

THE HOUSE KEY



RENTING A HOUSE

Stipulating a **written tenancy agreement** is required by law. The agreement **must be registered** at the Revenue Agency (Agenzia delle Entrate). The registration's expenses must be shared between the owner and the tenant.

In order to stipulate the agreement the following documents must be provided:

- Identity card
- Tax code
- Regular provable income
- In case of foreign tenant: permit to stay

When the stipulation of the tenancy agreement takes place, the tenant must pay a **deposit**, as a guarantee for the owner. The amount must not exceed the rent of 3 months.

When the tenant leaves the house, he/she must be given back the deposit, as far as the rent payment has been regular and the house has not been damaged.

When the stipulation of the agreement takes place, the owner can ask the tenant to pay in advance the first month's rent.

The rent must be paid by the 5th day of the month. The payment is usually done through bank transfer, postal order or cash, asking the owner a receipt for payment, completed with a revenue stamp of € 1,81.

CANCELLATION OF THE AGREEMENT

The tenant can decide to cancel the tenancy agreement before the due expiration by **registered mail, 6 months before** leaving the house, explaining the reasons.

The owner can cancel the agreement, explaining the reasons, only when the agreement expires.

SUGGESTIONS

Ask for and keep all the receipts for payments to the owner or to the property manager, completed with date and signature of the person collecting the money.



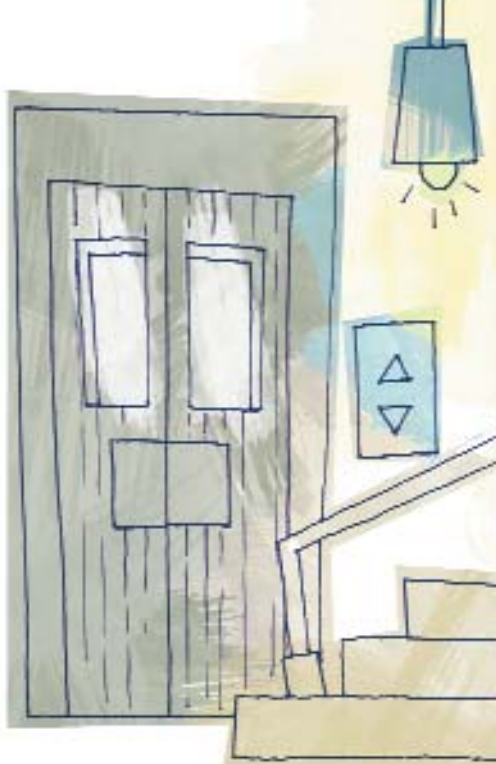
WHICH EXPENSES ARE UP TO THE TENANT? WHICH ARE UP TO THE OWNER?

To be paid by the tenant:

- Revenue expenditure:
 - ▶ Cleaning of the common areas (stairs, courtyards, hall);
 - ▶ Stairs lighting;
 - ▶ Elevator (maintenance is to be paid according to the floor);
 - ▶ water;
 - ▶ consumption of light, gas, phone.
- Heating: in case of central heating, it has to be paid to the property manager; in case of independent heating system, it is debited on the bill.
- Ordinary house maintenance.

To be paid by the owner:

- Extraordinary maintenance.



IN CASE OF DIFFICULTY IN FINDING A PLACE TO LIVE

The project *“Insieme per la casa”* has been put into action, sponsored by Fondazione Don Mario Operti together with CICSENE and SYNERGICA.

This project aims at helping those who have to find a place to live, accompanying people in dealing with the procedures needed for the rental, mediating with the owner.

If the need arises, the project grants a small financial contribution to the tenant.

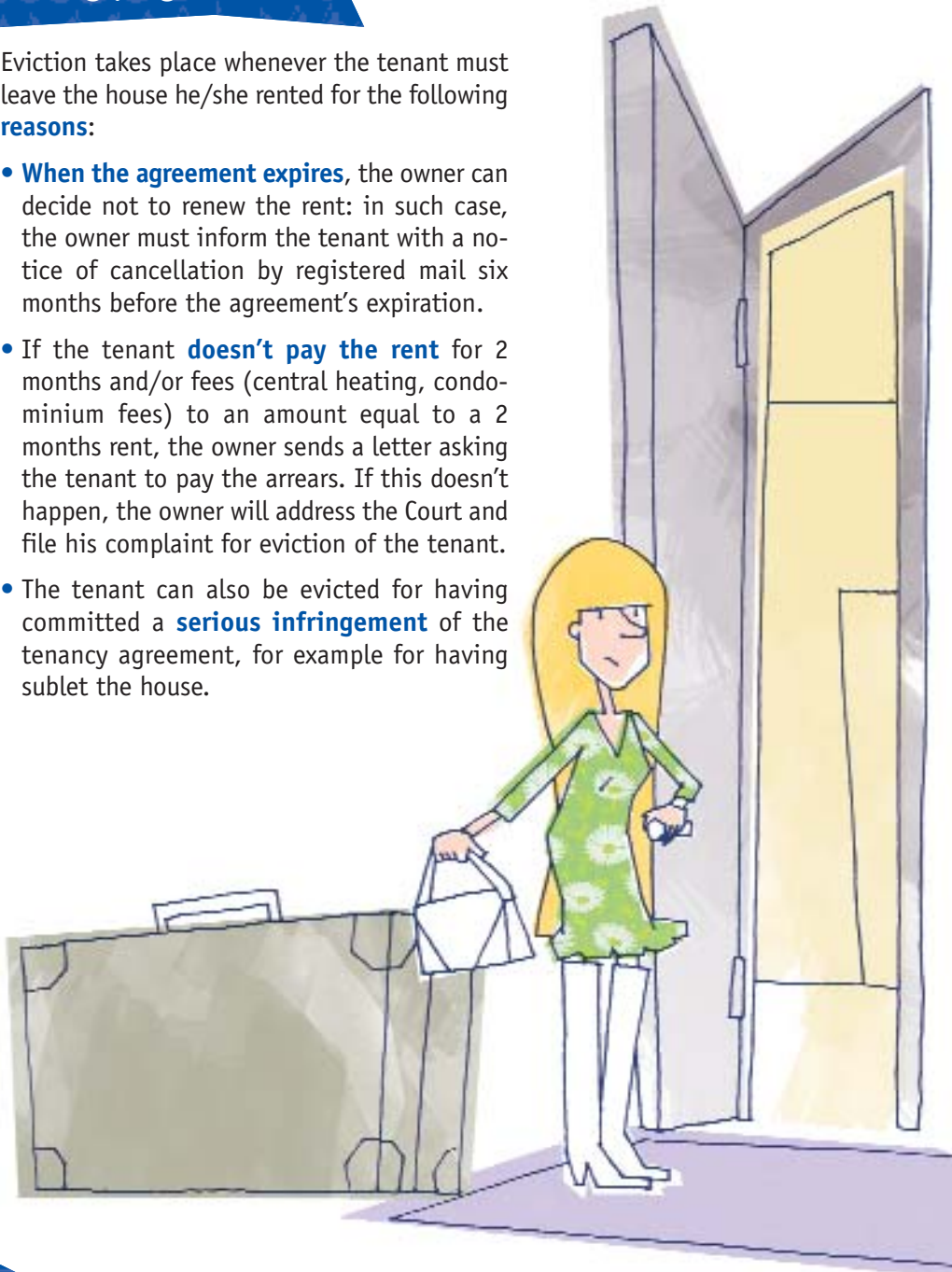
FOR FURTHER INFORMATION:

Fondazione Don Mario Operti
6, Corso Siccardi, Turin
tel. 011.56.36.930

EVICTION

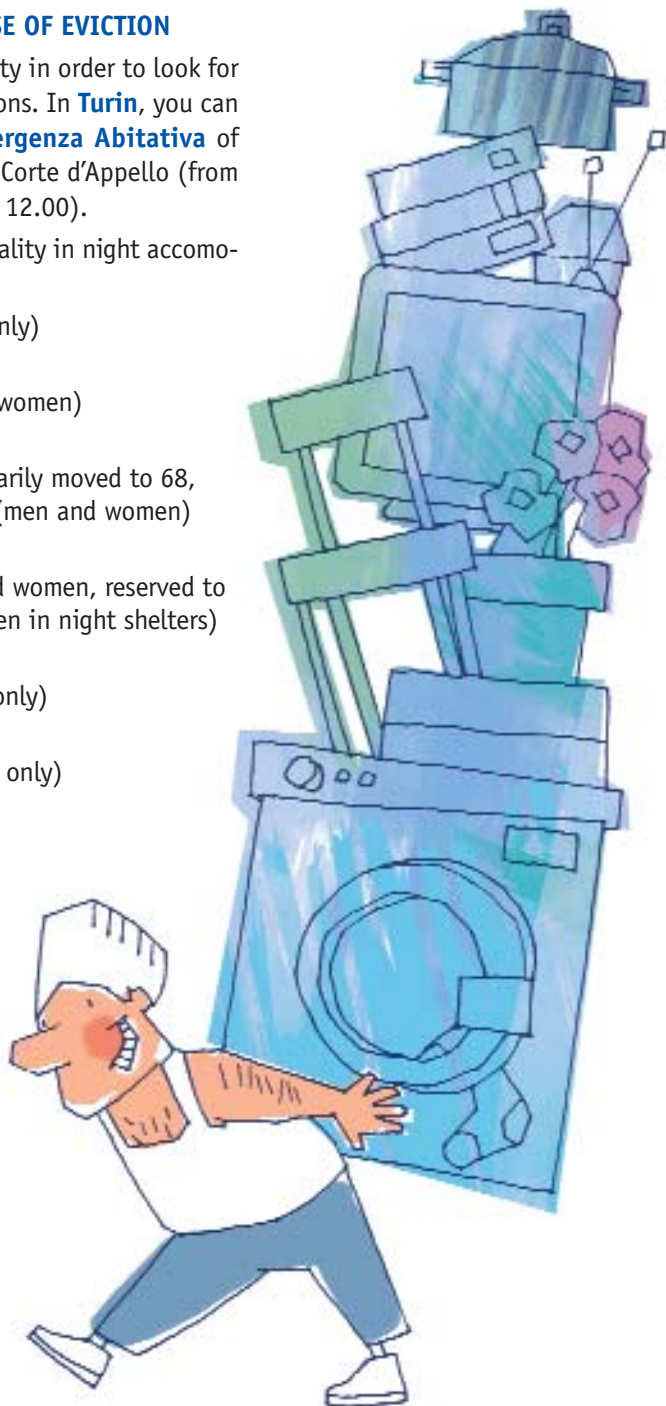
Eviction takes place whenever the tenant must leave the house he/she rented for the following reasons:

- **When the agreement expires**, the owner can decide not to renew the rent: in such case, the owner must inform the tenant with a notice of cancellation by registered mail six months before the agreement's expiration.
- If the tenant **doesn't pay the rent** for 2 months and/or fees (central heating, condominium fees) to an amount equal to a 2 months rent, the owner sends a letter asking the tenant to pay the arrears. If this doesn't happen, the owner will address the Court and file his complaint for eviction of the tenant.
- The tenant can also be evicted for having committed a **serious infringement** of the tenancy agreement, for example for having sublet the house.



WHAT CAN YOU DO IN CASE OF EVICTION

- Address to the Municipality in order to look for temporary housing solutions. In **Turin**, you can address to **Servizio Emergenza Abitativa** of the Municipality, 10, Via Corte d'Appello (from Monday to Friday, 8.30 – 12.00).
- Look for temporary hospitality in night accommodation centers:
 - ▶ 181, Via Carrera (men only)
tel. 011 712334
 - ▶ 7, Via Traves (men and women)
tel. 011 4550861
 - ▶ 10, Via Foligno, temporarily moved to 68, Strada delle Ghiacciaie (men and women)
tel. 011 0588798
 - ▶ 47, Via Sacchi (men and women, reserved to people having never been in night shelters)
tel. 011 5682885
 - ▶ 18, Via Pacini (women only)
tel. 011 2481667
 - ▶ 51, Via Osoppo (women only)
tel. 011 351935



PUBLIC HOUSING

The house is assigned by the Municipality through announcement according to a family need ranking.

The application form is available at the Municipality. In Turin it is available also at the districts, Informacittà, URP and on the internet site of the city of Turin.

Where can I find the result of the application?

The ranking is issued on the Council notice board of the municipalities included in the announcement and at the ATC base (*Agenzia Territoriale per la Casa*) and it shows the beneficiaries of public housing. As the Municipality proceeds with the assignment, it gets in touch with the people concerned and accompanies them to the assigned house.

WHO CAN APPLY FOR PUBLIC HOUSING?

- People continuously resident or working in Turin since 3 years;
- People either not having any property in Piedmont Region or not having any property fitting their housing needs;
- People with an ISEE indicator lower than € 20.000;
- People in **housing emergency**, i.e. finding themselves under one of the following circumstances:
 - ▶ Eviction, foreclosure, assignment of the house to the spouse during separation;
 - ▶ Uninhabitableness of the house;
 - ▶ Status of displaced person or refugee;
 - ▶ Host of public night shelters or other public venue for at least 3 months.

The situation of **HOUSING EMERGENCY** must be proved by documents (eviction, income).

As far as Turin is concerned, the application form has to be submitted to the **Servizio Bandi e Assegnazioni** Office, 10, Via Corte d'Appello (from Monday to Friday, 8.30 – 12.00), filling in the provided forms.

As far as Turin is concerned, people continuously resident for at least 3 years can apply for public housing.



LO.CA.RE. SERVICES

It applies to people living in an unfit house or who have been evicted.

In order to search a place to live through Lo.Ca.Re. and to obtain the relevant certificate, valid for one year, you have to be resident in Turin since at least one year, have a regular income and be in housing emergency.

The tenant renting a house through Lo.Ca.Re. has right to tax reliefs and a contribution of € 1,600.00.

The list of documents to submit can be found at **Lo.Ca.Re.** Office, 14/D Via Corte D'Appello, Torino Tel. 011 442 40 25 - Fax 011 442 4030
Open time:

Monday, Thursday, Friday 8.30 – 12.30

Tuesday, Wednesday 8.30 – 12.30/14.00 – 16.00

LO.CA.RE. METROPOLITANO provides the same services and is active in the following cities: Alpignano, Collegno, Grugliasco, Moncalieri, Nichelino, Orbassano, Piovasasco, Rivalta, Rivoli, Settimo Torinese, Venaria Reale and Borgaro Torinese.



PURCHASING A HOUSE

When you find a house to purchase, in order to lock in the price you have to sign a **purchase offer**, which is irrevocable for the buyer, while the owner can reject it. As both parts accept the offer signing it, they come to the **preliminary contract** (*compromesso*), which contains in details all the clauses which are to be included in the **contract of sale** (*rogito*), which is to be stipulated in the presence of a notary. The notary's fee will be paid by the buyer.



LOANS

You can ask your bank to take out a loan, for no more than the 70-75% of the value of the house.

The documents required in order to take out a loan are the following:

- Identity card and tax code
- Pay sheet
- Tax return.

The distribution of a loan has to be paid.

IMPORTANT:

- **Registering the preliminary contract** is compulsory; the respective expenses will be equally shared between both parts.
- Signing the preliminary contract, the buyer must do an earnest payment (*caparra*) arranged with the seller. The payment of the earnest binds both parts to the stipulation of the contract of sale.
- If the buyer decides not to buy the house after having paid the earnest, the seller usually can withhold the money; if the seller decides not to sell anymore the house, the buyer is entitled to be given back twice the amount of the earnest paid.

You have to bear in mind that, **besides the cost of the house, further expenses are included** (registration of the preliminary contract, notary's fee for the contract of sale, taxes, commission of the real estate agency, in case you choose to address to it). The total amount depends on the value of the house purchased.



LIVING IN A CONDOMINIUM

Each condominium makes its own rules which are to be known when you move in a new house.

Anyway, you should bear in mind the following:

- It is forbidden to throw garbage, paper, cigarette stubs etc. from the windows, on the stairs, on landings, in hallways, in courtyards and in other closed or open spaces;
- It is forbidden to deposit stuff in common spaces and to organize activities if not allowed by the property manager and the other flat owners;
- It is forbidden to make noise before 8.00 and after 22.00;
- It is exclusively allowed to hang the washing out of windows and terraces giving onto courtyards or inside the apartments;
- It is necessary to ask for permission by the property manager in order to install TV aerials different from those already present in the condominium;



CONDOMINIUM OFFICE

At LO.CA.RE. base, 18/b Corso Vigevano, in Torino, you'll find an information office run by A.N.A.C.I. (National Association of Property and Real Estate Managers) which will offer you free information and counselling as far as condominium problems are concerned.

- It is forbidden to leave garbage outside the entrance doors or in other common areas. The garbage must be deposited in the provided containers (closed in plastic bags);
- It is forbidden to leave the street door open;
- It is forbidden to leave cars, bicycles, baby carriages and other means in the common closed and open areas, for which all the owners have a right of way;
- It is forbidden to wash cars and motorcycles in the open and closed common areas;
- Parents are held responsible for the behaviour of their children, who must behave fairly and politely, without screaming or making other appalling noises;
- Should a quarrel arise among owners, these must address to the property manager. Claims have to be submitted in a written form and signed.



SUGGESTIONS

The best thing to do is to establish neighbourly relations, seeking to respect the habits of the place where you live.

Relationships among neighbours often end with a mere greeting. It's a good thing to gradually build a more friendly relationship with neighbours, making living together easier.

Whenever serious problems arise, it's better for you to address immediately to the property manager.



Produced in the framework of the FORM-AZIONE CASA project
Ongoing refresher training course for operators
offering housing integration counselling to foreign users



Sponsored by

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via Corte d'Appello, 10 • 10122 TORINO
www.comune.torino.it/informacasa



Agenzia Territoriale per la Casa
corso Dante, 14 • 10134 TORINO
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Recipient of a contribution in the frame of the social territorial politics Plan by the **Province of Turin**
– interventions for integration of citizens,
with the financial involvement of **Regione Piemonte**



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