Your guide to living in **Italy** after **Brexit**

For more information please call us today on +44(0)20 8003 6162
With Article 50 being triggered, the countdown officially begins to the UK’s exit from the European Union. We don’t know what will be the result of the Brexit negotiations over the next two years. It may well be that there are few implications and the British continue to live, work, run businesses or retire in Italy, just as they have done for decades – long before the European Union was even thought of. There are, after all, tens of thousands of British people already living in Italy, and thousands of Italians living in the UK too. Few governments want to make life harder for their own citizens, wherever they live.

There is uncertainty about the future though. For anyone considering such a life-changing (and life-enhancing) project as moving to Italy or buying a home there, that can be off-putting. At Smart Currency Exchange we believe that Brexit does not mean that Britain or the British want to cut off ties with Italy. We want to remain the best of friends, as we have been for so long. The purpose of this guide is to help you plot your way through a possible post-Brexit scenario, to ensure you can fulfil that dream of a wonderful lifestyle combining the best of our two cultures.

For anyone spending less than about half the year in Italy, Brexit should make little or no difference to your plans. No visa will be required and your normal travel insurance should cover healthcare. For those planning to spend longer, while Brexit will probably add to the paperwork, there are many ways for non-EU citizens to enjoy living permanently in Italy. Many Americans, Australians, New Zealanders and Norwegians live there today. Some are not working but live on investment or retirement income from abroad. Others are working for local companies, working freelance or running their own businesses.

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Will the British have a special status, or will we have the same rules as the other non-EU nations? We don’t know, this guide runs through the most extreme scenarios, where the British have no more right to live and work in Italy than the citizens of any other non-EU country, such as the USA or Australia. Brexit will probably not be as “hard” as this, in which case if you can work within these rules to live in Italy, when negotiations are complete and we know the reality it will be even easier to live there. These then, are the rules for non-EU nationals, such as Australians and Americans, when it comes to the key matters of visas, property ownership and healthcare.

It was thanks to Smart that the money sent by my parents from Italy could have been received safely. Smart have been very helpful and provided me with a great level of comfort.”

CRISTINA DE NICOLA

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I used Smart Currency to assist me in purchasing a property in Italy and found the service highly professional and very efficient.

NICHOLAS GRAHAM

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CLARE PAYNE
**Visas and property**

**Suppose nothing changes?**

If the UK fails to negotiate a similar agreement during Brexit negotiations, or doesn’t allow residency to EU citizens in the UK, the European Union countries could be expected to treat UK citizens as any other non-EU citizen. In 2016 almost four million non-EU citizens did manage to get hold of an Italian residence permit, according to the Italian statistics bureau Istat, so it can’t be that hard! The extra paperwork hasn’t deterred Moroccans, Albanians, Chinese, Ukrainians, Indians, Americans and Australians from making their home in Italy.

How long can non-EU citizens stay in Italy without a visa?

Italy is within the Schengen Area, the group of 26 European countries that allows free movement between each other. Non-EU passport holders from a list of around 60 countries (on a list called Annex II) can stay in the Schengen Area without getting a visa for up to 90 days within a 180-day period. It is for short-term stays not exceeding 90 days. The countries on Annex II include the USA, Australia, Japan, Monaco and Hong Kong, and it is likely that British people would have these rights too, as an absolute minimum. (In the even more unlikely event that the British did not get visa-free entry at all, the Schengen Area in any case offers a short-stay visa for visits under 90 days.)

The 90 visa-free days in each 180 that most non-EU citizens are allowed can be spread over as many visits as you like, allowing you to spend nearly half the year in Italy if divided up throughout the year. Each country within the Schengen Area imposes the broad set of rules but with important technical differences, for example in how the 90 days per 180 may be divided throughout the year, where you can spend the rest of your time, etc.

Can I live in Italy without a visa if I don’t work?

No, not if you want to stay there all year. Non-EU citizens are required to apply for a long-stay visa, authorising a stay exceeding 90 days, even if not working. The long-stay visa allows non-EU citizens to stay in Italy for 91 to 365 days and allows free circulation within the Schengen Area. The visa is issued by the Italian embassies and consular posts in your country of origin or permanent residence and requires your fingerprints as a security measure.

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PHILLIP EDWARDS ★★★★★
You need to show that you are going to have an income or have sufficient funds to keep yourself while living in Italy. What is considered to be enough to live on may vary. The cost of living in Rome for example is going to be more than in a rural area of Puglia.

It doesn’t end there, however. Hand in hand with the long-stay visa, which you get from outside the country before you arrive, is the residency permit (Permesso di Soggiorno) which you must obtain at your local Comune (town council offices) soon after you arrive. You are supposed to get this even as an EU citizen, but many don’t. To obtain it you will need to take with you to the Comune:

- Your passport bearing an entry visa (if required).
- Documents supporting your application such as a bank statement showing you have sufficient funds to support yourself.
- Evidence of a place of residence.
- Health insurance policy for a minimum of one year.

The council staff should help you with filling out forms, photocopying supporting documents and providing a revenue stamp, which costs less than €15. The police will also call round to your residence to confirm you live there. The residence permit will then be issued for the same length as the visa and for the same reason of stay.

Becoming a permanent resident

After five years in Italy you can apply for permanent residency, the Permesso di Soggiorno di lungo periodo. This requires evidence of an annual income equal to the amount of social security benefit at that time and the ability to speak Italian.

Can I get a job in Italy?

Italy does not allow the citizens of any “Annex II” countries (apart from San Marino and the Vatican) to work without a work permit. To get a work permit, your prospective employer must submit an application to the immigration department including where you will live, how well you speak Italian, who will pay for your return fare if the job doesn’t work out, the contract and information about the job and the industry sector. This all has to be done before you arrive in Italy, and if approved you must register within eight days of arrival in the country (see above).

Could I live in Italy as a student?

For anyone planning a new life in Italy, one rather nice way of living there is to start off as a student. Italy has some excellent universities, including in Milan, Bologna, Rome and Florence. The Politecnico di Milano, for example, is one of the best in the world for art and design, as you might expect for such a stylish city.

A significant number of students are from outside Italy, including more than 5,000 each at the University of Roma and Turin Polytechnic. Many of the courses are available in English, but some universities require overseas students to have a basic fluency in Italian (to a B2+ level as laid out by the Common European Framework). Courses are either three-year bachelor degrees or two-year masters and mature students are welcome, especially on masters courses.

Tuition fees are generally under €1,000 per year for the state-run universities and you would have to show proof of having between €12,000 and €18,000 per year to live on. Having enjoyed an Italian education for a few years you will be well on the way to being able to claim residency.

How can I become an Italian citizen?

The more romantic solution is to marry an Italian, then you can apply for citizenship. You can also apply for citizenship if you have an Italian parent. An EU national who has lived in Italy for four years can apply, but a non-EU national needs to have lived in Italy for 10 years before they can apply for citizenship. This explains why so many British people currently in Italy are considering citizenship now rather than later.

Education

Foreign children are eligible for the same educational conditions as those applied to Italian children, independent of their legal or illegal status. Under 16s are obliged to attend school and may apply for admission during any school term. Foreign nationals living in Italy may attend higher education courses or technical-vocational training courses by applying for a student visa.

In 2016 almost four million non-EU citizens got hold of an Italian residence permit, so it cannot be that hard!

Compared to a previous experience with a FX company, Smart Currency have not put a foot wrong. All trades with Smart have gone through with no problem and great rates of exchange too.”

JOAN UPTON ★★★★★
Can I be self-employed in Italy?
If you are tempted to live the life of a “digital nomad”, maybe working from your laptop from a café in the Piazza Navona or organising a bit of key-holding and holiday lettings for other expats in Tuscany, as a non-EU citizen you would be considered self-employed and would need a work permit. Italian embassies or consulates issue visas for self-employment and then you need to apply for a residence permit within eight days of your arrival in Italy (see above). The following documents would be required:

- Evidence that you have sufficient funds to start your planned activity in Italy.
- Evidence that you have an income above the level where you would be entitled to free healthcare.
- Some sort of professional qualification for the planned activity, if appropriate.
- Evidence that you have somewhere to live.

I used Smart when I purchased a property in Italy and for transferring funds into my Italian Bank account and have been delighted with the service and also with the speed of the transactions.”

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Very efficient, easy to set up and helpful staff made my currency exchange to buy our property in Sicily easy”

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Fast and efficient. Transactions all processed on same day. Clear advice given and all aspects of my overseas move made easier.”

MICHAEL GERAGHTY ★★★★★

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Additional notes
Pensions and healthcare

Can I get my UK pension in Italy?
Yes, and under EU law the UK state pension is index-linked, so if you move to Europe it rises in line with inflation. Some Expat campaigners are concerned that if a replacement guarantee isn’t put in place when Britain quits the EU, it could be frozen at the point you start claiming it, as it is in some non-EU countries.

The International Consortium of British Pensioners notes that six EU countries have old reciprocal social security agreements with the UK that predate the EU – Italy, Ireland, France, the Netherlands, Belgium and Luxembourg.

There are private clinics that you can attend, which allow you to see a GP while avoiding the long waits typical of the public service.

This might make it more likely that British retirees in those countries get their state pensions increased as before, but it’s not guaranteed. The UK may make agreements with all EU countries as a group.

One concern is that the final Brexit could trigger a drop in the value of the pound, which would affect the value of pensions when the money is transferred to you in your new home in Italy.

How much will I pay for a GP visit? If you are staying in Italy for more than three months, you need to register with the Servizio Sanitario Nazionale (S.S.N. - National Health Service), which entitles you to healthcare equal to that received by Italian citizens. This is mostly free but with fairly small contributions for some services. You will initially need private health insurance to support your application for a residence permit before your Tessera Sanitaria (Italian Health card) is granted.

How much will I pay for private medical insurance?
If spending 90 days or less in Italy your standard travel insurance policy should cover you for most eventualities, although be careful that it covers all your possible requirements. If staying permanently or retiring you will need adequate health coverage as part of your application. The cost of your policy will depend upon your age and health, but as a rough guide, well-known health insurers charge €200-€300 per month for an individual in their 50s, €500 per month for a family of four, and as much as €800 to per month for a retired couple – which seems a lot if you’re keeping healthy – especially if you have a chronic condition, such as diabetes or high blood pressure. You may be able to find considerably cheaper health and accident insurance cover if you shop around locally in Italy.

What happens if I have an emergency and I’m not insured?
The Italian health service will provide you with the treatment you need, and will then issue a bill afterwards at the regional rates.

What will I pay for an appointment? GP visits, etc.
You can expect to be charged a nominal fee for most healthcare you receive as part of Italy’s state system. There are private clinics that you can attend, which allow you to see a GP while avoiding the long waits typical of the public service. This will usually set you back around €40.

The European Health Insurance Card (EHIC) currently entitles UK citizens visiting Italy to the same medical care as Italians for free or at low cost. This initiative was negotiated between countries within a group known as the European Economic Area (EEA). So, the future of this health cover for UK citizens will depend on making agreements with the EEA and the single market.

If it continues, if you are staying in Italy for more than three months, you need to register with the Servizio Sanitario Nazionale (S.S.N. - National Health Service), which entitles you to healthcare equal to that received by Italian citizens. This is mostly free but with fairly small contributions for some services. You will initially need private health insurance to support your application for a residence permit before your Tessera Sanitaria (Italian Health card) is granted.

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