

The Benedux Guide

How to Buy
a Home in Tuscany
with Confidence

Benedux

by Alessandra Beneducci

REAL ESTATE & LIFESTYLE
IN TUSCANY AND BEYOND



◆ INTRODUCTION

Why Tuscany, why Benedux



Why I created this guide

Over the years, I have met so many people who dreamed of owning a home in Tuscany — a place that embodies beauty, light, and a slower rhythm of life. Yet, for many of them, this dream quickly became confusing. Different rules, hidden steps, unexpected challenges... and the feeling of not knowing where to begin.

That's why I created this guide — to offer a clear, honest, and beautiful path into the world of Tuscan real estate.

It's not a catalogue of houses.

It's a compass — designed to help you understand how things work here, who to trust, and what to expect when you start your journey.

The problem

Many foreign buyers fall in love with the dream of Tuscany, but then get lost in its bureaucracy and dynamics.

They often rely on random online information or on people who, while well-intentioned, don't always represent their best interests.

What's missing is a voice of context — someone who can bridge cultures, explain the process, and reveal the nuances that make all the difference.

The promise

This guide will help you move with clarity, confidence and local insight.

It will show you the essential steps, introduce you to the key professionals you'll need, and share how to navigate the process with both practicality and grace.

Because buying a home in Tuscany isn't only about real estate — it's about belonging.

THE BENEDUX GUIDE TO BUYING IN TUSCANY

Introduction — Why Tuscany, Why Benedux

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◆ CHAPTER 1

UNDERSTANDING THE ITALIAN REAL ESTATE MARKET

Buying a home in Italy — and especially in Tuscany — is not like buying elsewhere. It's not just a transaction; it's an entry into a local system built on trust, relationships, and expertise. Understanding how this system works is the first step toward buying confidently and calmly.

*“In Italy, you don't just buy a house —
you buy a process that's older and wiser than you think.”*



1.1 A Market Without a Central System

Unlike countries where listings are gathered in a single national database (like the MLS in the US or UK), the Italian real estate market is **deeply local**.

Each agency manages its own portfolio and collaborates only with trusted partners — often built over years of relationships.

This means that searching online is only part of the story. The most interesting opportunities — and often the best-priced or most authentic properties — circulate **off-market**, within networks of professionals who know the territory and its people.

Benedux Note

In Italy, information moves through trust, not algorithms. This is why having the right local contact isn't a luxury — it's essential.

1.2 The Three Stages of Buying a Property in Italy

The Italian buying process follows three main legal steps. Each has a purpose — not just as a formality, but as a safeguard for both buyer and seller.

Stage	Italian Term	What Happens	Typical Deposit
1. Purchase Offer	<i>Proposta d'acquisto</i>	A written offer that becomes binding once accepted by the seller. Temporarily removes the property from the market.	5–10%
2. Preliminary Contract	<i>Compromesso / Contratto preliminare</i>	A binding contract defining all details: price, timing, and conditions. Registered at the tax office.	10–20%
3. Final Deed	<i>Rogito notarile</i>	Signed before a notary (<i>notaio</i>), who verifies legality and transfers ownership.	Balance

 In some cases — when the documentation is clear and both parties are ready — steps 1 and 2 may merge, and the buyer can go directly to the deed.

Benedux Tip

The “three-step” system isn't bureaucracy — it's balance. It gives everyone time to verify, prepare, and trust.

1.3 Who Does What

Several key professionals take part in the process. Each one plays a precise role — and when they work together under one clear direction, the purchase becomes smooth and transparent.

WHO DOES WHAT IN AN ITALIAN PROPERTY PURCHASE



Real Estate Agent *Agente Immobiliare*

Licensed intermediary presenting properties & handling negotiations

Represents:
Seller, buyer, or
both



Notary *Notaio*

Public officer certifying the legality of the sale

Represents:
Neutral (chosen
& paid by buyer)



Consultant / Advisor *Benedux*

Independent guide offering strategy, local insight & coordination

Represents:
Buyer



Geometra

Technical expert checking plans, compliance and potential issues

Represents:
Works for the
buyer (if hired)



Lawyer

Provides legal review & contract translation (optional but recommended)

Represents:
Buyer

Benedux Note

My role is not to replace agents or lawyers — but to bring everyone to the same table, speaking the same language.

1.4 How Deposits Work (and Where They Go)

Deposits — or caparre — are a key part of every Italian transaction. They show commitment and temporarily remove the property from the market. But how they are handled makes all the difference.

Where the Deposit Is Held	How It Works	When It's Used
Notary escrow account	The safest option, but only possible after a preliminary contract or once the deed is scheduled . The notary holds the funds in a dedicated account and releases them only when all conditions are met.	Used for large deposits or complex transactions with defined timelines.
Certified bank check (<i>assegno circolare</i>)	The most common and secure method . The buyer issues a certified check made out to the seller. It is often held by the agency or consultant until the offer is accepted or until the deed is ready.	Standard for proposals and final payments at the notary.
Consultant or lawyer fiduciary account	When extra time or checks are required, funds may be held under fiduciary deposit by a professional with written release instructions.	Used when technical or legal issues still need resolution before completion.
Seller directly	Sometimes, sellers request part of the deposit early to cover pending costs (for example: urbanistic updates or document fees). This can be done safely only with a written agreement and proof of use .	Possible between trusted parties and under consultant supervision.

💬 In Italy, agencies rarely hold client money on separate escrow accounts — the certified bank check remains the standard, practical safeguard.

Benedux Note

Transparency protects everyone. If a seller needs early funds, there's always a professional way to structure it — clearly, in writing, and with supervision.

1.5 Taxes and Legal Framework

When buying property in Italy, you'll encounter several types of taxes — but they're often lower than expected, because they are based on the **cadastral value**, not the full market price.

Buyer Type	Main Tax	Rate	Notes
Resident — First Home	Registration tax	2%	Must transfer residency within 18 months.
Non-resident — Second Home	Registration tax	9%	Most foreign buyers fall into this category.
Buying new (from a company)	VAT + fixed duties	4%, 10%, or 22%	Depends on property type and use.

1.6 The True Structure Behind the Beauty

The Italian system may appear fragmented, but it's built on something precious: **trust**. Every step — from the offer to the deed — exists to protect both parties. There's no "shortcut" that makes things easier, only guidance that makes them clear.

That's what Benedux offers: not bureaucracy, but **navigation**.

To buy in Italy is to learn the rhythm of its order — the slow beauty that ensures things last.

The Italian Buying System at a Glance

-  **A Local System**
Agencies work within local networks and trusted collaborations
-  **The Legal Path**
Offer → Preliminary → Deed
-  **How Deposits Are Managed**
Bank check, notary escrow, consultant fiduciary deposit
-  **The Professionals**
Notaio, geometra, agency, consultant
-  **The Spirit of the System**
Protecting value and heritage



◆ CHAPTER 2

TUSCANY: CHOOSING THE RIGHT AREA FOR YOU

Finding the right home in Tuscany begins with understanding the soul of each area. The region is diverse — from the sea breeze of Versilia to the vineyards of Chianti, from the calm hills of Lucca to the quiet stones of the Val d'Orcia. Every part of Tuscany has its own rhythm, character, and sense of beauty.

Choosing where to live is not just about location — it's about how you want to feel every day.



2.1 Four Faces of Tuscany

Below are the main lifestyles that define the region, each with its own charm, community, and rhythm.

Coastal Life — The Versilia and the Tuscan Coast

Where: Viareggio, Forte dei Marmi, Lido di Camaiore, Castiglioncello, Argentario.

Lifestyle: beach clubs, pinewoods, elegant promenades, sunset aperitivi.

Who it's for: families, professionals seeking weekend escapes, lovers of design and social life.

Property types: modern villas, sea-view apartments, Liberty-style homes, beachfront condos.

Consider: higher prices near the sea, limited availability, strong seasonal rhythm.

Benedux Note

Where the air smells of salt and pine, beauty lives between elegance and lightness. The coast is Tuscany's living stage — refined, lively, and surprisingly human.



Countryside Dream — Chianti, Val d'Orcia, Siena Hills

Where: Greve, Radda, Gaiole, Montalcino, Pienza, San Quirico.

Lifestyle: vineyards, cypress-lined roads, timeless landscapes.

Who it's for: lovers of nature, investors seeking hospitality projects, those who value peace and authenticity.

Property types: restored farmhouses, stone villas, boutique agriturismo.

Consider: access roads and distances; many homes require restoration or careful maintenance.

Benedux Note

Here, time stretches gently between hills and light.
The countryside is not only a view — it's a way of breathing.



Art & Culture Towns — Florence, Siena, Lucca, Pisa

Where: historic centers and elegant surroundings.

Lifestyle: museums, architecture, cafes, and international life mixed with local roots.

Who it's for: culture lovers, expats, or those who want urban comfort with history.

Property types: apartments in historical palaces, lofts, or restored townhouses.

Consider: traffic and parking; high maintenance for listed buildings; strong rental potential.

Benedux Note

In these cities, every stone tells a story — and your home becomes part of it.



Quiet Authenticity — Lucca Hills, Garfagnana, Lunigiana

Where: the northern and inland areas of Tuscany.

Lifestyle: slow rhythm, forested hills, local communities, deep peace.

Who it's for: writers, thinkers, families seeking space and silence.

Property types: stone houses, rustic villas, converted barns.

Consider: accessibility and services — but enjoy the true sense of Tuscan calm.

Plus of the area: close to both the Appennins (ski and other activities in the nature), and the sea shore.

Benedux Note

The beauty here is not loud — it whispers.
A home in the hills is a home in balance.



Which Tuscany Are You?

COASTAL LIFE



ENERGY
DESIGN
LIFESTYLE

COUNTRYSIDE



TRADITION
NATURE
SPACE

ART CITIES



CULTURE
ELEGANCE
CONNECTION

QUIET HILLS



SERENITY
SIMPLICITY
AUTHENTICITY

2.2 How to Choose the Right Area

Ask yourself not “where can I buy”, but “how do I want to live?”

🔑 Five guiding questions:

1. Do I want a quiet life or social life?
2. How often will I be here — weekends or full-time?
3. Do I want to restore a house or move in immediately?
4. Do I value proximity to airports or authenticity of isolation?
5. Am I looking for a home, an investment, or a creative project?

Benedux Note

The right area is where beauty and purpose meet.
Tuscany is not a map — it's a feeling that finds you.

2.3 Key Takeaways

1. Tuscany is not one lifestyle — it's many harmonies.
2. Each area offers a distinct rhythm, climate, and community.
3. The coast is about life and light, the countryside about time and space.
4. The cities offer culture; the hills, peace.
5. Visiting with a clear mindset — and a local guide — turns confusion into intuition.

Closing Reflection – The Benedux Perspective

A home in Tuscany is not chosen — it's discovered.
The landscape you fall in love with will quietly reveal who you are.
My role is to help you listen to it.



◆ CHAPTER 3

PRICES & DISTANCES — TUSCANY AT A GLANCE

Every part of Tuscany has its own rhythm — and its own way of defining value. A farmhouse in Chianti, a flat in Lucca, a villa in Versilia: the difference is never just price, but the **kind of life each place allows you to live.**



3.1 How to Read Value Beyond Square Meters

The same €500,000 can open very different doors.

In Florence, it might buy a charming apartment in the city center;
in Chianti, a country home among vineyards;
in Garfagnana, a large stone house with land and mountain views.

Value in Tuscany is shaped by three elements:

1. **Context** — landscape, accessibility, authenticity.
2. **Condition** — from ready-to-live to restoration project.
3. **Character** — the intangible element: light, proportion, feeling.

Benedux Note

In Tuscany, value is emotional mathematics —
a balance between beauty, time, and proportion.

3.2 Accessibility and Proximity

One of Tuscany's understated luxuries is how **compact and connected** it is. You can leave Florence in the morning and reach the sea in little more than an hour, or enjoy dinner in Lucca after a day in the countryside.

Three main coordinates define the region's sense of balance:

- **Florence** — cultural and logistical center.
- **Pisa Airport** — main international gateway.
- **The Coast** — the horizon and the pause.

Benedux Tip

Here, distances don't separate — they connect different versions of yourself.

3.3 Prices and Distances (indicative overview)

Tuscany offers a wide range of lifestyles — and prices reflect geography, accessibility, and charm. Below is an indicative overview to help you understand how location shapes both value and daily rhythm.

Times are approximate and may vary by route and season.

Area	Average Price Range	From Florence	From Pisa Airport	From the Sea
 Versilia Coast (Viareggio, Forte dei Marmi, Lido di Camaiore)	€5,000–10,000/m ²	1h 20min	30min	On site
 Castiglioncello (Livorno Coast)	€4,000–8,000/m ²	1h 30min	40min	On site
 Argentario (Porto Ercole, Porto Santo Stefano)	€6,000–12,000/m ²	2h 30min	2h 15min	On site
 Chianti (Greve, Radda, Gaiole, Castellina)	€3,000–6,000/m ²	1h	1h 40min	1h 30min
 Siena & Val d'Orcia (Montalcino, Pienza, San Quirico)	€2,500–5,000/m ²	1h 20min	2h	1h 40min
 Florence (city center & surroundings)	€5,000–9,000/m ²	—	1h 10min	1h 15min
 Lucca (city & hills)	€3,500–7,000/m ²	1h 10min	30min	30min
 Pisa (city & countryside)	€2,800–5,500/m ²	1h 10min	—	20min
 Garfagnana (mountain valleys north of Lucca)	€1,500–3,000/m ²	1h 30min	1h 30min	1h 20min
 Lunigiana (northern Tuscany, near Liguria)	€1,500–3,000/m ²	1h 40min	1h 40min	1h 15min



◆ CHAPTER 4

STARTING YOUR SEARCH — FROM DREAM TO DIRECTION

Every search begins with an image — a life imagined between olive trees, by the sea, or within the quiet walls of a historic town. But the dream becomes real only when it's translated into a clear, simple direction. Finding the right property in Tuscany isn't about looking at more listings — it's about **knowing exactly what to look for**. Clarity doesn't slow you down; it saves time, energy, and disappointment.

🍂 Benedux Note

Clarity saves time, not speed. It means walking straight instead of fast.



4.1 Defining Your Goals

Every search starts with a question: “What kind of life do I want here?”

Understanding your goal changes everything — the area, the type of property, the level of renovation, even the professionals involved.

- **Lifestyle home** → For those seeking beauty, balance, and a sense of belonging.
 - Priority: location, light, daily comfort.
- **Investment property** → For buyers focused on returns, rental potential, or resale value.
 - Priority: accessibility, demand, management structure.
- **Second home for family** → For those who want to enjoy Tuscany across generations.
 - Priority: ease of maintenance, services, long-term value.

Benedux Tip

A clear goal turns the search from endless into effortless.

4.2 Working with Agencies — The Benedux Way

Italy's real estate world is built on many doors — and every door opens to a few trusted others. Instead of entering them all separately, **Benedux connects them for you**. Acting as a single point of contact, I coordinate with selected agencies, private owners, and local professionals, so you receive one curated shortlist instead of hundreds of scattered offers.

This approach means:

- **No duplication of visits or information.**
- **Direct communication with verified agents.**
- **Access to off-market properties** through professional networks.
- **One timeline, one voice, one direction.**

Benedux Note

“You don't need more contacts — you need one that connects everything.”

4.3 From Shortlist to Viewings — Planning with Intention

Once your search direction is clear, the process becomes practical — and exciting.

Step 1 — Shortlist

Together we define 5–8 ideal properties, based on verified information: area, condition, and legal/technical readiness.

Step 2 — Schedule

Visits are planned efficiently — often grouping multiple areas into one itinerary to save time and travel costs.

Step 3 — Experience

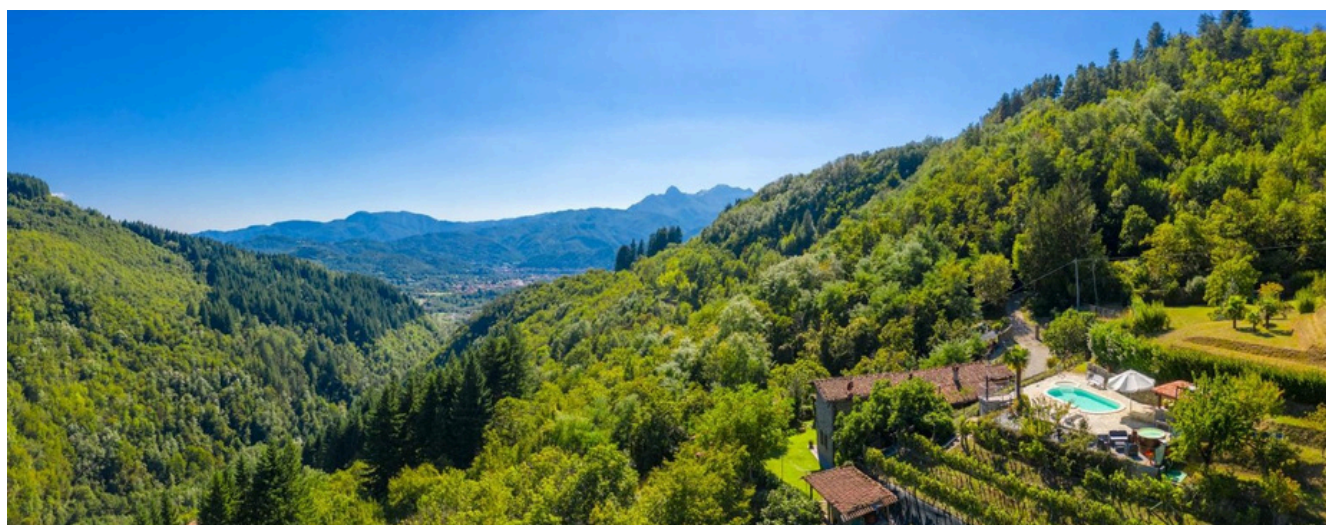
During visits, I guide you through what matters: light, proportions, structure, and feel. We talk about potential — not just what you see, but what it could become.

Step 4 — Feedback & Next Steps

Each visit ends with a short recap and a comparative overview, helping you make decisions with clarity and perspective.

Benedux Tip

The best property visits aren't about seeing more — but about understanding sooner.



4.4 The Typical Timeline

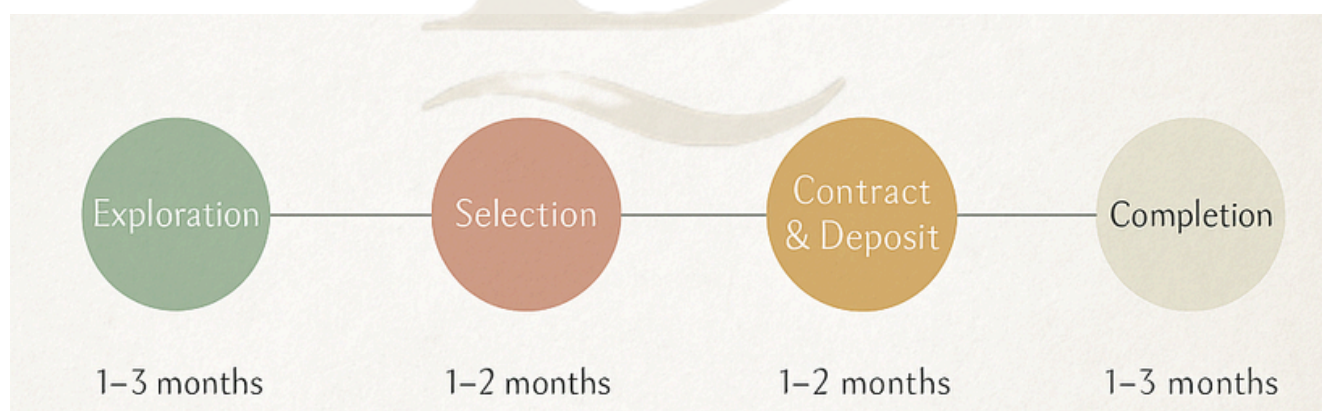
Every buyer moves at a different pace, but most journeys follow the same rhythm.

Stage	Indicative Timeframe	What Happens
Exploration	1–3 months	You define your goals, preferred areas, and budget. Initial research and viewings often happen during this phase. Many buyers explore independently before deciding to work with a consultant.
Selection	1–2 months	Shortlisting the most suitable properties, organizing coordinated visits, and verifying key documents before making an offer.
Contract & Deposit	1–2 months	Once the offer is accepted, a formal deposit is paid. Depending on the case, the next step may be a preliminary contract (<i>compromesso</i>) or a direct deed. Technical checks are usually finalized here.
Completion	1–3 months	The notary prepares the deed, technical or legal adjustments are completed, and funds are transferred. The keys are handed over once all documents and conditions are confirmed.

🕒 Total average duration: 5–8 months (but with the right coordination, it can feel like half that time).

Benedux Note

In Italy, the rhythm isn't slow — it's precise. Each step gives space to verify, adjust, and trust.





◆ CHAPTER 5

BUDGET & COSTS — WHAT YOU REALLY PAY FOR (AND WHY)

Every property has a price.

But buying in Italy means understanding the difference between **price** and **cost** — between what you pay for, and what you protect.

The Italian system may seem complex at first, but it's designed to safeguard everyone involved. Each step — from the notary to the geometra — adds a layer of verification that builds confidence and ensures your investment stands on solid ground.

🍁 Benedux Note

The true luxury isn't paying less — it's knowing what every euro protects.



5.1 Understanding the Structure of Costs

When purchasing a property in Italy, expect additional costs of approximately **9–12%** of the purchase price. These include taxes, notary fees, agency commissions, and professional coordination. They vary slightly depending on whether the property is a **primary residence or a second home**, and whether the buyer is **an Italian resident or not**.

💬 Indicative overview for a second home purchased by a non-resident buyer.

5.2 Breakdown of Typical Costs (Based on €500,000 Property)

Below is a realistic example for a **€500,000 purchase** — second home, non-resident buyer, no mortgage involved. The figures reflect standard Italian practice in 2025.

Category	Description	Typical Range (€)	Basis / Calculation
Taxes & Notary	Registration tax (9% of cadastral value, often lower than market price), land registry, stamps, and notary certification.	€20,000–35,000	~% of purchase price equivalent
Agency Commission	Fee for the real estate agency mediating the sale. Normally 3/4% + VAT (22%) for the buyer.	€15,000–20,000	Percentage of sale price
Legal / Technical Assistance	Lawyer or geometra (if involved independently from the agency).	€1,000–3,000	Fixed or hourly fee
Professional Coordination (Benedux)	Independent consultant overseeing the process, verifying steps, coordinating with agency, notary, and geometra until the deed.	€3,000–5,000	Flat fee per transaction
Total Estimated Transactional Costs	—	€40,000–60,000 (≈ 9–12%)	—

Benedux Note

The true luxury isn't paying less — it's knowing exactly what every euro protects.

5.3 Taxes Explained Simply

The type of taxes you pay depends on who you are and what you're buying. Italy distinguishes between residents and non-residents, and between main and secondary homes.

Buyer Type	Tax Basis	Registration Tax	Notes
Italian Resident (primary home)	Cadastral value	2%	Must establish residency within 18 months
Non-resident / second home	Cadastral value	9%	Applies to most international buyers
Company purchase (VAT applicable)	Purchase price	10%–22% VAT	Depends on seller and property type

 The cadastral value is often 30–50% lower than market value, so the actual tax amount is usually less than it appears.

5.4 Renovation Ranges (Indicative)

If the property requires renovation, the investment varies depending on the scale of work, location, and materials. These are **average 2025 cost ranges in Tuscany**:

Type of Work	What It Includes	Range (€ / m ²)
Light renovation	Cosmetic updates, repainting, small maintenance	€500–800
Medium renovation	New systems, bathrooms, floors, windows	€1,000–1,800
Full renovation	Complete structural and interior work	€2,000–3,500
Luxury / historical	Heritage restoration, custom design, premium materials	€3,500–5,000

Benedux Tip

A well-done renovation doesn't change a house — it lets the house become what it was meant to be.

5.5 Final Benedux Note

The Italian system is not expensive — it's protective. Each euro you invest before signing protects every euro that comes after. Understanding that is the first real step toward buying well in Tuscany.



◆ CHAPTER 6

FROM OFFER TO DEED — THE PRACTICAL JOURNEY

Once you've found the right property, the process becomes both simple and delicate. From the first written offer to the notary's signature, every step has a legal meaning and a financial consequence. Understanding the sequence — and acting with precision — is what keeps everything smooth.

Benedux Note

Clarity is the most elegant form of speed.



6.1 How to Write a Strong but Safe Offer

In Italy, the **proposta d'acquisto** (purchase offer) is more than a declaration of intent — it's a binding legal document.

Once accepted by the seller, it commits both parties under Italian civil law. A good offer balances **strength** (so the seller takes it seriously) and **protection**.

What a strong and safe offer includes:

- Buyer's details and offer price
- Property details (address, cadastral info if available)
- Payment structure and timeline
- Deposit details (amount, method, holder)
- Clauses for withdrawal if legal or technical issues arise
- Expiration date of the offer

💬 **Deposit tip:** Typically 10% of the price is attached to the offer, via certified bank check (assegno circolare) or held by a professional (notary, or lawyer). It is released only when the offer is formally accepted and conditions are met.

Benedux Tip

A good offer protects both sides — clarity is what makes it convincing.



6.2 When a Preliminary Contract Is Necessary (and When Not)

After the offer, the next possible step is the **preliminary contract** (compromesso).

This is a **binding agreement** that defines the final terms before the deed — but it's not always needed.

You typically sign a preliminary when:

- There's time between the offer and the final deed (e.g., technical checks, mortgage approval).
- The seller needs to complete documents or regularizations.
- Large deposits (20–30%) need to be held securely until completion.

You may skip it when:

- Both parties are ready and documents are complete.
- The notary can prepare the final deed (rogito) directly within a few weeks.

💬 In practice: Many international buyers proceed directly from offer to deed, especially when assisted by a consultant and when the property is legally and technically ready.

Benedux Note

The fewer steps, the better — as long as each one is complete.



6.3 Secure Payments — From Checks to Notary Transfer

In Italy, payment methods are formal and regulated.

The safest approach depends on the stage of the transaction, the documentation available, and the level of trust between the parties. Each transfer must always be **traceable, documented, and connected to a written agreement**.

Stage	Payment Type	Typical Method	Held By
Offer	Small deposit (≈ 10%)	Certified bank check (<i>assegno circolare</i>) attached to the offer	Consultant, lawyer, or agency until seller's acceptance
Preliminary	Larger deposit (≈ 20–30%)	Notary escrow or fiduciary account	Notary or legal professional
Final Deed (Rogito)	Balance payment	Certified bank check (<i>assegno circolare</i>) or direct notary transfer	Buyer to seller, in front of the notary

💬 In practice:

- The **bank check** remains the most common and reliable method.
- **Notary escrow** is increasingly used for high-value or complex transactions.
- All payments are declared in the final deed to ensure full transparency.

🍂 Benedux Note

The safest payment isn't about who holds the money — it's about the clarity of when and why it's released.



6.4 Step-by-Step Checklist

Before Signing the Offer

- Confirm ownership and cadastral details.
- Ensure all property documents are available.
- Verify that the deposit holder is clearly stated in writing.
- Define deadlines and validity period.
- Check that any conditional clauses (e.g. technical checks, permits) are written explicitly.

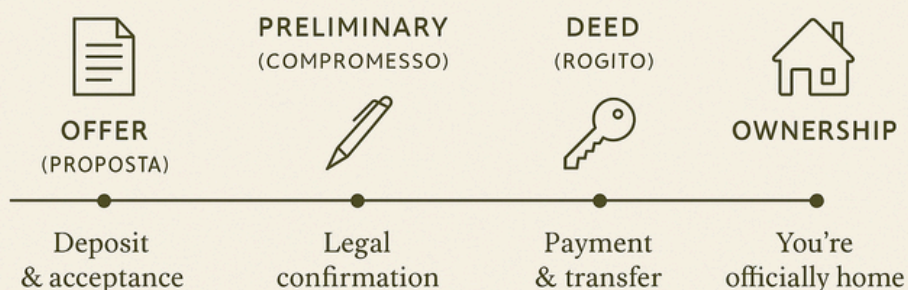
Before the Deed

- Confirm that all conditions from the offer/preliminary are fulfilled.
- Request updated property and mortgage certificates.
- Verify energy performance and urbanistic compliance.
- Ensure the notary has received all documents and final funds.
- Plan presence or power of attorney for the signing day.

Benedux Note

The smoothest closings are the ones prepared with calm and precision — nothing is more elegant than being ready.

FROM OFFER TO DEED



*"In Italy, precision is pace.
Every signature deserves its own moment."*



◆ CHAPTER 7

DUE DILIGENCE — THE INVISIBLE FOUNDATION

Before you buy a property in Italy, the most important part of the process is often the one you don't see: the **checks, verifications, and confirmations** that make your future home legally and technically sound. This invisible work — done before the notary — is what protects your investment, your time, and your peace of mind.

Benedux Note

True beauty stands on structure — even the invisible kind.



7.1 What Due Diligence Means in Italy

In the Italian system, the notary guarantees legality at the time of the deed — but the **responsibility to verify before that moment** belongs to the buyer and their advisors.

That's why due diligence is not an extra — it's essential.

It includes three main dimensions:

1. **Legal checks** → ownership, succession, mortgages, liens.
2. **Technical checks** → urban planning, cadastral data, structural compliance.
3. **Financial and practical checks** → taxes, utilities, condominium and maintenance costs.

7.2 Legal Due Diligence — Ownership and Compliance

The legal phase confirms that what you're buying is truly transferable and free of burdens.

Checklist:

- Verify ownership title (atto di provenienza).
- Check for mortgages, liens, or judicial notes.
- Review inheritance history or pending successions.
- Confirm correspondence between registered owner and seller.
- Ensure no pending pre-emption rights (diritti di prelazione).

Benedux Tip

A title search isn't bureaucracy — it's the guarantee that your future has no hidden past.

7.3 Technical Due Diligence — Plans, Permits, and Reality

The geometra or architect verifies that the property matches its official documents. In Italy, even small differences between **what's built** and **what's approved** must be regularized before the deed.

Checklist:

- Match cadastral plans (planimetrie catastali) to the physical property.
- Confirm building permits, extensions, and restorations are legally approved.
- Verify energy performance (APE) and compliance with safety norms.
- Identify any discrepancies and evaluate how (and at what cost) they can be corrected.

Benedux Note

The charm of an old house doesn't excuse irregularity — it deserves documentation as timeless as its walls.

7.4 Financial & Practical Checks

Beyond legal and technical points, some very practical aspects make a big difference:

- **Utilities** — check meters, provider contracts, and potential debts.
- **Condominium** — confirm fees and any planned extraordinary works.
- **Local taxes** — verify IMU (property tax) and TARI (waste tax) are up to date.
- **Maintenance costs** — especially for villas or large rural properties.

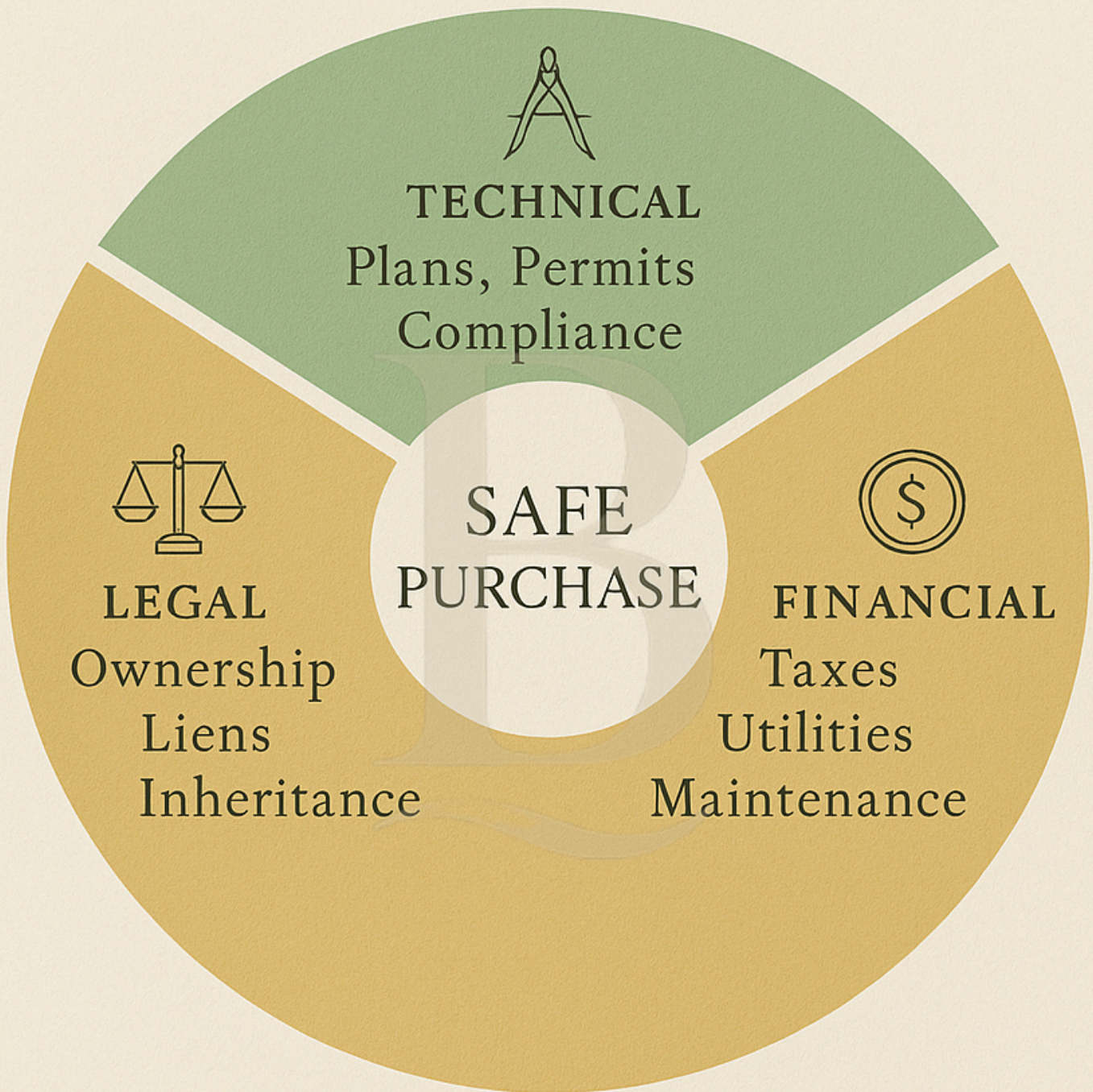
 These details affect not only your budget — but also how peacefully you can enjoy the house.

7.5 The Benedux Coordination

My role during due diligence is to make sure nothing is overlooked — and to **translate technical language into decisions you can actually understand**.

I coordinate lawyers, notaries, technicians, and agencies, ensuring all reports are complete before any deposit becomes binding.

THE THREE PILLARS OF DUE DILIGENCE



*“What you verify before,
you never have to repair after.”*

◆ CHAPTER 8

AFTER YOU BUY — SETTLING IN, THE ITALIAN WAY

The notary closes a file — but for you, it's the beginning of a life. After the deed, a few practical steps will turn your property into a real home: utilities, taxes, insurance, and — for some — the start of a hospitality dream. Owning in Tuscany doesn't end with buying. It begins when you start living in rhythm with the place.

Benedux Note

Owning in Tuscany begins when the papers end.



8.1 The Practical Steps — From Deed to Daily Life

Once the property is officially yours, you'll need to complete a few essential updates. They may seem bureaucratic, but they're the bridge between ownership on paper and comfort in reality.

Action	Description	Timing / Who Handles It	
Utility Transfers	Transfer electricity, water, gas, and internet contracts from the seller to your name.	Usually within 1–2 weeks after deed. Handled by the new owner or consultant.	
Insurance Setup	Property and liability insurance, often required by mortgage or advised for villas and rentals.	Optional but recommended immediately after purchase.	
IMU Tax Registration	<i>Imposta Municipale Unica</i> — annual municipal property tax.	Register with the local municipality. Payment twice per year (June & December).	
TARI Registration	Waste collection tax, based on property size and occupants.	Register at the town hall or online, within 30 days after deed.	
Change of Ownership (Catasto)	Usually handled by the notary automatically.	Completed within days of the deed.	

 Tip: With a good consultant, most of these steps can be handled remotely, even while you're abroad.



8.2 Optional but Valuable: Rentals & Hospitality

For many international buyers, Tuscany is not just a place to live — it's a place to host. If you're planning to rent your property (short-term or long-term), or to start a **B&B, agriturismo, or boutique hospitality project**, some formalities are required — but they can be managed with local partners.

Basic steps include:

1. **SCIA (Start of activity declaration)** at the local municipality.
2. **Tourism registration** for guest accommodation.
3. **Fiscal setup** (tax ID or company structure, depending on scale).
4. **Insurance and safety compliance.**

💬 Benedux can assist with connecting you to trusted accountants, architects, and tourism consultants specialized in small hospitality ventures.

🍁 Benedux Note

The joy of owning in Tuscany grows when the house begins to host stories — not just people.



8.3 How Benedux Assists Post-Sale Organization

The Benedux approach doesn't stop at the notary's table.

Post-sale assistance can include:

- Recommending **reliable professionals** for renovations or management.
- Connecting clients to **property managers, gardeners, or housekeepers**.
- Guiding the setup of **rental or hospitality projects**, step by step.

Each client's post-purchase path is different, but the goal is always the same: to make your transition **seamless, elegant, and confident**.

Benedux Tip

After the deed, you don't need a consultant — you need an ally.

AFTER YOU BUY



*“The notary closes your purchase.
Tuscany opens your life.”*

◆ CHAPTER 9

WORKING WITH BENEDUX — YOUR ALL-IN-ONE REAL ESTATE ALLY IN TUSCANY

Buying a home in Tuscany isn't only about choosing a property.

It means entering a system that is complex, relational, and deeply local — where agencies, notaries, technicians, and owners move according to dynamics that aren't always visible from the outside.

My role is to guide you through this world with clarity, structure, and calm precision.

Benedux Note

I don't sell houses — I design buying experiences.



9.1 What Makes the Benedux Approach Different

Working with Benedux means having a licensed real estate agent who brings together:

- international experience
- the analytical approach of a consultant
- a structured and elegant method
- an extended, trustworthy network
- and a high-touch, personal way of working

The result?

A process that feels simple, coordinated, and deeply reassuring.

I don't represent properties.

I represent you.

My job is to protect your interests — at every step.

Benedux Tip

Independence means no pressure — just perspective.

9.2 What I Do for You — The Benedux Method

A Single Point of Trust

Instead of dealing with many different contacts, you have one person who orchestrates everything: me.

The Benedux Method brings the entire buying journey into one coherent, beautifully guided experience.

◆ 1. Property Matchmaking

I don't show hundreds of listings.

I curate only the properties that speak the language of your life — by area, rhythm, light, proportions, and potential.

◆ 2. Access to Verified Networks & Off-Market Opportunities

Over the years, I have built solid relationships with selected agencies, owners, and professionals across Tuscany.

This gives you:

- access to off-market properties
- reliable information
- direct contact with trusted partners

◆ 3. Technical & Legal Alignment (Due Diligence Support)

I coordinate with surveyors, architects, notaries, and technicians to make sure the property is checked properly.

This includes:

- document collection and review
- urbanistic and cadastral checks
- identifying possible issues early
- ensuring all professionals are aligned before the deed

◆ 4. Offer Strategy & Negotiation

I help you prepare a clear and strong offer.

We review all conditions carefully — timelines, payments, deposits, clauses — so you know exactly what you are signing.

◆ 5. Full Transaction Coordination

Throughout the buying process, I organise:

- communication with agencies
- appointments and deadlines
- document management
- deposit structure and payment planning
- updates between all parties
- preparation for the notary

My role is to keep everything moving smoothly and to prevent misunderstandings or delays.

◆ 6. After-Sale Support (Connections Only)

Once the deed is signed, I remain available to help you with the practical next steps.

This includes:

- contacts for renovations
- architects, artisans, and property managers
- support for rental or hospitality projects
- trusted service providers in the area

It's not an extra paid service — just part of how I work.

Benedux Note

Buying a home is a milestone. Settling in should feel easy too.

9.3 Why International Buyers Choose Benedux

Buying a property in Italy is exciting, but the process can feel complicated: different rules, different documents, and many people involved.

Clients choose Benedux because they want someone who can:

- explain the process clearly
- understand how the Italian system works
- coordinate professionals and information
- protect their interests
- make each step more straightforward and manageable

With Benedux, you are not navigating on your own.

You have a reliable guide who keeps the process calm, clear, and organised.

9.4 How We Begin — A Simple First Step

Before starting the property search, we begin with a free introductory call.

A relaxed conversation to understand:

your goals

your preferred areas

your budget

your timeline

whether you're looking for lifestyle, investment, or both

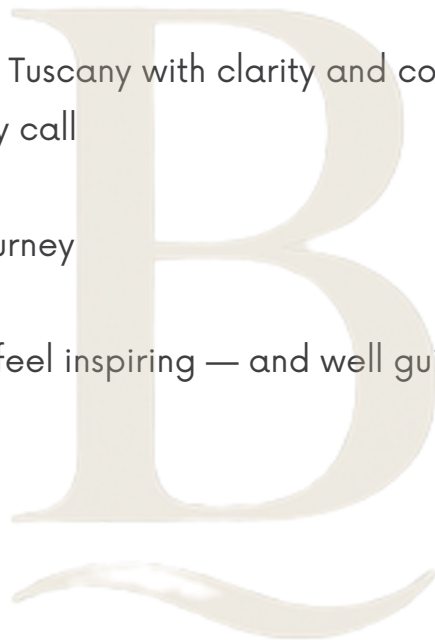
From there, we move forward with a clear direction.

9.5 Your Next Step

If you're ready to explore Tuscany with clarity and confidence:

- 👉 Book your introductory call
- 👉 Share your vision
- 👉 Start your Benedux journey

Buying in Tuscany should feel inspiring — and well guided.



❖ GLOSSARY

Italian – English Key Real Estate Terms

A curated bilingual glossary of essential words you'll encounter when buying a home in Tuscany. Each term carries not only a literal meaning, but also the nuance of how it's used in real Italian property practice.

Italian Term	English Equivalent	Meaning / Usage
Rogito	Deed of Sale / Final Deed	The notarial act that officially transfers ownership from seller to buyer. Signed before a public notary.
Notaio	Notary Public	Independent legal officer who authenticates contracts and ensures the legality of the property transfer.
Geometra	Surveyor / Technical Expert	Verifies plans, permits, and compliance; key figure in property due diligence.
Catasto	Cadastral Registry	National archive recording all properties, owners, surface and cadastral values.
Visura Catastale	Cadastral Record	Document that confirms official ownership and property details.
Planimetria Catastale	Cadastral Floor Plan	Official plan of the property; must match the real condition of the home.
Atto di Provenienza	Title Deed / Deed of Origin	Shows how the current owner acquired the property (purchase, inheritance, donation).
Compromesso (Preliminare)	Preliminary Sale Agreement	Binding contract preceding the final deed; defines terms, timing, and deposit.
Caparra Confirmatoria	Confirmatory Deposit	Legally binding deposit protecting both buyer and seller in case of breach.
Caparra Penitenziale	Withdrawal Deposit	Deposit allowing a party to withdraw by losing (or returning double) the amount.
Imposte di Registro / Ipotecarie / Catastali	Purchase Taxes	Taxes paid upon purchase; vary according to buyer status and property use.
APE (Attestato di Prestazione Energetica)	Energy Performance Certificate	Mandatory energy rating document provided by the seller.
Mutuo	Mortgage	Bank financing used for purchasing a property.
Successione	Inheritance Process	Legal registration of inherited ownership; must be completed before sale.
Procura	Power of Attorney	Document authorizing someone to sign legal acts on your behalf.
Comune	Municipality	Local authority responsible for permits, taxes, and registry updates.
IMU / TARI	Property Tax / Waste Tax	Annual municipal taxes paid by property owners.
Condominio	Homeowners' Association	Manages shared areas and expenses in apartment buildings or complexes.

◆ CREDITS & COLOPHON

The Benedux Guide – How to Buy a Home in Tuscany with Confidence

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Editorial Direction & Concept

Benedux Studio – a creative real estate atelier combining property consultancy, design culture and lifestyle vision.

Born in Tuscany, inspired by authenticity, elegance and the art of living slowly.

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Author's Note

This guide was written for those who wish to find not only a home, but a sense of belonging in Tuscany.

Every line is drawn from real experience, and every detail is meant to make your path clearer, calmer, and more confident.

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*Exclusive living,
authentic lifestyle*