's how.

Home staging refers to preparing your home to sell so it appeals to the most potential buyers who will pay the highest possible price.

Relative to the amount of time and money involved, staging may be one of the most lucrative projects you ever undertake.

The living room, kitchen, bathrooms, bedrooms, and outdoor living spaces are all important areas to focus on when staging your home.

A few recommended home staging tips:

- · clean or replace your appliances so they look new,
- remove any personal items such as photos and monogrammed towels,
- · get rid of odors.

Home staging is not the same as decorating. Decorating is about personal style, while staging makes your home appealing to the largest pool of buyers.

When dealing with such a significant financial transaction as selling as home, you don't want to settle for a lower selling price or a longer marketing period than you have to.

Relative to the amount of time and money involved, staging may be one of the most lucrative projects you ever undertake. Potential buyers aren't just looking for a structure to inhabit-they're also looking for a way to fulfill their dreams and improve their lifestyle. Staging can create a more emotional purchase for the buyer, which ultimately can generate more money for the seller.

Home staging is also beneficial because potential buyers don't want to see work that needs to be done upon moving into the home. For every problem they see, they'll deduct its cost from their offering price. If they see too many problems, they may pass completely on buying the home.

### How Staging Affects Sale Price and Time on Market

According to the 2019 Profile of Home Staging, a report from the National Association of Realtors (NAR), 25% of buyers' agents and 22% of sellers' agents said that staging a home increases the offer price by between 1% and 5%, compared to other similar homes on the market that aren't staged.

The report also found that 83% of buyers' agents say staging makes it easier for buyers to visualize a property as their future

home, which can help the home sell faster. According to the report, more than half of sellers' agents say staging decreases the amount of time a home spends on the market.

The COVID-19 pandemic has changed the home buying and selling process, including the way homes are staged. More homeowners are opting for DIY home staging (as opposed to hiring a professional stager) and limiting the number of buyers who come into the home for in-person showings. Yet staging remains an important tool because a well-staged home looks better in photographs—and most buyers are looking for homes online.

### 12 Home Staging Tips

According to the NAR report, the most common rooms that are staged are the living room (93%), kitchen (84%), owner's bedroom (78%), and the dining room (72%).1

Of course, time and money determine the level of staging that is practical for your home. Try to employ the following techniques in as many rooms of the house as you can afford and have time for.

### 1 Clear

A clean home shows potential buyers that you've taken good care of the property. Ideally, you should clean every part of the house, from the floors to the ceilings - and everything in between.

If you don't have new appliances in the kitchen, make sure the existing ones are spotless. Likewise, make sure your bathrooms sparkle, from the corners of the tub, to the sink drain, to that spot behind the toilet you don't think anyone can see. Your goal should be to make everything look new.

### 2. Declutter

There are two major problems with clutter. One is that it distracts buyers from your home's features. The other is that it makes it seem like the home has less space.

Now is the time to box up and put into storage the things you don't need on a day-to-day basis (think: knickknacks, games, papers, seasonal clothes, and messy hobbies). It's also time to get rid of things you no longer need-like the expired food in the back of the cabinets, and the clothes and toys the kids have long since outgrown. The more empty storage space you have, the better.

### 3. Depersonalize

Buyers need to be able to envision themselves in your home, so remove all the family photos, keepsakes, and refrigerator art. Keep clothes hidden away as much as possible, and make sure the bathroom counters are empty (except for hand soap, of course). Likewise, put away all the toys and anything else that is highly personal or evocative of the home's current inhabitants.

### 4. Focus on fresh

A few potted plants can do wonders to make your home feel fresh and inviting. If you have a lot of plants, space them out strategically so they don't overwhelm any one area (unless you have a greenhouse). Of course, dead and dying plants don't do much to make your home look well taken care of. Be sure your greenery is healthy and dust-free, too.

Another way to make your home seem fresh is to get rid of odors. Pets, kids, last night's dinner, a damp bathroom, and many other conditions can make your home smell. Inexpensive tricks for ridding a home of odors and giving it an inviting aroma include baking cinnamon-coated apples or cookies in the oven (be careful not to burn them), or burning vanilla-scented candles.

Essential oils (mix one cup of water with eight to 10 drops of oil in a spray bottle, and spray toward the center of each room), herbs and flowers, beeswax candles, and air purifiers are chemical-free ways to freshen the air in your home.

It's also a good idea to wipe down the kitchen sink with half a lemon, then grind it in the garbage disposal to remove sink odors. While you could use an air freshener to deodorize your home, it's best to avoid these since they can trigger allergic reactions and asthma in sensitive people. If you're a smoker and you normally smoke indoors, start limiting your smoking to outside the home and take extra steps to deodorize indoors. Finally, don't forget to take out the trash.

### 5. Define rooms

Make sure that each room has a single, defined purpose. And make sure that every space within each room has a purpose. This will help buyers see how to maximize the home's square footage. If you have a finished attic, make it into an office. A finished basement can become an entertainment room, and a junk room can be transformed into a guest bedroom.

Even if the buyer doesn't want to use the room for the same purpose, the important thing is for them to see that every inch of the home is usable space. This includes alcoves, window seats, corners, breakfast nooks, and other areas.

### 6. Wallpaper and paint

It is unlikely that a potential buyer will like your wallpaper. Your best bet is to tear it down and paint the walls with a neutral color instead. It's best not to paint over the wallpaper because it may look shabby and send a signal to the buyer about work they may have to do later.

Potential buyers will likely feel the same way about custom paint colors. You may love your orange bathroom, but people's tastes in colors are very specific and highly personal. You might think white walls are ideal because they create a blank slate that allows buyers to envision their own décor and gives them an easy starting point. However, it's actually better to paint your home with warm, neutral colors.

### 7. Flooring

No one wants to live in a home with dirty, stained carpet, especially when someone else was the one who dirtied it. And linoleum is outdated and looks cheap. Although pricey, hardwood floors add value and elegance to a home. They are also low maintenance, provide great long-term value, and are perfect for buyers with allergies. In other words, they appeal to almost everyone, and if not, they're easily carpeted over by the buyer and preserved for the next owner.

Common areas like the living room, dining room, and kitchen should be your main focus if you are going to add hardwood floors. Ideally, you should upgrade the bathrooms, too. They have relatively little floor area and therefore won't be too expensive. In kitchens and bathrooms, go with ceramic tile or stone if you can afford it. If not, use high-quality vinyl tiles that mimic these more expensive materials.

### 8. Lighting

Take advantage of your home's natural light. Open all curtains and blinds when showing your home. Add fixtures where necessary, and turn on all the lights for showings (including those in the closets). This makes your home appear brighter and more inviting, and it saves buyers from having to hunt for light switches. If you think your existing fixtures are fine, be sure to dust them and clean off any grime. Otherwise, outdated and broken light fixtures are easy and cheap to replace.

### 9. Furniture

Make sure furniture is the right size for the room, and don't clutter a room with too much of it. Furniture that's too big will make a room look small, while too little or too small furniture can make a space feel cold.

Don't use cheap furniture, either. You don't have to pay a lot of money to switch out your existing furniture and you may even be able to rent furniture to stage your home. Either way, make sure the furniture looks nice, tidy, and inviting. You can use throw pillows to add contrast and a pop of color.

You'll also want to arrange the furniture in a way that makes each room feel spacious, homey, and easy to navigate. In the living room, for example, seating should be set up in a way that creates a comfortable conversation area.

### 10. Walls and ceilings

Cracks in the walls or ceiling are red flags to buyers because they may indicate foundation problems. If your home does have foundation problems, you will need to either fix them or alert potential buyers to them; fixing any foundation problems would be better in terms of getting the home sold. If the foundation only looks bad but has been deemed sound by an inspector, repair the cracks so you don't scare off buyers for no good reason.

### 11. Exterior

The exterior and the entryway - which factor into the home's "curb appeal" - are important points of focus because they can heavily impact a buyer's first impression. They may even determine someone's interest in viewing the inside of the house. Make sure your lawn, hedges, trees, and other plants are neatly pruned, and be sure to get rid of any weeds. Wash windows well, and consider adding flower boxes to brighten them up even more. If you can, power wash your home's exterior, this can make it look almost freshly painted but with less effort and expense.

Make sure the sidewalk leading up to the house is clear and clean, and buy new doormats for the front and back doors. If you have a pool, showcase it by making sure it's crystal clear. Creating some sort of outdoor living space in the backyard, such as a deck or patio with outdoor furniture, is another way to use the exterior of your home to its greatest advantage.

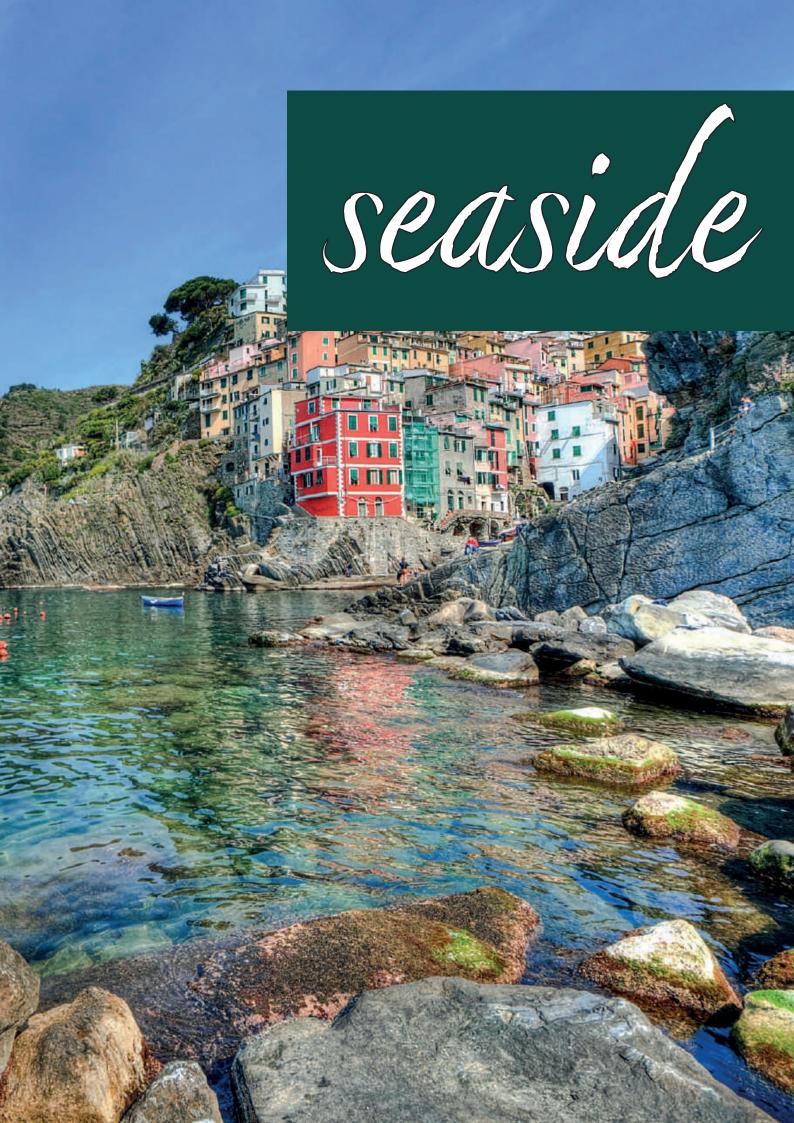
### 12. Final touches

Just before any open house or showing, make sure that your staging efforts have the maximum impact with a few last-minute touches that will make the home seem warm and inviting. Put fresh flowers in vases, let fresh air into the house for at least ten minutes beforehand so it isn't stuffy, light a few candles (soft and subtle fragrances only), and put new, plush towels in the bathrooms.

### The Bottom Line

Even if you have plenty of cash, don't put too much money into the staging process. You want to emphasize the home's best features, but keep in mind that what sells the home and what makes the home usable for the buyer are not necessarily the same thing. Overall, to get the most bang for your buck, your home staging efforts should be designed to appeal to the widest possible range of buyers. The more people willing to submit purchase offers for your home, the higher the selling price will be.

















1.350m² total area

≜ 2.500m² land

⊫ 6 bedrooms

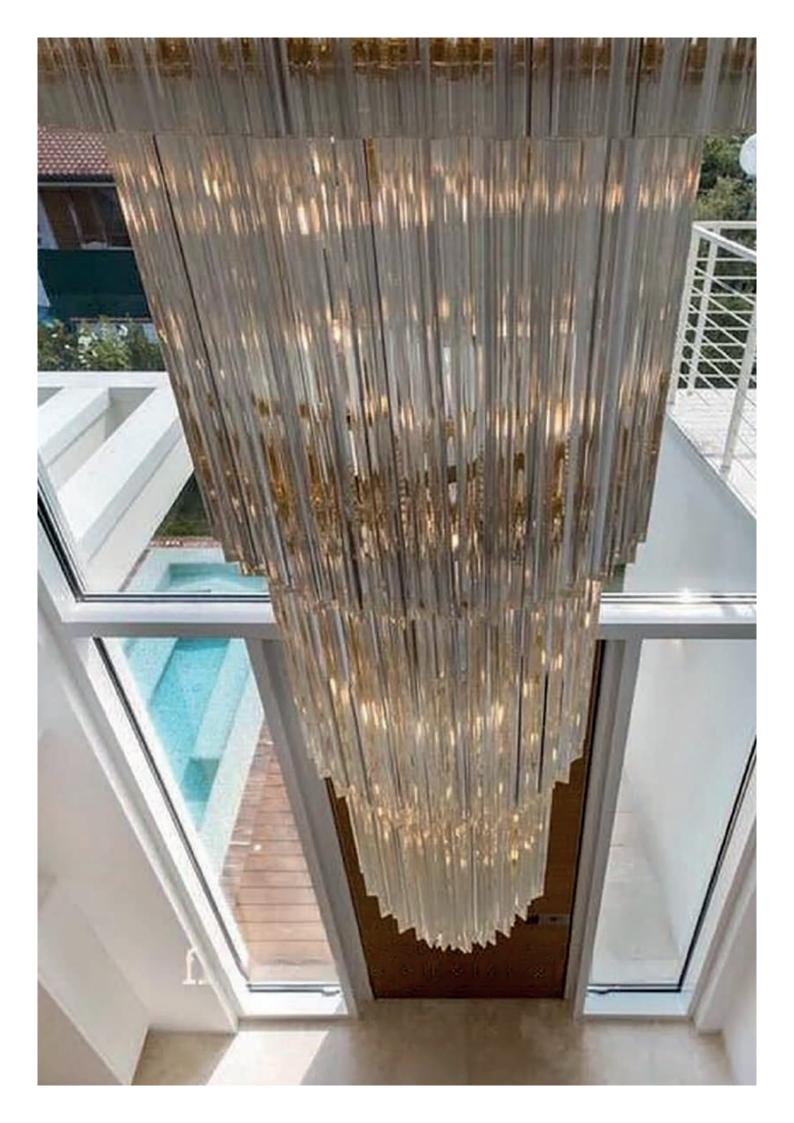
6 bathrooms

**Garage** 

€ Price upon request













360m² total area

≜ 800m² land

ы 5 bedrooms

⇒ 3 bathrooms

Parking lot

♣ Pool

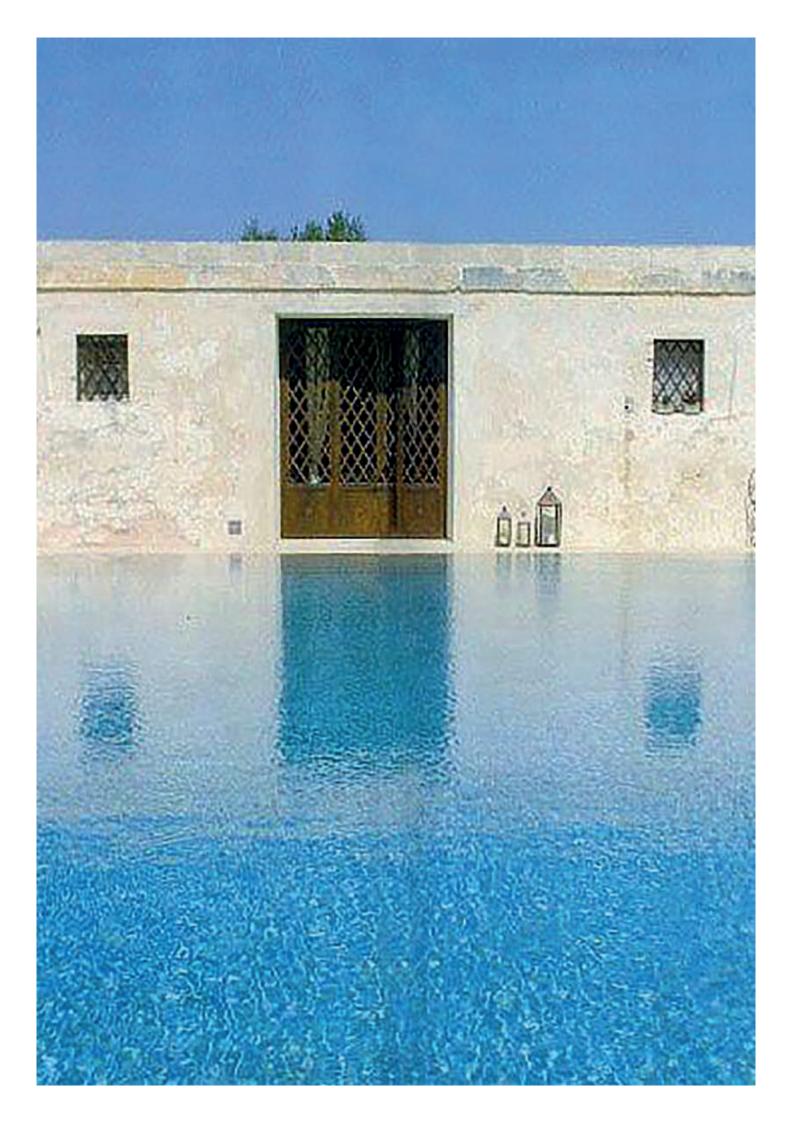
€ 6.000.000















- 600m² total area
- = 70.000m² land
- ₽ 9 bedrooms
- 9 bathrooms
- Parking lot
- ♣ Pool
  - € 3.850.000













1.500m² total area

å 17.500m² land

₽ 10 bedrooms

6 bathrooms

Parking lot

♣ Pool

€ Price upon request







### VILLA | MASSAROSA | TUSCANY | Ref. ITO2664

1.500m² total area

 $\stackrel{\triangle}{=}$  100.000m<sup>2</sup> land

6 bedrooms

7 bathrooms

**Garage** 

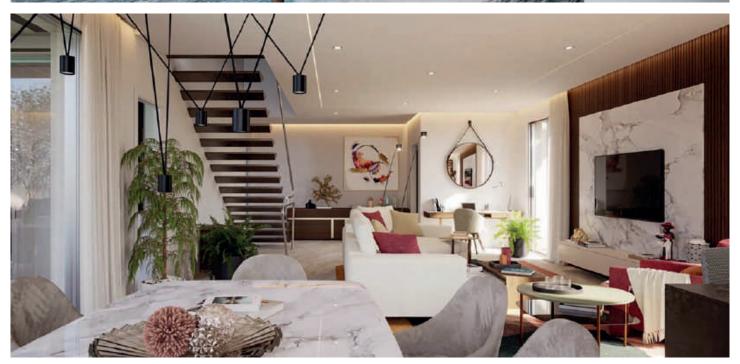
■ Pool

€ 5.000.000











## VILLA | QUARTU S. ELENA | SARDINIA | Ref. ISA1212





₽ 4 bedrooms

4 bathrooms

Garage

₩ Pool

€ 1.284.000









### VILLA | ROMA | LAZIO | Ref. ILAO986

770m² total area

± 10.000m² land

₽ 5 bedrooms

5 bathrooms

**Garage** 

₩ Pool

€ 2.200.000







### VILLA | TRIESTE | FRIULI V. G. | Ref. IFRIO15

496m² total area

≛ 3.800m² land

₽ 3 bedrooms

5 bathrooms

**Garage** 

■ Pool

€ 990.000







# PITTFALLS OF BUYING REAL ESTATE IN ITALY

When buying real estate in Italy, there are several potential pitfalls that buyers should be aware of to avoid complications. Here's a list of common issues and tips on how to navigate them:

- Legal Complexities: The real estate system in Italy can significantly differ from the foreign system. It's important to understand local laws and regulations. Italian property law can be complex, and there are various legal requirements for purchasing property. It's crucial to understand the legal buying process thoroughly. Some properties might have unresolved legal issues, such as disputes over ownership, tax debts, or violations of building codes.
  - o Engage a local broker who is fluent in your language and Italian to guide you through the legal aspects.
- Bureaucracy and Paperwork: There can be a significant amount of bureaucracy and paperwork involved in purchasing property in Italy.
  - o Ensure all documents are in order and double-check all paperwork. Use a trusted local agent or lawyer to help navigate the bureaucracy.
- Hidden Costs and Tax Obligations: Understanding tax obligations in Italy, including taxes on purchase and property ownership, is critically important. There may be unexpected costs such as taxes, notary fees, and agent commissions.
  - o Budget for additional expenses and ask for a detailed breakdown of all costs before proceeding.
- Property Conditions and Surveys: Some properties, especially older ones, may have structural issues or require renovation.
  - o Always conduct a thorough property inspection and, if necessary, a structural survey, preferably by an independent expert.
- Zoning Laws and Restrictions: Especially in historic or rural areas, there can be strict zoning laws and building restrictions.
  - o Check the local zoning laws and any building restrictions before buying, especially if you plan to renovate or build.

- Title Issues: Ensure the seller has a clear title to the property and that there are no outstanding debts or legal issues.
  - o Conduct a full title search and due diligence and obtain title insurance.
- Cultural Heritage Laws: If the property is in a historic protected area, there may be restrictions related to its cultural value.
  - o Investigate any cultural heritage laws that may apply to the property.
- Language Barrier: Misunderstandings due to language differences can lead to serious issues.
  - o Engage a local broker who is fluent in your language and Italian and insist on all communication and documents being available in a language you are fluent in.
- $\bullet\,$  Scams and Fraud: Be wary of scams, especially when dealing with properties listed online.
  - o Work exclusively with reputable real estate agents and lawyers, and never make payments without verifying the legitimacy of the transaction.
- $\bullet\,$  Currency and Banking: The fluctuation in exchange rates can affect the cost of your purchase.
  - o Work with a financial advisor to understand the impact of exchange rates and banking regulations.
- Visa Issues: Owning property in Italy doesn't grant the right for a long-term visa.

Proper due diligence, seeking broker advice, and being aware of these potential issues can help you navigate the process of buying property in Italy more smoothly! Don't be afraid - get in touch with BHHS IPalazzo Estate



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