

# THE 7 COSTLY MISTAKES

## Foreigners Make When Buying Property in Italy

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And how a single architect can save you  
tens of thousands of euros.

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## Before You Read This Guide

Every year, thousands of foreigners fall in love with a property in Italy. The photos are beautiful. The price feels like a dream. The agent is charming. And then, six months later, they discover that their dream home has an illegal extension, a structural crack hidden behind fresh plaster, or a planning violation that makes their renovation impossible.

I have spent 25 years designing and building homes across Italy and the UK. As a RIBA Chartered, ARB Registered architect, I have personally inspected hundreds of Italian properties for international buyers. And I can tell you with certainty: **the seven mistakes in this guide are not rare exceptions. They are the norm.**

This guide is not a sales pitch. It is a distillation of the most expensive lessons I have seen international buyers learn the hard way. Each mistake is real. Each cost figure is based on cases I have personally witnessed.

*"The most expensive mistake in Italian property is not overpaying. It is buying a problem you cannot see."*

- Maria Cristina Sorvillo, RIBA Chartered Architect

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# 01 Trusting the Agent's Description

**Typical cost: 15,000 - 60,000 EUR in undisclosed renovation needs**

In Italy, real estate agents are legally required to disclose known defects - but in practice, many do not. The agent works for the seller, earns a commission, and has every incentive to present the property in the best possible light. Structural cracks are called 'cosmetic.' Damp is attributed to 'the season.' Illegal extensions are simply not mentioned.

Unlike the UK, Italy has no mandatory seller's survey or property information pack. What you see is what the agent chooses to show you.

**Real example:** A Danish couple found a 180,000 EUR farmhouse in Puglia. The listing described it as 'ready to move in with minor cosmetic updates.' Our inspection revealed: a cracked load-bearing wall (35,000 EUR fix), an illegal bathroom extension, and a roof needing replacement. Total hidden cost: 62,000 EUR.

## HOW TO AVOID IT

Never rely on the agent's description alone. Before making any offer, commission an independent technical inspection from a qualified architect. The cost (500-1,500 EUR) is insignificant compared to what it can save you.

# 02 Ignoring the Conformita Urbanistica

**Typical cost: 10,000 - 80,000+ EUR in regularisation fees**

This is the single most dangerous trap for foreign buyers. The **conformita urbanistica e catastale** verifies that the physical building matches what is recorded in the planning and cadastral registers.

If a previous owner added a room or enclosed a terrace without permits, the property has an **abuso edilizio** - a planning violation. In Italy, these violations transfer to the buyer. You inherit the problem, the liability, and the cost.

**Real example:** A British buyer purchased an apartment in Rome's Trastevere. After closing, they discovered the previous owner had converted the garage into a living room without permits. Cost of regularisation: 28,000 EUR - or face a demolition order.

## HOW TO AVOID IT

Before signing ANY binding document, hire an architect to perform a full conformita urbanistica e catastale check. If discrepancies exist, you know BEFORE you buy.

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## 03 Underestimating Renovation Costs by 40-60%

**Typical cost: 30,000 - 120,000 EUR in budget overruns**

Foreign buyers consistently underestimate costs because they rely on: online calculators, the agent's 'rough estimate,' or a single contractor quote. Italian renovation costs vary dramatically by region and building type.

A 'light renovation' in Puglia starts at 800-1,000 EUR/sqm. Full structural renovation: 1,800-2,500 EUR/sqm. Historic centres with Soprintendenza oversight: 3,000+ EUR/sqm.

The biggest hidden cost is **planning and professional fees**: architectural drawings, structural calculations, energy certification, safety coordination. These alone add 15-20% to the construction budget.

### HOW TO AVOID IT

Get a detailed cost estimate from a qualified architect BEFORE you buy. Include ALL professional fees. Build a 20% contingency on top.

## 04 Buying in the Wrong Seismic Zone

**Typical cost: 20,000 - 80,000 EUR in mandatory structural upgrades**

Much of Italy is in seismic zones 1 or 2 (high or medium risk) - including Umbria, Abruzzo, Marche, parts of Lazio, and Calabria. If you renovate in a seismic zone, Italian law may require bringing the **entire structure** up to current anti-seismic standards.

A simple kitchen renovation can trigger a full structural assessment. In an old stone farmhouse, seismic upgrades can cost more than the property itself.

### HOW TO AVOID IT

Check the seismic classification on the Protezione Civile website. If zone 1 or 2, commission a structural assessment BEFORE purchase.

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## 05 Managing Renovation Remotely Without Oversight

**Typical cost: 15,000 - 50,000 EUR in rework, delays, and failures**

You hired a contractor recommended by the agent. You agreed a price. You went home. Six months later: work is not finished, budget has doubled, contractor is not answering calls.

Common problems: work done without permits (leaving you liable), materials substituted for cheaper alternatives, poor waterproofing, and invoices that don't match the agreed scope.

### HOW TO AVOID IT

Hire an architect who is physically present on site. They should produce a detailed Schedule of Works, manage payments against milestones, and send weekly updates. The 10-15% fee typically SAVES 15-25% versus unmanaged renovation.

## 06 Not Understanding Italian Purchase Costs

**Typical cost: 8,000 - 30,000 EUR in unexpected fees**

The listing price is not what you pay. Italian costs add 10-15% on top. Main costs: **Registration tax** (2% prima casa, 9% second home). **Notary** (2,000-5,000 EUR). **Agent commission** (3-4% + VAT) - paid by BOTH buyer and seller in Italy.

The nasty surprise: in Italy, both parties pay the agent. A 200,000 EUR property means 6,000-8,000 EUR in agent fees alone - on top of everything else.

### HOW TO AVOID IT

Before making any offer, have your notary prepare a complete breakdown of ALL costs. Budget 12-15% on top of the purchase price as minimum.

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# 07 Falling in Love Before the Technical Investigation

**Typical cost: your entire investment - and years of your life**

You visit Italy. You see a beautiful property. The light is golden. You make an offer that afternoon. Emotion is the enemy of due diligence.

The **proposta d'acquisto** in Italy is legally binding once accepted. If you sign without due diligence, you are committed. Extracting yourself later costs thousands - or you lose your deposit.

## HOW TO AVOID IT

Non-negotiable rule: NO offer before a technical inspection. The property will still be there after the inspection. If it isn't - someone else just bought your problem.

## Your Pre-Purchase Checklist

Before signing any binding document, make sure you can tick every box:

- Independent structural inspection completed
- Conformita urbanistica e catastale verified - no abusi edilizi
- Seismic zone classification checked
- Detailed renovation cost estimate from independent architect
- All purchase costs calculated (taxes, notary, agent, technical fees)
- Legal review by a bilingual Italian property lawyer
- Planning permissions verified
- Energy certificate (APE) reviewed
- Cadastral income checked (determines annual IMU tax)
- Condominium rules reviewed (if applicable)

# Have a Property in Mind?

Send us the listing link. Within 48 hours, we will tell you the 3 things you are not seeing from the photos.

No commitment. No sales pitch.  
Just an architect's honest opinion.

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**REQUEST YOUR FREE ASSESSMENT**

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