

MOVES consulting - We love to relocate Expats!
100 % know how for a 100% smooth landing

Living and working in Germany

- Germany – Geography, Population, Economy, Climate
- Cultural Dimension
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When it comes to an international assignment both the employer and the expatriate face an intense logistic challenge.

MOVES consulting Global Relocation Service is at your side to smoothen your landing and to ease the process for you.

The local consultants from MOVES consulting are always up to date with the local immigration laws and local administrative structure. They will accompany you and your family in the residential and school search and taking care of everything that you need to settle into your new location.

We support you with:

- Application for residence and work permit
- Home search
- Public authorities
- School or Kindergarten search
- Registration with the utilities, TV, Internet, telephone etc.
- Logistics and transport of your household

Our unique modular system offers all products you need at a fixed price.

No hidden charges! No additional fees!

Yours sincerely

 and her team

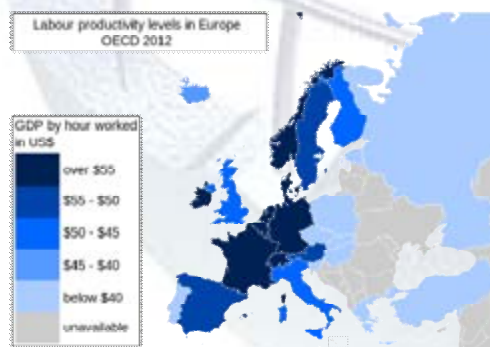
Geography

Germany is in Western and Central Europe, with Denmark bordering to the north, Poland and the Czech Republic to the east, Austria and Switzerland to the south, France and Luxembourg to the southwest, and Belgium and the Netherlands to the northwest. The territory covers 357,021 km².

Germany comprises sixteen states which are collectively referred to as *Länder*. Each state has its own state constitution and is largely autonomous in regard to its internal organisation. Because of differences in size and population the subdivisions of these states vary, especially as between city states (*Stadtstaaten*) and states with larger territories (*Flächenländer*). For regional administrative purposes five states, namely Baden-Württemberg, Bavaria, Hesse, North Rhine-Westphalia and Saxony, consist of a total of 22 Government Districts:



Economy



Germany's productivity level is one of the highest in the world.

Germany has a social market economy with a highly skilled labour force, a large capital stock, a low level of corruption, and a high level of innovation.

It has the largest and most powerful national economy in Europe, the fourth largest by nominal GDP in the world, the fifth largest by PPP, and was

the biggest net contributor to the EU budget in 2011. The service sector contributes approximately 71% of the total GDP, industry 28%, and agriculture 1%. The official average national unemployment rate in June 2013 was 6.6%. However, the official average national unemployment rate also includes people with a part-time job that are looking for a full-time job. The unofficial average national unemployment rate in 2011 was 5.7%.

Cultural Dimension Germany



Germans are in general a very individualistic oriented society. In detail you may experience this within their lifestyle and that everyone feels free to express him or herself as they like. The german communication style can be described as a very frank and straight one. No compliments, no preliminary words. Do not feel harmed by that. It sounds harder than it is meant to be.

The german society is an emancipated society. Women and men have equal rights which are guaranteed by law. Equal payment for equal work – equal career for equal education.

The following explanations shall help you understand the behaving of Germans in general. Although in daily life you may experience germans in some details a little bit different.

The german thought process is extremely thorough with each aspect of a project being examined in detail. However, once the planning of a project is over, germans move very quickly and deadlines are expected to be honored.

Germans do not like surprises. They prepare everything. They follow the rules and expect you to follow them. For example in establishing a rent contract you may expect it as a thorough base.

Germans are very punctual. Once you made an appointment you may expect it to be held.

If you are unable to arrive in time to your appointment – give a call and announce that you'll be late. This will be honored a lot.

Germans consider doing business very serious and in most cases they do not appreciate humor in a business context.

Germans do not like it to be touched by a stranger. Moreover they keep a larger space around them – approximately 6 inches more than north americans do.

German communication:

German is the official language - with several dialects in various regions – please do not expect people to speak a second language like english, all over germany. In most cases you may find 2-language people in greater city regions.

Integrate your self to your new home:

To make sure that you feel at home in your flat and your neighbourhood, we have compiled a few helpful hints:

Introduce yourself. When you have settled in a bit, introduce yourself to your neighbours - this is not required, of course, but it is a way of getting to know people quickly and lets you know who your neighbours are.

Quiet hours. In general, noise is prohibited between 10 p.m. and 6 a.m. so that everyone can get a good night's sleep. This means keeping music at a low volume and avoiding things like running your washing machine during those hours.

NOTE:

Ask your relocation agent for information about the hobbies you love to do or interests you have and where you can practice them. He/She will introduce you to new people from his social environment as well as clubs and meeting points where you can make new friends!

The Blue Card EU

Your ticket to work and residence permit in Germany



The EU Blue Card is a new residence title for specific purposes, used in Germany since 2012. This is targeted at well educated immigrants and aims to make Germany more attractive. It grants the right to work and live in Germany.

Who can apply for the EU blue card? Highly qualified skilled workers and academics from non-EU-states can apply for the EU blue card as a simple and limited work permit. **You need to attach to your application:**

A German university degree, a foreign university degree which is accepted or a foreign university degree that is similar to a German one.

Qualified working contract

A qualified working contract needs to be presented and it needs to be clear that the annual gross salary is at least € 46.4000, i.e. € 3.867 (gross) per month. An annual gross salary of € 36.192, or € 3.016 per month (gross), is also enough in some shortage sectors.

Approval of the federal agency for work

If a German Master's certificate is given and if the annual gross salary is at least 46.400 euros or at least 36.192 euros in an understaffed profession is achieved, no approval of the German Federal is necessary.

Labour Market Authority is necessary

There needs to be the acceptance of the labour department if the foreign university degree is proofed and a working contract in the shortage sector is wanted.

Place of living in the sector of the regional foreign department The place where your future employer is located or where you intend to live has to be proven at the regional foreign department when you apply for a Blue Card EU.

Documents applicants need:

- Valid passport
- One new biometric photo:
- University report:
- Job contract or a concrete job offer.
- Form: Application for granting a stay title
- Form: Application for permission of an employment This is only necessary if the approval of the federal agency for labour is needed.
- Form: Work Place description (Stellenbeschreibung). This is only necessary if the approval of the federal agency for labor is needed.

NOTE:

Your relocation agent will support you through your application process from the very beginning. Ask for more details at: www.moves-consulting.com

Working in Germany



All employment contracts in Germany are subject to German employment law.

Being employee in Germany gives you rights as well as obligations.

Starting with the obligations what means: give your best to be punctual and reliable. Germans honor that a lot. In case you should not be able to start your work in time, please give a call to your teamleader and inform him/her that you will be late. Should you get ill, please also inform your employer immediately. In Germany it is mandatory to visit the doctor immediately, if you are not able to go to work due to illness. The doctor will give you a sick note which you are asked to send to your employer.

During the time of your sick leave you will be paid your salary. But attention: you are not allowed to go out in the evening or to party in public when you are on a sick leave!

Under certain circumstances your employer stops payment and your health insurance will cover a part of your salary. This happens when your illness is longer than a certain period. Your health insurance officer will keep you informed.

Usually working times in Germany are 38 hours a week. German employees have 28 to 30 days of holidays included in their working contracts – which are paid also.

Usually a german employment contract cannot be terminated except of heavy harm of the contract through the employee.

In Germany unions are very strong and most of the german employees are member in one of the biggest Unions called VERDI.

Schools and Childcare



Learning, having fun and spending time with peers - your children are in good hands in Germany's preschools and schools. In this section we offer information about child care

options and schools, how much they cost and how you can find good providers.

Nursery schools: For children from birth to age three

A nursery school is a place where your children under the age of three can play with children of the same age, under the supervision of trained early childhood educators who help your children learn through play. Age-appropriate meals, naps and outdoor play are all part of these programmes. Most of them are flexible about drop-off and pick-up times. Nursery schools are run by private and public agencies as well as churches.

Prices vary considerably and in part depend on the parents' income. Availability differs greatly by region. Do not expect nursery schools in most rural regions throughout Germany.

Preschools: For children aged three to six

The German word for preschool is Kindergarten - perhaps you are familiar with it, since it is also used in English. In Germany, preschools are for children between the ages of three and six. More and more, preschools are focusing on satisfying the curiosity of these young children, in addition to providing plenty of opportunity for active play. Simple experiments and play-based instruction teach them about nature and technology as they hone their thinking and language skills. The preschool day usually begins in the morning and ends either at noon or in the afternoon, depending on the specific facility. Preschools are run by cities, churches, associations and other private entities. As with nursery schools, prices vary widely. Some preschools charge no fees at all, while others may cost several hundred euros per year, depending on the parents' income and the region.

In-home daycare providers: For children of any age

In-home daycare providers take care of your child in their home while you go to work. In most cases they care for additional children as well, so your child is guaranteed to have contact with peers. Nannies are also an option in Germany. In contrast to in-home daycare providers, nannies come to your home to care for your child. In-home daycare providers and nannies are not required to be trained early childhood educators. However, they need to be certified by the **youth welfare office**, and most of them have a great deal of experience with

children. For a 20-hour week, in-home daycare providers charge an average of 300 to 600 euros per month.

Germany's school system

In Germany it is compulsory for kids to go to school if they are at least six years old. A large majority of German schools are run by the state; there is no charge for your children to attend. In addition, of course, there are private and international schools, which charge fees.

General education system:

Primary school: Normally, six-year-olds begin their school careers with primary school, which includes first through fourth grades. It is only in Berlin and Brandenburg that primary school extends through sixth grade. At the end of primary school, you and your child's teachers will decide where your child will enter fifth grade, depending on your child's performance. The most common types of secondary schools are:

Hauptschule (non-academic secondary school for grades five through nine or ten)

Realschule (mid-level secondary school for grades five through ten)

Gymnasium (academic secondary school for grades five through twelve/thirteen)

If you prefer your children visiting a private school, you can choose from international schools like American International School, British School, French School, or you prefer a school with a certain confession like Catholic School which in most cases is run by nuns but always lead by the catholic church/clerus. There are also some musician oriented private schools in Germany. Most of these private schools are boarding schools.

NOTE:

Your local relocation agent knows all schools and their principals. He/she will help you finding the proper school/kindergarden for your kids.

Public Health Insurance



Germany has a dense network of hospitals, physicians and pharmacies. Thanks to compulsory health insurance, treatments are affordable.

As soon as you become a member of a statutory health insurance, you will receive an electronic health insurance card documenting your membership. The card includes a photo and an electronic record of your name, date of birth, address, policy number and insurance status. It must be submitted whenever you see your physician so that your health insurance can be billed for treatment.

As an employee, you definitely have health insurance – either under the statutory health insurance system or as a member of a private health insurance. If you become ill, health insurance covers the cost of medical treatment. The statutory health insurance system includes the following benefits:

outpatient

- medical treatment, for example in a physician's
- office , dental care, medication, remedies and medical devices

inpatient

- medical treatment, for example in a hospital
- medically necessary rehabilitation
- services during pregnancy and childbirth

If your spouse is not employed, he or she may be covered under your statutory health insurance policy at no extra charge to you. The same holds true for your children.

Moreover, your health insurance policy automatically includes long-term care insurance. Your long-term care insurance is activated if, for example, you need nursing care because of a serious illness that prevents you from caring for yourself.

Please note that you have to pay a certain amount by yourself for medicine and supportive treatments of 10 % of the price but minimum 5,00 EUR and maximum 10 EUR. (EUR) when you get a prescription from your doctor and buy your medicine in a pharmacy. You also have to pay a little amount by yourself if you need a stay in a hospital (10 EUR/day) or if you go to recovery.

Your health insurance card is valid in all 27 EU countries as well as in Iceland, Liechtenstein, Norway and Switzerland. This means that if you become ill in one of these countries while on holiday or a business trip, your health insurance card gives you access to medical treatment there.

NOTE:

In Germany you will have to choose your health insurance out of 134 health insurance companies. Your relocation agent will support you with information in order to find the best one for you.

Housing



11 facts you should know about renting a house or an apartment in Germany

Renting a house or an apartment can be a complicated and expensive experience – laws and customs are different and vary widely between countries, sometimes even inside the same country. It goes without saying that your relocation agents will go this road with you, acting in your best interest and minimizing your risk. Trust them – they are your only friends in this matter. Still, we would like to give you some hints of what you have to expect when you are on the quest for your new home in Germany ...

... **“Mietvertrag”** (rental contract)

When you rent a house or flat you will of course agree upon a contract with your landlord. Rental contracts/tenancy agreements are standardized, the form of the *“Haus- und Grundbesitzerverein”* (Association of House Owners) being used frequently. The form will be filled with your and the landlord’s personal data, details about the flat (e.g. number of rooms, which keys are handed over, meter readings for electricity, water and gas, etc.) as well as a general description of the property’s condition. Don’t be surprised if someone even takes some pictures of the apartment before the keys are handed over to you. The contract states the monthly rent as well as the *“Nebenkosten”* (see below). It also includes the *“Hausordnung”* (see below) and the terms for the termination of the contract (*“Vertragskündigung”*, see below). Though periods of notice are stipulated by Federal Law, they are also mentioned in the rental contract. The tenancy can be agreed for an indefinite period or a fixed term, in case this isn’t mentioned in the contract, the contract is automatically valid for an indefinite duration. Make sure that you understand the essentials of the contract, your relocation agent will be happy to sum up the important clauses for you.

... **“Kaution”** (rent deposit)

Most landlords require a rent deposit which usually amounts to 2 or 3 “cold”(=net) rents (*“Kaltmieten”*), the statutory maximum being 3 cold rents. Most landlords will require a cash guarantee in form of a savings account but a bank guarantee in the landlord’s favor is widely accepted, too. The regulations about a rent deposit are part of your rental contract. Your relocation agent will assist you arranging the details with the landlord in your best interest.

... **“Maklergebühren”** (brokerage fee/commission)

According to German Federal law, brokerage fees for rental contracts are limited to a maximum of 2 cold rents plus VAT (19%). Please show the real estate agent’s invoice to your relocation agent before you make any payments.

NOTE:

Your relocation agent is at your side to support you with translation and negotiation of rent contracts if necessary.

... **“Hausordnung”** (house rules)

The house rules are part of the rental contract. They stipulate some rules for the day-to-day cohabitation of the tenants as far as e.g. noise, safety, cleanliness, ventilation, parking or pets are concerned. By signing the contract you automatically accept these rules – make sure that you understand them completely and have them translated if necessary.

... **„Nebenkosten“** (incidental expenses/utilities)

In Germany the contract between landlord and tenant specifies what is included in the rent, which cost will be distributed amongst all tenants (by specified keys, such as number of people, size of the flat, etc.) and what the tenant has to pay directly to the supplier. Which cost fall into which category often depends on the situation, e.g. in apartment blocks, each flat may have a meter for water and thus could be charged directly by the supplier; the supplier may also charge the owner the total amount which is then redistributed according to the meter readings. If no meters are installed, costs are allocated according to a key (in that case most probably the number of people living in the flat). As these additional costs are not included in the (“cold”) rent, changes in the rates are directly passed through to the tenant, whereas cost included in the rent may be subject to the complicated procedure of increasing the rent. In most cases, the costs for electricity and gas are not part of these agreements and the tenants must conclude a delivery contract with the suppliers separately. Landlords are allowed to charge their tenants with the flat’s or houses’ property taxes. Please speak about the details with your relocation agent, especially when it comes to a contract with a supplier of electricity or gas.

... **“Haustierhaltung”** (keeping a pet)

First and foremost it depends on the tenancy agreement whether you are allowed or not to keep a pet in your new apartment. If the contract explicitly allows keeping pets, there won’t be any problems unless your “cute” animal turns out to be a King Cobra or an attack dog whose removal the landlord even must require. If – on the other hand – the rental contract specifically prohibits keeping pets, this clause is irrelevant because small animals as birds, fish or hamsters are allowed to be kept in any case, no matter what the contract states. A contract clause, according to which the keeping of a pet dog is forbidden, is valid and the landlord is entitled to require the removal of the dog if violated. If the contract stipulates nothing about pet keeping or if the clause is invalid, e.g. the tenant of a detached house is allowed to keep a dog. But if you live in a multiple dwelling, you should ask your landlord for permission to be on the safe side. If nothing is stipulated in the rental contract, you are allowed to keep a cat or other smaller animals in any case. Of course your relocation agent will assist you in making the necessary agreements.

... **“Vertragskündigung”** (ending the agreement)

The normal notice period is three months for both the tenant and landlord. The notice period for both parties extends by three months after 5, 8 and 10 years of continuous occupation of the property. A shorter notice period for the tenant only can be agreed when the lease is signed.

Tenants may also give shorter notice periods if the landlord announces a rent increase or makes a refurbishment plan for the property that will lead to higher rent payments. The landlord is entitled to end a rental contract only under the following circumstances:

Without notice:

- If the property is used consistently for non-agreed purposes
- If the rent is unpaid for at least two months
- If the tenant is consistently noisy and disturbs the neighbours ("disturbance of the calm of the house" *Störung des Hausfriedens*) (see also *"Hausordnung"*).

With notice:

- If the tenant has broken the conditions of the lease on a number of occasions
- If the property is to be used by the landlord or a relative (*"Eigenbedarf"*)
- If the landlord intends to modify the property in a major way and a continuation of the rental lease would considerably hinder these plans
- If the fact that the property is occupied will cause the landlord to suffer economically in the case of the sale of the property. The landlord must prove that they are in need of the money from the property sale

It is common practice for landlords to ask their tenants to redecorate the property when moving out. This involves painting the walls white and leaving it in the same condition as it was received.

... **"Mieterschutz"** (tenants' associations)

In Germany, the relations between tenant and landlord are subject to a special Federal law (*"Mieterschutzgesetz"*). There are tenants' associations (*Mieterverbände*) throughout Germany who act in tenant's the best interests, offering legal advice to their members in the event of disputes between tenants and landlords. The German National Tenants' Association (*Deutscher Mieterbund*) can provide information on tenancy agreements and tenants' rights. In case of need, your relocation agent will help you to get in contact and act as an intermediary.

... **„Mülltrennung“** (waste separation)

When it comes to waste separation, Germans are the world champions, the social control pressure, e.g. by your neighbors being extremely high. Though regulations may vary widely according to the German state in which you live, it boils down to the fact that you are expected to separate your waste and dispose of it in separate bins which are differently colored (green: organic waste, yellow: recyclable waste, blue: paper waste, grey: residual waste). In a many cities, recyclable waste is collected in yellow sacks. Glass bottles are collected in special bins (*"Altglascontainer"*) which can be found nearly everywhere in your neighborhood. You can dispose of dangerous waste (e.g. chemicals, electronics and the like) in your local recycling center (*"Wertstoffhof"*).

Your relocation agent will show you all the facilities and explain the details. In case you ask yourself why you don't see a lot of plastic waste scattered in your neighborhood, the answer is rather simple: in shops, plastic bottles and cans are charged with a bottle deposit which will be refunded when you return the bottles or cans and in supermarkets you have to pay for plastic bags which thus are mostly re-used.

... „**Kehrwoche**“ (obligation to clean the communal areas)

Perhaps the “Kehrwoche” is strangest thing that can happen to you as a tenant and there's not a lot you can do to avoid it. But it applies only to parts of the South-West of the country (Baden-Württemberg) and if you happen to live in an apartment house or a multi family dwelling. Maybe it's best to see it as a social experience. In short, you are expected to clean the communal areas of the building on a rotating scheme, alternating with your neighbors. In general this includes the lobby, the common staircase and the common auxiliary rooms and sometimes even the sidewalks along the building (as the city administration will have only the streets cleaned, e.g. in Stuttgart). Which tenant is in charge of the weekly cleaning is generally indicated by a cardboard sign at apartment's door. Details will be mentioned in your rental contract and your relocation agent will explain them to you.

... „**GEZ**“ (TV licensing/TV levy)

Though it may seem to be a another strange concept for a foreigner, the use of a TV or radio set in Germany is subject to a small monthly levy, which is raised on a quarterly basis. You will have to register at the GEZ organization by filling out a form which is available at all post offices as well as in all banks. Your relocation agent will of course help you with this.

NOTE:

Do not forget to register at the local townhall!

Your relocation agent knows what documents you will need and where you have to go.



For more information please call

+49/(0)541-670 65 96 or +43/1/ 956 59 19

and ask for an individual offer

Yours sincerely

Kornelia Epping