



Zona 2

Milano



# Il Consiglio di Zona 2

*in collaborazione con Fondazione DAR Cesare Scarponi onlus*

*presenta la traduzione della guida*

## *La casa e chi ci abita Guida per abitare bene insieme*

*Redatta nell'ambito del Laboratorio di Via Padova  
Progetto di supporto all'abitare e di accompagnamento sociale*



*Realizzato da Codici B Cam Fondazione DAR*



*con il contributo del Comune di Milano  
Direzione Centrale Casa e Demanio  
Settore Politiche per la Casa e Valorizzazione Sociale Spazi*

**Il Presidente della  
Commissione Coesione Sociale  
Stefano Costa**

**Il Presidente della  
Commissione Urbanistica  
Alberto Proietti**

**Il Presidente del  
Consiglio di Zona 2  
Mario Villa**

## **A HOME AND THE PEOPLE WHO LIVE IN IT**

### **A guide to living well together**

How can I find a flat to rent?

Why do I have to pay communal service charges?

How can I get along better with my neighbours?

There is a long list of questions for people who are looking for a home, either if they intend to buy a flat or rent it. This guide will provide answers to some important doubts concerning house tenants, owners and residents.

This booklet may help citizens in finding answers to their doubts about housing. Here you'll find useful information, and a closer look and explanation to the most common "housing lingo".

### **1. ADVICE FOR HOMEOWNERS**

A step-by-step guide for prospective owners: everything about the steps of a purchase, commonhold service charges ("spese di condominio") and owners' duties.

In Italian a homeowner is called "proprietario". This means, of course, that you have bought your property (from another private owner, an estate agency or a construction firm).

Before the all-important step of buying your flat, you need to seek the advice of a reliable "notaio" (notary public) in order to check if:

- the seller is the real owner of the property
- the seller is legally entitled to sell the property
- the flat is free of mortgage (without an "IPOTECA", i.e. a mortgage on it)
- previous commonhold service charges have already been payed in full
- all the required papers are provided (with an up-to-date "PLANIMETRIA CATASTALE", the official property plan by the Land Registry, or "catasto")

### **OUR RECOMMENDATION**

If you are buying your flat from a construction firm, you'd probably want to gather information about the financial standing of the company. If the construction firm goes bankrupt, you are at risk of losing your property.

## **BEFORE PAYING**

You need to know the progress of the construction works, and if they are over or not.

You may create a security that can safeguard the buyer, for instance a "FIDEJUSSIONE" (a bank guaranty). This guaranty allows the buyers not to lose the money they payed in advance.

## **3 STEPS TO BUYING A HOME**

### **COMPROMESSO - PRELIMINARY CONTRACT**

Also called "contratto preliminare", the "compromesso" is a preliminary contract in which the two parties promise to buy/sell the property. In this contract the parties agree on: the selling price; the method of payment; the deadlines for the sale; and the deposit that the buyer will put down in advance as a "reservation fee" for the property (CAPARRA).

The preliminary contract can be signed either in a private way (only the buyer and seller are present), or at the presence of a notary (this solution gives you better protection, but is more expensive).

In any case, the "compromesso" is a legal, binding contract.

The promises contained in this preliminary contract must be fulfilled. If you second-guess your decision you may loose money.

### **ROGITO – EXCHANGE OF CONTRACTS**

A "rogito" is the official purchase deed of the property and must be signed at the presence of a notary public ("notaio"). The notary will be chosen under the agreement of the buyer and the seller (none of the parties can force a notary on the other); in case of disagreement, the notary will be chosen by the person who pays the notary's bill.

If you don't understand Italian very well, a translator (or "interprete") must be present.

### **MUTUO - MORTGAGE LOAN**

When you need a loan to buy a flat, you can go to the bank to get a mortgage loan ("mutuo"). In order to apply for a loan, you have to offer the bank a security for it; this will show the bank that you will be able to refund the loan.

You will pay back your mortgage in several instalments.

If you don't pay the instalments of your mortgage loan (or "rate del mutuo"), the bank can sell your property by auction and evict the people who live in the flat.

*If your flat is in a "condominio", or commonhold there are some rules to obey*

### **COMMUNAL SERVICE CHARGES**

(or "spese condominiali")

*Communal service charges are the money needed for the building to work properly.*

These charges will be divided among the owners, according to the size of their properties. If some owners are renting out their flats, they can ask the tenant (called "inquilino") to pay for a part of the charges.

COMMUNAL SERVICE CHARGES ARE NEEDED TO PAY:

- people who take care of the commonhold ("CONDOMINIO")

i.e.: the building manager ("amministratore"), and, according to the circumstances, the caretaker ("custode") or the cleaning company.

- maintenance for the parts of the building that are used by all the people who live there

i.e.: heating, staircase lighting, lift servicing, the door phone system, etc

IT IS MANDATORY TO PAY SERVICE CHARGES!

If residents do not pay communal service charges, they become overdue debtors ("morosi"): people who have piled up a debt to the commonhold.

WHAT ARE THE CONSEQUENCES

IF PEOPLE DO NOT PAY COMMUNAL SERVICE CHARGES?

If residents do not pay service charges, the commonhold runs into debts. Therefore, it will not be able to pay contractors and provide services needed by everyone in the building, such as, for instance:

Heating, staircase lighting, cleaning services...

The quality of life in the building gets worse for everybody.

When owners don't pay their share of the communal service charges, the building manager can send them a DECRETO INGIUNTIVO (a judge's order): it's a warning to the debtors, asking them to pay their share of service charges before a set deadline.

If the owner in arrears does not pay before the set deadline, the building manager is allowed to start the distraint ("pignoramento") of personal good of the person who piled up a debt, in order to collect the money owed to the commonhold.

IS THE AMOUNT OF THE CHARGES THE SAME FOR EACH OWNER?

No. Charges for the common parts of the building are calculated on the basis of millesimal shares of ownership ("millesimi"). That means that each owner pays according to the size and the features of their flats.

WHAT ARE MILLESIMAL SHARES OF OWNERSHIP (OR "MILLESIMI")?

Millesimal shares of ownership are used to quantify the portion of the building that belongs to each owner. Communal charges are calculated according to each owner's millesimal shares.

The shares' total for all the owners is 1000.

The quota of charges that each resident has to pay is calculated according to the size and the features of their flats: the larger the property and the higher the storey where the flat is, the greater the millesimal shares of an owner and, therefore, his/her portion of communal charges.

## HOW ARE THESE CHARGES COLLECTED?

Every year, the manager of the condominium estimates expenditures for the next year: this document is called PREVENTIVO ("budget").

Along the year, the manager records all the outgoings for the building. The final balance sheet compiled by the manager at the end of the year is called CONSUNTIVO.

If actual expenditures in the final balance sheet are more than estimate, it means that the commonhold spent more money than anticipated. This will require an increase of the communal service charges.

Conversely, if actual expenses in the final balance sheet are less than estimate, either part of the money will be refunded or you will pay less charges for the following year.

## EXTRAORDINARY CHARGES

In some cases, extraordinary charges ("SPESE STRAORDINARIE") may arise. These are expenses that haven't been anticipated in the estimate of expenditure.

Extraordinary charges happen exclusively when the owners' meeting chooses to do extraordinary repairs, painting jobs or safety checks.

Extraordinary charges are to be paid only by the owner (and not by the tenant). In order to decide to take on extraordinary charges, the building manager must call a owners' meeting. These charges must be approved by the owners during the meeting.

*It's very important to participate in the **owners' meetings ("assemblee di condominio")**: it's the place where the most relevant decisions about the commonhold happen and where you can verify the manager's work.*

## 2. RENTING A FLAT

*rights, duties  
and different types of lease*

*Tenants ("inquilini") are the residents who signed a "contratto di locazione" (a lease, or rental agreement) with the owner of the flat where they live.*

*The owner must give the tenants a flat in good conditions. The tenants are responsible for the everyday use of the flat. Maintenance for fixtures inside the flat (for example: water taps) is to be paid by the tenant. Maintenance for everything inside the flat's walls (for example: plumbing) is to be paid by the owner.*

### **SPESE – COMMUNAL SERVICE CHARGES**

In your tenancy agreement you can find the annual amount of money that the tenant pays for the rent and the communal service charges.

The tenant will pay charges for the ordinary servicing and maintenance of the building: staircase cleaning services, lift servicing, the caretaker's salary, communal lighting and water expenditures, central heating, etc...

Usually, communal service charges do not comprise utilities such as the flat's electricity and gas consumption: the tenants have to sign their own individual contracts and pay the bills regularly.

To be official, each lease contract must be registered at the "Agenzia delle Entrate" (the Inland Revenue).

*You can ask the owner of the flat you are renting to show you the REGISTRAZIONE DEL CONTRATTO (a document that certifies that the lease contract has been officially registered). You need this document for the lease to be legal.*

### **PREAVVISO - NOTICE**

The lease contract also states the number of months' notice that the owner requires from the tenant.

*If you choose to leave the flat, you must inform the owner in advance, in writing. Usually, you'd want to send the owner a recorded-delivery letter (or "raccomandata"). If you leave without waiting the agreed months' notice and without paying rent for those months, the owner may keep your deposit.*

### **CAUZIONE – SECURITY DEPOSIT**

When you sign a lease contract, you have to put down a security deposit. Usually, it amounts to three months' rent. The owner may use it to pay for damages to the flat or as a covering in case the tenant doesn't pay the rent.

*If you have paid your rent in full and didn't cause any damage to the flat, the owner must return your deposit.*

## **LEASE CONTRACTS**

There are several types of lease contract (contratto di **locazione** or "d'affitto")

### **CONTRATTO DI LOCAZIONE 4+4 – 4+4 LEASE -**

This is the most common lease contract in Italy: it's a 4-year lease that can be renewed for 4 more years. The rent is agreed upon by the owner and the tenant at the beginning of the lease and will not change for the entire duration of the lease, except for a small annual variation, due to the adjustment to the cost of living (or "adeguamento ISTAT").

This adjustment has the purpose of correcting the cost of the rent according to the price trend and the cost of living. It is a fixed percentage, the same for everybody in the country, and it increases the rent only slightly.

### **CONTRATTO DI LOCAZIONE TEMPORANEA – TEMPORARY LEASE**

This lease can be up to 18 months, and can be used only if the tenants are students or people who need a temporarily accommodation. There must be a provable reason for this kind of contract, so you have to provide documents that demonstrate a temporarily need for accommodation: for instance, a short-term job contract with a date of expiry.

The rent cannot be agreed upon by the owner and the tenant. It must comply with the rent figures set by the Local Agreement (Accordo Locale) for the City of Milan.

### **CONTRATTO DI LOCAZIONE A CANONE CONCORDATO – CONTROLLED-RENT LEASE**

It's a 3-year long lease, that can be renewed for 2 more years. It must comply with the rent figures set by the Local Agreement for the City of Milan.

### **AFFITTO "IN NERO" – ILLEGAL TENANCY**

When there isn't a written contract, the rental agreement is illegal (or "in nero"). In this case, either the tenant and the owner have no legal protection whatsoever.

Owners cannot assert their rights, if the tenant doesn't pay the rent. Tenants can be evicted or reported to the authorities at any time for illegal occupation ("occupazione") or lacking the right ("mancanza del titolo") to stay in the flat.

Nonetheless, illegal tenancy is still very widespread.

*If you are illegally renting a flat, it's very important for you to keep a proof of the money you regularly pay to the owner of your flat. It is the only way to demonstrate your living there, although that alone is not always enough to secure an official lease contract. If you are renting "in nero", you'll not be able to apply for residence in that flat, and you can also incur problems in getting your utilities contracts. If you are a foreigner, the lack of a legal residence*

*is a huge obstacle when you need to apply for or renew your "permesso di soggiorno" (residence permit).*

***If you have an illegal or unregistered contract, you can report the owner to the Agenzia delle Entrate (Inland Revenue).***

*In order to do that, you'll need documents proving that: you live in the flat (the copy of a gas or electricity contract, for example); and you pay a rent (a cheque or a bank transfer's receipt). The Inland Revenue will verify your report and allow you a 4-year lease, that can be renewed for 4 more years, at a cheaper rent.*

***What are the risks for an owner who illegally leases a flat?***

*There will surely be a fine for irregular income-tax return and for avoiding the payment of registry taxes. Revenue Office can ask for unpaid taxes. Also, the owner can be the target of further investigation.*

## **THE TENANTS DUTIES**

- Paying the rent regularly
- Paying your share of communal service charges
- Paying half of the contract registration's tax
- Keeping the flat in good conditions
- Not sub-letting your flat to others
- Respecting the notice's deadline, if you choose to leave the flat
- Paying the council tax for waste collection (TARI)

## **THE DUTIES OF AN OWNER WHO LETS A FLAT:**

- Registering the contract and pay half of the registration tax
- Refunding the deposit when the tenant leaves the flat
- Giving the tenant notice, in case the owner doesn't want to renew the contract
- Providing the extraordinary maintenance works

## **WHAT HAPPENS IF THE TENANT DOES NOT PAY THE RENT?**

### **EVICITION**

When a tenant doesn't pay the rent becomes "moroso" (in arrears), and piles up a debt.

After sending requests for payment ("sollecito") for two months, the owner can start the procedure for eviction (SFRATTO) for non-payment of rent.

An eviction is a judge's order, and it dictates that the tenant must leave the apartment.

The owner can retrieve the unpaid rent by asking the judge for an attachment (**pignoramento**) of the tenants' salary, their bank account or other goods.

**IS IT TRUE THAT IF I DON'T PAY THE RENT I WILL HAVE A COUNCIL FLAT?**



*No. If someone tells you not to pay so you can have a council flat ("casa popolare"), they are being dishonest with you.*

*Even if you don't pay because you don't have money, and you are evicted for this reason, you will not have a council flat after the eviction.*

*The emergency assignments ("assegnazioni d'urgenza") are very rare and do not happen automatically.*

*If you are without an accommodation, you need to go to the social services for help. If accommodation is available, the services can provide you with a temporary bed in a shelter or a community.*

*It's very risky to stop paying your rent for this reason.*

## **SHARING A FLAT**

*Every lease contract can be registered in the name of more than one person. Sharing a flat can be a good way to save money.*

## **CAN I HAVE GUESTS?**

You are always allowed to have guests in your home. If they stay for a long period of time, you'd better inform the owner of the flat.

If your guest is a foreign, non-UE national, you'll have to notify your local "questura" (the central police station in each zone of the city) before the next 48 hours. You will be required to fill a form, but you don't need to pay anything for that.

If your guests are Italian citizens, you'll have to inform the authorities only if their stay is longer than 30 days.

## **RICONGIUNGIMENTO FAMILIARE – FAMILY MEMBERS**

If you have a legal accommodation and a residence permit, your relatives living abroad can join you in Italy.

In order to do that, you have to ask for a "ricongiungimento familiare" (family reunification). You'll need a lease contract for a flat or a statement from the flat's owner.

Your application for a reunification will be verified by the Ministry of Internal Affairs through the local "Sportello Unico per l'Immigrazione" (the Immigration Desk).

You need to submit an online application form.

Your flat has to be large enough to accommodate your relatives. You will need a legal lease contract and a certification of "idoneità alloggiativa" (suitable housing): this is a statement by the Council or the ASL (the local health authority) that fixes the maximum number of people allowed to live in a flat.

### **3. THE BUILDING MANAGER AND THE OWNERS' MEETING**

*who, what, why*

#### **BUILDING MANAGER**

*The manager ("Amministratore di condominio") is the person that provides services to the building.*

His duties are:

- ensuring that the commonhold regulations are respected
- supervising and implementing the maintenance works needed to keep the building in good conditions
- managing the condominium expenditures and balance sheet
- collecting the shares of communal service charges

#### **OWNERS' MEETING**

*All the owners of the flats in the commonhold take part in a meeting (Assemblea di condominio).*

This meeting is called at least once a year, to approve the annual balance sheet. It can be repeated several times, if there is the need to discuss particular issues, such as:

- choices about the extraordinary maintenance expenditures
- the appointment of a new manager

#### **IF MANAGERS NEGLECT THEIR DUTIES**

The manager can be removed.

The demotion of managers can be decided with the same majority needed for their appointment, or in accordance with the commonhold regulations.

In case of serious problems, the manager can be demoted by a judge's order, after a petition submitted by at least one of the owners.

#### **IF THE MANAGER POST IS VACANT**

and the owners' meeting is not able to appoint another manager, there can be a manager appointed by the judge. For that, it is sufficient that one of the owners ask a judicial appointment by the court.

If the owners are more than 8, it is mandatory to appoint a condominium manager in a building.

## **4. MAINTENANCE OF YOUR FLAT**

tips and suggestion  
to keep your home in good shape

*Residents are responsible for cleaning and keeping their own flats in good conditions*

### **IMPORTANT! ALWAYS REMEMBER TO:**

- Have a good ventilation in your rooms:  
open your windows at least twice a day, and always when you use the kitchen or bathroom. It's a good measure to avoid mould and mildew on walls
- Hang out your laundry in the open
- Paint your walls (at least once every 3 years)
- Never close the mandatory vents in the kitchen
- Never remove the trap of your shower to clean it. You can unwittingly unscrew the trap: there can be a leak and water can seep through to the neighbours' flats. In that case, you will be required to pay damages.

*You may want to subscribe one of the affordable insurance plan that cover for damages to the neighbours' flats. A water seepage is the most frequent event: for that, it's enough a small leak in the washing machine's drain system. If you take far-sighted precautions, you will rest easier.*

### **HEATING SYSTEM**

A flat can have central or independent heating. Central heating is managed by the building manager, and the cost is charged to each resident in the communal expenses.

If you have an independent heating system you can save money using just a bit of care: when you are out, leave your heating on at a low temperature, instead of turning it off completely. This way, your flat will get warm faster and you will save money.

*If your radiators are cold, the first thing you need to do is trying to let out the air that may have gathered inside the device. Just turn the air valve a little open; usually it can be found on one side of the radiator.*

### **ENERGY CONSUMPTION**

Choose energy-saving bulbs and turn off the lights when you don't need it.

Electricity is cheaper in daytime and during the week-end: you can take advantage of that and schedule the use of your washing machine accordingly.

## **PLUMBING AND WIRING**

Before you modify the water and electric systems, you need the O.K. of the flat's owner. The works must be in accordance with the current safety standards ("a norma") and you need to keep the papers that prove it.

## **MOULD**

As soon as you notice a spot of damp or mould, act immediately! Wash the spot on the wall with a solution of bleach and water, or with a specific mould-cleaning product.

Bleach acts as an anti-microbial and prevents a new growth of mould.

If you don't take action as soon as possible, the problem can get worse and create bigger damages to the walls.

You'll need to spend more to repair that damage.

Mould appears when the flat is damp.

To prevent or reduce mould and mildew always remember to:

- have a good ventilation in your rooms, opening your windows several times a day and always when you cook or shower

- hang out your laundry in the open, either on the balcony if you have one, or in a room with an open window

- paint your walls every two years, using a suitable product

## **SEEPAGE**

As soon as you notice a damp spot on a wall, take action. With the help of your neighbours, try to find out what happened. If you are not able to find the source of the seepage in a short time, call the flat's owner or the building manager and ask them to check the problem with you.

## **SAFETY CHECKS AND CERTIFICATES**

All residents – owners and tenants alike – have the duty to check and keep the flat's systems in good order and in accordance with the safety standards required by law. It is mandatory to have your electric water heater cleaned every other year. Your gas-operated water heater need to be checked every 4 years.

## **COMMUNAL AREAS**

Everybody need to take care of the communal areas.

The staircases, courtyard and landings are important parts of a building. If the communal areas are in a good shape, the entire place you live in gets better.

Never leave garbage bags or bulky items out of the front door.

Follow the rules for correctly sorting household waste ("raccolta differenziata") and the commonhold regulations.

*If you don't know how to correctly sort household waste ask your building manager or one of your neighbours.*

*AMSA (Milan's local enterprise for waste disposal) company has a series of leaflets about the regulation on separate collection of waste, in many languages. Ask your manager to have them distributed in your building.*

*<http://www.amsa.it>*

## **BULKY ITEMS**

If you need to dispose of a bulky item (e.g.: mattresses, TV sets, furniture) never leave it in the street or in your courtyard. AMSA will pick it up for free: you can book a pick-up date by the toll-free number: **800 33 22 99**

## **GAS CYLINDERS**

If a gas system for domestic use is not available, you may use gas cylinders.

**WARNING!**

The wrong use of cylinders or the faulty maintenance of the gas system may cause domestic hazards.

You always need to use gas cylinder or systems properly, and always have it serviced!

If you need information or advice about heating, costs and consumption, and energy saving you can go to the **Energy Desk of the City Council of Milan (Sportello Energia del Comune di Milano)**.

Call **02 884 68 300**

Monday-Thursday, from 10am to 1pm

*<https://www.comune.milano.it/wps/portal/ist/it/servizi/ambiente/Energia/Sportello+Energia>*

## 5. LIVING IN COMMONHOLD: RULES AND REGULATIONS

from garbage disposal  
to the basic rules on living together

### COMMONHOLD REGULATIONS

*Each commonhold has its own **regulations book** with the rules that have to be followed in order to live well together, without inconveniencing each other.*

For example, the regulations will set:

- how and when residents are allowed to use the courtyard
- the times of the day when it is advisable not to make noise
- the right behaviour in common areas

### IN CASE OF DOUBTS ABOUT THE REGULATIONS

You can call the building manager, the person who has the duty of ensuring that the commonhold regulations are followed.

Besides the written regulations, there are unwritten rules that depend on each person's habits and common sense.

Being tolerant helps, when you want to get along with your neighbours. At the same time, behaviours that can inconvenience other people, such as listening to music at a high volume, should be avoided.

Remember: so many problems can be solved just by taking a bit of time to talk about it and exchange opinions.

**A resolution by the City Council of Milan warrants the children's right to play in their courtyards.** The resolution is also contained in the updated Building Regulations.. It must be put in and endorsed by every commonhold regulations.

### A FLAT - APPARTAMENTO

An "appartamento" is the place where residents live.

It is the private area that each of us can use in accordance with our own needs and uses.

*Remember to moderate too loud noises and behaviours that can inconvenience other people. Getting along with your neighbours will be easier.*

### STAIRCASES AND LANDINGS

These are communal areas, spaces that people use to move around and meet.

*Don't block the way in communal areas, and don't leave items in front of your door or on the landing.*

### **THE LIFT**

belongs to everybody, included the people who do not use it.

### **THE BUILDINGS SYSTEMS**

Called "impianti" as a whole, these are the heating system, sewerage, plumbing, gas installation, wiring, fire-prevention system and the lift.

They are needed for the building to work properly.

*Check regularly the different systems inside your flat and service them before they become dangerous. The communal systems are maintained by the building manager and all the residents pay for it with their shares of communal service charges.*

### **THE COURTYARD**

A "cortile" is a communal space in the open. It can be used for children's playing and to meet other people, following the hours set by the commonhold regulations.

*You can take your bicycle inside the courtyard, but you are not allowed to park cars and motorcycles or moped.*

### **WASTEBIN AREAS**

It's the collecting place for the building household waste ("pattumiera"). The bins come in different colours, to allow residents to correctly separate waste.

*The separate collection of waste is important. It's an environmentally-conscious action and allows people to save money. If you don't follow the rules on the separate collection of waste, there will be FINES that everybody in the commonhold will pay.*

## 6. I'M LOOKING FOR A FLAT TO RENT

*what can I do?*

### ANSWER A CLASSIFIED AD

You can find private ads for flats to rent on websites, newspaper or public areas. This solution can allow you to save money on brokerage fees.

*In some cases, the owner can ask for a security deposit on the rent. Called "caparra" in Italian, it is a sum of money for the "reservation" of the flat.*

*This way, the owner promises not to show the flat to anybody else, until the people who have visited the flat give their O.K.*

*If the prospective tenant chooses not to sign a lease contract, the deposit will not be returned. Conversely, if the owners change their mind, they'll have to return this deposit times two*

*Paying a deposit can be a risk!*

*The best course of action is to never pay cash for your deposit and ask for a receipt. Also, it's a good idea to have personal contacts (phone number and address) of the flat's owner.*

### USING AN ESTATE AGENCY

Estate agencies offer a brokerage service for owners and tenants.

They collect a selection of flats to be rented on behalf of the owners and take care of all the paperwork (contract, ect.)

They can help people looking for an accommodation to find the right place for them. If their brokerage is successful, they will collect a fee for their work.

Usually, the estate agency fee is a month's rent, or 10% of the annual rent. Agencies verify if prospective tenants are to be trusted, before allowing them to meet with the owners. Estate agents usually ask you to show your I.D. documents, what kind of job you have and a copy of your last wages (or "busta paga").

*Have you suffered discrimination?*

*Italian laws prohibit discrimination on the grounds of racial or ethnic origins, nationality, and religion or belief.*

*Therefore, owners are not allowed to rent their flats at a different price or ask for different guarantees depending on what country people are from.*

*In this case, you can report and contact UNAR (Anti-Discrimination National Office) using the toll-free phone number: **800.90.10.10**.*

### JOINING A HOUSING COOPERATIVE FOR TENANCY

Housing cooperatives for tenancy refurbish flats or build new houses to be rented by their members at a reasonable price.



To rent a flat this way, you have to join a cooperative, thus becoming a member, and wait for your turn in the reservation list.

To become a member, you have to pay an association fee.

This fee can vary a lot, according to each cooperative's rules.

The lease contract with a cooperative has no date of expiry and is called "assegnazione in godimento".

Some cooperative ask a very low fee for your membership, around 50 euros; others can ask you 1000 euros or even 30% of the flat's price as a membership fee.

## **APPLYING FOR A CONTROLLED-RENT ACCOMMODATION**

If you want to rent a flat at a lower price than on the private market, you can apply for a controlled-rent accommodation ("canone moderato") or a social housing accommodation ("canone convenzionato").

Controlled-rent flats can be owned by public bodies, cooperatives or other private institutions.

To apply for this kind of accommodation, you need to answer a public call. Your application must be submitted before the deadline, and you will need to be eligible according to the requirements listed in the call.

This requirements will be verified by Regione Lombardia (the regional government): the most important is your income.

To apply for this kind of accommodation, you annual income cannot be over 40,000 euros (according to the ISEE-ERP computation).

## **APPLYING FOR A COUNCIL FLAT**

(Alloggi ERP: Edilizia Residenziale Pubblica)

In order to rent a council flat ("alloggio di edilizia residenziale pubblica") you need to enrol in the ERP list.

The call for enrolling in the ERP list is active only twice a year, usually in Spring and Autumn. You can apply for the list at the offices of the tenants' unions, some council offices, and services that have been authorised by the City Council ("servizi convenzionati").

When the applications have been collected, the ERP list is updated and published.

Every applicant is assigned points according to their income and type of family (the number of under-age children, dependant senior citizens, disabled persons etc... in the family).

The people who are more in need of an accommodation will be on top of the list and will be assigned a flat before the others.

Single persons and households with an annual income under 14,000 euros (according to the ISEE-ERP computation) are offered a "social-rent" flat ("canone sociale"); your rent will be proportional to the needs of your household.

*Applicants remain in the ERP list for 3 years.*

*If you haven't been called by the council after 3 years, you need to renew your application.*

## **AGENZIA SOCIALE PER LA LOCAZIONE**

**Milano Abitare**, Agenzia sociale per la locazione (the Social Office for Tenancy) may help prospective tenants. **If you are looking for an accommodation at a reasonable price you can submit your application to this office.**

People with an intermediate income (max. I.S.E.E. 26,000€) can also find an accommodation at a price lower than the open market.

A microcredit initiative by Milano Abitare can help tenants have a financial support, in order to pay their deposit for a new lease contract, or for other costs such as removal expenses, or short delays of rent payment, when these are not due to the tenant's negligence ("morosità incolpevole").

phone +39 02 3551310

e-mail [info@milanoabitare.org](mailto:info@milanoabitare.org)

web <https://www.milanoabitare.org/>

## **S.O.S.**

### **I NEED HELP**

what are my options?

I'm struggling to pay rent  
and I risk eviction

## **CONTRIBUTO MOROSITÀ INCOLPEVOLE/SUBSIDY FOR PEOPLE UNVOLUNTARILY IN ARREARS**

The City Council of Milan sometimes promotes public calls to assign subsidies for people who are behind in payment of their rent. The idea here is to slow down the eviction process. This subsidy is granted only to tenants having a certain set of requirements. All information at the Council's phone number **020202**.

You need to apply for the subsidy at the "Ufficio Protocollo" (a registering office) of your Consiglio di Zona (the Zone Council –Viale Padova is in Zone 2).

### ***Consiglio di Zona 2***

Viale Zara 100 - Milano

hours: Tuesday – Wednesday – Thursday | 9:30am/12:15pm.

phone +39 02 0202

*I'm having problems*

*With my flat's owner*

A tenants' union may assist you:

## **SICET**

*Sindacato Inquilini Casa e Territorio*

Milano Sede Centrale – Main office in Milan

via Benedetto Marcello n° 18 - Milano  
phone +39 02 29522100 – fax +39 02 29521797 milano.segreteria@sicet.it  
www.sicet.it

## **SUNIA**

### ***Sindacato Unitario Nazionale Inquilini e Assegnatari***

Via del Giambellino 115 - Milano  
phone +39 02 4235006 – fax +39 02 4222300 segreteria@sunia-milano.it www.sunia-milano.it

## **UI**

### ***Unione Inquilini***

Via Belinzaghi 11 - Milano  
phone +39 02 89076733 – fax +39 02 89076734 unioneinquilini.milano@gmail.com  
www.unioneinquilini.it

*I'm having problems  
with my tenants*

You can ask an owners' association for help:

## **ASSOEDILIZIA**

### ***Associazioni di Rappresentanza dei Proprietari***

Via Meravigli 3 - 20123 Milano  
phone +39 02 885591 – fax +39 02 8900711 info@assoedilizia.mi.it  
www.assoedilizia.com

## **APU**

### ***Associazione Proprietari Utenti***

Via Giambellino 115 - Milano phone +39 02 48958106 segreteria@sunia-milano.it  
www.sunia-milano.it

## **ASPPI**

### ***Associazione Sindacale Piccoli Proprietari Immobiliari***

Via Archimede 22 - Milano  
phone +39 02 76110167 – fax: +39 02 70105947 info@asppimilano.it  
www.asppimilano.it

## **UPPI**

### ***Unione Piccoli Proprietari Immobiliari***

Via Pancaldo 1/3 - Milano  
phone +39 02 2047734 - +39 02 76022974 info@uppi-milano.it www.uppi-milano.it

*I'd like to let out  
my flat*

**MILANO ABITARE Agenzia Sociale per la Locazione**

Advice for homeowners who'd like to let their flats at a controlled rent. The main focus is on the owner-tenant relationship, but the institution also offers guarantees about rent payment.

phone +39 02.3551310

info@milanoabitare.org

www.milanoabitare.org

## **ANACI**

### ***Sportello Consulenza Condominiale***

A free-of-charge service of information about building and commonhold management

### **c/o Centri Aggregativi Multifunzionali (CAM)**

viale Zara 100 and via Padova 118 – only by previous appointment. Call +39 02 88462830

## **8. GLOSSARY**

### *Housing lingo*

#### **CAPARRA – DOWN PAYMENT or DEPOSIT**

It's the money you pay in advance as a guarantee that you will honour a contract (for instance, a lease contract).

#### **CONDOMINIO**

Condominio has two meanings in Italian: 1) the building where your flat is (in English this is called a block of flats, apartment complex, condominium, etc...)

2) the owners' association (or commonhold association) that manages the communal parts of the building, service charges, regulations, etc...

The commonhold begins when a building is divided in a number of properties.

The members, called "condomini" (commonholders), are at the same time the sole owners of their individual flats (they can have purchased the flat, or received it as a gift or as an inheritance); and they are the joint owners of some communal parts of the building.

There is a "condominio" when the building belongs to more than two different owners.

When the commonholders are more than 8, the law requires the appointment of a building manager ("amministratore di condominio").

When the manager is not mandatory, the commonhold still has some tax obligation to fulfil.

One of the owners, voluntarily and with the other owners' consent, will take care of this duty.

#### **CONSUNTIVO – ANNUAL BALANCE SHEET**

It's the list of all the income and outgoings of the year (called "esercizio condominiale").

It can be very detailed (with every single expense and relative date) or synthetic (reporting only the total sum of the expenditures for each portion of the commonhold service charges).

All the residents can ask the manager, and be shown the papers about the commonhold charges.

#### **DECRETO INGIUNTIVO – JUDGE'S ORDER**

It's an act by the judge having jurisdiction on this matter. On request of the holder of a credit that is valid, for a fixed amount and collectible, based on proof in writing, the judge orders the debtor to pay a certain amount of money or surrender a certain quantity of things within the space of 40 days from notice. The judge also informs the debtors that they can oppose the request, in writing, within the same space of time. If they do not oppose, there will be an enforcement.

#### **FIDEJUSSIONE – BANK GUARANTEE**

It's a guarantee offered by a single person or a company, who promise to be responsible for a debt contracted by another person.

For instance, you can be asked for this kind of guarantee for the payment of rent: if the tenant is unable to pay, the guarantor pays the money due to the owner.

Obtaining a bank guarantee has a fee, according to the kind of the guarantee, its term, the amount of money and other parameters.

#### **IPOTECA - MORTGAGE**

It's a security for a real estate property. When a flat is mortgaged, the lender (usually a bank) of the money for the purchase can ask for the forced sale or dispossession of the property, if the debtors do not refund their debts.

If a debt has not be refunded in full, when a flat changes owner, the mortgage "follows" the property.

### **NOTAIO**

Civil-law notaries (or notary public) are approximately the equivalent of government-approved conveyancing lawyer, who verify if agreements and contracts are correct and lawful in the transfer of real estate.

### **PLANIMETRIA**

#### **CATASTALE – LAND REGISTRY SURVEY MAP**

It's the plan of a flat as it is registered at the "Catasto" (the Land Registry).

You need it for buying or selling a house, and for some residence documents. The map shows the official information about a real estate property (e.g.: the exact address, if it is classified as a home, shop, office, etc...).

### **PREVENTIVO - BUDGET**

It's an estimate of the commonhold service charges for the following year.

It is usually based upon the sheet balance of the year before, and must be approved by the owners' meeting.

It is formed by items of expenditures with their respective amounts of money. The budget must be sent to the residents before the meeting where it will be approved.

If the budget is approved, service charges are divided among the residents.

### **REGISTRAZIONE CONTRATTO – REGISTRATION OF A LEASE CONTRACT**

All lease contracts must be registered by the owner or the tenant within the space of 30 days from the signing of the agreement. Registration expenses are shared 50/50. The contract can be registered every year, or for the entire duration of the first agreement (usually, four years). If you pay for the full four years in one instalment you can save money, but if you give notice before the expiry of the contract, you won't be able to recover the sum you have paid.

### **SPESE STRAORDINARIE –**

#### **EXTRAORDINARY COMMONHOLD SERVICE CHARGES**

These are the expenditures due to unforeseen events, or that could not be avoided during the ordinary maintenance.

Extraordinary charges must be decided upon by the owners' meeting, and a special reserve of money is created to pay for it.

### **SFRATTO - EVICTION**

It's an act by the judge that compels tenants to return the flat to the person they rented from (usually the owner).

An eviction can be requested for end of the term of tenancy ("finita locazione") near the lease's date of expiry, if the owner and tenant haven't been able to find a new agreement. Or for delay in the payment of rent ("morosità").

The procedure of eviction begins with a notice that must be served on the tenant. In case of eviction for delay in the payment, the rent arrears must be documented by the judge in a hearing.

If the tenant does not appear at the hearing, the judge confirms the eviction, that will be

If, after 30 days, the tenants don't leave the flat, they are served an order and the "Ufficiale Giudiziario" (a process server who is in charge of the eviction procedures) begins the possession of the flat and the eviction of the tenants, sometimes with the aid of the police force.

*Thanks to  
all the association, organisations,  
informal groups and the people who live in Via Padova and Zona 2  
who helped us in the activities of the Laboratorio Via Padova.*