

A Buyer's Tale

A recent purchaser of a Puglian property shares his experiences.

About a year ago I started seeing articles in property magazines and Sunday newspaper supplements about an area of Italy I'd never heard of - Puglia. Good weather, traditional rustic food, locally produced wine and unusual conical properties called trulli were the main themes of these articles. This, and the opportunity to buy property considerably cheaper than elsewhere in Italy, caught my eye.

For a while I had been giving thought to buying a holiday home overseas along with my wife and in-laws so this intriguing part of Italy merited a closer look.

In January 2005, my mother-in-law, wife and I flew to Italy for a weekend with the firm objective of selecting a property to buy. A couple of months previously my in-laws had scouted out the area and had given it a firm thumbs-up.

On our 48 hour trip we saw about a dozen properties which we had selected for viewing over the internet beforehand. My in-laws previous scouting trip had identified the areas of Ostuni, Ceglie Messapica and San Michele as ideal for us due to proximity to local airports and beaches. We also wanted the combination of the peace and open space of a rural property but close to the services and restaurants of local towns.

We saw a variety of properties including farmhouses, traditional trulli as well as modern villas to get a flavour of what was on offer. It became apparent quite quickly that the Italian concept of ready to move into is quite different from that in the UK. Why? the weather! For Puglians, the outside space is much more important than the inside as, most of the year, this is where people eat, drink, relax and live their lives. The cucina, for example, is most likely to be a sink, a fridge, maybe an oven and a few old cupboards in a corner rather than fitted kitchens so popular in the UK.

After viewing a dozen properties we found what we were looking for, although it is fair to say that we didn't know exactly what we were looking for until we found it. We chose a two bedroom property that gave us the best of both worlds, an old trulli alongside a modern single storey extension, sitting on a three acre plot of olive and fruit trees a few miles from Ceglie Messapica.

Our mission complete, we flew back to the UK, made and had our offer accepted and began the formal process of buying the property. This went surprisingly smoothly and, in hindsight, I worried about it more than I needed to. We appointed a solicitor specialising in Italian property of which there are a few in the UK. This was not cheap but provided an element of peace of mind important to us as we hadn't bought overseas before.

The solicitor advised us on the contract to be signed and generally gave us a steer as to what we should be doing, most of which was a paper-chase (obtaining a tax code from the Italian consulate and setting up an Italian bank account). We had the help in Italy of the agent marketing the property who also introduced us to a Geometra (the equivalent of a surveyor). The concept of conflict of interest doesn't appear to apply too strongly in Italy, as the Geometra who provided us with a (very basic) condition report was also acting for the seller!

As in the UK, caveat emptor applies when purchasing property in Italy. We needed to be sure that the people selling actually owned the property, that there were no mortgages outstanding on sale and that the neighbours to the property had no pre-emption rights over the land.

Completion of a property purchase in Italy is handled by a notary (a public official) with buyer and seller present, so we flew to Italy in May 2005 to sign on the dotted line. The notary drew up the final contract, checked the details matched up with those recorded at the Italian land registry and stamped the documents to legalise the purchase.

There were a number of other people present for our signing, most of whom were there to collect money from us. The estate agent, for example, takes a fee from both buyer and seller and happily presented his invoice equating to 3% of the purchase price. Buying property in Italy is not a cheap process the taxes and fees paid to the notary alone were about 13% of the cost of the property. We could have reduced this substantially by following the local practice of under-declaring the cost of the purchase, but were advised against this. I'm sure we did the right thing, but writing such a large cheque to the notary is still a painful memory.

Formalities over we went to our new property and couldn't have been more delighted. It was everything we remembered but this time it was ours.

The first thing I did was to spend a couple of hours picking cherries from a tree. I don't think I've done anything more relaxing in my life! For those two hours I didn't think about work, life at home or even the large cheque we'd just paid to the notary. Life was simple and it was fantastic.

We stayed out for a few more days enjoying our new home, the weather, the food the wine and the hospitality of the Puglians. All good things must come to an end, but the first thing my wife and I did when we got back home was to book our next flight out to Puglia.