

# **House Hunting Trip (HHT)**

# Milan, Italy

Military Family Services Europe (MFS(E)) - Naples

Tel: +39 (0) 081 509 9575 E-mail: MFSE.Naples@cfmws.com

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# **GREETINGS FROM YOUR MFS(E) TEAM**

Welcome to Europe! This guide has been written with the intention of providing you with useful information that you can use during your Home Hunting Trip (HHT), your Destination Inspection Trip (DIT), when preparing for your move, or shortly after your arrival. Essentially, it contains all the information we would have liked to know earlier or find useful to know on our first move out of Canada.

For any additional questions, remember that you can always contact the MFS(E) Center of your new location.

Military Family Services Europe - Naples

Tel: +39 (0) 081 509 9575 E-mail: MFSE.Naples@cfmws.com www.cafconnection.ca

# **MOVING AROUND IN THE GUIDE:**

- To go to a Table of Contents entry or a website link, simply click on it
- To search for a specific word, use the Find tool by pressing "Ctrl" then F

Several of the websites referenced in this guide will be in a language other than English. There are a couple of options to obtain the information in English:

- You can enter the address of the website directly into <a href="https://translate.google.com/">https://translate.google.com/</a> and it will translate the entire website
- If you have Google Chrome, you can right click anywhere on the page and it will bring up a dialog box which often has a "Translate to English" option. Due to website formatting, this option may not be available for all pages or for all text on the page.
- Some sites have the option to change the language. These sites will have either a drop-down menu listing multiple languages or flags symbolizing the language. Simply click on the language or flag (typically a British or American flag) to see a translated version of the website. Often this option can be found in the top right corner.

This guide is an ongoing work in progress, and we need your help:

- Please let us know of any errors or omissions and we will update them in the next edition.
- If there is a topic you'd like added to the next edition, do not hesitate to let us know.

#### You can contact us at:

Tel: +39 (0) 081 509 9575

E-mail: MFSE.Naples@cfmws.com

DISCLAIMER: Due to rules and regulations ever changing, please ensure you do your own research and consult with the resources provided for the most up-to-date policies and procedures before making any assumptions or relying on information provided here as accurate as policies and procedures change and could be different from the time this document was created and updated.

Thank you for your cooperation and attention in this matter.

# **OVERVIEW OF MILAN**

#### **MAPS**





## **GEOGRAPHY/POLITICS**

With its typical boot shape, Italy stretches over 1,300 kilometers southward from Switzerland and Austria as it moves into the Mediterranean, surrounded by four seas. Because of this, Italy, a long and relatively thin peninsula, benefits from a wide variety of landscapes and climates. Plains cover barely one quarter of its 300,000 square kilometers and the shoreline runs around 7,500 kilometers. The Alps line its northern border and the eastern and western coasts are separated by the Apennines mountain range as it runs almost all along the peninsula. Milan is situated in the low-lying Padan Plain in Northern Italy, surrounded by mountains

#### **CLIMATE**

Milan has a typically Mediterranean climate with hot, sunny summers and cooler, wetter winters. It can be prone to thick fog as a result of its topography and the summer heat.

## **LANGUAGES**

The ability to speak and understand the language of the host country ensures that your posting in Europe is as rewarding as possible. It facilitates daily life like grocery shopping and banking. It is also easier to make connections and ensure that your cultural experiences are more enriching.

Rosetta Stone is the best language training program in the world. We offer licenses for the Rosetta Stone software for military spouses of the Canadian Armed Forces. If you are interested in language training in the host nation language, contact the Virtual Programs Coordinator for Military Family Services Europe at <a href="mailto:mfse.virtualprograms@cfmws.com">mfse.virtualprograms@cfmws.com</a>.

## **CULTURAL NUANCES, ETIQUETTE AND TRADITIONS**

Even though you may prepare yourself for culture shock, it does not mean it will be any less 'shocking' when you arrive in Italy. It is normal to feel overwhelmed, stressed, homesick, and sad. It takes between 6 to 12 months to grow accustomed to the new culture, but eventually routines will develop. You will learn what to expect in most situations and Italy will start feeling more comfortable.

The language barrier may pose more of a shock than anything else for many Canadians. Being able to communicate is so very important; to be able to tell people what you need, to ask directions, and to be able to read simple signage can make you feel more confident and self-reliant. There are a variety of language training options. See the MFSE Community Service Providers for more information.

Here is some culture and etiquette information for Italy:

Greet new people with a formal 'Buon Giorno' (before about 4pm) or 'Buona Sera' (after 4pm) and a handshake. Kissing on the cheeks and greeting with 'Ciao' is usually for family and friends. "Salve" can be used for shopkeepers. Use "Buona Sera" as an afternoon and early evening greeting.

Gifts are usually opened when received.

When standing in a line, stand very close to the person ahead of you. This will help to ensure that another person does not cut in front of you.

Whistling and winking at women is meant as a compliment and is not meant in a degrading way. If a woman is not interested, she will ignore them.

- At a Café Bar, make your order and pay at the cash register (Cassa). Then bring your receipt to the bar staff to make the order.
- Generally, a salesclerk will ignore you until eye contact is made to signal that service is required. It is also customary for the customer to greet staff; a simple 'Salve' is acceptable.
- If invited to an Italian's house for supper, you may find these tips helpful:
  - o Bring a gift chocolates, wine, or even something Canadian.
  - Always take a small serving to begin with, so you can accept a second helping. It is acceptable to leave a small amount of food on your plate, this means you are full and cannot finish.
- If you do not want more wine, leave your wineglass nearly full.

## **PUBLIC HOLIDAYS**

During bank holidays roads, restaurants, accommodations and attractions will be very busy. Children have limited holidays and strict attendance schedules at school so Bank and school holidays are well utilized! Everything just gets busier, similar to March Break in Canada. Below are the upcoming school holidays for Italy.

Date	Italian Name
New Year's Day 1 January	Capodanno
<b>Epiphany</b> 6 January	Epifania
Easter Monday Day after Easter Sunday	Pasquetta
<b>Liberation Day</b> 25 April	Anniversario della Liberazione
Italian Republic Anniversary 2 June	Festa della Repubblica
August Holiday 15 August	Ferragosto
Labour Day 4 September	Festa del Lavoro
All Saints' Day 1 November	Ognissanti
The Feast of the Assumption 8 December	L'Immacolata
Christmas Day 25 December	Natale
<b>Boxing Day</b> , St. Stephen's Day 26 December	Santo Stefano

# **BEFORE YOU LEAVE**

# **WHAT TO BRING**

Passport, Visa, Military ID
Travel Orders
Driving Licence & International Driving Licence
Health Card
Long form of Birth Certificate
Marriage Certificate
Power of Attorney
Custody Documents
Children Vaccination & Immunization Records
Last 2-3 years of School Report Cards
Country Adaptor/Converter
Phone, Tablet, Laptop Chargers
Medication (Prescriptions)
Extra Cash in new Currency (In case you have issues with Credit Cards)
Width of your vehicule at its widest point with the mirrors folded in as the width of the garage entrance may be an issue. Be mindful of this measurement, as streets and parking spaces in Europe are narrower than those in Canada.
Digital camera or use your cell phone. It is very helpful to take some pictures of the houses for comparison purposes to other homes. Please note: If you decide to take pictures, make sure to have the tenant's/landlord's permission prior. Some people might not be comfortable with having their private belongings photographed.
Measuring tape

# **EMERGENCY INFORMATION**

#### **PUBLIC SAFETY AND SECURITY**

Should you have an issue where the local police have been contacted, please inform the CFSU(E) MP Det. If you experience a break and entry to your home or car, it is important to contact local police and then the CFSU(E) MP Det shortly after.

Here is the link to the Government of Canada's Emergency Assistance info, outside of Canada: <a href="https://travel.gc.ca/assistance/emergency-assistance">https://travel.gc.ca/assistance/emergency-assistance</a>

## **EMERGENCY CONTACTS**

Universal European Emergency Services 112
Chaplain
Embassy of Canada +39 (06) 85 444 2911
CFSU(E) Duty Officer (Naples)+ 39 (0) 817 212 387
CO's Office (Naples) + 39 (0) 817 212 387
CFSU(E) Duty Officer (Germany) +49 (0) 1725 345 900
CFSU(E) Licensing Office (Germany) +49 (0) 2451 717 127
CFSU(E) Housing Officer (Germany) +49 (0) 2451 717 157 or 120
CFSU(E) Military Police (Germany) +49 (0) 2451 717 142

#### **PADRES**

There are three Padres serving the families in Europe, available for consultation:

Maj Jean-Guy Morin	Lt(N) Lesley Fox	<b>Capt Gerson Flor</b>
Located in Casteau	Located in London	Located in Naples
Responsible for Belgium, France, Germany, Netherlands & Poland.	Responsible for Estonia, Finland, Latvia, Lithuania, Norway, Russia, Sweden, Switzerland & UK.	Responsible for Austria, Greece, Italy, Portugal, Romania, Serbia, Spain, Turkey & Ukraine.
<u>jean-guy.morin@forces.gc.ca</u>	lesley.fox@forces.gc.ca	gerson.flor@forces.gc.ca
+32 (0) 65 44 6179	+44 (0) 1895 613 022	+39 345 080 5673

#### **HOSPITALS**

While in Italy, your family will be covered by the PSHCP Comprehensive Coverage. While in Canada, your PSHCP coverage was only supplementary to the provincial insurance. As your provincial insurance ceases on the last day of the third month after your departure from Canada, the province continues to be responsible for payment of any medical bills incurred by your family while in Europe during the first three months. Reimbursement under the PSHCP Comprehensive medical insurance coverage while in Italy is based upon the Ontario Health Insurance Plan schedule of fees. Therefore, you can rest assured that the coverage your family will receive in Europe is the same as if you lived in Ontario subject to you upgrading your level of coverage to "Level III". The member continues to be responsible for PSHCP yearly deductible rates and also co-insurance on purchase of drugs.

#### Some local hospitals:

Milan Medical Center S.R.L.

Via Angelo Mauri, 3 +39 02 4399 0401

**Canadian Medical Clinic CFSU(E)** 

Building B14, Selfkant-Kaserne, Quimperléstrasse 100, 52511 Geilenkirchen

Tel: +49 (0) 2451 717 301

#### San Raffaele Hospital

Via Olgettina, 60 +39 02 26431

#### CAF MEMBER ASSISTANCE PROGRAM

Military members and their families can also contact the CAF Member Assistance Program at +1~800~268~7708. This is a voluntary and confidential service that allows callers to speak with a professional counsellor and is available 24 hours a day, 365 days a year. Please note that Canadian toll-free numbers are not free when calling from another country, but the CAF Member Assistance Program will also accept collect calls at +1~613~941~5842.

#### **FAMILY INFORMATION LINE**

The Family Information Line offers confidential assistance and supportive counselling 24/7.

When you call you will be connected to one of their experienced professionals who can connect you with local and national resources.

The Family Information Line can be called toll free, from Europe, at 00 800 7711 7722.

#### A.A.MEETINGS

Information on Alcoholic Anonymous meetings in Europe or online is available at https://alcoholics-anonymous.eu/

# **COMMUNICATIONS**

## MAKING PHONE CALLS CALLING WITHIN EUROPE

There is no standard way to write a European phone number, which will lead to confusion. This is the same number, written different ways -

+39 - 89 - 343 80 - 14

+39 (89) 343 80 - 14 0039 (0) 89 343 80 - 14

(089) 343 80 - 14

The "+39" at the start is the exit code and Italian country code. The "89" is the area code and the "3438014" is the phone number. There is no standard length for area codes (2-5 digits) or phone numbers (5-12 digits).

So, when dialing within the country you're in, you do not need the exit code and country code (+39).

If you're dialing within the same area code, you do not need to enter the area code, but you need to add a "0" before the number to call inside Italy

#### CALLING OUTSIDE OF ITALY

The exit code for calling out of the country in Europe is 00. You then follow that with the country code, area code, and telephone number. The "+" means to use the exit code for the country you're in - in Europe, that's 00, in Canada, it's 011. You can use the "+" on your mobile phone as the exit code, and your phone should pick up the right exit code, no matter what country you're in!

#### CALLING CANADA FROM ITALY

The country code for Canada and the United States is 1. Dial the exit code (00) then the country code (1) then the number.

00 - 1 - area code - seven-digit number

#### CALLING ITALY FROM CANADA

The exit code in Canada is "011"

011-39-1895-123-456

#### **SOME COUNTRY CODES**

Austria43	France 33	Spain 34
United Kingdom44	Belgium 32	Switzerland 41
Czech Republic420	Latvia 371	Turkey 90
Estonia372	Netherlands 31	Germany 49

#### **SUMMARY**

To dial a number within Italy	0 711 1234567
To dial an Italian number from elsewhere in Europe	+39 711 1234567
or	00 39 711 1234567
To dial a number outside Italy	+39 121 1234567
or	00 39 121 1234567
To dial Canada from Italy	00 1 613 5551234
To dial the Italy from Canada	011 39 711 1234567

## **TOLL FREE AND CHARGES FOR CALLS**

#### 0800

0800 and 0808 are the dialing prefix for Toll Free Calls in Italy

#### 0900 and 0180 calls

0900 numbers are "premium-rate" services, and 0180 numbers are for service-oriented calls and are billed per minute or per call. Costs will vary.

#### **SIM CARDS**

Most Canadians will use a mobile phone while in Italy. If your Canadian mobile works on a GSM network, you will be able to use it.

A CRTC law bans cellphone unlocking fees and orders that all new devices be unlocked. Canadians no longer have to pay to have their cellphones unlocked. When your phone is unlocked you will be able to use it with any mobile company simply by switching the SIM card in the back.

Make sure to unlock the phone before moving as the provider might not be able to assist once the account is closed.

## **VOICE OVER INTERNET PROTOCOL (VOIP)**

Several Canadian families have used a VoIP phone, and this is worth investigating before leaving Canada (so you can keep your number). With a VoIP phone, you can keep a Canadian phone number. This has a few benefits. Your family and friends can call you, and you can call them, without overseas long-distance charges. Besides cost, it is also less confusing for people who may not be used to European calling (like elderly parents). Keeping a Canadian phone number also can help when completing online forms, banking, registering on Canadian websites etc. And finally, if you want to keep a phone number for continuity, you can move a number to a VoIP provider when you move OUTCAN, then move the same number back to a Canadian provider when you return. Which provider to use? There are several, with varying costs and services. MagicJack and Vonage are two of the big companies, but many other VoIP providers are out there.

## **INTERNET/MOBILE PHONE**

#### Internet Access

Electricity, phone, and the internet may not be as reliable as you are accustomed to. It may be a sunny day and you lose power, or it rains and your phone goes but you have Internet. There seems to be no rhyme or reason, but to expect it and to work around it is the answer. For example, have flashlights readily available and know where the electrical fuse or breaker box is located, in case your system requires a manual reset when power returns. A good tip is to check the breaker at the street if you do not have power and your neighbour's do before calling the company.

Your Wi-Fi will probably have a shorter range in Italy than in Canada due to the concrete and rebar construction of the houses. If your Wi-Fi isn't reaching all areas of your house, you can pick up a Wi-Fi range extender for less than 100€ that will enable Wi-Fi over a much longer range

#### Mobile Phones

- Tim (Telecom Italia)

  Tim also offers internet and home phone service. To find out more about their packages visit a Tim store or visit their website at www.tim.it Note that Telecom Italia is similar to Bell, in the sense that all the infrastructure is owned by them; other providers lease space/bandwidth from them.
- Wind

Wind also offers internet and home phone service. To find out more about their packages visit a Wind store or visit their website at <a href="https://www.wind.it">www.wind.it</a>

Vodaphone
 Vodafone also offers internet and home phone service. To find out more about their packages visit a Vodafone store or visit their website at www.vodafone.it

It is not uncommon for people to omit a home-phone from their plans, opting for a cell phone only and home internet.

When you register for your phone plan, you will be required to bring you Codice Fiscale, photo identification (passport), and your bank info or credit card to setup the monthly payment.

You can opt to pay your bills either automatically through any of these service providers or you can pay your bill at any postal outlet of ItaliaPoste or you can pay at most Tabacchi shops (smoke shops).

#### **WHATSAPP**

WhatsApp Messenger, or simply WhatsApp, is an American freeware, crossplatform messaging and Voice over IP (VoIP) service owned by Facebook, Inc. It allows users to send text messages and voice messages, make voice and video calls, and share images, documents, user locations, and other media over the internet for free, rather than using your mobile network which costs you money.

WhatsApp is a free app for iPhones, Android smartphones, Windows Phone and Mac laptops and Windows PC.

# ON THE ROAD

#### **GENERAL**

You and your family members 18 years or older will be allowed to drive in Italy for the duration of your tour on the basis of a valid Canadian driver's license.

The minimum age for driving is 18 for a car or motorcycle over 125cc.

#### **DRIVER'S LICENCE**

Always carry your driver's license, vehicle registration document, and certificate of motor insurance. If your license does not incorporate a photograph ensure you carry your passport to validate the license.

Canadian driver's licenses are not accepted in Italy. Italian authorities will require member's and dependent's provincial driver licence for the issue of an Italian translation. Canadian licences must remain valid for the duration of their tour, and member and dependents must ensure that their province of departure will not invalidate their licence during the course of their posting. International driver's licenses are not required for this location.

Check with your provincial licensing authority before you depart to ensure that there will be no problems in renewing your license while out of the country. Your AFI license allows you to drive within Italy, and while on duty travel within other NATO countries. While many European countries have or are developing agreements with Canada with respect to drivers' licenses, some may still require an International Drivers Permit (IDP) in conjunction with your Canadian license. IDPs can be obtained from the Italian licensing authorities for a nominal fee as long as you can provide a valid Canadian driver's license as well as a passport-sized photo.

#### **PARKING**

In Italy, Parking (parcheggio) regulations may vary a bit from one region to the other. In certain cities there are local restrictions on the times during which a car is allowed to enter the center and where parking is permitted. The limits are set in accordance to the day of the week, the time of the day as well as the date (even or odd). The penalties for going against the parking regulations in this country are severe even if the rules were broken unintentionally. It is therefore advised to check parking restrictions with their local authorities before deciding to drive a car.

Most beaches are private pay beaches, where you will pay for parking your car.

#### **TOLLS & CONGESTION CHARGES**

When traveling, be aware of toll costs. For some you pay a toll to go through the booth, for others you take a ticket and pay when you exit the toll road. The website <a href="https://www.viamichelin.com">https://www.viamichelin.com</a> is an excellent resource for calculating toll costs before a trip.

#### **Telepass**

A telepass is a device that attaches to the windshield and debits your bank account when driving through a Telepass lane, a lane reserved only for telepass users. When you enter & exit the Autostrada, a transponder scans the telepass without the driver having to stop the vehicle. This means that telepass users get through pay tolls much faster than cars that have to stop and pay.

#### Zona Traffico Limitato (ZTL)

Many Italian cities, have adopted Limited Traffic Zones to cut down on congestion in the downtown cores or historic city centres. This means that you must have a special pass that allows you to drive in these areas, normally only for residents that live in the area or commercial vehicles. The tricky part is that these areas are not actually physically blocked off and you should keep an eye open for the ZTL signs like this one; there are simply signs notifying that these are ZTL zones, and normally enforced by traffic cameras. Be especially careful in rental cars;



when tickets are sent to the rental agency, they will pass them along to you with a hefty "Admin" fee.

## **ROADSIDE ASSISTANCE**

Motorways have red SOS freephones about every two kilometres - each of these has at least two buttons, one to request medical help (*Soccorso Medico*) and another for road emergency (*Assistenza Stradale*). Push the appropriate button and wait for the green light or for the confirmation message

#### IF INVOLVED IN A CAR ACCIDENT

#### What to do at the scene of an accident

- Stop immediately
- Put on a reflective jacket before leaving the car, especially in bad weather or at night
- If the vehicle is blocking the road, use hazard lights and place a warning triangle (triangolo di emergenza) 30m from the scene to warn oncoming traffic.

- If there have been injuries or fatalities make sure the injured are protected from the traffic, do not touch them; do not move them if at all possible; do not administer any drink nor medicine.
- Call the Health Emergency line (Emergenza Sanitaria): 118
- If needed call the Emergency Aid line (Soccorso Pubblico di Emergenza):113 or the Police (Carabinieri): 112
- Provide clear details about the location of the accident and what happened, the type and number of vehicles involved and the number of injured people so that the emergency services may find the site easily and are properly prepared
- Wait for the emergency services
- Motorways have red SOS freephones about every two kilometres each of these has at least two buttons, one to request medical help (Soccorso Medico) and another for road emergency (Assistenza Stradale). Push the appropriate button and wait for the green light or for the confirmation message
- Wait near to the SOS box

When the police arrive, they will provide help for the injured, re-establish traffic flow, gather all the necessary information about the accident and write an accident report

In the event of an accident with no serious injuries, and if both drivers agree on the facts, there is no obligation to contact the police. However, all parties must still complete the accident report in order to benefit from insurance.

#### **The Accident Report**

When the accident happens between two vehicles only and if there is no physical injury, then both parties may revert to an amicable procedure (Constatazione amichevole d'incidente) and fill in the blue document (modulo blu) of the Convention for Direct Indemnity (CID, Convenzione Indennizzo Diretto). This document is provided by the insurance company and should be kept in the car.

Included in the accident report are the following details:

- Name of the people involved in the accident
- Details of the insurance companies
- Registration plates of the vehicles involved
- Circumstances and description of the accident
- Signature of both drivers

A copy of the accident report must be sent to the insurance company within three days, and the car must be kept at their disposal for an expert's report. The insurance company then has ten days to assess the damages, and must pay within 15 days.

If the insurance company disagrees with the amount of work to be done on the car, it will pay a provision based on an estimation (offerta di risarcimento); the difference can be claimed later on.

As of 2004, the "amicable procedure" is also valid, under certain circumstances, where there have been injuries:

- The vehicle in which the injured person has travelled is damaged
- For each injured person, damage to the person (physical damage, moral damage, material damage and medical fees) do not exceed the amount of €15,000

#### **Further Information**

ANIA (Associazione Nazionale fra le Imprese di Assicurazione) National Insurer's Association (in Italian)

At: Via della Frezza 70, 00186 Rome

Tel: 06 326881 Fax: 06 3227135

#### **CAR RENTAL**

Avis Rent a Car, along with Sixt, Hertz, and Europear, are one of the most popular car rental companies.

Please note, that you will pay a premier for an automatic vehicle.

Avis

• <u>Hertz</u>

Sixt

Europcar

#### **PUBLIC TRANSPORT**

The best way to get around Milan is by the efficient (and inexpensive) public transportation system called the ATM. This system of subway, buses and trams is far-reaching and very cheap. Click <u>HERE</u> for ore information.

There is no public transportation nearby the barracks area in Solbiate Olona. The nearest train station is in Busto Arsizio, it's roughly 5km from the Barracks. A military shuttle bus system is in place to pick personnel at the train station in the morning.

A military shuttle bus system is in place for commuters living by the main towns around Solbiate Olona, at fixed hours. Bus departs from Milan in the morning and return at the end of working day. It is possible to apply for this shuttle services through the division to the Brigade HQ. In case of need please contact the FSC.

#### **TAXIS**

Metered taxis are another good option, though they can get expensive if you use them as your sole form of transportation.

• Radio Taxi Milano: +39 02 6969

Taxi Milano: +39 02 5353
Milano Taxi: +39 02 355 4182

#### **TRAIN**

Italy has an extensive train network and it is a great way to get around and see the countryside. Between major cities on the mainland there are le frecce, ("the arrows") the high-speed trains. These travel at 300 km/h, are comfortable, and usually very punctual. They are quite expensive though. Their slower counterparts (regionale veloce, regionale and intercity trains) are much cheaper but you are not always guaranteed a place to sit and trains are often delayed.

For more information, including schedules: www.trenitalia.com

The Malpensa Express train will bring you quickly and efficiently from Milan Malpensa airport into Milan's three main train stations — Milano Centrale, Cadorna and Milano Porta Garibaldi.

#### **BUS**

Milan has over 80 local bus lines and a few trolleybus lines (electric buses that run with overhead wires). Since the city's metro network is so limited, Milan's urban buses are one of the best ways to get around the city.

The bus tickets and travel cards (which can also be used on the city's other means of transport) can be purchased at any metro station, kiosk, off-license or in any of Milan's parking meters.

## HOUSING

#### **LOCATION**

NATO Rapid Deployable Corps (NDRC)

Busto Arsizio, 20 Solbiate Olona (VA) +39 033 134 5111



#### **SUPPORT**

It is suggested to plan your HHT for a full week (Monday to Friday). Plan to arrive at location on a Saturday or Sunday to rest and get acquainted with the area. Your first full day will then be Monday when most likely you will get your Codice Fiscale. This is the Italian equivalent to the Canadian SIN and is required in order to rent a house, open a bank account etc. It is most important to get your Codice Fiscale on the first day or at least early on in your HHT. That afternoon you may have time to look at houses. You will also continue looking at houses on your second day and third day if needed. One thing to note before you come on your HHT is the width of the car at its widest point with the mirrors folded in as the width of the garage entrance may be an issue.

NRDC does not have a Housing section. However, the Family Support Centre (FSC) has a wide number of estate agencies. These agencies are located in the vicinity of Solbiate Olona, and cover the whole Varese Province and Milan. FSC will guide the member on HHT through the accommodation finding processes. Negotiations with landlords / real estate agents can be done by FSC, and leases will be drafted by CFSU(E) Housing Officer.

Housing in Geilenkirchen: +49 (0) 2451 717 157

#### **GENERAL**

Depending on CAF member's family situation and preference, the following areas are recommended and can be reached within 15 - 60 mins commute one way, depending on the location and on the traffic situation. Any guidance and advice given by the local sponsor and other members of NRDC-ITA on the location and safe areas are worthwhile to consider.

- Busto Arsizio / Gallarate / Legnano area: Close to the base/work
- Varese and lake area: close to the "European school"
- North of Milano, Arese area: living area of many US families sending their children to the ASM (American School of Milan)

Unfurnished or partially furnished (non-arredato) apartments are totally bare. They don't even have any essential kitchen appliances /cabinets or any lighting fixtures. In these cases a fitted kitchen (white appliances for a fully fitted kitchen as well as kitchen cabinets) can be provided and need to be negotiated in.

Ceiling lights, smoke detectors are included in most of the modern rental homes.

A washer and dryer are usually not included, but might be negotiable.

Fully Furnished (Arredato) includes additional furniture and appliances for the living room, bedroom, office, kitchen, laundry room etc. This type of rent is more popular for apartments.

Floor space of most of the accommodations varies from approx. 70 to 250 square meters (sqm) and above. It should be noted that sqm listed by landlords and agents may include areas that are not considered living space. If the listed sqm exceed size entitlement, it is essential that a floor plan with exact measurements for each space be provided to the CFSU(E) Housing Officer in order to confirm size eligibility and before the signing of the lease can be approved.

Most apartments in the city don't have a parking space included. As parking in the street is not always possible and safe, a separate parking spot with a separate lease and likely with a different owner has to be considered. Rental fees for a separate parking spot can cost up to € 200.00. Where parking in the street is available, most cities offer discounted annual resident parking permit.

Registration tax (imposta di registro). Payable on signing of the lease contract. The law provides for payment of registration tax to be split equally between the parties, while any other expenses, stamp duties or taxes related to the lease are normally paid by the tenant. Building standards are not comparable with Canada. Houses are not built to withstand dampness and don't have exterior ventilation fans; therefore, periods of heavy rain are sometimes followed by mould growing somewhere in the house, but this is normally confined to areas around doors and windows, and basements. Furthermore, bathrooms can also develop mould if one does not open windows during bathing given the lack of exterior

Generally, rooms are large and have high ceilings.

Floors are usually made of ceramic tile or marble and it is advisable to include throw rugs with your HG&E shipment or purchase them after arrival as the tile floors are cold in winter.

Central heating is available in most modern structures, but it may be unreliable and have to be supplemented by additional space heater(s) during cold weather. Open log burning fireplaces are common.

Houses are mostly classified as three-bedroom, although even a three bedroom home may have spare rooms that may be used as bedrooms.

It is important to note that some houses do not have the following items: stove, refrigerator, washer, dryer, permanent light fixtures and bathroom accessories including shower rods/curtains, toilet roll holders, medicine cabinets, toilet seats and closets.

ventilation.

Landlord rent calculation by the NSA Housing office includes a supplement for the appliances for Canadians. It is imperative that when negotiating the house contract, the stove, fridge, washer and dryer be provided by the landlord and included in the contract.

Regarding AC units, if the house you are seeking does not have AC units, in particular in bedrooms, it is recommended you negotiate with your landlord the installation of permanent AC due both to comfort during the hot weather period but equally for improved security to enable you to "secure" your home for the night.

Remember that it is unethical to use your rental ceiling as a means of negotiation.

Finally, an alarm system must be installed and operational. It is also strongly recommended that the alarm system be connected with a 24 hours security monitoring agency and included in your house contract.

## **CANADIAN FORCES SUPPORT UNIT (CFSU(E))**

CFSU(E) Naples support element would be the contact for various administrative support requirements.

Officer Commanding	+ 39 (0) 817 212 387
Canadian Element Naples	+39 (0) 81 721 2376 +39 (0) 81 721 3276
HR Supervisor/Chief Clerk	+39 (0) 81 721 3261
Housing Officer in Germany	+49 (0) 2451 717 157

#### MFSE CENTER

Your MFS(E) Centre, also called Villa Maple Leaf, is in Naples, Italy and serves local families, as well other remote locations throughout Italy. The Centre offers Community Orientation, Information and Referral Services, Virtual Coffee Mornings, Lunch and Learns, Craft Sessions, and more! Child and Youth group activities, Travel Forums, French Coffee Mornings, and Employment Workshops are some other programs that have been offered virtually.

Through participation in our virtual programs, you may be able to connect with other CAF members and families throughout Europe.

## **APPLIANCES**

In Italy, unless specified in the lease, the tenant is responsible for all repairs to supplied appliances, including failures due to fair wear-and-tear.

You will find that your appliances are often smaller than what you are accustomed to in Canada. Many of your cooking/roasting pans may not fit inside the ovens in Italy. Cooking stoves are gas operated.

The washer and dryer are often much smaller and are often in the kitchen area. This can pose problems for washing typical Canadian bedding. A load can take up to two hours to dry, and most are not vented to the exterior of the house. They usually have a condenser, which has to be emptied periodically throughout each drying cycle.

During your HHT, examine the appliances of the house you choose. It may prevent you from bringing things that won't be suitable for Italy.

Remember you can bring your North American lamps with you, all they need is a plug outlet adapter and European bulbs and they can be used in your new home. If you do not use European bulbs be ready to hear a very loud pop when the bulb burns out within moments of turning on the lamp that is using a North American bulb.

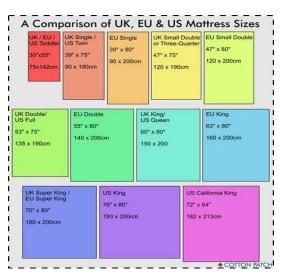
#### **BEDROOMS**

#### Wardrobes

Most houses do not have closets or other cabinets for storage; instead, they often have wardrobes to store items.

#### Beds

You should note that sizes of beds and bedding differ between Canada and Europe. It may be helpful to purchase extra bedding prior to your move, or you may find that you must have it shipped from Canada. If you plan on purchasing a bed while you are in Europe, do your research to ensure you will be able to find bedding that will fit upon your return to Canada.



#### **BASEMENTS**

Almost all homes have no cellar or basement due to the extra cost of digging down further into the sub-soil and a requirement for much deeper foundations and waterproof tanking.

#### **ELECTRICITY**

Electricity in Europe differs from electricity in Canada, in that the voltage is higher and the frequency is lower. In Canada, our electricity is 110V and 60Hz, while in Europe, they have 220-230V and 50Hz. Some electronics are not compatible with European power and require transformers, while others are dual voltage and only require a plug adapter.

To find out if an electronic is dual voltage, look for the electronic information on the product. This information is often found on the bottom or back of the product, or on its battery pack. If the input gives a range such as 100-240V 50-60Hz, then the product **is** dual voltage and works with both Canadian and European electricity. If the input does not give a range and only says 110V 60Hz, then it is **not** compatible with European electricity.

#### **Dual Voltage**

If your product is dual voltage, then all you need is a plug adapter to use it. Since the product is already compatible with the local electricity, all the adapter does is allow the prongs to fit the electrical outlets. If you use an adapter with a product that is not dual voltage, you will not only damage your product, but you may also cause electrical damage to the building.

Lamps are typically dual voltage; however, you will need to replace the light bulbs with European lightbulbs.

## Single Voltage

If your electronics only says 110V 60Hz, then it is not compatible with European electricity. To use electronics while in Europe, you will need to use a transformer. Transformers convert the local electricity to 110V 60Hz, so you can plug devices into it as if you were plugging them into a wall in Canada.



Most electronic devices have a prominent label that looks like this picture. On this device (a camera battery charger), you can see that after "Input" it says "110 – 240V", which means that it can be used with any voltage within that range, including the 110V standard in Canada or the 220-230V standard in much of Europe. All you will need is a plug adaptor.



On this next label, you can see that this coffee maker is **NOT** dual voltage. It lists simply "120V". Other items may say "110V" - anything in this range is a standard North American appliance. If you want to use something like this overseas, it will need to be on a transformer.



In this final image, you can see that some appliances have a switch for use between higher and lower voltages. This can be used overseas with only a **plug adaptor**, but do not forget to flip the switch!

#### **TRANSFORMERS**

Transformers are created with different wattage ratings, so you will need to make sure you are using the correct wattage to handle what you are plugging into it.

The total wattage of appliances plugged into the transformer must be less than the wattage rating of the transformer. To find out the wattage of an electronic device, if it is not on the label, you can multiply the voltage of the item by the number of amperes (amps). For example, if the information on an item says 110V 60Hz 1A, you would multiple 110 (voltage) by 1 (amps) to get 110 watts.

There are also websites that have information on the approximate wattage of electronic and household appliances, for example,

#### www.wholesalesolar.com/solar-information/how-to-save-energy/power-table

Research before choosing transformers. If in doubt, buy bigger. Some items (like TVs) need a big surge of power when switched on, so go with three times the wattage (a 500W appliance might need a 1500W transformer). Items that produce heat (iron, hair dryer) will require more wattage.

Transformers that do not have an ON/OFF switch, or have a switch and are turned on, will consume energy while plugged in, even if you do not have an appliance plugged into them. Therefore, you should always keep your transformers off or unplugged when not in use.

As part of your furniture claim, you can purchase and claim 50% of the cost of up to four transformers.

# **BANKING**

#### **BANKING**

It is recommended to open a Euro (€) bank account in the community of your residence. Monthly financial transactions in Euros will be made to and from this bank account, such as rent payments, pay, invoices, miscellaneous, fees, etc.

Some of the most popular banks with expats include the following:

- Banco di Roma
- Banca Nazionale
- Banca d'Italia
- Banca Comerciale Italiana

## **OPEN A BANK ACCOUNT**

You'll be pleased to hear that opening an account is a relatively simple process, even for those who haven't yet obtained residence status. You will need to go along to your bank of choice with the following documentation:

- Passport
- Codice fiscale
- Proof of address i.e. recent utility bill

When choosing a bank, be sure to select an account that offers Internet banking, and a debit card, because these facilities will make it easier to manage the account.

#### **EUROPEAN BANK ACCOUNTS**

Bank accounts in Europe have an "IBAN" (International Bank Account Number) and a "BIC" (Bank Identifier Code). You will use these for making payments and receiving money. If you are paying a bill, you will typically find their IBAN on the bill and you can use that in your online banking to make the payment. You will also provide your IBAN to companies to pay your bills (insurance, gym payments, cell phone, etc). The orderly room and claims section at CFSU(E) will use your IBAN to deposit pay and claims into your bank account.

To make a payment, you will often need a TAN (Transaction Authorization Number). This can be a complex thing to get used to in Europe. You will likely get a sheet of TANs when you initially get your bank account, but then through your mobile banking you can use mobile TANs (a number sent to your phone) or photo TANs with an app on your phone. To use mobile or photo TANs, you will need to register your mobile number in the online banking.

# **EDUCATION**

## **CHILDREN'S EDUCATION MANAGEMENT (CEM)**

#### **CEM EUROPE**

CEM Europe's Role is to manage the education compensation and benefits programs. CEM compensation and benefits program consists of the management of Departmental Foreign Service Education Allowances and related care allowances, such as Family Reunion Travel, Education, Post-Secondary Shelter allowance, Special education on behalf of dependent children of CAF members.

For queries with CEM Europe or assistance with your allowances and claims, please contact the team at <a href="P-SFK.76ECEM@forces.gc.ca">P-SFK.76ECEM@forces.gc.ca</a>

Please visit this link for <u>CEM EUROPE</u> information on educational screening, Foreign Service Directive (FSD) and Education Allowance Forms.

#### **CEM CANADA**

Children's Education Management (CEM) Canada, located in Ottawa, now offers Guidance Counselling Services to all CAF families serving outside Canada. This includes: secondary curriculum review, distance learning courses prescribed for courses required for graduation, post-secondary education guidance services, liaise with guidance counsellor at post if required, review of curriculum differences among provinces/territories, advice on possible required subjects.

CEM Canada Contacts are:

Andrea Smith (A-K) <u>Andrea.Smith2@forces.gc.ca</u>
Alisa Hanrahan (L-Z) <u>Alisa.Hanrahan@forces.gc.ca</u>

Understanding and applying Children's Education Management policies can be complex. Both CEM Europe and CEM Canada will likely be involved in your children's education journey. Click <u>HERE</u> for more information.

To speak about your educational options, it is advisable to make contact with a guidance counselor and to discuss your children's educational options as soon as you receive your posting message.

#### **CHILDCARE**

\* Sorry, this section is under development \*

# RESOURCES

## MFS(E) WEBSITE

www.cafconnection.ca/Europe/Home.aspx

## MFS(E) FACEBOOK PAGE

https://www.facebook.com/MFSEurope/

## MFS(E) YOUTUBE CHANNEL

www.youtube.com/channel/UCbOXCBqcVYvLZhDj0a37h80

#### **CAF CONNECTION WEBSITE**

www.cafconnection.ca/National/Home.aspx

## MY VOICE/MA VOIX

MyVoice is a place for you to communicate with Military Family Services (MFS). The group is a safe place to discuss your experiences as a military family and offer feedback about your military lifestyle. You can find out more at: <a href="https://www.facebook.com/groups/MyVoiceMaVoix/">www.facebook.com/groups/MyVoiceMaVoix/</a>

#### **FAMILY INFORMATION LINE**

The Family Information (FIL) is a confidential, personal, bilingual and free service offering information, support, referrals, reassurance and crisis management to the military community. We serve Canadian Armed Forces members, Veterans and their families-immediate and extended. You can find out more at: <a href="https://www.cafconnection.ca/National/Stay-Connected/Family-Information-Line.aspx">www.cafconnection.ca/National/Stay-Connected/Family-Information-Line.aspx</a>

## THE CFSU(E) FACEBOOK GROUP

The CFSUE Facebook page is by invitation, contact your Detachment's Orderly Room.

#### TRAVEL ADVISORIES

https://travel.gc.ca/travelling/advisories