First Home or Second Home?

The one distinction that changes what buying in Italy actually costs you

Two buyers purchase the same property, same price, same seller. One pays a fraction of the other's purchase tax. The difference isn't negotiation — it's whether the purchase qualifies as *prima casa* (first home) or *seconda casa* (second home). Despite the name, this has little to do with how many homes you own; it's a set of conditions attached to the purchase, decided before you sign.

First home

prima casa

REQUIREMENTS

- Transfer residency to the property within 18 months
- Do not sell within 5 years
- Do not own another property nationally claimed as first home

BENEFITS

- Lower purchase taxes
- Lower property taxes

Second home

seconda casa

REQUIREMENTS

- Do not sell within 5 years

BENEFITS

- You can still buy another property as a first home later

> Certain cadastral categories are excluded from first-home treatment regardless of your circumstances, and the category is recorded on the property's *visura catastale*.

What it looks like in euros

A worked example on a €250,000 purchase from a private seller.

FIRST HOME	SECOND HOME
€2,591	€12,329
Registration tax at 2% plus fixed duties	Registration tax at 9% plus fixed duties

That's nearly five times the tax on an identical purchase — a difference of almost €10,000. How large the gap is depends on the property's cadastral figure, not on what you pay for it, which is why two homes at the same price can be very far apart.

The part that surprises almost everyone

Italian purchase tax is not calculated on the price you pay. It's calculated on the property's cadastral value — a separate official figure attached to the property, usually well below market value. This is good news: a €250,000 home is rarely taxed as though it were worth €250,000. But it means you cannot estimate your tax bill from the asking price, and two properties at the same price can carry noticeably different tax bills.

Figures are illustrative, based on a private-seller purchase; your own numbers depend on the specific property; confirm with your notary.

Why this catches people out

Almost nobody sets out to pay the higher rate. The buyers who end up there usually fall into one of these situations.

They assumed it was automatic.

First-home treatment isn't granted because it's your only home in Italy. It's claimed at the deed, and it comes with commitments you take on from that moment.

They found out too late.

The declaration is made at the *rogito*. By the time most buyers learn the distinction exists, the deed is signed and the rate is fixed.

The property didn't qualify.

Some categories are excluded regardless of the buyer's circumstances. The category is on the visura — worth checking before you make an offer, not after.

Circumstances changed afterwards.

First-home treatment can be lost retroactively, with the difference in tax reclaimed along with interest and penalties. What triggers this, and how it can be avoided, is where the most costly mistakes are made.

> *None of this is hidden. It's simply that the Italian system assumes you already know how it works — and no one is appointed to walk a foreign buyer through it.*

Where the number lives

Every property in Italy has a *visura catastale* — the property's identity card. It's a single page, obtainable by any qualified agent, and it holds the figure your purchase tax is calculated from, along with the category that determines whether the property can qualify as a first home at all. It also tells you who legally owns the property. If you're about to make an offer, that alone is worth asking for.

Direzione Provinciale di Pordenone — Ufficio Provinciale · Territorio · Servizi Catastali — Pag: 1

Visura per soggetto

Date: 19/05/2021 Time: 16.04.33 Visura ID n.: T311863

Soggetto individuato
LAST NAME · FIRST NAME — born in XXXXXXXX on XX/XX/XX — C.F. XXXXXXXXXXXXXXXX

Unità immobiliari site nel Comune di POLCENIGO (Codice G780) — Catasto dei Fabbricati

N.	Foglio	Particella	Sub	Categoria	Classe	Consistenza	Superficie	Rendita
1	14	354	3	**A/7**	3	8 vani	209 m²	**Euro 1.012,26**
2	14	354	4	C/6	1	32 m²	32 m²	Euro 66,11

Totale: vani 8 — m² 32 — Rendita: Euro 1.078,37

Intestazione degli immobili indicati al n. 1
LAST NAME · FIRST NAME — Proprietà per 1000/1000 — atti dal 18/07/2000

Unità immobiliari n. 2 — Tributi erariali: Euro 0,90 — Visura telematica

An anonymised example.

Every Italian property has one.

You now know the question. The next step is the answer for your purchase.

Living the Italian Dream is the map: 18 short videos covering every stage of buying in Italy, plus a bonus video for condo buyers, plus a cost calculator that turns your property's own figures into the total cash you'll need. Not a course — no homework, nobody grading you. You don't study it, you use it.

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This guide is general information, not tax or legal advice. Every purchase differs. Confirm your figures with your notary and your agent before committing.