Checklist living in Germany



Adjusting to a new country, a new job and a new environment means you have to take care of a lot of things simultaneously. Middle Point has extensive experience in providing support and information during the relocation of its employees. Because of this experience Middle Point is able to handle the adjustment process efficiently and effectively, allowing you to focus on your new job and life. Middle Point is here to assist

In this document you will find useful information about living in Germany.

Accommodation

We advise you to be flexible in the beginning, and don't expect to find the ideal house right away. It takes time to get familiar with your new surroundings and decide where to settle. Middle Point is there to assist and advise.

Properties advertised in Germany usually state their size in square meters of living space (Wohnfläche), as well as indicating the number of bedrooms (Schlafzimmer) and bathrooms (Badezimmer).

Many German properties are let unfurnished, often without curtains, light fittings and kitchen appliances. Furnished apartments come at a higher price and they are generally offered for a limited period.

When you come by yourself sharing a flat can be a good option to start out, whilst looking for a long term rental opportunity without time pressure.

Sharing a flat (Wohngemeinschaft) is usually cheaper than living alone. These are often arranged informally, usually when someone rents out a spare room, and can be found through flat-sharing websites as well as forums and message boards

Estate agents (Makler) can be worth their weight in gold to help you find a great place to live but rents tend to be higher. Online property portals are springing up that list properties as being provisionsfreie, ie. without an agent's fees. You will usually not have to pay agent's fees when searching an apartment to rent in Germany as the party ordering the service, is the party that pays for it

The following sites will provide unfurnished apartments (add the words after the link to your search for furnished apartments):

- www.immonet.de / Möbliertes Wohnen
- www.immobilienscout24.de / Wohnen auf Zeit
- <u>www.immowelt.de</u> / Wohnen auf Zeit
- www.ebay-kleinanzeigen.de /möblierte Wohnung
- www.wohnung-jetzt.de
- www.meinestadt.de
- www.wg-gesucht.de (shared flats)

The following sites will only provide furnished apartments:

- www.airbnb.de
- www.home-company.de
- www.wunderflats.de

Please note that you usually have to pay a deposit of between two or three month rents if you rent an unfurnished apartment for a longer period of time. You can divide it into separate payments. The first payment needs to be paid with the first regular rent.

Checklist living in Germany



Electricity, Water, Gas

Utility costs are not typically included in the rent. The property will typically be described as Kaltmiete, literally the 'cold rent', i.e. without heating or utilities. A Warmmiete will include heating and possibly the other costs (Nebenkosten) such as management fees and other utilities.

Water is always supplied by a designated company for the specific area.

Please check www.verivox.de to compare energy and gas suppliers

TV/ Internet/ Telephone

To start off we recommend that you get a prepaid sim card which you can purchase in most supermarkets. Contracts with mobile phone suppliers usually have a duration of two years. Best known mobile network suppliers in Germany are Telekom, BASE, 1&1, Congstar, O2 and Vodafone.

For Internet, TV and telephone you can check these suppliers:

- Kabeldeutschland (TV/ I/ T)
- 1&1 (I/T) (most flexible one regarding cancellation)
- Telekom (TV/ I/ T)

It's important to be aware of the terms and conditions; the minimum contract period for many German phone and Internet plans is two years with a cancellation period of several months.

You will need the following documents to open up an account:

- Proof of identification
- · Proof of address
- Bank details

In Germany there is a basic fee that you need to pay for radio and television use which is called "Rundfunkbeitrag von ARD, ZDF und Deutschlandradio". This contribution is to be paid per apartment. You can register your residence here: www.rundfunkbeitrag.de.

Furniture:

- IKEA
- Höffner
- Roller
- XXXL
- <u>www.moebel.de</u> (Onlineshop)

Shops:

- Supermarket: EDEKA, REWE, ALDI, LIDL
- Drugstore: DM, Budnikowski, Rossmann
- Electrical: Mediamarkt, Saturn
- Hardware store: Bauhaus, Hornbach, Obi, Toom

oint Checklist living in Germany



Transport:

It is very practical to live in any large German city or metropolitan area without owning a car. Even medium-sized cities have good public transportation networks that use buses, trams, and urban/suburban rail lines to move people around.

Because the public transportation systems in Germany are usually regional, a ticket for the S-Bahn is also valid for a streetcar or bus. For instance, the S-Bahn in Berlin is a subsidiary of Deutsche Bahn, the national railway, but it is also part of the Transport Association Berlin-Brandenburg (VBB). That means a ticket bought at an S-Bahn station is also valid for buses, the U-Bahn, or trams. If you buy a ticket from a bus driver (normal practice in Berlin), it is also valid for the S-Bahn, as long as you use it within two hours of your purchase. Tickets are also available at multilingual ticket machines on platforms or at sales points in major stations. If you intend to use public transport on a regular basis, a subscription can be a good choice.

If you intend to become a resident of Germany, you can probably bring your personal vehicle in without paying import turnover tax and import duties - provided certain conditions are met.

Please check http://www.howtogermany.com/pages/import-car.html

To register your car please check: https://www.umziehen.de/kfz-zulassung/

Insurances:

Health Insurance (Krankenversicherung)

If you start working for Middle Point in Germany you will automatically be registered at the health insurance of our choice. Of course if you decide to change to another health insurance supplier you are free to do so. Please be aware that the delivery of your health insurance card can take up to 6 to 8 weeks. If you need to see the doctor within this time, our partner HR Solutions, will provide you with an insurance confirmation. In this period you might be required to pre-pay for your medical expenses.

If you earn above the annual earnings limit you are free to choose a private insurance (most common is Debeka).

Physician (Hausarzt)

When you settle down in your new area you need to choose a personal physician. Your health insurance company can help you find one in your area.

Liability Insurance (private Haftpflichtversicherung)

This insurance is not mandatory but regimented in case for potential damage inflicted on other people or other people's properties. Please check: www.check24.de/privathaftpflicht/

Contents Insurance (Hausratsversicherung)

We advise you to get a contents insurance in case of a fire, theft, burglary etc.

Please check: www.check24.de/privathaftpflicht/

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Checklist living in Germany

Public Authorities

Within a week of finding permanent accommodation (i.e. not a hotel), you have to register your address at the local Residence Registration Office (Einwohnermeldeamt), usually located in the town or city hall. To find the nearest office please check: https://www.umziehen.de/einwohnermeldeamt/

Each subsequent change of address must also be registered with the relevant local authority. To register you need to present your passport and visa (if you have one), a copy of the lease or rental agreement and a completed registration form, which is usually available at the Einwohnermeldeamt. Offices and agencies have varying opening times, particularly in the afternoons, so check before you go.

If there are no problems, you will be given a confirmation form (Anmeldebestätigung) as proof of your registration. Make a copy (or several) of the Anmeldebestätigung as you will need it a lot during your first weeks in Germany. This serves as a proof of your address and a lot of institutions like banks, libraries etc. will ask for it.

At the Einwohnermeldeamt, you will also receive an income-tax card, if you're eligible for one. Give this to your employer, who will use it in deducting income and social security taxes..