

# **TEACHERS and Early Years EDUCATORS** **RELOCATING TO LUXEMBOURG**

**Please do have a look first at the page under Admissions about Living in Luxembourg.**

## **Q. How will I find a house or apartment? Will the school help with this?**

**A.** As part of your employment package you will receive assistance from a Luxembourg Relocation Service where an experienced Consultant will help you with home finding, including explaining your rental contract, assist with administration and registration with the local authorities for tax, social security and family allowances (if applicable).

St George's International School Luxembourg will make a referral to the Relocation Service provider as soon as your appointment has been confirmed. A Consultant will contact you directly and provide you with a home finding questionnaire. Please complete this and return it to the consultant as soon as possible.

It is important for the relocation Consultant to clearly understand the type of accommodation that you would prefer, and your budget, depending on your needs and family composition.

It is a fact that accommodation in Luxembourg though of a high standard, is relatively expensive compared to other countries in Europe. Accommodation in neighbouring countries is generally cheaper but it should be noted that this choice brings with it certain additional problems and costs.



There are many studios and one bedroom apartments for rental in the city of Luxembourg, with family apartments and larger homes being more affordable in the suburbs and surrounding villages. Your Consultant will arrange a schedule of visits coordinated with estate agents and landlords. The Relocation Consultant does not act as an agent nor rent properties and is impartial. The relocation service includes assistance with the negotiation of the rental contract, explaining your rights/obligations and those of the landlord.

Flat-shares are becoming more widely available and may be the preferred option for some staff. However finding compatible flat-mates will mean setting up meetings (usually in the evenings) and the Consultant can offer little assistance in selecting the right match for you. The Consultant will however help with the rental contract and administration as explained in the schedule of service.

Bear in mind that you will need to pay a security deposit equivalent to 2-3 month's rent + charges and the first month's rent + charges in advance. This has to be paid before the keys are handed over. Many landlords will request a proof of your earnings/salary in order to justify that you are able to sustain the payment of rent throughout the whole lease period. When selecting a suitable tenant, the landlords will be looking for someone whose income is

equivalent to 2.5/3 times the expected monthly rent. For more information on the what is on offer, refer to the link below:

<http://www.athome.lu/realestate-agencies>

**Q. Do I have to register at the commune?**

**A.** Yes. It is required by Luxembourg for residents to register where they will live. As an EU citizen you have three months to register. If you are non-EU then other regulations apply.

The national statistics office (STATEC) also use the commune's data and figures. In Luxembourg everyone has to be registered and carry a registration document and ID card at all times.

**Q. Is Health care free in Luxembourg?**

**A.** No. Health care is usually paid for at point of service. As an employee you will be enrolled with the CNS (Caisse Nationale de Santé) - social security administration - who will refund a percentage of the cost of medical fees. The amount depends on the kind of medical condition and treatment. You must send the CNS the original invoice and proof of payment along with your bank account details in order to be reimbursed. The CNS will notify you when the payment has been made and clearly state what has been reimbursed. <http://www.cns.lu/>

**Q. Is there private health insurance?**

**A.** Yes. There are several companies who provide additional complementary health insurance cover for both general health care and for travel. You should speak to your insurance agent or check on internet to find providers. International insurers such as Allianz, Europ Assistance and DKV will offer quotes for different packages.

**Q. What about income tax in Luxembourg?**

**A.** Income tax is generally deducted at source (PAYE).



**Q. What if my spouse / partner works in Luxembourg or elsewhere?**

**A.** You will be required to complete a joint tax return each year. You can find out further information about taxation, allowances and obtain forms at this link. <http://www.impotsdirects.public.lu/>

**Q. Are there other taxes?**

**A.** Yes, you will need to pay local commune taxes if you live in a house. (Apartment dwellers will have these taxes included in their rental charges). The commune will invoice you directly.

**Q. What if I want to bring my UK car to Luxembourg?**

**A.** There are necessary procedures to have the car registered, adjusted and calibrated for continental Europe and then tested. Local insurance has to be bought for the vehicle. All this can be costly. It is strongly advised that you sell your UK car and buy a vehicle on arrival. Registering your vehicle in Germany is much more complicated and expensive. Be warned.

**Q. Is there car road tax?**

**A.** Yes. You do not have to display a tax disc but you should have the paper confirmation in your car at all times. The amount of tax you pay depends on your vehicle. In some cases where the vehicle is new, low cc, eco smart and has low emissions the annual fee can be zero. A Ferrari will be charged a *large* annual fee!

**Q. Do I need a Luxembourg or International driver's license?**

**A.** If you have a valid license issued by an EU member state it is sufficient to legally drive in Luxembourg. You are advised to register your license with the commune at the time of registration, for in the case of loss, damage or theft you can apply to have it replaced by a Luxembourg one. If you do not register it then the process for replacement is more difficult as you will not be able to replace it in the country of issue if you are no longer resident there. Luckily there is a procedure for renewing your license in Luxembourg, but there are many documents to provide and related costs will be incurred. You do not need an International Driving License to drive in Luxembourg or anywhere in the EU provided you have a valid license.

**Q. Is there an M.O.T for my car?**

**A.** Cars under 3.5 years old do not require to be tested. If the car is older the SNCT (Société Nationale de Contrôle Technique) will send you an appointment each year to go to one of the test centres to have the car checked for safety. The same applies to motorbikes, caravans and trailers. <http://www.snct.lu/>

**Q. Is there a child allowance or benefit paid in Luxembourg?**

**A.** Yes. There are two allowances that can be paid to Luxembourg residents: If you have an infant of 6 months up to 2 years old and the other parent is not working, she/he may be eligible to claim the full 'Education Allowance' which is a substantial sum and is payable monthly to the parent. In addition child benefit is paid monthly for each child until the age of 18. You will need to apply for these once you have registered in Luxembourg. <http://www.cnpf.lu/> and <http://luxembourg.angloinfo.com/information/family/toddlers/child-benefits/>

**Q. Does Luxembourg support recycling?**

**A.** Yes. Each commune has a local service for recycling general rubbish, garden or green/kitchen rubbish, plastics, glass and paper. The refuse bins are colour coded accordingly.

**Q. How do I find out about what is happening in my commune?**

**A.** Each commune has a website and it will often have an English section. Each commune will have at least one good English speaker if you have any difficulties, just ask them.

**Q. Can I bring my pet?**

**A.** Yes, it is possible to bring your pet to Luxembourg, at your own expense, provided the required certificates and vaccinations and pet passport are up to date. Speak to your Vet. However, the school will not provide you with any assistance for this.



**Q. Is there a good bus/train service?**

**A.** Yes. Within Luxembourg City and surrounding areas the bus service is very good and reliable. There are also some train services. The public transport within Luxembourg is free of charge including the trains.

For more information on public transport, refer to the site below:

<http://www.mobiliteit.lu/>

**Q. I have a question not covered by the above!**

**A.** Please contact us directly; many of our staff are long-term residents of Luxembourg and are very willing to help new arrivals to settle in.

The following website may also be helpful:

<http://www.luxembourg.public.lu/en/living-luxembourg/>