IMMOBILIARE GENTILI
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GUIDE

Bare ownership

You acquire ownership of a property, while the right to use it stays with another person, the usufructuary, for a set period.

Bare owner
the buyer

Usufructuary
whoever keeps the right to live there

How it works

1 → 2 → 3

TODAY

The sale

The owner sells the home but keeps the usufruct: the right to live in it or rent it out.

DURING THE USUFRUCT

Two roles

The buyer already owns the home but does not use it. The seller keeps using it.

AT THE END

Full ownership

When the usufruct ends, the buyer becomes the full owner and can use the home.

Why it works

For the buyer

- ✓ Purchase well below market value
- ✓ A long-term investment

For the seller

- ✓ Immediate liquidity
- ✓ Keeps living at home
- ✓ Covers unexpected costs or adds extra income

Buying or selling bare ownership?

We explain how it works in your case, with no obligation.

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