



OVERSEAS

Living Letter

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In Europe's Garden
On The Adriatic

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Expats Havens
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EARNING
ANYWHERE

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That Made Big Waves
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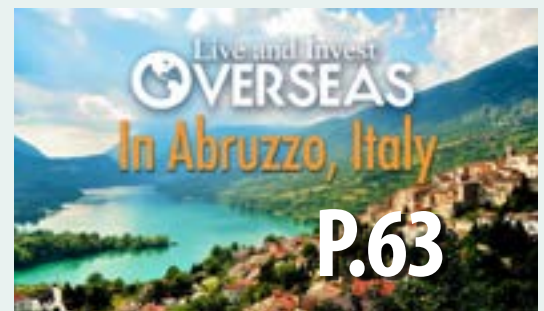
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editor's note

Is Panama Still A Good Place To Retire?

Dear *Overseas Living Letter* Subscriber,

I was a guest on the "Breakfast With Gerry D" radio show in Panama earlier this month.

"Do you think Panama is still a good choice for retirees?" Gerry wondered.

Not at all... and sure, I explained.

It depends on where in Panama.

I don't recommend Panama City for retirement anymore. First, this city is no longer a cheap place to live. If you own your own place, you could get by on US\$1,000 per month.

If you don't own your own apartment, you'll spend US\$1,500 per month or more to rent one in a part of the city where expats generally want to live.

Panama City is an expat city like Dubai is an expat city. The cost of living here continues up as services, standards, and amenities expand to meet the demand of the global executive community in residence. Adidas and Estée Lauder, to give two of the most recent examples, have just signed agreements to join the dozens of other big-deal international businesses with operations in Panama City.

The housing stock, the grocery shops, the clothing stores, the restaurants, the cafés, the shopping malls, the furniture stores, the car dealerships, the jewelers... they're all evolving to service the employees of these groups, especially the top-tier employees, who earn international rather than local salaries.

Panama City is a boom town with all the trappings. This is a busy, dirty, noisy city with construction on every street and traffic that can turn a 10-minute run to the dry cleaners into 90 minutes of agony.

Not the kind of place most retirees dream about. Panama City is a place to come to do business or make money. Not a place to embrace a post-working-life retreat.



staff

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Any investments recommended in this letter should be made only after consulting with your investment advisor and only after reviewing the prospectus or financial statements of the company.

Elsewhere in Panama, on the other hand, yes, still has a lot to offer the would-be retiree overseas.

Many dream of retirement at the beach, and Panama is lousy with beaches. Pacific coast, Caribbean coast, sand-fringed islands... beaches for tourists, surfers, shell collectors, boaters, and recluses... coastal villages and five-star gated communities...

Whatever kind of beach experience you're interested in, you can find it in Panama.

Panama also offers diverse highland options where the weather can be less sticky than down at sea level. Again, you have developed choices (Boquete) and nearly off-the-grid ones (Santa Fe). El Valle can be a great mountain lifestyle option, as it's within easy driving distance of Panama City for shopping and medical care.

The cost of retirement living outside Panama City is, first, much lower than the cost of any kind of living in Panama City. Second, it's controllable depending how local you take your lifestyle.

You could live in Santa Fe on US\$1,200 per month including rent if you're up for living like the locals. In truth, you'd have little choice but to adopt a local lifestyle in Santa Fe. Services and amenities for the expat market are all but nonexistent in this pretty highland town.

Panama still offers a great retiree residency program... though, in truth, today you have other options that can be cheaper. Panama was among the first countries to try to attract American retirees and their disposable income by offering easy and perk-filled residency, but, over the past decade, other countries across Latin America have launched pensionado programs of their own to compete.

Panama uses the U.S. dollar. For a retiree on a fixed U.S. dollar income, this can be a plus, eliminating concern over currency movements and exchange expense.

Panama is home to some of the world's biggest communities of expat retirees—in Boquete and Coronado, for example. For some retirees, this is a selling point; for others, a turnoff.

Medical facilities in Panama City are global standard... but, remember, I don't recommend retiring to Panama City. If quick access to good health care is a priority, consider Panama locations within easy reach of the capital.

"What about Panama for business?" Gerry wondered next.

Panama City is still my number-one pick for best place in the world to start a laptop business (that's why we're here, after all)...

But the truth is, unless your plan is to grow big, making an appropriate labor pool a necessity, you could start a laptop enterprise anywhere in the world with a reliable internet connection.

If you want to try out a new life overseas but need an income to fund the adventure, think first about where you'd like to live.

If you could live anywhere... where would you go?

I'd bet that, wherever that is, you could sort out a reliable internet connection. ☞



Kathleen Peddicord
Publisher, *Overseas Living Letter*

[P.S. Here's a link to the recording of my Gerry D radio interview this week if you'd like to listen in...](#)





letters to the editor

We love to hear from our readers, and we get so much valuable reader mail each month it seems a shame not to share it, along with our responses...



Must I Pay Mexican Taxes On My Rental Income?

If a U.S. citizen were to buy a property in Mexico and rent it out on a periodic basis to people traveling to San Miguel Allende, would the Mexican government tax the U.S. buyer's income from that property or even attempt to tax their other worldwide income?

Thanks very much,
Mike H.

Mexico taxes residents on worldwide income.

If a nonresident has rental property in Mexico, Mexico has first claim on any taxes, and the rental income would be taxable in Mexico assuming the net income reached the minimum income threshold in Mexico.

As a non tax resident (basically, someone who does not live there) you'd pay either 0%, 15%, or 30% on your Mexican income. The first 125,000 pesos (US\$6,250) will be exempt... and the 30% bracket starts at one million pesos... about US\$50,000 today.

Mexico has a tax treaty with the United States, but, again, this income would go to Mexico. However, it can then be used as a tax credit on U.S. taxes.

You would need to be a tax resident, with your primary home in Mexico, before Mexico could try to lay claim to your non-exempt worldwide income.



Making The Currency Exchange Rate Work For You

If I buy Mexican pesos at the current rate of around 20 pesos per dollar (say I buy ten thousand dollars' worth) and the dollar weakens to around 10 pesos per dollar, will I double my dollars if I sell at that rate?

Thanks,
Tom C.

Yes. At 20 pesos per U.S. dollar, US\$10,000 would buy you 200,000 pesos. If the dollar weakened, and the rate became 10 pesos per U.S. dollar, those 200,000 pesos would then buy you US\$20,000 when you sold.

Now, imagine if you bought a condo... the potential gain is enormous.

By historic measures, it's likely that the dollar will indeed go down against the peso. But "likely" is as good a prediction as you'll get. It's always possible that it can go the wrong direction—with any currency.

Remember, the world's currency experts—armed with mountains of economic data—can't predict currency movements any better than they can pick tomorrow's winning lottery numbers.

Our global real estate publication [Overseas Property Alert](#) offers a wealth of knowledge on how exchange rates affect overseas property investments. Access those archives [here](#).



See You In Santo Domingo

We have been following your "52 Days To Your New Life Overseas" series [LINK52DaysCourse](#). It has been fun and has so much information! Sometimes, when I wake in the middle of the night, I want to quickly check my email to see what that day's information will entail!

We are thinking of living overseas part time (3 to 4 months during the winter). We are looking at Belize, Panama, and the Dominican Republic (as a matter of fact, we will be at the [Dominican Republic Conference](#), see you there next week!)

I was wondering if you could give us some suggestions on exactly what places in these three countries we should focus on (and we want to try to visit the Dominican Republic places while we are there).

After the conference, we'd like to visit a few of the places you suggest for us to look at. I will research expat groups in the areas you suggest. We are very excited to meet you at the conference!

Thanks so much,
Shirley and Bill W.

Glad to hear you're enjoying our online course. We offer several more products that can help you learn about the locations you're most interested in.

Our [Belize Home Conference Kit](#) is collection of audio recordings and PowerPoint presentations from our

most recent Live and Invest in Belize conference in January 2017. In it, you'll hear all about some of favorite Belize destinations, including rural Cayo, Punta Gorda, Placencia, Dangriga, Hopkins, Orange Walk, Corozal, Ambergris Caye, and more.

The Cayo District (the biggest town here is San Ignacio) and Orange Walk are the only two inland options, between the two, we prefer Cayo for its jungle setting and plentiful Mayan sites... plus some seriously fertile land. Orange Walk is a large town of nearly 20,000 and home to lots of cane fields and a sugar refinery.

All the other destinations we talk about are coastal, and San Pedro is a town on Ambergris Caye, an island. One notable aspect of Corozal (and Orange Walk) is the proximity to Chetumal, just over the Mexican coast. It's a mere 30-minute drive from Corozal and offers Belize's residents extensive First World shopping options.

We also offer several products that are focused on Panama, specifically our [Panama Home Conference Kit](#), which features all the audio recordings and PowerPoints from our past Live and Invest in Panama conference, as well as [Panama Letter](#), our monthly publication written by our experts on the ground sharing the inside scoop on this established expat haven.

You might also check out the archives of past Panama Letter issues, our [Panama Special Reports](#). Most issues are destination based, so offer an in-depth look at what it's like to live in any of Panama's cities, mountain towns, beach communities, or modern suburbs. These inexpensive reports will allow you to discover all the little corners of the isthmus that might appeal to you.

It's hard to recommend destinations in Panama without knowing what you're looking for... what's on offer runs the gamut. Our favorite mountain destination is El Valle, full of waterfalls and hot springs with just a few hundred residents—it's close enough to the city and the City Beach Area to offer all modern amenities but is a hamlet at heart, though a new shopping center opened in town recently. In the city, we generally recommend

the neighborhood El Cangrejo, which is affordable, home to lots of great restaurants, and has plenty of housing options from high-rise luxury to comfortable apartments for under US\$1,000 a month. For beaches... you've got options ranging from well developed to well off the beaten path, it just depends what you want.

As for the DR, our [Overseas Haven Report for the Dominican Republic](#) will make it easy for you to customize your research within the areas we recommend.

Las Terrenas is by far our favorite town in the DR, and Santo Domingo is likely our second-favorite base. Las Terrenas offers a low-key beach environment, whereas colonial Santo Domingo is a capital city.

If you haven't done so already, check out our [Dominican Republic Country Hub](#), available for free on our website. Of course, the best DR education you can receive will be on tap at our upcoming [Live and Invest in the DR Conference](#), where our panel of experts will be on hand to answer any question you can think of as you plan your new overseas adventures.

And, don't forget, as an added bonus for attending the conference, you'll receive our all-new DR Home Conference Kit containing each expert presentation and Q&A session from the three days of the event.

See you next week in the DR!



Best Places To Live Overseas With A Chronic Respiratory Disorder

I really enjoy reading the daily posts and have been to several conferences. I have a question and I hope you can help.

I am nearing time to retire. I live in a beautiful city in Florida, which I enjoy for about five months of the year... but I suffer through summers with heat and humidity.

I have looked at several cities with "eternal spring" weather, places like San Miguel de Allende,

Medellín, and Cuenca, mountain cities where I was most interested for retirement.

However, I have recently been diagnosed with a chronic respiratory disorder that would be exacerbated by living in high altitude. My cardiologist strongly advises against living somewhere in high altitude.

Do you have suggestions for "eternal spring" cities without excessive heat or humidity and which are also at sea level?


Thank you so much,
Van L.

Latin America Correspondent and [Overseas Property Alert](#) Editor Lee Harrison responds:

"I've faced this same question, and it's very difficult to find a suitable low-altitude place that had genuinely good, springlike weather all year. The city that came the closest was Viña del Mar, Chile, where high temperatures range from 59°F in the winter to 75°F in the summer (15°C to 24°C), thanks to the moderating effects of the Pacific.

"Personally, I'd prefer weather that's a few degrees warmer. The best answer I could come up with was to have two properties in opposite hemispheres. This way you can enjoy both places, each during their absolute best season.

"My favorite city pair for this strategy is Punta del Este, Uruguay, and Gijón, Spain.

"And don't forget Hawaii. While hardly inexpensive, you can find average high temperatures of 79° in the winter and 83° in the summer (26°C and 28°C)." 





Discover Europe

Some of the world's most beautiful and culture-rich destinations are on sale right now thanks to favorable currency exchange rates.

Right now in Europe, you could:

- Enjoy the best of the Old World for as little as \$1,500 per month...
- Discover the top retirement haven that offers an affordable and active lifestyle, glorious beaches, Europe's best climate, plus easy residency and a second passport...
- Enjoy the world's most cosmopolitan cities for only a few hundred dollars a week or less...
- Own your own pied-a-terre with a view of the Med for as little as 95,000 euros...
- Rent in some of Europe's most charming and historic spots for as little as 300 euros per month...
- Take advantage of the world's best health care, free if you qualify...



CLICK HERE
TO LEARN MORE



Ski in the morning, hit the beach in the afternoon...
(© Courtesy of the Centro Estero delle Camere di Commercio D'Abruzzo)

Slow Living In Europe's Garden On The Adriatic

By Kat Kalashian

As you ski lazily down a gentle slope, a ray of sunshine hits your face and you look down to the coastline. The sun is glittering on the Adriatic and has just illuminated the endless vineyards and olive groves that lead down from the mountains to the beaches.

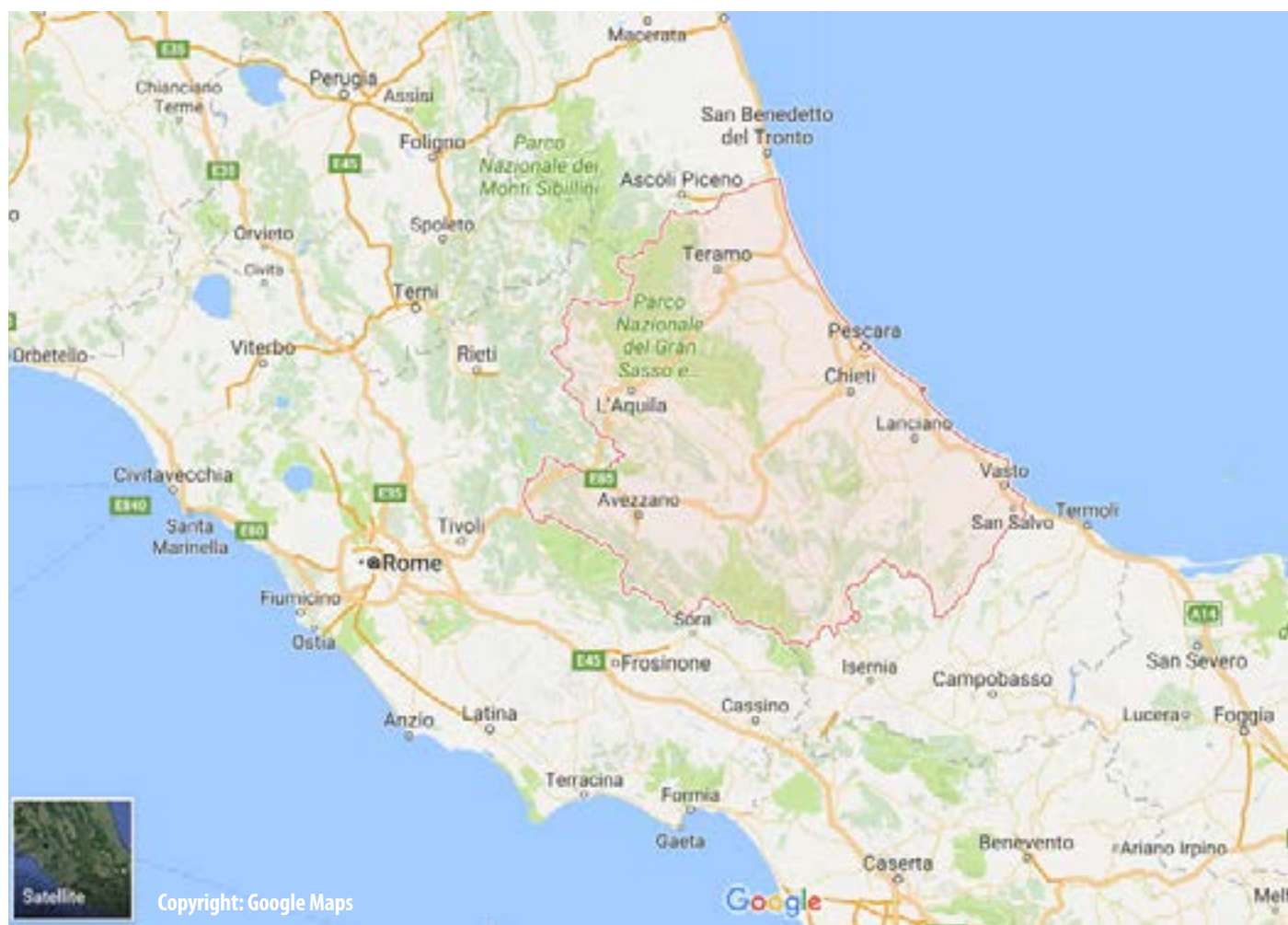
The gently rolling hills are ablaze with blossoming cherry and peach trees, while lavender, daffodils, iris, and crocus are beginning to peak out after a short and temperate winter, punctuating the landscape like a colorful Renoir

painting. Once you get back down to the ski resort, you have a restorative espresso and meander back towards the coast.

An hour later, you're enjoying fresh clams and white wine at a beachside café, to be followed by handmade pasta topped with today's catch. After a leisurely lunch, you take a walk on the beach, maybe take a quick nap on the sand, reveling in the warm springtime sun. Perhaps you take a quick dip, though the waters are still shaking off the winter chill.

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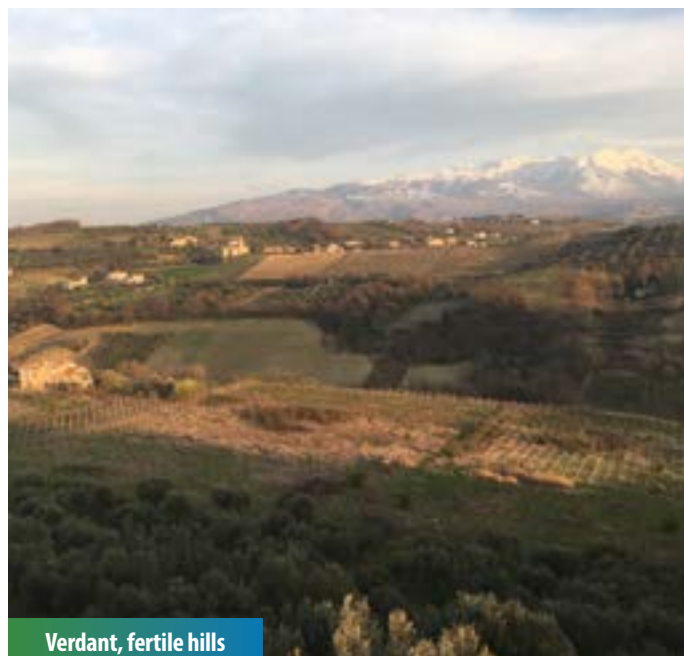
Europe's Garden On The Adriatic

Abruzzo is one of Italy's 20 regions, divided into four provinces: L'Aquila, Teramo, Pescara, and Chieti. While it's located more or less in Central Italy—directly east of Rome—it's administratively a southern region.

L'Aquila is the capital of the region and the inland province, home to countless medieval mountain villages that operate the same as they did 100 years ago. In fact, Abruzzo in general is known for its concern with preservation for traditional Italian lifestyle, pushing back against globalization and modernity. L'Aquila is conservative and insular—the folks here don't care much about tourism or attracting newcomers. The atmosphere is provincial and parochial... it's the least populated and most detached of the provinces.

Teramo, Pescara, and Chieti make up the coastline; Teramo the northernmost, Chieti the southernmost... little Pescara nestled in the middle may be the smallest in area, but it's the most densely populated. These are the areas we'll focus on.

Known as one of the greenest areas in all of Europe, Abruzzo stretches from the Apennines to the Adriatic and is home to over 3,816.25 square km (about 1,474 square miles) of protected national parkland. The mountains here are the country's most important and most visited after the Dolomites.



Verdant, fertile hills

Its preserved land makes up about a third of the region's area, including the Abruzzo National Park, the Gran Sasso and Monti della Laga National Park, the Majella National Park, and the Sirente-Velino Regional Park, as well as about 38 other natural reserves and protected areas. It's said to be responsible for the survival of 75% of Europe's fauna species. And Europe's southernmost glacier is located here: Ghiacciaio del Calderone (for now, at least).

Its outdoor nature makes it a delight for the active. Aside from mountains (with over a dozen ski resorts) and beaches (129 km of them), it offers dense forests to hike and picnic in, medieval towns to explore, and deep

valleys patchworked alternately with crops, orchards, groves, and vineyards... plus two golf courses.

Its wealth of castles and medieval towns (especially around L'Aquila), has earned it the nickname "Abruzzoshire" (a reference to "Chiantishire," the name sometimes used to refer to the Chianti area of Tuscany).

The traditional and historical isn't limited to architecture in Abruzzo, either... the entire way of life for this part of Italy is carried out much the same way as it was 40 or 50 years ago. The region is nationally famous for its old-timey ways.

And, of course, this is still Italy, rural

though this particular region may be. You won't have any trouble finding "high culture"—museums, archaeological sites, galleries, fashion shows, and haute cuisine. And if what Abruzzo has to offer isn't enough, Rome is less than two hours' drive from some parts of the region, Milan, Venice, and Florence are all about four and a half. Italy is said to be home to over 60% of the world's ancient Western art and architecture... so get out and see it!

Thousands Of Years Of Civilization

Settled in Neolithic times, this part of the world is no stranger to us human pilgrims.



Parco delle Sorgenti Sulfuree del Fiume Lavino



The mountains provide a dramatic backdrop from nearly any angle

name Italia may have been coined in ancient Corfinium... literally—the oldest dated coin with the name Italia minted on it was found there (dating to the 1st century B.C.).

Modern Abruzzo

In more recent history, Abruzzo has fallen off the national map... Up until just a few decades ago, it was one of the poorest regions in the country.

Since the 1950s, Abruzzo has seen steady economic growth. In the 90s, its growth surpassed that of any other region and boasted the highest per-capita GDP in the country. The construction of new highways making it easily accessible from Rome opened it up domestically and brought in state and private investment the region had never seen before, in turn improving local education levels.

These days, the per-capita GDP well outpaces that of the rest of southern Italy (a healthy 84% of the national average) and Abruzzo is the richest region in Southern Italy.

The ancient people of Abruzzo included the famous Samnites, Marrucini, Vestini, and Marsi, fearless warrior races that fought against Rome's expansion. By the time of the Civil Wars, they had banded together in an attempt to unite against the world power.

The region was highly active in Roman times but was sliced out into many more little regions than exist in today's simplified geography. You might recognize a couple of the more important city names of the time... Ancient Aprutium was more or less Abruzzo. Ancient Picenum was Pompey the Great's homeland.

Ancient Corfinium was once destined to be the permanent capital of resistance Italy—rival to Rome—and was an important stronghold in the time of Caesar and Pompey's civil war. After trying to hold out against mighty Caesar in 49 B.C.—and lasting a week—he benevolently granted Roman status on the city despite their opposition.

Some claim Abruzzo could be where the country's name originated. The



Countryside as green as Ireland's...

"Forte e gentile"...
strong and gentle.

That's how Primo Levi, a 19-th century Italian diplomat and journalist, described the region and its people. It's now a common motto quoted about the area.

The earthquake of 2009 was particularly devastating to L'Aquila and resulted in an economic slump that the region has worked hard to recover from (more on this earthquake and the general danger later).

The industrial sector has expanded in the last decade, but, still, the region's productivity is carried out by small- and medium-scale as opposed to commercial-level operations. Agriculture is the region's main earner, producing wine, olives, vegetables, fruit, dairy, potatoes, and cereals—again, mostly by small farms. Its Montepulciano wine grape in particular is a big earner, known as one of the most exported DOC-classed wines in Italy. (DOC stands for *denominazione di origine controllata* and is a quality assurance label used for Italian wines.)

Unemployment is an ongoing problem throughout the country,

and Abruzzo is no different... but it's not something that you'll notice affecting daily life.

Otherwise, tourism accounts for a large portion of the region's income, benefiting as it does from all its parks, mountains, and seaside diversions. Up until recently, the region had done nothing to promote itself but has lately begun to receive tourists, mostly domestic and from within the EU.

With its diverse landscape that boasts majestic mountain ranges, rolling hills, miles of award-winning beaches, dense forests, and medieval towns, Abruzzo has all the ingredients to become a tourism powerhouse.

The Abruzzo Business Board (of which the Abruzzo Tourism Board is a part) is actively trying to attract more tourism, both domestic and international, more foreign investment, and more general recognition for the little-known region.

Over the last decade, tourism has become one of Abruzzo's most important sectors, but only about 4% of visitors to the region are foreign. The region is making an effort to attract more foreign tourists, launching websites promoting the region and using social media to get the word out.

It's got no particular claim to fame, no big industry... nothing to make it all that remarkable within Italy. But, over the past few decades, quietly, it's been prospering and is now the richest region in Southern Italy. In just the last few years, it's woken up, realizing its own potential, and has begun to put in place a marketing plan for itself.

Some new development is taking place, especially in Pescara, where a new bridge is under construction and new, large-scale developments are underway on the seaside. The towns, mostly in L'Aquila, that



Spectacular sunsets over the mountains

suffered from the earthquakes have rebuilt to state-of-the-art safety standards. And small, historical towns like Città Sant'Angelo, Tocco de Casauria, and Popoli are working hard to attract investment to save their historically significant but emptying streets.

While I think the region is still several years away from being a recognized vacation spot, and perhaps even further from being the household name that Tuscany is, the tide is going to start turning soon, and the world will begin to pay Abruzzo the attention it deserves. Abruzzo is quintessential Italy—everything that sold Tuscany to the global masses and more.

Italexit?

Most Italians are in favor of splitting from the EU, but they've got a couple years before any decision will be made.

One of the biggest detriments of seceding would be that Italy has to import much of its energy, and if it leaves the EU, it would be more difficult and costly to purchase it. That's about the only downside most Italians can think of, though, saying it wouldn't affect much else in life here.

Andiamo In Abruzzo...

This may be Italy's best kept secret, but that doesn't mean it's difficult to get to...

Just a couple of hours from Rome's Fiumicino Airport, with direct flights all over the world, it also has its own local airport with direct flights, low-cost throughout Europe.

The local airport is served by low-cost carriers such as Ryanair,

Flights To And From Rome, Italy (Leonardo da Vinci-Fiumicino Airport [FCO])

U.S. Airlines That Fly Direct:	American Airlines, Delta, United, Alitalia
Direct Routes From The United States:	Boston, Miami, New York, Chicago, Los Angeles, Detroit, Washington D.C., Philadelphia, Charlotte, Atlanta
Canadian Airlines That Fly Direct:	Air Canada, Air Transat
Other Direct Flights:	There are 100 airlines that fly direct from Rome throughout Europe, Asia, Africa, and the United States. (So you can go pretty much anywhere you want.)
Domestic Carriers:	Alitalia

Wizz, Mistral, and Blue Air, with some Alitalia flights. International direct routes include to Barcelona, Brussels, Bucharest, Albania, London, Krakow, Frankfurt, Düsseldorf, and Copenhagen. Plus, domestic flights to Milan, Torino, Palermo, Olbia, Catania, and Cagliari.

The bus services are reliable, comfortable, and affordable, offering you an easy way to explore your new country—and even venture beyond its borders.

You can even take a ship from Pescara port to Split or Hvar in Croatia.

And you're just about four hours' drive from Florence, a bit under five to Venice or Milan, and three to Naples.

The local train station is noted as one of the best in Europe, but rail services in Italy are generally in need of modernization and aren't recommended.

A Climate For All Tastes

Caught between the Apennines and the Adriatic, Abruzzo offers

two types of climate: coastal and mountainous (sub-Apennine). On the coast, you'll enjoy a Mediterranean climate, while the further you head into the mountains, the colder it will get. At or around sea level, you'll experience hot, dry summers and mild winters.

Overall, the climate here is temperate year-round. It gets chilly in winter—you'll want boots and a hat along with your winter coat, but snow and freezing conditions aren't typical here unless you're up in the mountains.

In the summer, it gets hot enough to enjoy the local beaches, but, thanks to its coastal location, breezes keep it from getting too stuffy. Averages have the hottest sea-level temperatures at about 75°F in July, the lowest at about 45°F in January, and humidity is low enough to be comfortable (in the 70% to 80% range). It may get up to 85 in July or below freezing in January, but it's usually not sustained.

In the mountains, it usually doesn't break 70°F in summer, and in winter it will dip below freezing regularly.



Cherry and peach trees blossom every spring

Abruzzo gets the most rainfall in November, and the whole atmosphere this time of year is misty and foggy. Due to the opposed pressure systems coming off the mountains and the sea, the fog effect can happen any time of year with the right fronts moving in on one another.

In all, though, Abruzzo has a near-perfect climate, no matter what your preference: four temperate, mild seasons. And if it's too hot at the coast in summer, you can simply head to a higher altitude for a respite.

What To Do?

The Great Outdoors...

Its diversity of geography and resulting climates mean Abruzzo can offer nearly every form of outdoor recreation you can think of.

National Parks

With over 3,816.25 square km (about 1,474 square miles) of protected national parkland, the preserved land makes up about a third of the

region's area. Some of the parks were designated as reserve areas as early as the 1920s.

In these parks you can spot wildlife such as Marsican bears, the Abruzzi chamois, wolves, lynxes, royal eagles, and many more species of mammals, birds, reptiles, amphibians, and fish—some extremely rare and protected. The local flora is just as diverse and rare.

While you would never mistake these parks for anything other than wilderness, there are some basic and sparing amenities throughout—sporting grounds, picnic tables and grilling areas, bathrooms, pathways and occasional bridges over streams or rivers (though don't take their solidity for granted), and the like.

Some of the parks are even maintained, with ancient agrarian practices observed for historically grown crops: almond groves, chestnut woods, and river garden plots that have been farmed over generations by locals. Most of the crops are what was grown on the land in ancient times—lentils, parsnips, saffron, dill, coriander, and a bread wheat cultivated by ancient Romans. Each valley preserves unique antique farming methods that are guarded and passed from father to son.

Abruzzo National Park (Lazio and Molise Park) offers the best chance of spotting wildlife—one of the few place left in Europe that offer the opportunity. It attracts over a million



Kids playing in Parco delle Sorgenti Sulfuree del Fiume Lavino

visitors per year for this reason and also for its timeless medieval villages. It's also home to several beautiful lakes.

The Gran Sasso and Monti della Laga National Park is known as a "European monument to biodiversity," acting as a hinge between the Euro-Siberian and Mediterranean regions and as home to the highest peaks in the Apennines, including the only remaining glacier in Southern Europe.

Majella National Park boasts over 60 peaks more than 2,000 meters high and incredible biodiversity.

In addition to its parks, Abruzzo has 15 wildlife sanctuaries, including the highly acclaimed Centro Recupero Fauna Selvatica in Pescara. Marine reserves are on the uptick, as well, with Punta Aderci and Torre di Cerrano currently the two reserves for coastal and underwater environments.

Mountains

The Abruzzi mountains offer countless opportunities for climbing,



Gran Sasso D'Abruzzo is called "La Bella Addormentata," for its reminiscence of a laying lady—right down to her flowing hair... © Centro Estero delle Camere di Commercio D'Abruzzo

trekking, skiing of all kinds, and snowboarding. Over 70% of the region's area sits above 700 meters in altitude, causing some to call Abruzzo an open-air museum for nature. Thousands of small towns and villages cling to these slopes, settlements that have evolved over thousands of years of humans trekking their livestock through the region. Discover these mountains and all their secrets on foot, bike, horseback, or ski.

The peaks offer walls for all climbing skill levels, and some routes offer a

chance to see the Laga mountains' breathtaking frozen streams in winter. Trekking is said to be the best way to experience the mountains, as it affords the chance to spot wildlife as you go, and some routes feature archaeological sites, churches, convents, and tiny hamlets. Some paths go up to 2,000 meters high.

After the Alps, Abruzzo has the highest concentration of ski slopes on the peninsula, with 16 downhill ski resorts. The season runs from December to April (maybe a little longer at Campo Imperatore and Campo di Giove, the highest slopes), and there are vast options for all skill levels.

Plus, the region is full of plateaus, basins, and valleys ideal for cross-country skiing. The Marcchiarvana ring in the Parco Nazionale is said to be the best trail in the region. Alpine and excursion skiing are also popular sports.

Try your hand at some of the less common winter sports here, too: dog sledding, snowshoeing, or ice climbing.

Majella, known as the "mother mountain" and the "sleeping



Rolling hills lead to steep mountains...

beauty," is home to what are known as tholos, old stone huts built thousands of years ago by the farmers eking out a harvest from the rocky slopes. You'll see these all over as you hike Majella and its environs.

And the fun doesn't stop when summer rolls around... The mountains are even more accessible when the snow melts and less equipment is required to trek the peaks and their surroundings. During the milder months (from about April to November), the mountains provide for excellent wind conditions in many areas—perfect for paragliding or hang gliding. Ultralight aircraft pilots also covet the area.

Water Fun

The only stretch of European coastline with seven sea resorts in one region on its 129 km of beaches, Abruzzo offers just about any sea-related entertainment you can think of. The topography ranges from pebbled coves to dramatic cliffs to powdery sand, populated by lidos, restaurants, bathing and tanning areas... and just as much secluded, removed areas perfect for those who prefer some solitude.

Beaches in the north tend to be more sandy (from Martinsicuro to Francavilla al Mare); the coast here is soft and level. In the south (from Ortona to San Salvo), the coastline is rockier, interspersed with reefs and inlets. This duality makes for a wide range of seaside scenery and entertainment. Snorkeling, diving, and underwater photography are all popular pastimes along the coasts of Abruzzo.

During the summer, beach- and sea-related events dominate the



Pescara's beach



The busy seaside lido at Pescara

calendar—certainly, all summertime nightlife centers around the coast. On the more developed coasts, you might be at the mercy of the restaurants that own that portion of the beach (not all are as public as they seem), who charge a fee for umbrellas and/or chairs.

Around Pescara, little bathing pools have been created by bringing in rocks from the ocean and putting up little shoals 30 or so meters from the shoreline. Within these placid little areas, kids can paddle around without any fear of undercurrents or territorial sea creatures.

Pescara is home to one of the region's premier marina facilities (see sidebar), as well as the oldest harbor and its port, Ortona. Sailing is popular all along the coastline, as

well as windsurfing. Power water sports are also well represented here, with plenty of opportunities for jet-skiing, water-skiing, and motor boating.

Abruzzo's lakes (six large ones) and rivers also offer water diversions. Windsurfing is popular where possible, Lake Campotosto is known for its excellent windsurfing conditions. Canoeing and kayaking is common on all lakes, as well as the rivers. Several rivers are known for their adventurous rafting.

The fishing is good off the coast here, and the region is renowned for its therapeutic volcanic waters.

In addition to the coves for human use, Abruzzo has two marine reserves: Cerrano and Punta Aderci.

The Lido

The heart of Pescara is its boardwalk-like lido area. All along the city's coastline, you'll find sport centers offering tennis, pools, putting, soccer, basketball, outdoor gyms, water parks, playgrounds, and just about anything else you could think of. Games and tournaments are held regularly by the seaside.

Bike lanes are ubiquitous throughout the city, and you'll see nearly as many bikers as walkers along the beachfront.

The lido is the vibrant heart of Pescara, fun for all ages.



The Local Yacht Club

In 1989, the Pescara Port was opened with the help of EU funding. Today, it's one of the largest on the Adriatic.

The Pescara Yacht Marina is a full-service, Blue Flag-award winning marina of 275 square miles, and one of the largest "pleasure harbor havens" on the Adriatic. The marina offers a high-quality level of services, is fully handicapped-friendly, and is environmentally conscious. With state-of-the-art amenities and full-service staff, plus shopping arcade, bars and restaurants, bookstore, Club House, charter services, and bike and car rentals.

Its 1,000 slips range from 6 to 50 meters long with 3-meter drafts, and annual fees range from 1,220 to 31,964, respectively. (Those are the high season prices, May to September, they go down from October to April.) Slips are also available on a monthly, weekly, and daily basis. Currently, about 30% of slips are available for sale, and rentals are possible in addition to purchasing.

The water never freezes here, though you may get a bit of frost on the ground in the dead of winter. Regardless, no winterizing needed here!

There could be fewer locations in the world to be more perfect bases for sea lovers, an ideal launching point for exploring the Adriatic. Boaters can keep their vessel here and easily sail to Venice, Croatia, Greece, the nearby Tremiti Islands, and all around the Italian coastline.



Pescara Yacht Marina



Pescara Yacht Marina

Plus...

Abruzzo is home to three 18-hole golf courses with associated clubs. Miglianico Golf & Country Club is said to be the best and was the venue for the Mediterranean Games in 2009. Its par-72 course was designed by American golf architect Ronald Kirby. Adriatico Golf Club Spa offers a par-71 course and Golf Club San Donato a par 69.

The geography and topography of the region make for excellent paragliding and hanggliding conditions in several areas, notably Tocco de Casaurio, Monte Morrone, Villa Santa Lucia, and Monte Cappucciata.

Horse riding is a great way to experience the countryside. Horse riding is allowed in the national parks, and there are routes that will take you on a ride for a couple hours or several days.

Teramo's coastline was recently upgraded to include a superb biking path that leads almost seamlessly from Martinsicuro to Silvi Marina.

Being hilly country, walking is a great pastime in the area, as is biking. Tour groups organize paths for specific viewing goals: small towns, aquatic life, wolves, birds, and more.

For The Culture Vulture...

With its thousands of Gothic, Romanesque, Renaissance, and Baroque churches, castles, hermitages, *palazzi*, fortified towns and walled cities, abbeys, seminaries, and convents... Abruzzo is a history buff's paradise. For the archaeologically inclined, the region is also home to plenty of ancient sites, from pre-Roman necropolises to countless Roman vestiges.

The Middle Ages left the largest impression on the region, with its styles still prevalent today.

Festivals

Pescara hosts a rich calendar of events throughout the year, ranging from religious to culinary, folkloric to artistic. Notable are the Flower Exhibition in April, the Sottocosta in June—the local sailing event. [See the next page for the full listing of unique and colorful events.](#)

Spiritual Tourism

Abruzzo has long been smack in the way of several pilgrimage routes, including to Padua, Loreto, and San Giovanni Rotondo, as well as being closely connected to Rome, the capital of the Christian world.

And it's got plenty of its own pilgrimage sites... Thousands travel annually to Lanciano, home of the Sanctuary of the Eucharistic Miracle, where the Eucharist was said to have actually turned to literal flesh and blood during an 8th century mass, and is now preserved as a relic in the church.

You've likely heard of the Shroud of Turin... well, Abruzzo has its own

shroud. In the tiny hilltop hamlet of Manopello, visit the Basilica del Volto Santo, which receives thousands of international pilgrims each year, to view the Holy Face of Jesus Christ. It's considered to be one of the foremost Christian relics in the world.

The Sanctuary of St. Gabriel of Our Lady of Sorrows is a renowned venue for major religious observances, for example the International Biannual Exhibition of Sacred Arts, and is the pilgrimage destination for initiate students on their 100th day before the final exam.



The doors of Basilica del Volto Santo





Basilica del Volto Santo

Experiencing Pescara

Month	Festivals (Shows, Exhibitions, Concerts)	Christian Celebrations
January	Living Nativity	Feast Of Antonio Abate
	The Ritual Of Sagne	St. Sebastian Feast
	Panarda	
	Ritual Of The Tin-Pot Steamer	
February		Feast Of Addolarata
		Feast Of St. Agatha
		Feast Of St. Biagio
March		Feast Of St. Benedetto
		Pentecostal Feast
April	Flower Exhibition	Patronal Festival Of St. Panfilo
	Horse Race	
	Musical Bands Parade	
May	Pescara Baby City	Feast Of St. Clemente
	Pescara Senior City	Feast Of St. Irene
	Summer Lights	Feast Of The Madonna Of The Miracles
	The Wolf Day	Feast Of The Holy Face
		Feast Of St. Pancrazio
		Feast Of St. Massimo
		Feast Of The Blessed Nunzio
		Feast Of St. Bonifacio
		St. Mauro Day
		Holy Face Day
		Feast Of Lovino Sulphur Springs Territorial Park
	June	Sottocosta
Estatica		Feast Of Sant'Antonio
Ironman70.3		Feast Of St. Quirico
Flaiano Film Festival		Feast Of St. Pietro
Saperi E Sapori Della Natura		Feast Of St. John The Baptist
Traditional Fair		
S. Giovanni Fair		
Scafa Summer		
The Ox And St. Zopito Festival		
July	Mediterranea	Feast Of St. Luigi
	Street Food Time	Feast Of The Sea
	Indie Rocket Festival	Feast Of St. Andrea
	Fried Pizza Festival	Feast Of St. Antonio
	International Pescara Jazz Festival	Festival Of Madonna Delle Grazie
	Caramanico Summer Activities	Feast Of Environment
	National Naturalistic Literary Prize "Parco Maiella"	Feast Of Threshing
	From Etna To Gran Sasso	Feast Of St. Cristoforo



	Etno Music Festival	Feast Of The Blessed Roberto With Palmentieri Procession	
	Floats Parade	Feast Of St. Margaret	
	Crazy About Corvara		
	Ten Days Of Stone		
	Sacred And Profane		
	Montesilvano Summer		
	St. Palmenteri		
	Majella Etno Festival		
	Music Days		
	Tocco Summer		
Festa In Corso			
August	Gonfaloni Boat-Race	Feast Of S. Maria Del Monte	
	S. Giovanni Fair	Feast Of The Mountains	
	Caramanico Summer Activities	Feast Of Bartolomeo	
	Palmenteri Parade	Feast Of St. Rocco	
	Summer Lights	Feast Of S. Gabriele Arcangelo	
	New Wine At The Castle	Feast Of Santa Maria Assunta	
	Sports Festival	Feast Of The Holy Face	
		Medieval Historical Evocation	Feast Of St. Lorenzo
		Montesilvano Summer	Pilgrimage To St. Bartholomew
		Olive Oil Festival	Pardon St. Pietro
		Nocciano Week	
Abruzzo Dialect Theater			
Tournament Of The Six Neighborhoods			
Tournament Of The Crossbow			
Tournament Of Popoli County			
Shrimp Festival			
Uphill Automobile Time Trials Of The Popoli Bends			
	Feast Of The Migrant Worker		
	Feast Of S.M. Del Carmelo And S. Rocco		
	Calici Di Stelle		
	Spoltore Ensemble		
	September	Art And Taste	Feast Of The Madonna Dell'Elcina
		Ten Days Of Stone	Feast Of S. Gabriele
Abruzzo Dialect Theater		Feast Of SS. Crucifix	
The Maccheroni Alla Mugnaia Festival		Feast Of St. Michele Arcangelo	
October	Pescara Fitness&Beauty	Feast Of The Madonna Delle Grazie	
	Pescara Sposi—Wedding Exhibition	Feast Of Christ The King	
	4 Paws Exhibition	Feast Of St. Rocco	
	Patronal Festival Of St. Cetteo	St. Francis Caracciolo	
	City Of Penne International Literary Prize		
	Dante Exhibition		
November	Women In Wine	St. Francis Day	
	Pescara Abruzzo Wine	St. Catherine Day	

	Bacchus And Music	
	Open Oil-Mills	
	Cellars	
	Thanksgiving	
December	Puppet Theater	Christmas Fear
	Polenta Festival	Waiting For Christmas
		Feast Of St. Lucia
		St. Nicholas Broad Beans Festival
		Feast Of Madonna Of Loreto
Every Week	Abruzzo Market	
Three Times A Month		Feast Of Fish
Every Month Summer	Antique And Palm Tress	
	Summer Festival	
	Theatre Season	
Holy Week Easter	Carnival Floats Parade Sunday and Shrove	The Good Day
		Feast Of St. Vincenzo Ferreri
		Feast Of The Madonna Della Pietá
		Greek Resurrection Liturgy
		



For Easter, the town of Sulmona stages a procession called "La Madonna che Scappa in Piazza" (The Madonna who Flees across the Piazza), a ceremony where a statue of the Madonna is carried in a flurry to encounter a statue of the resurrected Christ on the other side of the square. © www.abruzzoturismo.it

Ortona's Cattedrale di Santo Tommaso is said to protect the remains of Apostle Thomas, which had been arranged on Chios island and delivered to the town in 1258. The arrival of the remains is celebrated every year on the first weekend of May. Participants in the festival enjoy plenary forgiveness. The saints who subsequently came to visit his remains are depicted in notable paintings throughout the town's churches.

Bucchianico preserves the heart of its own Saint Camillo de Lellis, caregiver and nurse to the ill. Visit the town to see his birthplace, the furnace he worked, and the monastery where he cared for the sick.

Some other notable parishes include the Sanctuary to Our Lady of the Miracles (highly attended, especially on the feast of June 11) and the Sanctuary of Blessed Nunzio Sulprizio (with its Scala Santa).

A pope was crowned in L'Aquila's Romanesque Basilica to Santa Maria di Collemaggio in 1294 instead of Rome. And many popes have taken "breaks" from Rome in Abruzzo, noted for its majesty, tranquility, and meditative environment.

The Majella National Park has been known as Domus Christi (the house of Christ) for all its hermitages and rock sanctuaries dotting the cliffs and slopes of the mountains.

The grandest is undoubtedly the Monastery-Hermitage of the Holy Ghost in Roccamorice. Neighboring San Bartolomeo in Legio is even more dramatic; to arrive, you must walk a stairway carved into the cliff side—on your knees.

Museums

Abruzzo itself isn't home to hoards of art... though there are a few notable museums... and high art is never far, with Rome two hours away and Florence and Venice about four.

However, it does have dozens of museums covering everything from art, culture, and history to wildlife, local crafts, and traditional gastronomy.

Pescara has a Museum of Contemporary Art, the Aurum, as well as the Museo D'Arte Moderna Vittoria Colonna (modern art museum) and several cultural museums covering the people and civic history of Abruzzo. The Paparella Treccia Devlet Museum is a great little villa acting as a museum full of wonderful examples of Abruzzan art over the centuries, especially ceramics.

Chieti's Museo Archeologico Nazionale is touted as a local treasure, with fine examples of Italic, Greek, and Roman art work, most notably the Warrior of Capestrano, from the 4th century B.C.

L'Aquila's National Museum of Abruzzo houses artifacts relating to paleontology, archaeology, and medieval art. In Pescara, the Museum of Folk Traditions is well known, and Teramo's Penacoteca Civica has wonderful examples of majolicas, a special kind of glazed ceramic.



Face of Christ at Volto Santo



An old theater building

Libraries

Libraries are ubiquitous in Italy, you'll find them in every city or town, no matter how small, and they are strongly pushed on the public, making for a culture that puts great value on books.

Libraries are a great community center, offering classes and workshops in everything from cooking to languages, and hosting



Take a book, leave a book—you'll find these little book sharing outlets all over

concerts and book clubs of all kinds—including an English-speaking club. If you join, you'll receive regular updates on new arrivals and happenings.

Plus...

You'll find plenty of classes and courses you can take, especially in Pescara or Chieti.

I saw posters for everything from marksmanship, drone piloting, and personal fitness classes to yoga classes and mommy groups.

Mangiamo!

No discussion of entertainment in Italy would be complete without a comprehensive look at food... after all, Italian cuisine is half of the fun you'll have living here!

Foodies rejoice... aside from just wonderful recipes, Abruzzo enjoys incredibly fresh, locally produced ingredients. With its fertile land, pristine mountains, and

Café Culture

C'è sempre il tempo per un caffè.
There's always time for a coffee in Italy.

Always. No matter what.

Nowhere in the world do people take their coffee as seriously as in Italy.

Always offer a coffee to those who come into your home or office. And try to accept it when offered.

Before undertaking pretty much any task in Italy, you will be asked (or expected to offer) a coffee.



Gnocchi with sausage and pepper cream sauce

uncontaminated ocean and lakes, nearly everything you consume here was grown, caught, or farmed within a few miles.

Abbruzzan cuisine is a little more interesting than typical Italian, being influenced by its historical residents. Shepherds in days of old cooked simple recipes while out herding in the mountains... fish reigns supreme on the coast where the fishermen still practice their livelihood... "peasant dishes" are popular with farmers in the countryside... meat (especially lamb) dominates the interior of the country... and the wide variety of crops grown in the region are put to good use at every meal.

Most dishes here owe themselves to traditional, modest roots. Mutton, soups and broths, and cheeses and breads are common throughout Abruzzo—especially *arrosticini*, grilled lamb skewers done over coals, no picnic is complete without them.

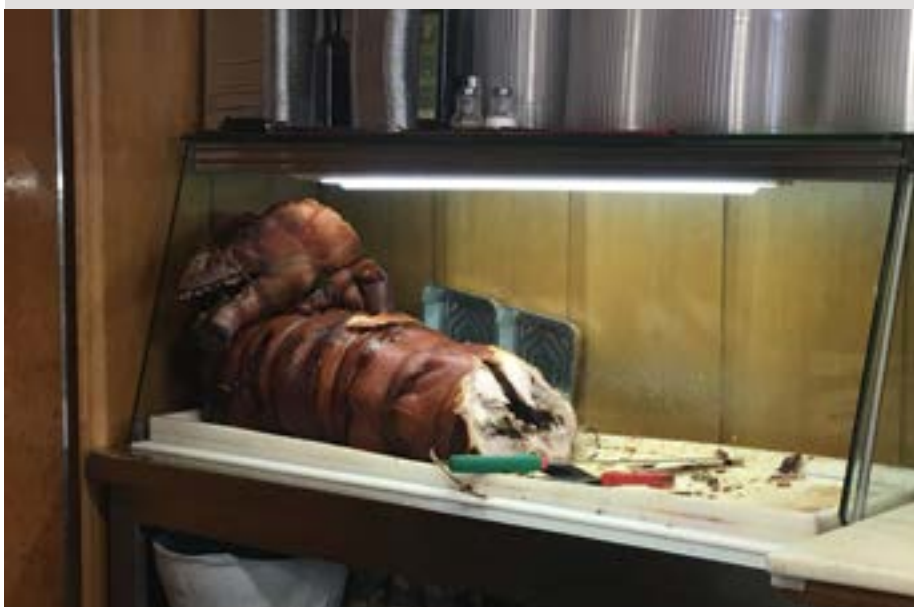
Above all, food in Abruzzo is cheap. Incredibly cheap. Eat out or order



Lamb is a popular dish and appears on nearly every menu

in... cook top-of-the-line dishes or simpler fare... no matter how you do it, eating is affordable. The rich selection of locally sourced ingredients must have something to do with it—and, of course, it helps to not have to import wine. A full dinner for two at a nice restaurant in the heart of Pescara, including wine, starters, and dessert, will run you less than 30 euros.

Grab a bottle of Montepulciano (for a couple euros), a hunk of Pecorino (the locally produced sheep-milk cheese, also only a couple euros), a few slices of salami, a small loaf of traditional country bread, and some olive oil—and you've got yourself a picnic for the gods.



Any trattoria worth its salt should offer a porchetta in season (a year-old pig that's been stuffed with salt, pepper, wild fennel, garlic, and white wine and roasted for seven hours)



In most restaurants, dishes are served family style for parties larger than two or three

Surf Over Turf

If you're not a seafood lover, you'll find it hard to live and dine comfortably here. I have a pretty eclectic set of taste buds, and I especially pride myself on my willingness to try anything, especially in new and exotic places... my downfall? Fish. I just don't like seafood. Sure, I can eat some tilapia or calamari if it's sufficiently doused with lemon to mask the taste (and as a Marylander I would have been excommunicated if I didn't eat crabs), but that's about it.

Usually, though, it's not something that affects my day-to-day life. Even the most dedicated seafood restaurant offers a chicken breast or plain pasta dish in my previous experience... not so in Abruzzo.



Just a small sample of the seafood you'll find in supermarkets

In Abruzzo, a fish restaurant is just that and don't expect anything else. Many restaurants serve no land or sky option (and, be careful, *marinera* is not marinara), so if you're sea-averse, check the menu before sitting down.

And if you value your reputation, don't ask for extra ingredients or condiments for your food. I was invited to a typical Italian meal (that is to say, a drawn-out, five-course affair) on the beach, and every single course was fish-based. The *secondo* (the main meat dish) was a breaded white fish filet—the first thing that I could have enjoyed eating instead of forcing down—and I asked for some lemon to accompany, which galled the staff and chef. They brought it, after much ado, and then continued to ask me if I needed lemon for everything else they served me. More wine poured: “Do you need lemon with that?” Dessert course served: “Do you need lemon with that?”

Local Delicacies

Chieti, Abruzzo, is home to the De Cecco pasta factories—the blue and yellow box you'll find in most

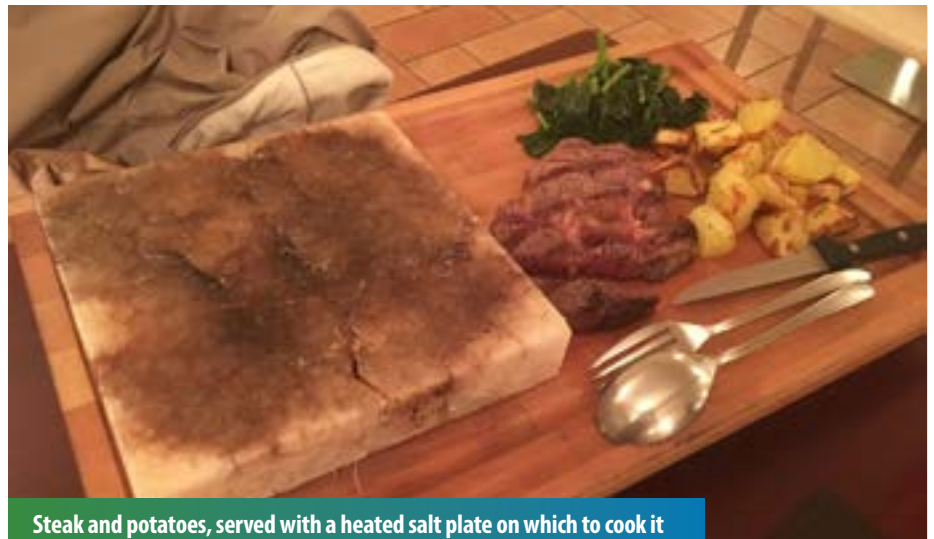


Made in Abruzzo, sold worldwide...

supermarkets around the world. Does it get any more Italian than that?

In fact, the valley around Fara San Martino village is known as “the Valley

of Pasta,” famous for the spring water they have used in pasta-making for thousands of years. Any pasta you buy here should be fresh—forget the supermarket's dried stuff.



Steak and potatoes, served with a heated salt plate on which to cook it

Saffron, truffles (28 kinds!), honey, olives, wine, cured meats, cheeses, pickles and other preserves, cherries, and peaches are all produced locally in great quantities, making them all popular ingredients in local dishes. The honey makers here avail of other natural products, creating delicious combinations of fruit, acacia, chestnut, sunflower, lavender, flower essence lime, and thyme honeys. Royal jelly is also produced here and sold for medicinal purposes—and I can swear by it stopping my cold in its tracks.

Olive oil comes in varieties, too, with truffle, lemon, or chili infusions. The local output must meet strict standards and tests to earn the coveted title extra-virgin “Aprutino Pescarese.”

Peperoncino will be offered with pastas, these spicy peppers are given in a variety of ways, from dried flakes to tapenade-style condiments to whole peppers.

Pecorino, made from ewe’s milk, is a tasty claim to fame for Abruzzo, and it comes in several different varieties. Many other types of cheese are produced locally, too, of course, but pecorino is ubiquitous.

A few different liqueurs are also produced here, mostly made from either grapes, citrus fruits, cherries, or herbs. A few of the region’s creations come together in these liqueurs, notably the mulled honey wine and Zafferano, a saffron liquor.

Maccheroni alla chitarra is the most popular cut of noodle in Abruzzo, named “guitar” after its thick noodles that resemble guitar strings. It’s often topped with a lamb ragu and some grated pecorino.



Many homes in Abruzzo have pizza and bread ovens built into their walls

The coastal climate allows for the cultivation of several wine grapes, including Chardonnay, Cabernet Sauvignon, Malbec, and Pinot Noir. The most famous is the red Montepulciano, with two sub-varieties: Terre de Casauria and Terre dei Vestini. Trebbiano is the local white. Abruzzan wine was chosen to be served at the ceremony of the 60th anniversary of the EU treaties in March 2016.

And you can experience the harvest or production for all the locally produced goods. In September, the day when the grapes are harvested is a local holiday and wineries have an open day. You can also help press olives for oil or witness the making of pecorino.

Abruzzo is noticeably lacking in chains and franchises. In terms of eating, this means that you won’t find many fast-food joints or familiar food dives here. What you will find is an abundance of mom-and-pop or small, boutique restaurants.

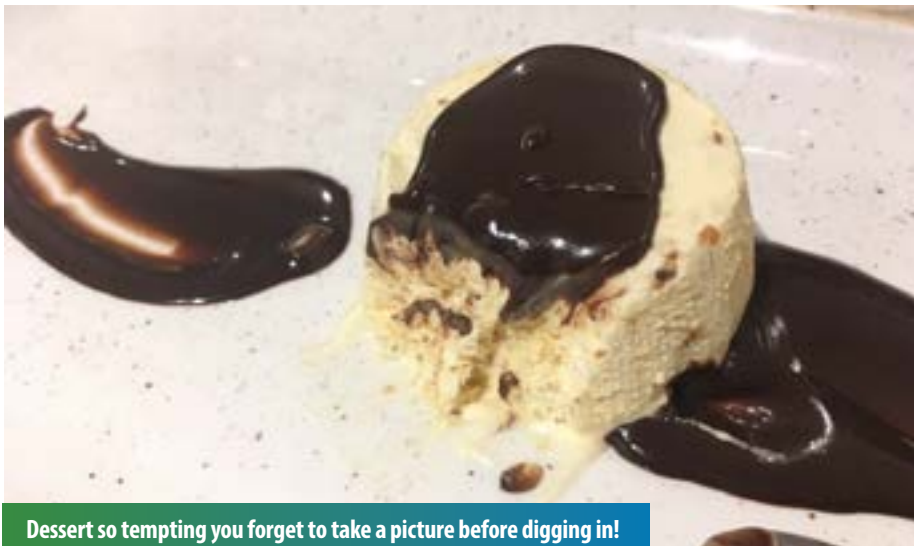
Meals here are slow. A full Italian meal is usually five courses—five leisurely, slow, savored courses. You’ll get funny looks if you only order a main course in a restaurant—even if you’re eating alone. It’s just not done. When you eat in Italy, you take your time... and you stuff yourself to the point of bursting.

You may want to practice pacing yourself. If you fill up on antipasti and an appetizer, you’ll be full before even the pasta course comes—and you still have to eat a main course and dessert after pasta. If you don’t want to gorge yourself, you have to practice polite nibbling. However, leaving anything on the plate of any course still usually earns you a questioning look from the waitstaff, curious to know if something was wrong with the food you didn’t completely finish.

For lunch, it is more acceptable to have fewer courses. Either a few plates or antipasti or a starter, and then either a pasta or meat dish is



Pizza, of course—likely better than any you’ve had before!



Dessert so tempting you forget to take a picture before digging in!

considered a full enough meal—but most Italians take full courses even on their lunch breaks.

You won’t escape a meal in Italy without a coffee at the end... and you’ll have a hard time convincing folks to not serve you wine with every meal—embrace it!

Safe As Houses

Abruzzo is about as safe as you can get in this modern world—a paragon of security. Most residents say they don’t even lock their

doors, especially if they live in the countryside.

When driving to Popoli with a local for lunch, we returned to the car and Fabrizio couldn’t find his keys. It turned out he had left them in the car. “I do that all the time... I don’t even realize it anymore. There is simply no danger... so why not?”

Finding Your Compatriots

This little corner of “Il Belpaese” is all but unknown. A few Brits and Northern Europeans (mostly Dutch,

“All Americans Drink Coke, Right?”

Being a rural area, most Abruzzans haven’t actually met many Americans in real life... though they’ve, of course, seen plenty of media.

One pervading cliché that every Abruzzan seems to think about Americans is that we all must drink Coke all day long.

A couple times, in awkward, embarrassing moments as I ordered food with local businesspeople, they actually ordered a Coke for me and told the waiter to take my wine glass away. It felt a bit like being the kid at the grown-up table. I’m not sure why those folks thought it so adamantly in those cases, but they couldn’t fathom that I would join them in drinking wine instead of having a Coke.

... As an aside, if you are a cola lover, you may find Abruzzo lacking in Coke variety. Diet Coke or Coke Zero drinkers will be disappointed at nearly every turn (though all varieties are sold in most supermarkets). Coke Life seems to be the most popular diet version of the beverage, available more widely than either Diet or Zero. But don’t expect anything diet in restaurants—most only stock the original.

Swedes, and Danes) have found their way here, as well as a smattering of Australians, Americans, and Canadians... but Abruzzo is perhaps Italy’s best-kept secret.

An expat community does exist here—it’s been growing more than ever in the last three to five years—but it’s not an organized or very interactive community. You’ll have a hard time finding other expats,

as they're scattered among the regions cities, medieval villages, and verdant hillsides.

It's worth noting, though, that the U.S. Embassy thought there were enough Americans in Abruzzo to send a team to register voters and renew passports for the most recent election.

Karen and Dave say that they were the first expats to come to the small town of Palmoli in Chieti Province about 12 years ago, and the adjustment was hard. For the first couple of years, they were almost ignored as residents, treated like a passing tourist might be. After more than a decade there, they have been accepted as part of the community, but it was an uphill road. Other expats I spoke with about this admitted that it can be tough to crack into the Italian community—especially in small, rural towns like Abruzzo's.

That's not to say that Abruzzans are unwelcoming, but the stereotype of close-knit Italian families comes

from a kernel of truth... families, communities, and small towns are hard to get a foothold in without some prior familiarity or acquaintance. It's much easier for those who marry Italians to fit in and become assimilated, and those with young families or having children locally have a shoe in with locals (the stereotype about Italians loving bambini, and lots of them, is just as true).

And community events tend to revolve around religion—feast days, saint's days, processions, and festivals. If you don't make an effort to join your local parish, community acceptance will be even harder to attain.

Parli Italiano?

One of the biggest potential cons for expats coming to Abruzzo is the need for Italian. While those working in tourism (especially in Pescara, Chieti, or similarly large cities) speak some English, it's rare to find it much known in the small hillside towns and medieval villages of Abruzzo.

What Else Can You Speak?

If you've got no Italian, you may not be completely out of luck... While many Italians in this part of the country don't speak English, many speak Spanish, German, and sometimes French.

Have you got proficiency in any other language? If so, try it out before resorting to sign language.

I speak French and Spanish fluently, and I found that my Spanish was more helpful throughout the region than either English or French. If it's not because it's the person's second language, it may be that it's their first—I met lots of expats from Spain and even coming from as far as Venezuela.

At What Cost, La Dolce Vita?

Abruzzo is fantastically cheap overall.

You can eat like royalty here on a pittance. So much food (and pasta and wine and oil... etc.) is produced locally, it's like getting everything at a huge discount. Most locals shop markets and small mom-and-pop shops to buy local. In every town or city in Abruzzo, you'd be able to shop butchers, bakers, greengrocers, pasta makers, and sundry shops exclusively. There are supermarkets, of course, but you can forego them to get the really good stuff from the specialists.

Many locals even produce some of their own food, drastically cutting food costs. One couple I met was completely self-sufficient on just a couple of acres—complete with pigs, sheep, rabbits, chickens, and crops—and claims to spend only about 700



Enjoy the babbling rivers throughout national parks

euros per month to support their richly satisfying rural lifestyle.

Likewise, housing is cheap, whether you're looking to rent or buy. We'll look at costs to purchase and some specific examples in depth, but renting in a city would run you between 700 and 1,200 euros for a 90-square-meter, two-bedroom apartment. In the country, rentals can go as low as 200 or 300 euros a month, usually including some land.

It's worth noting that Italians aren't typically renters... over 80% of the population owns their home, so the rental mentality is missing here. Holiday rentals are easy to find, but the market isn't flooded with long-term rental options, you'll have to hunt a bit.

The climate is mild enough to go without heating or cooling, but there are four seasons, so you'll likely use air conditioning or heating for at least a few months a year. One upside is that most homes come

with one or more fireplaces that help heat the house—and many even have wood burning ovens built into the kitchens.

Entertainment options are mostly free ones—it costs nothing to enter the national parks or hit the beach. Movie tickets cost between 4 and 7 euros, depending on discounts. (If you're an adamant movie-goer, it's worth noting that not all movie showings are in original version, some may be dubbed—definitely any kids movies are dubbed—but there are certain days of the week for original version movie screenings.)

If you want to get some household help, maids, cooks, and nannies are reasonably priced (and many will offer discounted rates to be paid under the table). Going through an agency you'd probably pay about 10 euros an hour (maybe 7 under the table), but it's also easy to find help through networking.

Otherwise, you're expenses are limited to car ownership and travel, whether domestic or international. Gas is incredibly expensive in Italy, about 70 euros to fill a tank (1.20 euros per liter), so driving is a not insignificant cost. Air tickets from Abruzzo are cheap, though, so traveling throughout Europe is affordable with a little extra cash per month.

In all, the average couple in a city might spend about 1,750 euros a month if renting, but in the countryside could spend as little as 1,000. If you own a home, you're expenses would come to around 800 or 900 euros a month. If you're living a little more modestly and growing some food for yourself, cost of living could be as low as 700 euros a month (about 1,300 if renting).

[See our Budgets for more details.](#)

A Destination For The Whole Family

The Kids Are Alright...

Abruzzo would be an idyllic place for a childhood—a lifestyle that harkens back to 1950s America, when kids played outside in parks until dark and took their bikes out to the forest together, only coming home for dinner or dark. The school year runs from September to June and also operates closer to how it used to back in the old days...

A typical Italian school day begins at 8.30 a.m. and ends at 1 p.m. Kids walk home from school to meet the rest of the family and everyone eats a leisurely lunch together. After eating, mom and dad go back to work, and the grandparents watch the kids until the end of the day. It's all very traditional.



Fruit trees blossoming



Playgrounds and picnic and barbecue areas in Parco delle Sorgenti Sulfuree del Fiume Lavino

You can find more modern schools with days from 8 a.m. to 4 p.m. with lunch included, but these aren't the norm.

The Canadian College in Lanciano is a co-ed boarding school for university preparation for grades 10 through 12. The International Center for Children (aka International Kids) is a nursery school for kids aged 3 to 6 that teaches in English, and it's the only private preschool recognized by Abruzzo's regional education ministry). Serendipity International Bilingual Preschool is another nursery school for kids 3 to 6.

A Dog's Life...

Abruzzo is an incredibly dog-friendly place to live whether you're in the country, a city, or a village.

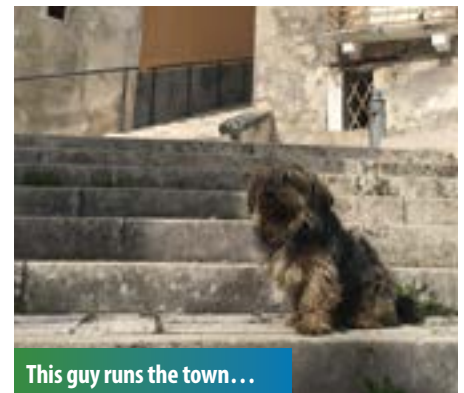
You'll see dogs of all kinds and sizes on the streets, especially at the beach or on the lido. Most restaurants and shops put out water bowls for dogs, and dogs are allowed

into most establishments (though you'd probably have an easier time taking a Chihuahua to a café than a Rottweiler).

Want to bring your pets from home? It's not difficult...

Imported animals need a microchip, to be fully up to date on vaccines, and to come with a European Community veterinary certificate completed by a federally accredited vet within 10 days of arrival. The certificate must also be endorsed by the federal agricultural authority in your home country (USDA in America, CFIA in Canada). One certificate can be used for up to five animals. You also must declare that the pet is not traveling for purpose of sale or transfer or ownership of any kind.

Animals under three months old



This guy runs the town...



The beast at the threshold



Older folks enjoy shooting the breeze in cafés and piazzas

cannot enter the country. You can apply for an Italian pet passport when you arrive in country, which will allow you to move the animal across EU borders freely.

Grandparent-Friendly...

Abruzzo is also generally handicap-friendly. This may be true to varying degrees in the medieval villages and mountaintop towns, but, overall, mobility is easy.

Pescara is highly accessible to those with impaired mobility, wheelchairs, walkers, canes, or any other kind of assistance.

Culturally, Italians value their elderly, so older folks are treated with respect and deference.

It is worth noting, though, that many of the small towns and villages in the countryside have cobbled streets and steep hills that may present problems to some.

A Town For Every Taste...

Out of the thousands of cities, towns, and villages you could choose from in Abruzzo, it's hard to offer a single description of exactly what life

would be like in any given corner of this region, but the following are a good representation of the kinds of options you'll have here...

Città Sant'Angelo

This 9th century medieval town nestled between two rivers is home to magnificent palazzi, piazzas, churches, and monasteries. Thanks to its architecture, Città Sant'Angelo earned the title "Borgo," a few years ago, joining the ranks of "*I Borghi più belli d'Italia*," Italy's association of towns of historical interest.

It's also a designated "Città Slow," referring to its commitment to try to stick to tradition and resist modernization in all ways. The mayor is serious about resisting development and keeping the town as authentic as it is. Each year, one of the town's most popular festivals is devoted to traditional health care to illustrate how old remedies can be as or more effective than modern medicine.



Palazzo at Città Sant'Angelo

It's also called Città del Vino and Città dell'Olio; City of Wine and City of Oil. Surrounded by flourishing crops, the city produces so much excellent wine and oil it's now known for them. It's also a serious art town, having hosted works from the Venice and Istanbul Biennales and the Godart project.

Perched on a gently sloping hilltop, with sweeping views from the Gran Sasso mountain to the Adriatic and rolling hills of vineyards and olive groves in between, walking its stone streets truly feels like being in a world removed from time. Quaint storefronts are home to butchers, bakers, pasta makers, and pharmacists, locals popping in from one to the next to get their daily shopping done.

The city has several sister cities or official friendship recognitions. It's sister cities with Nicolosi, Sicily, and a recognized "friend of the United States."



The local church, connected to the Convento San Francesco (of the foundling wheel)

While small, Città Sant'Angelo is a gem that packs a punch. With a renowned hospital that draws visitors from all over the country and several assisted living facilities, mental health institution that

specializes in Alzheimer's, and a rehabilitation center, this town is perfect for someone looking to age-in-place while surrounded by history, culture, and fine cuisine. Plus, it's just 15 minutes to the beaches at Silvi Marina and about an hour to skiing.

And it's a bustling, active little city, with jazz concerts, theater, and an old church that draws worshippers from around the region. There is an outlet shopping center nearby (the biggest in the region that offers free shipping) that also draws visitors who stay in Sant'Angelo. Thanks to the autostrade (highway) passing right by the city, access is easy without spoiling the atmosphere.

There are plenty of empty houses available in the historical center, and the mayor has been working to streamline buying processes to increase sales. He's managed to reduce the bureaucracy involved, lifting certain restrictions and making partnerships with business groups



Church at Città Sant'Angelo

like the bed and breakfast association and tour operators to bring in some fresh blood and innovate.

From June to September, Sant'Angelo receives a steady stream of visitors, all coming in tour groups. One of the town's most coveted artifacts and most interesting to tourists is the medieval baby-abandoning system: the foundling wheel (also known as a baby hatch). In it, mothers would place their baby, then turn the wheel, depositing the child into the church to be taken by the nuns.

Unfortunately I wasn't able to get any price examples for houses in the city center. Just outside, though, new, three-bedroom townhomes are going for 250,000 euros. These 270-square-meter, three-story houses offer gardens, a gated parking spot, and lots of interior space.

Pescara, Montesilvano, And Silvi Marina

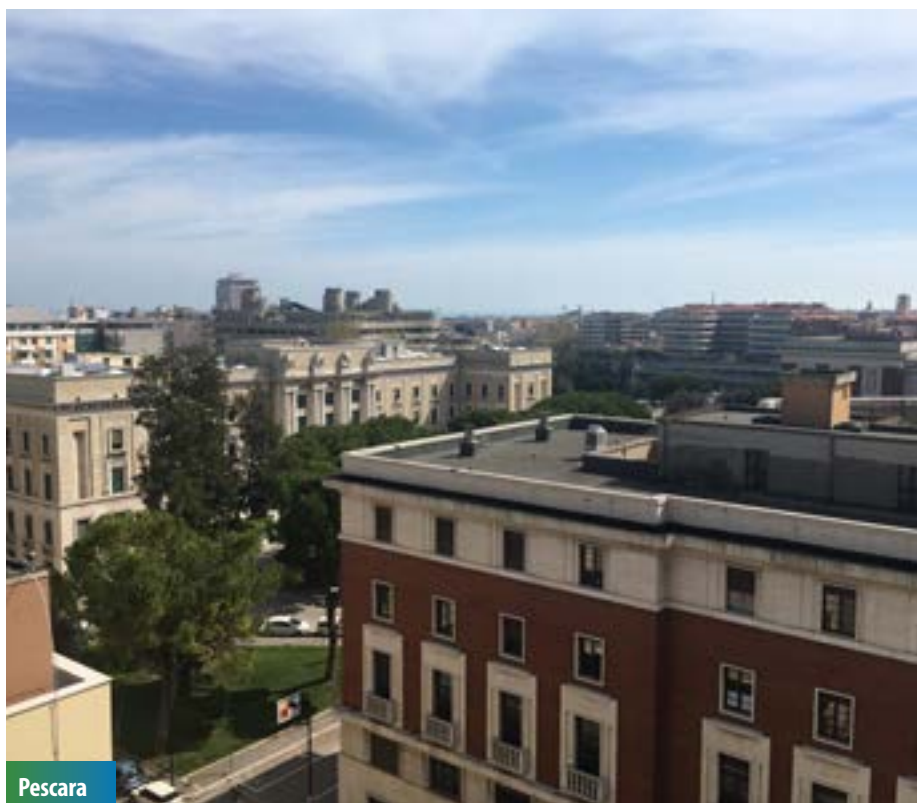
Pescara, Montesilvano, and Silvi Marina are the most notable coastal areas, with over 20 kms of continuous beachfront.

Pescara is the commercial center and largest city in the region, the main airport is located here, plus it's home to one of the biggest marinas in the Adriatic. From the Pescara marina you can easily sail to Croatia, Greece, and the Tremiti Islands. It's a fully modern city, having been bombed out during WWII and since rebuilt—it may be the most modern destination in the region.

It's also a university city, and a couple of expats I met with actually give English classes at the university.



Pescara's waterfront commercial area



Pescara

Certainly a commercial city, you can get everything you need in Pescara... but this is no Manhattan. Things get sleepy around 9 p.m. That is, everywhere by the beachfront—that's the area that keeps the party

going until the wee hours (more so in summer than in winter).

Pescara and Montesilvano feature wide beaches with plenty of space for sunbathers and beachgoers, a

Luxury Living At Le Dune

I uncovered an impressive, master-planned, beachfront development situated in Silvi Marina called Le Dune. The developer, who's completed several real estate projects, including over seven major hospitals, understands the importance of having amenities for residents.

In fact, before building the first condo units, the developer decided to focus on building the amenities, including a boardwalk with shops, a pharmacy, a daycare center, and a café. Right now, there's a full-service supermarket under construction scheduled to be open in 2018. The developer even donated 4 million euros (US\$4.28 million) to the city to develop a school near the development.

And, you won't have to worry about security, as he's offered the city's police department space at a deeply discounted rate in the development's commercial center.

Residents will enjoy direct beach access, two swimming pools, green areas, bars, open-air gyms, and playgrounds for kids.

All of the units feature modern, cutting-edge floor plans with large outdoor terraces and ocean views.

The first 114-unit building, delivered in 2016, has been completely sold out. They've started on the second complex, 82 units to be built,

scheduled to be complete in May 2017. To date, only 15 units have been sold.

Choose from one- to four-bedroom units from 55 to 200 square meters (592 to 2,152 square feet), priced from 250,000 euros up to 1.25 million euros (US\$267,500 to US\$1.33 million). The developer is willing to offer financing, as well.

While the ceramic tiling, hardwood flooring, electrical, and basic plumbing is installed within the units, appliances and fixtures are not included. The developer has an onsite facility where you can select a customizable furnishing package that'll start at a minimum of 12,000 euros and go up from there. The cost will depend on the size of your unit, along with the kinds of appliances and fixtures you choose.

Additionally, though the developer has a parking lot for residents; if you want a private covered parking space or garage, you'll have to pay extra—this is common throughout Europe. The price for a parking space starts at 14,000 euros (US\$14,890). You'll have to pay a minimum of 25,000 euros (US\$26,750) for a private garage.

As far as your expenses, you should expect to pay around 70 to 120 euros for HOA fees (depending on type of unit) and this includes internet. Your utilities cost will run on average between 70 to 150 euros per month—remember you're in a temperate climate.





Fishing nets out to dry

boardwalk area lined with open-air restaurants, beach bars, lidos, and biking trails. Then there's Pescara's Ponte del Mare, the "Sea Bridge," a suspended-cable bridge for cycling and walking that connects the south coast with the north, separated by the Pescara river—it's one of the largest cycle-bridges in Europe.

It's also home to the largest concentration of expats, with Meetup groups,

Beachfront and coastal properties for resale in Pescara are extremely limited, but there is some newer inventory available in this area, albeit priced at a premium—but it's high-end and right on the beach.

Penne

Another winner of the "*Borghi più belli d'Italia*" award, this medieval town of brick is one of the most



Entrance into historical center of Penne



Penne's communal fountain, once used for horses, now for all the townspeople—of course, built in the city's famous brick



These fountains run constantly, if you block the tap with a finger, the water shoots out the top for the ease of pedestrian drinkers

art-rich in Pescara province. It's known as the Città del Mattone, the Town of Bricks, for all its faded brick construction, and in the past has been called "the Small Siena." Many of the town's buildings are one-time aristocratic homes with carriage doorways opening into courtyards that lead off to individual apartments. It's chock-full of religious sites, with over a dozen notable churches or other religious structures.

Penne residents also enjoy a nearby lake that's protected by the World Wildlife Fund and leads to the Gran Sasso and Monti della Laga National Park. The town's public fountains are all fed by natural springs—make sure to try out the manual spouts!

In 1538 the town was given as a wedding gift by Emperor Charles V to his daughter Margaret of Parma, who did great things for it; many of its fine palaces and civic buildings were built during this period.

The town is fully equipped with all modern amenities, even with its own hospital.



Ancient doors lead into courtyards...



This is the courtyard for several apartments that have been created from this one-time palazzo

Medieval/Modern Townhome

From the outside, you'd never imagine the modern designs this apartment features. Looking at the building from the street, you'd think it was as old on the inside as the medieval entrance.

It features three bedrooms, all with en suite bathrooms, including one with a large hot tub. It has kitchen with dining space, two living areas, and a courtyard that's accessible from two of the bedrooms.

It's semi-restored, as the previous owner preferred to keep much of the original décor. You'd probably want to upgrade the kitchen, but other than that it's move-in ready.

With the amount of space available, over 190 square meters (2,045 square feet), I think this property is ideal for a hostel or bed and breakfast.

The price for this property is listed at 180,000 euros (US\$192,600).

Popoli

Popoli, built at the source of three rivers, is also known as "the Lady of the Waters." A medieval and baroque town just minutes from some of the most sought after thermal springs in the country, Popoli is practically

begging people to come and buy up its incredibly cheap, historically significant homes.

Locals have been moving out of town for big cities over several years now, and walking the streets, it seems as though at least half the



Piazza at Popoli



Streets of Popoli

real estate is for sale. Think 5,000 euros for a 50 to 60 square meter property from the 15th century—and there are even tax breaks for those coming to buy and fix up these gems.

Popoli is known as the birthplace of General Corradino d'Ascanio, an Italian aeronautical engineer who designed the first production helicopter for local manufacturer, Agusta, and designed the first motor scooter for Ferdinando Innocenti, going on to help Enrico Piaggio produce the original Vespa. Visit his museum, housed in a beautiful the towering Taverna Ducale, just off the plaza that's home to the Palazzo Ducale. The manager tells me that even if it doesn't look open, just give a knock and usually someone is there and happy to let in visitors (and he says this is true of most historical sites and small museums).

Walking these sleepy streets you see long-time neighbors stop and chat as they go about their day... a group of old men argue outside the local café. Cats stalk between the winding stone streets, looking curiously at the large party walking by—evidently not a common sight in this sparsely populated town.

So engrossed in note-taking while we rested for a quick coffee (there's always time for a coffee in Italy!), I left my purse on the back of my chair as I walked out. Before I took more than a few steps from the door, at least three people in the café, including the barista, were running out, shouting after me that I had forgotten my purse. This is a small-town kind of place where you can count on people's honesty and neighborliness.

The biggest draw for Popoli is the nearby thermal health center (see sidebar) and associated nature reserve and sulphur springs. The town also has a large, modern sports center.

Popoli may be one of the most pleasant and picturesque places in the world for someone to recuperate or retire. Those with ongoing health treatments that could be taken care of at Terme should pay particular attention to this amiable, slow-paced little town.



Church at Popoli



A park at Popoli

Terme Di Popoli

The Terme di Popoli, just a few minutes up the hill, is one of the leading health and rehabilitation centers in the country, drawing medical tourists and spa-goers from all over. During the high season, the facility sees 1,000 or more patients per day.



The spring has been used since antiquity for healing purposes, and its water is recognized today by the Ministry of Health as an effective treatment in the fields of rheumatology, otolaryngology, pulmonology, dermatology, phlebology, and gastroenterology. The mud that's used is taken from the spring beds, and then kept in huge vats for a year in order to perfect the mineral components before being used to fill the mud baths.



I spoke with several current and former patients and all swore by the results. One expat from Utah with chronic bronchitis went for a two-week treatment years ago and reports no attacks since, and it's said to be especially effective for arthritis.

You can seek a prescription to come to Terme and have it covered by insurance (once a year). The two-week bronchitis treatment I mentioned cost the patient only 49 euros out of pocket as a co-pay, the rest was covered by insurance.

Otherwise, prices range from just 2 euros for a cup of the sulphur water (touted for its anti-inflammatory properties, good for digestion and all the organs—it only tastes a little eggy... try not to smell before drinking) and 7.50 for a nebulizing treatment, up to 45 euros for a mud and mineral bath and massage and 46 euros for lymphatic drainage. Packages are available for everything.



It's not terrible... but try not to smell it before sipping!



You can see the sulphuric waters bubbling just under the sandy surface



The nature reserve, with springs that feed the health center



Sulphur water, straight from the source

Tocco Da Casauria

“Tocco,” the name of which is thought to mean something like “Village on the Rock,” is another town with super-cheap real estate—most hundreds of years old, the oldest dating back to the 13th century. It enjoyed several periods of building rejuvenation over the centuries (unfortunately, all due to earthquake damage), the most recent in the 18th century. The little town of about 2,700 residents is home to many beautiful palazzi built and owned by the richest families in the region. One palazzo is so impressive that it called for competition. A prominent noble family out of Rome came to build their own

country home here and decided to build one larger, more extravagant, and right in the face of the original, its view to the surrounding hillsides and mountains now completely blocked. That first palazzo has since been split into two parts, and one is currently for sale, the other home to a small brewery. The second is still owned by the Roman family, and is currently undergoing renovation—having walked the inside, I can vouch for its utter opulence.

Today, you’ll find plenty of historic townhomes and apartments in Tocco for around 30,000 euros, but they need a bit of work done... some might need as little as 5,000 euros worth of renovations, you

might put in up to another 30,000 for others in worse condition. And prices go lower if you take the time to find them, but some serious work would have to be done to properties going for less than 30k, usually full gutting renovation.

Tocco is also known for its wine—with three wineries producing and bottling in this tiny town—and its namesake olive variety. Its locally made olive oil from the Tocco olive, Toccolana, is superb.

But the town is sleepy... bars and cafés are filled with old men playing cards and arguing politics... old women wander the streets and markets. Not much goes on here beyond the olive harvest.



Streets of Tocco da Casauria



This was the original palazzo... across the street is the newer one that blocks all views



A palazzo in Tocco



You're never far from spectacular views in Tocco...



Old blends harmoniously with new in these Medieval towns

Most people here buy for the view... it's impressive from any angle and you'd be hard pressed to find a property without some kind of view. And, as with most locations in Abruzzo, you're only about 30 minutes from the best skiing in the region and about 45 minutes to the coast.

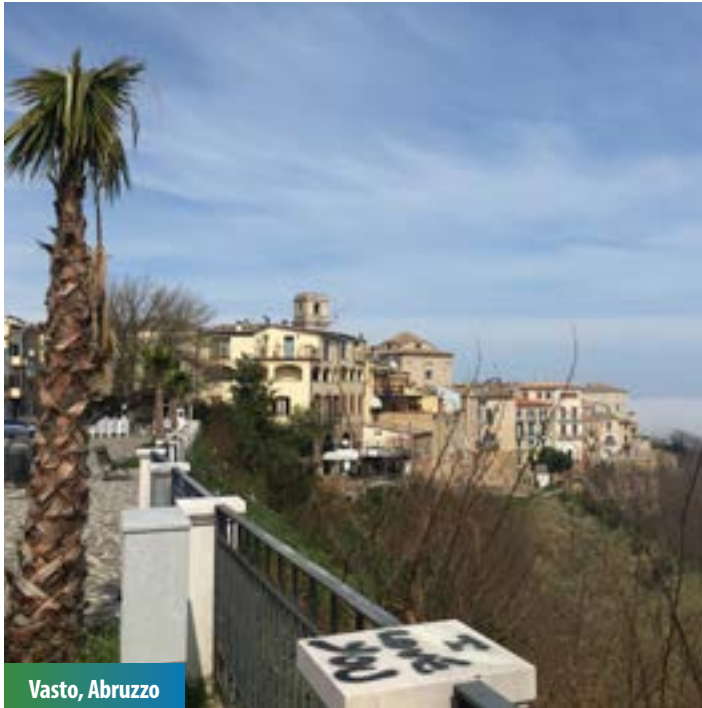
Perhaps surprisingly, the town is a coveted paragliding location, thanks to its proximity to Morrone Massif and the sea. The season for gliding lasts from early spring to fall, and you can takeoff just minutes from the city center. The scenery here would make paragliding a here particularly enthralling.

And, thanks to this wind, the town has been able to lead the country in commitment to the environment, establishing the first wind farm on the peninsula in 1992. It's now won awards for its environmental initiatives and commitment.

The town sells the energy and takes a cut, meaning it has a good steady income that the mayor continuously reinvests into town improvements. Tocco is committed to development and improvement—better services for residents, cleaner streets, and improving the local schools and education, as well as general technology... for example, this is the first town in Italy to have electric whiteboards in all schools. Plus, the money earned from the turbines means there are no taxes or fees for resident services such as garbage removal.

Vasto

Vasto may have been my favorite of all the cities and towns I visited in Abruzzo... and, while I can give some of the obvious reasons it's a nice place, I really can't say for sure why this place spoke to me the way it did. I call it "location chemistry"... when you just click with a place and seem to fit there. You like the feel of it. It's ineffable.



Vasto, Abruzzo

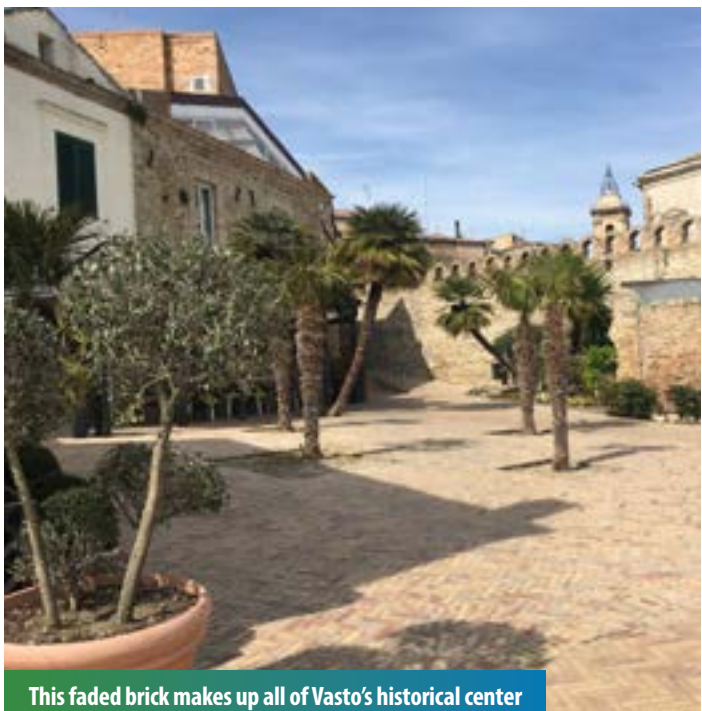


Small, tranquil plazas make for great venue spaces in summertime...

Perhaps the connection was emotional by proxy... Vasto reminds me overwhelmingly of Valetta, Malta, where I spent my honeymoon a few years ago. (One thing's for sure, Vasto beats Malta for climate—instead of sweltering heat, enjoy mild coastal climates here.)

Perched on a hillside, this walled city of faded brick overlooks the Adriatic and Vasto Marina, the seaside town that sits right below (you can walk down steps connected to the city walls to get to sea level). The pedestrianized historical center is made up of plazas and winding little alleyways bordered by several-story homes on each side, creating what feel like intimate, shaded streets.

I saw a three-bedroom, two-bathroom apartment of 150 square meters in Vasto that's listed for 123,000 euros. It's got a wrap-around balcony that's accessible from nearly all rooms and is just a five-minute walk to the beach.



This faded brick makes up all of Vasto's historical center



View from Vasto overlooking the sea and Vasto Marina (clear view)

A Home With A Grove In Casalanguida, Just 20 Minutes From The Coast

The 170-square-meter (1,829-square-foot) home features two independent apartments that could either be kept separate or combined into one home with no work (the only separation is a locked door between the two, and the fact that they each have unique entrances). If you wanted to earn some extra cash, though, you could easily rent out the smaller side. Or you could change the room uses entirely; it would be a grand house if all combined.

The larger, two-story apartment has two double bedrooms, each with balconies and a bathroom, plus a combined kitchen and living space with a fireplace.

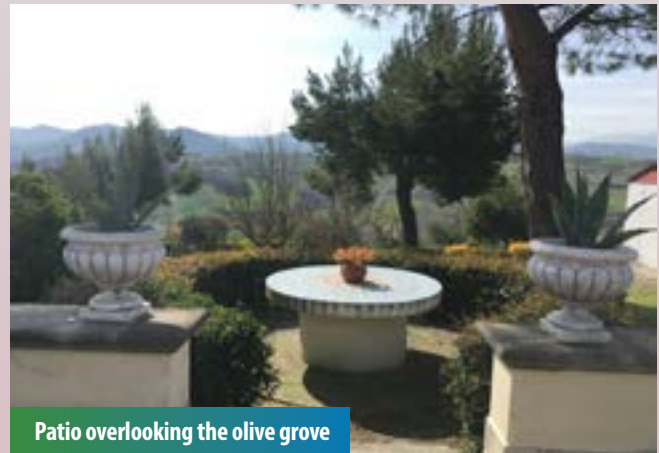
The second, single-story apartment has a bathroom, small kitchen, a combined dining and living room with fireplace, and a large bedroom with fireplace.

On the outside, you've got a paved patio and garden area along with a little over an acre of land with a small orchard of cherry, plum, peach, and fig trees... not to mention the olive grove with over 90 mature trees. The property also has solar panels installed on the roof and a car garage.

The property is listed at 130,000 euros (US\$139,100). It's move-in ready, but you may want to do some upgrades and additional renovations. You also may want to add a swimming pool.



The house (partial view)



Patio overlooking the olive grove

Opting For The Rural Lifestyle

Abruzzo is ideal land for going off-grid. The weather is temperate year-round, the earth is fertile, and the land is largely divided into small plots for individual owners. Living off the land is a great way to enjoy the fresh air, control your own schedule, and embrace peace and quiet.

Most residents with any amount of land grow some kind of produce—whether it's just a few fruit trees, and olive grove, a vineyard, or rows of crops. In most cases, they sell their harvest to producers after taking however much they think they can eat of it, making some easy pocket money and reducing their own food costs.



It's easy to find traditional old houses with plenty of land for growing...

Karen and Dave moved to their 2.5-acre plot 12 years ago and became completely self-sufficient. Over the years, they've tried just about every kind of farm animal there is to have in this part of Italy.

Ultimately, they settled with a small farm of chickens, rabbits, sheep, and pigs, and a few rows of produce they turned over each season. They built pens for the animals, had a grazing paddock, a large smoker ideal for cheeses, plus a small but fully equipped slaughter space. Their monthly expenses were limited to toiletries and their car. "We were fat, dumb, and happy," Dave quips. (Trust me, this industrious couple is far from fat or dumb—in fact, very fit from taking care of their land and incredibly sharp for teaching themselves to farm it—but they do seem inordinately happy with their simple life.)

One tip from an experienced couple: Don't even try to keep goats. They're impossible to manage. At one point they played host to four females and one billy goat that refused to be handled or milked. For a few months the couple dealt with them by one lassoing, the other tackling, then dragging them by the lasso to the milking station... but they mostly just ended up getting injured. The milk and cheese wasn't enough of a payoff



The climate is so good for growing, you can even have a garden on a balcony of a few square feet.

for the occasional broken bones! Dave and Karen took self-sufficiency to the extreme—their slaughterhouse is evidence of that. You don't have to carve up your own meat to go off-grid and save some money.

"Killing never gets easy. The first few kills were very hard... We toyed with the idea of going vegetarian after the first couple of—very messy and inefficient—butcherings. But, in the end, we like meat. We'd be hypocrites if we produced everything ourselves but bought our meat. If we are going to

enjoy meat, we want to earn it like we earn everything else," Dave explained.

But you could very easily draw the line at producing a few fruits and vegetables from crops, collecting eggs and milk, and producing cheese, maybe even olive oil or wine—all achievable with a family-friendly G rating. Even producing small, erratic amounts of any of the above could give you a nice discount on monthly food costs—whether from consuming them yourself or selling them on.



There's no shortage of fertile land in Abruzzo...

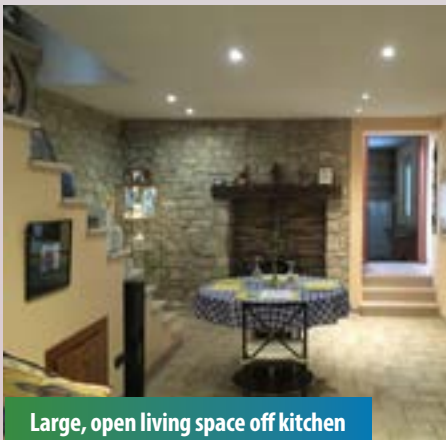
Fully Functioning Small Farm

In Chieti, near the town of Palmoli, Dave and Karen are selling their fully restored 166-square-meter (1,787-square-foot) country villa with spectacular views of the surrounding mountains and hills dotted with little Italian villages throughout.



View of the countryside from the master bedroom balcony

The home features a large open kitchen with modern appliances, a living room area, and diner with a separate kitchen larder (a cool-temperature area for food storage). It has a staircase that leads to a master bedroom with an en suite bathroom.



Large, open living space off kitchen

It also has a second set of stairs from the living room that leads to a guest wing complete with two bedrooms and a bathroom.

This type of setup is perfect for a B&B or short-term rental, which is exactly what Dave and Karen did. They rented out rooms in their guest wing—mainly to folks who are in the process of renovating their own homes in the area and need a place to stay.



Part of the garden space

The villa also has an impressive outdoor living space, including a 36-square-meter covered veranda with a large open fireplace suitable for cooking and pizza making. The property is fully capable of being self-sufficient.



Chicken coops

Dave and Karen have pulled back on their farming activities because they are selling, but the setup is still there for raising goats, pigs, hens, and chickens—the animals may be gone, but their pens and enclosures are all still laid out and fenced off. The infrastructure of the operation is still intact—even the outfitted slaughterhouse.



Slaughterhouse (the barrel in front is for smoking meats and cheeses)



Inside the slaughterhouse

As well as the animal setup, a decent-sized vegetable garden with two wells for irrigation is just steps from the back door, complete with four storage sheds and a cheese and/or meat smoker. Plus, about 2.5 acres of land for animal grazing, along with over 160 trees—mostly olive, with some fruit and nut trees, as well.



The pantry, filled with honeys, pickled vegetables, liqueurs (and, when the farm is fully operational, plenty of meats on the drying rack and in the freezer)

This little estate, priced at 210,000 euros (US\$224,000), is being sold fully furnished with all appliances—completely ready to go.

Getting Around The Region

While you wouldn't necessarily need one if living in a town or city, you're going to want to own a car here. Certainly, one will be needed if you're living in the countryside.

A bus system connects the region's major cities, taxis can be used within cities, and buses and a train run up and down the coastline, but that's the extent of the regional public transport.

Health Care

Italy's health care is ranked #2 in the world, according to WHO, and has the 14th highest life expectancy in the world, according the CIA Factbook.

There is a noticeable discrepancy between Italy's private and public hospitals, and also a discrepancy in care available in different regions of the country. Northern Italy is a more affluent area and tends to have better public medical facilities, while

the south, which is poorer, has lower quality public medical facilities.

Abruzzo is well covered, with major hospitals and smaller clinics widespread throughout each province (18 public and 11 private,

6 of which are along the coast). Thanks to the prevalence of health facilities, wait times are generally low, maybe 30 minutes if you walk in off the street.

Most doctors and some nurses would speak some English in hospitals—certainly in major facilities—but don't count on it being sufficient in a small town clinic or small countryside facility.

Public System

The national health service (SSN, Servizio Sanitario Nazionale) is organized under the Ministry of Health and administered on a regional basis. The public sector has improved greatly over the last decade.

Foreigners with valid visas are entitled to the same public health care access and treatments as Italian citizens.

Family doctors are entirely paid by the SSN, must offer visiting time at least five days a week, and have a

On The Road In Abruzzo

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The stereotype about Italian drivers is global, but I think it's overkill. Driving here didn't seem much different to me than driving in the United States—although there is a tendency towards speed-devil velocity.

Or perhaps it's all about context... Coming from Panama, drivers in Italy seem courteous and law-abiding to me. Honking is limited—more common are those famous gesticulations you'll witness as an angry driver yells in his car.



Views from Sant'Angelo to the sea

limit of 1,500 patients. Patients are assigned a doctor by the SSN but are free to change to a doctor of their preference, subject to availability.

How The National Health Care System (SSN) Works

The national health care system is a collection of structures and services that ensure health protection and assistance for all Italian and foreign citizens. Enrollment takes place at the Azienda Sanitaria Locale (ASL) in your particular region.

To enroll, you'll need to submit:

- A valid visa;
- A certificate of residence or a declaration of regular abode;
- Tax code, issued by the Ministry of Economy and Finances (Ufficio Locale dell'Agenzia d'elle Entrate);
- A declaration stating you will inform the government of any variation in status.

By enrolling in the national system you have access to:

- The selection of a family physician and of a pediatrician for one's children;
- General medical examinations in clinics and medical examinations with specialists;
- Medical exams at home;
- Hospitalization;
- Vaccinations;
- Blood exams, X-rays, ultrasound exams, etc.;
- Prescriptions for medicines;
- Certifications and medico-legal services;
- Rehabilitation assistance, prostheses, etc.

Some of the services are not for free, however exceptions apply for disabled people, welfare recipients, retirees with the minimum pension

and who are at least 60 years of age. For medical examinations with specialists, laboratory examinations, and the purchase of medicines, you'll have to pay a fee that is established by the government. You also have to pay for a ticket on emergency-room services that are not classified as urgent (codice bianco, white code); hospital services are free for all those enrolled in the National Health Service system.

The enrollment is open to non-EU citizens after paying the minimal annual fee (determined in proportion to income). The minimum yearly fee is 388 euros per person.

The national health insurance provides, as outlined above, cheap (often free) top-notch health care, and denial for enrollment for any reason (such as pre-existing conditions) is extremely rare.

Basic accommodation in private hospitals consists of wards with three to six beds. For an extra 75 euros per day, you can stay in a private room with en suite bathroom.

In public hospitals, all in-patient treatment under the National Health Service is free. You pay for out-patient expenses, such as consultations, tests, and day surgeries. The maximum cost to you for each out-patient treatment is 36 euros.

Wait times can be weeks or even months for specialists in big public facilities. Most Italians supplement the public care with private insurance in order to bypass lengthy waits.

Private Care

If you aren't covered by the national system, you must pay before

receiving treatment, even if you have private medical insurance. Some foreign insurance companies have agreements in place to bill some hospitals directly.

In contrast with your public options, private hospitals are more like five-star hotels and have a price tag to go along with the luxury. A stay in a private hospital can cost from 500 to 3,000 euros per day; treatment costs can be up to 5,000 euros per day (e.g. for major surgery).

Insurance Options

All foreigners employed in Italy can contribute to and can make use of national health insurance.

Private medical insurance is mandatory if you are a non-EU citizen applying for residency; once applied, you can enroll in SSN. For EU citizens not employed in Italy, the national health insurance is available only after five years of legal stay in the country.

Most private Italian insurance policies are intended as supplementary policies for Italians in the SSN and are not available to foreigners.

Take a look at the packages offered by Europa Assistance, Filo Diretto, Pronto Assistance, and UnipolSai ([see Rolodex for links](#)). INA Assitalia is a cheap option for the private health insurance policy that is required for your permit-of-stay application. You'll find their offices throughout Italy, with over 2,300 agencies and around 8,000 vendors.

As in many countries, Italian insurance companies are reluctant to pay claims. However, private health care allows expats to avoid the waits and complications of the public

system, and also allows for more comforts and personal choice when it comes to doctors and facilities.

Making It Legal

As a U.S. or Canadian citizen, you're entitled to stay in Italy (or any other Schengen country) for 90 days on your tourist visa, and you may be asked to show proof of return or onward travel before you depart.

Any non-EU citizen will receive a stamp when they enter the Schengen zone, and they must exit

the Schengen zone within the 90 days. Not all border entry points are staffed with immigration officers, so you may need to request the stamp at an official point of entry into Italy. Make sure to always get your entry and exit stamp to avoid any potential overstay issues in the future.

Upon arrival in Italy, all non-EU nonresidents must complete a declaration of presence (*dichiarazione di presenza*). If you're arriving from outside the Schengen zone, your passport entry stamp acts as that declaration.



Penne is a "Borghi più belli d'Italia," a coveted official title (meaning "the most beautiful towns of Italy")

Local Providers

INA Assitalia This is a cheap option for the private health insurance policy you'll need for your permit-of-stay application. Their offices can be found throughout Italy, with 2,300 agencies and around 8,000 vendors. Assitalia Tisana, the health insurance they provide, covers basic emergency care (*pronto soccorso*) and urgent hospitalization (surgery and accidents), and currently costs 49 euros (US\$52.55) for a six-month coverage and 98 euros (US\$105.10) for a year. Payment is made to the company's account by means of a paying-in slip (account number 71270003 to "Le Assicurazioni d'Italia") at the post office.

Fondiarria-Sai (UnipolSai Assicurazioni) This Sanicard Salute company offers four options:

Completa: Treatment inside the affiliated health-provider network is reimbursed 100%; treatment outside the preferred network is reimbursed 80% up to a maximum of 6,000 euros.

In Convenzione: Treatment inside the affiliated health-provider network is reimbursed 100%; treatment outside the preferred network is reimbursed up to a pre-defined maximum.

Franchigia: Takes care of most of the expenses inside the affiliated health provider network, with a maximum of 1,500 euros paid by the insured.

Grandi Interventi: Suitable only for major surgeries; it pays all the expenses for treatment inside the affiliated health-provider network.

Filo Diretto offers choice and value for those who want to better manage the unexpected, large and small, related to their health. You can rely on a Valeas policy for reimbursement of your medical expenses and those of your family or to benefit from a daily allowance in case of hospitalization.

Europa Assistance provides general assistance to clientele in the broadest sense. For those seeking 24-hour quality aid from internal and external facilities, this may be a good option. Europa Assistance has a central active operation, a solid service network, and a medical staff skilled to deliver in critical times. The network includes 4,353 centers and affiliated professionals throughout Italy. The medical staff is made up of over 60 doctors including a team of 20 doctors on 24-hour call.

Pronto Assistance extends service from two correlative organizations, Pronto Assistance (PA) and Pronto Assistance Servizi (PAS). PA focuses on daily life issues incorporating home, work, vehicles, and health according to a tailored policy. The PAS organization focuses on insuring businesses complimenting human resources with a range of technologies.

If coming from another Schengen country, you'll have to complete a declaration of presence form (*commissariato di zona*) from a local police office or headquarters (*questura*) within eight days of arrival if you're not staying in commercial lodging. Failure to do so is punishable by expulsion from the country and a 5,000-to 10,000-euro fine. If you're in a hotel, campground, or other accommodations, signing your registration form will act as the declaration, and no further action is needed.

If you come to Italy planning to stay beyond 90 days, you need to apply to do so before setting out. If you don't apply before coming, you'll have to obtain a permit of stay (*permesso di soggiorno*) within eight days of arriving in Italy—this is the only document that legalizes your stay in Italy beyond your tourist visa in the event that you have not already applied for residency.

Coming For Keeps

If planning to stay beyond 90 days, you have to apply for a residence visa (*visto per ragioni di dimora*) to enter Italy with intent of staying more than 90 days at an Italian consulate before leaving home. This acts as your temporary residency once you arrive, which is renewable for up to five years, when you can seek permanent residency.

The elective residence visa is the option for anyone coming to live in Italy but not planning to work (those with self-sustaining income and assets, including retirees). Under this visa, you aren't allowed to be employed in Italy, though you can continue any remote

work or be self-employed—you just have to support yourself without taking anything from the Italian economy.

The minimum income requirement for a single applicant is 2,596.60 euros a month (US\$2,781.19 at the time of this writing; [go here to exchange at today's rate](#)).

You must apply in person at your nearest consulate and submit:

- Completed [National \(Italian\) Visa Application Form](#), signed in the presence of a Consular Officer.
- Passport/travel document valid for at least three months beyond visa expiration date.
- Two recent passport-sized photos.
- Documented and detailed guarantee of substantial and steady private income (pensions or annuities) from property, stable economic and commercial activities, or from other sources.
- Proof of dwelling: a signed rental agreement or proof of ownership of a home.
- A letter specifying the reason for your stay in Italy, length of stay, place of residence, and the names of anyone accompanying your application (spouse and children). The signature on the letter must be notarized.
- Proof of private health insurance to cover you for your stay.
- Certified copy of marriage certificate and birth certificate(s) of children, if applicable.
- Visa-handling fee (ranging from 37.30 to 123.50 euros, [see Rolodex for details](#)) to be paid in cash, money order, or cashier's check made out to the Consulate General of Italy.
- A self-addressed (from and to yourself) pre-paid envelope (FedEx or Express Mail) along with this

[authorization form](#) to have your passport mailed back to you.

All documents must first be translated by a certified translator. The visa costs 75 euros and is generally granted to those who wish to move to Italy.

Permanent residency can be requested after living in Italy for five years on *permesso de soggiorno* and is then valid for an indefinite period of time. You must go to the local town hall and submit your stay permit, original birth certificate (must first be translated and authenticated in your home country), a copy of your passport, and a copy of a deed showing adequate housing in Italy.

Becoming Italian

Italian citizenship can be obtained by non-EU citizens after living permanently in Italy for 10 years. European Union nationals can apply after four years of residency in Italy.

Going Back To The Old Country?

Italy is one of several countries, mostly in the European Union, that offer citizenship by descent or ancestry. If your parents were born in Italy, you're eligible (provided no one in your Italian lineage renounced their citizenship).

The program favors paternal lineage: If the Italian parent is your mother, you have to have been born after 1948. There is no such restriction for paternal Italian ancestry. There are categories for great-grandparents as well, again favoring the male side. That is, it's easiest if your great-grandfather from Italy had a son who is your grandfather, who had a son who is your father.

Here are particular qualifying scenarios:

Category 1: Your father was an Italian citizen at the time of your birth and you never renounced your right to Italian citizenship;

Category 2: Your mother was an Italian citizen at the time of your birth, you were born after January 1, 1948, and you never renounced your right to Italian citizenship;

Category 3: Your father was born in the United States or a country other than Italy, your paternal grandfather was an Italian citizen at the time of your father's birth, neither you nor your father ever renounced your right to the Italian citizenship;

Category 4: Your mother was born in the United States or a country other than Italy, your maternal grandfather was an Italian citizen at the time of your mother's birth, you were born after Jan. 1, 1948 and neither you nor your mother ever renounced your right to Italian citizenship;

Category 5: Your paternal or maternal grandparents were born in the United States from Italian parents and they never renounced their right to Italian citizenship.

If one of the above scenarios applies to you, the best place to start is your local Italian consulate, where you should be able to get answers to your questions and details on the procedure to follow ([see Rolodex for site links](#)).

What's On The Market In Abruzzo?

Countryside. And lots of it.

The majority of the region's available inventory is either rural or in the historical little mountain villages or towns (communes)—mostly country houses with land, farmhouses, and traditional Italian townhomes. Some



The streets of Vasto are paved with beauty...

of the properties will be move-in ready, but most will require some type of renovation.

The properties that you'll find range from hillside farmhouses to luxury villas and everything in between. Some of the properties in the countryside will be move-in ready but most need either a full-scale renovation, restorative work, or upgrades.

And many of the countryside properties come with a couple hectares of land, often already

planted with grape vineyards, olive groves, and cherry or peach orchards. Some even grow crops like beans, lettuce, tomatoes, and squashes on a small scale.

Keeping that in mind, Abruzzo represents a great opportunity to go off-grid. Most properties could easily be made self-sufficient... or you could dabble in winemaking or olive oil production.

You've got some direct beachfront or coastal real estate available, but expect to pay a premium for it.

New construction and master-planned developments are practically non-existent, especially in the historical villages or countryside.

What You'll Shell Out For A Foothold In The Boot

The property values in the hamlets and villages are severely depressed. The younger generation is moving to the bigger cities in search of better opportunities, so you've got some sections within these towns where properties have been abandoned and fallen into disrepair—these are the 5,000-euro-range properties.

There's still a strong sense of pride in these communities. Local officials are fighting to preserve their history and restore these vintage towns to their former glory. I wouldn't completely discount capital appreciation... but don't expect to see the fruits of appreciation growth in your lifetime.

On the other hand, rural properties are moving quickly; all the agents I spoke with reported record visits from foreigners and record sales overall in 2016.

On average, move-in ready units start at 800 euros (US\$856) per square meter and go up to as much 5,000 euros (US\$5,350) a square meter for newer construction located along the coast.

Agricultural land will start at around 2,000 euros (US\$2,140) per hectare.

Holding costs are extremely low here. Yearly property taxes should be no more than 600 euros (US\$642) per year. Utility costs should be will be no more than 150 euros (US\$160) per month. Home insurance will be

no more than 500 euros (US\$535) per year.

Depending on where and what you buy, the prices for properties in need of significant renovation or restoration could start at as low as 100 euros (US\$107) per square meter.

The cost per square meter for renovation projects would start at 600 euros (US\$642) and go up to as much 1,000 euros (US\$1,070). You should expect to spend around 1,000 to 1,500 euros (US\$1,070 to US\$1,605) per square meter to build a new home from the ground up. The cost per square will depend on the quality of finishes that you want to use.

Getting Down To Business

When it comes to getting things done, modern Italy is not known for its efficiency...

Italy can almost be said to have a mañana attitude to life, the kind we usually associate with Latin America. It's not exactly the same—I'd venture to say that there's more of a go-get-'em vivacity in Italy than in, say, Ecuador... but Italians definitely work to live, they do not live to work.

Another thing to keep in mind is that Abruzzo's hours are similar to those of siesta countries, especially outside the cities. Things open between 8 and 9 a.m., lunch is had late (after 1 p.m., maybe as late as 3) and things close for a midday break of a few hours. Shops reopen around 4 p.m. and stay open until 10 or 11 p.m.

Other than these few quirks, even this rural part of Italy is fully developed and offers all modern conveniences. Credit cards are

accepted by all businesses... getting a bank account is easy... getting utilities turned on is standard.

Earning A Local Income?

If you've got an entrepreneurial bent, one thing that Abruzzo needs more of is boutique hotels and bed and breakfasts. The hotels in the region are low-quality and overbooked on the whole, and visitors crave traditional-style accommodations filled with the local character—which could be a great project for retirees or those looking for some income here.

About a fifth of Abruzzans are self-employed—which isn't hard to believe when you see the prominence of small, mom-and-pop type business here and the severe lack of chains, supermarkets, franchises, and modern, all-in-one mega-stores.

But it also means there are lots of market gaps... Italians go into the family business, which leaves many modern industries neglected, with no local skilled labor. All the new graduates that do have skills are moving out of Italy. Aware of the problem, the Chamber of Commerce is actively looking to bring in foreigners to fill these empty niches.

How To Buy And Hold Property In Italy

Bureaucracy.

This was the most commonly heard word used by those describing the property buying process in Italy.

Frankly, though, while Italians seem to frown on the highly regulated

process, I was put at ease by the lengths that the government has been willing to go to protect buyers—both foreign and domestic.

Here, a notary (*nataio*), a public officer appointed by the Italian Ministry of Justice, is heavily involved in the real estate buying process, including title search, the drawing up of the final deed, and the registration of the property after closing.

Based on that, you might think, as I did, that Italy is one of the few countries where foreigners might get through the property purchase process unscathed without an attorney.

And you'd be wrong.

The notary acts as a neutral party in the transaction; their only concern is that Italian law is respected. The final deed that's prepared by the notary (usually assisted by the buyer's attorney) is from the preliminary contract details, as agreed between the buyer and the seller. Again, their job is to ensure that everything is legal.

Your attorney would be responsible for conducting the early-stage due diligence on the property, negotiating the best terms and conditions of the preliminary contract, assisting the notary in drafting up the final deed, providing legal advice, and coordinating payment transfers. They'd also act as a check on the notary on your behalf, ensuring that things like property registration have been done correctly.

Foreign Ownership And Potential Restrictions

For the most part, Italy does not restrict the purchase of real estate by foreigners.

However, in some cases, you may encounter what are called pre-emption rights, which could significantly slow down the purchase process (by at least 30 days)... or even kill the entire deal.

Pre-emption rights would apply to agricultural land, property currently with renters, and property with historical or architectural value.

Here's how it'd work in each case:

- **Agricultural land** – If you were purchasing agricultural land, farmers currently leasing or neighboring farmers would have pre-emption rights over the land. That is, these parties would have to be given a chance to exercise their right to purchase the land.
- **Tenanted property** – If you were purchasing a property that currently has a tenant, the landlord would have to give the renter the opportunity to purchase the property at the same terms or conditions.
- **Property with historical or architectural significance** – The state or public authorities will have pre-emption rights over any property that is determined to have historical or architectural value.

While the seller is responsible for handling this part of the process, it is important that you make sure he's complied with this legislation, as this could result in you losing your property on a technicality. The only legal recourse you'd have would be against the seller—and you don't want to have deal with the Italian courts.

Buying And Holding Your Property

You can buy and hold Italian real estate in a few of ways, including:

- In your name;
- In a self-directed IRA set up in an LLC;
- A foreign corporation or LLC;
- A foreign trust;
- An Italian LLC or SRL (*società a responsabilità limitata*);
- An Italian corporation or SpA (*società a azioni*);
- An Italian trust.

The way that you'd hold your Italian property depends on your desired level of asset protection and privacy, tax and estate planning, residency and visa requirements, and your investment objectives.

This is also an area where your attorney will play a huge role. If you're planning to use an entity to hold your



View from Vasto overlooking the sea and Vasto Marina in a dramatic setting of fog

property, then you have to consider the extra costs associated with the setup and administration of the holding entity. Further, it's important that you consult with your attorney (at home and in Italy) along with your CPA to decide what structure makes sense for you. Get this right the first time and you'll avoid unwanted administrative headaches and tax liabilities in the future.

The Buying And Closing Process

Before you begin the property purchase process in Italy, you'll need to find a registered real estate agent. By law, brokers or agents also known as *mediatores* are required to be registered with the local chamber of commerce and hold a special identification card or *patentino di agente di affari in mediazione*. You should request the *patentino di agente di affari in mediazione* of any person claiming to be a registered agent to verify that they're above board.

It should also be noted that the Italian law requires agents to take out a liability insurance policy for the protection of their clients.

Deal Directly

To get the best prices, you should only deal directly with local Italian agents. Prices tend to be higher buying through foreign English-speaking real estate agents who have Italian-based agencies. You may even find yourself dealing with net pricing, in which the foreign agent has the property listed significantly higher than the seller's asking price.

Keep in mind that many of the local Italian agents speak English, so this should not be an issue.

You'll also need hire a licensed attorney (*avvocato*) to perform preliminary due diligence on the property, provide you with legal advice, and guide you through the process, including negotiations and the preliminary contract. Your attorney's job is to ensure that you don't encounter any surprises during the process.

Your real estate agent will usually have an attorney (sometimes in-house) that they recommend, but I'd suggest that you take a look at other attorneys, as well.

With the help of your attorney, you'll have to select a notary who'll oversee the entire transaction.

Additionally, you will have to enlist the services of a surveyor or *geometra* to ensure that the property is physically sound, habitable, and meets all of the municipality's building requirements. The attorney that you use should have a *geometra* that he normally works with.

The buying process involves seven steps including:

- *Codice fiscale* or partita IVA
- Offer and acceptance of purchase proposal (*offerta d'acquisto*)
- Preliminary contract (*compromesso*)
- Preparation of final deed (*rogito*)
- Closing and signing of final deed
- Registration of title deed
- Payment of all applicable taxes

Once you've decided that you're going to purchase property in Italy, you need to obtain a tax number. If you plan to purchase property in your name, you'll need a *codice fiscale*. If you're purchasing through a corporate entity, then you'll have to get a VAT number or *partita IVA*.

With this taken care of, should you find a property that you're interested in you'll be able to act quickly, as a tax number is needed to be able to open a bank account, sign contracts, and to establish utilities accounts.

Obtaining A *Codice Fiscale*

Getting your *codice fiscale* is simple and it's free. You'll just need to present a photocopy of your passport or national ID, plus a completed form AA4/8 (you can download the form on the Agenzia Entrate or the Italian Revenue Agency [here](#)) to the local tax office. The tax agent will process your form and within minutes you'll receive an official document with your *codice fiscale* number. This document is temporary; you'll ultimately receive a plastic credit-card sized card with your tax number.

You can also authorize someone (your attorney or real estate agent) to take care of this on your behalf.

When you've decided on a property that you're interested in purchasing, then you'd make an offer in the form of a purchase proposal. The purchase proposal is not binding until both parties have signed. The primary goal of the purchase proposal is to allow you (your attorney) time to perform some preliminary due diligence and ensure that the seller does not try to sell the property to anybody else until a certain date.

It is important to note that a small good-faith deposit (or earnest money) may be expected by the seller after the offer has been accepted. If the seller or agent insists on a deposit, for your protection and to maintain leverage in the

transaction, you should have the money deposited in an escrow account. Your attorney should be able to arrange this.

This minimizes your exposure and allows you to come back to the negotiating table should you find any issues during the due diligence. Further, if you were to uncover a FUBAR-type scenario, then you'd be able to back out of the deal with your cash in hand.

Purchasing Property In Pre-Development, Under Construction, Or Off-Plan

To protect buyers purchasing real estate sold in pre-development or off-plan, the government requires that the developer have a bank guarantee (*fideiussione*) that covers all payments made by the buyer before completion and delivery. The bank guarantee must provide for the bank to refund the buyer in the event that the developer is unable to deliver due to insolvency.

After the purchase proposal is accepted, your attorney and the *geometra* will begin the due diligence process on the property. Some of the checks that will be done include:

- Title search including the seller's proof of ownership,
- Property registered with the *catasto* or land register (cadastral sheet),
- Existing mortgages or encumbrances,
- Compliance with the tax authorities (outstanding taxes due),
- Building compliance with municipality regulations,
- Occupancy status of property (tenants or farmland lease),
- Pre-emptive or third-party rights over the property (existing tenants,

neighboring farmland owners, historic site),

- Condo association status (outstanding repairs, deferred maintenance, fees owed),
- Condition of electrical, heating, and plumbing systems and installation,
- Evaluation of energy requirements (energy certificate).

The seller will need to provide some of the requested documentation relating to the property, and the notary will assist in the process.

As soon as the property has passed the due diligence stage, the notary, with assistance from your attorney, can begin drawing up preliminary contract or *compromesso*. It will include all the details regarding the property, the agreed upon price, closing date, amount of deposit paid, existing mortgages, what's included (furnishings and fixtures), and any other contractual points that need to be addressed or fulfilled.

Financing Your Property Purchase

It is possible for nonresidents to get bank financing for their property purchase from an Italian bank, but it's extremely limited.

During Italy's economic crisis, banks tightened up and all but stopped lending... which, of course, meant the property market stagnated. They are slowly loosening their grip, but it's still difficult for anyone to get bank financing in Italy.

To counter this, in 2014 the Italian government introduced legislation that allows you to rent to buy property (essentially a lease with an option to buy).

A portion of your rent is applied to the down payment, with the full balance to be paid at the conclusion of the contract. This is all negotiable but, by law, the term of deal cannot exceed 10 years.

The rent-to-buy contract is registered with the proper authorities so the property cannot be sold to anyone else. Further, any creditors of the seller will be unable to foreclose or place liens against the property. In this regard, the buyer is totally protected.



There's no shortage of fertile land in Abruzzo...

Once the preliminary contract has been signed by both parties, then a deposit is payable by the buyer of around 10% to 30% of the sale price of the property. The agreement is then registered at the local tax office by your real estate agent or attorney.

At this point, the preliminary contract is legally binding. In the event that the buyer backs out of the deal, he'll lose his deposit to the seller. On the other hand, if the seller reneges on the contract, then he'll have to pay the buyer his deposit times two.

Both parties can avoid these penalties by adding in conditional clauses to the preliminary contract. Essentially, if any of the conditions aren't met, then the contract can be voided and both parties can walk away from the deal unharmed. The buyer's deposit is refunded.

The types of conditional clauses that can be added to the preliminary contract can relate to:

- The buyer's inability to secure a mortgage;
- Seller is unable to provide all required documentation to prepare final deed;
- Pre-emptive or third party rights to the property;
- Building permit approvals;
- Planned major infrastructure or development that'll adversely affect the property's value or use;
- Building inspection or survey.

When all of the conditions of the preliminary contract have been met and all of the required documentation has been provided, the notary will begin the preparation of the final deed or *rogito*.

During this time, the buyer should be making sure that their funds are

available to finalize the purchase. Additionally, if the buyer does not plan on being present during the closing, then he should designate someone as his power of attorney or *procura*.

If you plan to be present at the closing but are not fluent in Italian, you'll still need a *procura* to act on your behalf. Or, if the notary allows it, you can appoint someone to translate the title deed into English, allowing you to sign the deed. Not all notaries will consent to this, however, so your attorney should confirm with a potential notary if this is a possibility before selecting one.

The close and signing will normally take place in the office of the notary. The buyer (or his *procura*) and seller will sign the deed of sale and the balance plus all applicable taxes and fees (including notary fees and agent commissions) is paid via check or bank transfer. Once the balance has been paid, the property is officially transferred.

After the completion of the sale, the notary will register a certified copy of the deed with the land registry (*catasto*) and the local tax office.

Do You Really Need A Italian Bank Account To Complete Your Property Purchase?

It is not necessary to have an Italian bank account to complete your property purchase. Your attorney can hold your funds in an escrow account on your behalf and make payments to the seller as needed.

That said, you'd want to eventually establish a bank account in order to be able to pay utilities and other expenses associated with maintaining your property.

They'll also notify the local police authorities of the sale.

The notary will also pay any taxes that are due, including the registration tax or stamp duty (*imposta di registro*), cadastral and land registry tax (*imposta ipotecaria e imposta catastale*), and a mortgage duty tax, if applicable.

It depends on your situation, but the entire buying process from offer to closing will take 90 days at a minimum.

Administrative And Closing Costs For Property Purchase In Italy		
Item	Amount	Who Pays
Registration Tax	2% to 15% of cadastral value	Buyer
Cadastral Tax	€50 - €200	Buyer
Mortgage Duty	€50 - €200	Split between Buyer and Seller
VAT (IVA)	4% to 22% of purchase price	Buyer
Agent Commission	3% to 8% of purchase price or minimum of €3,000 plus 22% VAT	
Notary Fee	€900 to €2,000 depends on the locale plus 22% VAT	Buyer
Attorney Fee	1% to 2% of purchase price plus 22% VAT	Buyer
Surveyor (Geometra)	1% to 2% of purchase price plus costs and 22% VAT	Buyer
Translator	€70 to €120	Buyer

Your total closing costs will be between 8% and 20% of the total purchase price, including all applicable taxes and fees for professional services (real estate agency, notary, attorney, *geometra*, and translator). The bulk of your closing costs are dependent on the type of property and from whom it's purchased. For example, if you bought a home from a developer to be used as a rental property, then you would be subject to a 10% VAT. On the other hand, if the same home to be used as your primary residence would only be subject to a 4% VAT.

Taxation In Italy

VAT (sales tax) in Italy is 22%. There is an inheritance tax of 4%, 6%, or 8% depending on the relationship between deceased and the heir.

Italy taxes residents on their worldwide income, but they have double-taxation treaties in place with the United States and Canada. Review your potential tax situation with your tax advisor back home and an Italian tax advisor before moving.

There is also a wealth tax that applies to assets held outside of Italy for tax residents. Again, speak with an advisor to understand how this would apply to your situation.

Quaking In Your Boots

Perhaps the only real danger of living in Italy is the earthquake factor...

Historically, Italy is no stranger to ruinous volcanic activity.

Central Italy has been devastated by a series of severe earthquakes, the biggest occurring in 2009 and hitting Aquila hard, but a few smaller ones coming more recently in late 2016 and early 2017.

While the central Apennines is one of the most seismically active areas of the country, these quakes were the first in the region in 37 years, since the 1980 quakes.

Subsequent laws were put in place to elevate the safety standards for construction, and these have

resulted in some of the safest architecture in Europe, using state-of-the-art technology and methods.

Now, though, local governments are happy to report the silver lining of the recent quakes. Having met new compliance standards and rebuilt everything, the region is safer than ever.

Abruzzo's Other Downfalls...

OK, yes, there are a few potential cons beyond earthquakes that might turn some people off of living in Abruzzo...

Prima Di Tutto... La Lingua

First of all, the language.

You will need to learn Italian to survive in Abruzzo. Many service providers and certainly anyone working in tourism or real estate will speak at least a bit of English, but you really can't count on it.

Even many highly educated professionals—lawyers, hospital administrators, mayors, and high-level business men—that I met didn't speak enough English to carry on a conversation about their industry with me.

Under The Sea

If you're not a seafood lover, you'll find it hard to live and dine comfortably here. Usually, I find that even the most dedicated seafood restaurant offers a chicken breast or plain pasta dish... not so in Abruzzo.

In Abruzzo, a fish restaurant is just that and don't expect anything else. Many restaurants serve no land or sky



An ingenious way of keep drinks cold without coolers... Abruzzans are used to working with nature



Pasta marinera (my accidental seafood pasta)

option, so if you're sea averse, check the menu before sitting down. (And, be careful, *marinera* is not *marinara*.)

Land Of The Papacy

It shouldn't come as a shock that Italy is a deeply religious country, and Italians take their Catholicism seriously. If you're not Christian (and not Catholic, at that), you might feel overwhelmed by the piety.

No good Italian will pass a church without crossing themselves and muttering a blessing, nor will they pass a graveyard in their car without grabbing the rosary (that seems to come ready-installed on every Italian vehicle's rear-view) and counting off a few beads. Religious accessories and decorations are ubiquitous.

On a more practical note, churches are found in every small corner of this country, and their bells will insinuate themselves into your life no matter where you settle—they seem (to this unreligiously uneducated) to go off at random times and for long periods.

Conservative Culture

Likewise, the country has traditional values. The new pope is doing much to change some antiquated norms, but, overall, this is still a very conservative country.

Rural Abruzzo especially isn't an LGBT-friendly destination... According to locals, most gays in the countryside move to Milan, another big city, or outside of Italy altogether, because they just don't feel they can live comfortably in Italy... or, sadly, because their families have disowned them.

There is a basic law in effect banning discrimination in the workplace based on sexual identification, but it's not been added to or broadened since it was passed in 2003.

Culturally, though, being anything other than straight is not acceptable to the general populace.

One couple I met does live happily in Abruzzo, but they went to Spain to get married and adopt their

daughter. LGBT rights in Italy are still very new. In May 2016, a civil union law was passed giving couples (either same-sex or heterosexual) many of the same rights as spouses, and same-sex marriage was legalized in June 2016... but, still, adoption to gay couples is not. Based on 2016 polls, adoption to LGBT couples seems to meet with limited approval in Italy, so change on this front is not likely in the near future.

C'è Sempre Il Tempo Per Un Caffè...

There's always time for a coffee in Italy... which is a good metaphor for the Italian outlook on life overall... savor life, don't rush through it.

It's almost comparable to a *mañana* attitude... but it's not that Italians aren't always on the go either. It's more that for every task done, a reward must be enjoyed. The old cliché is true here: Italians work to live, while American tend to live to work,

This is a wonderful attitude and pleasant lifestyle if you have time for it, but it's not the most efficient atmosphere for doing business or trying to get anything serious done quickly.

Why Abruzzo?

You've surely heard of the wonders of Tuscany... but, like so many other well-touted destinations, Tuscany has had its day; it's played out. Its market is now overly-developed and pricey—hardly accessible to the regular tourist or expat, these days.

Not to fear.

Abruzzo has everything Tuscany offers and much more—at a fraction



Plaza at Vasto

of the cost. A couple could live here very comfortably on US\$1,400 or less (much less if you own a home)... and the region even offers the opportunity for owning a nice plot of land—enough to allow would-be farmers to become self-sufficient.

With the incredible variety of environments and things to do... it would take a special kind of person to be bored in Abruzzo.

You can be sure that Abruzzo represents the “real Italy;” this is a traditional, rural region offering a slow-paced, low-key pace of living—perfect for retirement or those looking for a peaceful way of life. Aside from Pescara or Chieti, the towns and villages here offer small-town living and neighborly values that are hard to find these days.

Above all, Abruzzo offers a chance to step back into the past and live a simpler, tranquil life—a lifestyle that you might have been able to enjoy in 1950s America... but with lots more wine and pasta! 🍷



About The Author

Kat Kalashian has grown up around the world, living in the United States, Ireland, France, and Panama, and has traveled extensively in her few years. Having grown up as a young expat, she is familiar with the trials and tribulations of an overseas move and the adjustments that must be made in every new destination. Living and learning through experience, she now considers no one place home and feels more comfortable in new environments than in familiar ones.

Kat relocated to Panama full-time in 2011 and has enjoyed

settling into life in the tropics. Her post as Managing Editor of Live and Invest Overseas keeps her busy, but she is also able to indulge her passions from her home base of Panama City. The thriving metropolis offers the perfect blend of First World culture (she is an avid ballroom dancer) and the opportunity for rugged adventure (she is also a competitive horse rider).



Video Resource

If you have any problems loading the video, please follow the link below to watch this exciting video on YouTube.

[Abruzzo, Italy, Overview](#)

Pescara, Abruzzo Shopping List

(Conad Supermarket)

Local currency is the
Malaysian Ringgit (RM)
[Go here to convert into U.S. dollars](#)
[at today's exchange rate.](#)

Beverages

Lavazza Coffee

€1.95
250 g

Wine

€3.00
1L

Orange Juice

€1.55
1L

Filtered Water

€0.85
1.5L

Lipton Tea

€1.75
25 tea bags

Coke or Pepsi

€1.55
1L

Fresh Fruit And Vegetables

Tarocco Oranges

€2.⁶⁶
1 kg

Leaf Lettuce

€1.⁹⁹
1 kg

Apples

€2.¹⁰
1 kg

Tomatoes

€2.⁹⁹
1 kg

Bananas

€1.⁷⁹
1 kg

Cauliflower

€2.¹⁰
1 kg

White Potatoes

€1.¹⁹
1 kg

Yellow Onions

€1.²⁹
1 kg

Garlic

€1.⁹⁹
200 g

Broccoli

€1.¹⁰
500 g

Cucumber

€2.⁷⁰
1 kg

Sweet Red Pepper

€3.⁶⁹
1 kg

Eggplant

€2.⁶⁹
1 kg

Staples And General Groceries



Sliced White Bread
€1.99
400 g loaf



Ice Cream
€3.29
530 g



Snickers
€
57 g



Oreos
€1.42
176 g



Pringles Potato Chips
€2.59
300 g



Local Rice
€2.89
500 g



Crackers Saltines
€0.99
100 g



Strawberry Jam
€2.13
350 g



Salt
€1.19
500 g



Kellogg's Corn Flakes
€2.09
375 g



Spaghetti Sauce
€3.97
24 oz



Soy Sauce
€2.44
125 g



Kraft Mayonnaise
€1.95



Heinz Ketchup
€2.23
400 ml



Flour
€0.49
1 kg



Sugar
€1.09
500 g



Spaghetti Noodles
€1.00
500 g



Sweetened Condensed Milk
€3.60
340 g



Tabasco Sauce
€3.29
60 ml



Tuna Fish In Vegetable Oil
€2.99
3 cans, 800 g each



Skippy Peanut Butter
€5.44
340 g



Knorr Soup
€1.62
500 g



Tomato Sauce
€1.99
500 g



Cooking Oil
€5.169
1L

Meat, Fish, And Poultry

Beef Strip Loin

€17.⁹⁰
1 kg

Hot Dogs

€0.⁹⁵
250 g

Bacon

€2.⁶⁴
100 g

Fresh Shrimp

Shelled, No Heads

€13.⁹⁰
1 kg

Local Beef

Top Ground Round

€4.⁹⁰
1 kg

Chicken

€4.⁹⁵
1 kg

Fish,

Whole or Fillets

€24.⁹⁰
1 kg

Sliced Ham

Local Brand

€1.⁶²
100 g

Pork Chops

€3.⁰⁰
1 kg

Eggs And Dairy

Philadelphia Cream Cheese

€1.²²
80 g

Emmental Cheese

€3.⁴⁹
250 g

Milk

€1.⁴⁰
1L

Eggs

€1.⁵⁹
1 dozen

Imported Butter

€1.⁹⁵
250 g

Yogurt

€1.⁴¹
500 g

Household Goods And Toiletries



Paper Towels

€2.49
4 rolls



Gillette Razor

€7.99
1 unit

Tenderly Toilet Paper

€2.79
4 rolls



Duracell Batteries

€5.49
pack of 4



Fabric Softener

€1.10
1L

Pantene Shampoo

€3.49
250 mL



Palmolive Hand Soap

€1.50
300 ml



Pedigree Dog Food

€7.46
3 kg

Colgate Toothpaste

€1.77
75 mL



Laundry Soap

€7.04
1.5 Kg



Miscellaneous

Gasoline, unleaded

€1.10
1L



Cigarettes, Marlboro

€5.20
1 pack





EATING OUT:

A beer: **€2** local, **€3** imported

A coffee: **€1.10**

A sandwich (or equivalent): **€\$4**

Average cost of a meal out per person: **€10**

Lunch: **€12**

Dinner: **€15**



Go here to
convert into U.S. dollars
at today's exchange rate.



Monthly

Budgets

Penny-Pincher's Budget (for a couple, bare minimum costs)

Item	Cost	Notes
Rent	€600	Unfurnished two-bedroom apartment or home outside of city center.
Electricity	€45	
Telephone and internet	€45	
Cable TV	€7.50	€90 annual contract.
Gas (cooking/heating)	€62	For cooking and heating.
Water	€11	For a house or apartment with no land or garden; expect to pay more if you have to irrigate.
Transportation	€30	For public transport and taxis. (A one-way, intra-city bus ticket is €1.20; those of 65+ years get a discounted rate of €5 day for public transport.)
Entertainment	€200	Dining out in modest restaurants; drinks out twice a week.
Garbage Collection	€90	Based on size of dwelling and number of inhabitants; typically around €1 per square meter; rates change per city.
Groceries	€200	Basic items for a couple factoring in shopping at fresh markets or producing some food on your own land to help reduce costs; increase to €400 for a family.
TOTAL	€1,290.50	

Apartment or House Rental Budget (for a couple)



Item	Cost	Notes
Rent	€900	Unfurnished, comfortable two-bedroom apartment of 90 square meters in Pescara. Prices are much lower outside cities; plan for averages closer to €700 in rural areas.
Electricity	€45	
Telephone and internet	€45	With air conditioning.
Cable TV	€7.50	€90 annual contract.
Gas	€62	For cooking and heating.
Water	€11	For a house or apartment with no land or garden; expect to pay more if you have to irrigate.
Transportation	€30	For public transport and taxis. (A one-way, intra-city bus ticket is €1.20; those of 65+ years get a discounted rate of €5 day for public transport.)
Entertainment	€300	Weekly dining out; drinks out twice a week; monthly visit to movie theater.
Garbage collection	€90	Based on size of dwelling and number of inhabitants; typically around €1 per square meter; rates change per city.
Groceries	€300	Basic items for a couple; increase to €500 for a family.
Gym membership	€30	
Medical care	€50	For a basic doctor visit; rates can go up to €150 for more specialized basic care.
TOTAL	€1,820.50	



Apartment or House Ownership Budget (for a couple)

Item	Cost	Notes
Property Taxes	€83.33	Annual rate of €1,000 based on house size of 90 square meters. IMU tax based on fiscal value estimated by floor plan; two payments per year occurring in November and May.
Electricity	€45	
Telephone and internet	€45	
Cable TV	€7.50	€90 annual contract.
Gas (cooking/heating)	€62	For cooking and heating.
Water	€11	For a house or apartment with no land or garden; expect to pay more if you have to irrigate.
Transportation	€30	For public transport and taxis. (A one-way, intra-city bus ticket is €1.20; those of 65+ years get a discounted rate of €5 day for public transport.)
Entertainment	€300	Weekly dining out; drinks out twice a week; monthly visit to movie theater.
Garbage Collection	€90	Based on size of dwelling and number of inhabitants; typically around €1 per square meter; rates change per city.
Groceries	€300	Basic items for a couple; increase to €500 for a family.
Gym Membership	€30	
Medical care	€50	For a basic doctor visit; rates can go up to €150 for more specialized basic care.
TOTAL	€1,053.83	



Overseas Retirement Circle

Get Involved!



During our last member's-only ORC Webinar, Managing Editor Kat Kalashian discussed retirement options in Kota Kinabalu, Malaysia with our Southeast Asia expert, Rick Ellis. Our next webinar will feature: Abruzzo, Italy.

As an Overseas Retirement Circle Member, you are invited to enter our monthly members-only sweepstakes.

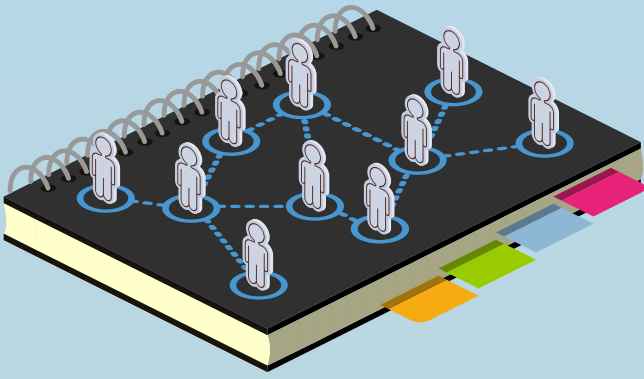
This month's Free Conference Sweepstakes winner will be based on your participation in our "This Summer I Will..." contest based on you telling us: **What are your plans for the summer?**

Hurry! The deadline for entries this month is May 31. Don't miss this chance to win a free conference. [Click here to participate.](#)

And don't forget... as a member of Overseas Retirement Circle you receive a US\$100 discount when you register for any Live and Invest Overseas Conference.

When you subscribed to *Overseas Living Letter*, you took a great and important step toward realizing your dreams of launching a new life in a new country. But Overseas Retirement Circle takes that a step further. We like to think of it as a concierge service for expats... let us lead you by the hand and into the wonderful world of overseas opportunity...

[Read on here now for more details.](#)



Ro1odex

By Patrick Little

Business

[Centro Estero Abruzzo](#) (Abruzzo Business Board)

[Abruzzo Trade](#)

A business to business portal uniting local companies with foreign buyers.

Education

International Schools:

[Canadian College Italy](#)

[Centro Internazionale Per L'infanzia;](#)
"International Kids"

Language Schools:

[Athena International Italian Language School](#)

Medical, Dental, And Emergency

Emergency medical service: 118

Health Centers:

[Le Terme di Popoli](#)

[Villa Serena Nursing Home](#)

Italian Health Information:

["Informa Salute, Access to the National Health Service by Foreign Citizens"](#)
(Government Information Packet)

Local Insurance Providers:

[Fondiarria-Sai](#) (UnipolSai Assicurazioni)

[INA Assitalia](#)

[Europa Assistance](#)

[Filo Diretto](#)

[Pronto Assistance](#)

[Sanicard](#)

Pets

Import Information:

[European Community Veterinary Certificate](#)

Real Estate

[Abruzzo Rural Property](#)

Monia Di Guilmi

Specializing in countryside homes and villas, historic properties, farmhouses, and restoration buildings, with listings throughout Abruzzo.

[Abruzzo Houses](#)

Fabrizio de Sanctis

Listings of all kinds throughout Abruzzo.

Tourism And Travel Services

Golf:

[Adriatico Golf Club Spa](#)

Via Treste, snc - Loc. Brecciarola, 66100
Chieti

Phone: +39 0871 446000

[Miglianico Golf](#)

Contrada Cerreto, 58, Miglianico, Chieti

Email: info@miglianicogolf.it

Phone: +39 0871 950566

[Sand Donato Golf Resort & Spa](#)

S.P. per Menzano snc - 67100 Santi, Aquila

Email: info@sandonatoresort.it /

golf@sandonatoresort.it

Phone: +39 0862 601212 /

+39 0862 461943

Travel:

[ARPA](#) (Regional Bus Services)

[ARPA](#) Interactive Abruzzo Bus Timetable

[ARPA Timetable Of Abruzzo Bus](#)

[Connections](#) (All Provinces);

[Navigazione Libera del Golfo](#) (Abruzzo cruise provider)

[Tren Italia](#) (National Rail Services)

Visas And Immigration

[Italian Consulate Of Los Angeles](#)

With helpful information on how to apply for residency before leaving home.

[Italian Consulate Of San Francisco](#)

With helpful information on how to apply for citizenship through ancestry.

[Italian State Police](#)

With helpful information for foreigners seeking residency permits.

[National Visa Application Form For Italy](#) (PDF)

[Visa Fee Information](#) (PDF)

Italian Heart And Soul—Countryside Living Between Mount And Sea

By Charles Conn

Get in touch with
Monia Di Guilmi to hear
more about properties
2, 4, 5 and 6.

To learn more about properties
1, 3, 7 and 8, contact
Fabrizio de Sanctis.

1 Bargain-Priced Restored Town House



This masterfully restored townhouse—a former olive press—has a spacious and bright dining room with kitchen and fireplace, three double bedrooms, and two bathrooms. Exposed, wooden beamed ceilings add a touch of elegance.

A balcony to the front offers views of the distant mountains, and a large terrace to the rear looks across rolling hills, vineyards, and villages all the way to the sea.

A good investment for holidays and rentals, or for someone in search of *la dolce vita* in the Italian countryside.

129,950 euro

3 bed, 2 bath

Construction: 112 square meters

Price per square meter: 1,160 euros



2 Town House With Panoramic Views Of Abruzzo



In the center of Mafalda, walking distance from shops and bars and just 20 minutes' drive from the Adriatic coast, stands this charming, three-story town house, featuring 160 square meters of livable space plus an ample 19-square-meter terrace with spectacular views of the sea and town center.

55,000 euro

**4 bed, 2 bath
Construction: 180 square meters
Price per square meter: 306 euros**

A fully furnished kitchen and dining room are located on the second floor, along with a large, open space featuring a fireplace and wood-burning stove, along with a bright and airy double bedroom with a window and balcony and private bathroom. Upstairs are three additional double bedrooms and a second bathroom.

A third-floor attic, still in a raw state, opens onto a terrace with panoramic vistas of the Abruzzo countryside.

The property is move-in ready with a gas central heating system and utilities all connected.



3 Three-Level Apartment In Sleepy Mountain Village



In the heart of the village of Penne, this three-level apartment features a large cellar and ample terrace and is 30 kms to the beaches and 15 kms to the slopes.

Amenities include a living room, kitchen with fireplace, and study with small balcony that can be used as a bedroom. The second floor contains the remaining three bedrooms, a bathroom, and a rooftop terrace offering fabulous views of the surrounding mountains up to the Adriatic Sea.

The property is move-in ready and the asking price is negotiable.

128,000 euro

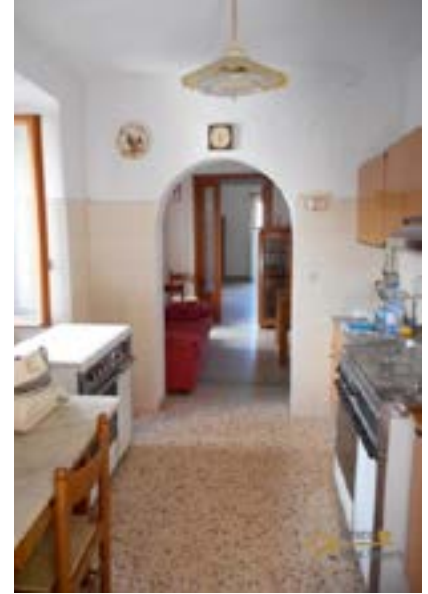
4 bed, 2 bath

Construction: 140 square meters

Price per square meter: 914 euros



4 Apartment In Historic Building Near The Slopes



Overlooking Bomba Lake, 2 kms from the village in Chieti Province and 46 kms from the Passo Lanciano ski slopes, lies this convenient apartment in the picturesque village of Colledimezzo, an area known for its verdant hills overlooked by the majestic Majella Mountain.

Situated on the ground floor of a large, historic building with other two flats, this apartment comes with a well-appointed kitchen, dining room with vaulted ceilings, bathroom, and a generous double bedroom with a balcony and fresco-painted ceiling.

The house comes with a central heating system and the apartment is ready to move in—no restoration required.

35,000 euro

1 bed, 1 bath

Construction: 50 square meters

Price per square meter: 700 euros



5 Olive Grove Villa Short Distance From Beach And Mountains



230,000 euro

3 bed, 3 bath

Construction: 243 square meters

Price per square meter: 947 euros

Magical views of the snow-covered Majella Mountain to the west and the rolling hills of Torino di Sangro to the east make this country home a great candidate for a rental investment for the tourist market.

The property enjoys both sunrise and sunset views, with 1.1 acres of agricultural land including olive and fruit groves, plus an open lot for planting a vineyard or orange/almond grove.

Each of the three stories are independent and can be rented out separately; the ground and second floor each have kitchens, with three bedrooms split between the top two floors, and bathrooms on each floor.

The home comes with gas central heating, two fireplaces, city water and electricity, garage with storage area, and laundry area with new appliances.

Price is negotiable, and a building permit for a fourth bedroom has been issued.



6 **Furnished Woodland Country Home On Secluded Lot**



Located 4 kms from the quiet village of San Buono near the Treste River, this recently restored, two-story home is just 20 km the Adriatic coast and 79 kms from the Roccaraso ski resort.

Surrounded by 14.4 square meters of land with no neighbors, the property boasts a terrace with panoramic view of San Buono and the surrounding countryside.

The house has a warm yet modern country-style look, with amenities including an open space living room with fireplace, fully furnished kitchen with direct access on the back garden, two double bedrooms, a large bathroom, a master bedroom with en-suite facilities, a terrace with panoramic views, and a large garage.



All utilities are connected, a new heating system and radiators have been installed, as well as wooden shutters and double glazed windows. Sold furnished.

160,000 euro

2 bath, 3 bed

Construction: 130 square meters

Price per square meter: 1,230 euro



7 7. Hilltop 16th-Century *Palazzo* With Stunning Mountain Vista



Up for grabs is this four-level, historic palace located in the center of the hilltop village of Archi, in the province of Chieti.

Restored by the current owner, the massive property features stunning views towards the Adriatic Sea and the Majella Mountain.

In the same family since it was first built, the palazzo boasts Fiorentino *cotto* flooring throughout, two-foot thick walls, an open-plan kitchen, garden, cellar and storage, and an impressive 50-square-meter drawing room with a vaulted ceiling and expansive windows leading to one of five terraces.

The property lends itself to subdivision into three self-contained apartments and could make sense as a rental investment.

Available via private negotiation only.

By negotiation only

12 bath, 13 bed
Construction: 1,000 square meters
Price per square meter: Variable





8 Historic 3-Level Home Ideal For Bed-And-Breakfast



Built in the 1900s, this property features large rooms with high vaulted ceilings with amenities such as a storage and cellar that can be converted to an apartment, half kitchen with dining room, five bedrooms, four bathrooms, and an ample terrace suitable for summertime entertaining.

The building is located in the town of Casoli, with just under 6,000 inhabitants, whose central features—the Ducal Castle and a parish church—are perched next to the Aventino River at the foothills of the Majella Mountain.

165,000 euro

5 bed, 3 bath

Construction: 400 square meters

Price per square meter: 412 euros



earning anywhere

by Rick Ellis

The Rooftop Bar That Made Big Waves In Vietnam



Most expats end up in Da Nang as a result of research or recommendations of friends and colleagues, but not Marc Mrsic. Marc arrived in Da Nang quite by accident, and it's turning out to be a pleasant coincidence.

Marc Mrsic (pronounced Mer-zik) flashes his broad smile and says, "I've always had a thirst for overseas life, having left my hometown Brisbane, Australia, for stints in the U.K., the Middle East, and Europe."

Marc is the Managing Director of TTS Group (Total Traffic Solutions), a multinational civil engineering firm, specializing in designing and building roads and transportation infrastructure with offices in Brisbane, Australia's Gold Coast, Singapore, and Hanoi, Vietnam. Over six years ago, Marc started up the first TTS Group overseas office in Singapore.

"Honestly, opening Singapore was really difficult, but it provided a lot of experience that I can now leverage," explains Marc. A few years later, TTS Group landed a project from the World Bank involving an expressway in Hanoi and a public transit initiative in Ho Chi Minh City. A new branch of TTS opened in September 2014 in Hanoi.

"My wife Maria and I left for Hanoi just after the office opened with the intention of living there, both of us having a thirst for living abroad and new experiences. But Hanoi was too big and bustling for our tastes, and when the Vietnamese New Year (Tet) holiday kicked off a few months later and most businesses were closed in Hanoi, we stuck a pin in the map and took off for Da Nang."

Turns out that was quite a fork in the road for the Mrsics... "Just wait," says Marc, "it gets much better..."

The Mrsics stayed in a hotel that first trip and quickly fell in love with the beauty of Da Nang, the slow pace of life, beautiful beaches, and friendly people, all nicely laid out in one of the prettiest backdrops anywhere. "We decided to drop anchor in Da Nang and rented an apartment in a six-floor building a couple of blocks from the beach and started using it as a weekend getaway from Hanoi. We had tossed around the idea of one day opening a beach bar abroad, but it had never really taken root until the topic resurfaced in Da Nang," states Marc.

"We found a good location on China Beach and started design work, which, of course, plays right to my strengths. We even engaged an architect to get the project moving.

"Even though we'd only been in Vietnam less than a couple of years, my arrival in Da Nang was preceded

by a good reputation gained from the successful World Bank projects.

“In addition, Maria and I had earlier started an initiative called ‘K’s 4 Kids,’ which involves organizing motorcycle getaways for ourselves and other expats based in Vietnam,” says Marc. “We go on trips together and donate US\$1 for each kilometer traveled to those in need, so we have fun and get a chance to contribute to the needy. Our inaugural event was a 1,500-km trip from Ho Chi Minh City to Hanoi that made a large impact. We enjoyed every minute of it.”

But local authorities were less enthusiastic about the beach bar project, because there is only so much precious beachfront land to develop—a sensitive topic locally. Marc tried everything to get the project off the ground, including providing free reports on infrastructure and tourism advice to local authorities, but that still didn’t turn the key. Yet, for Marc, it was rewarding to make a contribution and get the goodwill that came with it.

After three months of trying to get the beach bar going, the Mrsics shifted gears. “It started out organically, just the way us landing in Da Nang was an accident,” grins Marc.

“The laundry room in our building is located on the top floor, offering a spectacular view over China Beach, the city landscape, and the rolling hills in the background. Maria and I were up there doing the laundry over a glass of wine one afternoon when it suddenly hit us: The rooftop would make an excellent bar!

“We prepared a renovation design and budget, then approached the landlord, who we already knew quite well and were on good terms with. He was excited at the prospect

of the laundry room making some money for him and agreed to a five-year lease.”

Presto, The Waves Rooftop Bar was born.

“We invested a lot of money into building a top-quality bar for our customers, mostly tourists, so they’d feel right at home. Everything is constructed to Western standards with beautiful furnishings and fixtures throughout.

“It was also an opportunity to showcase our investment ideas and potential future expansion plans to government agencies,” explains Marc. “After completing renovations, we spent three full weeks training the staff so that everyone knew how to do every job upon opening.

“The local authorities allowed The Waves Rooftop Bar to operate as a 100% foreign-owned business, which is rare indeed,” says a smiling Marc. “We’ve clearly demonstrated that we want to give back to the community. This also speaks volumes about the integrity of the local officials and who they choose to help succeed in their community,” points out Marc.

Within less than a month of opening, Waves was already packed several nights each week. Marc hired a band to play four times weekly and was so impressed that he increased it to six nights per week. “They bring in a lot of customers, as do events like Ladies’ Night and Trivia Quiz Night,” states Marc. “We are also going to take over the remaining part of the top floor that still houses the laundry, expand the bar, then buy washing machines for each apartment in exchange.”

There are several takeaways from the Mnsic story, the most compelling

of which is that when expats foster good relations with locals, create teamwork, and demonstrate they are here to give and not just take, good things happen.

Editor’s Note: Since the time this article was written, the Mnsic had a child and decided to leave Da Nang to focus on their growing family. As such, Waves Rooftop Bar has closed, but not without providing yet another takeaway for anyone thinking about launching a new adventure overseas.

Overseas plans don’t have to be, and often aren’t, a one-way street. You may fall in love with a place and start a business there, as the Mnsic did, then find life leading you in an entirely new direction. The key is to remain flexible and broad-minded, while establishing a financial safety net to keep your options open.

We wish the Mnsic the best of luck on their new ventures.

Be sure to stay tuned to *Overseas Living Letter* as we continue covering the exciting developments taking place in Vietnam as that country further opens its doors to the West. 📖



About The Author

Rick Ellis is a career expatriate, semi-retired from a Senior Program Management position at a major airline. Born and raised in Canada, Rick has lived in 9 countries and traveled to over 50, he speaks 6 languages and is now working on his seventh. Rick escaped the corporate life in early 2013 and has been roaming around Vietnam, Malaysia, the Philippines, Cambodia, and Indonesia ever since.



Understanding The Expat's International Health Insurance Options



By Graham Bates

Whether you're traveling outside the United States for just a few days, weeks, or months or have decided to live long-term in another country, international health insurance is something you need to consider.

It's important not to ignore the real risks you face when traveling... The leading cause of accidental death while traveling overseas is auto accidents, and exposure to new illnesses can occur more frequently while abroad.

Many U.S.-based health insurance policies have restrictions for time spent out of home country or geographic areas that lack coverage. Medicare, for example, will not follow you as you travel or live outside the United States.

At claim time, most U.S.-based health plans are not use to handling such things as language translations or money conversations, making a claim take much longer to resolve. Plus, many plans reduce your claim amount

because the claim was out of network, thus pays out a lower amount.

On the other hand, no matter where you go, an international health insurance plan is there to help with medical coverage, emergency medical evacuation protection, accidental death, repatriation, and other benefits that U.S. health plans don't even offer.

International insurance plans can offer a better level of care abroad

than you have at home... Most give you the freedom to choose any provider, some even offer a network of English-speaking doctors who bill the company on a direct basis. Most don't even contain co-insurance (80%/20% for example) but will provide 100% coverage after a deductible. Some even offer a zero-dollar deductible option.

If you purchase any type of international health plan from a reputable company or agency in the United States, future policyholder services and claims are all handled in the United States so you won't have to worry about dealing in a foreign land with a foreign based insurance company.

Types of International Insurance Protection

International health coverages are not a one-size-fits-all prospect. Depending on you age, current or past health history, length of stay, and country location are the main criteria needed to tailor make the best plan for your needs.

Here are the main types of international health insurance plans:

1. Travel Medical Plans—These types of programs are popular due to their low cost and guaranteed issue. You won't have to complete a lengthy health history, but coverage can be put into effect within minutes.

As the name indicates "travel" medical plans are designed to cover the unforeseen accident or sickness that may occur while traveling abroad, and many provide a benefit for an acute onset of a pre-existing condition.

Many travel plans even have a zero-dollar deductible, but you may want to consider a higher deductible to

save money in the long run. The higher the deductible, the lower the cost. Travel medical plans also a varied policy maximum—US\$50,000 up to US\$2,000,000.

International health plans are so much less expensive than domestic health insurance plans because you are primarily being covered outside the United States—health-care cost in many countries are a fraction of what they would be in the United States. Thus even a US\$50,000 policy maximum plan may be the right option for you if you are planning a trip to a country with lower health care costs and for a short period of time. Again, an agency or company that specializes in this type of protection will be able to guide and recommend to you the right plan with the right deductible/policy maximum.

Some travel medical plans will even pay for pre-existing conditions. They are naturally priced a bit higher than those who don't... but the cost is still much lower than a domestic plan.

Many travel medical plans have high age limits (even 80+ years old) but many also often reduce the policy maximum on the older aged travelers. Even at older ages, you'll still be guaranteed issue with no medical questions. Depending on the time frame of your trip, it's possible for you to be covered for short incidental trips back to the United States after you depart.

Many people buy a low-cost, short-term travel medical plan to give them time to settle in their new country to see for themselves what their other options would be locally. If you find a better option once you land, then simply don't extend your travel medical plan after it terminates. If a travel plan expires, you simply extend

it or purchase a second plan. All of this can be done online, no matter where you are located.

Often, a longer travel health plan (renewable up to two or three years) is purchased for those whose medical history prevents them from buying a long-term individual international major medical plan like those described below.

2. Individual International Major Medical Plans—These plans are for expats living overseas long-term (at least 12 months). They are much lower in cost than domestic individual major medical plans.

You can even buy an option to provide up to six months of coverage per year back in the United States or Canada. In other words, once you move overseas, you can still be covered "back home" up to six months per year. If you plan to stay abroad and not return, you can elect to buy a long-term major medical plan that eliminates the United States and Canada, lowering the premium costs.

If you're covered by Medicare, you'll have that coverage to fall back on when in the United States, so all you'll need to buy is a plan that protects you only outside the United States. Again, this will save money by eliminating U.S. coverage.

You will have a wide variety of deductibles to choose from, so you should get an idea of the costs of local care before choosing. Deductibles range from US\$250 up to US\$10,000.

Once you meet your deductible, benefits are paid at 100% on most plans of this type. There is no co-insurance, plus, these plans contain many additional benefits in addition

to in- and out-of-hospital medical care: emergency medical evacuation, accidental death, repatriation of mortal remains, maternity, prescription drugs, emergency room, surgery, and more. Coverage can go as high as US\$5,000,000, which is important if you buy a plan that covers you back in the States.

Unlike travel medical plans, individual international major medical plans are not guaranteed issue. You'll have to answer health questions in order to qualify, which means policy issue can take anywhere from a week or more. The company will decide if they can issue your plan standard or with elimination riders for certain conditions, or perhaps even some type of premium rate-up. If you are declined coverage, remember you can always purchase a guaranteed-issue travel medical plan.

International major medical plans are generally issued up to age 74, but underwriting in the later years can sometimes be difficult due to health history.

3. Trip Insurance—Often called “travel insurance” (not to be confused with travel *medical* insurance). Trip/travel insurance is purchased primarily to cover trip cancellation and/or trip interruption cost. It insures that in the event you have to cancel your trip prior to leaving the United States, any up-front travel costs that are not reimbursed by your travel provider will be covered. A sudden illness that prevented you from traveling or a

wide variety of other reasons may be listed in the policy.

Besides your actual trip, this type of plan can also cover missed connections, emergency medical evacuation, emergency medical expenses, lost luggage, baggage delay, accidental death, flight accident insurance, etc.

Trip insurance can protect your trip cost, your health, and your baggage. Plans vary and have benefit maximums, so, again, consult an agency or company that specializes in this type of protection.

4. International Accidental Death Insurance—Even though most of the plans outlined above do contain some accidental death protection, the amount is limited (such as US\$25,000). International accidental death plans are not expensive and may be a good option if you're concerned about accidental death while traveling or living abroad.

The primary cause of accidental death outside the United States is car accidents, and a standalone accidental death plan will cover you and your family will provide fuller protection on this front.

There are no medical exams and underwriting can be quick and simple. Coverage can be issued up to 10 times your annual income and all the way up to age 79. Plans can include optional dismemberment,

permanent disability, and can include aviation if you are a pilot, mountain climbing, war, terrorism, and more.

In addition to coverage outside the United States, these plans can also protect you while in the United States. Most plans range from US\$100,000 to US\$500,000 in face amount, but coverage is available up to US\$100 million.

5. International Term Life Insurance—Just as domestic health insurance fails to provide adequate medical protection while traveling or living overseas, the same can be said for domestic life insurance. Most carriers won't issue a new policy if you're living overseas; your recourse is to put your estate in an international term life insurance plan.

An international term life plan is more expensive than an accidental death plan because it not only covers you in case of an accidental death but also death by natural causes. Some plans can even insure you for a few months while overseas. The maximum amount of time is generally up to 10 years.

There would be a medical application to complete and, depending on the requested face amount and your age, a physical may be required.

How To Proceed?

Most insurance agents are not educated in the use and benefits of

Recommended International Insurance Coverage Providers

- [Insurance Services of America](#)
- [Azimuth Risk Solutions](#)
- [Seven Corners International](#)
- [HTH Worldwide](#)
- [HCC Medical Insurance Services](#)
- [Petersen International Underwriters](#)

offering these types of international coverages, so you'll need to obtain information and a quote from an agency or company that deals in this type of market.

One such place is Insurance Services of America in Arizona—they have been in the international market since 1995, have an A+ BBB rating, and over a 99% customer satisfaction rate. They are brokers who represent many different companies and will shop for you.

If you buy a travel medical plan and need to cancel before the effective date of your trip, you'll get a refund of your premium, so you can purchase this type of plan weeks or months before you leave, allowing you to locking in a particularly good rate in case of a later increase.

Because of new plans entering the marketplace along with rate adjustments (up or down) providing any sample rates within this article would be inaccurate by the time you are ready to obtain a quote. Rest assured, however, premiums are much lower than domestic insurance.

Most of the international plans outlined above can also be sold on a group basis, which generally have lower premiums than individual plans. If you are going overseas as part of a group, look into insuring all travelers under the same group plan. (L)



About The Author

Graham Bates, President of Insurance Services of America (ISA), located in Gilbert, Arizona (suburb of

Phoenix), has been in the insurance business for 47 years. ISA has specialized in international health insurance since 1995 and has won first-place awards for every company he has represented since that time. Last year, ISA helped insure over 50,000 people either traveling in or outside the United States or moving overseas. ISA has an A+ Better Business Bureau 5 Star rating with over a 99% customer satisfaction rating. To better serve their clients, Insurance Services of America also has an office located in Indiana. Graham has a son in the business and has been married to his wife, Rebecca, for 50 years.





Top 10 Expat Havens With The Fastest Internet In The World

By Alfredo Capella

For internet-savvy expats, having a fast connection is everything. For some, internet speed can be one of the biggest concerns on the checklist when considering a move overseas. It might be a deal maker or breaker depending on the quality of a destination's internet infrastructure.

Internet Society—an independent organization monitoring all things

internet, like the policy, technology standards, and development—has published a recent measure of the world's average connections speeds. We've analyzed this information and compared it to our picks for top expat countries and have found the best expat destinations based on internet speed.

The ITU (International Telecommunication Union) stated

that the internet passed the 3-billion-user milestone back in 2015. The internet has become an integral part of our lives—something so common that we take it for granted.

When moving abroad, you may find that it can't be taken for granted... you might have to deal with a lesser connection speed or spotty availability. On the other hand,

the United States only makes it up to the 21st place on this list, so perhaps you'll move someplace with superior service!

If you are looking for the best expat destinations in the world by internet connection speed, these are the top 10 to look into:

10. Romania (3rd) 62.53—31.85 Mb/s



There are a couple reasons people cite to explain why Romania has the lightning browsing speeds they have—remarkable for such a small, fairly underdeveloped country.

One is that fewer people use internet than are in the country—the internet penetration rate in Romania is only 50%.

But the real reason comes from the early days... When broadband services were starting, the infrastructure still wasn't ready to meet the user's needs. Small-scale, quick-thinking entrepreneurs started developing neighborhood networks. These were localized and tidied up to only serve a handful of customers by LAN (Local Area Networks).

This has led Romanians to reach peak connections as high as 100 Mb/s. It comes with the cost of urban littering, as these networks are visibly tangled around in urban areas.

While it may boast excellent connection, Romania is not quite fully developed enough to make it a full-fledged expat haven. Development is generally poor outside Bucharest, the public health system is a real concern, and winters can be harsh. On the bright side, Romania can be one of the cheapest alternatives in Europe. Housing can be as low as US\$33,000 for a house and renting can start as low as US\$200 for an apartment outside Bucharest.

9. Chile (47th) 15.66—3.59 Mb/s



Known popularly as the only First World country in Latin America. [Chile](#) breaks many Latin standards in various fields, one of those fields being first-line internet services.

The basic plan for minimum speed internet connection starts at 20mb/s at 20.990 Chilean pesos (around US\$32.25). Average household plans can reach all the way up to 160mb/s.

They are also the first country in the world to amend its telecommunication laws to maintain network neutrality. This forbids providers from arbitrarily blocking, discriminating, or restricting legal user activity. These measures are forbidden even based on sources or ownership of content.

8. Thailand (40th) 21—8.57 Mb/s



You could say they are falling behind against some of their other Asian counterparts. Still, Thailand offers an attractive internet service when it comes to speed, and, perhaps more importantly, cost.

As of this writing, the minimum average plan for internet connectivity is a 30 Mb plan at 599 baht (around US\$17). Making [Thailand](#) one of the cheapest places in the world for reliable internet services.

But like many of their other Asian counterparts, NGO Privacy International reported that the Thai military government has its police force monitoring online speech. As well, the government has empowered networks of citizens. They encourage them to denounce users who post content against government policies. Citizens are so active in these practices, that (as Orwellian as it may sound) there's a program called the "Cyber Scout" program. It encourages youngsters to monitor online content and report it.

Many external news sites like BBC one, BBC two, CNN, Yahoo! News and others get blocked from view, including a handful of message boards. Commerce platforms like Amazon and other major sites like

YouTube and Facebook have been blocked depending on what content is trending at the time.

7. Slovenia (38th) 22.25—7.48 Mb/s



In Slovenia, internet connectivity is almost as alluring as its Slavic sceneries.

Following European standards, Slovenia delivers your average First World internet service. Internet providers usually start their plans at 100 MB, coupled with a 3 GB data plan and cable TV services starting at 48 euros.

Since 2010, the Slovenian National Assembly changed their laws regarding gambling. This has led to the government blocking access to internet gambling websites. If you are the expat gambler type, Slovenia should be a pass. But in every other way, the internet is yours to surf.

(We'll be covering Ljubljana, Slovenia's capital city, later this year in Overseas Living Letter, so look out for that issue.)

6. Uruguay (33rd) 24.33—6.33 Mb/s



"The Switzerland of Latin America," holds that nickname boldly when it comes to internet connection standards.

In a region full of snails and turtles, Uruguay blazes through with a connection of European standard. Currently, the minimum speed plans start as low as 890 Uruguay pesos (around US\$31.54) for a 30 Mb download and 4 Mb upload. Uruguay's market is monopolized by government telecommunications company Antel.

On 2010, Antel announced that it would deploy Fiber to the Home (FTTH). The Antel website claims to have connected over 389,000 homes to the internet via fiber. There is no evidence the government will allow private companies to offer fiber networks to homes. Thus, it seems the state plans to continue with that monopoly for years to come.

[Uruguay](#) allegedly allows a totally free, unrestricted and un-surveilled access to the internet. It is up to you, however (with that adamant monopoly going on), to believe if that's true or not.

5. Ireland (32nd) 24.56—8.56 Mb/s



Ireland's history with the internet goes all the way back to 1992 when Barry Flanagan began "Ireland On-

line" in his own house in Galway. The Irish believe in the power of the internet, as they were early adopters with a high-connectivity rate. Today, internet in Ireland is a big part of the republic's economy and education. The estimated internet content consumption in 2012 by International Economic Consultants Indecon was around 5,306 million.

The norm in [Ireland](#) is shifting to even faster speeds. As of now, every basic plan starts with a 100 Mb wide fiber connection at around 55 euros a month.

Censorship in Ireland has seen controversy, as the government introduced a "graduated response" policy in 2008. It is basically a "three-strikes policy" aimed at pirated content. Even so, there are no government restrictions on internet access and freedom of speech. Credible reports on surveillance and monitoring are nonexistent.

4. Spain (28th) 26.51—7.21 Mb/s



ADSL arrived a little later in Spain than in France, in 1999. Still, Spain offers a great range of connectivity options at excellent prices. Internet providers start their broadband plans at only 9.65 euros for 12 Mb ADSL connections and 20 Mb for fiber-optic connections, at the same price.

[Spain](#) is also known for promoting a totally free internet experience, without any censorship whatsoever. A huge plus for expats.

And to top all of that, have you seen all the things you can do in Spain? It is a superb destination for expats. Spain can take you for a ride to the best Europe has to offer—and at better prices than its counterparts!

3. Portugal (25th) 28.32—6.16 Mb/s



[Portugal](#) adopted ADSL services relatively late—in 2002—and penetration of internet service is only 64%. With an internet infrastructure of European standards and such a low penetration, Portuguese internet speeds are quite fast.

A 200 Mb wide connection, the standard for Portuguese users, usually starts at 20 euros a month. Other services like 1 GB connections are available at request. There are absolutely no reported restrictions or surveillance for Portugal's internet service.

You can sit on the famous beaches and restaurants in Algarve, take out your laptop, and surf away while enjoying one of the most exquisite views in Europe...

2. France (13th) 35.1—12.76 Mb/s



[France](#) may essentially be a socialist country... but the excellent speeds the French enjoy is due thanks to an intense competition between internet service providers. This has led to the introduction of high-speed ADSL services at moderate prices, mostly in the metropolitan areas like Paris.

But ADSL cannot reach some parts of rural France... They go by the name of "Zone Blanches" or White Zones. The users from these areas have to resort to satellite connections in most cases to access internet service.

Many departments have chosen to subsidize satellite internet and private entities to deploy fiber throughout the territory.

1. Singapore (1st) 97.67—78.69 Mb/s



Singapore has been, even before the birth of the internet, interested in its citizens connectivity. Once the technology was available, a government-led project called the

"Singapore ONE" was born—all the way back in 1996. The goal: Develop a high-speed broadband network platform using DSL, fiber, and cable, to be ready for the future of communications.

This foundation had Singapore easily take the lead in the connectivity race, with an incredible 99% adoption rate. Singapore's system was so prepared and advanced for its time, they now are the only people in the world with a median connection soaring all the way above the 100 Mb/s. They have the fastest average internet connection in the world.

Their newest standard broadband plans, a 1 Gigabyte wide connection (a more than exclusive option anywhere else in the world), comes as low as 49.99 Singaporean dollars a month (around US\$35.38).

It is important to note, however, that censorship of the internet in Singapore is pervasive. Many popular American sites are blocked. The Singaporean police are known to pinpoint and arrest users over what they share; derogatory, abusive, threatening, or offensive content on social media are all main offenders. 🇸🇬



About The Author

Alfredo is a Venezuelan born Business Communications Major, specialized in digital marketing. He is internationally experienced in US and Latin America in TV, journalism, and marketing. While currently taking up roots in Panama, he likes to spend his free time discovering the world on his skateboard, and playing the guitar.

NEWS



Vietnam Improving Its Infrastructure

Vietnam has big plans for improvement, including 1,800 kms of new highway between Hanoi and Ho Chi Minh City; the construction of Long Thanh International Airport in the south; high-speed railways, metro-area transit systems and power stations

Much of the country's infrastructure up to now has been funded by the government itself, funded through foreign loans... meaning the country has been accruing debt that's becoming prohibitive. They even had to cancel a couple of projects in late 2016 due to economic troubles.

Significantly, Vietnam now looks to put in place public-private partnership (PPP) structures to get its initiatives funded through private companies. Current legislation, however, makes this a risky proposition—authorities now have broad discretion and regulations are too vague. The success of PPPs will rely on a hefty clarification of rules... or bribery may be the biggest result.

The country is looking for foreign investment to the tune of US\$400 billion to reach their lofty goals and is courting Japanese companies for partnerships.



The New Silk Road



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In April, the first direct freight train between the U.K. and China set off from Essex on its 7,500-mile track back to China.

Importing and exporting goods to and from each country, this event marks the renaissance of the 2,000 year old pathway between the two countries—what was previously known as the Silk Road. The revival of this important route was announced in 2013 by Chinese President Xi Jinping, projected to be a multibillion-dollar investment.

In 68 20-foot containers, Britain is exporting whisky, soft drinks, vitamins, pharmaceuticals, and baby products. Goods from China include clothing and household goods.

Passing through the Chunnel then through France, Belgium, Germany, Poland, Belarus, Russia, and Kazakhstan, the freighter will arrive in Yiwu, China, 18 days after departing the U.K. To transport the goods via sea would have taken twice as long and by air would have cost significantly more, making this an important economical initiative for both countries.

London is now the 15th country to be linked by rail to China, and another 20 are expected to open in the future.



Flying Around Paris

As of this summer, Parisians and tourists to the most-visited city in the world can avail of a new form of transport: SeaBubbles. Simply use your phone to order one of these flying water taxis and sail down the Seine. Think Uber... but on water.

Designed by Alain Thébault and Anders Bringdal, the environmentally conscious, battery-propelled hovering crafts emit very little pollution. One secret to the design is that each SeaBubble has wings underneath the water (these are what allow them to look as if they're flying), which also mitigate any waves created by the crafts. SeaBubbles seem to just glide silently along the surface of the water as if by no engine at all.

They are also endearingly cute, with pleasant little faces, and go up to 20 miles per hour to get you to your destination (within the

operating range of 50 to 62 miles). Pricing will work much like the systems used by Uber or Lyft, so this is a viable means of public transport for the general public.

Paris mayor Anne Hidalgo advocates the little guys, saying, "I really believe in the development of river transport. Most of the world's big cities were built on riverbanks, an advantage we have to use to reduce our reliance on polluting cars."



New Residency Requirements In India

As of April 2017, anyone living in India longer than 182 days must apply for an aadhaar number and ID card if they owe taxes in India (which must be filed before July 1 of the year).

An aadhaar is an individual identification number assigned by the Indian government; the biometric card acts as legal identification and proof of address throughout the country. This was the first centralized initiative for identification in the country and is the largest biometric ID system in the world with over 1.133 billion members. There is no cost to getting a card, and your number is valid for life. It's been described as "the most sophisticated ID programme in world."

This news comes as a surprise to many and disappointment to expats in India who were hoping (expecting, even) for concessions to be made on this front. It also comes as a practical stumbling block to those who may have owed taxes but are no longer in the country; to meet this demand, aadhaar cards may become available through embassies. Another complication is that India may want to have the cards surrendered by expats leaving India permanently in order to reassign the ID numbers that have been freed up.



Belize Wins The 2017 Mesoamerican Ball Game In Mexico

The annual Mesoamerican Ball Game allows competitors to play the ancient, pre-Hispanic game of Ulama (Ullamalitzli).

The games are an important opportunity to keep ancient traditions alive, educate people on Mayan history, and pass the culture on to younger generations.



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The 3,000-year-old sport uses a rubber ball of about four and a half pounds, and the players in two teams of four must pass the ball using only their hips, the goal being to keep possession and keep it within the playing field.

This year, the games were held at Ulamaztli, Teotihuacán, in Mexico in April. Belize was represented by the Pok Ta Pok Maya team from Yo Creek Village at Orange Walk and claimed a proud victory.



What To Know If You're Headed To Northern Europe This Summer...

Regular visitors to some of Northern Europe's most-touristed countries may encounter some surprises at their favorite sites...

Increased security is notable throughout Europe, especially France. We reported earlier this year on the walls currently being built around the base of the Eiffel Tower and have since heard of new security checks for other major sites, most notably Versailles.

Paris' Picasso Museum, closed since 2009 for renovation (and expected to reopen in 2014 to global disappointment), finally gets to show off

its facelift this year, as does the Rodin Museum, closed since 2012. The Musée Carnavalet, however, closed this year for its own overhaul.

Forum des Halles, the massive, modern shopping mall and underground transport hub has finally opened after many years of construction. The mall is on the site of the one-time produce market of Les Halles, which was demolished and replaced with an underground shopping center in the 70s that became seedy and popular among loafing teenagers and drug dealers.

The D-Day Experience museum at Normandy has been expanded this year with a simulated paratrooper drop, and Verdun celebrates the 100th anniversary of its battle, with the Verdun Memorial Museum reopening for the occasion, complete with 1916 battlefield replica.

The International Center for Cave Art has finally opened at Lascaux, home of some Earth's earliest cave drawings. The caves themselves have been closed to protect them, but the museum now provides the next-best alternative to seeing the real thing. You may want to reserve in advance here.

And travel within France is easier than ever this year, with the last high-speed rail link finally in place, making the trip between Paris and Strasbourg now an easy two hours.

Farther north, Brussels has pedestrianized a section of Boulevard Anspach and the streets around it to create the largest car-free zone in Europe. The trickle-down effect here is that bus routes have changed and intra-city taxi rides.

Just south of Brussels, the Battle of Waterloo is honored at the museum Mémorial 1815, illustrating Napoleon's crushing defeat through a 3D movie and high-tech displays.

Amsterdam has become such a popular tourist city that the mayor has stopped marketing it, imploring visitors to instead visit Rotterdam or Delft.

The Anne Frank museum is taking ticket reservations two months out, so make

your reservations now if you're headed to Amsterdam. Only ticket holders will be allowed entrance to this renowned institution.

Finally, 2017 marks the 500th anniversary of the Protestant Reformation, which is being celebrated throughout Europe, but especially in Germany. Most events and exhibits take place between April and November of this year.

In Berlin, the German History Museum presents the "Luther Effect" exhibit, tracking how Martin Luther's reformation initiatives have changed the world. In Wittenberg, where Luther lived and preached, exhibits revolve around his youth and personal life.

In Eisenach, Wartburg Castle will host an exhibit on Luther's effect on the past five centuries of German culture and history. Luther hid in the castle for 10 months while being persecuted by the church and asked to disavow his theses. While there, he translated the New Testament from Greek to German, thus making it available to the masses.

In other tourism news from Germany, Hamburg finally opens its extravagant Elbphilharmonie, the heart of the HafenCity harbor improvement project, this year.

In Frankfurt, the Museum Judengasse (at the Holocaust Memorial) has reopened with expanded historical coverage. In Potsdam, Frederick the Great's New Palace has reopened two of its most impressive and extravagant rooms: the Marble Hall and the Grotto Hall.

Vienna's impressive new main train terminal, the Hauptbahnhof, is open for business and seeing most of the city's departures by rail these days. The previously neglected Karlsplatz has gotten an upgrade and now offers a playground, skate park, open-air cinema, and cocktail bar. Its new pond evokes a beach-like atmosphere and will be host to future concerts from the floating "lake stage."

If you head to Prague this year, don't expect to see native son Alfons Mucha's art nouveau masterpiece "Slav Epic," on world tour for the next two years. 🎨



Coming Next Month: Crete, Greece

Its history dates back 4,000 years... its beaches are superb... the Mediterranean water is crystal clear, and the sun shines for 300 days a year...

This is the island of Crete, the largest of the Greek islands, where the Minoans ruled eons ago and every invading and ruling culture has left its mark since.

Crete has miles of beautiful beaches and sunny skies, but it's also got mountains, record-breaking gorges, timeless villages, and delicious Mediterranean food and wine. Its main cities offer all the usual modern conveniences of a Western society, with good internet, an excellent bus service, two international airports, a cruise ship port, and all kinds of shops to choose from.

Most importantly for OLL readers, it offers non-European citizens the chance to buy property—for a minimum of 250,000 euros—and in return qualify for a residency visa. And there's plenty of property to choose from, from dilapidated or reformed old-town villas to shepherd huts in the hills.

In next month's issue, Lucy Culpepper explores the Chania region of Crete. She writes, "I think just about anyone who visits Crete, and specifically Chania, would be delighted with the island life here, especially if you love being outdoors, enjoy learning about ancient history, and like a laid-back style of European living." (L)



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Living Letter