



## House Hunting Trip (HHT)

# Poggio Renatico, Italy

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

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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

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# 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 <https://translate.google.com/> 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:**

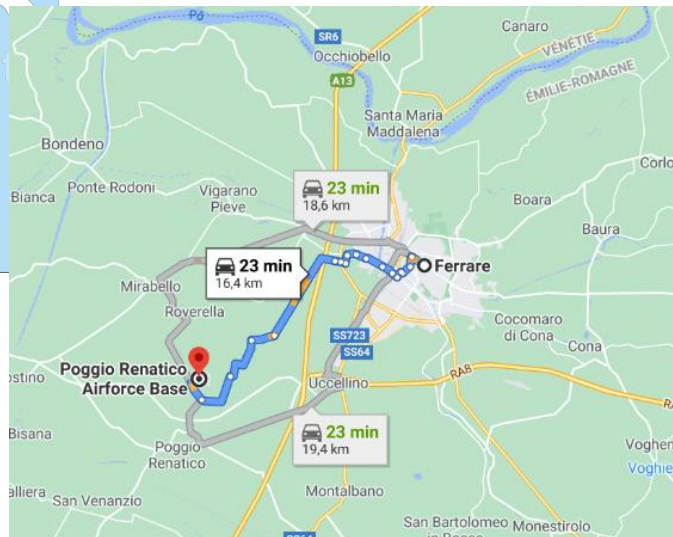
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***DISCLAIMER: Due to rules and regulations ever changing, please ensure you do your own research and consult with the resources provided for the most up-to-date policies and procedures before making any assumptions or relying on information provided 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 POGGIO RENATICO

## 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. Northern Italy, where you find cities such as Milan, Turin and Venice, has a continental climate similar to its neighbours north of the Alps.

Ferrara and Poggio Renatico are in the Emilia Romagna Region of Italy. This area lies between the Po River and the Apennine mountains to the south. To the east we also have the Adriatic coast, with many beach town resort areas. There are many beaches to choose from along the coast and they are a holiday destination for many Europeans. Due to its location, this is one of the most fertile regions in Italy especially along the River Po; much of the land is used for crops.

The military base is located approximately 3 km from the town of Poggio Renatico. The town has a population of slightly over 8,000. It is 13km from the larger city of Ferrara. Due to its smaller size, most of the NATO community has chosen to live in or around the community of Ferrara.

## **CLIMATE**

The climate in Emilia Romagna is a very humid one. Winters tend to be mild but foggy; there may be days where there is some snow, but it does not last long. It is mostly rainy during the winter months. Summers are very hot and humid, more humid than other parts of Italy. Spring and fall weather is almost perfect with temperatures in the 20s.

Ferrara has a typically humid climate, due to its location in the Po river delta. Winters are VERY foggy; this city is known for its fog, the kind where you cannot see buildings or the car in front of you! Occasionally Ferrara will have a day of snow, so temperatures do get below 0 degrees, but not often. There tends to be more rain during the winter months. Summers are long, hot and humid. The city almost shuts down in August, when locals head to the mountains or seaside. Spring and fall have near perfect temperatures ranging in the 20s.

## **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 Programs, Employment, Education and Training Coordinator for Military Family Services Europe at: [MFSE.EmploymentEducationTraining@cfmws.com](mailto:MFSE.EmploymentEducationTraining@cfmws.com)

## **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 Poggio Renatico. 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. Trying to 'go with the flow' and being patient and relaxed can help you to integrate into Poggio Renatico's lifestyle and your new home.

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:
  - 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.

Date	Italian Name
<b>New Year's Day</b> 1 January	Capodanno
<b>Epiphany</b> 6 January	Epifania
<b>Easter Monday</b> Day after Easter Sunday	Pasquetta
<b>Feast of St Georges</b> 23 April	La Festa di San Giorgio
<b>Liberation Day</b> 25 April	Anniversario della Liberazione
<b>Labour Day</b> 1 May	Festa del Lavoro
<b>Republic Day</b> 2 June	Giorno della Repubblica
<b>Assumption of the Virgin Mary</b> 15 August	Ferragosto
<b>Festival in Ferrara</b> Last Sunday of August	Palio
<b>All Saints' Day</b> 1 November	Ognissanti
<b>Immaculate Conception</b> 8 December	L'Immacolata
<b>Christmas</b> 25-26 December	Natale

# 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 vehicle 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: <https://travel.gc.ca/assistance/emergency-assistance>

## EMERGENCY CONTACTS

### Universal European Emergency Services ..... 112

- Chaplain ..... +39 (0) 345 080 5673
- 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:

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

## 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.

### The University Hospital in Cona

Also known as Ospedale (or Arcispedale) Sant'Anna, Ferrara's hospital is located 15 minute drive from Ferrara at Via Aldo Moro 8, Cona (FE). [www.ospfe.it](http://www.ospfe.it)



Cona is a very new and modern hospital affiliated with the University of Ferrara and is a research and teaching hospital. This will be your primary 'Emergency Room'. Once you get to the hospital complex, drive around the perimeter road (follow signs for Pronto Soccorso) and park at lot P-8. The entrance with the yellow in the picture will take you to the triage section.

There are also some offices located within the walls of Ferrara at the "old" hospital, Corso

della Giovecca, 203. Be prepared to pay your bill at the end of your visit. Some clinicians take credit cards, some only Italian bank cards.

### Private Clinics

Dr E. Minganti, Gynecologist, Obstetrician and General Practitioner

Speaks English. Call or text (SMS) to make an appointment. Used by the British and Canadian NATO community. Fee is 75 euros per visit/per person, cash preferred (*Contanti*) but electronic is now available for Canadians.

Office is located in the "old" hospital:

Ospedale Sant'Anna, Corso della Giovecca, 203 in Settore 2.

Tel 0532-235358 or mobile +39 368 382 9469

### Quisisana Private Hospital

Viale Cavour, 128, Ferrara, Tel: 0532-207622

This private clinic offers many services and doctors provide typed assessments and instructions. Multiple forms of payment are accepted. Receipts are also typed and on letterhead, which makes submitting for reimbursement easier (other service providers only offer handwritten instructions and receipts).

## **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      089 / 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

Austria.....43	France..... 33	Spain ..... 34
United Kingdom ....44	Belgium..... 32	Switzerland ..... 41
Czech Republic.....420	Latvia ..... 371	Turkey..... 90
Estonia .....372	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)*  
*You can find a Tim store in the center located at PIAZZA TRENTO TRIESTE 75 or in both malls as well as other locations around Ferrara. 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](http://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*

You can find a *Wind* store in the center of Ferrara located at Piazza Trento Trieste 15 in the cathedral shops or in both malls as well as other locations around Ferrara. Something to note is that it seems a large number of people in the NATO community tend to use *Wind* for their cell phone service so sending text messages between *Wind* clients using the same provider is free. *Wind* also offers internet and home phone service. To find out more about their packages visit a *Wind* store or visit their website at [www.wind.it](http://www.wind.it)

- *Vodafone*

You can find a *Vodafone* store in the center located at Piazza Trento Trieste 8 (near McDonald's), or in both malls as well as other locations around Ferrara. *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](http://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) around Ferrara.

## **WHATSAPP**

WhatsApp Messenger, or simply WhatsApp, is an American freeware, cross-platform 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.

## 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 <https://www.viamichelin.com> 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, including Ferrara, 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.



### Low Emission Zone (LEZ)

From the dates 1 October to 31 March, Ferrara falls under the Low Emission Zone regulation which places heavy restrictions on what vehicles can be driven within the city. Information including the minimum standards can be found at the following link: [Ferrara LEZ Page](#). To find out what level your car is, please check this link: [Euro Emissions Standards](#) Additional information specific to Ferrara including penalties for violating the regulation can be found at this link: [Blocchi alla circolazione](#).

## 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 Europcar, are one of the most popular car rental companies.

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

- [Avis](#)
- [Sixt](#)
- [Hertz](#)
- [Europcar](#)

Make note that schedules vary widely and might have limited opening hours or be closed on some days during summer holidays.

Poggio/Renatico might only have small cars available. Bologna would be a better choice for bigger sizes.

### **AUTOVIA**

Via Bologna, 272

tel. +39 0532 93585; 328 9524559

### **HERZ**

Via Porta Catena 59/a

tel. +39 348 5147589

### **EUROPCAR**

Via Zucchini, 15

tel. +39 0532 773751

### **MAGGIORE**

Via Bologna, 623

tel. +39 0532 978608 / 977823

## PUBLIC TRANSIT

**TPER (Emilia-Romagna Passenger Transport)** is the public transport company founded on February 1, 2012 from the merger of the transport branches of ATC, a Bologna and Ferrara road transport company, and FER, a regional railway company.

<https://www.tper.it/tariffe>

## TAXIS

Taxi cabs are easy to find, and rates are fairly reasonable. (The exact fare will depend on traffic, whether you're traveling on a Sunday or holiday, how much luggage you're carrying, etc.)

Taxis are easiest to find at taxi stands, railroad stations, and airports. You can also phone for a taxi, but note that the meter starts when you request the car and not when the taxi arrives.

- *RADIO-TAXI FERRARA: +39 0532 900 900*
- *COTAMO RADIO TAXI: +39 059 374 242*

## TRAIN

Stazione Ferrovia di Ferrara, located at Piazzale della Stazione 28 is Ferrara's train station. Go to [www.trenitalia.com](http://www.trenitalia.com) to see train times, destinations, or to book online. To book you may also go directly to the train station. If you have a smartphone look for the app "locomotimes". It's a very handy guide to train travel in Italy.

There are a number of high-speed trains in Italy:

- *Frecciarossa high-speed trains, operated by Trenitalia, reach speeds of 400 km/h and travel between Milan, Rome, Naples, Turin, Florence and Bologna. There are no stops in Ferrara;*
- *Frecciargento trains connect Rome to Venice, Verona, Bari/Lecce, Lamezia Terme / Reggio Calabria on both high speed lines and traditional lines. Frecciargento trains reach speeds up to 250 km/h. There are limited stops in Ferrara on the Rome/Venice runs; and*
- *Freccia Bianca, while not specifically a "high-speed" train, do run at higher speeds than the regional or intercity trains, and are much more comfortable. These trains run outside the high-speed network and connect medium and large cities throughout Italy, including some limited stops in Ferrara.*
- *Italo runs from Torino to Rome (via Bologna) or Venice to Rome (via either Padova or Bologna).*

Travelling from Italy to other European destinations is possible, but can be complicated as you have to switch between various providers. It may be simpler to contact a travel agent and pay the small fee.

## **BUS**

From Bologna Airport to Ferrara. [www.ferrarabusandfly.it](http://www.ferrarabusandfly.it)

This bus service goes back and forth from the Bologna Airport to Ferrara Centro and stops at Largo Castello (across from the castle near Via Cavour) as well as from the train station and Il Costello mall.



# HOUSING

## LOCATION

### **Poggio - Renatico Air Base**

Comando Operazioni Aeree di Poggio Renatico

CSU Poggio Renatico

Via Ponte Rosso 1

44028 Poggio Renatico (FE)

Italy

+390532828111

<http://www.aeronautica.difesa.it/>



The military base is located approximately 3 km from the town of Poggio - Renatico. The town has a population of slightly over 8,000. It is 13km from the larger city of Ferrara. Due to its smaller size, most of the NATO community has chosen to live in or around the community of Ferrara.

## SUPPORT

It is suggested to plan your HHT for a full week (Monday to Friday). Plan to arrive in Ferrara 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.

In Italy, realtors will typically help you locate a house, show you the house and negotiate a contract with the landlord that will work for the duration of your posting. The realtor will also register the contract with the local Revenue office (*Agenzia delle Entrate*). Italian Realtors usually have very little contact with their clients after the contract is signed. Currently there is no specific contract with any agent, nor with a translator/interpreter, a necessity during the HHT. The real estate agent that we have had success with and used for all Canadians posted to Ferrara so far is Barbara Vaccarella.

Barbara works with a translator/interpreter named Yvonne Gallani. Yvonne is perfectly fluent in both English (raised in Australia) and Italian (born in Ferrara and lives here with her family). Yvonne and Barbara work together to ensure that the contract negotiations run smoothly between yourself, the landlord and the Realtor. As Barbara speaks very little English, Yvonne acts as translator/interpreter for all parties. Your sponsor will inform you how the payment for this team works.

Yvonne will also be available to you non-contractually throughout your entire posting here in Ferrara. She is able to assist you with hotel stays during your HHT, your initial move, car

rentals, banking, school interviews, getting your codice fiscale, and getting your Permesso di Soggiorno at the Questura (Police Station) etc. She can also help with your landlord should the need arise during your posting. Although Yvonne and Barbara are not officially employed by the Canadian Government, they are recommended for NATO members posted to Poggio Renatico/Ferrara and also work with other Nations within the community.

Your sponsor should put you in touch with Yvonne as soon as you begin planning your HHT (even before you get your actual posting instruction!) as she and Barbara need time to contact landlords to make appointments for you to view houses. It is equally important for you to send Yvonne a detailed email with your wish list before you come on your HHT. It is quite important to not plan your HHT during a week with a designated Italian holiday as many local offices may be closed. Also, some landlords may not make themselves available to show houses on Sundays.

If you choose to live in Bologna because of school or personal preference, a different agent will have to be found by the member. Your sponsor might be able to help.

## **GENERAL**

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 ventilation.

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.

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.

**A Comparison of UK, EU & US Mattress Sizes**

UK / EU / US Toddler 30" x 55" 75 x 142cm	UK Single / US Twin 39" x 75" 90 x 190cm	EU Single 39" x 80" 90 x 200cm	UK Small Double or Three-Quarter 47" x 75" 120 x 190cm	EU Small Double 47" x 80" 120 x 200cm
UK Double / US Full 53" x 75" 135 x 190cm	EU Double 55" x 80" 140 x 200cm	UK King / US Queen 60" x 80" 150 x 200	EU King 63" x 80" 160 x 200cm	
UK Super King / EU Super King 70" x 80" 180 x 200cm	US King 76" x 80" 193 x 200cm	US California King 72" x 84" 182 x 213cm		

© COTTON PATCH

## 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](http://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 Commerciale Italiana*

Canadians are able to bank at the BNL (Banca Nazionale del Lavoro) in Ferrara's centre located at Corso Porta Reno 19 (near the Cathedral).

Canadians have developed a relationship with Cecilia Filosa (private banking). She speaks English and can be reached at +39 0532 964525 or by email at [Cecilia.filosa@bnlmail.com](mailto:Cecilia.filosa@bnlmail.com) (best way to contact).

Yvonne will contact Cecilia ahead of your HHT to set up your first appointment. You will be at the bank for approximately 2 hours during your first visit to sign all documents.

## 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.

Canadians are able to bank at the BNL (Banca Nazionale del Lavoro) in Ferrara's centre located at Corso Porta Reno 19 (near the Cathedral).

Canadians have developed a relationship with Cecilia Filosa (private banking). She speaks English and can be reached at +39 0532 964525 or by email at [Cecilia.filosa@bnlmail.com](mailto:Cecilia.filosa@bnlmail.com) (best way to contact).

Yvonne will contact Cecilia ahead of your HHT to set up your first appointment. You will be at the bank for approximately 2 hours during your first visit to sign all documents.

## **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 [P-SFK.76ECEM@forces.gc.ca](mailto:P-SFK.76ECEM@forces.gc.ca)

Please visit this link for [CEM EUROPE](#) 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) [Andrea.Smith2@forces.gc.ca](mailto:Andrea.Smith2@forces.gc.ca)

Alisa Hanrahan (L-Z) [Alisa.Hanrahan@forces.gc.ca](mailto:Alisa.Hanrahan@forces.gc.ca)

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 [HERE](#) 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

Outside of what is provided at Smiling for school aged children, there are no child care (day care) options available in the area.

There are several options for summer camps for kids in and around Ferrara with half/full or all week options (all lessons are in Italian). Other childcare options are by word of mouth and referrals made by other expats.

# RESOURCES

## **MFS(E) WEBSITE**

[www.cafconnection.ca/Europe/Home.aspx](http://www.cafconnection.ca/Europe/Home.aspx)

## **MFS(E) FACEBOOK PAGE**

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

## **MFS(E) YOUTUBE CHANNEL**

[www.youtube.com/channel/UCbQXCBqcVYvLZhDj0a37h8Q](http://www.youtube.com/channel/UCbQXCBqcVYvLZhDj0a37h8Q)

## **CAF CONNECTION WEBSITE**

[www.cafconnection.ca/National/Home.aspx](http://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: [www.facebook.com/groups/MyVoiceMaVoix/](http://www.facebook.com/groups/MyVoiceMaVoix/)

## **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: [www.cafconnection.ca/National/Stay-Connected/Family-Information-Line.aspx](http://www.cafconnection.ca/National/Stay-Connected/Family-Information-Line.aspx)

## **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>