

Who can buy a house with the First Home Mortgage Fund

- the location in Italy,
 - the property must not have luxury features, therefore the cadastral categories A1 (stately homes), A8 (villas), A9 (castles and palaces) are excluded,
 - the loan must not exceed 250 thousand euros and must be granted by the bank or financial intermediary that adheres to the project.
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- the registration tax reduced to 2%,
 - personal income tax deductions of up to 19%,
 - interest expense within a maximum limit of 4 thousand euros per year,
 - the mortgage and cadastral tax fixed at 200.00 euros,
 - 4% VAT in case of purchase from the builder/constructor

How to apply to apply for the First Home Mortgage Fund