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## Examples

Cadastral income 100 first home purchase  
 $100 \times 115.5 = 11,550$  cadastral value

Cadastral income 100 second home purchase  
 $100 \times 126 = 12,600$  cadastral value

Purchase from private individuals

There are 3 types of taxes:

Registration tax

Mortgage tax

Cadastral tax

First home purchase

Registration tax 2% of the cadastral value with a minimum of 1,000 euros

Mortgage tax 50 euros

Cadastral tax 50 euros

Example Cadastral value 100,000

Registration tax 2,000

Mortgage tax 50 euros

Cadastral tax 50 euros

Total tax € 2,100.00

Purchase of a second home

Registration tax 9% of the cadastral value with a minimum of 1,000 euros

Mortgage tax 50 euros

Cadastral tax 50 euros

Example Cadastral value 100,000

Registration tax 9,000

Mortgage tax 50 euros

Cadastral tax 50 euros

Total tax 9,100.00 euros

Purchase from a construction company

VAT 4% first home, 10% second home, 22% luxury property

Registration tax 200 euros

Mortgage tax 200 euros

Cadastral tax 200 euros

In this case, the cadastral value is not important but only the fixed price of the sale and the tax is VAT.

Example of buying a second home for 100,000 euros

VAT 10,000

Registration tax 200 euros

Mortgage tax 200 euros

Cadastral tax 200 euros

Total tax 10,600.00 euros

To buy a home and enjoy the benefits as a first home, you need to: that the house is not registered as A1 stately homes, A8 villas, A9 castles; transfer residence within 18 months; you do not have to sell the house in the 5 years following the purchase or, if you sell it, buy another house with first home benefits.