

# emigrate<sup>2</sup>

## Your Emigration Guide: **ITALY**



Sponsored by Halo Financial

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Editor: David Fuller

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## ITALY MAP





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## 2 EDITOR'S INTRODUCTION



Population:

**60,795,612**

Area:

**301,338 km<sup>2</sup>**

Population density:

**201 people per km<sup>2</sup>**

Capital:

**Rome**

Largest city:

**Rome**

Currency:

**Euro**

Average property price (per m<sup>2</sup>):

**5,930 Euros**

(Source: Global Property Guide)

Average annual salary:

**20,834 Euros**

(source: Eurostat)

**There's something about Italy that instantly invokes thoughts of a laid-back lifestyle with people sipping espressos in the local piazza or relaxing in a picturesque rural village, surrounded by olive groves.**

Rich in history and boasting beautiful yet thriving cities, stunning rural scenery, fine wines, great cuisine and a decent climate, there is little doubt that those who move to Italy can rightly expect to enjoy a high standard of living. Given this, it's no great surprise that Italy is fast becoming one of Europe's most popular destinations for expats from all around the world.

From fashionable Milan, home to one of the world's leading financial centres and some of the country's finest architecture, to idyllic Tuscany, famous for its glorious landscapes, cultural and artistic heritage and culinary traditions, Italy is synonymous with beauty, luxury and good health.

While it is fair to say that the majority of expats who move to Italy from the UK, are either retirees or those who have enough money to enjoy the Italian lifestyle without having to worry about where the next paycheque is coming from; there are those who emigrate to Italy for economic reasons.

Approximately a decade ago, the Italian government actively began trying to attract economic migrants to help fill severe job shortages in the country – the result of an ageing population and an extremely low birth rate. While the need for overseas workers largely disappeared during the financial crisis of the late noughties, a slow but steadily improving economic situation means that job opportunities are becoming available once more, particularly in the more prosperous northern reaches of the country.

Although Italy has been attracting British expats for many years, it still lags behind France and Spain in the popularity stakes. Anyone who hopes to make a success of their life in the country will need to take steps to learn Italian.

There is little doubt that for those who do relocate to Italy fully prepared, and with the financial means to support themselves, a world-class lifestyle awaits.

As they say in Italy: *La vita è bella* (life is beautiful).

**David Fuller**

Editor

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#### **Euro vs. British Pound Sterling - What to expect in 2016**

The starting gun has been fired for Britain's potential exit from the European Union and Sterling has been battered by the news. A lot has been made of the fall in the value of the Pound. Those who wish for continued UK membership of the EU club cite it as a hint of what would happen if we left but it is much more an indicator of what uncertainty does to financial markets than any comment on Britain's exit. (Brexit to use the current news-speak.)

Sterling slipped on the announcement that David Cameron had done everything he could to reform EU rules and slipped again when Boris Johnson added his rumbustiousness to the 'Out' campaign. Things have quietened a little since then as a more considered debate rages over the merits of membership or otherwise.

In the meantime, the European Central Bank has cut the cost of borrowing and increased the cost for banks that deposit funds with the ECB. These measures are designed to boost lending and therefore activity within the eurozone, but there is not a lot of evidence that this will have the desired effect.

The fact that Britain is a valuable member of the club means an exit would damage all members and the GBP-EUR exchange rate is merely a reflection of the relative strength and weakness of the two parties involved. The Sterling – Euro rate isn't a one-way bet even if the UK moves towards Brexit.

Whatever the outcome of the EU referendum, Halo Financial is prepared to go the extra mile to ensure you get the best GBP-EUR rate for your money. Our currency experts will help you navigate through the foreign exchange process ensuring your money transfer happens as fast and as seamlessly as possible, so you can concentrate on enjoying your new life in Italy. With over 10 years' experience, we have helped thousands of customers emigrate and have been commended for our customer service with a 99% Gold Merchant Status rating on Feefo.com, the global feedback engine.

#### **For Further Information**

If you have an enquiry please call +44 (0) 20 7350 5474 or visit [www.halofinancial.com](http://www.halofinancial.com) for the latest up-to-date news on the currency markets and how you can get the best exchange rate.

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customer quote from **feefo** 



## 4 ITALY REGIONAL ROUND-UP

### Tuscany

Located in central Italy, rural Tuscany and in particular its capital Florence, is one of the most popular regions in Italy for expats. The region boasts a total population of some 4 million people, approximately 7% of whom hail from overseas. With a mild year-round climate (although temperatures can get chilly outside of the coastal areas), numerous medieval towns and villages, and an abundance of olive groves and vineyards, Tuscany is where expats who crave a 'traditional' Italian lifestyle will likely find themselves drawn to. Florence is certainly the region's most popular city for newcomers and is also one of Italy's most expensive areas to live in. Therefore, you may be advised to look for a home in a rural area just outside the city or check out one of Tuscany's other major towns or cities such as Pisa or Siena.

### Milan

The northern city of Milan is widely regarded as being the fashion capital of the world, as well as one of Western Europe's main economic centres. Located in the Lombardy region, the city is the second largest in the country – after Rome – and as such is a thriving and, in some respects, a highly industrial area. It is Italy's main hub for a number of industries including the manufacturing of garments, textiles, automobiles and heavy machinery. Being located just 50 kilometres from Ticino, the Italian-speaking part of Switzerland, Milan is far from being the warmest area of Italy, but then those who move to the city are doing so for the city's acclaimed lifestyle and employment prospects – which are decidedly higher than those in most other areas of the country. Milan is also one of Italy's most multicultural cities, with more than 360,000 residents of the city said to hail from another country. Be warned, though, as you would expect from one of Europe's major cities, the cost of living is higher in Milan than it is in most other areas of the country.

### Rome

If Milan is Italy's major industrial hub, then its capital Rome is undoubtedly the country's cultural centre. An extraordinarily attractive city, filled with fine architecture and remnants from the city's proud past; coffee shops and an abundance of culture; Rome is an area that will instantly appeal to many people who are considering a move to Italy. While the city, as with any major capital, does have a sizable expat population, it can actually be quite a difficult city to settle in. The bureaucracy in Rome is complicated and finding a place to stay or getting your identity documents validated may become a lengthy, complex task. Likewise, while Rome arguably offers the highest amount of job opportunities outside of Milan, finding work can be difficult without good contacts and a decent grasp of the Italian language. The economy of Rome is largely dominated by the service sector, due to its very touristic nature and the lack of heavy industry in and around the city. Like Milan and Florence, Rome is one of Italy's most expensive cities to live in and those who do choose to live there tend to settle in the suburbs away from the main city – Centocelle, Prati and Aurelio are fairly popular options.

### Umbria

Boasting a continental climate, with mild winters and warm summers, the central region of Umbria has long been a popular area of Italy for both tourists and expats alike. Often nicknamed the 'green heart of Italy', Umbria is the country's only region not to have a coastline or border with another country. Instead Umbria is famous for its rolling hills, medieval villages and fine cuisine. While the lifestyle on offer in the region is fairly affordable and property prices are on the whole low, the downside to this is that job opportunities are scarce. Most expats who move to the region end up working in a tourist related industry, with many starting their own businesses – bed and breakfast facilities are quite often owned by non-Italians here. Umbria's main city and capital is historical Perugia, which has existed as a town for even longer than Rome. Assisi, Gubbio and Deruta are also popular large towns located in the region.





## Campania

In Italy there is a distinct north-south divide, with the northern and central regions being far more prosperous than the south. This makes a big difference to the type of amenities on offer and also the standard of facilities like schools and hospitals. Therefore, most Italy-bound expats will tend to look north rather than south when deciding where to settle. However, the region of Campania, located on the south-west coast has long been a draw for those expats who do tend to look southwards, particularly retirees looking for a destination with a warm climate. The average temperature in winter is around 10°C while summers can reach 27°C. In addition to expats, Campania is also one of Italy's main tourist destinations, as it is home to the Amalfi Coast, Mount Vesuvius and the island of Capri. The main city in the region is Naples, Italy's third-largest city and one of the oldest continually inhabited cities in the world, while Sorrento is also popular as is the aforementioned Amalfi Coast. Property prices in and around Naples can be fairly high, but they are still considerably lower than comparable properties in the more popular northern regions, and bargains can still be found throughout the region.

## Abruzzo

Although officially classed as a southern region of Italy, geographically Abruzzo sits centrally, and enjoys an Adriatic Sea coastline to the east. Abruzzo is a largely rural area that boasts acres of unspoilt, rolling countryside and offers similar lifestyle aspects to that found in the far more popular regions of Umbria and Tuscany. While Abruzzo does have a sizable expat population, many of the foreigners who live in this region have tended to be those from the poorer nations of Eastern Europe and North Africa. This is largely due to the region's relatively low cost of living and the extremely low property prices that are still on offer there. However, as Abruzzo is a region which is still relatively untouched by tourism (some of the coastal areas are becoming increasingly popular), those who do choose to move to the region may struggle to find work. Likewise, those who struggle to converse fluently in Italian may also find it difficult to settle here – especially if they do need employment to bankroll their move. Some of the region's major towns are L'Aquila, Chieti and Pescara.

## Marche

A hilly region with one of the warmest climates in Italy, Le Marche has long been one of Italy's most popular holiday destinations – especially the seaside resorts which dot the region's 180 kilometre Adriatic coastline. Combining a hearty mixture of modern towns and cities with historical, medieval villages, the Marche region is already a fairly established expat location, especially for retirees who don't necessarily need to work in order to support themselves financially. Tourism is the region's main industry, especially in the more popular coastal resorts such as Pesaro and Senigallia. There are numerous second homes to be found here and are rented out to tourists during the summer peak season. The region's capital is Ancona, which is one of the main ports on the Adriatic Sea known for sandy beaches, pebbled coves and limestone cliffs.

## Scilly

The large island located at the toe of Italy's 'boot', Scilly is not necessarily the first region those planning on moving to Italy will consider settling in. However, with a Mediterranean climate and a laid-back lifestyle on offer, it is an area that has long been extremely popular with tourists – and as is so often the case, where holidaymakers go, expats will surely follow. In recent years, more foreigners have begun snapping up properties on the island, which are, for the most part, still fairly cheap. This has already led to an increasing number of expats starting to settle there permanently. The most popular area for those eyeing a new life in Scilly is undoubtedly Palermo, the island's capital, located in the north-west of the region. There are a number of popular expat communities located in the eastern region and the inland area on the slopes of Mount Etna. The baroque towns of Modica, Ragusa and Noto have also seen a large increase in overseas property investors in recent years, especially in the countryside, so expect to see a growing number of expats settling here in the near future.



## 6 ESSENTIAL INFORMATION

### Residency

Due to the EU's freedom of movement pact, if you are planning to move to Italy as an EU citizen then there is no need to apply for a specific visa. As long as you can provide proof that you can support yourself financially, and not be a burden on Italy's welfare state, then deciding to live in Italy should not be an issue.

In order to live in the country and enjoy the same benefits as any other Italian resident – including those pertaining to healthcare, opening a bank account, employment and your child's education – you will need to be in possession of a codice fiscale. This is your personal Italian tax code number, similar to a National Insurance number in the UK. You can get this from any Tax Revenue Agency office in Italy (there will be one in the nearest largest town or city to where you settle. You will need to show ID – such as an EU passport and proof of your new address). You should register for a codice fiscale as soon as possible. It should be noted that you can apply for this before you arrive in Italy, by contacting the Italian embassy in the country you currently live in.

If you are a non-EU resident who is planning to live and work in Italy, then the chances are you will need to qualify for a EU Blue Card. To qualify for this, you will need to have higher professional qualifications, such as a university degree, and an employment contract or a binding job offer which offers a salary higher than the average for the same position.

If you are a spouse or partner of an Italian citizen, then you will be required to prove you have 'reasonable prospects' of staying permanently in that country. In other words, the onus is on you to prove that your relationship is genuine.

### Healthcare

As with many aspects of life in Italy, the standard of healthcare you can expect to receive in the country depends largely on whether you live in the prosperous north or the poorer south. While, generally, most medical facilities located in the northern and central regions of the country are of a fairly high standard, in the south the quality of practices and hospitals is variable to say the least.

Any resident of Italy who contributes towards Italian Social Security will be eligible for largely free public healthcare through Servizio Sanitario Nazionale (SSN). Expats who come from fellow EU countries will be able to take advantage of reciprocal healthcare agreements when registered for SSN. Once registered, you will then need to choose a family doctor and this will be the person who you will continue to see from that point on. Therefore, if they don't have any free time to see you, booking an appointment for a consultation can take longer than you may hope.

While visits to see your doctor are usually free once you are registered for SSN and you can attend any hospital in the country without charge, you may find that there will be some costs for things such as prescription drugs and long stays in hospitals (especially if you want your own room) but these costs will still be subsidised. It's important to note that while SSN is organised nationally under the country's Ministry of Health, it is actually administered on a regional basis, so the type of healthcare you are entitled to and the standard of this care will vary drastically from region to region.

Due to the fact that some public healthcare facilities are of quite a low standard – particularly in the south, and even some northern hospitals and other medical practices are below the standard that many expats from the UK will be used to (and waiting lists for treatments and doctor visits can be extremely long) there is quite a demand for private healthcare in Italy among expats. For this you will need to take out some form of private health insurance (which will be mandatory for all non-EU expats until they receive their residence permit and enrol in the SSN).

If you are employed, your employer will probably be prepared to pay towards your private health insurance for you, but this will still only cover some of the costs associated with 'going private'. In the private sector, the Ministry of Health sets a minimum charge for most operations and this can lead to utilising private health facilities and treatments becoming fairly expensive. On the plus side, though, Italian private healthcare is recognised as being of an extremely high standard and most private facilities are considered to be state of the art.



## Education

School is compulsory in Italy from the ages of 6 to 16. Prior to your children starting primary school (Scuola Primaria) you may choose to send them to a nursery/kindergarten (Scuola Materna) from the age of 3. Any child over this age is entitled to a place at a pre-school, although there is likely to be a charge to sending your offspring to one.

Scuola Primaria lasts for five years (between the ages of 6 and 11), during which time children are taught basic skills (such as reading and writing) and begin to study subjects including Italian, maths, geography, science and a second language (typically English).

The next stage of schooling in Italy is the Scuola secondaria di primo grado (first grade/lower secondary school), which lasts for three years (roughly the ages of 11 to 13/14). There, children generally study the same key subjects that they did at primary school and are given more choice for extracurricular learning in areas such as computing, music and sports.

Upon completing this stage of secondary school, you (or rather your child) will then have a choice of how to proceed with their education at Scuola secondaria di secondo grado (second grade/higher secondary school). Basically, your child can choose to attend a Liceo (geared more towards the study of arts and sciences), an Istituto Tecnico (a technical institute which is orientated towards practical subjects) or an Istituto Professionale (which prepares your child for work).

Although Liceo is the most common choice of secondary school, there are even choices between the types of Licei that your child can attend. For example, a Liceo Classico features Latin, Ancient Greek, Italian, history and philosophy as its most important subjects, while a Liceo Scientifico is more oriented towards mathematics, physics, chemistry and natural sciences. There are numerous other examples, too. That said, all Licei have some subjects in common – including Italian, literature and maths. Generally, the curriculum is the same for the first two years at any Scuola secondaria di secondo grado, with specialised courses (Indirizzi) beginning in the third year.

All children in Italy may leave school at the age of 16 (or at the end of the third year of Scuola secondaria di secondo grado). However, in order to obtain a Diploma di scuola superiore (the main Italian secondary school qualification, which anyone who attends any type of Liceo will be working towards) they will need to stay in school for five years – by which time they will be 18 or 19 years of age. If your child

attends an Istituto Tecnico or Istituto Professionale then you may find that some courses only last for three or four years before a vocational qualification is awarded (Qualifica professionale), although the majority will still last five years (Licenza professionale).

Almost 90% of Italian children attend free state schools, although other options are available including private, faith-based and international schools. One thing you will need to be aware of is that, without fail, state schools will always teach in Italian. Therefore, if your child struggles with the language this needs to be taken into consideration. It will cost money to send your child to an international school (and depending on where you are settling they may not be readily available), so it may well be worth thinking about hiring a private tutor to try and get them up to speed that way – this will almost certainly work out to be a more affordable option and you will probably be surprised at how quickly your children pick up the language, especially younger ones.

While children attending schools in the more affluent northern reaches of Italy are often perceived to receive a better standard of education than those in the poorer, largely industrial south (a perception borne out by statistics), it should be noted that the country's education system is centralised and governed by the same curricula wherever you live.

## Cost of living rankings

Two Italian cities feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the cities ranked in 2015 (the figures in brackets are where they were placed in 2014):

Milan – 53rd (30th)  
Rome – 59th (31st)



## 8 ITALY CULTURE

### A brief look at some cultural aspects associated with Italy

#### History

Artefacts found close to Monte Poggiolo near Bologna provide evidence that there has been some form of habitation in Italy dating back more than 850,000 years, with modern-day humans being present in the country for approximately 43,000 years. Much of Italy's ancient history revolves around the Roman Empire which conquered much of Europe, parts of North Africa and the East. The legacy left by the Roman Empire in Italy, and much of Western Civilization, is still in evidence today, from the concept of state through to the language we use. Upon the fall of the Roman Empire around the 5th Century, the land today known as Italy became divided into several kingdoms, often warring with one another, and did not unite under a single ruler until the 19th century. The Unification eventually occurred as the result of efforts by Italian nationalists and monarchists loyal to the House of Savoy to establish a single kingdom which encompassed the entire Italian Peninsula. After numerous wars for independence in the early 1800s, a unified Italy was finally declared in March 1861, although it is the naming of Rome as the country's capital city some ten years later that many believe signaled the start of modern-day Italy. Initially, Italy functioned as a Kingdom ruled by the House of Savoy, but support for the monarchy declined after politician Benito Mussolini succeeded in imposing fascism in Italy in the 1920s with support from King Victor Emmanuel III. A referendum following the Second World War in 1946 decreed Italy should become a Republic, and remains so to this day.

#### Food

Italy is world renowned for its fine food and drink. Pasta, risotto, pizza, spaghetti, lasagne, wine, coffee... Italian cuisine is famous the world over. However, in spite of the perceived stodginess of some of the aforementioned foods, the Italian diet is also regarded as being one of the healthiest in the world. While all of the aforementioned dishes are certainly staples of the Italian diet, they are not consumed in the same proportion as how we may consume them in other countries. Instead, a heavy emphasis is placed on vegetables, grains, seeds, beans and olive oil. There is no official Italian national dish, with each region instead having its own traditions and specialties. Consequently, Italian cuisine is varied and often based around traditional recipes prepared by using locally sourced ingredients.

Italy is also home to some of the oldest wine-producing regions in the world and is second only to France in terms of the volume produced each year. The red wine Sangiovese is arguably Italy's best known wine.

Italy is famed for its coffee culture which has since spread around the world with advent of coffee shop chains such as Costa. The first European coffeehouse opened in Venice in the 17th Century.

#### Sport

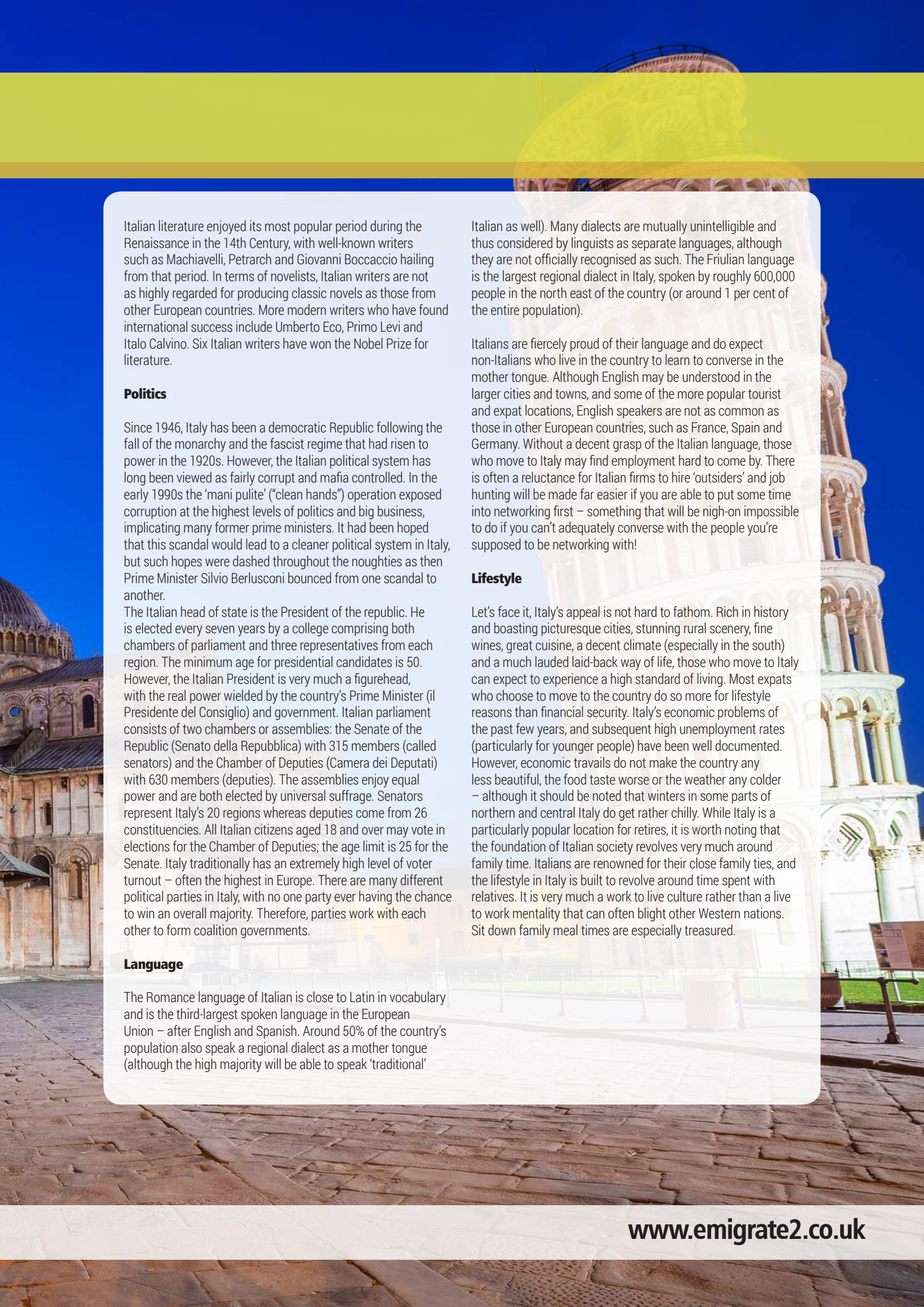
Italians are passionate about a range of sports, but none more so than football – the national game. Internationally, Italy has the joint-most successful football team in Europe, having won the World Cup on four occasions (along with Germany – only Brazil has won more). The country's most recent victory came in 2006. In the 1990s, Italy's domestic football league (Serie A) was widely regarded as the best league in Europe, regularly attracting the world's best players. While today the national league is viewed as being behind Spain's La Liga, England's Premier League and possibly even Germany's Bundesliga in terms of quality and attractiveness, there is little doubt that teams like Juventus, AC Milan, Inter Milan and Roma remain some of the biggest club names in Europe. Aside from football, Italy is one of the only non-former colonial countries to boast a world-leading rugby union team, with the country annually taking part in the prestigious 6 Nations tournament. Basketball and volleyball are also popular team sports.

Cycling is another sport which is immensely well supported in the country, with the Giro d'Italia (held annually in late May/early June) widely regarded as one of the world's great cycle races. Winter-sports are also popular, with cross-country skiing and luge areas attributing to the country's successes at the Winter Olympics. Finally, swimming and athletics are also popular past-times in the country, as is fencing with Italy being largely responsible for modifying classical fencing.

#### Literature

During the late middle ages, almost all literature produced in the Western World was written in Latin, the language that had been spread around Europe by the Romans. One of the first Italian writers to write in a language closer to modern-day Italian was the poet Dante Alighieri, more commonly and simply known as Dante. His masterpiece Divine Comedy was written in the Tuscan dialect – although Dante himself referred to it as Italian. The Divine Comedy is regarded by many famous British and American writers, including T.S. Eliot, Ezra Pound and William Blake as being one of the finest poems ever written. Eliot even went as far to say that Dante, along with Shakespeare, was the greatest writer of all time.





Italian literature enjoyed its most popular period during the Renaissance in the 14th Century, with well-known writers such as Machiavelli, Petrarch and Giovanni Boccaccio hailing from that period. In terms of novelists, Italian writers are not as highly regarded for producing classic novels as those from other European countries. More modern writers who have found international success include Umberto Eco, Primo Levi and Italo Calvino. Six Italian writers have won the Nobel Prize for literature.

### Politics

Since 1946, Italy has been a democratic Republic following the fall of the monarchy and the fascist regime that had risen to power in the 1920s. However, the Italian political system has long been viewed as fairly corrupt and mafia controlled. In the early 1990s the 'mani pulite' ("clean hands") operation exposed corruption at the highest levels of politics and big business, implicating many former prime ministers. It had been hoped that this scandal would lead to a cleaner political system in Italy, but such hopes were dashed throughout the noughties as then Prime Minister Silvio Berlusconi bounced from one scandal to another.

The Italian head of state is the President of the republic. He is elected every seven years by a college comprising both chambers of parliament and three representatives from each region. The minimum age for presidential candidates is 50. However, the Italian President is very much a figurehead, with the real power wielded by the country's Prime Minister (il Presidente del Consiglio) and government. Italian parliament consists of two chambers or assemblies: the Senate of the Republic (Senato della Repubblica) with 315 members (called senators) and the Chamber of Deputies (Camera dei Deputati) with 630 members (deputies). The assemblies enjoy equal power and are both elected by universal suffrage. Senators represent Italy's 20 regions whereas deputies come from 26 constituencies. All Italian citizens aged 18 and over may vote in elections for the Chamber of Deputies; the age limit is 25 for the Senate. Italy traditionally has an extremely high level of voter turnout – often the highest in Europe. There are many different political parties in Italy, with no one party ever having the chance to win an overall majority. Therefore, parties work with each other to form coalition governments.

### Language

The Romance language of Italian is close to Latin in vocabulary and is the third-largest spoken language in the European Union – after English and Spanish. Around 50% of the country's population also speak a regional dialect as a mother tongue (although the high majority will be able to speak 'traditional'

Italian as well). Many dialects are mutually unintelligible and thus considered by linguists as separate languages, although they are not officially recognised as such. The Friulian language is the largest regional dialect in Italy, spoken by roughly 600,000 people in the north east of the country (or around 1 per cent of the entire population).

Italians are fiercely proud of their language and do expect non-Italians who live in the country to learn to converse in the mother tongue. Although English may be understood in the larger cities and towns, and some of the more popular tourist and expat locations, English speakers are not as common as those in other European countries, such as France, Spain and Germany. Without a decent grasp of the Italian language, those who move to Italy may find employment hard to come by. There is often a reluctance for Italian firms to hire 'outsiders' and job hunting will be made far easier if you are able to put some time into networking first – something that will be nigh-on impossible to do if you can't adequately converse with the people you're supposed to be networking with!

### Lifestyle

Let's face it, Italy's appeal is not hard to fathom. Rich in history and boasting picturesque cities, stunning rural scenery, fine wines, great cuisine, a decent climate (especially in the south) and a much lauded laid-back way of life, those who move to Italy can expect to experience a high standard of living. Most expats who choose to move to the country do so more for lifestyle reasons than financial security. Italy's economic problems of the past few years, and subsequent high unemployment rates (particularly for younger people) have been well documented. However, economic travails do not make the country any less beautiful, the food taste worse or the weather any colder – although it should be noted that winters in some parts of northern and central Italy do get rather chilly. While Italy is a particularly popular location for retirees, it is worth noting that the foundation of Italian society revolves very much around family time. Italians are renowned for their close family ties, and the lifestyle in Italy is built to revolve around time spent with relatives. It is very much a work to live culture rather than a live to work mentality that can often blight other Western nations. Sit down family meal times are especially treasured.



## 10 AVERAGE TEMPERATURES



	January	February	March	April	May	June	July	August	September	October	November	December
Florence	5	6	9	13	17	21	24	23	20	15	9	6
Milan	1	3	7	11	15	19	22	21	18	12	6	2
Rome	8	9	11	13	17	21	23	24	21	17	13	10
Perugia	4	6	8	11	16	19	22	22	19	14	9	5
Naples	8	9	11	13	17	21	24	24	21	17	12	9
Pescara	6	7	9	12	17	20	23	23	20	16	11	8
Ancona	5	6	9	12	16	20	23	23	20	11	11	7
Palermo	13	13	14	16	19	22	26	26	24	20	17	14



(Temperatures are in °C. Jan-Dec)  
Source: [www.weatherbase.com](http://www.weatherbase.com)



## 11 MOVING YOUR GOODS TO ITALY



**Whether you're moving to Italy in search of a more relaxed lifestyle or you've made a career move, it is essential that you send your belongings safely and securely onto your new destination.**

Having a reliable international removals firm on board is one way to avoid any mishaps along the way. Give yourself plenty of time to research companies that offer the service you require and gather quotes. Whilst many may offer a similar service, or indeed cheaper quotes, it's worth doing your research and opt for international removal companies that are governed by an array of official bodies, which make their service adhere to strict rules and regulations. You should always look out for the following accreditations before making your final decision:

- FAIM Accreditation, which is only independent Quality Assurance standard for the International Moving Industry.
- Membership of the FIDI Global Alliance, which sets a quality benchmark for its members.
- Membership of the British Association of Removers Overseas Group. BAR OVERSEAS is covered by the I.M.M.I. Advance payment guarantee scheme for your financial protection.

Choosing the right removals company can take some of the steam (and stress) out of the move. Once you have decided which company is going to take care of your move they should take you through each step of the process. If you have moved house before, then much will be familiar – you will be working towards a date, deciding whether to have someone pack for you, or whether you will be doing it all yourself. Reputable companies will assign you a move coordinator who will advise you on the process and dates and timings. As the moving date moves closer you'll be kept informed of what's happening and when. If you've decided to pack your own belongings, you'll be given professional boxes, material and cartons in which to do this. Remember to give yourself plenty of time to pack up. It's easy to underestimate what you've got to do. If professional packers are completing the process, you'll be given a moving date and they will arrive and make sure everything is safely packed away. They'll give you an inventory of what has gone onto the lorry. Providing you are an EU member, you will need the following documents to move your belongings to Italy:

- Passport
- Certificate of residency confirming they have been working and living for more than 12 months in the current country of origin.
- European Certificate or N.I.E number.
- Removal inventory in Italy
- Valuation form for Shipment Protection Cover
- Purchase receipts (only applicable if you are importing any newly purchased goods)

Check with your international removals firm for exactly what you need to provide. When shipping your personal belongings to Italy, the transit time between removal in the UK and arrival at your new home will be approximately three to seven days for dedicated loads and one to three weeks for part load shipments. Information supplied by Lloyd Gofton of PSS Removals. If you want to find out more about what you should expect when moving belongings to Spain, visit: [www.emigrate2.co.uk/ask-the-experts](http://www.emigrate2.co.uk/ask-the-experts)



## 12 ITALY PROPERTY

### Property overview

Basic Mortgage Facts  
Max 80% loan to value  
Max term 25 years  
€100,000 minimum loan  
Rates from 2.95%

According to the Knight Frank Global House Price Index, property prices in Italy continued to drop during the third quarter of 2015. Prices fell by 0.1% compared with the previous quarter and by 3% compared with the same period in 2014.

It appears, however, that buyers have stopped waiting for the bottom of the market. The Nomisma Institute forecasts that prices will continue to drop over the course of 2016, but that sales will climb by eight per cent. Homebuyers are taking advantage of low mortgage costs even as the economy struggles to recover and prices continue to fall.

The Italian property market has actually remained quite stable, primarily due to the country never being heavily involved in the sub-prime lending market. Nor has it suffered the effects of the over-development of property, like Spain for example. Italian homeowners buy houses to live in rather than as an investment, and on average, move

only once every 20 years. Prices, therefore, have remained relatively more realistic and have had less room to fall. The country is not immune, however, to the slower market so there is plenty of room for some price negotiation with very motivated vendors.

When it comes to finance, the availability of mortgages to foreign buyers is extremely limited, so cash purchases are the norm at the moment.

As always, it's imperative to take professional advice before making any decisions. Prospective buyers should always go through the same process that they would follow if they were buying a property in the UK, and this includes consulting a good independent lawyer, and ensuring that an independent valuation of the property takes place, especially if it's a cash purchase. There's nothing to be gained and everything to lose, by cutting corners and taking unnecessary risks.



## Best buy mortgage rates for property in Italy

Interest rate	Product type	Max LTV	Repayment Method	Minimum Loan
2.05%	Fixed – 10 yrs	80%	Repayment	€100,000
2.20%	Variable – 10 yrs	80%	Repayment	€100,000
2.60%	Capped	60%	Repayment	€100,000
2.90%	Fixed – 25 yrs	80%	Repayment	€100,000

Source: Conti. Rates correct as at 4/3/16. All product specifications will depend on individual circumstances. The table shows a small selection of the deals currently available and should be used as a guide.



Location: Amandola, Marche

Number of bedrooms: 4

Features: Views across Sibillini Mountains, private garden, 398 square metres of living space, two bathrooms, car parking space.

Price: 123,000 Euros



Location: Umbria

Number of bedrooms: 2

Features: Fully restored internally, two double bedrooms, large private garden, use of communal swimming pool and tennis courts.

Price: 240,000 Euros



Location: Massa Marittima, Tuscany

Number of bedrooms: 3

Features: Three bathrooms, 255 square metres living space, located on 2.5 hectares of land, fully restored, breath-taking views

Price: 475,000 Euros



## 14 CASE STUDY - SIAN KNELLER



Name

**Sian Kneller (36)**

Originally from

**Seaford, East Sussex**

Moved to:

**Milan**

When

**Early 2015**

**Sian Kneller relocated from a small town in the UK to Milan, not only seeking a new lifestyle experience, but potentially looking for love as well. This is Sian's story...**

Back in 2014, I'd just got out of a pretty pointless and draining relationship and the idea of living in a three-bedroom semi-detached house in a small, provincial town in the UK simply terrified me. It was then that I decided to spread my wings and move abroad.

Eventually, I opted for Milan. Among the main reasons for my choice were that I wanted to learn another language, it's well situated for travelling to other parts of Europe, and it's only one and a half hours away from the UK. Obviously because I'm a British citizen I didn't need a visa to enter Italy, but, be warned: you do need your codice fiscale (equivalent to your national insurance number in the UK) to breathe here. Literally, you need it for everything – from mobile phones, paying gas bills to getting gig tickets. Also, after three months, you need to apply for residency – this puts you onto the system so that you can register for a doctor, receive your health card (useful for buying cigarettes in the vending machines, ironically) and get a discount on your heating bills. This all sounds fine, but you can only imagine how much paperwork you need. Nobody speaks English and they speak the most obtuse Italian. No matter what paperwork you take with you (your school report from 1982 and your great grandmother's blood type), guaranteed you will not have the correct piece on the day and then you have to wait another month to get an appointment. It's all very exhausting.

The language barrier has been a bigger problem than I bargained for. In Italy it's certainly not as easy as the German-speaking countries, or France. While most young Italians do speak a level of English, I've found that people in official offices usually don't speak any English at all. It can make moving to Italy challenging if you don't have a support network either of existing friends or your company or college.

The worst thing about life here is dating – being a single British woman in Milan is dire. Dating in Italy is at best hard and at worst a disaster; it's like a drama for which you don't know the storyline to and then you can't participate in. Italians tend to hang out in close friendship groups which you can only join by official invitation (or so it seems) and are much less receptive to strangers than people from other countries. In fact, the biggest culture shock for me, despite not having any conscious preconceptions, was that Italians are not as bubbly and friendly as you might think. If you are not American, then expect an 'oh' and a look of disappointment. Being British is not cool here. Well, in Milan at least. That said, there have been many positive things about living in Milan. I've met some great people and have made some good friends. I've benefitted from having easy access to some wonderful parts of the world (Napoli, Venice, Bologna, etc) on the superb Freccia Rossa (red arrow) train service. I have such a huge amount of confidence now and a knowledge of a new language that has opened up a new-found passion for language learning and learning in general.

Ultimately, I think it's important for anyone planning on moving here to do so with their eyes wide open. Life in Italy does not necessarily mean eating Spaghetti all day and strolling in the Tuscan sunshine. To be honest, I think coming here as a couple or a family, or a single man is probably much easier than being a single, attractive woman.





emigrate<sup>2</sup>