The Complete Puglia Buyer's Checklist

Six phases, from first budget to final signature — from *Buying Property in Puglia: The Insider's Guide to the Salento Real Estate Market* by Camillo Barone

This is the whole book compressed into six phases you can check off. Every line here is explained somewhere earlier — this appendix doesn't introduce anything new, it just tells you what to do and when, with the chapter to reread if a line doesn't ring a bell.

Use it in order, from Phase 0 through Phase 6. Nothing here is optional filler: I built this list from the checklist my own office actually runs when we take on a foreign buyer, not from a template. Don't skip a phase because it looks like paperwork you can catch up on later. Phase 1 is where dreams meet reality. Phase 2 is where deals go from "looks fine" to actually being fine — it is, without question, the phase that saves people the most money, and the one I watch buyers rush past most often. Print these pages and carry them to every viewing, or photograph them for your phone — either way, keep them within reach.

A word on how to read the boxes below: each one has a chapter reference in parentheses at the start of its phase. If a line doesn't make sense to you, that is not a sign you're missing something obvious — it's a sign to go back and read four or five pages. Nobody absorbs this whole book in one pass, and nobody is expected to.

A word on timing, too. The 12-month action plan in Chapter 19 lays out two realistic paces: a fast track of four to six months for a cash buyer with no renovation ahead of them, and a slower track of up to twenty-four months for someone financing the purchase and planning real building work. This checklist doesn't assume either pace — it assumes you'll move through the six phases below in order, however long each one actually takes for your situation.

PHASE 0 — Before You Start

(see Chapters 2, 11, 12)

This phase happens before you book a single flight. Most of the buyers I've watched get into trouble skipped it entirely and went straight to browsing listings — which feels productive and isn't.

- [ ] Calculated my **total budget**: purchase price + 8–16% in taxes and professional fees + realistic renovation estimate, if any + 20% set aside for surprises
- [ ] Clarified my own goal — vacation home, move, or investment — because it changes which chapters matter most (see the Three Readers, Chapter 1)
- [ ] Obtained my *codice fiscale* (Italian tax code — required to buy anything, open a bank account, or sign a utility contract; see Chapter 12)
- [ ] Prepared proof of funds and a basic "source of funds" file (bank statements, sale of prior property, inheritance documentation)
- [ ] Decided how I'll move money into euros (bank transfer, currency broker) and at roughly what cost — exchange rates and transfer fees add up faster than most buyers expect on a six-figure purchase
- [ ] If I'll need a mortgage: got a written pre-approval or feasibility check from a bank *before* house-hunting (see Chapter 12) — Italian mortgage timelines for non-residents are slower than most buyers assume, and starting late is the single most common cause of a missed closing date

PHASE 1 — Scouting

(see Chapters 3, 4, 17, 19)

This is the phase where the August infatuation either survives contact with a January afternoon, or it doesn't. Better to find out now than after the deposit.

- [ ] Made at least one trip **out of season** to the area I'm considering — not just in August (see "July Is a Liar," Chapter 2)
- [ ] Visited the target zone both during the day and in the evening
- [ ] Checked my agent is properly registered: REA number with the Chamber of Commerce, professional liability insurance, ideally FIMAA or FIAIP membership (see the 12 Questions, Chapter 19)
- [ ] If I plan to work remotely: tested the actual internet connection at the property, not just "the area has fiber" (fiber is common in towns, less so in the countryside — see Chapter 17)
- [ ] Measured the real distances that matter to me — nearest beach, airport, hospital, supermarket — by car, not by looking at a map

PHASE 2 — Before Making an Offer: The Document Check

(see Chapters 7, 9, 10 — the longest list here on purpose. This is the phase that saves you money.)

Nothing on this list is exotic. Every item below is a document that either already exists somewhere in a public office, or takes a routine professional visit to produce. Some move fast — a *visura* can come back in hours. Others move at Italian municipal speed — an *agibilità* search or a building-permit check can take weeks, especially if it lands in July or August. Budget the time, and start this phase the moment a property becomes serious, ideally before you've fallen for it.

> **Most skipped, most expensive.** In my experience, the checks buyers are most tempted to wave through are almost always the same three: the *planimetria*-versus-reality check, the *agibilità* question on anything recently renovated, and the *condominio*'s outstanding-debt declaration on an apartment purchase. Those are exactly the ones I'd never let a client of mine skip.

- [ ] Obtained a recent *visura catastale* (cadastral extract — shows how the property is officially registered) and *visura ipotecaria* (mortgage/lien search — shows debts attached to the property)
- [ ] Read the *atto di provenienza* (the deed showing how the seller acquired the property). If it came through inheritance: confirmed the *dichiarazione di successione* (inheritance declaration) was filed and registered, and that every heir has signed off
- [ ] Confirmed the *planimetria catastale* (the official floor plan on file) matches what's actually built — this is where undeclared verandas and extensions surface
- [ ] Verified building permits exist for every extension or modification (*conformità urbanistica* — urban-planning compliance)
- [ ] Confirmed the *agibilità* (habitability certificate) is in place, or understood clearly why it isn't (see Chapter 7)
- [ ] Obtained the *APE* (energy performance certificate — legally required to sell or advertise a property)
- [ ] If there's land involved: obtained the *CDU* (certificate of urban planning destination — tells you what the land can legally be used for)

- [ ] Confirmed there are no unresolved mortgages or *pignoramenti* (court seizures) — or that any that exist are being cleared before the deed
- [ ] If buying into a *condominio* (apartment building with shared ownership): obtained the building's regulations, the latest expense statement, and a written declaration from the *amministratore* (building manager) that there are no outstanding debts
- [ ] Verified the seller's identity and marital/civil status (this affects who needs to sign, and can matter more than buyers expect — see Chapter 19)
- [ ] Confirmed whether the property is vacant or occupied — an occupied property changes the timeline and, occasionally, the legal picture
- [ ] Commissioned an independent *geometra* (surveyor) — not the seller's, not the agent's in-house one — in writing, to run this whole due-diligence pass

PHASE 3 — Offer and Preliminare

(see Chapters 9, 19)

By this point, Phase 2 should already be done or actively underway — not something you plan to get to after the offer is accepted. In Italy, the commission can be due long before the final deed: beyond dispute once the preliminary contract is signed, and in the view of some courts as early as the accepted offer (see Chapter 19). Read that twice; it surprises almost every foreign buyer I've worked with.

- [ ] Submitted a **written** offer (*proposta d'acquisto*) with the conditions I actually need — financing, a clean due-diligence result — spelled out as suspensive conditions
- [ ] Sized the *caparra confirmatoria* (binding deposit — typically 5–10% of the price) correctly, and confirmed in writing exactly who it's paid to (never a private individual claiming to represent the seller — see Chapter 8)
- [ ] Got clear written terms on the *provvigione* (agent's commission): the exact amount and precisely when it becomes due
- [ ] Decided, with advice, whether to register and record (*trascrivere*) the *compromesso* (preliminary contract) — the protection against the property being sold to someone else in the meantime
- [ ] Set a realistic date for the *rogito* (final deed) given the due-diligence timeline, not an arbitrary one

PHASE 4 — Before the Rogito

(see Chapters 10, 11, 12)

The weeks before signing are when wire-fraud attempts happen — a compromised email, a "last-minute" change of bank details. Verify any change of payment instructions by phone, on a number you already had, before you move a euro (see the wire-fraud protocol in Chapter 8).

- [ ] Chosen my own notary (in Italy, the buyer chooses the *notaio* — it does not have to be the seller's) and obtained a written fee estimate
- [ ] Done a final walk-through immediately before the deed — condition of the property, and that any agreed furniture or fixtures are actually still there
- [ ] Taken meter readings (electricity, water, gas) on closing day

- [ ] Confirmed funds have arrived and cashier's checks or bank transfers are arranged in the correct form
- [ ] Considered the *deposito prezzo* (price held in escrow by the notary until the deed is registered — an optional but real protection; see Chapter 8)
- [ ] Arranged an interpreter and a bilingual deed if I don't read legal Italian comfortably
- [ ] Confirmed home insurance is active from the day of signing, not "starting next week"

PHASE 5 — Completion Day

(see Chapter 10)

The day itself is usually shorter and less dramatic than buyers expect — an hour or so at the notary's desk, most of it the deed being read aloud. The details below are what actually trips people up.

- [ ] Brought valid ID, my *codice fiscale*, and every document the notary's office requested in advance
- [ ] Understood, in general terms, what happens step by step in the notary's office (the deed is read aloud, questions are welcome, then signatures)
- [ ] Received the keys — and every set of keys, gate remotes, and alarm codes that exist for the property
- [ ] Confirmed when the *copia autentica* (the authenticated copy of the deed) will be available and what it's needed for afterward

PHASE 6 — After the Purchase

(see Chapters 11, 13, 15, 16)

Owning the keys is not the finish line — it's the start of a different, quieter list. Nothing here is urgent on day one, but every item has a real deadline attached to it somewhere down the road, and Italian deadlines don't send friendly reminders.

- [ ] Transferred utility accounts into my name (*volture* — electricity, gas, water, waste collection/*TARI*)
- [ ] Noted the first *IMU* (property tax) deadline on my calendar
- [ ] If this is a *prima casa* (primary residence) purchase with tax benefits: noted the requirement to establish residency within 18 months — set a reminder now, not later
- [ ] Notified the *amministratore di condominio*, if applicable, of the change of ownership
- [ ] If I plan to rent it out: registered for a *CIN* (national identification code, required to advertise a short-term rental) and reviewed the setup in Chapter 16
- [ ] If I plan to renovate: started the process in Chapter 15 rather than improvising with the first contractor I meet
- [ ] Discussed estate planning for this Italian property with a qualified professional — inheritance rules for foreign-owned Italian property are their own subject, not an afterthought, and Italian succession law does not automatically follow the rules you may be used to at home

The One-Page Red Flags List

Tear this page out, if the book allows it, and keep it in your pocket at viewings. If you hit even one of these during a purchase, stop and get independent advice before going further — do not assume it will resolve itself, and do not let anyone rush you past it. Full detail on each is in Chapters 7, 8, and 19.

- [ ] The seller or their representative won't show you the *visura catastale* or the deed of provenance
- [ ] Someone asks for cash, or for a deposit paid to a personal account rather than the seller directly
- [ ] Building irregularities are waved away with "it's not a problem, we'll sort it later"
- [ ] Heavy pressure to sign quickly, especially tied to "another buyer is interested"
- [ ] The commission amount or timing is vague or verbal only
- [ ] The agent has no verifiable office, no REA registration, or hesitates when asked for it
- [ ] You're advised to declare a lower price than what you're actually paying
- [ ] Heirs mentioned in passing who haven't formally signed anything
- [ ] The floor plan on file doesn't match what you're standing in
- [ ] A price that seems too good for the area and condition, with no clear explanation why

Nothing on this page is meant to frighten you out of buying. In thirty years I've sold far more houses than I've talked people out of. These ten lines exist because the buyers who walked away when they saw one of them are the ones who, years later, still tell me it was the right call — and because a deal I once talked a client out of, over an inherited tax debt nobody had thought to check — the story that opens chapter 19 — is the reason this list exists at all.

Keep This Checklist Current

Rules, deadlines, and thresholds change — the *process* in this appendix does not, but a specific number can shift with each year's budget law. Everything in this book was true when I wrote it, in mid-2026. Some of it will change before you close on a house. Treat the sequence of steps as durable and the specific figures as a snapshot: confirm anything time-sensitive with your notary, your commercialista, or the relevant consulate before you act on it, and watch for a future revised edition of this book if enough of these numbers move to justify one. For anything specific to a real property or a real transaction, the fastest path to a current answer is simply to reach out directly: salentoproperties.com.