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GUIDE
L. 199/2025 · D.Lgs. 123/2025 · TUIR
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GUIDE FOR THOSE BUYING, SELLING OR RENOVATING

Home and taxes 2026: the reliefs in force

First home (prima casa), mortgage loan, building bonuses, successions and capital gains: what applies in 2026 after the Budget Law (L. 199/2025) and the new Consolidated Act on indirect taxes. A guide for orientation only: checking your own case is a matter for the notary and your tax adviser.

1 FIRST-HOME (PRIMA CASA) RELIEFS

Note II-bis, art. 1 Tariffa DPR 131/1986, from 2026 in the T.U. D.Lgs. 123/2025

Anyone buying a home to use as their first home pays reduced taxes. The rules did not change in 2026: the new Consolidated Act (D.Lgs. 123/2025, in force since 1 January 2026) merely reorganised the provisions.

Purchase from	Main tax	Mortgage and cadastral taxes
Private individual (or VAT-exempt company)	Registration tax 2% on the cadastral value (minimum 1,000 euros)	50 euros each
Company charging VAT	VAT 4% on the price, plus fixed registration tax of 200 euros	200 euros each

- Requirements: residence in the municipality where the property is located within 18 months of the deed; no other home in the same municipality; no other home in Italy bought with the relief, unless it is sold within 2 years of the new purchase (period extended from 1 to 2 years by L. 207/2024, art. 1 c. 116, for deeds from 1 January 2025).
- Luxury categories A/1, A/8 and A/9 are excluded.
- Tax credit: anyone who sells their first home and buys another within a year recovers the tax paid on the first purchase (up to the tax due on the second).
- Loss of relief: selling within 5 years without buying another first home within 1 year leads to recovery of the ordinary taxes, a 30% penalty and interest.
- "Prezzo-valore" (price-value) rule: in purchases between private individuals the taxes are calculated on the cadastral value (cadastral income x 115.5 for a first home) and not on the price, if requested in the deed.

Sources: Agenzia delle Entrate, guide "L'acquisto della casa" (2025); Federnotizie (2025); Fisco Oggi (2025).

2 FIRST-HOME BONUS FOR UNDER-36S

Art. 64 DL 73/2021 — expired

The exemption from registration, mortgage and cadastral taxes (and the tax credit equal to the VAT) for young people under 36 with an ISEE of up to 40,000 euros **is no longer in force**: it applied to deeds up to 31 December 2023 and, on a transitional basis, to deeds up to 31 December 2024 with a preliminary contract registered by 31 December 2023. Neither L. 207/2024 nor L. 199/2025 extended it: in 2026 under-36s pay the ordinary first-home taxes (2% or 4%). The First-Home Mortgage Guarantee Fund (Consap) remains, with a guarantee of up to 80% for priority categories, extended to 31 December 2027.

Sources: Agenzia delle Entrate, circular 14/E (2024); Consap, First-Home Fund (2026).

3 MORTGAGE LOAN INTEREST

Art. 15, c. 1, lett. b TUIR

Interest and ancillary charges on a mortgage loan taken out to buy the main residence are deductible from IRPEF (personal income tax) at **19% on a maximum of 4,000 euros per year** (maximum saving 760 euros). The property must become the main residence within one year of purchase and the loan must be taken out in the year before or after. With the reorganisation of deductions (art. 16-ter TUIR, L. 207/2024), for incomes above 75,000 euros the overall cap affects only loans taken out from 1 January 2025; earlier loans remain fully deductible.

Sources: Agenzia delle Entrate, 730/2026 instructions (2026); PMI.it (2026).

4 RENOVATION BONUS

Art. 16-bis TUIR; L. 199/2025, art. 1 c. 22

The 2026 Budget Law extended the 2025 rates by one year. The deduction is spread over 10 annual instalments on a spending limit of 96,000 euros per property unit. The 50% rate applies only to the owner or holder of a right in rem over the property that is (or will become, at the end of the works) their main residence; in all other cases (second homes, tenants, cohabiting family members) the rate is 36%.

Expenses incurred in	Main residence	Other properties	Spending limit
2026	50%	36%	96,000 euros
2027	36%	30%	96,000 euros
2028-2033	30%	30%	48,000 euros

Sources: Agenzia delle Entrate, guide "Ristrutturazioni edilizie" (February 2026); ANCE, dossier on L. 199/2025 (2026); Edotto (2026).

5 ECOBONUS AND SISMABONUS

Art. 14 and 16 DL 63/2013; L. 199/2025

In 2026 the renovation-bonus rates also apply to energy-saving and earthquake-safety works: **50%** for the main residence, **36%** for other properties, in 10 instalments; from 2027 they fall to 36% and 30%. The old enhanced rates (65%, 70-85%) are gone. Since 2025, boilers fuelled only by fossil fuels are excluded from the Ecobonus.

Works	2026 limit
Overall energy upgrade	maximum deduction 100,000 euros
Building envelope, windows, solar shading, solar thermal	maximum deduction 60,000 euros
Heating and cooling systems (heat pumps, hybrid systems)	maximum deduction 30,000 euros
Sismabonus (seismic zones 1, 2 and 3)	maximum expense 96,000 euros per unit

For the Ecobonus the notification to ENEA within 90 days of the end of the works remains mandatory. Sources: ANCE, dossier on L. 199/2025 (2026); BibLus (2026); Edotto (2026).

6 FURNITURE AND APPLIANCES BONUS

Art. 16, c. 2, DL 63/2013; L. 199/2025, art. 1 c. 22

Still in force in 2026, unchanged: IRPEF deduction of 50% on a maximum expense of 5,000 euros per property unit (maximum saving 2,500 euros, in 10 instalments), for new furniture and large appliances of minimum energy class A (ovens), E (washing machines, dishwashers), F (refrigerators). It requires a renovation project on the same property begun on or after 1 January 2025 and payment by bank transfer or card. The 50% rate also applies to second homes.

Sources: EC News (2026); ANCE, dossier on L. 199/2025 (2026).

7 75% ARCHITECTURAL-BARRIERS BONUS

Art. 119-ter DL 34/2020 — expired

The 75% deduction for lifts, stairlifts and ramps **expired on 31 December 2025** and the 2026 Budget Law did not extend it. In 2026 the same works qualify only for the ordinary renovation bonus (50% main residence, 36% other properties, 96,000-euro limit), with VAT at 4% on works removing architectural barriers. Those who incurred expenses by the end of 2025 continue to deduct the remaining instalments.

Sources: IPSOA (December 2025); Edilportale (2025); CAF ACLI (2025).

8 SUPERBONUS

Art. 119 DL 34/2020 — essentially closed

The Superbonus ended on 31 December 2025 (last rate 65% for condominiums with a CILAS filed by 15 October 2024) and L. 199/2025 provides for no reopening. The only exception: in the municipalities of the earthquake areas of Abruzzo, Lazio, Marche and Umbria (events from 2009 onwards) the 110% rate remains, with invoice discount and credit transfer, until **31 December 2026** (DL 95/2025, L. 118/2025). Deductions already accrued are used in the remaining instalments.

Sources: Edilportale (2025); IPSOA, Superbonus guide (2026); Edotto (2026).

9 SUCCESSIONS AND GIFTS

D.Lgs. 346/1990, reformed by D.Lgs. 139/2024; from 2026 T.U. D.Lgs. 123/2025

Rates and tax-free thresholds are unchanged; since 2025 inheritance tax is self-assessed and paid within 90 days of the succession return, without waiting for a notice from the Agency.

Beneficiary	Threshold (per person)	Rate on the excess
Spouse and relatives in the direct line (children, parents)	1,000,000 euros	4%
Brothers and sisters	100,000 euros	6%
Other relatives to the 4th degree, in-laws to the 3rd	none	6%
Other persons	none	8%
Person with a severe disability	1,500,000 euros	by degree of kinship

On property, the mortgage tax (2%) and cadastral tax (1%) on the cadastral value are added, minimum 200 euros each. If at least one heir or donee meets the first-home requirements, they fall to **a fixed 200 euros each** for the whole property. The same rules apply to gifts.

Sources: Agenzia delle Entrate, guide "Successioni e donazioni" (2025); BibLus (2026); Officina Notarile (2025).

10 CAPITAL GAIN ON SALE

Art. 67, c. 1, lett. b and b-bis TUIR

If a property is resold **within 5 years** of purchase or construction, the difference between the sale price and the cost (plus documented expenses) is taxed: the seller may ask in the deed for the **26%** substitute tax, paid over by the notary, or apply ordinary IRPEF. Excluded are properties received by inheritance and those used as the main residence of the seller or their family members for most of the period of ownership.

Special Superbonus rule (L. 213/2023, from 2024): for properties renovated with the Superbonus the capital gain is taxed if the sale takes place **within 10 years of the end of the works**, even if owned for more than 5 years. Excluded are inherited properties and those used as the main residence for most of the previous 10 years (Revenue Agency ruling 124/2026: residence of family members is sufficient). Expenses covered by the Superbonus through invoice discount or credit transfer do not count towards the cost if the sale occurs within 5 years of the end of the works; they count at 50% between 5 and 10 years.

Sources: Agenzia delle Entrate, circular 13/E (2024) and ruling 124 (2026); Wolters Kluwer agencies (2026).

Disclaimer. Updated to September 2026 on the basis of official sources (Official Gazette, Agenzia delle Entrate, guides of the Italian Notariat). Reliefs change often: before every deed the Office checks the rules in force on the date of signing and tells you in writing which taxes are due. The building bonuses (sections 4-8) are a matter for your accountant or tax-assistance centre (CAF): the notary points them out but does not certify them.