**The Pathway to Living in Italy**

**A Nine-Step, Cliffs Notes Guide**

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**Introduction**

This is only a brief, general summary. Readers are advised to consult sources such as the website of the Italian Consulate serving your home address. For Seattle, that is San Francisco.

People who have dual citizenship or are married to an Italian citizen have a much easier time of doing anything. They don’t need to go through all the steps below. Citizenship gives you full rights as any citizen to live, work, and do what you wish. Marriage gives you similar rights through “Family Unification” provisions. People who are eligible for Italian citizenship can apply either to the consulate or move to Italy first, apply to the local commune (city) and receive a special permit to legally stay during the process. The former can take years; the latter months.

Everyone else has limited paths. In some cases, someone may have to wait until they can qualify. For others, there may be no legal path. As with every country, Italy as a sovereign nation has the right to control immigration.

1. **Securing a Visa**

All non-EU citizens, unless they fall into the categories mentioned in the second paragraph above, must have a Visa to stay in Italy more than 90 days out of any 180. There are no work-arounds, no extended tourism visas, no independent study visas, no “working holiday” visas. There is some confusion about this, because a handful of countries have bilateral agreements with Italy that allow those things. The U.S. is not one of them, So it comes down to qualifying for one of these three visas:

**Student Visa**

Requires being accepted into an Italian educational institution. Upon graduation with a degree, one can convert the Student Visa to a Work Visa. This visa lasts only for the term of the educational program.

**Work Visa**

In order to work in any form, even remote work, a non-EU citizen must have a Work Visa. There are several types of work visas: contract employment, self-employment, business start-ups, entrepreneurial, even a type for established artists. All of these are controlled by an annual decree known as the *decreto flussi*, which is a fancy name for a quota. Currently the quota for Work Visas is 500. Yes, only 500. Applicants from all 160 non-EU countries compete for this small number. Most of them go to professionals in science, medicine, and higher education of which there is a shortage and who have an invitation. The math is easy to do. Getting a Work Visa is not impossible, but it is extremely difficult.

**ER Visa**

This requires submitting extensive documents to the consulate regarding personal finances. They include bank statements going back at year or two, income tax statements, sources of income, assets, etc. The consulate will look at all of it. Perhaps the biggest hurdle for applicants is the requirement of showing 31,000 euros (~$35,000) of what they call passive income. That is: pensions, social security, or annuities. Some consulates may accept rental income as part of the total. If a spouse is involved, they add 20%. If one buys a house in Italy and produces a copy of the deed, the amount can be reduced, as they know you won’t be paying rent. When we applied, the Consulate also wanted an FBI background check. You have to get that on your own from the FBI office in downtown Seattle.

N.B. The ER Visa allows no working in any form, even self-employment or remote work. For this reason, its mainly used by people who are fully retired.

When you have collected all the required documents for a visa, then use the consulates website to get an appointment. Make sure you keep it. If you forget or don’t show, you will have to get a new one, which might be months off for the next available slot. The appointment is for submitting the application, not for just asking questions.

It takes several months for the consulate to process your application. During that time, they will keep your passport, so you cannot be planning any international travel then. They will mail you your passport with the visa (called Visto) pasted inside. It will have a date on it. Its only good for one year, which gives you the time to go through the steps once in Italy. Incidentally, you only get an ER Visa once. And its neither extendable nor renewable.

Finally, organize all the documents into an easy to access binder. You don’t want to be fumbling around during your appointment. Approach the consulate officer with respectful deference. Its not the time to project any sense of entitlement. This is a huge step; make sure you get it right. It will determine the rest of your life.

*Perhaps this is the moment to make this very clear: Unless you are citizen, married to a citizen, eligible to be a citizen, or can qualify for one of the three visas, your only option is to visit Italy for 90-day periods using your passport. We all fell in love with Italy sometime in our past, but our own individual prospects of actually living in Italy may have to wait. For me, that wait was more than 40 years. I can tell you that the wait was worth it.*

1. **Registering Your Presence in Italy**

This is a supremely simple step. Within 8 days of arriving, go to the office of the Polizia in your commune and register your presence.

1. **Getting a Codice Fiscale**

This is a number that you absolutely need to have to get any government permits and make major purchases, such as buying a house or an appliance. Lots of people will ask for it during any given year.

You can get it by emailing the Italian Consulate in the U.S. before you leave. Or you can get it in Italy by going to a regional office of the Agenzia Delle Entrate. There are forms to fill out, of course.

1. **Obtaining a Permesso di Soggiorno**

All the work to get your visa pays off here, as essentially the same documents are needed for this.

You go to your local post office and pick up a packet for the Permesso. It has forms to fill out and a list of requirements. Its all in Italian, of course, and the forms can be confusing. Most of the other documents you will already have. You will need four small headshot photos, but the ones at Fotomat booths are acceptable.

When you have everything together, along with the bollo (a big stamp) proving payment for the required fees take the packet back to the post office. They will mail it and give you a receipt that includes your appointment date at the provincial police headquarters, known as the questura. It will be located in the capital city of your province. Keep the Receipt! You will be asked for it when you pick up the Permesso.

This process includes getting a full set of fingerprints. The questura does this. (They send the prints to Interpol, by the way. So no international criminals need apply)

Many questure will have you sign what is called an Integration Agreement. With this, you promise to accomplish certain things by certain dates. One is attending an Italian Civics class. Another is passing an A2 Language Exam by the third year. To my way of thinking, these are reasonable requirements.

Processing a Permesso application can take 1 to 4 months. Eventually you should get a text message telling you it ready to be picked up. What you get is a plastic card with important data on it.

A warning, revealed:

Until you receive the Permesso, you cannot purchase a car in Italy. You can drive for one year on your U.S. license. Then you must pass an exam. But, in the meantime, you will have to rent a car or ask friends for rides.

A semi-secret, revealed:

If you are totally at a loss about filling out the forms, there are special non-profit agencies that offer free assistance with the forms. They go by the general term “patronato.” They are a cross between a labor union, a human services department, H&R Block, and the Salvation Army (I know, strange). The specific agencies go by various acronyms: CAF, ACLI, GCIL, ENAC, and CISL. Even a medium sized city can have several of them. Try googling one set of initials with the province you choose to live in and at least one should pop up. They will help with preparing the forms, but you will still have to sign them and go to the post office to mail them and get an appointment.

A tip, revealed:

The immigration officials at the questura are often overloaded with reviewing applications. Some can be a bit abrupt and even cranky. (How would you like to sit all day behind a glass wall and shove papers back and forth to bewildered foreigners through a slot?) Treat them kindly and with respect. They are well-educated legal agents, not brutish cops. They aren’t looking to trip you up, but don’t give them an excuse.

1. **Getting a Carta d’identita**

This is possibly the simplest step of any. But its going to be the thing that most people ask to see in the future. Its comparable to the use of a driver’s license in the U.S. Its also a remnant of the era of “Papers Please.”

Once you have the Permesso in hand, you take it, your passport, and several small headshot photos to your commune (city hall) and ask for the anagrafa. That person is a sort of specialized City Clerk. They take your materials and have you sign some papers. A couple of weeks later you go in and get the carta.

Our comune issues small folded paper booklets (old school). Some now issue plastic cards.

1. **Tessere Sanitaria (aka Health Card)**

Once you have your PdS and your carta, you can sign up for the national health system. Until then you are on your own for insurance. You could, of course, not join the system and just maintain private insurance. Some people do, some even do both. But we have found that, despite U.S. some politician’s and TV hosts claims, nationalized health care is superb. We have used the services of two hospitals, the free walk-in clinic offered by our commune, and private clinics for specialized care. Its all good. The hospitals are not architectural gems like in the U.S. (In fact, many look like embassies from the old Soviet Bloc countries) but they have state of the art technology and very professional caring staff.

Having said that, the quality of health care is reputed to be lower in the southern regions. I don’t exactly know why as we have never used any there.

To get the tessere, you go to the ASL office in your province. Some provinces use the initials ASUR. Its usually in or near the major hospital. As a non-EU resident, you pay an annual fee. The fee is a somewhat complicated formula that uses your income as a base. In our case, each of us pays about 850 euros annually. That’s hugely less than in the U.S.

The annual fee is paid, upfront at the time of first application. There is no pro-rating, so January is the best time to apply and pay for the annual renewal.

There might be so modest co-pay for some services. But the tesserae also allows for huge discounts on prescription medication. We never have paid more than 5 euros for any medication. That, in itself. Is phenomenal.

The tessere is another card. It will be printed with the all-important codice fiscale. Accordingly, many people will ask for the health card, even if the subject is not health care.

1. **Bank Card**

This isn’t a government-issued card. I include it here because of one important social fact. In the U.S. we have gotten used to a “cashless society.” We use bank cards even for buying a cup of coffee. Here, many small merchants do not accept cards because the fees are too high for them. A more cynical viewpoint holds that some merchants want to keep some (or all) of the money without a paper trail. Regardless of the reason, it would be generally considered rude to use a card for less than 10 euros. Restaurants certainly take them, or at least most do. The further you are from a big city, the less that cards are commonly accepted. Its generally a good idea to always carry 50 euros in cash. In ten and twenties.

1. **Proof of Auto Insurance**

If or when you purchase a car, or even rent one, you will need to carry proof of insurance. This shouldn’t come as a surprise as its also the case in the U.S. However, the carabinieri often will set up random road checks, stopping people to make sure they have insurance and registration for the vehicle. In Italy, the vehicle is insured, not the person. They are also checking for the annual licensing fee being paid, which can include a requirement for a vehicle safety inspection. Woe be it to the driver who cannot produce those current documents. You don’t want to find out.

1. **Finally, the dreaded Drivers License**

Oh My. I almost don’t want to go down this road, to make a pun. It’s the bane of every expat we know including ourselves. After a year you must pass this test. Its given only in Italian, You can only miss three questions. Many of the questions are tricky story problems. And its loaded with obscure technical terminology about transportation. The only way to get through it is to go to (and pay for) an “autoscuola.” The good thing is that they train you how to pass it. But there’s no avoiding it. It’s a grueling, daunting, angst-filled fnal step.

**…And as an extra bonus:**

While we’re on the subject of driving, its good to be aware of two things that catch visitors and newcomers unawares -- and even some Italians.

First, most provincial highways are dotted with small kiosks containing cameras and speed monitors. If you are speeding, there is no cop to issue a ticket. You get it in the mail weeks later. It can be hundreds, with the amount increasing if not paid quickly. One might be under the impression that rental cars escape this. Nope. The rental agency provides the carabinieri with your address. And they will even charge your card for this “service.” If you get a ticket, its because they have visual proof it was you and the car you were in. Forget about an appeal. You were busted. You have to pay.

Painful Lesson #1: Pay attention to the speed limits!

Second, many larger cities, like Rome, Florence and Bologna, have one or more of what are called Zona Traffico Limitata, or ZTL’s for short. That is an area in the center that one cannot drive into without a special permit. The signs denoting them are often not in obvious places and can be easily missed. You notice other cars driving or parked there, but you don’t realize they have proper permits. If you are caught driving through or parking in them without the permit, the fine is huge. Again, it’s photographic evidence. I hate to admit it, but this happened to us several times. The fines are, in one word: Ouch! We have learned to park in a garage on the perimeter of the center and either walk or take a taxi in. I won’t tell you the horror stories of tourists driving rental cars repeatedly through a ZTL, looking for their hotel or a restaurant, and each time incurring a new ticket.

Painful Lesson #2: Don’t drive into city centers, like you would do in the U.S. Have an alternate plan.