



## **RELOCATING TO BRA:** **Planning your Move – Useful Information**

**DISCLAIMER:** The University is not responsible for ensuring the absolute veracity of this document. Rather, it is the student's responsibility to verify the information provided directly with the relevant authorities.

### **Codice Fiscale**

Please see the “Establishing your legal status in Italy” document, available [here](#), for more information on obtaining your Italian fiscal code or *codice fiscale*, as banks will require this in order to set up your account, and landlords need this to register your apartment contract. Similarly, phone and internet providers will also require that you have a *codice fiscale* and Italian bank account in order to activate your service.

### **Setting Up a Bank Account**

Before your departure, be sure to **inform your bank that you will be moving to Italy and may need to execute wire transfers remotely**. In this way, you should be able to pre-authorize certain payees in advance, such as the University, as well as your future landlord, to avoid payment headaches upon your arrival.

Regarding **non-traditional banking providers and/or online platforms**, know that Venmo currently does not exist in Italy, PayPal's commissions are exorbitant, and Satispay, the Chinese equivalent of the aforementioned services, requires you to have an Italian, or in some cases European, bank account.

In contrast, **students have sited both Wise and Revolut as currently being the best non-traditional transfer services**, as they are easy, versatile and inexpensive to use. That said, do conduct your own research.

The largest banks with physical branches located in Bra are Unicredit and the University's partner banking institution Intesa Sanpaolo. With Intesa Sanpaolo, **you must be conversant in Italian in order to set up an appointment to open an account, or have someone who is do so, and then accompany you to the meeting**. Some physical banks, such as those mentioned above, also have partner online banks that generally charge minimal fees, or none at all to younger accountholders (35 and under).

### **Hotels in Bra and Pollenzo**

Find [here](#) a listing of most hotels and B&Bs in Bra, and [here](#) the link to the tourist office in Bra.

Please be aware that Pollenzo is a subdivision of Bra with a population of only around 700. It has no supermarket, nor is it served by public transportation on Saturday afternoons or Sundays. For these reasons, **we strongly recommend that students live in Bra**.

### **Apartment Search**

Whether you find an apartment in advance, or begin your apartment search upon arrival, **plan on spending your first two weeks in Bra in a bed and breakfast, hotel, AirBnB or couch surfing arrangement**. This will give you enough time to find a place before classes begin.

We recommend starting your apartment search as soon as you are accepted into the program. To get an early idea of the housing market in Bra, check out [www.immobiliare.it](http://www.immobiliare.it) which aggregates all local real



estate listings into an easy-to-use search engine. If you find an apartment that looks interesting, contact the listed real estate agency directly.

### **Renting from Individuals**

In order to sign an apartment lease agreement, you will need to obtain a fiscal code (*codice fiscale*) from the Revenue Agency (*Agenzia delle Entrate*) (address below under Contacts). Bring your passport and visa with you. If they ask for your *Permesso di Soggiorno* (Permit of Stay), explain that you are a student renting an apartment and that you cannot apply for your *Permesso* until you have an address.

**NOTE: all information presented on your *codice fiscale* must correspond exactly to your legal name as indicated on your passport** (e.g., first, second and last name(s), date and place of birth). As the *Agenzia delle Entrate* has sometimes been known to make mistakes, we ask that you double this information is correct.

You can either rent an apartment through an agency or directly through a private individual. The advantage of renting through an agency is that they arrange all the paperwork and ensure that it is done properly. This service comes with a fee, usually equal to one month's rent (plus VAT at 22%).

Renting directly through a private individual will save you the cost of an agency fee, but can take more time and will require greater Italian skills on your part. There is also an element of risk, as you are entrusting your landlord to follow proper protocol in registering your contract. That said, you have more leeway to negotiate with your landlord to have certain expenses included, such as electricity and gas, or even have the contracts kept in their name, which will save you time and money (See "Cost of Rent and Utilities" below).

### **At the Agency**

**Important notice for those renting with roommates: remember that any agreement made between roommates not written into an apartment contract is not legally binding.**

When you visit the agency, have an idea of how much you want to spend on rent and where you want to live. You will want to be relatively close to the bus line to Pollenzo. The agency will then set up viewings of apartments meeting your economic and geographic parameters.

Once you have settled on an apartment, the agency will draw up the lease agreement. Contracts in Italy can be for 12-18 months (*contratto transitorio*) or for four years. Do not be alarmed by this. You can break your lease at any time, with three months' prior notice for the transitory contracts and six months' prior notice for the four-year contract (see the section on Moving Out).

At the signing of the apartment lease agreement, you will need to pay the first month's rent, the last two months' rent, and the agency's fee.\* Agencies accept payment in Euros, Italian bank checks, or money

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\* These terms may vary depending on the agency, but regardless you should be prepared to pay several months' worth of rent.



wire. If you plan to pay in cash, remember that most banks have a limit on how much you can withdraw each day, so check with your bank for these limits prior to your departure for Italy.

If you have someone from your home country who can wire the money directly, you should probably consider doing so. Check with your bank prior to leaving to find out the procedure for wiring money to an Italian account.

**IMPORTANT:** Bra inhabitants must show proof of having paid the city waste tax (*TARI*) in order to receive the barcoded garbage and recycling bags necessary for the disposal of non-recyclable and recyclable waste. In some cases, your landlord may register and obtain bags on your behalf, but is not legally obliged to do so. **Be sure to do this ASAP, either prior to, or shortly after your arrival**, so as to not have waste issues upon moving into your apartment. More information can be found in the “Arrival in Bra: Settling In” document [here](#), on the International Student Start Point page of the website.

### **UNISG Student Blog**

Additionally, whenever students leave their apartments in Bra, they usually let each other know via the [UNISG Student Association Blog](#) or the [UNISG Housing page on Facebook](#). Any ads that are sent to us will find their way to one of the aforementioned pages. In addition, students have also set up their own general Facebook page [here](#), with the title “UNISG Fun Food”. Lastly, there is the [Student Connection Whatsapp group](#).

### **Apartment Contracts**

NOTE: **the standard timeframe by which renters must give notice (via registered mail) for terminating their lease is 3 months.** However, students can always attempt to negotiate this to their advantage.

Our agency contacts in Bra recommend the “*contratto di locazione agevolata per studenti*,” as the best option for students. With this type of contract, there is no requirement to establish residency in Bra, and the rent, which cannot exceed €500 per month, is set based on the characteristics and amenities of the apartment (as determined by an independent contractor) and not by the owner. Furthermore, rent is tax deductible (for those filing returns in Italy) and the property owner also benefits from certain tax incentives.

That said, there is a €50 trade union processing fee for this type of contract, and students must present a certificate of enrollment to the agency, which they can obtain by contacting the Academic and Registrar Office.

The maximum duration of this type of contract is 36 months.

Should your agency be unfamiliar with this option, please point them to this Bra city website (in Italian): <https://www.comune.bra.cn.it/index.php/it/page/affitti-a-canone-concordato>

The second-best option would be the “*contratto di locazione transitoria*”, which has a duration of 2 to 18 months, and allows students to end the contract with 3 months’ notice, unless otherwise stipulated.



Students should **avoid** signing a “*contratto di locazione agevolata con canone concordato*”. This type of lease lasts for 3 years with the option to renew for another 2 (“*tre più due*” in Italian) and typically requires students to give 6 months’ notice, though this may be negotiated down to 3 months. It also necessitates payment of an annual renter’s membership fee of €50, and requires students to obtain full-time residence in Bra.

Students should also **avoid** signing a “*contratto ad uso abitativo standard*”, also known as “*quattro più quattro*” in Italian, as it is a 4-year contract, renewable for another 4 years. In this case, students must give a **minimum** of 6 months’ notice to end the contract, which is non-negotiable.

**Non-SCHENGEN/EU/EEA** students: make sure your **lease (contratto)** is **officially registered by your landlord**. You will each pay a fee of 40 Euros, but it will ensure that you are protected under the law (i.e: have a valid contract) and that you can renew your *permesso di soggiorno*, should you intend to stay in Italy after your studies.

NOTE: If your landlord offers to pay for household items before your arrival (e.g.: pillows, sheets, towels, etc.), be sure to establish the approximate price/cost limit of these purchases to avoid any unpleasant surprises.

### **On-Campus Notice Boards**

You can also find out about free apartments at the University’s notice boards upon your arrival; one is located next to the copy machine in the *Agenzia di Pollenzo* building, the other one in the *Cascina Albertina*.

### **Cost of Rent and Utilities**

**Important notice #1: utility providers do not solicit information door-to-door. Therefore, do not buzz in anyone purporting to be from your energy company, as they are either a rival energy sales rep trying to get you to sign a policy, or a thief attempting to enter the premises.**

**Important notice #2: for those renting with roommates: remember that your utility provider will hold the account holder, and not the apartment tenants, responsible for any unpaid bills.**

**Important notice #3: As a precaution, we would suggest taking detailed photos of any pre-existing damage found prior to moving in, and either have it fixed, or document it in such a way (e.g.: in an email) as to avoid being charged for it when closing your contract (as you would do when renting a car).**

The cost of rent will vary depending on where you choose to live, along with the size and arrangement of your apartment. A fully furnished one-bedroom apartment in the center of Bra costs on average 300 Euros per month, a two-bedroom apartment about 500 Euros. **In addition to your rent, expect to pay monthly condominium fees, normally around 30 Euros, which can range as high as 250 Euros.** These cover different costs related to the common areas of your building, as well as maintenance, repairs, and cleaning of the apartment.



Rent does not include utility fees, which can be quite expensive in Italy. Italian utilities are billed every two months and include gas, electricity and water. Expect to receive your highest bills during the winter, which can be as high as 150 Euros per month. You will also be required to pay a garbage tax, known as *TARI*, the value of which could total around €100, and varies depending on the size of your apartment and the number of occupants.

Unless students specify in their contract that utility contracts be kept in their landlords' name, **expect to pay account opening and closing fees (around 50 Euro per activation or closure). There are also deposits for both gas and electricity (up to 150 Euro), which in some cases you may opt out of by providing a valid Italian IBAN number at the moment of activation.**

The two largest energy providers in Bra are [ENEL](#) (which shares an office with the TIM phone provider and [EGEA](#)). Their prices are comparable. Water is provided exclusively through [TECNOEDIL](#) (EGEA).

## **TRANSPORTATION**

NOTE: consider using Google's public transportation planner, as it offers a comprehensive view of all mass transportation options.

**Train travel:** there are two separate companies that offer train services in Italy: [Trenitalia](#) and [Italo](#).

Google's transit planner will help you plan travel with both. There are a number of long-distance bus companies as well, including the trans-European company, Flixbus.

High-speed trains must be booked in advance, whereas regional trains do not. Riders must purchase separate tickets (good for 24 hours of travel on an unlimited number of trains) for their bikes and scooters, unless they are collapsible, in which case they are considered luggage and ride for free.

Consider downloading the Trenitalia and Italo apps to access digital copies of your tickets, view evolving platform information as well as receive notification of delays in real time, so that you can plan accordingly.

Be aware that train delays in Italy are common and can easily derail onward travel. Therefore, you should consider options with fewer station changes and stopovers that are not too short (less than 20 min.).

## **Airport Shuttle and Direct Commuter Train to Bra**

From Turin Caselle Airport:

- (1) Direct train with Trenitalia from the airport to Bra (Line SFM4): <https://www.sfmtorino.it/le-linee-sfm/sfm4-torino-bra-alba/>;

OR:

- (1) Arriva Shuttle Service to Turin **Porta Susa** Station with departures every 15/30 min.: <https://torino.arriva.it/en/airport-line-torino-city-center-torino-airport/>. Tickets can be purchased at the airport;



- (2) Direct train from Turin **Porta Susa** Station to Bra (Line SFM4): <https://www.sfm torino.it/le-linee-sfm/sfm4-torino-bra-alba/>

#### From Milan Malpensa Airport:

- (1) Arriva Shuttle Service to Turin **Porta Susa** train station: <https://torino.arriva.it/en/airport-line-torino-malpensa-airport/> or Flibco: <https://www.flibco.com/en/timetable> **Seat Reservations Must Be Made in Advance Online**
- (2) Direct train from Turin **Porta Susa** Station to Bra (Line SFM4): <https://www.sfm torino.it/le-linee-sfm/sfm4-torino-bra-alba/>

#### From Bergamo Orio al Serio Airport

- (1) Flixbus Offers 1 direct bus to Bra every day: <https://www.flixbus.it/>

Otherwise, your best option is to take one of the many shuttle services to Milano Centrale train station, and then a train from there to Bra.

#### **Bra – Pollenzo Shuttle**

Pollenzo and Bra are linked by 2 bus routes (Linea n. 1 e 2). Travel time from the Bra - Movicentro stop to UNISG is about 20 minutes. The schedules are available [here](#). A one-way ticket can only be purchased on the bus and not at a bar, tobacconist's or the train station.

We suggest considering the purchase of a [BIP transit card](#). You can then have it charged with either 10 single rides (“*abbonamento 10 corse*”), a weekly pass (“*settimanale*”), or a 12-month student pass.

The Bra “*Nuova Beccaria*” bus company is located [here](#), in Strada Falchetto, 61. Alternatively (Italian skills permitting) you can submit your transit card request directly on the bus and pick it up from the driver (or a colleague) the following day. Alternatively, you can purchase a non-personal transit card on the bus on which you can charge money to fill your digital account, but to which, unfortunately, you cannot charge digital passes.

One last option is to download the Grandabus app, which can be found [here: http://grandabus.it/app-grandabus/](http://grandabus.it/app-grandabus/). By syncing your credit card, you can charge your account with credit that can be used to purchase discounted single ride tickets directly on the bus by passing your phone in front of the QR code reader on board. **That said, the bus company recommends avoiding the app altogether, suggesting instead that students obtain a non-personal BIP card on the bus, charging your digital wallet directly with the bus driver.**

Bikes and scooters generally can only be brought on buses upon first receiving the driver's consent.

#### **Bringing, Renting or Purchasing a Car**

While the public transportation network is quite reliable on weekdays, students sometimes find it difficult to travel independently to and from Bra on weekends and evenings. For that reason, we encourage students who can to bring their cars with them, as they will then have additional mobility during their



studies. For those who cannot, there is an AVIS car rental office in Bra. Here is a link to their website: <http://www.avisautonoleggio.it/Autonoleggio/Europa/Italia/Bra/Bra-Autonoleggio>. [Kayak](#) is another good site for finding interesting deals.

Some students with sufficient means even consider purchasing a used car at the beginning of the program and reselling it at the end. [This is a helpful article](#) which discusses all of the nuances of car purchase and ownership in Italy, which vary based on your citizenship and residency status: <https://expatrist.com/buying-a-car-in-italy-as-a-foreigner/>

**For those students living in the historic center of Bra:** you will need to request a permit in order to have unrestricted access to the limited traffic zone, or “ZTL” pedestrian area, with your private vehicle. Be advised that, in order to obtain a parking permit, your apartment must be located in the restricted area and must include a garage on the lease agreement.

For further information, please see [this page](#) of the Bra City Hall’s website: <https://www.comune.bra.cn.it/it/page/zona-a-traffico-limitato-ztl>

**Taxi Service:** [www.paginegialle.it/ricerca/taxi/Bra%20\(CN\)?rk=0](http://www.paginegialle.it/ricerca/taxi/Bra%20(CN)?rk=0)

## **ESTIMATED COSTS OF LIVING IN BRA**

Economic needs vary depending on the lifestyle of the individual, on the stores or markets and on the season. The following figures should be used as a guide and are based on local knowledge and on UNISG students' experience.

### Accommodation & Connectivity

- A single room in an apartment (shared with other students): around 350€ / month, plus utilities
- One-bedroom furnished apartment: around 500€ / month, plus utilities **(€30 - €150 per month, depending on the season; ask landlord for estimate before signing the contract)**
- Condominium expenses: **from €30 to €250 per month, depending on the building (check contract before signing)**
- High-speed internet: around €30 / month
- Mobile phone with a pre-paid-sim-card: €30. Monthly phone costs around €20

### Food - an estimate of monthly expenses

- Bought at the local and seasonal food market / grocery store / supermarket: approx. €250/month

### Food

pasta €2,00 per kilo  
rice €3,20 per kilo  
milk €1,20 per liter  
bread €3,50 per kilo  
sugar €1,00 per kilo  
coffee (250 grams) €3,50



beef €10,00 per kilo  
chicken €6,00 each  
potatoes €1,00 per kilo  
tomatoes €3,00 per kilo  
lettuce €0,80 per head  
carrots €1,50 per kilo  
apples €2,00 per kilo  
bananas €1,60 per kilo  
a coffee €1,00  
a croissant €2,50  
a cappuccino €1,50 to €2,50  
an orange juice €2,00 to €3,00  
a beer €1,00 per bottle  
a bottle of Dolcetto/Barbera: wine €10,00  
Meals at a Pizzeria: €30 per person  
Meals at a Restaurant from €35-€60 per person  
Facebook page for the local "Community supported agriculture-group"):  
<https://www.facebook.com/GAS.La.Credenza/info>

#### Stores, markets, supermarkets

Food stores in Bra are usually open from Monday to Saturday, from 9 A.M. to 1:00 P.M. and from 4:00 P.M. to 7:30 P.M.

Supermarkets are usually open from Monday to Saturday, from 8:30 A.M. to 7:30 P.M. and also occasionally on Sunday morning until noon.

The Big Store in Via Don Orione 45 is open nearly every day from 9.00 A.M. until 9 P.M.

#### Night life & Leisure time

- Cinema tickets €5 to €10
- 10 entries at the swimming pool, including student discount: €60

#### Transportation:

- bus from Torino airport to Torino Porta Susa train station €7,50
- train from Torino to Bra €8,50
- train from Milano to Bra €14,15 or €43,10 (for high-speed train)
- shuttle bus from Milano to Torino Porta Susa train station €22 (from Malpensa); €25 (from Bergamo)
- Shuttle bus from Linate Orio al Serio to Milan Central Train Station: €5
- a used bike costs between €50 and €500 (depending on model)
- Travel by car round trip from Bra to Savona (200km): €44 (petrol + highway toll)
- to rent a car in Alba for the weekend: €130
- a return flight with Ryanair from Turin to London, booked one month in advance €330

#### Permesso di soggiorno/Permit of Stay for non-Eu students:

- revenue stamp (*marca da bollo*) €16,00
- €102,26 for mailing and processing





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