

# Expat Welcome Desk



SETTLE DOWN GUIDE



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**Brussels Commissioner for  
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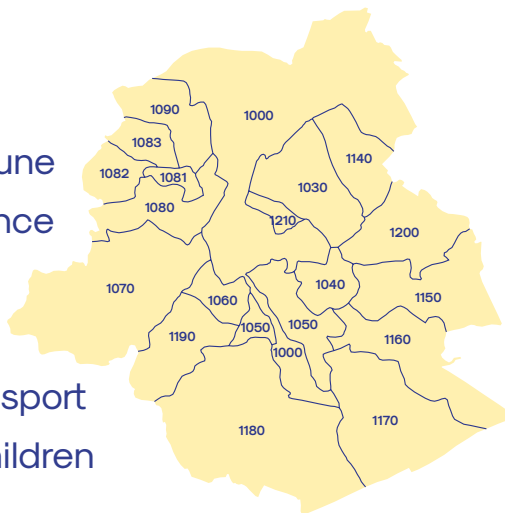
# BRUSSELS, YOUR HOST REGION!

With more than 25 years of experience, the dynamic and multilingual team of the Expat Welcome Desk (EWD) offers tailor-made administrative assistance to the international community settling in the Brussels-Capital Region. We provide support with any practical or legal problem that may arise during your stay.

## SETTLING DOWN IN BRUSSELS IN 10 STEPS!

Settling down in Brussels will entail a number of steps. In this settle down guide we propose the following roadmap:

1. Find a place to live
2. Sign a lease contract
3. Register with the commune
4. Enroll to a health insurance
5. Find a job
6. Pay your taxes
7. Choose a means of transport
8. Find a school for your children
9. Organise your daily life
10. Be part of Brussels



# STEP 1

## Find a place to live

Living in Brussels is a great experience. To enjoy this experience fully you need to have a suitable place to live. Each of the 19 municipalities that make up Brussels Region has its own character.

### Where to start

- **Define your maximum monthly budget** including all charges: rent, electricity, heating, water, internet/TV, shared building charges, rental deposit, etc.
- **Choose a neighbourhood:** distance to the office, proximity of shops and public transport, schools for your children, etc.
- **Define your search criteria:** number of bedrooms, separate toilet, terrace, garage, kitchen equipment, lift, length of lease, fully furnished apartment or not, etc.



### How to find

- **Online:** [immoweb.be](https://www.immoweb.be) [vlan.be](https://www.vlan.be) [PAP.be](https://www.pap.be)  
Facebook group BXL A LOUER - bouche à oreilles
- **Real estate agent:** this service is free for tenants and paying for landlords



### Good to know:

- Check if the surface corresponds to the **declared square metres**
- **Online rental scams:** always visit the apartment and never send money to foreign bank accounts (Western Union)

## STEP 2

# Sign a lease contract

Don't rush to sign your lease but ask the Expat Welcome Desk to check it first.  
That will ensure that you avoid some classic mistakes!

### 3 TYPES OF LEASES FOR MAIN RESIDENCE

- Long term (9 years)
- Short term (6 months to 3 years)
- Very short term (less than 6 months)

#### Good to know:

- Rules are different depending the type of contract you sign
- Sign a lease for the period of your stay
- Be aware of the possible earlier cancellation
- Different rules apply in the 2 other Regions
- A **notice of 3 months** is necessary to end the contract except for the very short ones
- Indexation of the rent can take place once a year
- More info on [logement.brussels](https://logement.brussels)



## RENTAL CHARGES

Individual and communal charges associated with a rental can be surprisingly high. As a future tenant, we strongly advise you to enquire about the charges you could face!

### Communal charges

- Include maintenance expenses relating to co-ownership (lift maintenance costs, stairway lighting, cleaning fees, etc.) but exclude large repairs
- Are calculated in function of the surface area of the apartment

### Individual charges

- Relate directly to consumption by the tenant (water, gas and electricity)
- Are either billed directly to the tenant by the energy supplier or indirectly via the co-ownership

### Advance payment or flat fee?

- **Monthly advance payments** are deposits on actual expenses calculated definitively in the final accounts, on an annual basis / method based on the tenant's actual consumption
- **A flat fee** is a fixed amount stipulated in the lease agreement. It does not have to correspond to the tenant's actual consumption / no final accounts are prepared / often applied to short-term furnished rentals



### Good to know:

- With a flat fee, the owner is not entitled to demand a supplement from the tenant
- **Bear in mind that there will be additional costs relating to a rental:** rental deposit, TV/internet subscription, central heating maintenance, tenant's personal liability insurance, etc.
- **Property tax** and the **owner's share of fire insurance** should never be charged to the tenant

## INVENTORY OF THE PREMISES

A description of the rented accommodation and its fittings and fixtures must be made in writing within the month of the first occupation, in presence of both parties. The same must be done once you leave.

### Before:

- Note the meters indexes (gas, electricity and water)
- Read the expert report carefully before signing it
- Make your written remarks within the month

### Once you leave:

- Remove all nails, screws and hooks
- Clean everything carefully (oven, windows, kitchen extractor fan, etc.)
- Note the meters indexes (gas, electricity and water)

## GUARANTEE

A **rental deposit** is an amount of money that compensates the owner if his property is damaged. It is usually made on a blocked bank account in the tenant's name (**2 months' rent maximum**). The deposit can only be released in written by mutual agreement of both parties.

### Good to know:

- Can be done amicably or via an expert (costs are shared)
- The tenant is not obliged to accept the expert proposed by the owner
- Consult CIBEX or ABEX to find an expert
- Inspection on leaving must be done before handing-over the keys



### Good to know:

- Don't pay cash or always ask for a receipt
- Rental deposit needs to be constituted before receiving the keys
- In case of dispute the deposit will be released via a court decision



## NOTICE

In Belgium, a **rental contract never ends by itself** (except for “very short” ones). A written notice is legally required.



### Good to know:

- Duration of the **notice is 3 months**
- The notice starts the 1<sup>st</sup> day of the month which follows the delivery of the letter
- There is no legal form but a **registered letter is safer**
- Do it at least 1 week before the end of the month
- In some cases, the landlord can also decide to terminate the contract

## MAINTENANCE AND REPAIRS

- **Landlord** must carry out the major repairs, the repairs due to the use and the repairs due to the “force majeure”
- **The tenant** must carry out the maintenance repairs and the repairs due to his fault



### Good to know:

- In case of any problem in the apartment you are obliged to inform the landlord ASAP (orally and in writing)
- When there is a problem do **never stop paying the rent** but send a registered letter with an order to comply
- In case of dispute go in front of the “juge de paix” (small claims court)

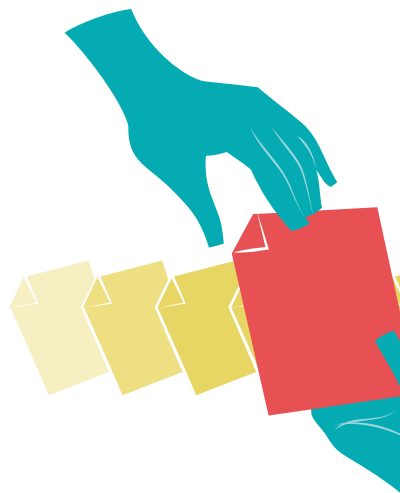
## STEP 3

# Register with the commune

If you want access to the Brussels labour market, social security or simply reside here, you will need to officially register with the municipality of your residence in Brussels and go through a range of formalities to obtain a Belgian residence permit.

### Good to know:

- The type of formalities will depend on your civil status, nationality, the purpose and the term of your stay
- No registration is possible when you stay in a hotel or a boarding house
- Registration is a legal obligation for a stay of more than 3 months
- The process takes between 4 and 6 months
- **Without registration you will be blocked in many administrative steps** (car registration, bank account, health insurance, find a job, etc.)





## How and where?

- Contact the “**service étrangers/vreemdelingen dienst**” of your commune
- Analyse under which status you want to register (worker, self-employed, family member, holder of sufficient means)
- Be ready to produce several documents: your national ID card or passport, rental lease contract, employment contract, wedding certificate, birth certificate... (to be checked with the commune)
- You will receive a temporary document and a **national number** (beginning with your date of birth). This famous administrative number identifies you in the Belgian administrative system.
- Expect a home control visit by a police officer (within the month of your first passage at the commune). Put your name on the doorbell!
- At the end of the process the commune will invite you to finalise your file
- Ask for the electronic ID card

### Good to know:

- Some communes organise appointments
- Once a week there is an evening opening
- **Staff of international organisations** can obtain **special ID cards** issued by the Ministry of Foreign Affairs..



## STEP 4

# Enroll to a health insurance

In Belgium, membership of the healthcare insurance system is not automatic; you are required to register with a *mutualité/ziekenfonds* and pay a subscription of +/- €10/month.

- **Compulsory insurance:** the principal role of these mutual organisations is to provide a partial reimbursement of medical and health costs, and to provide income replacement in the event of incapacity for work or disability (sickness, maternity leave, etc.).
- **Supplementary insurance:** mutual organisations also provide supplementary insurance, which offers various advantages and services in addition to those offered by compulsory insurance (fixed-rate reimbursements for acupuncture, denture costs, eye surgery, etc.). This complementary top-up insurance varies from one mutual organisation to another.

### Good to know:



- Since hospital costs are poorly covered by the compulsory insurance, you are strongly advised to take out a separate **hospital insurance policy**
- When you go to your doctor, you are required to pay the full amount; your mutual insurer then reimburses you a part of the costs
- Present your blue European health insurance card in order to register
- Mutual organisations are not-for-profit associations grouped into national unions: they can be Christian, Liberal, Socialist or Independent

# STEP 5

## Find a job

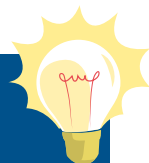
Finding a job in Brussels might be difficult if you do not speak a minimum of French or Dutch, which are the two official languages of the Brussels-Capital Region.



### How to look for a job?

- In Brussels, assistance for jobseekers is provided by **ACTIRIS**, the employment agency of the Brussels-Capital Region [actiris.be](https://actiris.be)
- Job training for French speakers is run by “**Bruxelles Formation**” [bruxellesformation.be](https://bruxellesformation.be) and training for Dutch speakers by the VDAB which is the counterpart office in Flanders [vdab.be](https://vdab.be)
- Contact several **recruitment agencies** (Manpower, Randstad, Tempo-team...) who will help you to match your skills to a job that suits you
- Contact us to get a useful list of websites

### Good to know:



- **As a non-EU citizen**, be well informed about the possibilities to obtain a **work permit**  
[werk-economie-emploi.brussels](https://werk-economie-emploi.brussels)
- Have a look at the **labour market close to Brussels** namely in the Flemish Brabant (Zaventem, Leuven, Vilvoorde...) and the Walloon Brabant (Waterloo, Rixensart, Wavre...)
- **Check your diploma equivalence:** Fédération Wallonie-Bruxelles (for French) [enseignement.be](https://enseignement.be)  
Naric-Vlaanderen (for Dutch) [naricvlaanderen.be](https://naricvlaanderen.be)

## STEP 6

# Pay your taxes



Unless proved otherwise, the law assumes that individuals who are registered with a municipality have established their fiscal domicile in Belgium and must therefore declare all their income in Belgium.

### How and when?

- **Paper format:** each year in May, Belgian tax authorities send out the tax return form in brown envelopes, to all tax payers who must fill it in and send it back before end of June.
- **Electronic format:** you can also fill in the annual tax return online via tax-on-web (before mid-July). It can be partly prefilled by the State.

### Which documents do you need?

- Annual salary statement (form 281.10 supplied by your employer)
- Certificates of child-care expenses, mortgage payments, pension savings, service vouchers, energy economy expenditures, etc.

### Good to know:



- As an employee on a **Belgian payroll**, the State will directly deduct a precisely calculated advance for the **personal income taxes and social security contributions** from your wages
- Not registering with the commune will amount in being **taxed** on a so called **second residence** (from +/- €500 to +/- €1500 a year)
- Always make sure to take the right action when receiving your **annual tax form** to avoid fines
- **Civil servants from international institutions** do not pay personal income taxes nor social security contributions to Belgium

## STEP 7

# Choose a means of transport

- **Metro/tram/bus:** the Brussels public transport company MIVB/STIB operates from about 5 a.m. to 01 a.m. [stib.be](https://www.stib.be)
- **Train:** Bruxelles-Nord, Bruxelles-Centrale and Bruxelles-Midi (South) are the three main stations. More info on [b-rail.com](https://www.b-rail.com)
- **Bike sharing:** numerous bike sharing systems exist in Brussels (Villo, O Bike, Billy Bike, Gobeek Bike, etc.)
- **Car sharing:** a large range of car sharing services operates in Brussels (Cambio, ZenCar, DriveNow, ZipCar, etc.)
- **Private car:** as soon as you have become a resident, you are required to register your vehicle in Belgium (even if it has already been registered abroad). Otherwise, you may receive a fine, fail to obtain a residents parking permit, or even have your vehicle impounded!



## Good to know:



- **Noctis – MIVB/STIB:** every weekend 11 bus lines cross the Brussels–Capital Region until 3 a.m.
- There are train and bus shuttles to the **Brussels International Airport – Zaventem** (+/- 20min)
- **High-speed Eurostar, ICE and Thalys trains** leave from Brussels South Station
- **Driving licences** from most other European countries are valid in Belgium
- Ask your commune for a **residents parking card** (“carte de stationnement”). It allows you to park in the street where you live and the surrounding area, free of charge.
- **De Lijn** is responsible for the Flanders bus network, while **TEC** handles bus travel in Wallonia. Both also operate in Brussels

## STEP 8

# Find a school for your children

The Brussels–Capital Region offers a wide choice of schools and educational systems, some especially adapted to and aimed at the needs of its international community.

### DAY CARE

For children under 3 years, there are different types of centre: public, private, subsidised or non-subsidised. To operate legally, all these organisations must have authorisation from the relevant official bodies responsible for childcare (ONE or KIND EN GEZIN).

- **Childcare centres** are either run by the commune or they are private. Communal centres are subsidised and the charges are calculated in function of your income. Private childcare centres apply a fixed charge (around €800/month).
- You can also leave your child with a **childminder** if you prefer a more family environment.
- **Pre-school centres** are also available, for children aged between 18 and 36 months.

### Good to know:



- Find a list of local private and public childcare centres on your commune's website
- You are not obliged to choose a childcare centre in your own commune
- Put your name down for various childcare centres, because being on a waiting list won't guarantee you a place
- When you visit a childcare centre, ask all the necessary questions: opening hours, holidays and vacation periods, costs, activities, internal regulations, etc.
- You can deduct day care costs from your taxes

## SCHOOLS

### International schools

The four European Schools, Lycée français, International School of Brussels, British School of Brussels, etc.

### Good to know:

- These private schools charge important tuition fees
- European schools are aimed primarily for children of staff of the European institutions



### Belgian schools

The Brussels-Capital Region offers you a choice of hundreds of Belgian primary and secondary schools, as well as higher education. These will either have Dutch or French as their major teaching language, since the schools are organised or at least regulated by every language community. Furthermore, these schools can be subdivided following the organising authority, whether they are private or public and whether they receive subsidies or not.

### Good to know:

- The tuition fees or other costs for these schools are limited
- Getting your child enrolled in the school of your choice might be a hassle and involve some queuing. That procedure differs from the educational network.
- The website [ecoles.cfwb.be](https://ecoles.cfwb.be) provides links to educational websites, including most French-speaking schools in Belgium
- For more information on Dutch-language education in Brussels, visit [onderwijsinbrussel.be](https://onderwijsinbrussel.be)
- For information on municipal schools in your neighbourhood, contact the education service in your commune



## STEP 9

# Organise your daily life

### HOME UTILITIES

Supply of utilities like gas, electricity, TV, internet and water implies a contract and/or a formal contact between you as an individual user and the company.

#### Water

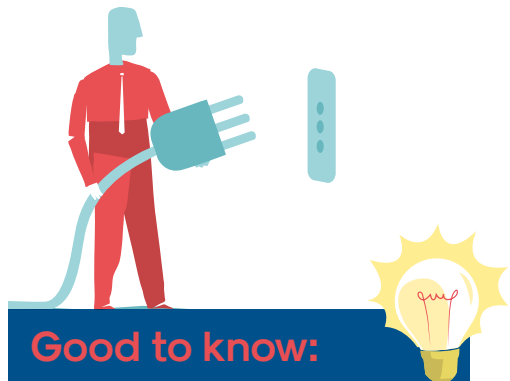
There is only one water company distributor and supplier in the Brussels-Capital Region:  
[vivaqua.be](http://vivaqua.be)

#### Television, internet and telephone

Many providers offer interesting packages for TV, Internet and mobile.

#### Gas and electricity

Sibelga [sibelga.be](http://sibelga.be) is the only distribution network operator for electricity and natural gas in Brussels. However, different suppliers are active. More info on [brugel.brussels](http://brugel.brussels)



### Good to know:

- To **compare suppliers** check out the website [mesfournisseurs.be](http://mesfournisseurs.be)
- **When you move in or out** be sure not to forget to take down the meter number, the meter reading and the date of the reading
- Always be sure to **transfer the meters**, NOT to close them. **Fill in the energy transfer document** of the supplier.
- No visit of a supplier is required unless the meters were disconnected



## OPEN A BANK ACCOUNT

Opening a bank account for foreigners in Belgium is easy. To do so, you will need your ID card and proof of your income.

### Good to know:

- Some of the large banks generally offer an optional comprehensive service to expats
- The use of cheques is now almost obsolete in Belgium
- Check the rate of charges for a current account, as these can vary between banks



## SORT YOUR WASTE

Sorting waste is **mandatory** in the Brussels-Capital Region.

### Colour-coded bag system

- PLASTIC BOTTLES, METAL PACKAGING, DRINKS CARTONS
- HOUSEHOLD WASTE
- PAPER, CARDBOARD
- GARDENING WASTE
- ORGANIC WASTE BUT NOT COMPULSORY



### Good to know:

- Bags can be purchased in any supermarket
- Glass cannot be placed in either of these bags. You can find **glass containers** in the street
- **Collect days** differ from one municipality to another. Consult [arp-gan.be](http://arp-gan.be)
- Putting out rubbish bags outside of allowed hours, illegal dumping, not picking up dog waste, etc., can all lead to serious fines **running up to €250**
- **Bulky household refuse** can be taken to the container park.  
You can also contact Bruxelles-Propreté and book an appointment [arp-gan.be](http://arp-gan.be)

## STEP 10

# Be part of Brussels

Enjoy the social and cultural life of the city! In Brussels, you will find numerous associations, cultural and social events to entertain yourself.

visit.brussels (the Brussels tourist agency) will provide you with all necessary information [visit.brussels](#) But you can also...

### ...MINGLE WITH A LOCAL:

- [hebe.eu](#)
- [meetup.com](#)

### ...DISCOVER BRUSSELS THROUGH THE EYES OF A LOCAL:

- With a Greeter you will get a different look of the city in 14 different languages. These passionate inhabitants will share their Brussels with you during an extraordinary encounter.
- More info on [greeters.brussels](#)

### ...SUBSCRIBE TO THE FOLLOWING NEWSLETTERS:

- [agenda.brussels](#) for festivals, exhibitions, concerts, performances and parties
- [be expat.be brussels](#) dedicated to expats (register via [europa@visit.brussels](mailto:europa@visit.brussels))

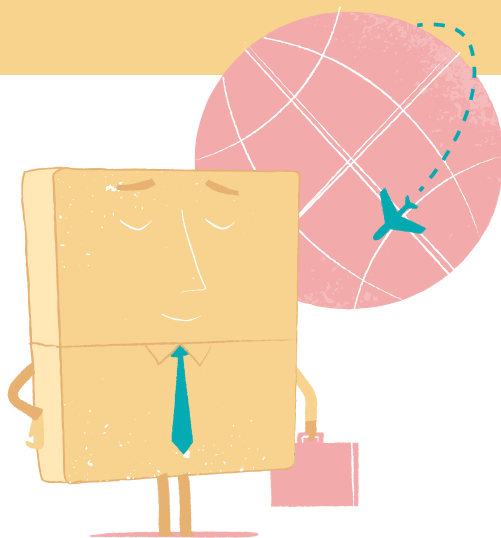
### ...CONSULT THE *EXPATS IN BRUSSELS* GUIDE:

- Dedicated to expatriates, it contains all kinds of useful information on topics relevant for a new life in Brussels.
- More info on [expatsinbrussels.be](#)

# When you leave

## DO NOT FORGET TO:

- **Deregister from the municipality** and give back your Belgian residence permit. You will receive a document (Model 8) proving your opt-out
- **Cancel on time all your contracts** (water, electricity, mobile phone, TV/Internet, bank, insurance, etc.)
- **Send a written notice** on time to your landlord
- Contact B-post for the mail piece tracking
- **Inform your health insurance organisation** and check if you need to obtain any important document for the next country you will live in
- **Contact your local taxation office**
- **Contact the Vehicle Registration Department (DIV)** to delete your number plate from the system



## Good to know:

- Always give your address abroad in case the Belgian Administration needs to send you any important document
- Deregistration from the municipality is very important to avoid administrative problems and fines



# Any questions?

## 4 WAYS TO ASSIST YOU

FROM MONDAY TO FRIDAY

- > By phone: **+32 (0)2 430 66 00**
- > By e-mail: **info@commissioner.brussels**
- > Our website: **www.commissioner.brussels**
- > Ask for an appointment



## 2 OFFICES

- > Head office:  
**Avenue d'Auderghem 63 - 1040 Brussels**
- > European Parliament antenna:  
**ASP - Office 00H160**



## 5 REASONS FOR USING OUR SERVICES

1. Free
2. Independent public service
3. Multilingual (EN, FR, NL)
4. One-stop shop
5. Direct link with administrations at the local, regional and federal level

## 10 MOST FREQUENT ISSUES

- > Rental Contracts
- > Register with the commune
- > Family reunification
- > Visas
- > Second residence tax
- > Personal Income Tax
- > Import of vehicles
- > Work permits
- > Social security issues
- > Residence permits

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