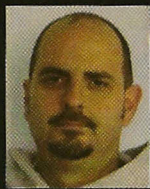


TIPS FOR MOVING HOME

by Leonardo Pedone, managing director of Traslocare.com



OK. So you've done it all: you fought with *comune* for your planning permission; with the *notaio* for the legal documents; with the *avvocato* for all the bureaucracy; you've paid your money and now it's yours – the house of your dreams.

But hang on a minute. There's one small detail still missing: how are you going to get your precious belongings there? Well, mankind has been moving its belongings from one place to other for millennia, so it should be one of our intrinsic features. In the old days it was easy as we didn't own so much. Nowadays we own considerably more and the process of moving house is a lot more complicated.

However, there are a few options: For the more adventurous of you, there's the self-drive option. This is a good solution if you don't have much to move and you are confident in your own capabilities. It involves doing your own packing, loading your own

(or hired) van and driving over to Italy. There are a few rental firms out there that will do a 'one-way deal' where you return the rental van in Italy and they will get it back to England for a fee.

Sometimes, however, this can be a false economy as it might work out more expensive than using a part load service with a company that has regular service to and from Italy. Part load or groupage is possibly the most economic way to get your goods to your dream house. With a relatively short transit (some companies offer a weekly service), this is ideal for people who don't have much to ship. Just make sure you tell the company about any 'dodgy access' as most UK companies will send large trucks.

If you are thinking of relocating the bulk or all of your goods from the UK, you might want to think about a dedicated vehicle and a full door-to-door service. Basically, this is just letting the professionals do it all for you. Most reputable companies will come and pack everything, load it, transport it, unload it, unpack it and

set it up – taking all the stress out of the moving process.

This is all in a nutshell... and finally, don't forget to get three quotes and don't go for the cheapest one!

www.traslocare.com



ESSENTIAL BUYING ADVICE

by Stefania Russo of *The Property Organiser*



The process of purchasing a property is divided into three main stages: the offer, the preliminary contract (*compromesso*) and the completion (*rogito*).

In Italy the offer is a binding document, therefore it is important that the buyer is 100 per cent convinced that the property is right for them. There is no cooling off period like in the US, or the option to change your mind without any consequences as in the UK. However, an offer can be 'conditioned'. This means that you can include certain conditions and if they are not met you have the option to change your mind and have your deposit back (eg, making the offer conditional on a successful mortgage application or survey). There is no specific rule about how much

deposit needs to be put down, though many agencies ask for ten per cent. Remember, the less the better, in case something goes wrong.

The *compromesso* usually happens a few weeks after the offer – and is usually once the conditions specified in the offer are met. At this point the buyer usually pays 25-30 per cent to the owner of the property. It is important to remember that after the preliminary contract, if the buyer changes their mind they'll lose all the money paid so far, while if the vendor changes his mind he has to pay to the buyer twice what he has received.

Finally the completion, which is when you go to the notary and ownership passes from vendor to buyer. The notary is an independent figure and doesn't represent either the buyer or the vendor. His role is to check that all paperwork is correct. He also checks details of the property, ownership, any

outstanding debts and so on.

It is important to remember that if there are any legal problems with the property, the notary's role is limited to simply pointing them out rather than rectifying them. Therefore, especially for foreign buyers, it is vital that one considers engaging a specialist Italian property lawyer as early as possible to guide you through the process and ensure you avoid any pitfalls. Many prospective purchasers unwittingly sign documents unaware of what they are committing themselves to and then discovering they have paid large, legally binding deposits that they cannot get back.

The completion is an interesting experience: the notary reads documents already prepared and then everyone signs them. I have been in completions that take 30 minutes, while others have taken four hours, so beware!

www.propertyorganiser.co.uk