TROVARA

YOUR ITALIAN HOME, WITHOUT THE SURPRISES

Single Property Report — Sample

via delle Sorgenti, 9
Amalfi, Campania, Italy

- €790,000
- 214 m², 5 bed, 3 bath, Villa
- Price/m²: €3,692
- Land: 2,167 m²
- Energy Class: G
- 1162 days on market

Fair · 51/100

This 214m² Villa presents a fair opportunity, priced in line with the area. Market momentum is slowing — conditions favor patient buyers.

Keep the Romance.
Lose the Risk.

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Keep the Romance.
Lose the Risk.

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via delle Sorgenti, 9

1162d Extended Listing ~289d avg

Amalfi, Campania, Italy

€790,000

214 m² · 5 bed · 3 bath · Villa

Price/m² €3,692	Land 2,167 M²	Condition Used
Energy G	Year Built 1968	Orientation South-Facing
Floors 3		

Standard fixtures · None specified · Local area views · Energy Class G

EXECUTIVE SUMMARY

Interactive in the live report — expands with full detail

AMBER Score: 50/100

Interactive in the live report — expands with full detail

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

Outdoor & Land

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.

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.

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.

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.

Analysis generated: 2 July 2026

OpenAPI Real Estate and may be incomplete; Trovara accepts no liability for decisions made based on this report. Always consult qualified legal, financial, and real estate professionals before investing.

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

Casafari

Seller Flexibility

High

More room to negotiate

⚠ 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

Interactive in the live report — expands with full detail

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	RENTAL REFERENCE /M²/YR
€3,200 – €6,800	**€14 – €28**
median €4,600/m²	median €20/m²/yr · 2024 S2

ⓘ OMI benchmarks are zone-level averages set by Italy's Agenzia delle Entrate — not a property-specific valuation. Asking prices regularly exceed OMI ranges; condition, micro-location, and property features all affect the gap. Use this as a government reference floor, not a ceiling.

Regional market context

OMI · Rapporto Immobiliare 2026 · Campania · 2025

RESIDENTIAL TRANSACTIONS	HOUSE PRICES
+3.3%	+4.0% (national avg)

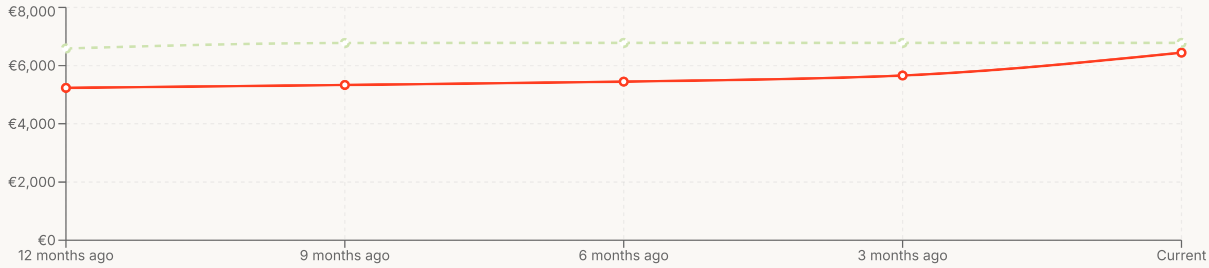
ⓘ Year-on-year change in the number of homes sold and in house prices for 2025 (Agenzia delle Entrate). Rising transactions signal a liquid market — easier to resell; rising prices show momentum. This is broad market direction, not a valuation of this property.

Automated estimate based on available market data. Not a professional appraisal.

Very High Confidence 23 data points · Casafari AVM · AI Research

Market Price Trends

Casafari Analytics



All Listings/m² ---- Active Listings/m²

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

10 comparables used Data: cached

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	Area Out-of-Market Price
€2,298,910	**€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	Price Range	Market Trend
€5,500/m²	**€4,200 - €7,800/m²**	**rising** +3.5% YoY

Research date: 7/2/2026

Comparable Properties

Casafari AVM

via Carbonara — **€590,000**
villa 5 bed 210m² 2.2km — €2,810/m²
79% match · Used · 271d on market
Same bedrooms (5) · Similar size · Same property type

via Sopramare — **€420,000**
villa 6 bed 200m² 1.2km — €2,100/m²
66% match · Used · 232d on market
Similar size · Same property type · Nearby location

strada statale per Agerola — **€325,000**
villa 5 bed 200m² 8.9km — €1,625/m²
56% match · Used · 1181d on market
Same bedrooms (5) · Similar size · Same property type

Sea view villa in Amalfi, approx. 200m², 4 bedrooms, terraces overlooking the coast, good condition, panoramic position above town center — **€1,150,000**
€5,750/m²
Idealista

Historic villa in Amalfi hills, approx. 230m², 5 bedrooms, large garden and sea view, needs partial modernisation — **€980,000**
€4,261/m²
Immobiliare.it

Renovated panoramic villa in Amalfi area, approx. 180m², 4 bedrooms, high-end finishes, large terrace with sea view, used as tourist accommodation

Casa.it

€1,400,000
€7,778/m²

Detached villa near Amalfi in coastal municipality of Salerno province, approx. 210m², 5 bedrooms, garden and partial sea view, standard residential finishes

Idealista

€900,000
€4,286/m²

Traditional Amalfi coast villa, approx. 190m², 4 bedrooms, terraces and sea view, average state of maintenance, used condition

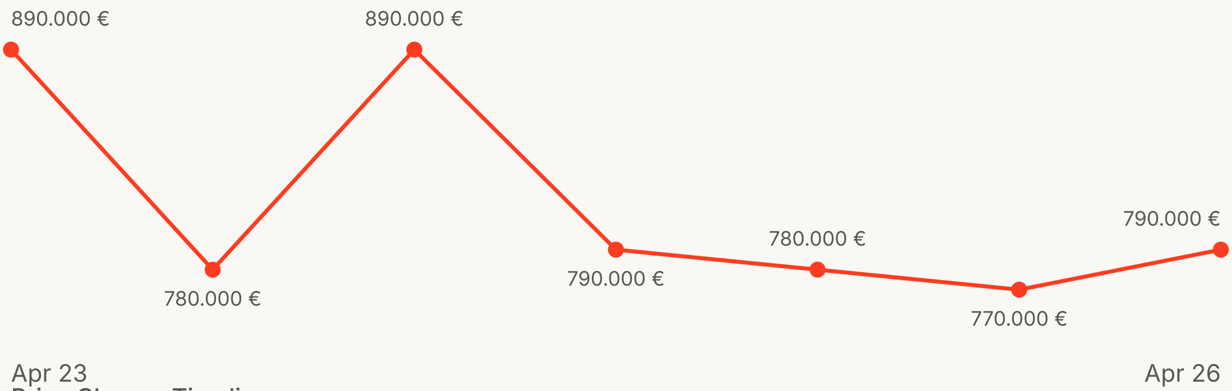
Immobiliare.it

€1,050,000
€5,526/m²

Price History

-11.2%

Interactive in the live report — expands with full detail



Price Change Timeline

Apr 23	890.000 €	Initial
Apr 23	780.000 €	↓ -110.000 €
Apr 23	890.000 €	↑ +110.000 €
Jan 25	790.000 €	↓ -100.000 €
Jan 26	780.000 €	↓ -10.000 €
Jan 26	770.000 €	↓ -10.000 €
Apr 26	790.000 €	↑ +20.000 €

Total Change
-100.000 €

Price Reductions
4 times

Market Overview

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

Demand: **High**
OMI gov data

Absorption/Turnover

2%

Slow — you have time to negotiate

% of comparable listings selling each month — lower = more buyer leverage

Casafari

5.9%

Annual property turnover for the commune — higher = more liquid market

OpenAPI IT · annual turnover

Active Comparable Listings

10

Normal supply levels

Similar properties currently for sale within the search radius

Casafari

Price Range

€275,000 — €590,000

Casafari

Sales Volume

1

Casafari · sold in 6 months

38 /yr

Thin liquidity — 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.

OpenAPI IT · annual avg

38 sold/yr

OpenAPI IT · transaction data

Market dynamism: **Low** OpenAPI IT   Supply mix: **54% sale** / 46% rent OpenAPI IT

Commune-level activity classification (low / medium / high) based on listing volume and turnover.

640 total properties in area

Pricing Intelligence

Reference Price/m² (OMI · H2 2024)

Min	Median	Max
€3,200 /m²	€4,600 /m²	€6,800 /m²

Market Timing & Liquidity

Avg. Days on Market

289 days

Long time on market — negotiate confidently

Casafari · area average

Time to Sell (200-260 sqm)

289 days

Low Liquidity

OpenAPI IT · size-band specific

Local Size Distribution OpenAPI IT

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

Time to Sell by Size OpenAPI IT

<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 Recommended Offer	Maximum Offer
€592,500	€592,500	€592,500

Our Recommendation

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

Estimated Discount Potential 12-20%

Opening offer suggestion: 77% of asking price

Your Leverage Points

- Note: Limited transaction data available - consult local agent for current market conditions
- Property priced 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 Strength Score: **81/100** Excellent

Negotiation Tips

- 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.

Assessment Quality: High - Based on complete property data

Negotiation Signals

Seller Motivation

Days Listed
1162

Price Drops
6

Urgency
High

Since Last Drop
84 days

Negotiation Leverage Points

- **Multiple Price Reductions**
  Seller has reduced price 6 times — strong willingness to negotiate
- **Multi-Portal Listing**
  Listed on 7 portals — seller is actively seeking buyers
- **Extended Time on Market**
  Listed for 1162 days — significantly above average

Where this property is listed

The same property is advertised on 4 portals.

Idealista Prestige Realty Amalfi Coast	790.000 €
Immobiliare Prestige Realty Amalfi Coast	790.000 €
Prestige Realty Prestige Realty	790.000 €
Luxury Estate Alfieri Immobiliare	790.000 €

Source: CASAFARI cross-portal index

AI Visual Property Analysis

Photo Presentation Quality

Good

86.0% confidence

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.

Quality Tier

Above Average

☆ panoramic sea view · ☆ cliffside setting · ☆ large outdoor terrace · ☆ multiple outdoor seating zones

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: large 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 / outdoor living area — 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 façade / entry volume — Good

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

Exterior Analysis

Facade: good

Roof: not clearly visible

Landscaping: terraced hillside garden with grass, shrubs, and mature vegetation

Parking/Garage: No

Renovation Flags (4)

Moderate

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

Moderate

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

Minor

Façade 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

Minor

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

Valuation Concerns

- steep access and hillside maintenance
- possible drainage and retaining wall risk
- limited visible parking/garage provision
- interior finishes are pleasant but not high-luxury
- coastal exposure may increase long-term upkeep

Materials Analysis

FLOORING

terracotta tile — interior living/dining area	Good
concrete or cement terrace finish — outdoor terrace	Good
grass lawn — upper garden area	Good

WALLS

masonry — white painted plaster	Good
stone retaining wall — exposed rough stone	Fair

SURFACES

light-colored laminate or solid surface — kitchen counters	Good
tiled backsplash — kitchen backsplash	Good
painted concrete/plaster — terrace surface	Good

Fixtures: **Standard** Overall Grade: **Good**

Structural Observations

Construction: **Masonry With Plaster Finish**

Wall Thickness: **Standard**

Wall Condition: **Good**

Stone Type: **Local Rough Stone In Retaining Walls**

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/dining area

Grounds & Land

Plot Size: **1,200 m²**

Garden: **Terraced** — Well maintained

Terrain: **Hillside**

Boundary: **Wood Railing And Stone Retaining Walls**

Driveway: **Not Visible**

Trees: olive, mixed Mediterranean shrubs, possibly citrus

Outdoor Living: terrace, sun loungers, outdoor dining area, umbrella-shaded seating

Space Analysis

Layout: **Mixed**

Flow: **Good**

Storage: **Limited**

Indoor-Outdoor: **Seamless**

UNUSED POTENTIAL

- larger kitchen upgrade
- additional built-in storage
- possible enhancement of terrace shading
- landscape refinement on slope

This analysis was generated by AI from property listing images. Visual assessment may not capture hidden structural issues. Professional inspection is recommended before making purchase decisions.

Market Timing Context

Property price cycle data is 9 months old (latest official observation: 2025-10-01). The market cycle reading may not reflect current conditions — treat the timing score as indicative, not live.

Investment Timing

Balanced market - standard negotiation approach recommended.

Price Cycle Position

Trough

Prices 34.5% below 2008 peak

Rate Environment

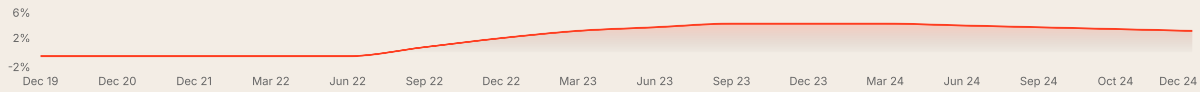
High 3.00%

Rate Outlook

Falling

ECB has been cutting rates, potentially improving borrowing conditions

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

Data source: **Live FRED/ECB API**

BIS quarterly series · latest: Q4 2025 (published ~5 months after quarter end)

⚠ Data may be outdated — verify current ECB rate at ecb.europa.eu

ⓘ AI-generated — fair value estimate and negotiation guidance are for informational purposes only. These figures do not constitute a professional appraisal, certified valuation, investment advice, or advice regulated under MiFID II. Data is sourced "as is" from Casafari, OMI, ISTAT, and OpenAPI Real Estate and may be incomplete; Trovara accepts no liability for decisions made based on this report. Always consult qualified legal, financial, and real estate professionals before investing.

RENOVATION POTENTIAL & 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
Good condition

Structure
Good

Energy
Class G

Estimated

Systems
May need updating

Systems Detail

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

AI Surveyor Assessment

Overview

Overall Condition	Good
Confidence	86.0%
Style	
Period	Unknown

Renovation Flags

Materials Analysis

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 (4)

Wall Insulation — Energy
Cost: €9,630 ROI: 33%

Double Glazing Windows — Energy
Cost: €14,980 ROI: 29%

Modern Kitchen — Rental Appeal
Cost: €15,000 ROI: 33%

Bathroom Renovation — Rental Appeal
Cost: €8,000 ROI: 50%

Medium (1)

Solar Panel System (3kW) — Energy
Cost: €6,000 ROI: 33%

Low (1)

Smart Home System — Rental Appeal
Cost: €3,000 ROI: 33%

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.

Concept Plans

You can generate up to 3 renderings per renovation plan.

Preserve & Refresh | **Modernize & Enhance** 3/3★ | **Full Transformation** 3/3

Concept Rendering

ⓘ AI-generated concept renderings are illustrative only and do not constitute architectural plans, construction specifications, or professional advice. Actual renovation outcomes depend on site conditions, structural assessments, permitting, and professional execution. Always consult licensed architects, engineers, and contractors before proceeding.

Amalfi Contemporary Comfort

This plan elevates the villa into a more refined second-home or premium rental property while keeping its Mediterranean identity intact. The interior is modernized with better kitchen and bathrooms, energy upgrades are introduced, and the terrace becomes a more polished outdoor living destination. The aim is to balance heritage, comfort, and market appeal.

Budget	**€215,000**
Timeline	**24 weeks**
Value Uplift	**€240,000**

Room Changes

Living room	€28,000
Kitchen / dining area	€45,000
Bathrooms	€38,000
Bedrooms	€26,000
Circulation / stairs	€12,000
Utility / plant areas	€16,000

Exterior Changes

Façades

Repaint and repair plaster with higher-quality coastal finish
Refine parapet and trim details
Introduce subtle architectural lighting to emphasize massing at night

€18,000

Terraces

Replace terrace surface with higher-grade slip-resistant finish
Add built-in seating, planters, and a more coherent outdoor dining zone
Upgrade shading with pergola or tensile sail elements
Improve drainage and waterproofing at thresholds

€42,000

Retaining walls and slope protection

Stabilize and repair retaining walls where needed
Add drainage membranes and inspection access
Improve runoff management and erosion control

€32,000

Openings and external joinery

Refinish or replace external shutters/frames as needed
Improve glazing performance where feasible without changing character

€22,000

Grounds Redesign

A refined Mediterranean garden that supports outdoor living, improves slope resilience, and frames the sea view with a more curated landscape.

Create clearer terraced garden rooms linked to the main terrace
Add discreet irrigation and drainage upgrades
Introduce evening lighting for paths and specimen trees
Define a small arrival sequence and improved circulation on the plot

Planting: Olive trees, Lemon and citrus in containers or sheltered beds, Lavender, Rosemary, Agapanthus, Pittosporum, Myrtle, Bougainvillea in controlled accents

Hardscaping: Local stone steps and edging, Permeable gravel paths, Low retaining planters, Integrated lighting and irrigation

€29,000

Materials Palette

Walls

Mineral paint in warm white and sand tones
Lime plaster accents
Ceramic feature tiles in kitchen and baths

Fixtures

Brushed brass or dark bronze taps
Custom oak joinery
Dimmable LED lighting
High-quality external shading systems

Flooring

Restored terracotta in selected rooms

Large-format porcelain stone-look tiles in wet/service areas
Slip-resistant outdoor paving

Surfaces

Quartz or quartzite kitchen worktops
Microcement or porcelain bathroom surfaces
Stone threshold details

Exterior Finishes

Coastal-grade plaster paint
Slip-resistant terrace finish
Improved waterproofing membranes
Refined metalwork and shutters

Design Highlights

A more luxurious but still authentic Amalfi interior
Significantly improved kitchen and bathrooms
Terrace becomes a polished extension of the living space
Better energy comfort and lower maintenance risk
Strong appeal for premium holiday use or upscale resale

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

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

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

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.

Official guidance (Agenzia delle Entrate / MIMIT)

Ecobonus

50% primary home | 36% second home

IRPEF 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

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

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

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.

Official guidance (Agenzia delle Entrate / MIMIT)

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

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

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

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.

Official guidance (Agenzia delle Entrate / MIMIT)

Bonus Mobili

50% deduction

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)

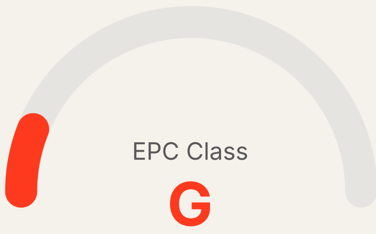
How to apply:

Declare alongside the Bonus Ristrutturazioni in your annual IRPEF return. No separate application required.

Official guidance (Agenzia delle Entrate / MIMIT)

Energy Efficiency Analysis

Current Energy Status



Consumption
64,200
kWh/year

Annual Cost
€5,264

Value Impact	vs. Italian Average	Data Source
-10% property value	Below national average (Class E)	Estimated (not declared on listing)

G › B Cost: **€30,610** Annual Savings: €1,500

Recommended Upgrade Target: Class C

Balanced approach with reasonable cost and meaningful energy efficiency improvement.

Energy Improvement Roadmap

1. Wall insulation (external cappotto) — €9,630
   Save €400/yr · 24 yr payback
2. Double/triple glazing windows — €14,980
   Save €300/yr · 50 yr payback
3. Solar panels (3kW system) — €6,000
   Save €800/yr · 8 yr payback

Total Investment **€30,610**

AI-generated — condition assessments and renovation budget estimates are derived from AI analysis of listing images and market data. These figures are indicative only and do not substitute for a professional survey or licensed contractor quote; Trovara accepts no liability for decisions made based on this report. Always obtain independent professional assessments before committing to renovation works.

INVESTMENT RETURNS ANALYSIS

ROI Scenarios

Interactive in the live report — expands with full detail

Conservative
5.3%/yr
Total: €260,441

Realistic
7.8%/yr
Total: €423,147

Optimistic
10.0%/yr
Total: €610,846

Rental Revenue Potential

Estimated

Short-Term Rental

Nightly Rate	€152
Occupancy	52.0%
Annual Revenue	€28,850
Gross Yield	3.7%
Net Yield	2.4%

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

STR Annual	LTR Annual	STR Advantage
€28,850	€31,596	-9%

LTR may be preferable given lower complexity and similar returns.

Seasonal Performance

Winter	Spring
31.0%	**60.0%**
€140/night	€158/night
Low	**Medium**

Summer	Autumn
94.0%	**56.0%**
€179/night	€155/night
Peak	**Medium**

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

3 critical item **Casa Vacanze** **Max 12 guests**

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.

Show all 4 actions

Recommendations

- Annual insurance typically costs €200-500 depending on property size and coverage.

How to Register for a CIN Code

Official Registration Portal
Italian Ministry of Tourism — BDSR
bdsr.ministeroturismo.gov.it

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.

Based on Italian Decree-Law 145/2023 (Law 191/2023). Verify additional requirements with your local municipality.

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.

Data confidence: Medium

Which Strategy Fits You?

Recommended: **B&B / Boutique Guesthouse**

B&B / Boutique Guesthouse

Recommended · Excellent

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**

Market Evidence

Regional data

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

B&B and agriturismo revenue depends heavily on room count, licensing class, facilities, and marketing. A room-by-room revenue analysis with a local hospitality consultant is essential before committing.

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

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 subsidies

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 Excellent

88/100

Short-Term Rental Investment Excellent

80/100

Buy, Renovate & Sell Fair

35/100

AI-generated — rental yield projections and return estimates are for informational purposes only and do not constitute investment, financial, or tax advice, nor advice regulated under MiFID II. Actual returns depend on occupancy, local market conditions, and costs that may differ materially from projections; Trovara accepts no liability for decisions made based on this report. Always consult qualified financial, legal, and tax professionals before investing.

LOCATION & LIFESTYLE INTELLIGENCE

Address Verified   Via delle Sorgenti, 9, 84011 Amalf...

Location Overview

via delle Sorgenti (Amalfi, Salerno) Village-level

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. A visitor arriving along Via delle Sorgenti would notice narrow carriageways, stepped lanes, cultivated terraces, and a distinctly...

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. The presence of trekking routes and rural landscapes gives the area an...

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. Local engagement with outdoor activities is strong: the area participates in events such as trail runs and...

Practical

Property listings show substantial houses directly addressed on "Amalfi Via delle Sorgenti"—for example, a 284 m² home offered for sale—indicating that the locality has established road access and residential infrastructure, though services like shops, pharmacies and schools are concentrated in Amalfi below rather than on the road itself. Public transport up the hillside is more limited than...

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" that climbs from about 650 m to around 1000 m above sea level to reach Fiubana, San Giuliano, Acqua Fredda and Acqua Vracciara springs reflects centuries of use of these waters for agriculture and industry, and Via...

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. Many buildings along Via delle Sorgenti are older hillside homes with substantial internal area and terraces, offering renovation and customization potential for...

All | Cultural | Nature | Transport | Local

 | ● Property ● Cultural ● Nature ● Transport ● Local

Neighborhood Score

Interactive in the live report — expands with full detail

73/100

Safety	92
Amenities	77
Transport	56
Lifestyle	72
Investment	76

Getting Around

Infrastructure Pipeline (PNRR)

What's Nearby

Climate & Weather

Air Quality

Cost of Living

Local Life

Tourism & Rental Potential

Seasonal Lifestyle Guide

Lifestyle Fit

Growth Outlook

Housing Stock Profile

Market Liquidity

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

RISK & 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

Regional data

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)

MiC + rule-based

✓ No vincolo culturale found

⚠ Vincolo Paesaggistico likely

- Coastal province — verify 300m buffer (Art. 142 letter a)
- National/regional park province — verify park boundary (Art. 142 letter f/h)
- Vincolo paesaggistico (type unspecified)

> **Possible Vincolo Paesaggistico — Coastal Buffer**
> D.Lgs 42/2004 Art. 142 letter a
> 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**
> D.Lgs 42/2004 Art. 142 letter f/h + park regulations
> 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.

ⓘ Absence of a record in these databases does not guarantee absence of a constraint. Your geometra must verify vincoli status directly with the local Soprintendenza before signing any agreement.

The main risk is valuation and exit uncertainty: limited local comparables in this hillside part of Amalfi make pricing less transparent, while the long days on market show that buyers are resisting the current asking level. There is also a practical compliance and cost risk tied to the property's Energy Class G status and pre-owned condition, so a technical survey and due diligence on any renovation constraints should come before price commitment.

Risk Breakdown

50/100 — Market Risk — **Medium**

Risk of market price volatility and resale difficulty. Monitor market trends, consider long-term holding strategy

35/100 — Property Condition Risk — **Low**

Risk of unexpected repairs and maintenance costs. Commission full technical survey before purchase

50/100 — Legal & Title Risk — **Medium**

Risk of cadastral issues, unpermitted works, or title problems. Engage experienced notary and complete thorough due diligence

48/100 — Environmental & Climate Risk — **Medium**

Seismic Zone 2, Medium flood risk, Low landslide risk. Seismic assessment recommended. Sismabonus incentives available for structural improvements.

55/100 Rental Income Risk **Medium**

Risk of lower than expected rental income or occupancy. Invest in property appeal, professional property management

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

Location Risk Factors

Government Initiatives

Homeowner Incentives

Climate Projections

Insurance Guidance

Key Risk Factors

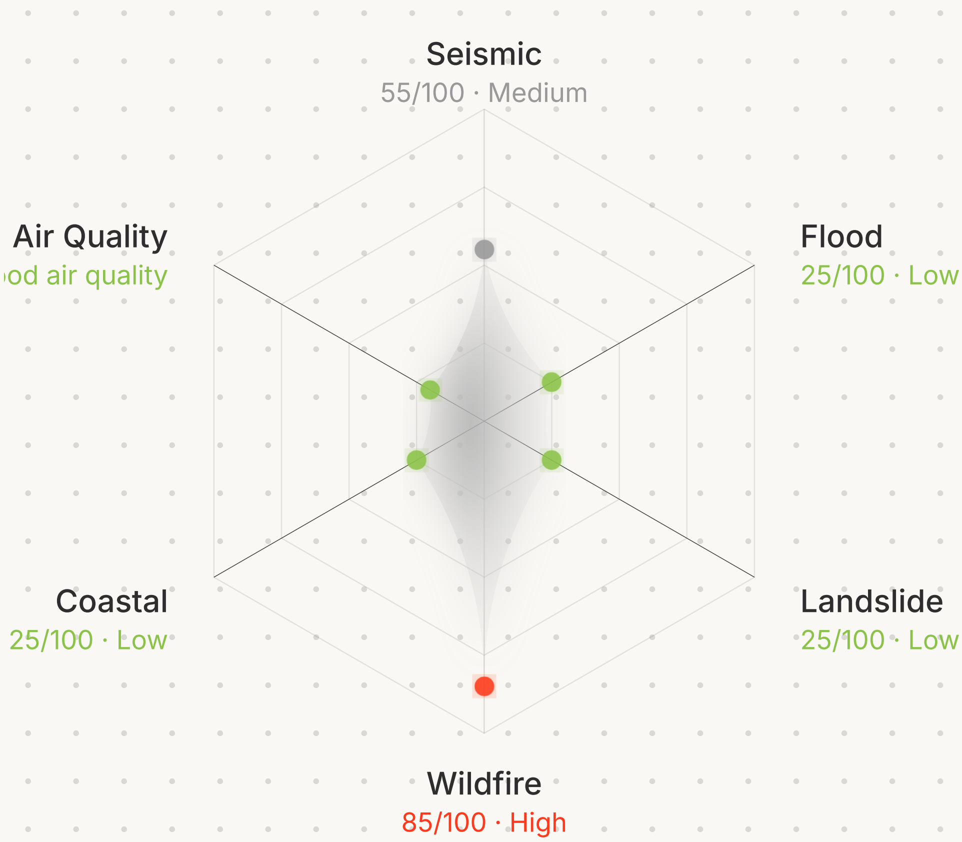
- Risk of market price volatility and resale difficulty
- Risk of cadastral issues, unpermitted works, or title problems
- Seismic Zone 2, Medium flood risk, Low landslide risk
- Risk of lower than expected rental income or occupancy

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.

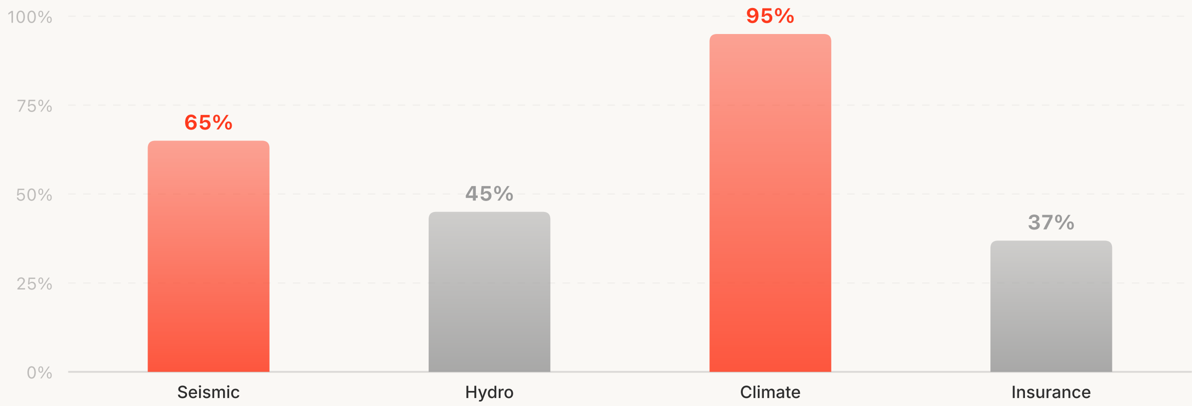
- Verify full cadastral and planning conformity, including any past renovations, to ensure the villa has no unauthorized works that could complicate insurance or future resale.
- Inspect and upgrade roof drainage, gutters, and perimeter runoff management to reduce damage from intense rainfall and localized 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

Risk severity by category



Seismic Cross-Reference

Discrepancy

INGV Zone	OpenAPI Zone
Zone 2	**Zone 3**

INGV and OpenAPI report different seismic zones. Verify with local authorities before purchase.

Low-to-moderate seismic risk — the Campania coast sits in Zone 3. Older masonry villas should be assessed for structural and anti-seismic compliance before purchase.

Sources: INGV (seismic network) + OpenAPI IT (Civil Protection)

Financial Summary

Estimated from INGV seismic + ISPRA hydrogeological risk classifications

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
€1,845
Estimated annual insurance premium including all risk-adjusted coverage

10-Year Cumulative Cost
€34,500
Total insurance outlay over 10 years (linear, no compounding)

Risk-Adjusted ROI
6.3%
Net rental yield after risk costs; assumes 4.5% gross rental yield

Recommended Insurance Providers

Generali Italia
Market leader with comprehensive polizza casa coverage
generali.it

UnipolSai
Strong natural disaster and multi-risk coverage
unipolsai.it

Allianz Italia
International expertise, good for foreign property owners
allianz.it

Reale Mutua
Specialist earthquake coverage for high-risk zones
realemutua.it

AXA Assicurazioni
Online quotes, competitive rates for standard properties
axa.it

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 13 luglio 2023 n. 87 (so-called "Decreto Alloggi Turistici") and subsequent implementing measures on short-term tourist rentals

Affects Foreign Buyers

Strengthens national framework for short-term rentals (locazioni brevi), introduces unified identification code (CIN) for tourist properties and enhances controls on tax compliance for hosts; municipalities, including Amalfi, are enabled to adopt more detailed local regulations and enforcement... (2023)

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

Affects Foreign Buyers

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	**Affects Foreign Buyers** 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	**Affects Foreign Buyers** 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	**Affects Foreign Buyers** 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**	**High** 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	**High** 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 in...
	Language and legal-system differences	**Medium** 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)	**Medium** 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	**Low** 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)**	**Strict** 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)	**Moderate** 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)	**Strict** 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	**Strict** 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)** Est. Amount: Annual IMU commonly in the range of approximately 0.76%–1.06% of the taxable base; for a villa with...	**Foreign Buyer Specific** 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) Est. Amount: A few hundred to over one thousand euro per year for a villa, depending on classification and...	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... Est. Amount: If purchased from a private seller as a second home, registration tax may be 9% of the taxable...	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) Est. Amount: Cedolare secca is typically 21% for most standard residential rentals; progressive IRPEF rates vary...	Foreign Buyer Specific 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) Est. Amount: Taxation can occur at progressive IRPEF rates or, if elected at the time of sale, as a substitute...	Foreign Buyer Specific 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.

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.

Property Restrictions	**Historic and landscape protection (vincoli storici e paesaggistici)**	Applies 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.

Research Date: 2026-07-02T11:09:33.191Z **Confidence: High**

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.

Required Certificates

APE (Attestato di Prestazione Energetica) — Available

Energy performance certificate required for all sales
Cost: €200

Conformità Urbanistica — Required

Certificate confirming building matches approved plans
Cost: €500

Certificato di Abitabilità — Required

Habitability certificate confirming property meets standards
Cost: €300

Visura Catastale — Required

Cadastral extract showing property details and ownership
Cost: €50

Certificato di Destinazione Urbanistica — Required

Urban planning certificate for properties with land
Cost: €100

AI-generated — risk scores and legal flags are for informational purposes only and do not constitute legal, financial, or professional advice, nor advice regulated under MiFID II. Risk data is sourced \"as is\" and may be incomplete; Trovara accepts no liability for decisions made based on this report. Always consult qualified legal and real estate professionals before proceeding with any purchase.

DUE DILIGENCE CHECKLIST

Interactive in the live report — expands with full detail

Total Steps	**26** Completed
Professional Required	**17** steps need a specialist
Est. Cost	**€1,550-€3,050** total verification
Timeframe	**4-6 weeks** estimated duration

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

50/100 MEDIUM RISK

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.

Red Flags

- No specific red flags identified

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

0/7 done

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

  2-4 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

Total Progress 0/26 completed

This checklist is tailored to this specific property based on its location, condition, and risk profile. Items marked with data sources are derived from official government data. Professional verification is recommended for all critical items.

ALL-IN PROJECT BUDGET

Full Purchase Price

€790,000

Surface area: 214m²

Acquisition Costs

Seconda Casa / Non-resident (9%)

Prima Casa could save you €19,129

If you qualify as a prima casa buyer, registration tax drops from €24,022 to €4,893. You must already live in the comune, or register residency there within 18 months of the rogito — miss that and the benefit is reclaimed with interest and penalties. Note this is a separate test from the IMU exemption, which needs actual residence: as a non-resident you still pay full IMU either way.

Check Prima Casa eligibility

Registration Tax (Imposta di Registro) ? — on cadastral value €266,913 × 9%	€24,022
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
Total Acquisition Costs	**€80,586**

When Cash is Due — Purchase Journey

Proposta d'acquisto

Good Faith Deposit

€15,800

Day 1

Good faith deposit submitted with your offer. Returned if the seller rejects; forfeited if you withdraw after acceptance.

Typically 1–3% of asking price. Not legally binding until the seller countersigns.

Contratto Preliminare (Compromesso)

Preliminary Sale Agreement

€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 (caparra confirmatoria).

Have a geometra or independent surveyor inspect the property before signing. The compromesso is legally binding on both parties.

Rogito (Atto Notarile)

Final Notarial Deed

€736,286

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.

All taxes (registration, cadastral, mortgage if applicable) and notary fees are due at rogito. Bring certified bank draft (assegno circolare).

Renovation Tiers

Basic Refresh

€28,055

€475/m²

Net after incentives: €17,955

Cosmetic updates: painting, minor repairs, appliance updates

4-8 weeks

Mid-Level Renovation

€68,354

€950/m²

Net after incentives: €43,747

Full interior renovation: new kitchen, bathrooms, flooring, electrical updates

5-11 weeks

Full Structural Restoration

€201,733

€1,710/m²

Net after incentives: €177,126

Complete renovation: structural work, new systems, full rebuild

15-30 weeks

Professional Fees

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

Contingency Reserve

15% of mid-tier renovation

€10,253

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

Why 15%?

All-In Totals

With Basic Renovation
€919,979

With Mid Renovation
€960,278

With Full Renovation
€1,093,657

Registration tax calculated on cadastral value (est. €266,913) at 9% for second home / non-resident buyers. Drops to 2% with Prima Casa status.

Agent commission includes 22% IVA (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)	€3,772/yr
TARI (Waste Tax)	€824/yr
Building Insurance	€785/yr
Utilities (gas + electricity, est.)	€385/mo
Est. Total Running Costs	**€10,001/yr**

Tax figures are calculated from this property's actual rendita catastale (€2,118.36), so the taxable values are exact. IMU is only exempt for an abitazione principale, which requires registered residence (residenza anagrafica) and habitual abode. If you will not be resident, you pay full IMU on this property even if you qualify for prima casa benefits on the purchase tax — these are two different tests. IMU is estimated at the 1.06% rate most comuni levy; the national fallback is 0.86%, so confirm the actual aliquota with the comune. Insurance is estimated from rebuild cost (approx. €1,450/m²), not market value, because that is what insurers rate on — insure for the rebuild cost, not the purchase price, or a claim can be reduced proportionally. All figures are indicative — verify with your commercialista, the comune and your 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

Est. credit **€24,607**

36% tax credit — max qualifying spend €96,000

Applies to qualifying renovation works on residential properties, deducted from IRPEF over 10 years. 36% is the standard rate for 2025–2026; 50% applies only if the property becomes your registered main residence (abitazione principale) — most non-resident buyers do not qualify.

Rates confirmed through 2026 (Legge di Bilancio 2026, L. 199/2025); scheduled to fall to 30% (36% main residence) from 2027 — confirm with a commercialista before committing.

Official guidance

Ecobonus (Energy Efficiency)

Est. credit **€25,418**

36% tax credit

For insulation, windows, solar, and high-efficiency heating systems (standalone fossil-fuel boilers excluded from 2025). 36% deduction on qualifying energy-improvement spend — the pre-2025 65% rate no longer applies.

Official guidance

Sismabonus (Seismic Upgrade)

Est. credit **€18,156**

36% tax credit

For properties in seismic zones 1–3. 36% deduction (50% for a registered main residence) on up to €96,000 per unit — the pre-2025 enhanced rates of 70–85% for seismic risk class improvements were abolished from 2025.

Official guidance

Net renovation cost after Bonus Ristrutturazione

Basic	Mid	Full
€17,955	**€43,747**	**€177,126**

Financing Options

60% LTV Fixed Rate

3.5% Fixed

Intesa Sanpaolo

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

50% LTV Fixed Rate

3.4% Fixed

UniCredit

Down Payment
€395,000

Loan Amount
€395,000

Monthly Payment
€2,832/mo
15 years

Total Interest
€114,679

Cash Purchase

No Debt

Full Purchase Price

€790,000

No monthly mortgage payments, no interest costs

Find a Lender

International Buyers | Italian Residents

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.

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

€2,118

Annual cadastral income (tax base)

Last updated: 2/10/2024

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
1/2

COSTA MARCO
Proprieta' per 1/2
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.

Source: Sample Data Fetched: 6/15/2026, 11:28:14 AM

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ABOUT THIS SAMPLE REPORT

This sample report uses illustrative data to show the structure and depth of a Trovara Individual Property Report. It is not financial, legal or tax advice and does not replace a notaio, geometra or surveyor.

AI disclosure (EU AI Act Art. 50): this report contains AI-generated analysis and narrative content. Scores and assessments are produced by automated systems and reviewed data pipelines.

Data sources include Casafari, OMI (Agenzia delle Entrate), ISTAT, OpenAPI Real Estate and further official Italian and EU sources. Data is provided "as is" and may be incomplete; always consult qualified professionals before investing.

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Lose the Risk.

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