

## Affordable Italia: Stay a Week, Stay a Month, Stay Forever

**Unhappy that your life has become all work and no play?  
Then maybe it's about time you got to sample the sweet life  
- *la dolce vita*. And nowhere is life sweeter than in Italy -  
Europe's most sensational and seductive country.**



Urbino, birthplace of the painter Raphael.

Medieval walled towns perched like tiaras on hilltops...classic farmhouses set amongst a landscape of vineyards, cypress trees and fields of nodding sunflowers. Alpine resorts, golden beaches and sultry volcanoes. Fabulous food and wine. Most people realize Italy is a vacationers' paradise, but owning or renting a home here can cost far less than you probably imagine.

Right at this moment, you can buy your own home in an undiscovered, but stunningly beautiful - corner of Italy's sun-kissed south for as little as \$24,000. And there's no need to bring along any plumbing tackle, bulldozers or a gang of repairmen. These are homes you can move straight into.

Dear Reader,

Inexpensive properties...affordable living. These aren't the only reasons to get to know Italy's warm and beautiful south. You find yourself in a laid-back land of citrus trees, vineyards and olive groves...of fishing villages and medieval towns spilling haphazardly down hillsides. A land where dinner with wine can cost as little as \$10.

Life is sweet - and it all smells as good as it looks. The aroma of freshly brewed espresso...the whiff of pizza topped with anchovies, tomatoes and oregano emerging from a wood-fired oven...the scents of bergamot, basil and other wild herbs overlaying the salty tang of the silvery blue sea.

I should say 'seas'. The toe of Italy's boot is washed by the Mediterranean, Ionian and Tyrrhenian. Even in mid-October, it's still warm enough for swimming.

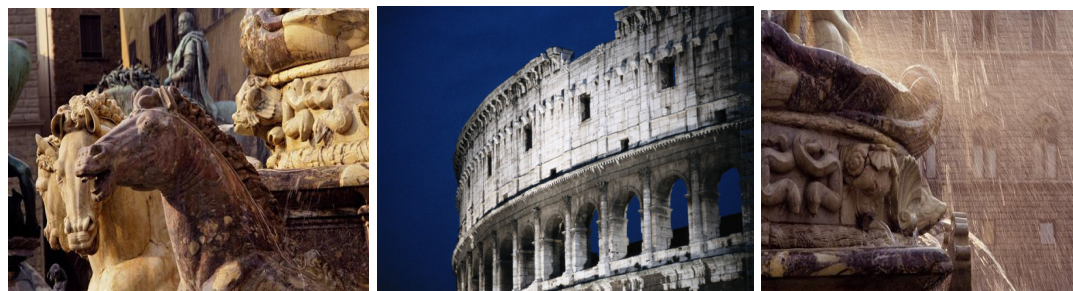
But the deep south is only one of the great Italian options you should know about...I'm about to let you in on the secret of plenty more.

## The art of living well

Come let me take you on a zinging top-to-toe journey to the land of the Medicis and Michelangelo. Along the way, I'll show you numerous enticing places where you can buy a home for under \$100,000...towns where you can rent for less than \$400 a month...cute hotels that are completely unknown to tourists.

Wherever you decide to live...or take a vacation...you'll discover you've landed in the middle of a masterpiece. From the Dolomites' snow-capped peaks to the clamor of Naples...from St. Francis's Assisi to Sardinia's rose-pink beaches...the entire country is a living, breathing work of art.

Blue skies always lift the spirits but also think of Italy's warmth, style, and wonderful food...its excitable people and their zest for life...the architectural glories of its magnificent past. Imagine spending a whole summer learning to paint frescos, create mosaics or learning to speak the language like a native. Even if it's only for a short while, who wouldn't want to live in Europe's most intriguing and seductive country?



Just imagine being able to marvel at the world's greatest cache of art treasures whenever you choose...or taking weekend breaks amongst the splendors of Rome, Florence and Venice...of experiencing star-lit opera in a 2000-year-old arena under a velvety black sky.

## Twenty Regions...a Cornucopia of Opportunities

Some regions we'll visit on this journey are deep in the *Mezzogiorno*, the name Italians give to the south of their country. It means the Land of the Midday Sun. One of our favorites is Calabria - the toe of Italy's elegant boot. Last stop before Sicily, it's one of the country's least explored regions. One of its warmest and sunniest too.

Mountains, seascapes, tradition: If these things top your 'perfect location' checklist, you'll find Calabria has them all. Encircled by a translucent sea of palest blue on three sides, it offers house-hunters an enticingly affordable alternative to Italy's northern and central regions. And by affordable, I mean habitable homes for less than \$50,000...often a lot less.

Most people haven't a clue how astonishingly inexpensive property here can be. But I guess it's understandable why relatively few Americans ever travel as far south as Calabria. Or to the regions of neighboring Basilicata or Apulia which are equally inexpensive.

You see, the big problem with Italy is this: The country has too much to see and savor in one lifetime. Fitting all the thrills into a few vacation trips simply isn't possible. There are so many art treasure cities...so many charming discoveries...so many breathtaking landscapes. Everybody has heard of Tuscany, but Italy has 20 regions. All have great things to offer both the traveler and the homebuyer.

You don't need me to tell you it would be a sin not to explore the watery glories of Venice...or take in the opulence of Rome and Florence. And how can you miss the charms of rural Tuscany with its classic old farmhouses, vineyards, and fields of nodding sunflowers? Then there's Umbria, the green heart of Italy, with its medieval walled towns perched like tiaras on hilltops...

And you've got to experience the heart-rending loveliness of the Italian Lakes, where snow-capped peaks are mirrored in serene, sapphire waters. And visit Liguria's Cinque Terre to marvel at painted fishing villages slotted into the niches of towering cliffs.

Beyond Naples lie the Sorrentine and Amalfi peninsulas, more unmissable coastal temptations. Here houses are painted in a sunrise palette of lemon, pink, lilac, and rose. Capri shimmers offshore, and the mighty volcanic bulk of Vesuvius looms in the background. If you're like me, stricken with a lust for ruins and ancient places, just imagine the thrill you'll get from poking about Pompeii and Herculaneum.

Art and archaeology in the mornings, long lunches and siesta-shuttered afternoons. Vineyard visits...shopping for a hand-made Christmas creche or a silk tie...the evening *passeggiata* where you'll want to join the locals strolling from bar to bar in their finest clothes. The perfect opportunity for you to show off your new purchases from big-name designers such as Gucci, Prada or Armani.

Before you know it, the days have all slipped by. And it's time to exchange color for monochrome...time to return home.

Once smitten...in love as I am...the only solution is to return...again and again as often as possible and, each time, for as long as possible. Maybe you aren't ready to take up full-time residence...but imagine being able to call Italy home even part of the year...or having an Italian escape all your own that you could return to whenever your yearnings for this romantic place overcome you... and this is where we at *International Living* can help.

## **Your Friend in Florence: International Living's Own Italy Office**

Earlier this year we opened our very own office in Italy. Based in Florence, IL's 'woman in Italy' is Carol Milligan, a resident for 32 years. Whether you're looking to rent, buy or take a vacation in the Florence area, Carol has a quiver full of wonderful prospects.

Carol can help find you properties throughout the rest of the country too.

	Here's one she has in the Lazio town of Civitella d'Agliano: a 1399 sq. ft house for
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Take in the opulence of Florence

\$74,500. Lazio is the province that includes Rome, so you certainly wouldn't be miles from civilization, ancient or modern.

She also proffers lots of invaluable advice...advice you should consider carefully.

Take farmhouses, for example. Admittedly they look gorgeous, but you may find a stone-built *casa colonica* isn't really right for you. In Carol's experience, when clients start looking for property seriously, they often find they prefer new, modern 'clean' houses rather than something centuries old. Plus there's the price consideration...

"As they are built in brick or cement and not stone, new houses or apartments are often at much more reasonable prices", says Carol. "It is often possible to buy a lot with a project or a house or an apartment already in construction in the '*al grezzo*' or rough state. This allows you to personalize it - and you can often do so with the same company that is constructing the property at a much lower cost. I have come across some new houses with garden at \$55,000 - compared to the same size stone house restored at \$205,000."

## Scouting bargains on your behalf

Sounds wonderful, but I recently came across even more affordable prospects. Right at this moment, for instance, you can get a toehold in Italy's south for \$24,000.

No, I haven't missed off a nought. Nor am I talking about a restoration project...a timeshare...a place to park your car...or a niche in the murky depths of Palermo's catacombs. This is a genuine property near an attractive



seaside town of 10,000 people. What's more, it's a home you could move into today.

\$24,000 - I'll bet you're thinking there's a catch. Maybe you're even entertaining the nasty suspicion I'm about to bamboozle you with ancient information dredged up from the *International Living* archives.

Well, please take the frown off your face. There's no catch. And this is most definitely not a nostalgic look at how Italy used to be.

I promise you that this information is bang up-to-date...and if you recognize the name Steenie Harvey, you'll know I don't make promises lightly. If you're a long-time reader you'll know I'm IL's roving European editor...that I have an on-going love affair with Italy.

In October 2004, I persuaded the boss to let me take another look at Italy's southernmost regions, and there I met with International Living readers who have made new lives here.

It was along Calabria's wonderfully named Costa degli Angeli - the Coast of Angels - that I came across that \$24,000 price tag. (If you suspect my math skills, please go ahead and recalculate the conversion of the local price of 18,000 euro yourself.)

What you get for your money is a 2-storey apartment near the Ionian coastal town of Soverato. It has its own entrance, a living room with kitchen, 2 bedrooms, bathroom and balcony. It's completely restored and comes with central heating.

But if you have less to play with, how about this for 12,000 euro (\$16,000). Admittedly you don't get much for such a modest sum: just a teeny-weeny studio in Scalea, a town on Calabria's Tyrrhenian coast. But it might suit the most minimalist of minimalists as a vacation bolthole.

**The green heart of Umbria for \$73,000...stunning**

## Lake Como for \$120,000

But it's not just Calabria where you'll find bargains. Enticing options exist all over Italy. Here's a tiny sample of more incredible bargains we've uncovered for you:

- \$73,000: A sweet little cottage with garden in a village near the Umbria/Tuscany border. Surrounded by woodlands, the fully restored cottage features an archway, exposed beams, and hand-made floor/ceiling tiles.
- \$78,000: Habitable house in the Apulia region. 3 miles from the Adriatic coast, it has 4 rooms plus kitchen, bathroom and verandah. Sea views plus land of 32,000 sq. ft.
- \$84,000: In a village in western Liguria (Italy's Riviera) a stone-built village house just 12 miles from the Mediterranean. The property - recently restored - has living room with kitchen area, 2 bedrooms, bathroom, terrace and cellar.
- \$93,000: In good condition, a 2-bedroom stone farmhouse on two floors, the land includes your own chestnut wood, It's in a wooded valley in Emilia Romagna, on a medieval road leading into Tuscany.
- \$102,000: A late 19th century house near the Umbrian town of Castiglione del Lago. Three stories high, the house overlooks the village piazza and has views of rolling countryside from its windows. Most of the rooms feature original beamed ceilings. With some minor renovations it could become a small B&B.

With palm trees growing amidst alpine scenery, the Italian Lakes are astoundingly picturesque. Crowned with ancient churches, the lakeside villages girdling lakes Como and Maggiore are real storybook affairs. Cobbled streets clamber up towards the forested hills; sparkling waterfalls descend into little rivers spanned by arched stone bridges.





The lakeside villages girdling Lakes Como and Maggiore are storybook affairs...

Draped in bougainvillea and wisteria, lakeside village houses are painted in warm summer shades of daffodil yellow, peach, pink, cream and butterscotch. Perfumed gardens brim with statuary, late-flowering roses, and all kinds of tropical flowers. Does \$120,000 for a house in this corner of heaven sound reasonable to you?

Yes, just \$120,000 for a village house on Lake Como's shores. It has living room, kitchen, 2 bedrooms, bathroom, and cellar...and it's ready to move into.

### **Giving it you straight**

Here at *International Living* we believe in giving you things straight. If your dream is a restored farmhouse with marble bathrooms and swimming pool in Tuscany's so-called 'Chiantishire', you're going to pay a crazy price. Even

ruined farmhouses in this area cost a fortune.

But we can point you towards another part of Tuscany where prices are far more sensible. Where stone-built village houses requiring some modernization start at \$52,000...and houses you could move into tomorrow go for around \$100,000.

But delectable though it is, Tuscany isn't the only part of central Italy we think you should consider. One of my favorite places is Le Marche, a region of glorious hill-towns where the scenery gets more beautiful at every turn. It's often described as Italy in a nutshell: live here and you can take your pick of attractions - summer opera festivals, churches bursting with Lottos and Giotto's, lazy-day seaside resorts and the wild Sibellini mountains.

What's more, although Le Marche shares the same luscious Renaissance landscapes as Tuscany and Umbria, its farmhouses and village properties are much more sensibly priced.

### **A fairytale farmhouse to make your friends green with envy**

I realize it's hard to shake off the romantic farmhouse dream. So let me tell you about one Le Marche property on the market right at this moment. It's not a wreck, but a large farmhouse ready for immediate occupancy.

Priced at \$216,000, it's a straight-from-a-fairytale classic: a 3-storey *casa colonica* with wooden beams and cotto floors, built of soft rose-pink stone in the shape of a tower. On a hilltop overlooking a medieval township, it's huge - around 3,760 sq. ft. - and comes with 6 acres of land suitable for olives and vines. There's also an outbuilding to transform into a guesthouse.

Views all around are splendid. You can see the emerald green waters of the Metauro river plunging through steep rocks...Rocca Malatesta with its ruined 12<sup>th</sup> century castle...soft green hills topped by villages, fortresses, turrets and towers. Step out of the back door and you're in a National Park -

acres of woodland with rare plants, mushrooms and flowers. Follow the contours of the hills for 10 miles and you come to the famous university town of Urbino, birthplace of the painter Raphael.

The English-speaking agents who are selling this property have a number of good quality farmhouses at similar prices. And I'll give you contact details in the latest edition of ***Italy: the Owner's Manual***.

And lots more too. For instance, if you don't know the difference between a *casa colonica* and a *casa padronale*, help is at hand.

You'll soon be knowledgeable about the main types of rural property in Italy's central regions...and be familiar with the Italian-language terms and phrases used in the real estate business. (This puts you ahead of the game immediately.) Plus you'll get a full breakdown of the costs involved in restoring farmhouses that remain in a fairly raw state.

## The Road to Rome

But my colleagues and I haven't spent all our time delving into Italy's famous (and not-so-famous) central regions. We've also explored Italy's north, south and islands. Nor will we only give you the lowdown on rural and seaside hideaways. We can give you comprehensive details of what it's like to live in Venice, Florence, Milan and Bologna...about how much it will cost you to buy, rent or find good value vacation properties in these major cities.

And, of course, there's a whole stack of useful information on Rome, the Eternal City. Doesn't it send shivers down your spine simply to imagine being here? To visit the Coliseum where baying mobs urged on gladiators? Or the Forum whose very stones are the same that the Caesars walked among? All of Rome is like a stage-set and its cast of characters makes your head reel. St. Peter, the Borgias, Michelangelo, Fellini...

Rome is irresistible, but quality homes are expensive. We won't pretend otherwise. But how about a rental? We've identified a source where you can find very affordable properties. For example, a furnished apartment in the

heart of the historic center for just \$745 per month.

Or you could consider buying a home near Rome rather than in the capital itself. For example in Sutri...only 32 miles from Rome. A *citta* of medieval houses, narrow streets and a Roman amphitheater, Sutri takes its name from the Etruscan settlement Sutrinus. (Sorry, you can never escape history in Italy!) Its 7th century church was actually built on an Etruscan tomb. A lovely 2-bedroomed home with beamed ceilings and wooden/cotto floors could be yours for \$192,000.

### **Rent Long-Term...for under \$200 per month**

Not everybody may want to buy an Italian home right at this moment. But there's nothing to stop you renting for a week, a month, or a year. We're eager to show you how.



**Santa Maria, Maddalena Islands... even in mid-October the water is still warm**

Long-term rentals can be surprisingly inexpensive...even along the coast. In one of the prettiest palm-fringed seaside towns along the Adriatic Sea, you can rent 1-bedroomed apartments for less than \$250 monthly. Same goes for rentals in and around the quaint town of Martina Franca. A mazy labyrinth of bright white houses adorned with dark green shutters and wrought-iron

balconies, this lovely baroque town lies deep in the heart of Apulia. Four miles from town, a 2-bedroom 'villetta' is available for rent for just \$193 monthly.

We make no bones about it...a quality rental in one of Italy's major cities or top resort towns costs substantially more than that. But we're not talking exorbitant amounts. A tad over \$1,250 per month doesn't seem unreasonable to us for a furnished apartment in Florence. After all, this is arguably the world's most famous art city.

This particular apartment couldn't be more central, only half a block from the *Duomo*, the Cathedral. Imagine waking up to views of it from your window! And can't you just picture yourself meandering beside the Arno river on a perfect spring evening when all the terracotta roofs and ancient palaces are bathed in that special Florentine glow?

## Affordable Living

You're unlikely to faint when bills arrive. You'd need to budget a little higher in the cooler north, but for a 2-bedroom apartment in southern Italy, you'll typically pay between \$620 and \$750 annually for electricity, water and local taxes.

All over Italy, you'll find real markets where stalls are piled high not just with fruit and vegetables but also with pungent cheeses, every conceivable variety of smoked sausage and ham, and fish you didn't even realize existed. Lots more samples in the newly updated manual but tomatoes cost \$0.63; peaches \$1.25, sea bass \$5.30, roasting pork \$3.15, and Mozzarella cheese \$2.98, all prices are per pound. And it's no wonder that just about everybody in Italy drinks wine with their meals. Supermarkets sell decent stuff for as little as \$2.50 per bottle.

## Pleasures of the Tavola

Italians don't believe it's sinful to indulge the senses...and quite right too.

One of the joys of being in Italy is that you can take full advantage of the pleasures of the table...or the *tavola*, as it's called here. Even the simplest fare is imbued with so much taste and flavor. Oranges straight from the garden, homemade pasta, delicious ice cream without the slightest trace of additives or chemicals.

Eating out is surprisingly affordable, even in big cities like Milan, Italy's fashion capital and the perfect place to indulge in retail therapy. During my last trip here I was given directions to a wonderful back street trattoria...the kind of place only known to locals. Don't ever be shy about asking people to recommend a restaurant. Italians aren't standoffish and they're only too happy to steer you away from tourist traps.

Although the waiter didn't speak English (and the menu was in Italian) I knew my chosen starter was going to be some kind of risotto. I wasn't expecting it to be jet black though - the rice had been cooked in the ink of squid or cuttlefish. Odd-looking, but scrumptious. I followed that with *pesce spada* (sword fish) and then some chocolatey concoction that the waiter called *tartufo*, rolling his eyes in bliss at the very thought of it. With half a liter of wine, water and coffee, my bill came to under \$20.

Authentic little restaurants like this are to be found all over Italy...and the further you are from the city, the cheaper the bill. For example, these are the prices I paid last month in Calabria. In most restaurants, full size pizzas - straight from an authentic wood-fired oven - cost between \$4.35 and \$6.20. Seafood risotto studded with clams, mussels, shrimp and octopus averaged \$8.70. Jugs of house wine were \$3.70...bottles of decent named varieties a little over \$9. A strong espresso coffee cost \$0.75; a cappuccino \$1.25.

Many tourists are convinced Italy is expensive. Have a coffee on St Mark's Square in Venice, and your fears are likely to be confirmed. But the truth is, outside of the tourist hot spots, you don't have to spend a fortune.

**Don't buy - or rent - until you've read the brand new edition**



## **of Italy: the Owner's Manual**

Whether you're buying a full-time personal residence or investing in an apartment you'll use when you can and rent out otherwise...a real estate purchase in Italy isn't complicated - but it's not like buying a home in the United States. You need to understand how things work.

It can be easy to get confused...overlook something...make a mistake. And sometimes buyers seem to leave their brains at Rome airport. It's senseless to contemplate spending time in Italy, full or part-time, or in any new country - without knowing how things work in that country...what makes that country tick. And how its way of doing things may affect you.

For example, you may be wondering what health care is like - and can you as an American get insurance coverage in Italy?

Quick answer: Yes, you can, and at premiums that are a lot less costly than back home. As a resident you can even join their National Health Service Plan - we explain how.

*International Living* gets so many inquiries about Italy, we thought it was time to research and write a brand-new edition of **Italy: The Owner's Manual**. As I'm passionate about Italy, I jumped at the chance to pull it all together. I fell madly in love with this wonderful country when I was twenty years old...and I've been faithful ever since.

And so, during the last few months, my colleagues and I have been revisiting a number of old favorites...and discovering some fabulous new locations.

What we found is this: Outside the big cities, Italy is far more affordable than you probably imagine.



Apulia's Itria Valley...a languid land of olive trees

For example, Apulia is another sun-baked region of the deep south, a languid land of olive trees fringed by the turquoise Adriatic. Here you'll come across habitable homes...often just a stone's throw from golden sand beaches...for \$60,000. Stone-built *trulli* homes...architectural curiosities with cone-shaped roofs - can also be had for \$18,000. That's unrestored price, but they usually come with a couple of acres of olive grove...you'd only have to spend around another \$20,000 to have the perfect vacation home.

In northern Italy, you still find restored village houses in an idyllic wine-producing region for under \$70,000. Look to the hills of western Liguria, the stunning Italian Riviera, and you'll come across ready-to-move-into properties for under \$85,000.

## Know before you go

If you enjoy the good things in life, you're doing yourself a great disservice if you don't take a look at what Italy offers. And that applies whether you're considering starting a new life or buying a vacation home. And honestly, for anybody who loves art, history and culture, Italy is the perfect place for

enjoying extended adventures. Stay a month, stay a year, stay for ever...

***Italy: the Owner's Manual*** contains a wealth of in-depth information about our favorite regions, the kind of properties available...and how much they cost. You'll also obtain contacts for *immobiliari* (real estate agents) and comprehensive details about renting long-term.

Plus you'll get invaluable advice from Carol Milligan and other expert contacts on the ground. The kind of advice that it's impossible to put a price on.

I'd never be so bold as to say "live here - this location is exactly right for you". What I aim to do is fan out the options...point out the advantages of different locations. And if there are disadvantages, I'll tell you about them too.

Before stepping foot off the plane, you'll have a good inkling about whether you'll want to live in a major Italian city. The manual contains comprehensive coverage of Rome, Florence, Venice, Bologna and Milan.

And there are sections on the regions of Lazio...Tuscany...Umbria...Le Marche...the Northern Lakes...Liguria...Emilia Romagna...the Amalfi Coast, Sorrento and Campania...Apulia...Calabria. Plus the islands of Sardinia and Sicily.

## **Learn to sing like Pavarotti...and see the snakes**

Ever wanted to learn how to make *gnocchi*...create a mosaic...apply gold leaf...sing like Pavarotti? Italy has a host of wonderful workshop options. I'll point you towards some of the best.

In our dedicated Travelers Section, you'll also find plenty of information about vacation lets, ideas for hotel stays and great value restaurants. Oh, and Italy's most memorable festivals.

As you may know, I have a deep interest in folklore and tradition. Might

not be for everyone, but the May-time *fiesta* of San Domenico Abate is one I would love to see...unfortunately it's never coincided with a trip. This is a saint's day festival with a difference...and it may qualify as the most peculiar festival in Europe, never mind Italy.

A statue of San Domenico is carried from the local church covered in snakes...live snakes collected from the surrounding countryside. The snakes serve as auguries, if they wrap themselves around the saint's head, it's regarded as good news. Up until the 1940s, after the snakes had served their divination purpose they were burnt in a pyre outside the church...these days they're released back into the wild.

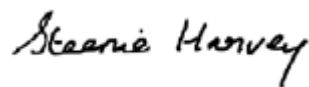
Where's the venue? Well, I won't tease you...it's Cocullo, a village in the lonely highlands of the Abruzzo region. But for dates and venues of other unusual festivals, you'll need a copy of ***Italy: the Owner's Manual***.

## **A Complete Guide to la Dolce Vita**

But this is so much more than a property guide. We don't believe in laying out a feast, and then neglecting to provide you with any cutlery. The practicalities of relocating are addressed in full, the legalities and procedures associated with purchasing Italian property, how to obtain a residency permit, negotiating the tax system, taking care of your health, putting your kids through school. And much more...the investment climate, employment considerations, resources for learning the language. You've got the questions...I can assure you we've got the answers.

Wherever you choose to live...or visit...you are going to be surrounded by so many good things you'll find it hard to imagine how you've done without them for so long.

Yours sincerely,

A handwritten signature in cursive script that reads "Steenie Harvey".

Steenie Harvey  
IL Roving European Editor

PS. Our new **Italy: the Owner's Manual** is a whopping 150 pages. After such hard work, I most definitely need another fix of *la Dolce Vita*. Some R&R in Italy is called for!

PPS. If Italy's deep south appeals to you, don't leave it too late. You won't find \$24,000 price tags in six months time. It's no rumor, Calabria's new airport for charter flights will be in operation by early next summer. It's happened time and again throughout Europe - once the holiday airlines arrive, property prices always rise.

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