TROVARA

YOUR ITALIAN HOME, WITHOUT THE SURPRISES

Single Property Report

Via delle Sorgenti, 9
Amalfi, Campania, Italy

- €790,000
- 214 m², 5 bed, 3 bath, Villa
- Year Built: 1968
- Price/m²: €3.692
- Land: 2.167 m²
- Floors: 3
- Energy Class: G
- 1162 Days on Market

CONTENT

Executive Summary

Amber

Score: 50/100

A property with real potential — strengths in renovation risk, location quality, market timing. However, pay close attention to yield potential, affordability, permitting complexity before committing. Professional advice recommended for the flagged dimensions.

Market Timing: Buyer's advantage — long listing period **75/100**

1162 days on market vs 289 area average. Seller likely motivated.

Listing data + market analysis

Location Quality: Excellent location **73/100**

Neighborhood score: 73/100. 3.2km to coast.

Google Places + ISTAT

Renovation Risk: Pre-owned — condition to verify on inspection **65/100**

Condition: Pre-owned. Mid-level renovation estimate: €68,354.

Listed as pre-owned — full condition assessment requires on-site inspection.
Condition from listing data

Yield Potential: Moderate yields **51/100**

Best net yield: 3.4% (long-term rental)

Trovara STR Intelligence Model (ISTAT)

Affordability: Above Market Value **0/100**

Asking €790,000 vs fair value €486,208 (-62.5%)

OMI + Casafari AVM

Permitting Complexity: Complex permitting likely **35/100**

2 zoning restriction(s). Abuso edilizio risk flagged.

Cadastral & zoning data

AI Property Analysis

This is a **214 m² villa in Amalfi**, Campania, set on a substantial **2,167 m²** plot and offered at **€790,000, or €3,692/m²**. The property comprises **5 bedrooms and 3 bathrooms**, is in used condition, has standard fixtures, local area views, and carries an **Energy Class G** rating; floors and year built are not specified. In valuation terms, Casafari places fair market value at **€486,208**, with a fast-sell estimate of **€452,173** and an out-of-market level of **€520,243**, making the **asking price 62% above fair value** and the asset significantly overvalued on current data. Against the latest Amalfi villa market intelligence, this sits above the **current average of about €4,500/m²** for villas, in a market that has risen roughly **6%** year on year but still shows low inventory and a seller-favoured environment.

€ The asking price of **€790,000, or €3,692/m²**, sits above Casafari's **fair market value of €486,208** and above the fast-sell estimate of **€452,173**, while still below the out-of-market benchmark of **€520,243**. In the context of Amalfi's current villa average of about **€4,500/m² and a 6% year-on-year increase**, the unit rate is not extreme for the area, but the total price remains materially elevated relative to the AVM and the property's **1,162 days on market**. OMI should be treated only as a government reference framework; it is not a valuation input here.

The property is in Amalfi, Campania, with the Amalfi Coast **beach area about 3.2 km away**, **Le Bontà del Capo 2 km away**, **Pasticceria Sal De Riso 4.2 km away**, and the **Presidio Ospedaliero Castiglione di Ravello 'Costa d'Amalfi' 2.5 km away**. Amalfi's lifestyle profile is exceptionally strong, with **Family and Retiree scores both at 94/100**, and the nearest airport is **Naples Airport at 63.6 km**. International buyers are drawn by the **UNESCO-listed setting, 176,000 annual visitors**, and the area's established reputation as a premium coastal destination with a largely foreign demand base.

Strengths & Opportunities

- **Large Landholding in a Scarce Market:** The 2,167 m² plot is a meaningful asset in Amalfi, where supply is structurally limited and larger private grounds are rare. Even though the home itself is used and simply appointed, the land component offers flexibility for lifestyle-led buyers who value privacy and future repositioning potential.

- **Amalfi Market Momentum:** Current villa pricing in Amalfi is around €4,500/m², up about 6% over the last year, which confirms resilience in the upper segment. With inventory low and typical villa sales taking around 90 days, the market remains supportive of well-located assets, especially in the €500,000 to €1,000,000 bracket.

- **Tourism-Backed Demand Base:** Amalfi receives about 176,000 annual visitors, 42% of whom are foreign, with peak demand from May to October. That tourism profile supports both holiday-home demand and rental visibility, particularly for larger villas that can appeal to international buyers seeking a base in a globally recognized destination.

- **Lifestyle Fit for Multiple Buyer Profiles:** The lifestyle scores are exceptionally strong: Family 94/100, Retiree 94/100, Holiday Home 87/100, and Investor 81/100. Combined with proximity to the Amalfi Coast beach area, local restaurants such as Le Bontà del Capo (2 km) and Pasticceria Sal De Riso (4.2 km), and a hospital only 2.5 km away, the property has broad end-user appeal.

- **Potential Policy and Infrastructure Tailwinds:** Real-time market research points to infrastructure improvements including the Salerno-Avellino highway upgrade, budgeted at €50 million and expected by 2025, which should improve regional access. Government incentives such as renovation support schemes may also be relevant for a used villa like this, although any benefit would depend on eligibility and project scope.

Risks & Considerations

! **Material Overpricing Versus Valuation:** At €790,000, the property is priced 62% above Casafari's fair market value of €486,208 and well above the fast-sell estimate of €452,173. This gap is substantial even in a resilient market and suggests that a buyer should negotiate aggressively or require a clear strategic rationale for the premium.

! **Extended Time on Market:** The property has been listed for 1,162 days, compared with an area average of 289 days. That fourfold difference signals weak absorption at the current asking level and reinforces the view that the market is resisting this price point.

! **Energy and Renovation Drag:** An Energy Class G rating indicates poor efficiency and may increase running costs as well as future renovation requirements. Because the property is already used and the estimated renovation value-add is only +1%, the market is not currently assigning much upside to cosmetic or efficiency-led improvements.

! **Seasonality and Access Constraints:** Amalfi's rental and lifestyle demand is highly seasonal, with peak activity from May to October and softer off-season occupancy. Real-time market research also highlights infrastructure limitations such as narrow roads and limited public transport, which can affect accessibility and reduce liquidity for some buyer profiles.

Your Vision

Space & Character: You are looking at a 214 m² villa with five bedrooms and three bathrooms, arranged as a used home with standard fixtures and local area views. The absence of floor and construction-year data leaves some architectural history undefined, but the scale alone suggests a substantial residence with room for family living, hosting, or a more ambitious reconfiguration.

Local Lifestyle: From here, you are close enough to enjoy the Amalfi Coast beach area at 3.2 km, yet still anchored in a quieter residential setting. Daily life can revolve around places like Le Bontà del Capo, just 2 km away, or a stop at Pasticceria Sal De Riso 4.2 km away, with Luisa Gastronomia Artigianale only 1.6 km for essentials. The area's appeal is reinforced by its culinary culture, Mediterranean climate, and the rhythm of a destination that welcomes 176,000 visitors a year, most of them arriving in the May-to-October peak season. For you, that means a place where local life and international hospitality naturally overlap.

Outdoor & Land: The 2,167 m² plot is the real canvas here, offering room for a meaningful garden setting and a sense of privacy that is increasingly hard to find in Amalfi. Even without specified outdoor features, the land size gives you the possibility to shape a more immersive arrival, create quiet sitting areas, and enjoy mornings with open local views rather than close-set neighbors.

The Potential: With five bedrooms, three bathrooms, and a generous plot, this could become a comfortable family retreat, a seasonal holiday base, or a rental-led asset for a buyer who understands Amalfi's tourism cycle. The location supports that vision: strong visitor numbers, a 42% foreign share, and improving regional access through planned infrastructure upgrades all help sustain long-term demand. The key is pricing discipline and a clear renovation strategy, especially given the Energy Class G rating and the property's current used condition. If acquired at the right level, this could be a highly personal Amalfi home with real lifestyle depth and credible future optionality.

Bottom Line

Fair

This is a lifestyle asset in a strong destination, but the pricing is the central issue: €790,000 versus a Casafari fair market value of €486,208 means the asking price is 62% above fair value. The market in Amalfi is upward-trending, with villas averaging about €4,500/m² and roughly 6% annual growth, yet the 1,162-day marketing period shows this specific listing is not moving at the current level. The verdict remains Watch, with meaningful negotiation leverage and a clear need to reprice before it aligns with market reality.

Property Valuation

Using the FMV methodology based on Casafari AVM as the primary source, the property's fair value is €486,208, leaving a gap of about €303,792 versus the current asking price. That discount opportunity is real, but the buyer should still anchor negotiations to the villa market in Amalfi, where average pricing is around €4,500/sqm and supply remains tight, supporting values for well-located assets. The repeated reductions suggest the seller may be open to a sharper reset, especially given the long marketing period.

Time on Market

Extended Listing

This Property

1.162 DAYS

Area Average

289 DAYS

! Time on market is unusually high, which may indicate data inconsistency or an inactive listing. Verify with agent.

! Extended time on market - room for negotiation

Valuation Analysis

Significantly Overvalued

Our primary estimate puts this property's fair market value at €486,208 based on Casafari AVM. Additional data points below are provided for context.

Asking Price

€790,000

↳ €3,692/m²
↳ Area avg: €2,272/m²

Estimated Value Range

€486,208

↳ €2,272/m²
↳ Source: Priority-chain valuation: Casafari AVM (Primary) (100%)

Price Difference

+62.5%

↳ €1,420/m²
↳ Medium Confidence

Why this asking price is so different from our estimate

The asking price sits about 62% above our fair market estimate of **€486,208** (based on Casafari AVM). A premium this large may reflect features our model can't fully price — exceptional views, finishes, or a rare location — or it may simply leave room to negotiate. Use the comparable evidence below as your anchor and treat the gap as negotiation headroom.

Government Reference Data

Agenzia delle Entrate · OMI quotazione 2024 S2
Semi-central zone(Fascia B)

Sale reference /m²

€3,200 – €6,800

↳ median €4,600/m²

Rental reference /m²/yr

€14 – €28

↳ median €20/m²/yr · 2024 S2

Regional market context

OMI · Rapporto Immobiliare 2026 · Campania · 2025

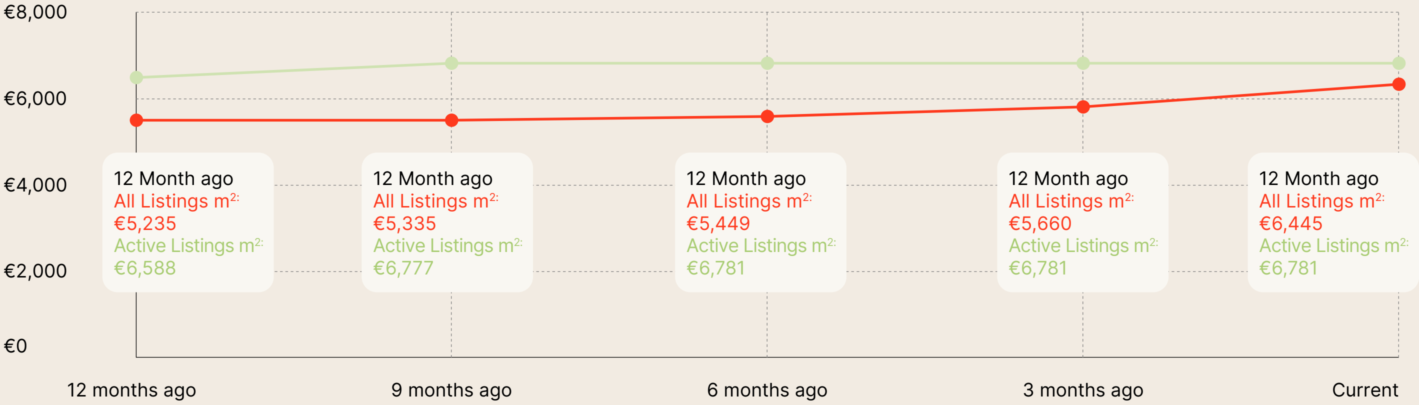
Residential transactions

+3.3%

House prices

+4.0%

Market Price Trends



All Listings — Active Listings —

Price per m² changed +23.1% over the last 12 months (€5,235/m² → €6,445/m²)

Casafari Valuation Spectrum

Cached

A separate Casafari model showing a price spectrum from quick-sale to above-market pricing. Uses a different methodology than our primary estimate above — treat as additional context, not a competing valuation.

Fast Sell	Fair Market	Out of Market
€452,173	**€486,208**	**€520,243**
↳ Area avg: €2,272/m²		

Market Price Bands for This Area

Cached

Reflects overall market pricing for comparable properties in this area — not a valuation of this specific property.

Area Fast-Sell Price
€2,298,910

Area Out-of-Market Price
€2,540,901

! Asking price is 66% below the area's fast-sell band (€2,298,910), indicating an opportunistic price point.

AI Market Research Intelligence

High Confidence

Amalfi benefits from strong international tourism demand and limited supply of detached villas, which supports high prices per square metre compared with most other towns in the Salerno province. The mix of historic properties, panoramic sea views, and established hospitality infrastructure (hotels, B&Bs, holiday rentals) increases the appeal of villas that can be used both as primary residences and income-generating assets. Accessibility via the coastal road and proximity to other Amalfi Coast.

Research Avg Price/m²
€5,500/M²

Price Range
€4,200 - €7,800/M²

Market Trend
RISING

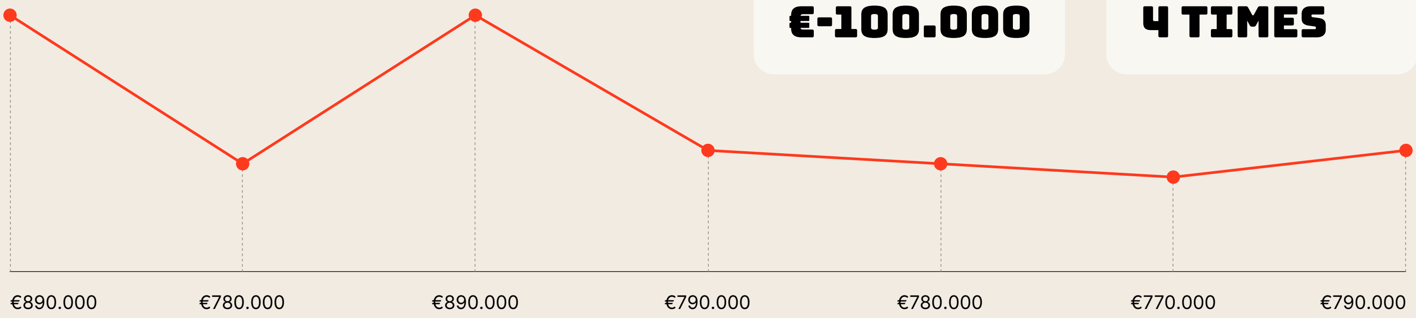
Price History

-11.2%

April 2023 – April 2026

Total Change
€-100.000

Price Reductions
4 TIMES



Market Overview

Buyer's Market – Demand: High
(Properties sitting longer than average, Only 1 sales in 6 months, 10 active comparable listings)
More supply than demand — you have the advantage

Absorption/Turnover
2%
↳ Slow — you have time to negotiate

Active Comparable Listings
10
↳ Normal supply levels

Price Range
€275,000 — €590,000

Sales Volume
1

Thin liquidity
38 /YR
↳ the Amalfi Coast is a low-volume, high-value market. Few comparable villa sales close each year, so exit timeframes are long and pricing is negotiated case by case.

Market dynamism
LOW
↳ Supply mix: 54% sale / 46% rent

Pricing Intelligence

Reference Price/m² (OMI · H2 2024)

Minimum	Median	Maximum
€3,200 /M²	€4,600 /M²	€6,800 /M²

Market Timing & Liquidity

LOCAL SIZE DISTRIBUTION

<80 sqm	9%
80-140 sqm	32%
140-200 sqm	28%
200-260 sqm	**18%**
>260 sqm	13%

TIME TO SELL BY SIZE

<80 sqm	165 Days
80-140 sqm	210 Days
140-200 sqm	256 Days
200-260 sqm	289 Days
>260 sqm	360 Days

Your Negotiation Strategy

Strong Position

Offer ranges are calibrated against the asking price of €790,000, with our estimated fair market value of €486,208 as the anchor.

Opening Offer	Recommended Offer	Maximum Offer
€592,500	**€592,500**	**€6,800 /M²**

OUR RECOMMENDATION

Strong negotiation position. Open aggressively at 77% of asking price and work upward. The seller has shown flexibility indicators.

ESTIMATED DISCOUNT POTENTIAL

Opening offer suggestion: 77% of asking price

Your Leverage Points

- ! Limited transaction data available - consult local agent for current market conditions
- ! 62% above fair market value of €486,208
- ! Seller has reduced price 6 time(s) — indicates willingness to negotiate further
- ! Property listed for 1162 days - seller may be motivated
- ! Listed on 7 portals simultaneously — seller is actively seeking buyers
- ! Pre-owned status: request condition survey and use any defects found to justify discount

Negotiation Tips

81/100

- ✓ Listed 1162 days vs area average of 289 days — cite extended market exposure to motivate the seller.
- ✓ Property is priced 62.5% above market value (AVM estimate: €486,208) — anchor your opening offer to the independent valuation.
- ✓ 10 comparable properties in the area — reference alternatives to show you have options.
- ✓ Market is decelerating — conditions are shifting in favour of buyers, supporting a lower opening offer.
- ✓ This is a buyer's market — you have structural leverage; there is no need to rush to close.

Seller Motivation

Listed	Price Drops	Urgency	Since Last Drop
1162 DAYS	**6**	**HIGH**	**84 DAYS**

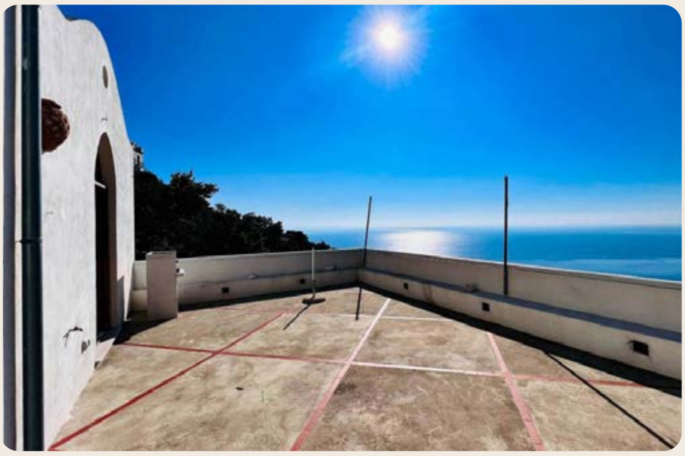
Negotiation Leverage Points

Multiple Price Reductions
Seller has reduced price 6 times — strong willingness to negotiate

Multi-Portal Listing
Listed on 4 portals — seller is actively seeking buyers

Idealista: €790.000 | Immobiliare: €790.000
Prestige Realty: €790.000 | Luxury Estate: €790.000

Extended Time on Market
Listed for 1162 days — significantly above average



AI Visual Property Analysis

Quality Tier – Above Average
- ✓ panoramic sea view
- ✓ cliffside setting
- ✓ large outdoor terrace
- ✓ multiple outdoor seating zones

Photo Presentation Quality – High
The property appears to be in good overall condition, with a recently refreshed interior and well-kept exterior terraces. The white plastered façades look clean and intact, and the outdoor living areas are maintained and usable. Interior finishes appear neat and contemporary, though not luxury-grade, with simple materials and a practical layout. The main caveat is that the house is built on a steep coastal slope, so long-term maintenance of retaining walls, drainage, and weather exposure is likely important. No major visible structural distress is evident in the provided images.

Architectural Style – Mediterranean coastal villa
Late 20th century to early 21st century, with possible older vernacular elements.
The property combines a whitewashed Mediterranean villa aesthetic with vernacular coastal features. The exterior has smooth plastered walls, curved parapet lines, and simple openings, while the site planning follows the steep topography typical of southern Italian or Tyrrhenian coastal homes. The presence of stone retaining walls and terraced outdoor spaces suggests adaptation to a hillside plot rather than a formal urban villa. The interior is restrained and contemporary, with arched transitions that soften the layout and echo traditional Mediterranean architecture.

Detected Features

INDOOR

- small fitted kitchen
- dining area
- living area
- arched interior openings
- direct access to terrace
- wood-framed windows
- simple wall sconces

UTILITIES

- visible wall-mounted lighting,
- indoor kitchen appliances,
- no solar panels visible,
- no air-conditioning units visible,
- no heating system visible

OUTDOOR

- arge sea-view terrace,
- sun loungers,
- outdoor dining area,
- umbrella-shaded seating,
- wooden railing,
- terraced garden,
- stone retaining walls
- steep hillside setting
- small lawn area

VIEWS

- panoramic sea view
- coastal cliff view
- mountain/hillside view
- village/coastal settlement view

Room Analysis

LIVING ROOM – GOOD

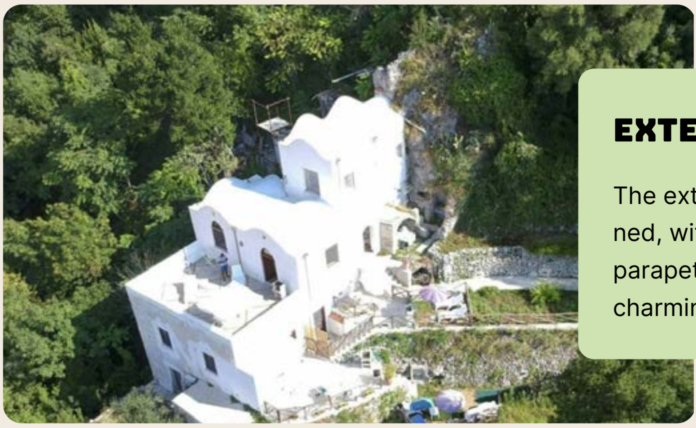
Bright, simply finished living space with direct terrace access and a relaxed coastal feel. The room is functional and well presented, though not especially large or highly finished.

KITCHEN/DINING AREA – GOOD

Compact fitted kitchen integrated with a small dining area. The kitchen appears clean and usable, with modest cabinetry and a decorative tiled backsplash.

TERRACE – EXCELLENT

This is the strongest space in the property: a large, highly usable sea-view terrace with lounge and dining zones. It is visually very attractive and clearly designed for outdoor living.



EXTERIOR FACADE – GOOD

The exterior volumes appear clean and well maintained, with simple white plaster and curved roofline/parapet forms. The architecture is modest but charming.

Renovation Flags

Exterior retaining walls and slope stabilization
The steep hillside setting means retaining walls, drainage paths, and slope protection should be monitored and possibly upgraded to prevent water ingress or local movement.
Est. cost: €15,000–€60,000

Terrace surfacing and waterproofing
The terrace appears functional, but exposed coastal terraces often require periodic waterproofing, crack sealing, and surface maintenance.
Est. cost: €5,000–€20,000

Facade maintenance
White plaster façades appear generally sound, but coastal exposure can lead to staining, micro-cracking, and repainting needs over time.
Est. cost: €3,000–€12,000

Kitchen modernization
The kitchen is neat but basic; if aiming for a higher-end market position, a more premium kitchen fit-out would add value.
Est. cost: €8,000–€25,000

Materials Analysis

Flooring
Terracotta tile: interior living/dining area
Grass lawn: upper garden area
concrete or cement terrace finish: outdoor terrace

Walls
Masonry: white painted plaster
Stone retaining wall: exposed rough stone

Surfaces
Light-colored laminate or solid surface: kitchen counters
Painted concrete/plaster: terrace surface
Tiled backsplash: kitchen backsplash

Fixtures: Standard/ Overall Grade: Good

Structural Observations

Construction: Masonry With Plaster Finish
Stone Type: local rough stone in retaining walls
Wall Thickness: Standard
Wall Condition: Good
Arches: Present

Concerns
! Hillside drainage management
! Retaining wall stability
! Weathering from coastal exposure

Natural Light Assessment

Overall: Exceptional
Windows: adequate, medium

Bright Areas
Terrace
Living room
Kitchen

Grounds & Land

Plot Size: 1.200 m²
Boundary: Wood Railing And Stone Retaining Walls
Garden: Terraced — Well maintained
Terrain: Hillside
Trees: olive, mixed Mediterranean shrubs, possibly citrus
Outdoor Living: terrace, sun loungers, outdoor dining area, umbrella-shaded seating

Space Analysis

Layout: Mixed
Indoor-Outdoor: Seamless
Flow: Good
Storage: Limited
Unused Potential: larger kitchen upgrade additional built-in storage

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Market Timing Context

Investment Timing
Balanced market - standard negotiation approach recommended.

Price Cycle Position
TROUGH
↳ Prices 34.5% below 2008 peak

Rate Environment
HIGH: 3.0%

Rate Outlook
FALLING
↳ ECB has been cutting rates, potentially improving borrowing conditions

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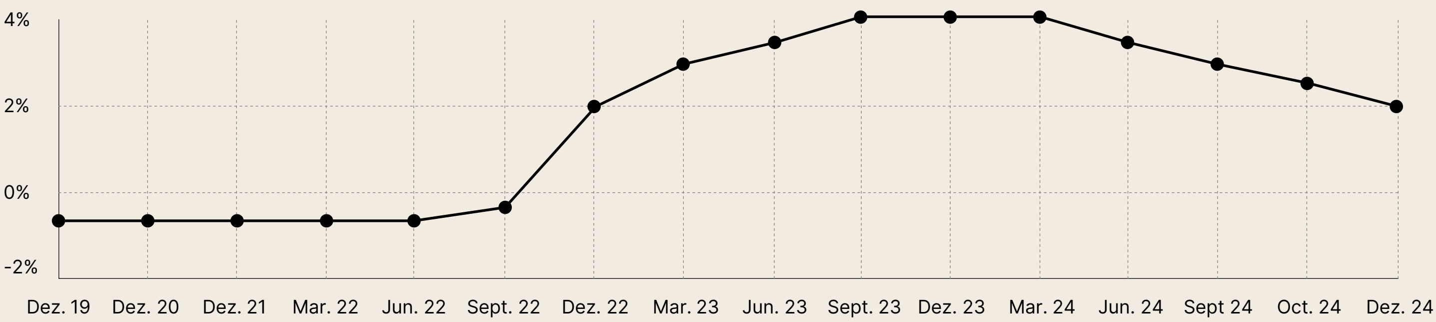
ECB Deposit Rate History



Est. Fixed Mortgage Rate
4.65% – 5.65%

Market Timing Advice
Consider larger down payments or waiting for potential rate cuts.

Renovation Potential and Cost Estimates

In Amalfi, this 214 sqm pre-owned villa is listed and assessed as usato, with a good structure but an Energy Class G rating and an EPC of 64,200 kWh/yr, so operating costs are likely to be high unless upgrades are made. The estimated works range from €28,055 for a basic refresh to €68,354 for a medium renovation and €201,733 for a full restoration, while the projected uplift is limited to about €800,600, so the renovation case is more about usability and efficiency than major value creation. Available incentives such as Bonus Ristrutturazioni (36%), Ecobonus (36%), and Sismabonus (36%) can help offset part of the spend, but a survey is essential to verify the actual condition before committing.

Current Condition

Overall	Structure	Energy	Systems
GOOD CONDITION	**GOOD**	**CLASS G**	**MAY NEED UPDATING**

Electrical: May need updating
Plumbing: May need updating
Heating: May need updating
Roof: Good condition

Renovation Cost Estimates

Basic Refresh
€28,055
↳ Cosmetic updates: painting, minor repairs, appliance updates
↳ Timeline: 4-8 weeks

Medium Renovation
€68,354
↳ Full interior renovation: new kitchen, bathrooms, flooring, electrical updates
↳ Timeline: 5-11 weeks

Full Restoration
€201,733
↳ Complete renovation: structural work, new systems, full rebuild
↳ Timeline: 15-30 weeks

Priority Upgrades

HIGH	MEDIUM	LOW
Wall Insulation Cost: €9,630 I ROI: 33%	Solar Panel System (3kW) Cost: €6,000 I ROI: 33%	Smart Home System Cost: €3,000 I ROI: 33%
Double Glazing Windows Cost: €14,980 I ROI: 29%		
Modern Kitchen Cost: €15,000 I ROI: 33%		
Bathroom Renovation Cost: €8,000 I ROI: 50%		

Comparable Renovations

Avg ROI	Avg Price Increase	Data Confidence
54.41%	**51.26%**	**HIGH**

Renovated 3-bedroom historic villa with sea view terraces and modernized interiors on the Amalfi coast, originally purchased as a dated 1960s structure requiring full interior refurbishment

Value: €650,000 → €980,000
Spent: €210,000

Traditional coastal house converted into a luxury holiday villa with upgraded systems, terraces, and high-end finishes near Atrani on the Amalfi Coast

Value: €520,000 → €820,000
Spent: €190,000

Portion of historic building in Ravello renovated from basic tourist-standard condition to premium hospitality standard with new plant systems and interior layout

Value: €480,000 → €730,000
Spent: €160,000

Architect's Vision Plan

High Potential

Property Profile:
A well-kept Mediterranean coastal villa in Amalfi with a relaxed, practical interior and a highly valuable sea-view terrace. The house reads as a late-20th/early-21st-century hillside villa with vernacular coastal cues: white plaster façades, curved parapets, terraced outdoor living, and stone retaining walls adapted to steep topography. Mediterranean coastal villa rooted in Amalfi's hillside building tradition: whitewashed masonry, terraced outdoor rooms, arched transitions, rough local stone retaining structures, and a strong indoor-outdoor relationship oriented to the sea. Key strengths include panoramic sea view and exceptional terrace potential, good overall condition with no major visible structural distress, usable, well-maintained outdoor living areas, authentic mediterranean character with white plaster and terraced site planning, terraced garden with olive and mediterranean planting and solid base for value uplift without needing a full rebuild. However, epc g and likely poor energy performance, steep hillside setting requiring ongoing drainage and retaining-wall attention, interior finishes are pleasant but not luxury-grade, kitchen is functional but basic, coastal exposure increases maintenance needs for plaster, metalwork, and waterproofing and limited visible parking/garage provision.

Recommended Plan
Modernize & Enhance: This villa already has strong bones, a good condition rating, and its greatest asset is the terrace and sea-view setting rather than raw redevelopment potential. The modernize-and-enhance approach captures the best return by upgrading the kitchen, bathrooms, envelope, terrace, and hillside protection while preserving the authentic Amalfi character that gives the property its appeal. It is also the most sensible balance of cost, timeline, and resale uplift in the 2025 Amalfi market: a full transformation would be attractive but risks overcapitalizing relative to the current asking price, while preserve-and-refresh would leave too much value untapped, especially given the EPC G and the need to lift the property into a more premium category.

Coastal Care & Character Refresh

Preserve & Refresh

This plan respects the villa exactly as it is: a charming Amalfi hillside home with strong outdoor appeal. The goal is to protect the building fabric, refresh worn surfaces, improve comfort and services, and secure the slope and terrace performance without altering the architectural identity. It is the most cost-conscious route and focuses on maintenance, durability, and presentation.

Budget	Timeline	Value Uplift
€85,000	**14 WEEKS**	**€120,000**

Room uplift

ROOM	CHANGES	BUDGET
Living room / dining area Good condition, terracotta tile flooring, vaulted ceiling, simple presentation.	• Deep refresh of plaster and paint in warm white mineral finishes • Restore and seal terracotta flooring rather than replacing it • Upgrade lighting to discreet warm LED fixtures • Refinish or replace soft furnishings to better frame the sea view • Add improved window treatments for glare control and privacy	€12,000
Kitchen / dining nook Functional but basic fitted kitchen with tiled backsplash and modest cabinetry.	• Retain layout and replace fronts only where possible • Install new durable worktops and a better sink/tap set • Upgrade appliances to efficient mid-range models • Refresh backsplash with cleaner, more cohesive tile finish • Improve task lighting and storage organization	€18,000

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Terrace / outdoor living area Attractive, well-used terrace with simple rendered surface and exposed conditions.	• Repair localized cracks and reseal terrace surfaces • Introduce better shading with pergola or tensile sail in selected areas • Replace or refinish outdoor furniture for a more coherent look • Improve drainage points and waterproofing details • Add subtle lighting for evening use	€22,000
Terrace / side outdoor area Narrow terrace strip with seating and dining use, simple finish.	• Clean and repair surfaces • Add built-in bench seating where practical • Introduce potted planting to soften hard edges • Upgrade railings or edge details only if needed for safety	€7,000

Exterior facade / main elevation

EXTERIOR	CHANGES	BUDGET
Roof and rainwater management	• Inspect roof waterproofing and flashings • Clean and replace gutters/downpipes where required • Improve discharge points away from retaining structures	€9,000
Windows and external joinery	• Repaint or refinish existing frames • Replace failed seals and hardware • Improve weather stripping for wind-driven rain	€12,000
Windows and external joinery	• Repaint or refinish existing frames • Replace failed seals and hardware • Improve weather stripping for wind-driven rain	€12,000
Grounds Redesign Light-touch landscape maintenance and erosion-aware refinement that preserves the terraced Mediterranean garden.	• Stabilize and tidy existing paths and terrace edges • Improve drainage at key slope transitions • Prune and shape olive trees and evergreen shrubs • Add low-maintenance planting in exposed areas • Introduce simple seating nodes with better shade and views • Planting: Olea europaea, Rosmarinus officinalis, Lavandula angustifolia, Myrtus communis, Pittosporum tobira, Santolina chamaecyparissus • Hardscaping: Local stone edging, Gravel mulch for drainage, Simple stepped paths, Discrete lighting bollards	€10,000

Materials Palette

Walls
- Breathable white mineral paint
- Lime-compatible repair plaster
- Moisture-resistant interior matte paint

Fixtures
- Brushed stainless steel taps and hardware
- Powder-coated aluminum outdoor elements
- Energy-efficient LED lighting

Flooring
- Existing terracotta tile, cleaned and sealed
- Exterior anti-slip mineral sealer
- Local stone for minor repairs

Surfaces
- Porcelain backsplash tile
- Compact laminate or entry quartz-effect worktops
- Exterior waterproofing membranes

Exterior Finishes
- Marine-grade breathable facade coating
- Powder-coated metal railings and details
- Terracotta and stone landscape accents

Design Highlights
- The villa keeps its authentic coastal character while feeling fresher and more cared for
- Terraces become safer, cleaner, and more comfortable without changing the architecture
- The kitchen and living areas gain a noticeable uplift at relatively low cost
- Drainage and weatherproofing reduce long-term maintenance risk

Mediterranean Contemporary Upgrade

Modernize & Enhance

This plan respects the villa's regional character but elevates it into a more polished, marketable coastal home. The emphasis is on better spatial quality, improved energy performance, upgraded kitchen and bathrooms, and a more sophisticated outdoor living experience. The architecture remains recognizably Mediterranean, but the interiors and terraces are refined to match the premium Amalfi setting.

Budget	Timeline	Value Uplift
€235,000	**28 WEEKS**	**€260,000**

Room uplift

ROOM	CHANGES	BUDGET
Living room / dining area Bright but simple with terracotta flooring and modest finishes.	• Retain terracotta but replace with larger-format handmade terracotta or refined stone in key zones if needed • Introduce custom built-in storage and a media wall in lime plaster or timber veneer • Upgrade lighting with layered ambient and accent schemes • Refine openings with better glazing performance if feasible • Create a more deliberate furniture layout oriented to the sea view	€38,000
Kitchen / dining nook Compact and functional, but basic in specification.	• Reconfigure for better work triangle and storage • Install bespoke cabinetry with integrated appliances • Use a premium natural stone or engineered stone worktop • Add a larger island or peninsula if space allows • Upgrade ventilation, lighting, and power provision	€42,000

ROOM	CHANGES	BUDGET
Primary bedroom suite Not clearly visible, assumed standard and modest.	• Refresh finishes and improve storage • Add blackout and solar-control window treatments • Introduce bespoke wardrobes and improved lighting • If a bathroom is adjacent, upgrade it to suite standard	€26,000
Bathrooms Assumed functional but dated relative to the setting.	• Full replacement of sanitaryware and finishes • Install walk-in showers and better waterproofing • Use larger-format tiles and refined lighting • Improve ventilation and storage	€38,000
Terrace / outdoor living area Excellent setting, but finishes are simple.	• Replace surface finish where needed with higher-grade anti-slip stone or porcelain pavers • Add a pergola with retractable shade • Create a more elegant outdoor dining and lounge composition • Integrate outdoor kitchen/barbecue point if services allow • Upgrade lighting to architectural outdoor scheme	€52,000

Exterior facade / main elevation

EXTERIOR	CHANGES	BUDGET
Facade and joinery	• Repaint facade with premium breathable coating • Upgrade or overhaul window frames and seals where needed • Refine parapet and edge details for a cleaner contemporary look	€28,000
Energy performance package	• Improve roof and exposed envelope insulation where accessible • Upgrade glazing selectively • Install efficient heat pump or high-efficiency HVAC where feasible • Add solar thermal or PV if roof and approvals allow	€52,000
Drainage and retaining structures	• Survey retaining walls and reinforce weak points • Improve slope drainage and sub-surface water management • Repair local stonework and retaining wall finishes	€36,000
Grounds Redesign A layered Mediterranean garden that frames the views and creates distinct outdoor rooms for dining, lounging, and sunbathing.	• Reorganize terraces into clearer zones with improved circulation • Add discreet retaining and drainage improvements • Create a more composed arrival and circulation sequence • Introduce low-water planting and sculptural pots • Add evening lighting to highlight paths, walls, and planting • Planting: Olea europaea, Laurus nobilis, Myrtus communis, Lavandula, Agapanthus, Cistus, Rosmarinus officinalis, Bougainvillea in sheltered pockets • Local Amalfi-area stone paving, Permeable gravel bands, Built-in seating and planters, Low-glare landscape lighting, Timber or aluminum shade structures	€28,000

Materials Palette

Walls
- Breathable limewash or mineral paint
- Refined plaster finishes
- Stone accents in retaining areas

Fixtures
- Brushed brass or matte black taps
- Integrated LED lighting
- High-efficiency HVAC grilles and controls

Flooring
- Handmade terracotta
- Honed limestone
- Anti-slip porcelain pavers for exterior zones

Surfaces
- Quartz or natural stone worktops
- Porcelain slab backsplash
- Microcement or stone-look bathroom surfaces

Exterior Finishes
- Marine-grade mineral facade coating
- Powder-coated aluminum pergolas
- Local stone retaining repairs
- Weather-resistant timber details

Design Highlights
- A more luxurious terrace experience that fully capitalizes on the Amalfi views
- A kitchen and living area that feel tailored rather than generic
- Noticeable improvement in energy performance and comfort
- A garden and retaining-wall strategy that addresses the steep site intelligently

Amalfi Signature Villa Reimagined

Full Transformation

This plan treats the property as a rare cliffside asset and reimagines it as a high-end destination villa. The architecture is refined, spatially optimized, and materially elevated, while the grounds are redesigned as a sequence of luxury outdoor rooms. The aim is not to erase the Mediterranean identity, but to reinterpret it through a contemporary lens with exceptional comfort, stronger energy performance, and a premium hospitality-level finish.

Budget	Timeline	Value Uplift
€520,000	**52 WEEKS**	**€650,000**

Room uplift

ROOM	CHANGES	BUDGET
Living room / dining area Good but modest, with limited luxury detailing.	• Reconfigure internal partitions where structurally feasible to create a larger open-plan living core • Replace finishes with bespoke natural stone, lime plaster, and custom timber joinery • Install full-height glazing or enlarged openings where permitted to maximize sea views • Create integrated concealed storage and a refined fireplace or feature wall • Introduce museum-quality lighting and acoustic treatment	€95,000
Kitchen / dining nook Compact and basic.	• Transform into a chef-grade kitchen with island and dedicated pantry storage • Use bespoke cabinetry, integrated refrigeration, and premium appliances • Add a sculptural stone island and statement lighting • Improve connection to terrace for entertaining	€85,000

ROOM	CHANGES	BUDGET
Primary bedroom suite Standard and not clearly differentiated.	• Create a true suite with dressing area and luxury bathroom • Use custom wardrobes, soft lighting, and sea-facing composition • Introduce private terrace access if layout allows • Upgrade acoustic and thermal comfort	€78,000
Guest bedrooms / flexible rooms Assumed standard.	• Replan for better privacy and storage • Add ensuite or Jack-and-Jill bathroom where feasible • Use built-in joinery and refined finishes throughout	€62,000
Bathrooms Functional but not luxurious.	• Complete redesign with spa-like atmosphere • Install walk-in showers, freestanding tub in principal bath if feasible, and premium fittings • Use stone, microcement, and bespoke mirrors/lighting • Upgrade ventilation and underfloor heating	€72,000
Circulation / stairs / entry Functional but not luxurious.	• Create a more dramatic arrival sequence • Upgrade stair finishes and handrails • Use art lighting and custom detailing to unify the villa	€38,000

Exterior facade / main elevation

EXTERIOR	CHANGES	BUDGET
Facade re-architecture	• Refine the facade composition while respecting local vernacular cues • Introduce larger openings or re-framed views where allowed • Rebuild parapet and edge conditions with sharper detailing • Apply premium breathable exterior finishes	€76,000
Roof and energy strategy	• Comprehensive roof waterproofing and insulation upgrade • Install solar PV discreetly if permitted • Add heat pump systems and smart controls • Improve thermal bridges and airtightness	€98,000
Retaining walls and slope engineering	• Full survey and structural reinforcement of retaining systems • Upgrade drainage, sub-surface water management, and erosion control • Rebuild selected stone retaining walls with local craftsmanship	€92,000
Openings and shading	• Replace or enlarge glazing with high-performance systems • Add bespoke external shading and wind protection • Integrate concealed insect screens and solar control	€64,000
Grounds Redesign A luxury terraced landscape that turns the hillside into a sequence of experiential outdoor rooms with a resort-like atmosphere.	• Create a formal arrival and circulation path through the terraces • Design distinct zones for dining, lounge, sun deck, and quiet garden retreat • Introduce stepped water management and hidden drainage infrastructure • Add outdoor shower, outdoor kitchen, and optional plunge pool if approvals and site conditions allow • Use lighting to create a dramatic evening identity	€95,000

Materials Palette

Walls
- Lime plaster
- Micro-textured mineral finishes
- Feature stone walls
- Acoustic wall panels in select interiors

Fixtures
- Designer sanitaryware
- Brushed brass or bronze fittings
- Architectural lighting systems
- Smart home controls

Flooring
- Honed limestone
- Large-format travertine
- Premium anti-slip porcelain for exterior wet zones
- Refined terracotta accents

Surfaces
- Natural stone counters
- Porcelain slab wet-area cladding
- Custom timber veneer joinery
- Bronze or dark metal detailing

Exterior Finishes
- Premium marine-grade mineral render
- Local stone retaining walls
- Powder-coated aluminum shading
- High-performance glazing systems

Design Highlights
- A true signature Amalfi villa with luxury hospitality-level presentation
- Dramatically improved view capture through reconfigured openings and interiors
- A terraced landscape that feels curated, private, and highly memorable
- Potential for a standout market position in the upper tier of the coastal villa market

Incentives & Tax Benefits

Act in 2026:
The current 50% rate (primary residence) applies to expenses incurred by Dec 31, 2026 — dropping to 36% in 2027. All deductions are claimed via your annual IRPEF tax return. Sconto in fattura and cessione del credito are no longer available for new works.

Bonus Ristrutturazioni

50% primary home | 36% second home

IRPEF deduction for renovation and maintenance works. 50% for primary residence, 36% for second homes. Deducted over 10 equal annual instalments.

Eligibility: General renovation and maintenance of existing residential properties
Max spend: €96,000

Requirements:
- ✓ Payments must be made by traceable bank transfer (bonifico parlante)
- ✓ Works must be on an existing residential building
- ✓ Retain all invoices and payment receipts for tax inspections

Deadline: 50%/36% rates valid through Dec 31, 2026. Rates reduce to 36% (primary) / 30% (other) from Jan 1, 2027.

How to apply: No prior registration required. Declare expenses in your annual IRPEF return (Modello 730 or Redditi PF). A commercialista (tax advisor) can file on your behalf.

Ecobonus

50% primary home | 36% second home

RPEF deduction for energy efficiency improvements. 50% for primary residence, 36% for other properties. Deducted over 10 equal annual instalments.

Eligibility: Insulation upgrades, high-efficiency windows/doors, heat pumps, solar water heaters. Fossil-fuel-only boilers excluded from 2026.
Max spend: €100,000

Requirements:
- ✓ Submit ENEA notification at bonusfiscali.enea.it within 90 days of works completion
- ✓ Payments by traceable bank transfer (bonifico parlante)
- ✓ Works must be carried out by a certified installer

Deadline: 50%/36% rates valid through Dec 31, 2026. Rates reduce to 36% (primary) / 30% (other) from Jan 1, 2027.

How to apply:
1. Complete works with a certified installer.
2. File ENEA notification at bonusfiscali.enea.it within 90 days.
3. Declare in annual IRPEF return.

Sismabonus

50% primary home | 36% second home

IRPEF deduction for seismic safety improvements. 50% for primary residence, 36% for other properties. Applicable in seismic zones 1–3 only.

Eligibility: Structural works improving the building's seismic risk class by 1 or 2 levels. Only applies to properties in seismic zones 1, 2, or 3 — verify in the Risk & Legal Intelligence section of this report.
Max spend: €96,000

Requirements:
- ✓ Works must be designed and certified by a qualified structural engineer
- ✓ Submit ENEA notification within 90 days of completion
- ✓ A before/after seismic risk class assessment is required

Deadline: 50%/36% rates valid through Dec 31, 2026. Rates reduce to 36% (primary) / 30% (other) from Jan 1, 2027.

How to apply:
1. Commission a structural engineer for seismic risk assessment.
2. Complete certified works.
3. File ENEA notification. 4. Declare in annual IRPEF return.

Bonus Mobili

50% primary home | 36% second home

50% IRPEF deduction for new furniture and large appliances purchased in connection with an active Bonus Ristrutturazioni renovation project.

Eligibility: Furniture and appliances linked to a Bonus Ristrutturazioni renovation started on or after Jan 1, 2024. Maximum deductible spend: €5,000.
Max spend: €5,000

Requirements:
- ✓ Must be claimed alongside an active Bonus Ristrutturazioni on the same property
- ✓ Payments by traceable bank transfer or card (no cash)

How to apply: Declare alongside the Bonus Ristrutturazioni in your annual IRPEF return. No separate application required.

Energy Efficiency Analysis

Consumption
64.200
↳ kWh/year

Annual Cost
€5,264

Value Impact
-10% PROPERTY VALUE

vs. Italian Average
BELOW NATIONAL AVERAGE (CLASS E)

Data Source
ESTIMATED (NOT DECLARED ON LISTING)

Energy Improvement Roadmap

Wall insulation (external cappotto)	Save €400/yr 24 yr payback	€9,630
Double/triple glazing windows	Save €300/yr 50 yr payback	€14,980
Solar panels (3kW system)	Save €800/yr 8 yr payback	€6,000
Total Investment		**€30,610**

Investment Return Analysis

ROI Scenarios

Conservative
5.3%/YR
↳ Total: €260,441

Realistic
7.8 %/YR
↳ Total: €423,147

Optimistic
10.0%/YR
↳ Total: €610,846

Energy Improvement Roadmap

SHORT-TERM RENTAL

Nightly Rate	€152
Occupancy	52.0%
Annual Revenue	€28,850
Gross Yield	3.7%
Net Yield	4.2%

LONG-TERM RENTAL

Monthly Rent	€2,633
Annual Income	€31,596
Tenant Demand	Medium
Gross Yield	4.0%
Net Yield	3-4%

STR vs LTR Comparison

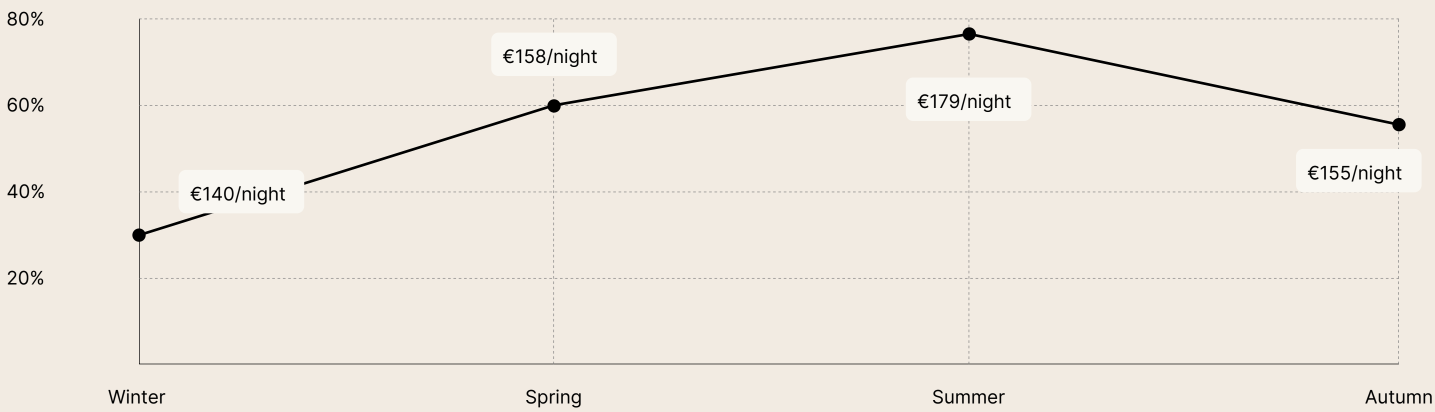
LTR may be preferable given lower complexity and similar returns.

STR Annual
€28,850

LRT Annual
€31,596

STR Advantage
-9%

Seasonal Performance



Rental Regulations

- CIN (Codice Identificativo Nazionale) registration mandatory since January 2024
- No annual night caps currently in place
- Tourist tax: €3 per person per night
- Guest identification data must be reported to police (Alloggiati Web)
- Regulatory environment expected to remain stable

STR Compliance Readiness (CIN)

Significant Work Required

Compliance Cost	Est. Timeline
€675–€1,630	**1–2 WKS**

CIN Readiness Score **13/100**

Larger properties are best suited as Casa Vacanze (holiday home). Allows non-imprenditoriale management for up to 4 properties.

Required Actions

- Purchase certified fire extinguisher and mount in accessible location. Annual inspection required.
- Commission gas safety inspection from certified technician. Required every 4 years.
- Request certificate from electrician or check if certificate exists from previous work.
- Purchase short-term rental insurance (polizza RC) covering guest injuries and property damage.

How to Register for a CIN Code

1. Log in to the BDSR portal using your SPID or CIE digital identity (Italy's national digital ID system).

2. Create a new accommodation entry: enter the property address, type, and your declared maximum occupancy.

3. Upload mandatory documents: Certificato di Agibilità, APE energy certificate, fire extinguisher certification, and third-party guest liability insurance.

4. Submit your application — your CIN code is generated automatically within minutes in most cases (the legal maximum is 30 days).

5. Display the CIN prominently at the property entrance and include it on every booking platform listing (Airbnb, Booking.com, Vrbo, etc.). Non-display carries fines up to €5,000.

Required Documents:
- Certificato di Agibilità
- APE (Energy Certificate)
- Fire extinguisher cert.
- Gas/electrical certs (if applicable)
- Third-party guest insurance

Tourist tax:
Register separately with your Comune for the local Tassa di Soggiorno (tourist tax). Rates vary by municipality and season.

Recommended Strategy

Long-term rental may be preferable given similar returns with significantly lower management overhead. Consider LTR for stable, passive income or STR only with professional management.

Which Strategy Fits You?

Recommended: B&B / Boutique Guesthouse

B&B / Boutique Guesthouse

95/100

Convert into an agriturismo with farm-to-table dining, accommodation, and rural experiences. Leverage 0.2 hectares of land for a distinctive guest offering.

Best for:
- Entrepreneurs seeking lifestyle-business hybrid
- Buyers wanting hands-on hospitality investment
- Agricultural tourism operators

Time to Revenue:
12-18 months (including permits and renovation)

MARKET EVIDENCE

Annual area visitors	176,000
Tourism growth rate	+5.5%/yr
Peak season demand	May - October
Potential guest rooms	5 rooms
Land available	0.2 hectares

Key Advantages

- ✓ 5 potential guest suites
- ✓ 0.2 hectares for gardens, pool, events
- ✓ Premium pricing above STR market through included services and unique experience
- ✓ Eligible for agriturismo tax benefits and regional s ubsidies

Key Risks

- ! Significant upfront investment required
- ! Complex permitting (SCIA or Permesso di Costruire)
- ! Active management required or professional hospitality team
- ! Longer time to first revenue

Regulatory Notes

- Agriturismo license requires agricultural activity on at least 30% of land
- Fire safety, accessibility, and health inspections mandatory
- Check heritage/conservation restrictions before renovation

Lifestyle Home/ Holiday Retreat

88/100

Use this property as your personal Italian retreat or primary residence. Optional seasonal rental can offset running costs — see the Short-Term Rental strategy for area rate benchmarks.

Best for:

- Families seeking a holiday home
- Retirees relocating to Italy
- Remote workers wanting a European base

Time to Revenue:
3-6 months after renovation

MARKET EVIDENCE

Annual area visitors	176,000
Peak season	May - October
Area median sold price/sqm	€2,272/sqm
Retiree appeal score	94/100

Key Advantages

- ✓ Personal use with income offset from seasonal rentals 3.2km to coast (8min drive)
- ✓ Elective Residency Visa pathway available (min. €31,000 passive income/yr required)
- ✓ Tourism growing at +5.5%/yr — supports local property values

Key Risks

- ! Maintenance costs for holiday home
- ! Foreign currency exposure for non-eurozone purchasers
- ! Remote access: 84min drive to Naples Airport — factor into management plan

Regulatory Notes

- Codice Fiscale required for purchase
- Non-EU buyers may need reciprocity verification

Short Term Rental Investment

80/100

Operate as a year-round or seasonal short-term rental on platforms like Airbnb/Booking.com, targeting tourists and holidaymakers.

Best for:
- Yield-focused investors
- Buyers wanting passive income
- Remote property investors with management support

Time to Revenue:
1-3 months after listing

MARKET EVIDENCE

Annual area visitors	176,000

Key Advantages

- ✓ Strong tourism market (176,000 annual visitors)
- ✓ Peak season: May - October
- ✓ 176,000 annual visitors to the area (ISTAT)
- ✓ Higher yields than long-term rental in most Italian tourist markets

Key Risks

- ! Seasonal fluctuations — peak demand: May - October
- ! CIN registration and tourist tax compliance required
- ! Property management costs — nearest airport: Naples Airport (84min drive)
- ! Regulatory changes affecting STR market

Regulatory Notes
- CIN (Codice Identificativo Nazionale) registration mandatory
- Tourist tax: €3-3 per person per night
- Check local night limits

Buy, Renovate and Sell

35/100

Purchase at current value, renovate to mid/high standard, and resell. Exit valuation is based on OMI area average (€2,272/sqm × 214sqm). Italian CGT of 26% applies at the 12-24 month flip timeline.

Best for:
- Experienced property flippers
- Investors with renovation expertise
- Short-term capital gain seekers

Time to Revenue:
12-24 months (renovation + sale period)

MARKET EVIDENCE

Area median sold price/sqm	€2,272/sqm
6-month price trend	+0.0%
Avg days to sell	289 days
Renovation ROI	54.41% avg

Key Advantages

- Value-add potential through quality improvements
- Exit benchmark: €2,272/sqm (area OMI average)
- Comparable renovation projects average 54.41% ROI (Perplexity research)
- Hold for 5+ years to become CGT-exempt and materially improve returns

Key Risks

- Renovation cost overruns common (15-25% contingency recommended)
- Market timing risk — sale price depends on conditions at exit
- Italian CGT (capital gains tax) of 26% applies — a 12-24 month flip is well within the 5-year CGT window
- Italian property sales process typically takes 3-6 months

Exit Strategy

Exit valuation based on: OMI area average (€2,272/sqm × 214sqm)

Exit benchmark value	€486,208
Less: Selling agent (3%)	–€14,586
Less: Total invested	–€979,706
Gross profit (pre-tax)	€0
Less: Italian CGT (26%)	-€0
Net profit after tax	€0
Net ROI after tax	0.0%

Location and Lifestyle Intelligence

Location Overview

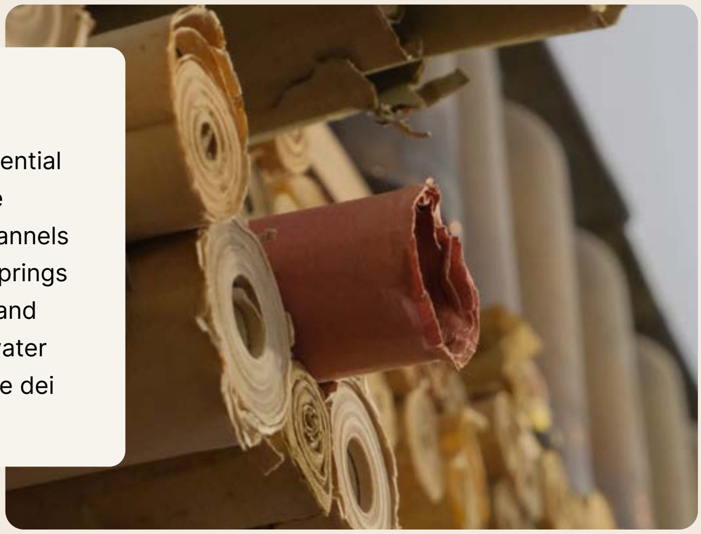
Via delle Sorgenti

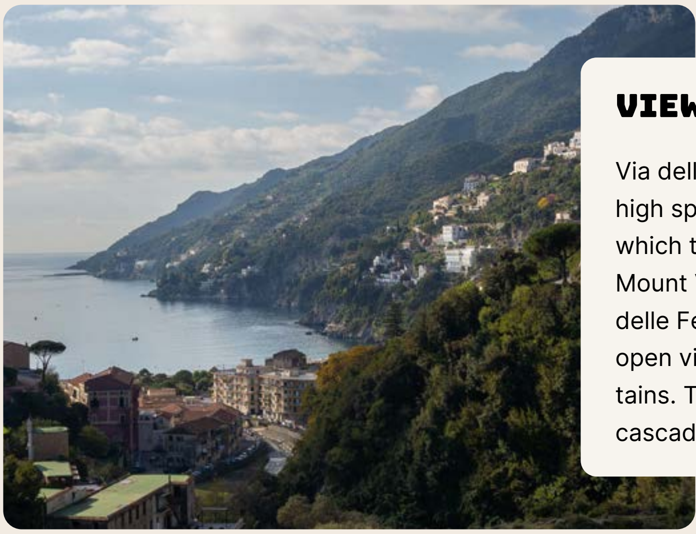
Via delle Sorgenti is a quiet, semi-rural locality on the inland slopes above Amalfi, set in the green hills between the hamlet of Lone and the higher countryside of the Valle delle Ferriere area. The road runs along terraced limestone slopes with traditional stone retaining walls, surrounded by lemon groves, mixed woodland and small clusters of houses rather than dense urban fabric. Elevation here is modestly above sea level compared with central Amalfi—typically in the low- to mid-hundreds of metres—so many properties enjoy oblique views toward the Gulf of Salerno and across the amphitheatre of hills rather than direct sea promenades.

Via delle Sorgenti has the character of a dispersed hillside hamlet rather than a compact medieval borgo: homes and small buildings are strung along the road and terraced slopes, integrated closely with agricultural land and woodland. The atmosphere is tranquil and lived-in, with far fewer tourists than the seafront of Amalfi; it appeals more to hikers, nature lovers and residents than to day-trippers.

HERITAGE

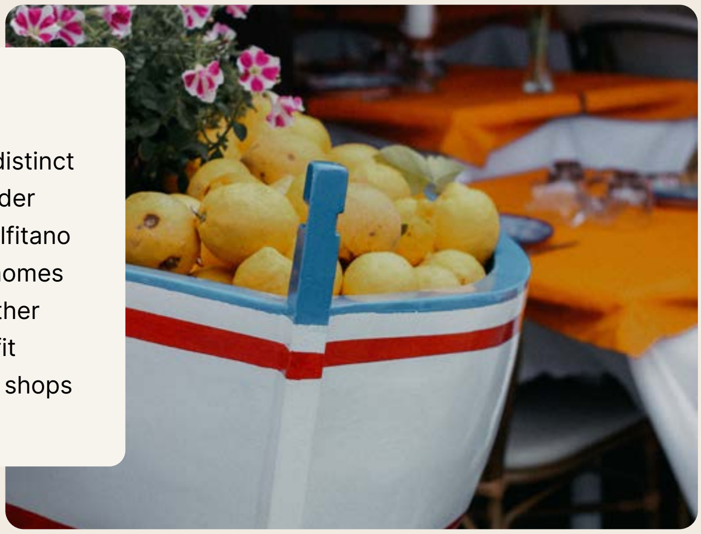
While Via delle Sorgenti itself is primarily residential and rural, it sits in a historic cultural landscape shaped by centuries of terracing, irrigation channels and paths leading toward the high mountain springs such as Fiubana, San Giuliano, Acqua Fredda and Acqua Vracciara, which historically supplied water to Amalfi's mills and paper factories in the Valle dei Mulini and Valle delle Ferriere.





VIEWS & SETTING

Via delle Sorgenti lies along the slope leading to the high springs around 1000 m above sea level, from which there are wide views over the Gulf of Naples, Mount Vesuvius, Amalfi, Ravello and the deep Valle delle Ferriere; sections of the locality enjoy similarly open vistas toward the sea and surrounding mountains. The setting is strongly natural: steep valleys, cascading streams, lush.



FOOD & WINE

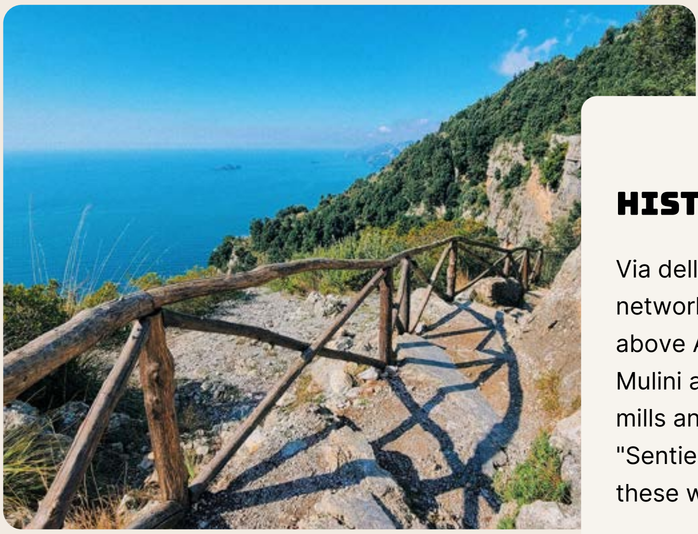
Via delle Sorgenti itself does not appear as a distinct gastronomic hub, but it is embedded in the wider Amalfi countryside renowned for Sfusato Amalfitano lemons and small-scale agriculture, so many homes have private orchards and kitchen gardens rather than street-front restaurants. Residents benefit from easy access to Amalfi's trattorias, pastry shops and seaside dining within minutes.

COMMUNITY

The community along Via delle Sorgenti is small and dispersed, oriented toward everyday residential life rather than formal tourist events, with social life centered on nearby hamlets such as Lone and on Amalfi's main town where most cultural and religious festivals take place.

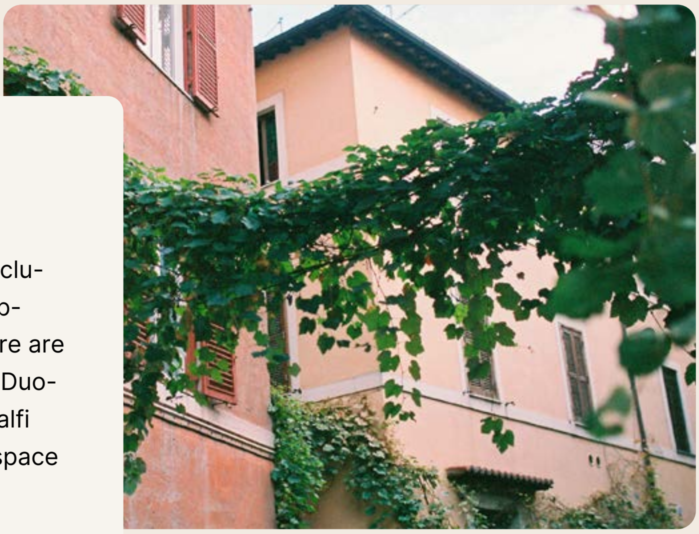
PRACTICAL

Property listings show substantial houses directly addressed on "Amalfi Via delle Sorgenti"—for example, a 284 m² home offered for sale—indicating established road access and residential infrastructure.



HISTORICAL SIGNIFICANCE

Via delle Sorgenti takes its identity from the historic network of mountain springs and water channels above Amalfi, which have long fed the Valle dei Mulini and Valle delle Ferriere where medieval paper mills and ironworks operated. The trekking route "Sentiero delle Fonti" reflects centuries of use of these waters for agriculture and industry.



INVESTOR PERSPECTIVE

Current listings on Amalfi Via delle Sorgenti, including a sizeable 284 m² property at a mid-to-upper-market price point, suggest that prices here are generally lower than prime seafront or central Duomo-area addresses while still firmly within Amalfi Coast levels, reflecting the balance of views, space and less touristy setting.

Neighborhood Score

73/100

Safety	92
Amenities	77
Transport	56
Lifestyle	72
Investment	76

Getting Around

A3 Salerno-Reggio Calabria – Salerno	1h 4m / 31.5km
Amalfi Coast	8m / 3.2km
Presidio Ospedaliero Castiglione di Ravello "Costa d'Amalfi"	5m / 5.5km

Commute to Major Cities

Salerno	1h 2m / 28.5km
Napoli	1h 21m / 58.7km
Potenza	2h 11m / 131.2km
Campobasso	2h 46m / 162.8km
Foggia	3h 12m / 186.0km

Public Transport Score **46/100**

Nearby Stops
- Hotel La Pergola · 400m
- Hotel La Ninfa · 400m
- Bivio Lone · 500m
- Hotel Bellevue · 600m
- Vettica Inferiore · 700m
- Hotel Santa Caterina · 700m

Infrastructure Pipeline

Mezzogiorno Priority Region

High Per-Capita Investment

In terms of value, Campania is the largest recipient of PNRR funds in Italy. Extensive investments in transportation, connectivity, and cultural tourism are underway there through 2027.

Regional PNRR allocation: €18.4B

Transport
- €4.2B· by 2027
- Naples metro extensions (Line 1, 6) + regional rail upgrades

Regeneration
- by 2026
- Naples and Salerno urban regeneration — Quartieri Spagnoli and coast

Broadband
- by 2026
- FTTH in white/grey zones — province-wide rollout

Tourism
- by 2026
- Pompeii Great Project expansion + Cilento eco-tourism routes

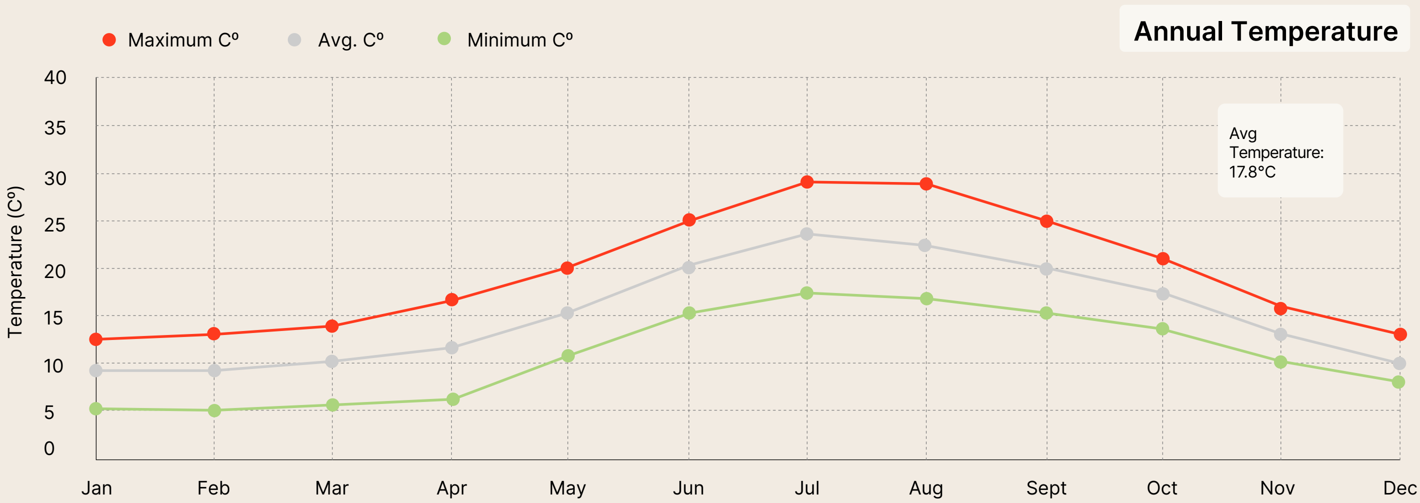
Whats nearby

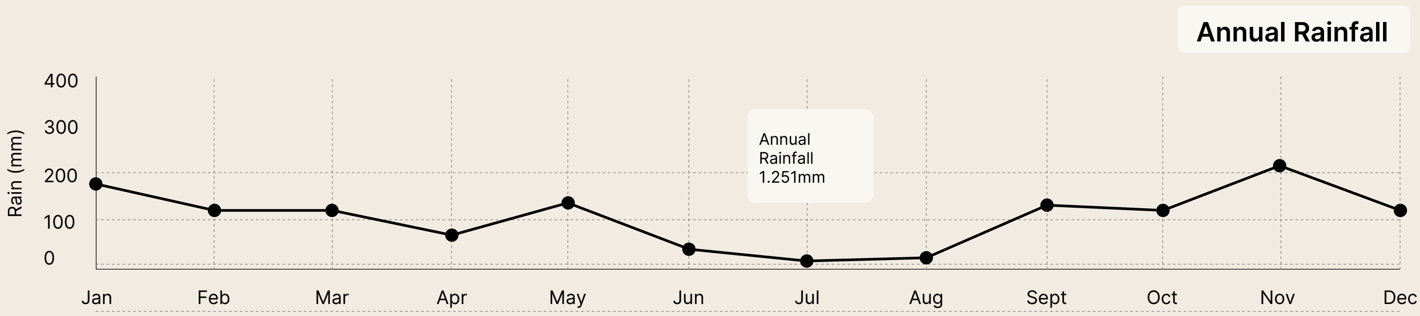
CATEGORY	NAME	DESTINATION
BEACHES	Amalfi Coast	3.2km / 8 min
SCHOOLS	Autoscuole & Scuola Nautica Petruccelli Srl - Amalfitana(Library)	4.8 / 1.8km
	Centro Sub Costiera Amalfitana(Library)	4.9 / 4.2km
	Biblioteca Comunale Pietro Scoppetta(Library)	5 / 1.7km

CATEGORY	NAME	DESTINATION
SHOPPING	Luisa Gastronomia Artigianale(Store)	1.6km
	Agriturismo Zì Carmine(Store)	1.4km
	Marino Tutto per Tutti(Store)	4.7km
HEALTHCARE	Studio Dentistico Passaro(Medical)	1.7km
	Farmacia Degli Arsenali Amalfi - Apoteca Natura(Pharmacy)	1.6km
	Parafarmacia Iorio(Medical)	1.8km
RECREATION	Valle delle Ferriere(Park)	2.1km
	Parco Colonia Montana Agerola City Park	1.6km
	Santa Caterina Hotel(Sports)	700m
DINING	Pasticceria Sal De Riso	4.2km / 9 min
	Le Bontà del Capo	2.0km / 4 min
	Da Maria	1.6km / 4 min
CULTURAL & HISTORIC SITES	Convento di Cospita(ruins)	600m
	Castello Lauritano(castle)	700m
	Cappellla(ruins)	700m
	Carcassa vecchia auto(ruins)	800m
	Cappella Santa Lucia(church)	1.0km
	Chapel(ruins)	1.0km
PARKS & NATURAL FEATURES	Le Sorgenti	400m
	Spiaggia Duoglio	500m
	Acqua dell'Orto	900m
	Monte Murillo	1.1km
	Monte Molignano	1.1km
	Acquolella	1.2km
	Rudere Castello di Pogerola	1.2km
	Spiaggia della Vite	1.2km

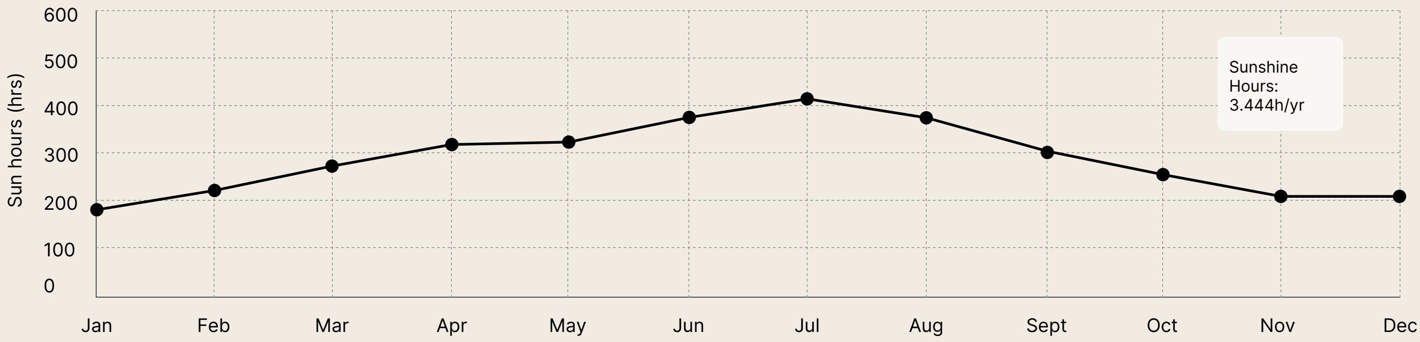
CATEGORY	NAME	DESTINATION
LOCAL ESSENTIALS	Butcher(butcher)	1.5km
	Svapo chapeau(wine)	1.5km
	Greengrocer(greengrocer)	1.6km
	Enoteca Masaniello(wine)	1.6km
	enoteca e gastronomia Il Protontino(wine)	1.6km
	ATM(atm)	1.6km

Climate and Weather



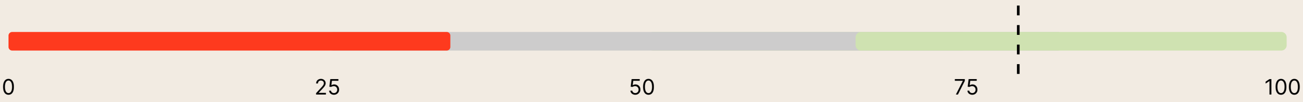


Sunshine Hours



Air Quality

Good Air Quality



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Health impact: With this level of air quality, you have no limitations. Enjoy the outdoors!

Pollutant Levels vs. WHO 24-Hour Guidelines

PM2.5 Fine particles ≤2.5µm — heart & lung risk	WHO Limit	13.7 µg/m³ · 91%	Near guideline limit
NO_2 Nitrogen Dioxide — traffic & heating	WHO Limit	12 ppb · 90%	Near guideline limit
PM10 Coarse particles ≤10µm — dust & pollen	WHO Limit	21.6 µg/m³ · 48%	Well within guideline
O_3 Ozone — ground-level smog	WHO Limit	19 ppb · 37%	Near guideline limit

CO Carbon Monoxide — vehicle exhaust	WHO Limit	386 ppb · 11%	Well within guideline
SO_2 Sulphur Dioxide — industry	WHO Limit	0 ppb · 0%	Well within guideline

Cost of Living

+10–20%

Amalfi and the wider Amalfi Coast are among the most expensive areas in southern Italy, with everyday costs and housing typically around **20–30% above the Italian national average and 30–40% above the broader Campania region.**

For residents, total living expenses in Amalfi are roughly **€3,000–3,300/month for a typical household**, versus an Italian average of about €2,800/month, i.e. about 10–20% above the national level.

Groceries **+10–20%** Above avg	Dining Out **+10–20%** Above avg	Utilities **+10–20%** Above avg
Transport **MODEST** Above avg	Healthcare **+10–20%** Above avg	Property Tax **+27%** Above avg

Monthly Budget Estimate (excl. rent)

Single	Couple	Family of 4
€1,800–2,400	€2,600–3,200	€3,200–4,000

Tourism-driven areas like the Amalfi Coast have seen costs rise faster than the national average — local prices for accommodation, dining, and services are estimated **15–25% higher than five years ago**, vs. about 10–15% nationally. The medium-term trend remains upward but moderate.

Local Lifestyle

Population
5.163
↳ -0.5%

Median Age
45

Avg Household
2,6 PEOPLE

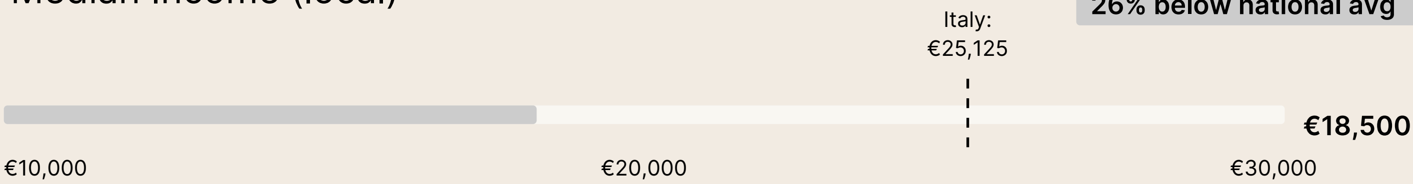
Unemployment

3× the national rate

ISTAT provisional estimate, May 2026 — lowest national rate since the series began in 2004.

Median Income (local)

26% below national avg



National figure is a per-capita average (MEF/Agenzia delle Entrate, 2024 tax year); local figure is a median — directionally comparable, not exact.

Walkability

Sidewalk Coverage
HIGH

Pedestrian Paths
212

Public Squares
5

Tourism and Rental Potential

Tourism Growth +5.5% year-on-year

Annual Visitors
176K

Foreign Visitors
42%

Peak Season
MAY - OCTOBER

Avg Stay
4.5 NIGHTS

Lifestyle Fit

FAMILY FRIENDLY 94/100

Suitable for families with good schooling access and solid healthcare coverage in this village/town setting.

- 3 schools within the area
- Nearest hospital: Presidio Ospedaliero Castiglione di Ravello "Costa d'Amalfi", 2.5km (5 min drive)
- 3 healthcare facilities nearby
- 4 parks & recreation spots nearby
- Moderate public transport (score 46/100)

RETIREE PARADISE 94/100

A village/town setting with accessible healthcare coverage, healthcare 2.5km away, with coastal access.

- Nearest hospital: Presidio Ospedaliero Castiglione di Ravello "Costa d'Amalfi", 2.5km (5 min drive)
- 3 healthcare facilities nearby
- Coastal access: Amalfi Coast, 3.2km
- 5 dining options within the area
- Quiet village/town setting

INVESTOR APPEAL 81/100

High tourism intensity with 42% international visitors supports strong STR rental potential.

- High tourism area — 176K annual visitors
- 42% international visitors
- Peak season: May - October
- Beach 3.2km away — STR premium potential
- Transport & walkability score: 56/100

HOLIDAY HOME 87/100

May - October rental season in a coastal village/town with high tourism demand.

- Peak season: May - October — avg 4.5-night stays
- Beach access: Amalfi Coast, 3.2km
- 5 restaurants within the area
- High tourism area — 176K visitors/year
- Outlook: Stable with moderate employment levels and gradually adjusting population

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Growth Outlook

Short Term (1-2 years)
STABLE WITH MODERATE EMPLOYMENT LEVELS AND GRADUALLY ADJUSTING POPULATION

Medium Term (3-5 years)
CAUTIOUSLY OPTIMISTIC OUTLOOK DRIVEN BY RENOVATION INCENTIVES AND LIFESTYLE MIGRATION

Long Term (5+ years)
LONG-TERM VALUE SUPPORTED BY ITALIAN PROPERTY MARKET RESILIENCE AND INTERNATIONAL DEMAND

Key Growth Drivers:

✓ Government incentives for property renovation (Superbonus, Ecobonus)
✓ Growing international buyer interest in Italian property
✓ Remote work trends supporting rural/small-town migration

Key Risks

! Below-average local incomes may limit demand
! High unemployment (15.5%) limiting market activity

Housing Stock Profile

Owner-Occupied **68.2%**	Second Homes **41.5%**	Avg Property Size **96 M²**
Residential / Commercial **79% / 21%**	Residents/Building **3.4**	Units/Building **2.9**

Sources: Google Places, Google Distance Matrix, Google Air Quality, Google Address Validation, OpenStreetMap, Open-Meteo, ISTAT, Perplexity AI, OpenAPI IT, Italia Domani PNRR

Risk and Legal Intelligence

Overall Risk Score
48/100

Risk Level
MEDIUM

Data Quality
STANDARD

Right of Pre-emption (Prelazione Agraria)

This rural property triggers the agricultural pre-emption right under Italian law (L. 590/1965 and L. 817/1971). Neighbouring farmers or tenants with an agricultural tenancy on the land have the legal right to purchase at the agreed price before any other buyer. The seller must formally notify all qualifying parties and wait 30 days before the sale can proceed to you.

Verify with your notaio whether any qualifying parties hold a right of pre-emption before signing the compromesso. Failure to comply can result in the sale being voided.

Building Compliance Risk — Medium

Southern Italy region (Campania) — ISTAT abusivismo rate 40%+ in Campania, Calabria, Sicily.

Before signing any agreement, commission a conformità urbanistica and catastale check from a licensed geometra (typical cost: €300–€600). This verifies that the property's current state matches both the planning permission records and the cadastral floor plan. Risk tier: Medium.

Wildfire Risk — High

Campania sees frequent summer fires, especially in hillside areas and the Cilento coast. Verify property insurance includes wildfire coverage.

Verify that your property insurance policy explicitly covers wildfire damage. Many standard Italian policies exclude it. Request a defensible space assessment from the seller or a local geometra.

Legal Constraints (Vincoli)

No vincolo culturale found

Vincolo Paesaggistico likely

Possible Vincolo Paesaggistico — Coastal Buffer

- Properties within 300m of the coast are subject to a mandatory landscape constraint. External modifications, new construction, and renovation works require Soprintendenza approval.
- Obtain a "nulla osta paesaggistico" from the local Soprintendenza before any external works. This cannot be waived and adds 60–120 days to any building permit timeline.

Possible Vincolo Paesaggistico — National Park Zone

- This province contains national or regional parkland. Properties inside park boundaries face additional landscape and environmental constraints beyond standard vincoli.
- If within park boundaries, any construction or renovation requires both Soprintendenza and park authority authorization (Ente Parco). Verify exact park perimeter with your notaio.

Risk Breakdown

Market Risk	Risk of market price volatility and resale difficulty. Monitor market trends, consider long-term holding strategy	50/100
Property Condition Risk	Risk of unexpected repairs and maintenance costs. Commission full technical survey before purchase	35/100
Legal & Title Risk	Risk of cadastral issues, unpermitted works, or title problems. Engage experienced notary and complete thorough due diligence	50/100
Environmental & Climate Risk	Seismic Zone 2, Medium flood risk, Low landslide risk. Seismic assessment recommended. Sismabonus incentives available for structural improvements.	48/100
Rental Income Risk	Risk of lower than expected rental income or occupancy. Invest in property appeal, professional property management	55/100

AI Risk Intelligence

Overall Assessment

This villa in Amalfi, Province of Salerno, presents a mixed but manageable risk profile for an international buyer, with strong lifestyle and market appeal offset by material physical and regulatory risks. The property sits in Seismic Zone 2, which means strong earthquakes are possible and structural due diligence is essential, especially for a used villa of unknown age. The main risk drivers are not only seismicity but also climate stressors: very high heat-wave exposure, high wildfire risk, medium flood risk, and likely water restrictions during drought periods. For a buyer at €790,000, the location can support value retention, but only if the building is technically sound and the buyer budgets for resilience upgrades, higher insurance, and ongoing maintenance.

Property Condition

Because the property is usato and the building age is unknown, the first concern is hidden structural and plant-system risk rather than cosmetic condition. In Amalfi and the wider Salerno area, older villas often require checks on load-bearing masonry, roof tie-downs, moisture ingress, retaining walls, and compliance with Italian seismic standards under the NTC 2018 framework. If the villa predates modern seismic design or has undergone informal alterations, the risk of non-compliant interventions is significant and can affect both safety and resale value. A full technical survey should verify structural regularity, cadastral conformity, energy performance, and whether any past renovations were authorized under the correct municipal permits.

Location Risk Factors

Amalfi is exposed to a combination of coastal, hydrogeological, and climate-related risks that are especially relevant for hillside and historic properties. The area's seismic classification in Zone 2 means the probability of damaging shaking is material, even if major events are infrequent, and this should be treated as a core underwriting issue. Flood risk is medium, so localized runoff, drainage overload, and intense rainfall episodes can still create damage even where landslide risk is rated low; in steep coastal terrain, water management and slope stability remain important. Historically, the Amalfi Coast has experienced storm-driven flooding, slope instability, and infrastructure disruption from heavy rain and coastal weather events, which can affect access, maintenance costs, and insurability.

Government Initiatives

At the national level, Italy has the Piano Nazionale di Adattamento ai Cambiamenti Climatici, which frames adaptation measures for heat, drought, flood, and coastal risk, and Protezione Civile continues to support early warning, emergency planning, and local resilience actions. Seismic risk reduction is also supported through Sismabonus and related retrofit policies, which are designed to encourage strengthening of vulnerable buildings in high-risk zones such as Zone 2. In Campania and the Province of Salerno, public investment typically focuses on drainage, slope stabilization, road resilience, and civil protection readiness, while coastal and tourism infrastructure projects aim to improve access and emergency response capacity. For Amalfi specifically, these broader programs are relevant because the town's narrow road network and coastal setting make resilience upgrades more valuable than in less constrained inland markets.

Homeowner Incentives

For owner-occupiers and qualifying taxpayers, the main incentives are Sismabonus, Ecobonus, and Bonus Ristrutturazioni, with deduction levels depending on the current national budget law and the type of work performed. In general, seismic improvement works can qualify for Sismabonus deductions that may reach high percentages for risk-reduction interventions, while energy-efficiency works may qualify under Ecobonus rules; however, the exact rate and transferability should be verified at the time of purchase because Italian incentive regimes change frequently. Superbonus residual provisions may still apply only in limited cases and with stricter eligibility, so they should not be assumed for a standard villa purchase. International buyers can often access these incentives if they are the legal taxpayer in Italy and the property and works meet the formal requirements, but they must ensure proper invoices, bank transfers, permits, and technical asseverations; Campania does not typically add a widely available standalone regional home-retrofit incentive that would replace national programs.

Climate Projections

Over the next 10 to 25 years, Amalfi and the Salerno coast are likely to experience hotter summers, more frequent heat waves, and greater pressure on water supply and cooling demand. Precipitation is expected to become more irregular, with longer dry spells punctuated by intense rainfall events that can strain drainage systems and increase localized flood risk. As a coastal location, Amalfi also faces gradual sea-level rise and stronger storm-surge sensitivity, which can affect waterfront access, erosion, and insurance pricing even if the villa is not directly on the shoreline. These trends are likely to increase maintenance costs, accelerate wear on façades and roofs, and put upward pressure on premiums, which can modestly weigh on long-term value despite the area's strong prestige appeal.

Insurance Guidance

For this villa, the essential coverages are building/property insurance, earthquake cover, flood and water-intrusion cover, storm and wind damage, fire, liability, and assistance for emergency repairs and temporary accommodation. Given Seismic Zone 2, earthquake coverage should be treated as an essential add-on rather than optional, because the expected loss profile is dominated by seismic and secondary damage risk. For a €790,000 villa in Amalfi, a realistic annual premium with natural-disaster extensions is often in the high end of the Italian range, roughly €500 to €800+ and potentially well above that depending on construction type, slope exposure, and deductible structure; the provided estimate of €9,283 suggests a very conservative or heavily loaded risk model and should be compared carefully across insurers. Among Italian providers, Generali Italia and Allianz Italia are often strong for comprehensive high-value home policies, UnipolSai and Reale Mutua are useful for broad domestic coverage and service networks, AXA can be competitive for tailored high-value packages, and Cattolica may be considered where available through current distribution channels; if the purchase is financed, mortgage lenders commonly require basic building insurance, but earthquake and flood extensions are usually not mandatory unless specifically imposed by the lender.

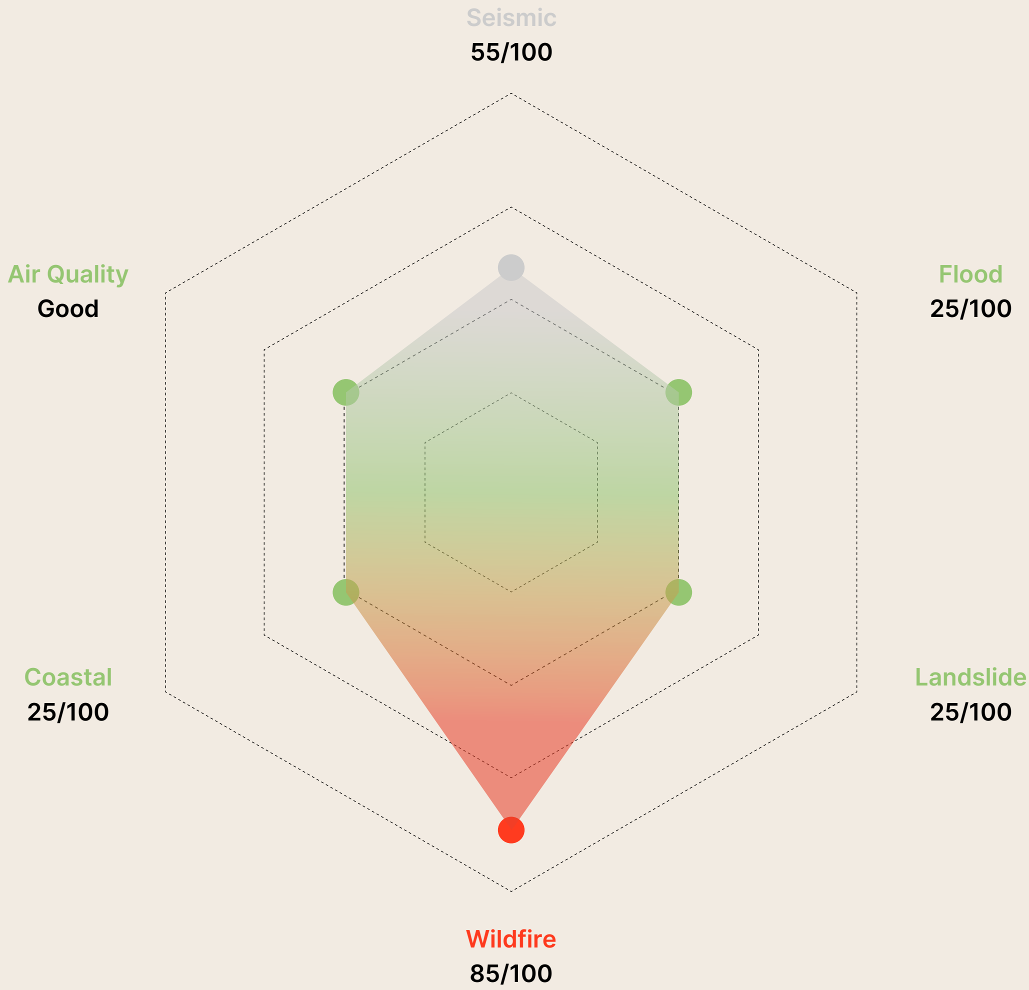
Key Risks

- ! Risk of market price volatility and resale difficulty
- ! Risk of cadastral issues, unpermitted works, or title problems
- ! Seismic Zone 2, Medium flood risk, Low landslide risk
- ! Risk of lower than expected rental income or occupancy

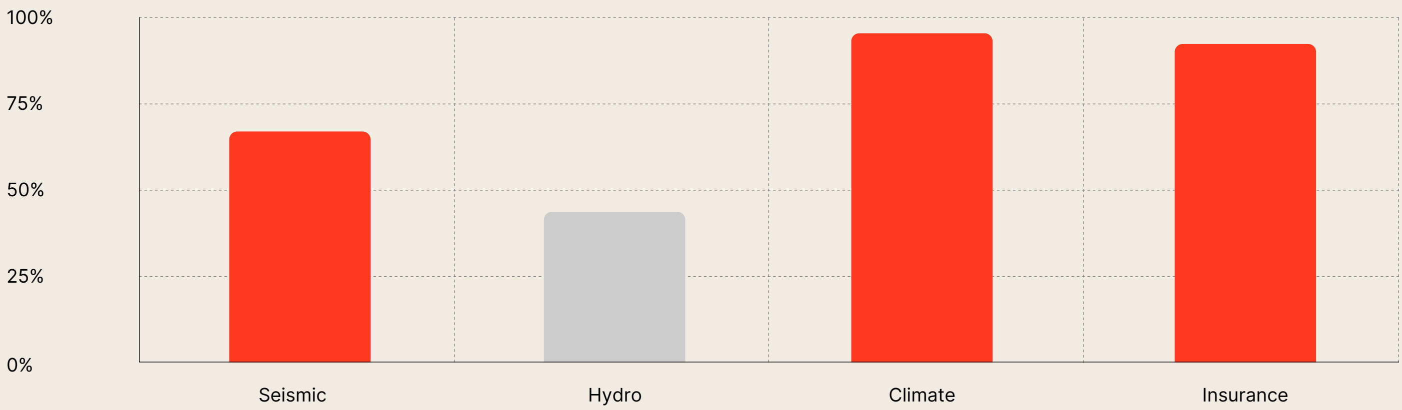
Mitigation Recommendations

- ✓ Commission a seismic vulnerability assessment by a qualified engineer under NTC 2018 criteria before closing, with special attention to masonry walls, roof anchoring, and floor diaphragms.
- ✓ Verify full cadastral and planning conformity, including any past renovations, to ensure the villa has no unauthorized works that could complicate insurance or future resale.
- ✓ Inspect and upgrade roof drainage, gutters, and perimeter runoff management to reduce damage from intense rainfall and localized flooding.
- ✓ Assess retaining walls, terraces, and slope interfaces for hidden instability, even with low mapped landslide risk, because Amalfi's terrain can amplify water-related failures.
- ✓ Install passive heat-mitigation measures such as high-performance shading, reflective roof treatments, and improved ventilation to reduce heat-wave stress and cooling costs.
- ✓ Create a wildfire defensible-space plan around the villa, including vegetation clearance, non-combustible perimeter materials, and spark-resistant exterior elements.
- ✓ Add rainwater harvesting and storage systems to buffer likely water restrictions and reduce dependence on municipal supply during drought periods.
- ✓ Obtain a high-value home policy that explicitly includes earthquake, flood, storm, and debris-removal coverage, with deductibles reviewed against the villa's construction type and exposure.

Environmental & Climate Risks



Climate Risk Financial Impact



Financial Summary

Value at Risk
€252,800
↳ 32.0% of purchase price
↳ Risk-adjusted markdown on market value from seismic and flood hazards

Risk-Adjusted Value
€537,200
↳ -€252,800 vs asking price
↳ Purchase price after applying all identified risk discounts

Mitigation Budget
€53,500
↳ 6.8% of purchase price
↳ Estimated cost to physically mitigate seismic, flood, and climate hazards

Annual Risk Cost
€9,283
↳ Estimated annual insurance premium including all risk-adjusted coverage

10-Year Cumulative Cost
€108,880
↳ Total insurance outlay over 10 years (linear, no compounding)

Risk-Adjusted ROI
4.9%
↳ Net rental yield after risk costs; assumes 4.5% gross rental yield

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Recommended Insurance Providers

Generali Italia
• Market leader with comprehensive polizza casa coverage.

UnipolSai
• Strong natural disaster and multi-risk coverage

Allianz Italia
• International expertise, good for foreign property owners

Reale Mutua
• Specialist earthquake coverage for high-risk zones

AXA Assicurazioni
• Online quotes, competitive rates for standard properties

Foreign Buyer Legal Intelligence

A foreign buyer purchasing a villa in Amalfi follows the national Italian conveyancing framework, with adaptations to Campania regional planning rules and Amalfi municipal regulations on coastal protection, historic heritage, and tourist use. The process typically involves: a formal offer, a preliminary contract (compromesso) with deposit, and a final deed of sale (rogito) signed before a notary, who must verify anti-money-laundering compliance and full urban-planning and cadastral regularity under national law. In Amalfi, particular attention is required for properties within the historic center, coastal protection zones, and landscape-restricted areas, as these trigger more stringent authorizations from the Soprintendenza and the Municipality pursuant to the Codice dei Beni Culturali e del Paesaggio and Campania regional planning rules. Foreign buyers must obtain an Italian tax code (codice fiscale), demonstrate lawful source of funds, and ensure that any prior works on the villa comply with municipal building permits and landscape approvals.

Recent Regulatory Changes

Decreto-Legge 87/2023 ("Decreto Alloggi Turistici") — short-term tourist rentals
Strengthens the national framework for short-term rentals, introduces a unified identification code (CIN) for tourist properties, and enhances tax-compliance controls. Municipalities, including Amalfi, are enabled to adopt more detailed local regulations and enforcement measures.

Decreto Legislativo 10 marzo 2023 n. 24 strengthening anti-money-laundering and reporting obligations for professionals, including notaries

Increases due-diligence obligations for notaries and other obliged entities on real-estate transactions, including enhanced verification of beneficial ownership, source of funds, and politically exposed person (PEP) status; foreign buyers may face more extensive documentation requests and potential. (2023)

Ongoing implementation and tightening of EU and Italian AML framework under Decreto Legislativo 21 novembre 2007 n. 231 and subsequent amendments

Gradual tightening of customer due diligence, cross-border transfer monitoring, and cash-use limits in real-estate purchases; impacts how foreign buyers can fund Italian property acquisitions, particularly regarding bank transfers from abroad and use of foreign accounts. (2022-2025)

Recent updates to IMU (Imposta Municipale Propria) framework following Legge di Bilancio measures 2023–2025

Consolidation of IMU rules and minor rate-setting adjustments by municipalities; Amalfi, like other municipalities, retains discretion to set IMU rates within national bands, with non-resident owners paying IMU on second homes at locally determined rates. (2023-2025)

Continuous refinement of Campania regional landscape and coastal protection planning under the Piano Territoriale Paesistico and related regional acts

Reinforces restrictions on new building, extensions, and changes of use in coastal and landscape-protected areas, including in Amalfi; increases the need for prior landscape authorization and stricter scrutiny of projects affecting the coastline and historic fabric. (2022-2025)

Foreign Buyer Challenges

Complexity of historic and landscape protections affecting villas in Amalfi

Engage an Italian architect or engineer familiar with Amalfi and Campania planning rules to verify existing permits and landscape authorizations, and to assess feasibility of any intended renovations before signing the preliminary contract; include specific contractual protections and conditions.

Navigating Italian anti-money-laundering requirements and banking procedures

Open an Italian bank account early in the process, work with the bank to structure transfers in compliance with AML rules, and prepare comprehensive source-of-funds documentation (bank statements, contracts, corporate records); coordinate with the notary and bank so that funds arrive in Italy.

Language and legal-system differences

Use a bilingual Italian lawyer and notary experienced in cross-border transactions to explain documents, negotiate conditions, and ensure compliance with Italian law; obtain certified translations for key contracts if needed and avoid signing any document without full understanding of obligations.

Tax complexity for non-resident owners (IMU, TARI, rental income, possible capital gains)

Consult an Italian tax adviser familiar with non-resident taxation to model annual tax exposure, choose the most advantageous rental-income regime (e.g., cedolare secca versus ordinary IRPEF), and ensure timely filing of Italian tax returns and payment of municipal taxes.

Reciprocity and nationality-related limitations

Verify with the notary and the Ministry of Foreign Affairs if the buyer's country benefits from reciprocity for property purchases in Italy; in most cases for EU and many non-EU states there are no special restrictions, but confirmation should be obtained before proceeding.

Local Municipal Rules

Municipal Building Regulation (Regolamento Edilizio Comunale di Amalfi)

Sets detailed requirements for building permits, renovations, structural works, and changes of use within Amalfi, including compliance with local urban-planning instruments and alignment with landscape and coastal constraints.

Municipal Regulation on Waste and TARI Application (Regolamento Comunale per la Gestione dei Rifiuti e TARI)

Defines obligations of property owners regarding waste-collection methods, separation of waste, and payment of TARI (tassa sui rifiuti), with different categories and coefficients for residential properties, tourist accommodations, and other uses; owners of villas used for tourist rental may be...

Municipal Tourist Tax Regulation (Regolamento Comunale Imposta di Soggiorno di Amalfi)

Establishes the local tourist tax payable by guests staying in tourist accommodations within Amalfi and sets obligations on hosts (including villa owners offering short-term rentals) to collect, declare, and remit the tax, as well as to register guests with the appropriate municipal or regional.

Local Regulation implementing National CIN (Codice Identificativo Nazionale) for Tourist Rentals

Defines the practical procedure within Amalfi for obtaining and displaying the national identification code (CIN) for properties used as short-term tourist rentals; requires registration, use of the code in all advertisements, and communication of data for control and tax-compliance purposes.

Tax Obligations

IMU (Imposta Municipale Propria)

Municipal property tax payable on second homes and non-primary residences; for a foreign, non-resident owner, a villa in Amalfi is typically treated as a second home subject to IMU at the rate set by the Municipality within national bands, applied to the cadastral value of the property.

TARI (Tassa sui Rifiuti)

Municipal waste-collection tax based on property characteristics (size, use category, number of occupants) and coefficients adopted by Amalfi; villas used as tourist accommodations may fall into different categories than standard residential use, leading to higher rates.

Registration tax / mortgage tax / cadastral tax on purchase (Imposta di Registro, Ipotecaria...

Taxes due upon purchase of the villa, with rates varying depending on whether the seller is a private individual or a company, and whether VAT applies; non-resident foreign buyers normally pay the same rates as Italian buyers, subject to national rules.

Rental income taxation (IRPEF or flat-tax regimes such as cedolare secca)

If the villa is rented out, rental income is subject to Italian income tax; non-resident owners are taxed on Italian-source income, and may opt, if eligible, for the flat-tax regime (cedolare secca) for residential leases or pay progressive IRPEF rates with allowances and deductions under national.

Possible capital gains tax on resale (Imposta sulle Plusvalenze Immobiliari)

If the villa is resold within the statutory period (generally five years from purchase) and does not qualify as principal residence, capital gains may be taxable in Italy under national rules.

Property Restrictions

Historic and landscape protection (vincoli storici e paesaggistici)

Much of Amalfi, including many villas, falls under landscape and historic protection pursuant to the national Codice dei Beni Culturali e del Paesaggio and regional planning instruments.

Anti-Money Laundering Requirements

Foreign property buyers in Amalfi are subject to the national anti-money-laundering framework under Decreto Legislativo 21 novembre 2007 n. 231 and its subsequent amendments, as well as sector-specific implementing regulations. Notaries, banks, and other professionals involved are "soggetti obbligati" and must carry out customer due diligence, including identification of the buyer and any beneficial owner, verification of identity documents, and collection of information on the purpose and nature of the transaction.

Legal Due Diligence

Cadastral Status

The property is classified as A/7 - Detached Villa with a land use designation of Residential. The conformity status is Unknown.

Zoning

The current zoning is Residential Zone A/B. Permitted uses include Primary residence, Holiday home, Vacation rental (with CIN license). Restrictions apply: Building height limits apply; External modifications require Comune permits.

Financial Summary

APE (ATTESTATO DI PRESTAZIONE ENERGETICA)

↳ Energy performance certificate required for all sales
↳ Cost: €200

CERTIFICATO DI ABITABILITÀ

↳ Habitability certificate confirming property meets standards
↳ Cost: €300

CERTIFICATO DI DESTINAZIONE URBANISTICA

↳ Urban planning certificate for properties with land
↳ Cost: €100

CONFORMITÀ URBANISTICA

↳ Certificate confirming building matches approved plans
↳ Cost: €500

VISURA CATASTALE

↳ Cadastral extract showing property details and ownership
↳ Cost: €50

Due Diligance Checklist

Total Steps	Professional Required	Est. Cost	Timeframe
26	**17**	**€1,550-€3,050**	**4-6 WEEKS**

What To Do First

These are the highest-priority items to address before making any offers or commitments.

- ! **Title deed verification (Atto di Provenienza)(€200-400):** Verify the seller has clear legal ownership and the right to sell. Check for any encumbrances, mortgages, or liens.
- ! **Cadastral records check (Visura Catastale)(€50-100):** Verify property boundaries, classification, and that the cadastral map matches the actual property.
- ! **Urban planning compliance (Conformità Urbanistica) (€300-600):** Confirm all construction and modifications have proper permits and comply with local planning regulations.

Building Compliance Risk

medium

Standard due diligence should uncover any issues. Engage a geometra to verify urban planning compliance before signing the preliminary contract. Most issues can be resolved but may add 2-4 weeks to the timeline.

Required Verifications:

- ! Full urban planning compliance check (Conformità Urbanistica)
- ! Building permit history search at municipality
- ! Compare cadastral plans to actual property layout
- ! Verify all extensions and modifications are documented
- ! Check for any pending or past condono (amnesty) applications

Verification Cost: €400-800

Comprehensive checklist organized by purchase journey phase.
Click checkboxes to track your progress.

Phase 1: Pre-Offer

LEGAL

- [ ] **Title deed verification (Atto di Provenienza)**

Verify the seller has clear legal ownership and the right to sell. Check for any encumbrances, mortgages, or liens.

↳ €200-400
↳ 1-2 weeks
↳ Professional required
↳ Property analysis

- [ ] **Urban planning compliance (Conformità Urbanistica)**

Confirm all construction and modifications have proper permits and comply with local planning regulations.

↳ €300-600
↳ 1-2 weeks
↳ Professional required
↳ Property analysis

- [ ] **Engage bilingual property lawyer (avvocato)**

Essential for foreign buyers. Reviews contracts, manages due diligence, and protects your interests throughout the purchase process.

↳ €2,000-5,000
↳ 1 week
↳ Professional required
↳ Foreign buyer requirements

ADMINISTRATIVE

- [ ] **Cadastral records check (Visura Catastale)**

Verify property boundaries, classification, and that the cadastral map matches the actual property.

↳ €50-100
↳ 1 week
↳ Professional required
↳ Property analysis

- [ ] **Obtain Codice Fiscale (Italian Tax ID)**

Required for all property transactions. Apply at nearest Italian consulate or in person at Agenzia delle Entrate in Italy.

↳ Free (consulate) or €100-200 (via lawyer)
↳ 1-4 weeks
↳ Foreign buyer requirements

FINANCIAL

- [ ] **Source of funds documentation (AML compliance)**

Prepare proof of where purchase funds originate. Italian AML laws require full documentation for transfers over €15,000.

↳ €0-200
↳ 1-2 weeks
↳ Foreign buyer requirements

- [ ] **Open Italian bank account**

Strongly recommended for property purchases. Many notaries require payment from an Italian account for AML compliance.

↳ €0-50/year
↳ 2-6 weeks
↳ Foreign buyer requirements

Phase 2: Preliminary Contract

LEGAL

☐ **Review and sign Proposta d'Acquisto (Purchase Offer)**

Formal written offer with deposit (typically €5,000-10,000). Becomes binding when accepted. Ensure lawyer reviews before signing.

↳ Included in lawyer fees
↳ 1-2 weeks
↳ Professional required
↳ Italian purchase process

☐ **Sign Compromesso (Preliminary Contract)**

Binding agreement with 10-30% deposit (caparra confirmatoria). Include suspension clauses for mortgage approval and due diligence findings.

↳ €200-500 (registration tax)
↳ 1-3 weeks after offer accepted
↳ Professional required
↳ Italian purchase process

☐ **Arrange Power of Attorney (Procura) if needed**

Notarized power of attorney allows a representative to sign documents on your behalf. Requires apostille for foreign documents.

↳ €500-1,500
↳ 1-3 weeks
↳ Professional required
↳ Foreign buyer requirements

ADMINISTRATIVE

☐ **Certificate of Habitability (Certificato di Agibilità)**

Verify the property has a valid habitability certificate confirming it meets health and safety standards.

↳ €100-200
↳ 1-2 weeks
↳ Professional required
↳ Property analysis

☐ **Energy Performance Certificate (APE)**

Obtain and review the energy performance certificate. Required for all property transactions.

↳ €150-300
↳ 1 week
↳ Professional required
↳ Property analysis

☐ **Boundary survey**

Professional survey to confirm property boundaries match cadastral records, especially for properties with gardens.

↳ €400-800
↳ 1-2 weeks
↳ Professional required
↳ Property analysis

☐ **Document translation & apostille**

Foreign documents (marriage cert, financial statements, corporate docs) must be translated by sworn translator and apostilled.

↳ €200-600 per document set
↳ 1-3 weeks
↳ Professional required
↳ Foreign buyer requirements

FINANCIAL

☐ **Outstanding utilities and taxes**

Verify all utility bills (electricity, gas, water) and property taxes (IMU, TARI) are paid current.

↳ Free to €50
↳ 1 week
↳ Property analysis

Phase 3: Pre-Closing

LEGAL

- [ ] **Select and brief notaio (notary)**

The notaio is a public official who authenticates the sale. They verify legal compliance, check for liens, and register the transfer.

↳ €2,000-5,000 (based on property value)
↳ 1-2 weeks
↳ Professional required
↳ Italian purchase process

- [ ] **Sign Rogito (Final Deed) at notaio**

Final deed of sale signed before the notary. All parties present (or via procura). Balance payment made, keys handed over.

↳ Included in notary fees
↳ 1 day (scheduled)
↳ Professional required
↳ Italian purchase process

FINANCIAL

- [ ] **Calculate and prepare closing taxes**

Registration tax (2-9% depending on primary/secondary residence), cadastral tax, mortgage tax. Budget based on property value.

↳ €23,700-€79,000
↳ Calculated by notaio
↳ Professional required
↳ Italian tax calculation

- [ ] **Arrange international fund transfer**

Wire purchase funds to Italian bank account 5-7 business days before rogito. Use FX broker for savings of 1-3% on large transfers.

↳ €100-500 (transfer fees)
↳ 5-7 business days
↳ Foreign buyer requirements

TECHNICAL

- [ ] **Roof and facade inspection**

Detailed inspection of roof covering, guttering, and exterior walls for water damage or structural issues.

↳ €300-600
↳ 1-2 weeks
↳ Professional required
↳ Property analysis

- [ ] **Final property walkthrough**

Inspect property before signing the rogito to confirm condition matches agreement and all fixtures/fittings are as agreed.

↳ Free
↳ 1 day
↳ Italian purchase process

4: Post-Purchase

ADMINISTRATIVE

- [ ] **Register property at Conservatoria**

The notaio registers the deed at the Land Registry (Conservatoria dei Registri Immobiliari) to formally transfer ownership.

↳ Included in notary fees
↳ 2-4 weeks (notaio handles)
↳ Professional required
↳ Italian purchase process

- [ ] **Transfer utilities (electricity, gas, water)**

Contact each utility provider to transfer accounts to your name. May require codice fiscale and proof of ownership.

↳ €100-300 total
↳ 1-3 weeks
↳ Post-purchase requirements

FINANCIAL

- [ ] **Register for IMU (property tax) and TARI (waste tax)**

As a non-resident owner, you pay seconda casa IMU rates. TARI is the municipal waste collection tax. Both payable annually.

↳ ~€5,530/year IMU
↳ 2-4 weeks
↳ Tax obligations

- [ ] **Appoint tax representative (rappresentante fiscale)**

Non-resident owners should appoint a tax representative to handle annual IMU payments, rental income declarations, and tax correspondence.

↳ €300-800/year
↳ 1-2 weeks
↳ Professional required
↳ Foreign buyer requirements

- [ ] **Obtain comprehensive property insurance**

Building and contents insurance is recommended. Consider earthquake and flood coverage based on property location and risk profile.

↳ €300-1,000/year
↳ 1-2 weeks
↳ Professional required
↳ Risk assessment

All in Project Budget

Full Purchase Price
€790,000
Surface area: $214m^2$

Acquisition Costs

Seconda Casa / Non-resident (9%)

Registration Tax (Imposta di Registro) – on cadastral value €513,500 x9%	€43,450
Notary Fees (Onorario del Notaio)	€19,750
Agent Commission (incl. 22% IVA) – base €23,700 + IVA €5,214	€28,914
Legal Fees (Avvocato Immobiliare)	€7,900
Totak Acquisition Costs	**€100,014**

Prima Casa could save you €33,180
If you qualify as a primary residence buyer, registration tax drops from €43,450 to €10,270.

When Cash is Due — Purchase Journey

Proposta d'acquisto
€15,800, DAY 1
Good faith deposit submitted with your offer. Returned if the seller rejects; forfeited if you withdraw after acceptance.

Contratto Preliminare (Compromesso)
€118,500, WEEKS 2–6
Binding preliminary contract signed before a notary or agent. Additional deposit paid here (total 10–20% of price). If the seller withdraws, they must return double the deposit.

Rogito (Atto Notarile)
€755,714, MONTHS 2–6
Final transfer of ownership signed before a state-licensed notary. Remaining purchase price + all taxes + notary fees are paid here. Keys are handed over.

Renovation Cost Estimates

Basic Refresh
€28,055
↳ Cosmetic updates: painting, minor repairs, appliance updates
↳ Timeline: 4-8 weeks

Medium Renovation
€68,354
↳ Full interior renovation: new kitchen, bathrooms, flooring, electrical updates
↳ Timeline: 5-11 weeks

Full Restoration
€201,733
↳ Complete renovation: structural work, new systems, full rebuild
↳ Timeline: 15-30 weeks

Professional Fees

Seconda Casa / Non-resident (9%)

Architect / Geometra	€6,835
Technical Survey	€3,950
Energy Certification (APE)	€300
Total Professional Fees	**€11,085**

Contingency Reserve

€10,253, 15% OF MID-TIER RENOVATION

Italian renovations routinely uncover hidden structural problems, seismic reinforcement requirements, or permit delays. A 15% buffer is industry-standard.

All-In Totals

With Basic Renovation
€939,407

With Mid Renovation
€979,706

With Full Renovation
€1,113,085

- Registration tax calculated on cadastral value (est. €513,500) at 9% for second home / non-resident buyers. Drops to 2% with Prima Casa status.
- Agent commission includes 22% VAT as required by Italian law.
- Renovation costs based on regional Italian benchmarks adjusted for property type and condition.
- Contingency of 15% recommended — Italian renovations frequently encounter unforeseen structural or regulatory costs.

Annual Running Costs

IMU (Annual Property Tax)	€4,416/yr
Notary Fees (Onorario del Notaio)	€749/yr
Building Insurance	€2,370/yr
Utilities (gas + electricity, est.)	€385/mo
Est. Total Running Costs	**€12,155/yr**

IMU is exempt for primary residence (Prima Casa) owners. All figures are indicative — verify with local municipality and providers.

Italian Renovation Tax Incentives

Tax credits deducted from IRPEF (Italian income tax) over 10 years. Consult a commercialista (Italian tax adviser) to confirm eligibility before committing.

Bonus Ristrutturazione

€34,177

↳ 50% tax credit — max qualifying spend €96,000
↳ Applies to qualifying renovation works on residential properties. Tax credit deducted from personal income tax over 10 years.
↳ Rate under review for 2025 budget — confirm with a tax consultant before committing.

Bonus Ristrutturazione

€45,894

↳ 65% tax credit
↳ For insulation, windows, solar, and high-efficiency heating systems. 65% deduction on qualifying energy-improvement spend.

Sismabonus (Seismic Upgrade)

€37,825

↳ 75% tax credit
↳ For properties in seismic zones 1-4. Credit rate 70-85% depending on seismic risk class improvement achieved.

Net renovation cost after Bonus Ristrutturazione

Basic	Mid	Full
€14,027	**€34,177**	**€167,556**

Financing Options

60% LTV Fixed Rate – Intesa Sanpaolo

3.5% Fixed

Down Payment	Loan Amount	Monthly Payment	Total Interest
€316,000	**€474,000**	**€2,759/MO** ↳ 20 years	**€188,103**

50% LTV Fixed Rate – UniCredit

3.4% Fixed

Down Payment	Loan Amount	Monthly Payment	Total Interest
€395,000	**€395,000**	**€2,832/MO** ↳ 15 years	**€114,679**

Cash Purchase:
Full Purchase Price: €790,000
No monthly mortgage payments, no interest costs

No Debt

Find a Lender

International Buyers

Barclays International Banking
Mortgages for international clients with an existing Barclays relationship. Requires £100k minimum assets.

HSBC Expat
International mortgage service for expats. Multi-currency income accepted. Minimum £75k income.

World of Italian Mortgages
UK-based specialist broker focused exclusively on helping international buyers finance Italian property

Athena Advisors
Specialist in French and Italian real estate financing for non-residents.

CA Italia (Crédit Agricole)
French-owned Italian bank experienced with international buyers and non-residents.

World of Italian Mortgages
UK-based specialist broker focused exclusively on helping international buyers finance Italian property

Disclaimer: Mortgage rates and financing scenarios are indicative estimates based on publicly available market data as of the most recent update. Actual rates, terms, and eligibility vary by lender, borrower profile, property type, and market conditions. This is not financial advice or a mortgage offer. Consult a qualified mortgage broker or Italian bank for a personalised quote.

Official Cadastral Data

CADASTRAL REFERENCE

Provincia	SA
Comune	AMALFI
Foglio	5
Particella	412
Subalterno	3
Sezione	U
ID Immobile	84013207

PROPERTY CLASSIFICATION

Category	A/8
Description	Abitazioni in ville
Class	2
Size (Consistenza)	11,5 vani
Zona Censuaria	1
Partita	20456

Official Address

VIA DELLE SORGENTI 9, piani T-1-2

Rendita Catastale

Annual cadastral income (tax base)

€2,118

↳ Last updated: 10.2.2024

TAX ESTIMATES

Cadastral Tax Base	€266,913
IMU (Annual)	€3,980
Registration Tax (2nd Home)	€24,022
Registration Tax (1st Home)	€5,338

Ownership Verification

Verified – 2 registered owner(s)

- **COSTA GIULIA**
  Proprieta' per 1/2
- **COSTA MARCO**
  Proprieta' per 1/2

Important Notes
As category A/8 (ville), this property is classified as luxury — the prima casa IMU exemption and reduced 2% registration tax do NOT apply.
Registration tax for a second home is 9% of the valore catastale (cadastral value). Verify current rates with your notaio.

Report data accurate as of 15 June 2026.
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Property investment involves significant financial risk. Projected rental yields, valuations, and ROI calculations are estimates only and do not guarantee future performance. Market values may decline, rental income may be lower than projected, and properties may experience extended vacancy periods.

Professional Due Diligence Required
Before purchasing any property in Italy, you must engage:
- Italian property lawyer (avvocato) to verify title, liens, and legal compliance
- Surveyor (geometra/perito) to assess structural condition
- Notary (notaio) to execute the deed of sale
- Tax advisor for fiscal obligations and planning
- Insurance advisor for property and liability coverage
- Regulatory Compliance
- Property transactions in Italy require cadastral compliance (conformità catastale), energy performance certificates (APE), building permits verification, and adherence to local rental regulations. Short-term rental licenses may be required and are subject to municipal approval.

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Report Generated: 15 June 2026
Data Valid Until: 15 July 2026
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