

THIS MONTH'S EXPERTS



ELENA CUCCO of mortgage brokers International Private Finance has extensive knowledge of arranging Italian mortgages for non-resident buyers. As

head of IPF's Italian mortgage team she assists clients through the process. Visit www.internationalprivatefinance.com



MARK SLAVIERO is a property expert and director of Homes in Italy, a company dedicated to finding you your ideal home in Italy and also to supporting you

throughout the Italian purchase process. For more details of available services visit www.homesinitaly.co.uk



STEFANIA RUSSO is director of The Property Organiser, a property-finding service that covers locations across the whole of Italy. The company also offers a one-stop

legal service. For more information about any of their services visit www.propertyorganiser.co.uk



STEVEN WINES is managing director, Europe, for Rosetta Stone, the leading language learning software specialists. Rosetta Stone offers language

learning solutions in 31 languages. For more information about the Rosetta Stone course visit www.rosettastone.co.uk

QUESTIONS & ANSWERS

Whether you're planning a break, want to buy property or have any question about Italy, our experts are here to help. Email italia@anthem-publishing.com, or write to the usual address

LOOKING FOR LOANS

Q I am looking to buy a renovation project in Le Marche. What grants or loans, if any, would be available to me for renovating a property in Italy?

Brian Ford, Derby

A Purchase and renovation mortgages are commonly available in Italy and this option would be the most suitable for the scenario described here.

Eligibility for renovation finance depends on a number of factors:

- 1) The property must be structurally sound with the shell (including roof) of the building intact.
- 2) It must be registered at the land registry as a habitable civil dwelling (*civile abitazione*).

3) Lenders will not lend more than 80 per cent of the final valuation of the property.

When applying for the finance, you will have to provide a detailed estimate of the renovation works to be carried out. Subsequently, it is important that invoices are kept as the work is completed. The time frame available to complete the renovation work will be between 12 and 18 months after completion of the property purchase.

The drawdown of funds will be on completion of the acquisition, with the lender financing up to 80 per cent of the purchase price. The remainder of the mortgage will then typically be spread over three further stage payments. It is important to note that the borrower has to fund a surveyor's valuation

Find a characterful renovation project in Le Marche



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- learning, ranging from books and audio CDs to computer software and online learning tools.

Online and computer based language learning affords anywhere, anytime learning at a relatively low cost; and it can be highly interactive and dynamic, as well as a fast way for learners to become fluent, which obviously keeps motivation high, as you can see the results as you go. Technology has advanced to such a degree that, in many cases, online methodology has proven to be more effective than traditional learning methods.

People learn in different ways and one idea to try is dynamic immersion e-learning software, a methodology that teaches learners a new language in the same way they acquired their first language; by linking new words with real-world objects and events. This method does not use translation, avoids memorising and grammar drills and instead, relies

on thousands of real-life images, written texts and voices of native speakers to teach learners in the most natural way possible. A benefit of dynamic language learning software is that with no translation, it is equally effective for learners of any background and therefore well suited to anyone at any level to keep you learning when the going gets tough.

Steven Wines, Rosetta Stone

PART TIME LIVING

Q What are my options for looking after a part-time home in Italy while I am at home in the UK?

I am planning to spend about three months of my year in Italy, but the rest of the time in the UK and don't know how to manage security, maintenance and so on while I am away from my Italian home. Any advice?

June Bower, London

A This is a question I am often asked, since the idea of having

a beautiful villa with a large garden and a pool is very tempting – but then the thought of maintenance, security and so forth can be very daunting. The important thing is to be organised and to try and get it sorted before you buy.

If you buy your home through an agency, ask your agent from the beginning whether they can give you details of local people that can assist you in managing your house during your absence. During your stay in Italy try to meet these people and explain what you require. You might also find that the agents can offer a home management service for when you are away from the house.

If you buy a property in a condominium, often you can ask the caretaker or condominium manager to help with the maintenance. You can suggest paying a bit more on top of your condominium fees if they mow your garden when they mow the communal areas, for instance.

Stefania Russo, The Property Organiser ■

There are many ways to keep motivated when learning Italian

