

First home loan buyers: changes and who can benefit from them

A new decree is being prepared by the Draghi government aimed at under 36's. We are talking about the draft of the "Sostegni bis" decree regarding the **first home loan for young people**, which would offer the possibility for young people under 36 to start the procedures to take out a mortgage without paying an advance and without the need for a guarantor. As with [the first home loan Gasparrini Fund](#), the State will guarantee mortgage applicants, but with the **100% capital guarantee**

First home loan: how it works and who can apply

The new legislation for **first home tax breaks** would enter a broader program that *"looks to the next generation"*, as premier Draghi underlined during the illustration in the Recovery Plan. *"We are one of the countries with the lowest fertility in Europe: fewer than 1.3 children per woman against almost 1.6 for the EU average. To enable our young people to form a family, we must respond to three of their requests: adequate welfare, a home and a secure job. In addition to the nursery school plan, which I have already talked about, young people benefit from measures for social infrastructure and social housing "...*

Young people under 36 can access the guarantee fund, including those who do not have a permanent employment contract and want to buy their first property. The State will guarantee for a

maximum cap of € 250,000 on deeds stipulated to the 31 December 2022

Prestigious homes and the following cadastral categories are excluded from the concessions:

- • A1 – stately homes,
- • A8 – dwellings in villas,
- A9 – castles and palaces of outstanding artistic and historical value.

The reliefs include the exemption from registration tax, the mortgage and land registry tax and the reimbursement of the VAT paid for the transaction.

The consequences of the first home subsidies on the real estate market

In this perspective, the **benefits for young adults** who want to buy their first home see a 100% state guarantee. A new encouraging forecast for young families who see easier access to the **first home guarantee fund**, unlike that provided for in the 2019 Growth Decree, this provides a guarantee by the State of 100% of the capital, together with the other reliefs listed above.

If 210,000 applications were registered with the Guarantee Fund established in 2014 (of which 60% from young people under the age of 35) it can be assumed that, by facilitating access to the fund, the applications will be substantial. A further input for the real estate market which is opening up more and more to that socio-demographic group that feels the need to buy a house to realize the desire to create a family, but is

hampered by working and contractual conditions that do not facilitate the access to the mortgage.

Buying a house in Gaeta with the first home loan guarantee fund for young people

Gaeta is the perfect city to design a young couple's family lifestyle and home. The tranquility of a town overlooking the sea is combined with a rapidly growing cultural liveliness and greater ease of access to services, qualities that make it a sparkling and dynamic place to live peacefully. You can choose the right area to [buy a house in Gaeta](#) according to your needs. Houses range from the most exclusive residential areas, for those who prefer a quieter lifestyle, to the historic center and the medieval district, with direct access to basic necessities.

If you are considering the idea of proceeding with the **first home purchase in Gaeta**, do not hesitate to contact our [agency to find out](#) about the preliminary procedures to access the guarantee fund and answer all your doubts.

Home expense management: 3 tricks to limit your expenses

Keeping household expenses under control, especially in a period like this, is essential to better manage your family

economy and make ends meet at the end of the month. To carry out a **correct management of home expenses**, these few tricks are enough to make a difference by the end of the month.

Home expense management: focusing on to how you heat your house

Let's start with warming-up. To keep the house warm it's not necessary to turn on the heaters and get the temperature to tropical levels, but it's better to keep a constant temperature between 18 ° and 20 ° avoiding heat loss. To do this, there are some easy tricks to use, let's take a look.

If you leave the house in the morning and come back in the evening, you certainly cannot keep the heaters on while you are not at home. A system to control the heating is the Chronothermostat, a device that allows you to adjust the temperature in the house during the different times of the day or night. Unlike the thermostat, the Chronothermostat allows you to set two types of temperatures: comfort and reduction. When you are away from home it is best set to the "reduction" mode, in order to find a warm and comfortable environment, without unnecessary waste. Furthermore, the Chronothermostat can also be connected to portable devices such as a tablet or Smartphone so as to have control remotely.

If you have a fireplace in your home, consider insulating it when it is not in use. All you need is a thermal insulating panel that can be found on the market at an affordable price, or a chimney balloon to be inserted in the flue to prevent the heat from being dispersed outside. In regards to window shutters, be careful of the seal on the roller shutter boxes placed on the windows.

Another simple action, which may seem insignificant, is not to block the radiators with chairs or other furniture so as not to obstruct the heat emission. Also beware of drafts, try to limit them by placing self-adhesive seals on the doors and windows. With these small, but fundamental precautions, you can keep your home heating costs under control.

Lower your monthly home expenses by paying attention to the appliances you buy

One of the expenses that mostly affects the family budget is the electricity bill. Also in this case it is possible to limit waste by paying attention to appliances we normally underestimate.

Let's start with the choice of appliances. If you need to buy them, remember that by opting for the energy efficiency class A, A ++ or A +++, you will spend a little more initially, but the expense will be sufficiently reduced over time with "cheaper" bills. Think that a class A refrigerator brings electricity saving of 24% on the electricity bill.

Now we come to a daily action that will bring down your household expenses: do not keep appliances on stand-by. We assume that when you go to sleep you let the television turn off by itself? You may not know that turning off the TV or computer will save you 16% on your bill.

Use family budget apps to organize

expense management

Leave the classic way of noting expenses. You can now use specific apps to keep the family and domestic budget under control. Here are some popular expense management apps: Monefy, Expensify and iSpesa. These applications replace common notebooks and are certainly more practical and functional, as it is possible to synchronize budget planners with other devices to share the findings with the people who live with you. In addition, as soon as you make a purchase you can conveniently record your spending or record your bills and create monthly spending limits for your home budget management.

2021 water bonus: who is it for and how to obtain it?

In one of our articles we recommended [3 ways to limit the costs](#) of household utilities. Today we are talking about another **saving opportunity** that comes directly from the State.

We are talking about the 2021 water bonus for which a contribution of €1,000 is envisaged for individuals, and €5,000 for commercial establishments, to be used by 31 December 2021. the 2021 Budget Law includes a bonus which was introduced on January 1 of this year. But let's see specifically what it is and who can use it.

Who can benefit from the water bonus?

The **water bonus 2021**, found in article 1 from paragraphs 61 to 65, provides €1,000 *“for interventions to replace ceramic sanitary basins with new reduced-drain equipment and sanitary taps, shower heads and existing shower columns with new appliances to limit the water flow, in existing buildings, parts of existing buildings or single real estate units”* as published in the Official Gazette.

Those who want to replace water flow devices with others that save water resources can benefit from the water bonus. The bonus is valid for:

- • the supply and installation of ceramic sanitary basins with a maximum discharge volume equal to or less than 6 litres and related discharge systems, including connected plumbing and masonry work, and the dismantling and disposal of existing systems,
- • the supply and installation of taps and mixers in bathrooms and kitchens, devices for controlling the flow of water with a flow rate equal to or less than 6 litres per minute, and shower heads and shower columns with water flow values equal to or less than 9 litres per minute, including any connected plumbing and masonry work and the dismantling and disposal of pre-existing systems.

A fundamental requirement to benefit from the 2021 water bonus is to be an Italian resident.

How much allowance is with the 2021 water bonus?

With the **water bonus**, for individuals it is possible to recover 50% of the expenses incurred, therefore €500 for a maximum of €1,000 of expenditure, while for commercial activities it goes up to €2,500 for a maximum of €5,000 of expenses.

In addition, the green light was also given to the 50% tax credit for the purchase and assembly of drinking water filtering systems. therefore €500 for a maximum of €1,000 of expenditure, while for commercial activities it goes up to €2,500 for a maximum of €5,000 of expenses. In addition, the green light was also given to the 50% tax credit for the purchase and assembly of drinking water filtering systems.

How to apply for the 2021 water bonus?

As stated on the website of the Revenue Agency or Agenzia delle Entrate: *"The methods for obtaining the bonus will be defined by a decree of the Environmental Minister and the protection of the territory and the sea and to be issued within 60 days of the entry into force of the law of the 2021 budget"*.

Ecological furniture: the new cool and sustainable trend

For a few years now, the world of “interior design has fully embraced the”*green* cause, paying “particular attention to”[eco-friendly furniture](#). From the design of the spaces to the choice of furniture, designers are increasingly supporting the philosophy of living and dressing the home in a sustainable way. It’s not just a passing trend, but a lifestyle that is also reflected in the domestic daily life of the people who live there.

What is Meant by Eco-Friendly Furniture?

[Eco-friendly furniture](#) is a design trend that supports the green choice of sustainable living. Preserving the environment by favouring natural, recyclable and long-lasting materials which eco-sustainable thinking revolves around.

The people who choose this option don’t just make it an ethical question. Its aesthetics are characterized by minimal and refined details that mimic the elements of nature, bringing the spirit back into balance and instilling serenity and calm.



Japan and Northern Europe, where ethic design reigns supreme

Models of ethics and style, Japan and Scandinavia have reinvented the rules of interior design by popularising the concepts of sustainability and making it easier to apply.

Japanese furniture: eco-furniture in a Japanese style

Japan draws on its ancient tradition by converting the concept of Zen as its organic key. And it is here that this key is displayed in the traditional tatami – the woven reed mat filled with pressed rice straw – and the futon – the rolled mattress made entirely of ecological materials – complete in a contemporary style, has become a very popular alternative to

the classic bed base and spring mattress. La componente in lattice e in fibre naturali sposa in pieno la filosofia dell'impatto zero sulla natura. Inoltre queste tipologie di stuoie e materassi sono altamente indicate dal punto di vista igienico e, elemento non trascurabile, infondono all'ambiente domestico un'allure raffinata e ricercata.

Also for the living area, why not take advantage of the characteristics of a low Japanese wooden bed to create an original sofa with customized seats? A mood that has entered Western culture which, in addition to giving harmony, commits to the well being of the environment thanks to the presence of wood and the lack of toxic elements, increasing the quality of life in domestic spaces.

The Scandinavian mode of eco-sustainable furniture

Scandinavia also lends itself well as a model to follow in the field of ecological furnishings. The trendier, Northern European design is monopolizing the eco-furniture scene thanks to the essential nature of the elements that characterize it, and to the neutral shades of the furnishings and accessories that fully reflect the "green" philosophy. The use of natural wood furniture mixed with raw metal details and textile elements in natural fibres. Lends the house a quiet charm that is full of impact.

Zero Waste Design and Upcycle Materials: eco-sustainable furniture that gives value to waste

In addition to the two examples of ethics already mentioned, if you are looking for another approach to ecological furniture, which fully respects the regulations of eco-sustainability, we recommend that you rely on companies that follow at least one of the three strands recognized by the European sustainability and recycling policies.

Zero Waste Design is a branch of “eco-design that creates furniture” items by drawing on waste materials to give life to innovative products.

Recovering broken objects that would end up in landfills is indeed the meaning of Upcycled Materials. Just a little taste and creativity is enough to assemble and reinvent the basic objects and the result will be an original and unique piece of furniture.

It's easy to say eco-furniture, but how do you recognize it?

To prove that an eco-sustainable piece of furniture is truly eco-friendly, it must comply with FSC, PEFC and UFAM certifications which guarantee that the wood used does not come from ancient forests, but come from green places that meet the standards of the Good Forest Management Authority.

Events in Gaeta. The Recipe

for an Unforgettable Vacation

The predictions that foresaw a summer marked by fear and immobility have been completely overturned: Gaeta remains one of the most popular and appreciated destinations in Lazio for Italian and international tourists. With events, sea, and trekking, Gaeta does not disappoint its admirers this year either and offers many opportunities for fun and entertainment.

What to Do in Gaeta: Boat Trips and Trekking to Discover the City's Natural Wonders

The [Pearl of the Tyrrhenian](#) offers unforgettable moments to spend immersed in nature, both for sea lovers and for those fond of walks in the greenery.

Those who wish to be lulled by the crystal-clear waters of the sea, in complete relaxation, can choose from numerous mini-cruises, discovering the most suggestive coves of Gaeta and Sperlonga. Welcoming boats will take you on a private tour to discover the fascinating natural inlets of our coasts and the legends surrounding the history of the city.

In addition to admiring the wonders of Serapo and the Montagna Spaccata from an “exceptional perspective, you can also move towards Sperlonga, Ponza and Palmarola for a trip focused on beauty.”

Those who prefer to immerse themselves in the lush green scenery that Gaeta offers can opt for long walks on Monte

Orlando where it is possible to rediscover traces of a centuries-old past, as well as admire a magnificent panorama.

Gaeta Nightlife. The Events not to be Missed and the most Popular Places in the City

The confirmation arrived a few days ago: the Arena Virgilio returns in August among the events in Gaeta to cheer up summer evenings with its artists, singers, and comedians. As every year, the Arena's stage will host big names from the Italian artistic panorama with six music and cabaret shows.



GAETA - AGOSTO

P.ZZA XIX MAGGIO ORE 21:00



16 | VINCENZO SALEMME

NAPOLETANO? E FAMME 'NA PIZZA!

PRIMO SETTORE NUMERATO € 35,00
SECONDO SETTORE NUMERATO € 25,00



18 | GIGI FINIZIO

VIENEME A TRUVA'

PRIMO SETTORE NUMERATO € 30,00
SECONDO SETTORE NUMERATO € 23,00



**19 | PAOLO CAIAZZO
& PEPPE IODICE**

**NON MI CHIAMO TONINO
& UNA SERA ALL'IMPROVISO**

SETTORE UNICO NUMERATO € 15,00



**20 | MOGOL &
GIANMARCO CARROCCIA**

EMOZIONI

PRIMO SETTORE NUMERATO € 25,00
SECONDO SETTORE NUMERATO € 20,00



**21 | IVAN GRANATINO
& BL4IR**

CARAMELLA IL CONCERTO

SETTORE UNICO NUMERATO € 18,00



22 | BIAGIO IZZO

UN ANGELO PER CUSTODE

PRIMO SETTORE NUMERATO € 30,00
SECONDO SETTORE NUMERATO € 23,00

Events in Gaeta

Opening the festival on August 16 is Vincenzo Salemme who, with his distinctive humor, brings his show to the stage *Napoletano? E famme 'na pizza*. A witty representation of stereotypes and common places that revolve around the figure of the Neapolitan. The show continues on August 18 with Gigi Finizio, another representative of the Neapolitan artistic and singing panorama, with a concert that bears the name of his new song *Vieneme a truva'*.

August 19 is the evening of fun with Paolo Caiazzo dealing

with today's society in the show *Non mi chiamo Tonino*. In the hilarious monologue, he narrates some events of his career in an ironic key. Taking over the stage is Peppe Iodice with his show *Una sera all'improvviso*, a recital in which the artist brings to life a monologue with many guests and sketches.

On August 20 and 21, it's music's turn again with Mogol and Gianmarco Carroccia who bring their project *Emozioni* to the stage, a musical biography of Lucio Battisti. The next day it's the turn of two young singers from the Neapolitan rap scene, Ivan Granatino and BL4IR with Caramella the concert. The six-day event closes with Biagio Izzo in *Un angelo per custode*.

In addition to the events, Gaeta offers a nightlife full of entertainment. The small village of old Gaeta comes alive with its small restaurants where you can savor the traditional flavors of Gaetan cuisine, with pubs and venues where you can listen to music and gather – in this case respecting the anti-Covid regulations -.

Enjoy a Short Stay in the Wonderful Gaeta and Experience the Daily Life of the City

An excellent idea to immerse yourself in the lifestyle of the city overlooking the Tyrrhenian Sea is to spend an extended period in a vacation home, perhaps opting for a monthly rental. This way you can fully experience the beauty of the city in its daily life and in the simplest gestures.

Summer in Gaeta is this and much more, come and discover it in person by spending a short stay (monthly rental) in

comfortable holiday homes. On our website you can see our offers – only for monthly rentals – located throughout Gaeta and choose the one that best suits your needs, or you can contact us for more information.

Smart working: 4 tips to organize your home office

Are you smart working and have transferred your office to your home?□

Do you want to organize documents that you leave scattered on the desk, or do you want to change the arrangement of the furniture to improve your working conditions?

Then let us offer you some advice!

Choosing the room to work in...

Working at home, sometimes, may not give the same results than if you were in the office. The choice of the room and where to position yourself is very important to keep concentration high and be productive. Here are 3 simple tips for you.

- Try to create your own workspace. Opt for the room that can hold all the tools and devices you need, so you don't have to go back and forth around the house and waste time.
- If possible, go to a room other than the one where you

sleep. By moving to another room, used as an office, you prepare yourself psychologically to face your commitments methodically and professionally.

- Wall colours are also important. If the rooms in the house are painted in different shades, then choose one according to the work you're doing. If your work is a creative, opt for blue shades. If you do a job for which calmness and relaxation are important, then your colour is green.

How to position the desktop or workstation in relation to the light

- Choosing the room, let's see how to position the desk with the computer in relation to the light.
- Neither windows should be located in front of nor behind the desktop, so as to avoid those annoying reflections on the computer screen that disturb the view.
- The light must be parallel to the screen. If this is not possible, it is good to darken the window with blinds or something similar.
- Also pay attention to the desk on which the computer is placed and to the walls surrounding your work corner. Opt for non-glossy furniture and paints since the combination of these two elements can cause refraction effects.

How to arrange lighting devices

Now let's focus on the luminous devices and their arrangement to favour a correct working condition, in the office as well as at home. First of all, remember that in a work environment

there should always be the right balance between artificial and natural light. Having said that, here are some tips for carefully choosing lamps, spotlights, LEDs and other light sources.

- The light source must be warm, never cold, and must not exceed a colour temperature of 3,000 K.
- Opt for energy saving bulbs so your bills won't go through the roof.
- Do not place the desktop workstations under a direct light source – be it a window in the ceiling, lamps or spotlights placed directly above or overhead and be sure not to place them centrally in the room.
- Move the computer away from you about 50-70 cm and adjust the brightness of the monitor so that it does not strain your eyes.

How to arrange shelves to store documents

Let's imagine that you had to bring a lot of documents home to avoid going out as much as possible, and now you are desperate because you don't know how to organize them. Follow these tips to have a clear workspace, keep an empty desk and fill the shelves.

- The first advice is to sort the documents into groups and subgroups. For example: office bills (group), water, gas, electricity (subgroup). This way finding the "key" folder and subfolders will be much easier.
- To store your suppliers' invoices, use a single large folder. If you have one with rings then you can appoint each transparent sheet with a different supplier. If you have simple folders, use paper folders and paperclips to

group them.

- Use different coloured folders and give each one a connotation, so it will be easier and faster to distinguish the content. For example: the folder with the documents to bring to the accountant blue, your projects orange, invoices red and so on.

Now that you have created your small home office, happy working!