

OVERSEAS MORTGAGE FINANCE

La Dolce Vita Awaits: Your Complete Italian Property Guide for UK Buyers

Everything UK buyers need to know about mortgages, costs, tax and the buying process in Italy.

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2025-2026 Edition | overseasmortgagefinance.com

SECTION 1

Why Italy? (And Why It's More Accessible Than You Think)

Close your eyes and imagine:

A stone farmhouse in Tuscany, surrounded by olive groves. A coastal apartment in Puglia overlooking turquoise waters. A lakeside retreat on Lake Como. A medieval townhouse in Umbria that costs less than a Manchester flat.

Italy isn't just a holiday destination – it's a property market where British buyers can still find genuine value, timeless beauty, and a lifestyle that makes every day feel like a small celebration.

But here's the honest truth: buying property in Italy is delightfully chaotic. The bureaucracy is legendary, the paperwork is extensive, and if you don't speak Italian, you'll feel lost quickly.

The good news? Thousands of UK buyers successfully navigate it every year. With the right guidance (and a good lawyer), you can too.

This guide gives you everything you need: the mortgage reality, the legal maze, the hidden costs, and the regional secrets that separate dreamers from successful Italian property owners.

SECTION 2

The Three Italian Property Profiles (Which One Fits You?)

The Tuscan Romantic

"I want rolling hills, wine, and the Italy of my dreams"

You've watched *Under the Tuscan Sun* too many times. You're drawn to stone farmhouses, cypress-lined driveways, medieval hill towns, and vineyard views. You're likely looking at Tuscany, Umbria, or Le Marche.

Your priorities: Character properties, renovation potential, peaceful countryside living, and a place that feels authentically "Italian."

Budget reality: €150,000-€500,000 (Tuscany premium, Umbria better value)

The Coastal Escapist

"I want Italian beaches without the Amalfi Coast price tag"

You're seeking sun, sea, and Italian coastal charm – but you're smart enough to look beyond the obvious (and expensive) destinations. You're exploring Puglia, Calabria, Sicily, or the lesser-known Adriatic coast.

Your priorities: Beach access, rental income potential, warm weather year-round, and affordability.

Budget reality: €100,000-€350,000 (incredible value in the south)

The Lakes & Mountains Lover

"I want alpine beauty with Italian style"

You're drawn to northern Italy: Lakes Como, Garda, and Maggiore, or the Dolomites. You want stunning scenery, accessibility to the UK and Europe, and four distinct seasons.

Your priorities: Proximity to airports (Milan, Verona), international community, quality infrastructure, and year-round appeal.

Budget reality: €200,000-€800,000+ (premium locations, but unmatched beauty)

SECTION 3

The Italian Mortgage Reality for UK Buyers (2025)

Let's be direct: **Italian banks are cautious lenders, especially to non-residents.**

But UK buyers *can* get Italian mortgages – you just need to know what you're walking into.

What to Expect

Loan-to-Value (LTV):

- **Non-residents:** 50-60% maximum (meaning 40-50% deposit required)
- **Italian residents:** Up to 80% LTV
- Some lenders cap at 50% for foreign buyers
- Higher deposits common for older properties or rural locations

Interest Rates (2025):

- **3.5% to 5%** for non-residents
- Fixed-rate mortgages more common (Italians prefer stability)
- Variable rates available but less popular
- Expect 0.5-1% premium over resident rates

Loan Terms:

- Up to 30 years maximum
- Must be fully repaid by age 75 (some banks say 70)
- Shorter terms for older borrowers

Income Requirements:

- Mortgage payment shouldn't exceed 30-35% of net income
- Proof of stable UK income required
- Self-employed: 2-3 years of audited accounts

Age Restrictions:

- If you're over 50, expect scrutiny
- If you're over 60, expect shorter terms or higher deposits

Sources: [Italy Law Firms - Getting a Mortgage as a UK Resident 2025](#), [Traverse International Finance - Italian Mortgage Guide](#), [Tranio - Mortgages in Italy 2025](#)

Required Documentation (The Italian Paper Trail)

✓ **Passport** (valid, certified copy) ✓ **Codice fiscale** (Italian tax code – more on this below)
✓ **Proof of income** (6 months of payslips or 2-3 years of accounts) ✓ **UK tax returns** (last 2-3 years) ✓ **Bank statements** (last 6 months) ✓ **Credit report** (UK credit reference agencies) ✓ **Employment contract** or proof of self-employment ✓ **Preliminary purchase agreement** (compromesso) ✓ **Property valuation** (arranged by the bank)

Critical: All documents must be **translated into Italian by a certified translator** and often **apostilled** (officially certified for international use).

The Process Timeline

- **Mortgage application to approval:** 6-12 weeks
- **Valuation:** 2-4 weeks
- **Final offer:** 2-3 weeks after valuation

Budget 3-4 months for the full mortgage process in Italy (longer than Spain or Portugal).

The Harsh Truth: Cash is King in Italy

Many UK buyers of Italian property (especially in rural areas) pay cash because:

1. Mortgage process is slow and bureaucratic
2. Many sellers prefer cash buyers (faster, simpler)
3. Older/rural properties may not qualify for mortgages
4. The deposit requirement is so high (40-50%) that buyers just stretch for cash

If you're buying under €200,000, cash is often the practical route.

SECTION 4

The Codice Fiscale: Your Italian Identity

Before you can do *anything* in Italy – buy property, open a bank account, sign contracts, apply for utilities – you need a **codice fiscale** (Italian tax code).

Think of it as your Italian social security number.

How to Get Your Codice Fiscale

Option 1: From the UK

Visit the Italian Embassy or Consulate:

- **London:** Italian Embassy, 14 Three Kings Yard
- **Edinburgh:** Italian Consulate, 32 Melville Street
- **Manchester:** Italian Consulate, 111 Piccadilly

What you need:

- Valid passport (original + copy)
- Completed application form (available on embassy website)
- Reason for application (e.g., "to purchase property in Italy")

Cost: Free **Timeline:** Issued immediately or within a few days

Option 2: In Italy

Visit any **Agenzia delle Entrate** (Italian Revenue Agency) office with your passport.

Timeline: Usually same-day

Pro tip: Get your codice fiscale early – ideally before your first viewing trip. It speeds up every stage of the buying process and demonstrates you're a serious buyer.

Sources: [FineTuscany - Codice Fiscale Guide for Foreign Buyers](#), [Global Citizen Solutions - Buying Property in Italy](#)

SECTION 5

The True Cost of Buying Italian Property

Italy's purchase costs are among the highest in Europe: **12-20% on top of the purchase price.**

Yes, you read that right. Budget accordingly.

One-Time Purchase Costs

The costs depend on whether you're buying from a **private seller** or a **company**, and whether it's your **primary residence** (prima casa) or a **second home**.

Buying from a Private Seller (Most Common)

Primary Residence (Prima Casa):

- **Registration tax:** 2%
- **Cadastral tax:** €50 (fixed)
- **Mortgage tax:** €50 (fixed)
- **Notary fees:** €1,500-€3,000
- **Legal fees:** 1-2% of purchase price
- **Estate agent fees:** 3-5% + VAT (22%)

Total: ~8-12% of purchase price

Second Home/Investment Property:

- **Registration tax:** 9%
- **Cadastral tax:** €50
- **Mortgage tax:** €50
- **Notary fees:** €1,500-€3,000
- **Legal fees:** 1-2% of purchase price
- **Estate agent fees:** 3-5% + VAT (22%)

Total: ~15-20% of purchase price

Buying from a Company/Developer (New Builds)

Primary Residence:

- **VAT (IVA):** 4%
- **Registration tax:** €200
- **Cadastral tax:** €200
- **Mortgage tax:** €200
- **Notary fees:** €1,500-€3,000
- **Legal fees:** 1-2%
- **Estate agent fees:** 3-5% + VAT

Second Home:

- **VAT (IVA):** 10%
- **Registration tax:** €200
- **Cadastral tax:** €200
- **Mortgage tax:** €200
- **Notary fees:** €1,500-€3,000
- **Legal fees:** 1-2%
- **Estate agent fees:** 3-5% + VAT

Example: For a €250,000 second home purchase from a private seller:

- Registration tax (9%): €22,500
- Notary: €2,000
- Legal fees (1.5%): €3,750
- Estate agent (4% + VAT): €12,200
- **Total extra costs: €40,450** (16% of purchase price)

Sources: [Idealista - Cost to Buy Property in Italy 2025](#), [Wise - Buy Property in Italy as a Foreigner](#)

Annual Ownership Costs

1. IMU (Property Tax)

- Annual tax on non-primary residences
- Rates vary by municipality: **0.4% to 1.06%** of cadastral value
- Cadastral value typically 40-70% of market value
- Primary residences (prima casa) often exempt

Example: €250,000 property, cadastral value €150,000, IMU at 0.76% = **€1,140/year**

2. TARI (Waste Collection Tax)

- Annual refuse collection tax
- Based on property size and occupancy
- €100-€500/year typically

3. Condominium Fees (if applicable)

- For apartments or shared buildings
- €300-€2,000/year depending on amenities

4. Utilities

- Electricity, water, gas, internet
- Budget €80-€150/month

5. Insurance

- Buildings insurance recommended
- €200-€600/year

SECTION 6

The Italian Property Purchase Process: Embrace the Chaos

Italy's buying process is... uniquely Italian. It's slower, more bureaucratic, and more paper-intensive than the UK. But it's also more legally robust once complete.

Stage 1: The Search

Where to Look:

- **Immobiliare.it** (largest Italian property portal)
- **Casa.it** (second largest)
- **Idealista.it** (growing)
- **Gate-Away.com** (targets international buyers)
- **Local estate agents** (geometri) – essential for rural areas

Viewing Trips: Essential. Italy looks romantic in photos, but properties vary wildly in condition, and rural locations can be surprisingly remote.

Budget 7-10 days, view 10-15 properties.

Stage 2: Making an Offer (Proposta d'Acquisto)

Once you find a property you love, you'll make a written offer (**proposta d'acquisto**).

What happens:

- Offer submitted to seller (via estate agent or lawyer)
- May include a small "goodwill" deposit (€1,000-€5,000)
- Offer usually valid for 7-10 days
- Seller accepts, rejects, or counters

Negotiation: Italians expect it. Start 5-15% below asking, especially if:

- Property's been listed 6+ months
- It needs work
- It's winter (slower market)
- You're a cash buyer

Stage 3: The Compromesso (Preliminary Contract)

This is Italy's version of "exchange of contracts" – a legally binding preliminary agreement.

What happens:

- Your lawyer conducts due diligence (title checks, debts, planning permissions)
- Compromesso is drafted and signed by both parties before a notary or lawyer
- You pay a deposit: typically **10-30% of purchase price**
- Completion date is set (usually 60-90 days later)

Key clause – the caparra confirmatoria: This is a penalty clause. If you back out, you lose your deposit. If the seller backs out, they must return **double your deposit**.

What your lawyer checks:

- Clear title (seller is legal owner, no disputes)
- No mortgages or debts on the property
- Planning permissions for any extensions/renovations
- Building compliance certificates
- Land registry records (catasto)

- Easements or rights of way
- Whether property is classified as "habitable" or "agricultural" (affects rebuild rights)

Red flag story: A British couple bought a Tuscan farmhouse only to discover the "barn" they planned to convert was classified as agricultural and couldn't legally be made habitable. Always check classifications.

Stage 4: The Rogito (Final Deed)

The **rogito notarile** is the final deed signing before an Italian notary (**notaio**).

Key difference from the UK: In Italy, the notary is a public official (not just a solicitor). They're impartial and represent the state, not you or the seller.

On the day:

- Both parties attend the notary's office
- The notary reads the deed aloud (in Italian)
- Final balance is transferred (usually via bank transfer beforehand)
- Deed is signed
- You receive the keys
- Property ownership is registered

Language barrier: The deed is in Italian and often contains complex legal terminology. **Bring an interpreter** or ensure your lawyer attends.

Timeline from offer to completion: 3-6 months (longer than Spain or Portugal).

SECTION 7

Buy-to-Let in Italy: The Opportunity and the Reality

Italy's rental market varies dramatically by region – and the tax situation is complex.

Where Rental Demand Is Strong

Short-Term (Holiday Lets):

- **Tuscany:** Florence, Siena, Chianti (strong demand, high competition)
- **Amalfi Coast:** Premium prices, seasonal (April-October)
- **Puglia:** Growing rapidly, excellent value
- **Sicily:** Emerging, good yields
- **Lake Como/Garda:** Seasonal, upscale

Gross yields: 4-7% (depending on location and season)

Long-Term (Residential Rentals):

- **Milan:** Strong demand, professionals, students
- **Rome:** Competitive but stable
- **Bologna, Turin, Florence:** University cities, good demand

Gross yields: 3-5%

The Short-Term Rental Rules (Cedolare Secca)

Italy has tightened regulation of short-term rentals, but it's still legal and viable.

Requirements:

- Register property with local authorities
- Declare rental income
- Pay tourist tax (varies by municipality)
- Some cities (e.g., Florence, Rome) limit number of days/year or require licenses

Tax rate: 21% flat tax on gross rental income (cedolare secca regime) – simpler than standard income tax.

The Long-Term Rental Tax

Options:

1. **Cedolare secca:** 10% flat tax (for contracts up to 4 years) or 21% (standard)
2. **Standard income tax:** Add rental income to your personal income, taxed at progressive rates (23-43%)

Most landlords choose cedolare secca for simplicity.

Rental Income for Non-Residents

- You must file an annual Italian tax return
- Declare rental income to HMRC (but claim credit for Italian tax paid)
- Consider hiring an Italian accountant (€300-€800/year)

Sources: [Lexidy - Buying Property in Italy After Brexit](#), [Revolut - Buy Property in Italy](#)

SECTION 8

Brexit and the 90/180 Rule: Your Italian Options

Like Spain and Portugal, Italy is part of the Schengen Area. UK visitors can spend **90 days in any 180-day period** without a visa.

This is the biggest hurdle for UK buyers wanting extended stays.

Your Workarounds

1. Elective Residence Visa (Visto per Residenza Elettiva)

Italy's version of the passive income visa.

Requirements:

- Proof of stable passive income (pension, investments, rental income)
- Minimum income: around €31,000/year (varies by consulate)
- Proof of accommodation in Italy (ownership or long-term rental)
- Private health insurance
- Clean criminal record

Benefits:

- Allows full-time residence
- Access to Italian healthcare
- Path to permanent residence and citizenship (after 10 years)

Best for: Retirees, those with investment income, early retirees

2. Self-Employment Visa (Visto per Lavoro Autonomo)

For remote workers, freelancers, or entrepreneurs.

Requirements:

- Proof of self-employment income
- Italian client contracts or business plan
- Health insurance
- Accommodation proof

Best for: Digital nomads, freelancers, remote workers

3. Time Your Visits Carefully

Split time between Italy and non-Schengen countries (UK, Ireland, Croatia, etc.).

4. Golden Visa? Not Really.

Italy technically has an "Investor Visa," but it requires:

- €2 million in Italian government bonds, or
- €500,000 in an Italian company, or
- €1 million donation to public interest projects

This is impractical for most property buyers.

SECTION 9

Where to Buy: Italy's Regional Secrets

Tuscany

The dream: Rolling hills, cypress trees, medieval towns, wine estates

The reality: Expensive, touristy, but undeniably beautiful

Prices:

- Restored farmhouses: €400,000-€1,500,000+

- Renovation projects: €150,000-€400,000
- Town apartments: €200,000-€500,000

Pros:

- Iconic Italian beauty
- Strong rental market
- Good infrastructure
- International community

Cons:

- High prices (especially Chianti, Val d'Orcia)
- Very touristy in summer
- Competitive market

Best areas:

- **Chianti:** Premium, beautiful, expensive
- **Lucca area:** More affordable, charming towns
- **Maremma:** Coastal Tuscany, less touristy, better value

Umbria (The "New Tuscany")

The dream: Tuscan beauty without Tuscan prices

The reality: Authentic, affordable, and stunning

Prices:

- Restored farmhouses: €200,000-€500,000
- Renovation projects: €80,000-€250,000
- Town properties: €100,000-€300,000

Pros:

- 30-50% cheaper than Tuscany
- Less touristy, more authentic
- Beautiful hill towns (Assisi, Orvieto, Todi, Spoleto)
- Growing expat community

Cons:

- Less rental demand than Tuscany
- More remote (further from airports)
- Smaller expat services

Best for: Lifestyle buyers, renovation projects, value seekers

Le Marche

The dream: Italy's best-kept secret – mountains, coast, and affordability

The reality: Stunning and overlooked

Prices:

- Coastal apartments: €150,000-€350,000
- Countryside properties: €100,000-€300,000
- Renovation projects: €50,000-€150,000

Pros:

- Incredibly affordable
- Adriatic coast access
- Mountains and beaches
- Authentic Italian life

Cons:

- Limited international flights (Ancona airport small)
- Smaller expat community
- Less rental demand

Best for: Adventurous buyers, those seeking authentic Italy, tight budgets

Puglia (The South's Rising Star)

The dream: White-washed towns, turquoise seas, olive groves, and trulli

The reality: Italy's hottest market for UK buyers

Prices:

- Coastal properties: €150,000-€400,000
- Trulli (traditional stone houses): €80,000-€250,000
- Renovated masserie: €300,000-€800,000

Pros:

- Affordable (compared to Tuscany/Amalfi)
- Stunning coastline (Adriatic and Ionian)
- Growing tourism (high rental potential)
- Warm year-round
- Unique architecture (trulli)

Cons:

- Hot in summer (35-40°C)
- Limited international flights (Bari, Brindisi)
- Infrastructure improving but still developing

Best areas:

- **Ostuni:** White city, trendy, growing expat hub
- **Valle d'Itria:** Trulli country, charming, rental potential
- **Salento:** Coastal, affordable, beautiful beaches

Sicily

The dream: Island living, Greek ruins, Mount Etna, and bargain prices

The reality: Raw, authentic, and incredibly cheap

Prices:

- Town properties: €30,000-€150,000
- Coastal villas: €200,000-€500,000
- Renovation projects: €20,000-€80,000 (yes, really)

Pros:

- Unbelievably affordable
- Rich history and culture

- Diverse landscapes (mountains, volcanoes, beaches)
- Growing tourism

Cons:

- Infrastructure variable (especially interior)
- More remote (ferries or flights to mainland)
- Language barrier (less English)
- Some areas economically depressed

Best areas:

- **Taormina area:** Beautiful, touristy, premium prices
- **Syracuse (Siracusa):** Historic, coastal, affordable
- **Val di Noto:** Baroque towns, UNESCO sites, emerging

Best for: Adventurous buyers, bargain hunters, those seeking authenticity

Lake Como & Northern Lakes

The dream: Alpine beauty, George Clooney's neighborhood, sophisticated living

The reality: Stunning, expensive, but accessible to UK/Europe

Prices:

- Lakefront apartments: €400,000-€2,000,000+
- Hillside properties: €300,000-€800,000
- Premium villas: €1,000,000-€10,000,000+

Pros:

- Unmatched scenery
- International community
- Proximity to Milan (airports, jobs, culture)
- Four-season appeal
- High rental potential

Cons:

- Expensive
- Competitive market
- Touristy in summer

Best for: High net worth buyers, those seeking prestige, investors

SECTION 10

Your Questions Answered

"Can I buy Italian property if I'm retired?"

Yes. But mortgage options are limited:

- Loan must be repaid by age 70-75
- You'll need proof of pension income
- May be limited to shorter terms (10-15 years)
- Many retirees opt for cash purchases

"What's the deal with '€1 houses' in Italy?"

Several Italian towns (mainly in Sicily, Molise, Piedmont) offer abandoned houses for €1 to attract buyers and revitalize dying communities.

The catch:

- You must renovate within 2-3 years (budget €30,000-€100,000+)
- Deposit required (usually €5,000, refundable after renovation)
- Properties are often in poor condition
- Remote locations with limited services

Is it worth it? For adventurous buyers with time, money, and renovation skills: maybe. For most: probably not.

"Should I set up an Italian company to buy property?"

For most buyers: **No.**

It adds complexity, annual costs (accountancy, tax filings), and doesn't save much on purchase taxes.

Only consider if:

- You're buying multiple properties commercially
- You have complex tax situations
- Advised by a specialist accountant

"What about earthquakes?"

Central and southern Italy (especially Umbria, Marche, Abruzzo, parts of Tuscany) are seismically active.

What to do:

- Check if property has been seismically assessed/retrofitted
- Ensure buildings insurance covers earthquake damage
- Avoid very old, unreinforced stone buildings in high-risk zones

Don't panic: Millions live safely in these regions. Just be informed.

"How's the Italian healthcare?"

Public healthcare (SSN):

- High quality (Italy ranks 2nd in the world by WHO)
- If you're a resident, you can access SSN
- UK state pensioners can apply for S1 form (grants access)

Private healthcare:

- Available and affordable
- €80-€200/month for comprehensive cover
- Useful for faster access, English-speaking doctors

SECTION 11

Money-Saving Secrets

1. Buy Prima Casa (Primary Residence)

If you qualify (spend 183+ days/year in Italy, or register as resident), you'll save:

- Registration tax: 2% instead of 9%
- Saves €17,500 on a €250,000 property

2. Look South and Inland

Puglia, Sicily, Calabria, Le Marche, and Abruzzo offer 50-70% better value than Tuscany or the Lakes.

3. Buy a Renovation Project

Italy is full of beautiful old buildings needing work. If you're handy or hire local tradespeople (cheaper than UK), you can create massive value.

But: Ensure planning permissions are achievable.

4. Negotiate Hard

Italian sellers expect negotiation. Start 10-20% below asking if:

- Property's been listed 12+ months
- It needs significant work
- It's winter
- You're a cash buyer

5. Avoid Peak Tourist Towns

Buying in Chianti, Amalfi, Lake Como, or central Florence/Rome means paying premium prices. Look 20-30km away for 30-50% savings.

SECTION 12

Red Flags: Walk Away If You See These

► **Agricultural classification** (agricolo) if you want to live there – you can't convert to habitable without complex permissions

- ▶ **No planning permission** for renovations/extensions (abusivo = illegal build)
- ▶ **Seller won't provide clear title documents**
- ▶ **Properties priced 30%+ below neighbors** (there's always a reason – often legal issues)
- ▶ **"We can sort out the paperwork later"** (run)
- ▶ **Property in a landslide/flood zone** without proper surveys
- ▶ **Rights of way or easements** you're not aware of

SECTION 13

Your 12-Month Action Plan

Months 1-3: Foundation

- Define budget (including 12-20% extra costs)
- Research regions (climate, lifestyle, prices)
- Decide: lifestyle, investment, or relocation?
- Get codice fiscale (from UK or in Italy)
- Speak to mortgage advisors

Months 4-6: The Search

- Set up alerts on Immobiliare, Casa.it, Idealista
- Hire independent Italian lawyer (essential)
- Book 7-10 day viewing trip
- View 10-15 properties
- Research visa options if planning extended stays

Months 7-9: The Purchase

- Make offer, negotiate
- Open Italian bank account (if needed)
- Lawyer conducts due diligence

- Sign compromesso (pay 10-30% deposit)
- Finalize mortgage (if applicable)

Months 10-12: Completion

- Arrange final payment (use currency specialist)
- Attend rogito (notary signing)
- Receive keys
- Register utilities
- Register with local comune (town hall) if becoming resident
- Set up property tax payments

SECTION 14

Final Thoughts: Is Italy Right for You?

Italy isn't the easiest European property market. The bureaucracy is real. The language barrier is significant. The process is slow.

But here's what Italy offers that nowhere else can: timeless beauty, world-class culture, incredible food, and a lifestyle that values pleasure, beauty, and human connection.

You can still find genuine value – whether that's a €50,000 townhouse in Sicily, a €200,000 Umbrian farmhouse, or a €500,000 Puglian masseria.

The key is going in with eyes open, a great lawyer by your side, and patience for the Italian way of doing things.

Because once you're sitting on your terrace, glass of Chianti in hand, watching the sun set over olive groves... the bureaucracy will feel like a distant memory.

Your Italian dream is waiting. Andiamo! 🇮🇹

SECTION 15

Essential Resources & Links

Official & Legal:

- [Italy Law Firms - Getting a Mortgage as UK Resident 2025](#)
- [Global Citizen Solutions - Buying Property in Italy](#)
- [Lexidy - Buying Property After Brexit](#)

Mortgages & Finance:

- [Traverse International Finance - Italian Mortgage Guide](#)
- [Tranio - Mortgages in Italy 2025](#)

Costs & Taxes:

- [Idealista - Cost to Buy Property in Italy 2025](#)
- [Wise - Buy Property in Italy as a Foreigner](#)

Codice Fiscale:

- [FineTuscany - Codice Fiscale Guide](#)

Property Portals:

- Immobiliare.it (largest)
- Casa.it
- Idealista.it
- Gate-Away.com (international buyers)

This guide reflects the Italian property market as of 2025. Laws, tax rates, and mortgage conditions change. Always seek professional legal and financial advice specific to your circumstances.

Why Work With OMF?

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