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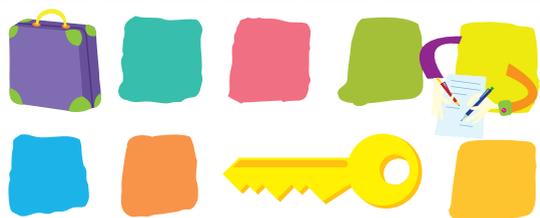


MINISTERO
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welcome kit
NOVARA

SISTEMA ABITARE: la forza della rete



home notes



Progetto promosso da



In collaborazione con



RENTING A HOUSE



Renting a house means to stipulate a **written rental contract** with the owner. The contract always has to be **registered** at the Agenzia delle entrate (Internal revenue agency) within 30 days of signing and the registration **costs** must be **split in half** between the owner and the tenant.

At the moment of the contract stipulation normally the tenant has to:

- give **deposit refund** to the owner, in order to protect the owner. The value of deposit refund cannot be higher than **3 months' rent**. When the tenant leaves the house, providing rent has always been regular and the property is not damaged, the house's owner always obliged to give the deposit refund back to the tenant
- sign contracts for **light, gas and phone supplies**: if the activation of supplies has already been done, the tenant has to transfer utilities to his name or activate new utilities.

Rent usually has to be paid by the **5th day of the month**.

The payment can be made by bank transfer, postal payment slip or cash, not more than € 999,99 always asking the owner a receipt with a stamp for € 2,00.

DOCUMENTS NEEDED TO RENT A HOUSE

- Identity card
- tax code (codice fiscale)
- demonstrable and regular income
- residence permit (permesso di soggiorno), if foreigner.

CAN THE CONTRACT BE SUSPENDED? HOW?

- the **tenant** can decide to suspend the rental contract before the established term, by sending to the owner a registered mail 6 months in advance, before the date he decides to leave the house, explaining the reasons why he is leaving
- the **owner** can suspend the contract only on the first due date, explaining the reasons why he wants to suspend the contract.



WHAT ARE THE COSTS FOR THE TENANT?

- **All the ordinary expenses:**
 - › **cleaning of the common parts** (stairs, courtyards, entrance hall)
 - › **stairs light**
 - › **lift** (maintenance service: it is paid depending on the floor)
 - › **water** (it is normally paid according to the number of people living in the house)
 - › **expenses for consumption of light, gas, phone**
- **Heating:** if it is centralized it has to be paid to the apartment block administrator, if independent it is charged on the gas bill
- **Small maintenance work in the house**

WHAT ARE THE COSTS FOR THE OWNER?

- All the **extraordinary maintenance** costs.

SUGGESTIONS

It is always better to ask for and keep all the receipts for the money deposit towards the owner or the apartment block administrator, date stamped and signed by the person who collects the money.



PARTIAL TENANCY

It is possible to lodge or to rent a portion of an apartment for a temporal stay.

For more information:

EDISU

Via Perrone, 9
28100 Novara
Tel. 0321.375111
anna.critelli@edisu-piemonte.it;
edisu@edisu-piemonte.it

SICET

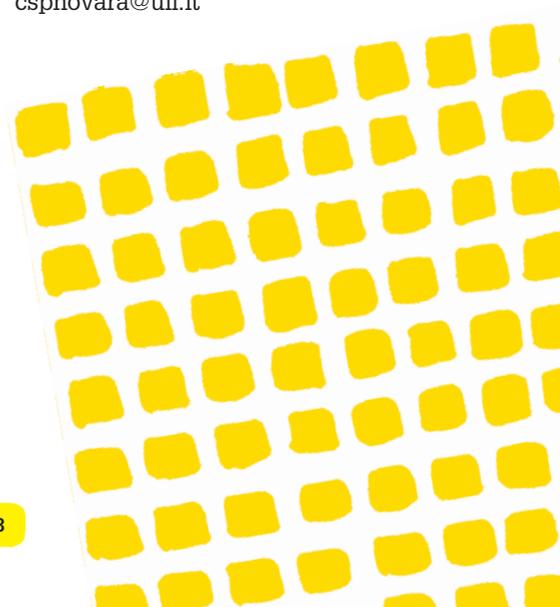
Via dei Caccia, 7/B
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SUNIA

Via Mameli, 7
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Tel. 0321.665288
sunia@cgilnovara.it

UNIAT

Viale Dante Alighieri, 25
28100 Novara
Tel. 0321.626189
cspnovara@uil.it



BUYING A HOUSE



Before buying a house, it is always better to get advice from a real estate agency or a specialist, in order to check the state of the house. Real estate agencies can accomplish this task and can mediate between the buyer and the seller: the agency must be paid by both.

Once the house has been inspected and chosen, you can give a **written purchase proposal**, in order to fix the price agreed upon. This proposal is irrevocable by the buyer, while the seller can refuse it. When buyer and seller accepted and signed the proposal, they can sign a **preliminary contract** (the so-called “compromesso”), which has all the clauses that will be included in the **final deed (rogito)**, signed and finalized in the presence of the buyer, the seller and the Public Notary.

THINGS TO KNOW

- the Public Notary (notaio) has to be paid by the buyer.

REQUIREMENTS NEEDED TO BUY A HOUSE

- you must have a residence permit (permesso di soggiorno) for work or family reasons
- you must have a regular job.

MORTGAGE LOAN

In order to buy a house you can get a mortgage loan from a Bank. Banks do not usually give funds for more than 70% of the value of the chosen house, so the buyer must have financial means for the remaining 30%.

Documents requested by the Bank:

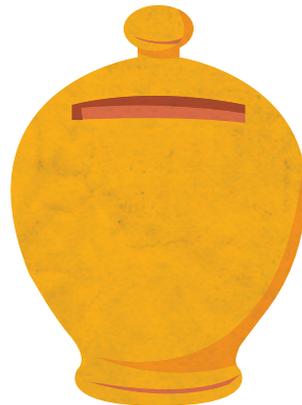
- Identity card and tax code (codice fiscale)
- pay slip
- income tax papers (dichiarazione dei redditi).

Obtaining a home mortgage has a cost.

When buying a house, usually, you can provide as guarantee to the Bank the **house itself**, which is registered for **mortgage (ipoteca)**. If the installment loan is not paid as set out in the agreements, the house can be repossessed by the Bank.

THINGS TO KNOW

- if you refer to a real estate agency, it is **compulsory** to demand an **invoice (fattura)**
- it is always **compulsory to register** the preliminary contract (compro-messo) in the Property Registry Office. The costs are equally divided between buyer and seller
- when signing the preliminary contract, the buyer has to make a down-payment for the amount agreed with the seller. The **down-payment** binds both seller and buyer to sign the purchase agreement. If, after the down-payment, the buyer no longer wants to buy the house, the seller can usually keep the down-payment; if the seller does not want to sell anymore, the buyer can have double the amount of the down-payment back
- on top of the cost for the house, the buyer incurs **other expenses** (the cost for the registration of the preliminary contract, the fee for the real estate agency, the bill for the notary public for the purchase deed, other taxes). These expenses can be different according to the value of the house.



RENT TO BUY



Rent to buy is a **system between renting and buying** a property. It includes a variety of possibilities to initially rent a house and buy it afterwards, taking a part off the purchase price or the entire amount paid for rent. It is possible especially when the buyer/tenant wants to live in the house straight away, but he/she does not have the resources to buy it immediately. It is possible with willing private owners or, more often, with construction enterprises.

THE MAIN TYPES OF CONTRACT FOR RENT TO BUY

■ Rent with option to buy

It includes 2 separate contracts: one renting contract and one buying contract. It allows the buyer/tenant to live in the house straight away, with the opportunity to buy it when the renting period ends. It usually implies rent amounts a little higher than the average.

■ Rent contract with future purchase agreement

It is a mixed contract, where rent and purchase are combined. Owner and buyer/tenant agree that, within the end of the rent contract, the house is sold to the buyer/tenant. The rent paid, a little higher than average, is a sort of down-payment for the amount required for the purchase. The buyer/tenant can immediately live in the house.

■ Purchase agreement with right of withdrawal for the buyer

It is addressed to someone who is interested in buying a house in time frames from medium to long. It implies the possibility for the buyer to withdraw or, if provided, to allow a third person to take over the purchase.

■ Condition of sale with retention of title

It allows to buy a house, by installments, while living in it right away, but becoming the owner only after the payment of the last installment.

In order to get more information it is possible to consult the partners of the project.



EVICITION



It happens when the tenant has to compulsorily leave the apartment he was renting. You can get eviction for:

■ Termination and eviction for ended rent

On property rental contract deadline, the owner can decide not to renew it. He must send a **registered mail** with return receipt to the tenant for the **termination of the contract six months** before the end of the contract.

■ Eviction for arrearage

It happens when the tenant **is not paying** the rent and/or the expenses (heating, if centralised, and condo fees) for an **amount equal to two months' rent**. In this case the owner can send, directly to the tenant, a dunning letter for the payment of the overdue amount. If the payment of the overdue amount is not made within 15 days, the owner can turn to a lawyer in order to start the eviction procedure.

■ Eviction for owner's needs

It happens when the owner decides to use the house for needs provided for by law (e.g. he has to have work done on the house, he wants to assign the house to a member of his family...). It can usually be done only after the first due date of the contract.

■ Serious violations by the tenant

It happens when the tenant seriously violates the contract obligations, e.g. when he sublets the house to other people.

In the towns with high housing problems the tenant can ask for the **suspension of the eviction** execution for the end of the rental contract, if he is in particular family situation (low income, dependent children, elderly or disabled people in the family).

Furthermore it is active the "**Salvasfratti** (Save evictions)", which steps in to try to reduce the number of eviction for arrearage on the territory. For more information see chapter A.S.L.O.

In case of eviction it is always better to turn to the **Sindacato inquilini** (Tenants' Union)

AFTER THE EVICTION: WHAT CAN BE DONE?

You can turn to the City Council of residence to know if there are temporary housing solutions in the area.

In **Novara** you can turn to the **Sportello Politiche della Casa**, Via Tornielli, 5 - 28100 Novara on Monday, Wednesday, Friday from 09,00 to 12,00.

Tel. 0321.3702408

case@comune.novara.it



A.S.L.O. NOVARA

Social Rental Agency



A.S.L.O. has been created by the Comune of Novara in order to help demand and supply match on the private market for houses to rent.

The services offered by A.S.L.O are completely free.

It's addressed to tenants with an average income.

WHO CAN GET HELP FROM A.S.L.O.?

- people living in an inadequate house
- people who have been evicted

In order to get access to A.S.L.O. services one must prove to possess all of the 4 following requirements:

- resided (or worked) in the Comune of Novara for at least one year
- have a regular income from work or pension
- have an ISEE, Indicator of Equivalent Economic Situation, not higher than € 26.000;
- be willing to sign up for a rental contract agreed upon (canone concordato)

Tenants renting a house through A.S.L.O. are entitled to a (non repayable) grant for an amount equivalent from 4 to 8 monthly rent payments, according to ISEE.

Owners renting a house with an agreed rent contract to a tenant recommended by A.S.L.O. are entitled to:

- a (non repayable) grant given depending on the duration of the contract (from 1500 Euro to 3000 Euro)
- a guarantee fund, only if it's impossible to pay the rent.

For the documents to be provided and to set up the dossier you can turn to the **A.S.L.O. Novara** desk Via Torrielli, 5 (ground floor), Tel. 0321-3702408
Monday, Wednesday, Friday:
from 09.00 to 12.00
agenzia.sociale@comune.novara.it

STOP EVICTION - NOT GUILTY ARREARAGE

The initiative is possible **only** for those cases of **not guilty arrearage with an ongoing eviction.**

The social rental agency A.S.L.O. offers a grant in order to keep the tenant in the house where he has been evicted, covering (totally or partially) the previous arrearage, as long as the owner changes the contract to an agreed rent contract (contratto a canone concordato).



La via per una casa

HOUSING PROJECT



The house is assigned by the Comune, with the participation to a recurring public announcement. The Comune elaborates a ranking list according to the level of need of the families which applied.

HOW, WHERE AND HOW TO MAKE APPLICATION?

You need to fill the application form which you can find:

- in your Comune of residence
- for **Novara**, you can also find it on the Housing Policy website: www.comune.novara.it, servizi casa-patrimonio (house and patrimony services)
- in the offices of Piemonte Nord ATC, Via Boschi, 2 - 28100 Novara

You can apply for it during the **established time**. The dates are available on the websites of the different towns and for Novara on the website: www.comune.novara.it, servizi casa-patrimonio (house and patrimony services)

The application form has to be given in the Comune of residence. In the case of Novara, the application form filled in and with a stamp for € 16,00 has to be given to the **Social Housing Office** (Ufficio Edilizia Sociale) of the Comune di Novara, Via Tornielli, 5 - 28100 Novara.

The application form can be given by hand or sent as registered letter (with return receipt), together with a copy of the Identity Card of the applicant.

WHAT ARE THE REQUIREMENTS TO APPLY?

You need **all** these **3 requirements**:

- to be resident (or work) in the Municipality where you apply for five continuous years
- must not be the owner of any property in the Regione Piemonte or any other property suitable for your family
- to have an ISEE index lower than € 20.784,77.

All the data required have to be **self certified** and the ISEE form must be filled.

People in **housing emergency (emergenza abitativa)** with the following requirements, can also apply to the service:

- eviction for not guilty arrearage or for the end of rent, repossession, house given to the spouse when separated
- uninhabitability of the house
- condition of asylum seeker, refugee
- public dorm or other public structure guest for at least 3 months.





For Novara you can apply for house emergency if you are **resident in the town for at least 3 years**.

The house emergency condition should be proved by documents (eviction, rental contract, income of the family).

The application form, together with these documents, should be handed in the desk "Sportello Casa" in Via Tornielli, 5 (ground floor), Monday, Wednesday, Friday from 09.00 to 12.00.

HOW CAN I KNOW THE OUTCOME OF THE APPLICATION?

The ranking list of people entitled to the housing project is published in the Council Notice Board (albo pretorio del Comune) of the Towns included in the public announcement and in the office of A.T.C.

The Comune initiates the assignments, by contacting and accompanying the person to the house assigned.

THINGS TO KNOW:

- the housing project is not an hereditary right
- once the house is assigned, you need to go to A.T.C. on the set day for the contract stipulation and pay the contract expenses in one lump sum
- the rent amount is calculated from time to time according to the house characteristics and family socio-economic conditions: the minimum rent is a monthly payment of € 40,00. The assignee of the housing project must pay the condo fees and the heating expenses
- it is always necessary to ask the authorization to A.T.C. in order to have house guests
- it is mandatory to answer every two years to the socio-economic census done by A.T.C. on the assignee families
- once a year a public announcement to access to the National Housing funds is issued, to offer economical support to families with low incomes: you need to ask to the town of residency
- there is also a Regional Social Fund to support not guilty arrearage, addressed to people who are assignee of ERP houses, in not guilty arrearage.

HOUSING COOPERATIVE



WHAT IS IT?

It is a society formed by people who become associates in order to build together a house, which can be used later on as a house for themselves.

It is possible to have three different forms of housing cooperative which can be created or to whom you can address to:

- **undivided property:** the houses are assigned to the associates, so they can use them for a set time
- **divided property:** the houses are assigned to the associates with the aim to let them become owners of the houses
- **mixed property:** the houses are assigned to the associates on rent or in use or with aim to become owners.

In order to start this path there should be an area available to build the house. It is usually easier to address to existing cooperatives and get support from them.

ADVANTAGES FOR COOPERATIVE ASSOCIATES

- tax advantages
- convenient mortgages for associates thanks to agreements with lending institutions
- customised payment plans for the associates, according to their possibilities and with the aim to protect their interests.

THINGS TO KNOW BEFORE YOU APPLY TO BE PART OF A COOPERATIVE

- be suspicious of cooperatives which ask for membership fees too high
- make sure you address yourself to a real “housing cooperative”, by checking that it is a registered Real Estate Development Cooperative
- get information personally in the town offices in charge of economic and council housing
- get information on the reliability and solidity of the cooperative, on works already done and, if possible, get information from people which had direct experience with the cooperative.



THE CONDOMINIUM: multiculturality and cohabitation



The house is the first space where you feel at ease. Sometimes some conflicts can start with cohabitation, therefore it is useful to promote **dialogue, debate, exchange**, to get to know each other and understand each other better.

CONDO RULES

Each condominium meeting establishes internal rules which have to be respected by all the residents.

Normally it is FORBIDDEN

- to make noise before 7 am and after 10 pm, and from 2 to 4 pm.
- to organize activities that are not agreed by the condo manager and the residents
- to leave the condo's hall door open
- to leave cars, bikes, pushchairs and other vehicles in the open or covered common parts, reserved to the residents' passage
- to throw rubbish, paper, cigarettes or other things out of the windows, on the stairs, on the landings, on the hallways, in the courtyards or in other open or covered spaces
- to leave the rubbish out of the doors or in any other common place. The rubbish should be put in the dedicated bin (in plastic bags)

- to wash cars or motorbikes in the common open or covered areas
- to water plants getting walls wet or letting the water drip on the underlying balconies.

Normally it is ALLOWED

- to hang the clothes out to dry from windows or balconies facing the internal courtyard or inside the apartment
- to transport furniture or objects through the common spaces, paying attention not to damage the walls, the stairs, the lift and the building finishes
- to install TV antennas different from the condo's antennas, if the authorisation has been asked to the condo manager
- to get stuff fixed in the common areas, with the agreement of the condo manager.

SUGGESTIONS

- parents have to make sure that their children keep a correct and respectful behavior, do not shout or make other noises which could disturb the residents
- if there are conflicts between residents, they should always turn to the condo manager. The complaints must be written and signed
- it is necessary to properly recycle rubbish, in order to avoid fines which would fall back on all the residents, not only on the ones who made the mistake. It is necessary to get information straight away about the recycling procedure for the town of residence
- it is recommended to keep a careful maintenance (fittings check, doors and windows checked and a clean house).

NEIGHBORHOOD RELATIONSHIPS

The best thing to do is to establish a friendly relationship with your neighbours. Sometimes there could be **small disputes**, often for trivial matters. It is recommended to try and solve them with exchange of views and common sense.



THE “SISTEMA ABITARE”



WHAT IS IT?

The “Sistema Abitare” is a network of very different bodies (Public Authorities, Foundations, Associations, Cooperatives, Banks, profit and non profit bodies, real estate agencies) who decided to commit themselves on the issue of housing access, by giving shared and certified information, using quality tools and constantly working together.

It is managed by a Co-ordinating body which established a Protocol, whose principles have to be respected by all the bodies who subscribed to the System.

The project was started in Torino in 2013 and has been made available on Piedmont territories in order to collaborate and to share their experience. The city of **Novara** decided to take part in it.

WHY SHOULD I REFER TO THE BODIES INCLUDED IN THE “SISTEMA ABITARE”?

To make sure:

- the information I get is complete, clear, straightforward and always updated
- to be addressed to the bodies on the territory which are able to answer to my needs
- to find an interlocutor available and open to everybody, without discrimination
- to be respected and listened to
- to get support, with the activation of the most suitable local resources.

The “Sistema Abitare” elaborated support tools to get correct information on the housing issue available in the institutions that are part of the System, and it has been developing a web program which will allow everybody to find quick and immediate answers about the housing possibilities on the territory by giving simple data about your situation.

The Sistema Abitare includes (up to April 2015) 50 active subjects in Turin and started relationships of exchange with some of the Piemonte territories, including Novara. The subjects participating in the Sistema Abitare are identifiable by the **identification brand** (see below). More information and the identification of the participating bodies are available on the project partners’ website, in particular at the administrative office of the co-ordinating body here:

C.I.C.S.E.N.E.

Via Borgosesia 30

10145 Torino

Tel. 011.74.12.435

cicsene@cicsene.org

www.cicsene.it



www.sistemaabitare.org



Questo kit è prodotto nell'ambito del progetto "SISTEMA ABITARE: la forza della rete" co-finanziato dall'Unione Europea e dal Ministero dell'Interno Italiano - Dipartimento per le libertà civili e l'immigrazione nell'ambito del Fondo Europeo per l'Integrazione di cittadini di Paesi terzi, Azione 6 - Annualità 2013. I contenuti del testo rientrano sotto la sola responsabilità di C.I.C.S.E.N.E. e degli enti partner del progetto e non rispecchiano necessariamente il punto di vista dell'Unione Europea e del Ministero dell'Interno.

Grafica: zazi - torino **Illustrazioni:** Monica Fucini

Traduzione: a cura delle antenne multiculturali attive nel "Sistema Abitare".

PARTNER del progetto SISTEMA ABITARE: la forza della rete

CICSENE

Via Borgosesia, 30 ■ 10145 TORINO
Tel. 011.74.12.435
www.cicsene.it

COMUNE DI TORINO

Direzione Edilizia Residenziale Pubblica
Via Corte d'Appello, 10 ■ 10122 TORINO
www.comune.torino.it/informacasa

FONDAZIONE DON MARIO OPERTI onlus

Via Cottolengo, 22 ■ 10152 TORINO
Tel. 011.56.36.951
www.fondazioneoperti.it

CONFCOOPERATIVE Unione Provinciale di Torino

Corso Francia, 15 ■ 10138 TORINO
Tel. 011.43.43.181
www.torino.confcooperative.it

CONSORZIO COPEA - Società Cooperativa Edilizia

Via Beaumont, 19 ■ 10138 TORINO
Tel. 011.50.69.816
www.consorziocopea.com

STRANAIDEA s.c.s. - Impresa Sociale onlus

Via Paolo Veronese, 202 ■ 10148 TORINO
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