

Living in Belgium

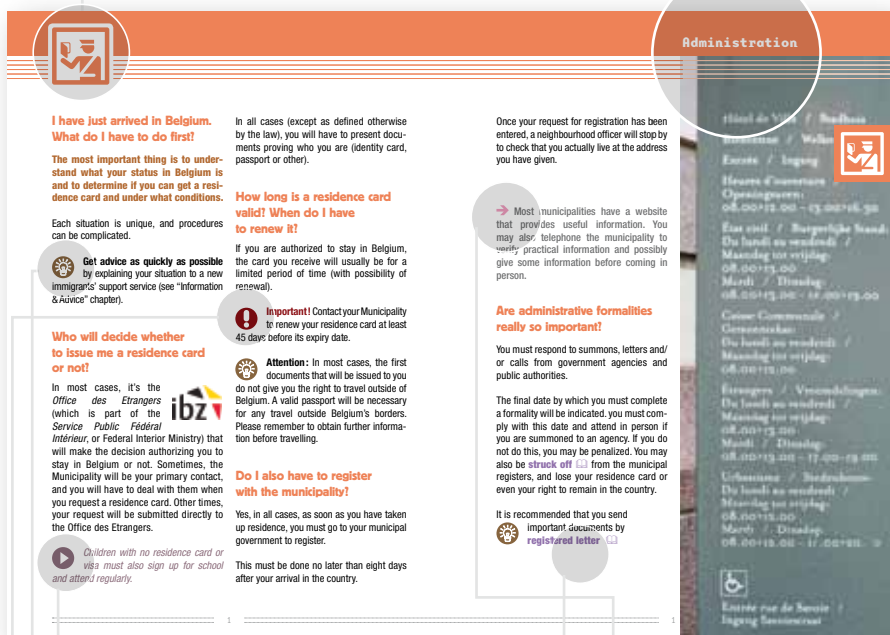
Guide for new arrivals
in Brussels
and Wallonia



How does it work?

Image and colour that identify the chapter

Chapter title



Administration

I have just arrived in Belgium. What do I have to do first?

The most important thing is to understand what your status in Belgium is and to determine if you can get a residence card and under what conditions.

Each situation is unique, and procedures can be complicated.

Get advice as quickly as possible by explaining your situation to a new immigrant's support service (see "Information & Advice" chapter).

Who will decide whether to issue me a residence card or not?

In most cases, it's the *Office des Etrangers* (which is part of the *Service Public Fédéral Intérieur*, or Federal Interior Ministry) that will make the decision authorizing you to stay in Belgium or not. Sometimes, the Municipality will be your primary contact, and you will have to deal with them when you request a residence card. Other times, your request will be submitted directly to the *Office des Etrangers*.

Children with no residence card or visa must also sign up for school and attend regularly.

In all cases (except as defined otherwise by the law), you will have to present documents proving who you are (identity card, passport or other).

How long is a residence card valid? When do I have to renew it?

If you are authorized to stay in Belgium, the card you receive will usually be for a limited period of time (with possibility of renewal).

Important! Contact your Municipality to renew your residence card at least 45 days before its expiry date.

Attention: In most cases, the first documents that will be issued to you do not give you the right to travel outside of Belgium. A valid passport will be necessary for any travel outside Belgium's borders. Please remember to obtain further information before travelling.

Do I also have to register with the municipality?

Yes, in all cases, as soon as you have taken up residence, you must go to your municipal government to register.

This must be done no later than eight days after your arrival in the country.

Once your request for registration has been entered, a neighbourhood officer will stop by to check that you actually live at the address you have given.

→ Most municipalities have a website that provides useful information. You may also telephone the municipality to verify practical information and possibly give some information before coming in person.

Are administrative formalities really so important?

You must respond to summons, letters and/or calls from government agencies and public authorities.

The final date by which you must complete a formality will be indicated; you must comply with this date and attend in person if you are summoned to an agency. If you do not do this, you may be penalized. You may also be struck off from the municipal registers, and lose your residence card or even your right to remain in the country.

It is recommended that you send important documents by registered letter.

Administration

Hôtel de Ville / Stadhuis
Boulevard / Wijk
Entrée / Ingang
Heures d'ouverture / Opening hours
08.00-19.00 - 17.00-19.00
Entrée / Burgerlijke Stand
De handtekening /
Municipal register
08.00-19.00
Mairie / Mairie
08.00-19.00 - 17.00-19.00
Caisse Communale / Gemeentekas
De handtekening /
Municipal register
08.00-19.00
Mairie / Mairie
08.00-19.00 - 17.00-19.00
Caisse Communale / Gemeentekas
De handtekening /
Municipal register
08.00-19.00
Mairie / Mairie
08.00-19.00 - 17.00-19.00
Entrée de Service / Ingang Service



This attracts your attention to tips or advice.



This is for undocumented persons.



This attracts your attention to important information.



This refers you to an organization or a website where you will find more information.














This word is explained in the glossary at the end of this booklet.

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Living in Belgium!

Adapting to a new society and finding your place can be challenging.

Upon arrival, you will be faced with many changes, and you will probably experience many things you have never encountered before.

Like all Belgians, you will be expected to follow certain rules that govern our lives together. You will also be faced with a series of questions that are specific to “new members” of society: administrative formalities, learning French, signing up for Social Security, getting your job skills validated, etc.

For this reason, both in Brussels and in Wallonia, usually in partnership with local associations and government agencies, we have initiated a policy of welcoming new immigrants in order to help them participate fully in the economic, social and cultural life of our regions.

Finding your place in Belgium can take time, especially if you do not have the right information and if you do not know your rights, your obligations and the procedures you have to follow.

With this guide, “Living in Belgium”, we want to provide you with basic information about how our society functions and make your first steps easier. This guide will also tell you where you can find useful information and further support.

We know that it will not answer all of your questions, but we are convinced that this guide will clarify how Belgian society works and hope that it will help you take your first steps in getting settled here.

We hope you will enjoy reading this information.

Fadila LAANAN

*Minister of Culture, Audiovisual Affairs,
Health and Equal Rights,
Wallonia-Brussels Federation*

Eliane TILLIEUX

*Walloon Minister for Social Action,
Public Health and Equal Rights*

Charles PICQUÉ

*Minister, Member of the Board of the
French Community Commission (Cocof),
responsible for Social Cohesion*

How to use this guide

What – and for whom – is this guide?

This guide is an easy-to-use tool that is aimed at helping people from outside the European Union who have recently arrived in Belgium, as they take their first steps in getting settled here.

Why? It is fundamental for newcomers to get to know the reality around them in order to begin their new life project in a calm, well-planned manner. This practical guide is meant to facilitate this path.

How? This guide is a collection of the information you will need to know and the “first steps” you will take after arriving in the country. It includes **advice** and **links to places where you can find help or more information**.

It contains **ten chapters**, which correspond to the needs you will have to meet (housing, health care and jobs, among others). The chapters are organized as questions.

The services described in this guide are open to everyone who resides legally in the country. Some services are available for **undocumented persons**. This guide identifies those services.

The information in this booklet applies to French-speaking Belgium (Brussels and Wallonia).

This guide may not answer all of your questions. There are many resources available at the local level, including places where newcomers can find information and support. Please contact the centers listed in the **“Information & Advice”** chapter or the place where you obtained this brochure.

You will also gain a lot of information by talking with the people you meet in your neighbourhood, village, work, school or leisure activities.

Important

The information found in this guide is up-to-date as of January 2012. It comes from many different sources and is presented in language that everyone can understand. However, it does not replace legal texts, policy statements or official programmes. For access to the latest information, please consult the websites listed in the “Information & Advice” chapter or contact the locations cited.




individual freedom
equal rights
participation
solidarity
dignity



Basic rights



Belgium is a law-based state and a democracy, which guarantees

The State guarantees the rule of law. The State may act only if the **Constitution**  or the law authorizes it to act. It is organized on the principle of separation of powers. In particular, the legal system is independent from the government.

Belgium is a state that functions with rules and **procedures**.

Belgium is a secular state; in other words, government authority is separate from religious authority. Government agencies must remain neutral.

The State ensures that the rights of citizens are respected. If any decisions cause damage to them, they may challenge these decisions in the law courts.

Belgium is a **constitutional and parliamentary monarchy**...

...that operates on the principle of **representative democracy**

Power is shared by the King and Parliament.

- **Parliament** has legislative power, which consists of drafting and voting on laws.
- **Executive power**, in other words enforcement of the laws passed by Parliament, is in the hands of the King and the cabinet of ministers.
- These powers are defined by the **Constitution**.



In a **representative democracy**, the people elect representatives who exercise power on their behalf.

Elections are the first level of citizens' participation in public life.

- There are elections for the different levels of power in Belgium: European, federal, community and regional, provincial and municipal.
- Belgian citizens aged 18 and over must vote in these elections.
- Citizens of member states of the European Union (EU) may vote in European and municipal elections. To vote, they must register with their municipality.
- Citizens of non-EU countries may vote in municipal elections if they have been legal residents of Belgium for at least five years. To vote, they must register with their municipality.



human rights and civil rights for all.

These rights include, for example, the right to life and the prohibition of torture, slavery and forced labour. These rights are absolute (the State may not change them).

Democracy is based on the active participation of citizens in public life in all its forms: political institutions and judicial institutions, social dialogue, the press, associations and participation in local life.

Belgium is a democracy founded on pluralism 📖.

Pluralism is not only about opinions and beliefs existing side by side. It is also about **dialogue** and **debate** between these opinions and beliefs.

Everyone has the right to participate in an association 📖 in order to try to change society, help other citizens or influence political decisions.



Citizens have the **right to strike**, to **demonstrate** and to sign petitions.





All citizens are equal in rights and in dignity.



Men and women are equal.

Men and women have the same rights and the same duties, in particular:

- to work and Social Security,
- to vote,
- to have a bank account,
- to make decisions about where they reside,
- concerning their children, or
- in case of divorce or separation.

Any and all forms of **discrimination**  are forbidden. In particular, this applies to:

- jobs,
- housing,
- government services, and
- private-sector services.

All people have the right to equal protection under the law. Any foreigner who is present in Belgium enjoys the protection accorded to people and property, except as established otherwise by law.

There are basic freedoms that are protected by the State:

- individual freedom,
- the right to privacy,
- the right to choose one's lifestyle and profession.

Everyone has freedom of speech, assembly, association and religion.

The law recognizes and protects:

- the right to life,
- the right to marry,
- the right to die with dignity,
- the right to abortion.

Individual rights and freedoms shall be exercised while respecting those of others and general welfare. So the State may provide a framework for these rights and freedoms. For example, freedom of belief cannot be used as a reason to disobey laws about the schooling of children. Similarly, freedom of expression does not give anyone the right to insult another person or group of people.



See glossary on page 67



→ **Everyone has the right to human dignity**, in particular:

- fair compensation for work,
- Social Security,
- health care,
- social, medical and legal assistance,
- acceptable housing,
- a healthy environment, and
- cultural and social fulfilment.



To ensure that these rights can be exercised, there is a system based on solidarity: solidarity between the actively employed and pensioners, between the employed and the unemployed, between those who have children and those who do not, between the healthy and the infirm.

This system also serves to help people who are disabled or those who have no means of support (**guaranteed minimum income and social aid** 📖).





Belgium is a **federal state**. It is composed of **three communities**

Federal state: decision-making power is shared between the federal government, communities and regions, each of which has its own Parliament and government cabinet.

The federal government has authority over all areas of national interest (diplomacy, military, justice, finance, Social Security, a major part of public health, etc.).



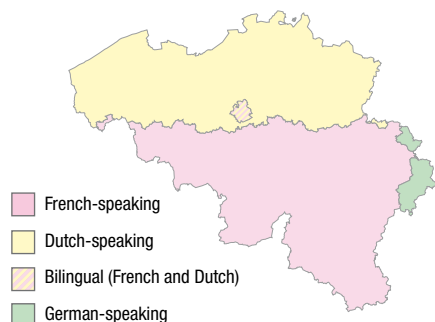
10 provinces and 589 municipalities

The **Municipality** is the institution closest to residents. You will have contact with the municipality where you reside for a number of important matters in your daily life, such as birth, death and marriage records; culture; youth and sports programmes; the environment; health; education; safety; jobs and training.

The municipality runs many services (police, schools, day-care centers, roads, etc.) within its borders. It is also the place to begin many administrative formalities and procedures.

Three communities

The communities have jurisdiction in matters concerning language: culture, education, youth programmes, etc.



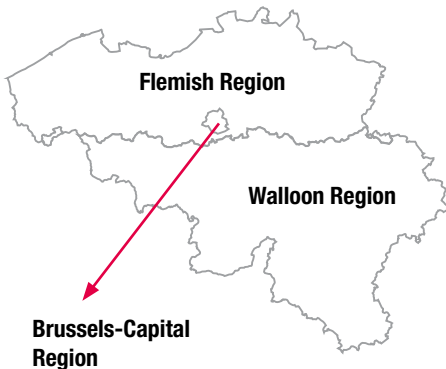
- French-speaking
- Dutch-speaking
- Bilingual (French and Dutch)
- German-speaking



and three regions.

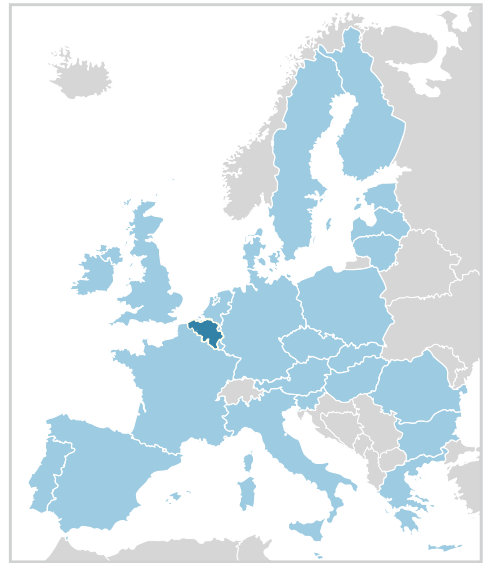
Three regions

The regions are in charge of all matters concerning economic development, jobs and land use (planning, housing, environment, farming, transport, economics, applied research, etc.).



Belgium is a member of the European Union

Its currency is the Euro (€).



For the French-speaking community, the French Community Commission (**COCOF** ) in Brussels and the Walloon Region also have authority for welfare, professional training, social inclusion and tourism.

For the Dutch-speaking community, the communities and regions are merged.



resident card municipality registration
administrative formalities
documents understanding your status in Belgium

=====
Administration



I have just arrived in Belgium. What do I have to do first?

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It is recommended that you send important documents by

registered letter 

Hôtel de Ville / Stadhuis

Bienvenue / Welkom

Entrée / Ingang

Heures d'ouverture

Openingsuren:

08.00>12.00 - 13.00>16.30

État civil / Burgerlijke Stand:

Du lundi au vendredi /

Maandag tot vrijdag:

08.00>13.00

Mardi / Dinsdag:

08.00>13.00 - 14.00>19.00

Caisse Communale /

Gemeentekas:

Du lundi au vendredi /

Maandag tot vrijdag:

08.00>12.00

Étrangers / Vreemdelingen:

Du lundi au vendredi /

Maandag tot vrijdag:

08.00>13.00

Mardi / Dinsdag:

08.00>13.00 - 17.00>19.00

Urbanisme / Stedenbouw:

Du lundi au vendredi /

Maandag tot vrijdag:

08.00>12.00

Mardi / Dinsdag:

08.00>12.00 - 14.00>20.00



Entrée rue de Savoie /

Ingang Savoiestraat



What important documents am I going to need?

In Belgium, there are many administrative documents. Some are mandatory, while others are necessary for access to certain services or actions.



We recommend that you keep your original documents and make photocopies of them: identification documents, residence card, family status certificates, contracts, letters, invoices and receipts relating to work, health care, housing, etc.

Document	Where can you obtain them?
Identity card	Municipal government
Birth certificate	Municipal government of the town or city where you were born
Passport	Embassy or Consulate of your country of origin
<i>Certificat de bonne vie et mœurs</i> - copy of criminal record (as requested in particular for a job)	Municipal government
Household composition (as requested in particular for school registration)	Municipal government
Carte SIS (social identity card)	"Mutuelle" health insurance fund (of the user's choice), see "Health Care" chapter
Work permit	Regional government (Brussels or Wallonia), see "Jobs" chapter

And what if I don't agree with a decision the government makes?

There are often possibilities for appeal in administrative proceedings. These possibilities are specified in the letters informing you of the decisions (on the back).

There are also **mediation**  services in many municipalities and government agencies.

➔ For more information:
www.ombudsman.be



See glossary on page 67



rights work permit training freelance
work contract job search
unemployment salary degree equivalency
trade unions

≡ Jobs and training



Working allows you to provide for yourself and your family, to help you integrate into society and to meet other people.

Do I have the right to work?

Both men and women have the right to work and to freely choose their job activity. However, some people who are not Belgian nationals must first obtain a work permit in order to work legally.

Please contact your municipality to find out if, in addition to your residence card, you need to obtain a **work permit**. There are several types, and each permit comes with specific conditions.

→ For more information:

- Walloon Region:
www.emploi.wallonie.be
- Brussels-Capital Region:
www.bruxelles.irisnet.be

All jobs must be properly declared and comply with labour law.

If you do not have a residence card, you are not allowed to work.

Employee or freelance?

If you have a work permit, and depending on its exact nature, you can work either as an employee or freelancer.

When you find a job as an **employee**, your employer must have you sign a written **work contract** specifying your work hours, salary, any benefits, pay days, contract duration and type, etc.

A **freelancer** is not under the authority of an employer. He or she has a special status, notably as concerns Social Security. Freelancers can work in retail, markets, the liberal professions (lawyers, architects, pharmacists, physicians, etc.), trades, farming, etc. Special conditions may apply to some professions.

→ For advice and support: www.ucm.be

In principle, any foreigner who wants to work freelance must obtain a professional card.

→ For more information:

<http://economie.fgov.be/fr/>

What are my rights and duties as an employee?

As a worker, you have the right to:

- receive the salary indicated in your work contract and in line with your employer's sector of activity
- be protected as stipulated by law and in contracts
- join a trade union
- have a safe and healthy work environment



Your employer must provide you with several documents: work contract, workplace regulations, and documents specifying your compensation and the duties you must perform. Note: if your employer does not give you these documents, it is possible that you are being employed illegally.

As a worker, you have a duty to:

- comply with work rules and regulations, such as your work schedule
- perform your work properly and in good faith

What is a trade union?

A trade union represents company employees and defends their interests. The trade union intervenes between employer and employees when there is a dispute concerning the enforcement of regulations and agreements, whether these involve individual or group working conditions. A trade union can defend your rights as regards employment and unemployment.

To be defended by a trade union, you must be a member and pay your dues. There are a number of different trade unions.





➔ To find a trade union office near you, please consult their websites:

- FGTB (General Labour Federation of Belgium): www.fgtb.be



- CSC (Confederation of Christian Trade Unions): www.csc-en-ligne.be



- CGSLB (Liberal Trade Union): www.cgslb.be



I have a work permit, and I am looking for a job. Where do I start?

First of all, you must register as a job-seeker with your region's Employment Office.

- If you live in **Brussels**: **ACTIRIS**, www.actiris.be



- If you live in **Wallonia**: **FOREM**, www.forem.be



- If you live in **Flanders**: **VDAB**, www.vdab.be



- If you live in the **German-speaking community**: **ADG**, www.adg.be



Where can I find job offers?

You will find job offers at ACTIRIS, FOREM, VDAB and ADG, in newspapers and on job sites on the Internet.

➔ In Brussels, you can also contact a local agency: www.mission-locale.be

You can register with private employment agencies as well.



You can also get support for your job search. ➔ Please contact ACTIRIS, FOREM, VDAB or ADG.

Gross salary and net salary: what are they?

The salary indicated in your work contract is the gross salary. Net salary is your take-home pay: the amount you receive directly from your employer. When you work, part of your salary is not paid to you. It goes into Social Security contributions and income taxes. Social Security contributions go towards a fund (Social Security) that is used to pay health care costs, sick leave, lost-time injury leave, unemployment insurance, pension contributions and family allowances. Taxes pay for the public services that you enjoy as a citizen or resident alien (school, police, etc.). This mechanism of solidarity also enables the social aid system (CPAS) to function.

And unemployment insurance?

If you lose your job, for example, the Social Security system enables you, under certain conditions, to receive unemployment insurance ("the dole"). These payments may be made to you via a public agency (*Caisse Auxiliaire de Paiement des Allocations de Chômage*, or CAPAC) or by one of the three trade unions mentioned above.

➔ To learn more, contact your trade union or CAPAC: www.capac.fgov.be

What is undeclared work?

We talk about undeclared work when the employer does not officially register the employee and does not declare his or her hiring to the Social Security administration, in order to avoid paying Social Security contributions and income taxes.


Undeclared work is not legal.

It weakens the mechanism of general solidarity, because the money that should go to Social Security and income taxes does not. Both the employer and the employee risk large fines. Also, in case of illness or accident, undeclared employees are not protected. They have no right to unemployment insurance or a pension. They have no guarantee that they are being paid a fair salary. They are not protected against unfair dismissal, and they can be let go at a moment's notice.





How do I increase my chances of finding a job?

Employers almost always require some qualifications, as proven by a diploma or certificate. If you have a diploma (original copy) from your country, you can go to an agency to determine its **equivalency** , under certain conditions.

➔ The associations cited in the “Information & Advice” chapter can help you.

For some jobs, you can have your skills recognized (validated) officially and for no charge.

➔ For more information: www.cvdc.be

If you do not have a diploma or if it is not recognized, you can choose to enhance your job opportunities by undertaking training courses in order to obtain a certificate that will prove your aptitude.



Speaking French well (and Dutch, particularly in Brussels) and improving your qualifications with training will help you find a job.

There are many professional training courses for adults: language classes and job-specific courses that lead to a diploma or other qualifications.

➔ You can consult a training advisor at one of the following agencies:

- Public training services: ACTIRIS, FOREM, VDAB and ADG.
- In Brussels, Bruxelles-Formation: www.bruxellesformation.be or a local mission: www.mission-locale.be
- In Wallonia: FOREM or a regional employment mission (for example www.mirec.net/mires.html)
- Educational and Professional Information Service (SIEP): www.siep.be



See glossary on page 67




social housing agency
decent housing
social housing
right to housing
neighbours
private housing
renting
security deposit

Housing



What types of housing exist?

There are two sorts of flats and houses for rent: private housing and social (or public) housing.

In social housing, **rent**  is calculated according to renters' income. Social housing is run by government authorities. Flats are assigned based on social and economic criteria. Generally, waiting lists are long, and there is a procedure that must be followed.

Most rental units (flats or houses) are privately owned, and the landlord can set the rent with no restrictions.

In most cases, the first flat or house that you rent upon arriving in Belgium will be privately owned.


What important documents concern housing?

A written agreement must be prepared and signed by the landlord and the tenant: this is the **lease**. This lease specifies the duration, the monthly rent, and any special conditions. It must also include legally-required attachments.



Be careful of fraud:


- Read the lease carefully, and find out what you will have to pay or do. In case of doubt, do not sign anything, and seek out advice as needed.

- Pay attention to **utilities** . Check whether these are included in the monthly rent or not.
- Carefully read and understand the conditions for terminating the lease.



Note: the owner must have the **lease officially recorded**. In case of doubt, you can carry out this procedure yourself. Seek out advice as needed.



We recommend that you conduct a **walk-through**  with your landlord in order to identify any issues or defects in the flat or house.

What are my rights as a tenant?

To live in a home that is in good condition, safe and sound.

A home must be safe and comply with certain conditions of comfort. The law defines precise rules in terms of safety, health, minimum household equipment and fire prevention.



Landlords do not always comply with these rules. In such cases, they may be fined. For this, you must file a complaint.

The landlord may not decide unilaterally to evict a tenant. In case of dispute, only a justice of the peace may order an eviction.

In certain cases, the landlord may terminate the lease if the landlord or a member of his/her family wants to inhabit the flat or house. However, legally prescribed notice periods must be complied with.

Right to privacy: the landlord may not enter a home without the tenant's permission.

What are my obligations as a tenant?

Pay your monthly rent and utilities on time each month. Your rent is specified in the lease, throughout its duration. The landlord has the right to increase the rent once a year in order to adjust for **inflation** (indexing).



Do not hesitate to check that the new monthly rent complies with the law.

Provide a security deposit , if the landlord requires it.

When you move into a flat or house, the landlord may ask you to provide a security deposit. It may not exceed two months of rent (three months if you pay in instalments). The security deposit is in principle paid to an **escrow account**.



If possible, do not pay the security deposit in cash.





Keep the flat or house in good condition; in other words, perform regular upkeep work to ensure the home does not deteriorate, and keep it in its initial condition.

The tenant must ensure the “routine” upkeep of the private parts of the home (maintain the boiler, unplug the sink, protect pipes against frost, etc.) and repair any damage caused by the tenant (broken windows, holes in the walls, sealing problems with sinks, etc.).

Alert the landlord quickly when you observe problems with the flat or house (by registered letter).



Important. The landlord is responsible for repairs and renovations resulting from normal wear and tear (e.g. replacing the carpet after nine years) or poor condition (e.g. replacing an old boiler). The landlord must perform major repairs (unstable staircase, defective or hazardous electrical installation, etc.), except if these repairs are due to lack of proper upkeep by the tenant.



If the landlord refuses to perform this work, make sure that you have communicated the situation to him or her in writing (by registered letter).

Alert the landlord when you want to move out of the flat or house (“give notice”).

The conditions and notice periods to move out of a home depend on the type of lease that you have signed with the landlord.

Find out what the exact conditions of your lease are. In general, a long-term lease (nine years) offers better protection for the tenant. Often, the written notice period is at least three months prior to moving out.

Do not perform any renovation work or repairs without the landlord’s authorization.

Maintain the landing (and the sidewalk if you live on the ground floor), and comply with the rules about disposing of trash (sorting and disposal conditions).

Note: the law prohibits the disposal of trash in non-authorized locations. Throwing trash or other waste in the street or in nature is prohibited, even if other trash is already present. Fines for littering can be high.

→ For more information about trash collection rules:

- In Brussels: www.bruxelles-proprete.be
- In Wallonia: most municipalities distribute trash collection calendars and information brochures. Contact your municipality.

→ For more information about renting: a guide to good landlord-tenant relations can be downloaded on the Internet: <http://conseilsuperieurlogement.be>

What should be done in case of conflict between the landlord and tenant?

In case of a problem, always try to resolve it directly with the landlord. Confirm the content of the agreement or dispute by registered letter.

In case of significant dispute, it must be referred to a justice of the peace, who will issue a ruling on the matter. **You may seek the advice of a lawyer** (see “Information & Advice” chapter, “Legal Aid”).



How do I find a flat or house to rent?

To find a private flat or house to rent, consult newspapers such as *Le Vlan*, free estate agent brochures and websites (e.g. www.immoweb.be or www.vlan.be). Walk around: “A Louer” (to rent) signs are displayed on units available to rent.





You can register, free of charge, with one or more housing agencies, both private and social.

➔ To find the nearest Social Housing Society, contact your municipality. Associations or CPAS may provide support. You may also contact:

- In Brussels, Housing Society of the Brussels-Capital Region : www.slr.b.be
- In Wallonia, Housing Society of the Walloon Region: www.swl.be

Where do I go for advice?

There are tenants' associations that can provide you with support and advice about your rights as a tenant. Many municipalities also have a housing information and advice office.

➔ For more information, you can contact your municipality.



See glossary on page 67




SIS card mutuelle hospital
emergency medical aid on-call doctor
disability medical house pharmacy
family planning

Health



I live in Belgium. Do I have a right to health care?

In Belgium, everyone has a right to health care. A portion of health care expenses are covered by a “mutuelle” health insurance fund. People who do not have a “mutuelle” have a right to CPAS medical aid or emergency medical aid .

Note: people with a tourist visa or temporary work visa are not part of this category. They must pay for their health care costs out of their own pocket.

Do I have to sign up for a “mutuelle”? What purpose does it serve?


A “mutuelle” is a private insurer that reimburses you, in full or in part, for your health care costs. It pays you an allowance if you are physically unable to work, gives you information, and answers any health-related questions you may have.

If you meet the conditions, you must sign up with a “mutuelle”.



If you cannot be covered by the “mutuelle”, there is a system, via CPAS, to cover your health care costs.



*If you are undocumented, you have the right to **emergency medical aid*** .

What “mutuelle” should I choose? How much will it cost? How do I join?

There are several “mutuelles.” All of them offer more or less the same services. In the general system, there are no premiums to pay. The premium is withheld from your monthly salary (Social Security contributions) or via agreements with other agencies.

“Mutuelles” also offer complementary health insurance to cover some expenses that are not reimbursed by the basic coverage. This complementary insurance requires you to pay a premium, and it is mandatory.

➔ To find an office near you, consult their websites:

- www.mutsoc.be
- www.mc.be
- www.mloz.be

How does the reimbursement system work?

When you see a physician, he or she will give you a certificate as proof of your visit. When you submit this certificate to your mutuelle, it will reimburse you for some or all of the visit. Generally, part of your health care costs will be covered by the “mutuelle”, and the other part will be paid by you. For medication, the same applies, but reimbursement covers only some types of medication. This is reflected at the pharmacy by a reduction in the price of the medication.

What are my rights as a patient?

- You can choose your physician and change whenever you like.
- You have the right to be informed of your health condition, possible treatments and risks. Before starting a treatment, the physician must ask you if you agree to it.
- You may ask to read your medical records.
- You have the right to doctor-patient confidentiality.



If you have problems speaking or understanding the language, you may ask for the services of a translator/interpreter. Talk about this with your health care provider (hospital, medical center, etc.).

Who should I contact if I have a health problem or if I don't feel well?

First, you should see your general practitioner. He or she will refer you to a specialist or to a hospital, if necessary.

➔ If you do not know where to find a general practitioner, you can get information at a pharmacy near you.

You should not go to a hospital emergency room for your general health problems, except in the case of emergency. The general





practitioner you visit can give you advice on how you should proceed.



It is preferable to stay with the same general practitioner. He or she knows you well. You will build a trust-based relationship with your general practitioner, and he or she will update your health records.

When should I go to the hospital?

When your general practitioner thinks you need to consult a specialist, he or she may refer you to a hospital. Many hospitals have an outpatient clinic where you can see a specialist. Hospitals can organize consultations with dentists, optometrists, physical therapists, etc. These consultations are at certain hours or more often on an appointment basis. They are therefore not available on an emergency basis.

What if I become ill at night or on the weekend?

If you become ill in the evening, at night or on the weekend, you can go to see an on-call physician or ask for him or her to come to your home if you are not able to move about.

→ To find an on-call physician near you, telephone your regular physician (an answering service will give you the telephone number for the on-call physician).

The on-call physician will determine whether your case is a serious emergency, and if so, will refer you to a hospital's emergency service.

→ In Brussels, you may also contact SOS Médecins: 02/513.02.02
www.sosmedecins.be

Are there other places where I can be treated?

You can also be treated at the **medical center** near you. At the medical center, you can see general practitioners, social workers, psychologists, dentists, gynecologists and pediatricians.

→ www.maisonmedicale.org

Most of the “mutuelles” also manage clinics where you can see specialists, general practitioners, dentists, gynecologists and pediatricians. → For more information, contact your “mutuelle”.

Where can I obtain help for problems related to reproduction and sexuality?

At the **family planning center**, you can see a physician at an affordable price and receive advice from specialists about contraception, sexuality, abortion, sexually transmitted diseases or domestic violence. Specialists must respect doctor-patient confidentiality, including for minors.

→ www.loveattitude.be

In Belgium, a woman has the right to decide whether or not to have children, and to use contraception.

When a woman has an unwanted pregnancy, she may decide to end the pregnancy before the end of the 12th week.

**I have trouble sleeping,
I'm anxious, I'm depressed.
Who should I see?**

Sometimes, it helps to talk with a health care professional specializing in sleep problems, anxiety attacks, homesickness, loneliness, post-traumatic stress disorders... In Belgium, general practitioners will often refer you to a professional in such cases. Psychological aid might also be of use to your children if, for example, they have problems at school or if their behaviour suddenly changes.

➔ You can find out about the services available near you, e.g. mental health centers. You can also talk to your general practitioner.

I am disabled. Where can I find assistance for my family and myself?

If you are disabled, you might have trouble getting around, finding a job, establishing relations or staying independent. There are organizations that help disabled persons





and offer them advice. They can assist you and your family.

➔ For more information :

- In Brussels: Phare (Autonomy for the Disabled): www.phare-irisnet.be
- In Wallonia: AWIPH (Walloon Agency for the Integration of Disabled People): www.awiph.be

What are the important documents for my health?

SIS card: Social identity card. This card contains all of your data which may be of use to Social Security institutions. You must show



it at the pharmacy, hospital or “mutuelle”. You must request it from your “mutuelle”.

Vignette: Document that contains your information for the “mutuelle”. You should put this vignette on the documents you send to the “mutuelle” (physician’s certificates, prescriptions). ➔ You should ask the “mutuelle” for these vignettes.

Prescription: Document on which the physician writes the list of medications and treatments that you need. You must show this document at the pharmacy where you purchase your medication. You will pay less than the full price, because your “mutuelle” will pay part of the cost directly to the pharmacist.

Physician’s certificate: This is the certificate your physician will give you after an exam. You must submit it to your “mutuelle” so that you can be reimbursed for a portion of the costs for the consultation.

European Health Insurance Card (EHIC): For EU citizens or for citizens of countries that have signed international health insurance agreements.

Emergency telephone numbers?



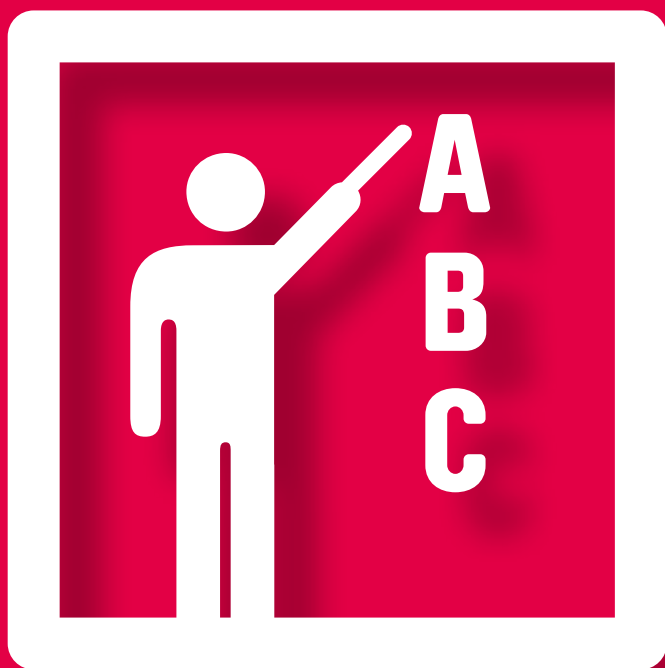
- **Emergency medical assistance, ambulance and fire 100 or 112**
- **Police : 101**
- **Poison Response Center: 070/245.245**



Write these emergency numbers on a card, and keep it in your home.



See glossary on page 67



difficulties

class planner

enrolment

free education

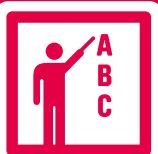
pre-school

after-school activities

mandatory school

parents' associations

Education



In Belgium, children must attend school from age six to age 18. They can also attend pre-school starting at two years and six months of age.

Parents are responsible for their children's regular attendance at school.



Children of undocumented parents are required to go to school as well. They must be registered and attend school regularly.

Most schools are mixed: girls and boys attend the same schools and take classes together.

How is school organized in Belgium?

School is divided into three levels:

- **Pre-school:** for children between the ages of two and a half and five
- **Primary school:** for children starting at the age of 6
- **Secondary school:** for children older than 12.

Does my three-year-old son have to go to school?

Before primary school, there is pre-school, which can accept children who are at least 30 months old.



At **pre-school**, your child will learn about the school environment and interact with other children. At this age, young children learn very fast. This also helps them to learn French easily, which they will need when primary school begins.



We strongly recommend that you send your child to pre-school at least by the age of 3. Even though this is not mandatory, it will be very useful for his or her education later on.

Does my seven-year-old daughter have to go to school? My son is 16 years old. Does he have to go to school?

Yes. From the ages of six to 18, school is mandatory.

Six years old: This is when **primary school** starts. Primary school lasts for six years, and at the end, your child will receive a diploma allowing him or her to start secondary school.


At the end of primary school, around the age of 12, pupils begin **secondary school**. From the third year, several orientations are possible:

- Prepare for university-level studies in the transition sections
- Learn a trade in the qualification sections

- Receive more hands-on training, partly in the classroom and partly in a business or industrial setting.



Note: when you choose an option in secondary school, it is important to think about the job or career your child would like to pursue in the future. Make sure that the option you choose will allow your child to prepare for that job or career.

→ Do not hesitate to ask your child's teachers, the school administration or the **school's PMS center**  for advice. They can help you choose the right orientation in secondary school.

When your child successfully completes secondary school, he or she will receive a diploma. With this diploma, your child can register at a university or other institution of higher learning, or look for a job (see "Jobs" chapter).

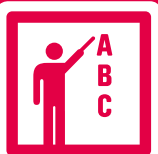
What about enrolment?

We recommend that you look for a school and sign your child up quickly after you arrive in Belgium. Make an appointment at the school.



If you have difficulties speaking or understanding the language, you can go to the school with an interpreter or someone who is able to translate for you. You can also ask for the services of a





professional translator/interpreter. Ask at the school.

All children have the right to enrol in a school, whether they are Belgian or foreign, and whether they have regular immigration status or not. The school may refuse a child in only one case: when there are no more available places.



Children with no residence card or visa must also sign up for school and attend regularly.

Note: things are a bit different for the first year of secondary school.

→ You can find information from your child's school or, if he or she is not yet signed up, you can consult a prospective school, or the following website: www.inscriptions.cfwb.be

How do I choose a school for my child? What is important?


You can choose the school freely.



It is important to choose a school where you and your child will feel welcome and at ease. Visit several schools. Ask for advice from other families and from your neighbours. Ask to meet the head of the school, to visit classrooms and to meet one or more teachers, if they are available.

Most parents choose their children's school based on its geographic location. But this is not the only important aspect.

Official school or free school?

In French-speaking Belgium, the Wallonia-Brussels Federation is in charge of education and its funding. Schools are organized either directly by the Federation itself, by a local authority (Province or **COCOF** , City or Municipality), or by a private association. These "organizing authorities" are responsible for defining the school's philosophical orientation, its organization and its educational approach.

All **official schools** (*écoles officielles*, organized by national, regional or local government) adhere to a set of principles and values (search for truth, scientific objectivity, openness, tolerance, etc.), without promoting any single philosophical doctrine or religion. A class on secular morality or religion is taught, depending on parents' choices.

Many **free schools** (*écoles libres*) are associated with an organized religion (most of these are Catholic, but Jewish, Protestant and Muslim schools also exist). Some free schools are secular or are organized with respect to a specific project.

Unless they are not recognized (and therefore not subsidized) by the Wallonia-Brussels Federation, schools in Wallonia

and Brussels all teach the same knowledge and skills for a given level (uniform curriculum).



Free schools should not be confused with private schools.

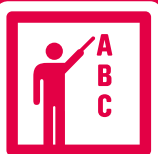
Private schools may be recognized by an external authority (such as the French baccalaureate programme), or they may be certified by Belgian authorities but teach in a language other than French or Dutch. At private schools, parents must pay tuition for their children. This is why these schools are much more expensive.

In Brussels, a French or a Dutch school?

In Brussels, you have the choice between French-speaking and Dutch-speaking schools for your child. It is important, as a parent, to think about what is best for the child. Once the language and school have been chosen, it is best for the child to stay in the same place.

➔ Ask your municipality for the list of schools of all types, as well as the sign-up dates for primary schools.





Do I have to pay to sign my children up for school?

No, there is no cost for enrolling at a school run by the Wallonia-Brussels Federation.

But take note! Some school services and supplies may require payment: school lunches, after-school care, study hall, some cultural and sporting activities, photocopies, books, equipment, etc. These school expenses are paid by the parents.



If the school asks for money to sign up your child, you have the right to refuse.



Find out what the school expenses are. They differ from one school to the next. If you have financial problems, you can ask to meet with school administration to find a solution.



Financial aid does exist for secondary school pupils (scholarships).

→ You can find out more at your child's school.

Who can take care of my child during non-school hours?

Schools have **day-care centers** for children aged three to 12 before and after school hours. In general, a fee is charged.

Schools also have **after-school study hall**, where children can do their homework and participate in sporting and socio-cultural activities.

Outside the school, there are also many **extracurricular activities** for children and teenagers (sports, choir, dance, music, drawing, creative expression, etc.).

→ You can find out more at your child's school.



Prices vary from one activity to another and from one association to another.




During school holidays, you can sign your child up for a holiday camp, a recreation class or a day-care center.

→ You can find out more at your child's school, your municipality or ONE (Birth and Childhood Office).



Some "mutuelles" provide financial aid.

What can I do to help my child in school?

The greatest service you can provide to your child is to monitor the work he or she does at school: meet with teachers, make yourself available, help your child with homework, provide support, ask him or her how school is going, look at his or her **class planner** ...



At all schools, there are **parent-teacher meetings**. You should attend, even if language problems and unfamiliarity make this difficult for you. You will meet your child's teachers, and you can help them get to know your child better. You will understand better what is going on at school. You can also ask for help from other parents.



There are parents' associations that help parents have their opinions heard and allow them to participate in how the school runs. Find out more at your child's school.



Some schools have tutoring programmes as well as French language classes for newcomers to Belgium: in particular, "bridging" classes.



There are also tutoring possibilities outside the school itself (for example, homework schools).

➔ For more information: www.ffedd.be

What do I do if my child is having problems in school?

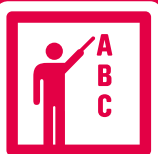
Some schools offer solutions for pupils who are having difficulties in class.




You can ask to meet with your child's teachers to find out what can be done to help your child.

If these difficulties persist or if they are very significant, the teacher and the





school will refer you to specialized agencies that can assist you: **PMS centers** , homework schools and other services.

If your child has a learning disability or special needs, there are specialized educational options starting from the pre-school level.



See glossary on page 67

Where can I find other information?

When you sign your child up for school, the school administration will give you information, and you will be able to ask questions. If you do not speak the language well, try to bring someone with you to translate.

→ A lot of information can be found on the Wallonia-Brussels Federation website: www.enseignement.be





séparation
birth
marriage
legal cohabitation
child care
mediation
couple
divorce
pregnancy

Family



We live together, but we do not want to get married. Is this possible?

Yes. In Belgium, many couples live together without being married. This is known as **informal cohabitation**. If you want to live together and benefit from couple's rights without getting married: there is also **legal cohabitation**. → For more information: contact your municipality.

We are a couple, and we want to get married. What do we do?

If you want to get married, you must meet four conditions:

- You must each be at least 18 years of age
- You must both agree to the marriage
- You must not be too closely related
- You must not be married to someone else

You must declare your desire to get married in the municipality where one of the two future spouses lives.

In Belgium, only **civil marriage**  is legally recognized.



If the future spouses also want a religious wedding, the civil wedding must take place before the religious one.



If you are **civilly married**  in another country, your marriage is, in principle, valid in Belgium as well. → For more information: contact your municipality.



What will our marriage change?

As spouses, you have **rights and duties** to each other. The law requires you to live together and to help each other. There are different marriage regimes with somewhat different rights and obligations.

→ For more information : www.notaire.be

Spouses are equal. They have the same rights and duties.

Marriage does not change anything about the individual freedoms of either spouse. Spouses have autonomy within the marriage, both in terms of their personal lives and their professional lives. Each spouse may, for example, practise the profession or trade of their own choice and maintain relations with their friends.



We do not get along anymore and we no longer want to live together. What do we do?

In case of major problems in a couple, you may decide to separate or divorce. Only divorce definitively ends the marriage.

In case of **separation**, you may ask the justice of the peace to define temporary measures relating to this separation (for your home, children, income, etc.).

→ Ask your municipality for the contact details for your canton's justice of the peace.

There are several types of **divorce** proceedings. Important questions must be ruled on during these proceedings, including custody of any children, child support and alimony payments between the ex-spouses.

→ For more information: www.notaire.be



A lawyer may help you.

→ You can also contact a family mediation service. See the "Information & Advice" chapter, "Legal Aid."






We are expecting a child. Is it important to see a doctor?

Yes. Right from the start of your pregnancy, it is important to obtain pre-natal care. This is important for the growth of your unborn child and for yourself. It gives you the opportunity to ask questions and get answers about pregnancy and childbirth.

Who should we see?

You can consult a **gynecologist** . Your general practitioner can refer you to one.

Throughout Wallonia and Brussels, ONE (Birth and Childhood Office) organizes pre-natal consultations, where you can see a general practitioner, a gynecologist or a midwife, free of charge.

→ To find a ONE center near you, please visit the website: www.one.be



→ In Brussels, you can also contact the Flemish equivalent of ONE: “Kind en gezin”: www.kindengezin.be



You can go to ONE even if you are an undocumented person.

What administrative formalities does the future mother have to complete during her pregnancy?

Tell your “mutuelle” that you are expecting a child. They will explain what you have to do. → See the “Health” chapter.

Labour law protects pregnant workers: they cannot be fired or exposed to high-risk working conditions during their pregnancy.



If you work, ask your physician for a pregnancy certificate, which you must present to your employer.

What do we have to do when our child is born?

When your child is born, the mother, the father or both must report the birth to the municipality where the child is born, within 15 days after the birth.



If you are an undocumented person, you must also do this.

If you are not married, the father must officially acknowledge paternity in the municipality where you live. You should do this before the birth, since the future mother must also be present. When paternity has been recognized, both the father and the mother can exercise parental authority, equally.

When you report the birth, you will receive a birth certificate. The birth certificate is an important document for the future of your child. It is important to keep it in a safe place.



If you are an undocumented person, your child will still receive a birth certificate.

Who else do we have to inform after the birth?



Do not forget to report the birth to your “mutuelle”. It will register your new-born child and will guide you through the next steps.

You may also be entitled to a new-born child bonus or a family allowance. Your “mutuelle” will tell you what you have to do.





Where can we get help if our baby is ill?

If your child is ill, you should go to a physician. → See the “Health” chapter.

Where can we get medical check-ups for our baby?

ONE organizes medical check-ups for children under the age of three. These allow you to monitor your child's health and growth and to get vaccinations.



You can go to ONE even if you are an undocumented person.

Who can take care of our baby during the day?

If you are often gone during the day (because you work or are in school/training), you can have your baby (until age three) taken care of in a day-care center or by a babysitter. Starting at the age of 2 years 6 months, you can sign your child up for pre-school.

→ See the “Education” chapter.



The cost of subsidized day-care centers and babysitters varies depending on your income. There are also non-subsidized day-care centers and babysitters. Some of these are expensive. Find out and compare prices.

→ Ask ONE for the list of day-care centers and babysitters.



See glossary on page 67



How can I participate in an association?

There are associations of all kinds: professional, sporting, cultural, social, humanitarian, philosophical and environmental... Some offer training and cultural, creative and citizen activities. This enables people from all communities who live in a neighbourhood to meet each other, get to know each other and live more harmoniously together. There are also associations for citizens of different nationalities, friendly associations, and associations that promote integration and participation in cultural life.

By participating in an association, you will meet other people, and you will participate in the life of your local community or in a social project.

You can become a member or volunteer. **Being a volunteer** means giving a few hours of your time to an association. A volunteer receives no salary and has no work contract.



Here are some ideas: help disabled persons, help organize a cultural activity, teach a class, hand out brochures, help children with their homework, do the shopping for the elderly, do administrative work, etc.

→ For more information about volunteering:

- www.yaqua.org
- www.volontariat.be

→ To learn about existing associations:

- www.culture.be
- www.educperm.cfwb.be
- www.cbai.be
- www.bruxellessocial.irisnet.be
- Or contact the Regional Integration Centers in the Walloon Region (see the “Information & Advice” chapter)

→ For youth associations:

www.servicejeunesse.cfwb.be

How can I participate in cultural life?

Many artistic and cultural activities are organized. Performances, concerts and exhibits are also held in many municipalities, notably in the 115 cultural centers of the Wallonia-Brussels Federation. The Culture department of your local government generally has a schedule of activities in the municipality.



Free newspapers and the events sections of major newspapers also contain information. Cultural centers can also inform you about what activities they offer.

There are also a number of museums.



Museums in the Wallonia-Brussels Federation offer free admission one day each month. Some are free all year round.



If you receive aid from CPAS or from some associations, you may receive tickets (Article 27), at a reduced price, to attend cultural events.

You can borrow books from libraries or music CDs and films from media centers.

- www.bibliotheques.be
- www.lamediatheque.be

➔ To find a cultural activity or event near you: www.culture.be

➔ For more information, please see the Citizens' space on the Wallonia-Brussels Federation website: www.cfwb.be

What can I do to have fun, relax or play sports?

When weather permits, **street fairs**, **flea markets** and **music festivals** are held all over Brussels and Wallonia. ➔ Information about events can be found in free





newspapers and in the events sections of major newspapers. A schedule of events and leisure activities can also be found on the web: www.culture.be

There are opportunities to play a wide variety of **sports**.

➔ For more information: www.adeps.be

Sporting associations near you can provide information about what activities they offer.

➔ Most municipalities have a “Sports & Leisure” or “Tourism” page on their

website.

➔ To learn (even) more: consult the “Citizens” space on the Wallonia-Brussels Federation website: www.cfwb.be (under “Leisure” or “Tourism & Sport”) as well as the French Community Commission website (Cocof): www.cocof.irisnet.be.



See glossary on page 67





insurance money problems saving bank

Money
& Civil Liability



Do I need to have a bank account? What is it for?

Yes, it's essential. Having a bank account enables you to pay for things by automatic transfer (for example, gas and electricity bills) or by bank card (your purchases in retail shops). The two most common accounts are the checking account and the savings account.

- With a checking account, you can deposit, withdraw and transfer money and make your payments.
- With a savings account, you can save; in other words, your money will earn interest.

With a bank card, you can withdraw cash from distributors (ATMs) and pay for your purchases at retail shops.



Fees vary from bank to bank. Compare and check what services are included.



If you do not have a residence card in Belgium, you can still open a basic checking account at a bank if you present official proof of your identity (passport or identity card from your country of origin).



At the Post Office, you can also open a checking or savings account.

➔ www.bpost.be

What do I do if I have money problems?

Debt mediation services can advise you if you are no longer able to pay your bills (rent, utilities, loan payments, etc.).

➔ To find out the contact details for a service: contact the CPAS office for your municipality or telephone the Walloon Region: 0800/11.901 or in Brussels: 02/217 88 05



In case of difficulties, do not ignore your bills! Notify your providers, ask to pay in instalments, seek out help.



Be careful with unpaid fines! A good tip: pay your fines as soon as you receive them. Otherwise, fines can double, and you will receive a visit from a bailiff to confiscate your property.

What about credit?


Beware of credit! It's tempting to buy something on credit, but there is a risk: you could go so far into debt that you can no longer make your regular payments. The total price with interest is sometimes much greater than the amount originally borrowed. Furthermore, if you receive credit offers from unofficial individuals or companies, you might be exposing yourself to fraud.



If you really need credit but your income is low, subsidized social credit may be of interest.

➔ You can, for example, contact Credal:
www.credal.be

What insurance do I need? What is it for?

In Belgium, two types of insurance are mandatory: automotive civil liability , **if you have a car, and home insurance, if you are a tenant or homeowner.**

If, in an accident, you damage someone's car or if you hurt that person, or if your house burns down, you may be forced to pay large sums of money. If you are insured, your insurer will pay for you. To be insured, you must pay a premium each year to the insurer. In return, the insurer will pay all or part of the costs associated with the accident.




It is strongly recommended that you insure yourself against all risks and damages that could cause you major money problems if you had to pay for them yourself. Family insurance (also known as “personal civil liability insurance”) will pay for any damages that you or a member of your family causes to someone else. Hospitalization insurance covers medical expenses that your “mutuelle” does not reimburse.

➔ To take out an insurance policy, you can contact your bank, the Post Office, a broker or you can go directly to an insurance company.





What precautions do I need to take in my personal affairs?

- Before signing a document or a **contract** , read it carefully. Do not hesitate to ask questions and to review essential points. Ask a professional for advice. In case of doubt, do not sign!

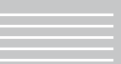
Note. A signature makes the document official and legally binding. When you sign a document, you are agreeing to its content, and you are accepting a legal obligation with respect to the person who asked you to sign it.

- You should keep a copy of any document that you have signed.
- Ask for a receipt when you make a hand-to-hand payment. this receipt should indicate the date, amount and reason for payment: for example, “rent December 2011.” It should be signed by the person who received the money. Keep these receipts. They may be used as proof in case of problems.



See glossary on page 67





Information & Advice

Information & Advice

Where can I find information
and other services?

PARTICIPATING IN SOCIAL AND CULTURAL LIFE

In both Wallonia and Brussels, in addition to the individual services that they can provide you (guidance, social/medical/psychological aid, etc.), many associations organize social and cultural activities that you can participate in, depending on your areas of interest: human rights organizations, women's rights organizations, nature groups, citizens' groups, etc. They operate locally, in your neighbourhood or municipality, or, more broadly, regionally or within the Federation. They include:

- cultural and continuing education associations,
- youth movements, centers and associations,
- immigrant associations or immigrants' rights groups.

Do not hesitate to learn more about the goals and activities of these associations, via immigrant offices or regional integration centers or directly on the Internet:

- www.guidesocial.be

SUPPORT SERVICES FOR NEWLY-ARRIVED IMMIGRANTS

These associations offer information, support and guidance for newly-arrived immigrants. They know the needs of new arrivals and can offer you practical support.

IN BRUSSELS

1000 BRUSSELS

MAISON DE LA SOLIDARITÉ

Place Sainte-Catherine 44A

Tel. : 02/279.63.80

Fax : 02/279.63.89

1030 SCHAERBEEK

ATMOSPHÈRE AMO

(Youth Aid Association)

Place de la Reine, 35

Landline/fax: 02/18.87.88

Mobile : 0484/953.288

www.atmosphere-ammo.be

1050 IXLLES

CIRÉ *(Coordination and Initiatives for Refugees and Foreigners)*

Rue du Vivier, 80/82

Tel. : 02/629.77.10

www.cire.be

1070 ANDERLECHT

CONVERGENCE

Boulevard de la Révision 36-38

Tel. : 02/523.82.46

Mobile : 0473/81.61.55

www.convergence.be

1080 MOLENBEEK-SAINT-JEAN

SAMPA (*Aid for New Immigrants in Molenbeek*)

Rue Comte de Flandre 15

Tel. : 02/422.06.11

Fax : 02/422.06.27

www.molenbeek.be

1190 FOREST

CONVIVIAL

(*Movement for the Integration of Refugees*)

Rue du Charroi 33-35

Tel. : 02/503.43.46

Fax : 02/503.19.74

www.convivial.be

1210 SAINT-JOSSE

LA VOIX DES FEMMES

Rue de l'Alliance 20

Tel. : 02/218.77.87

Fax : 02/219.60.85

www.lavoixdesfemmes.org

DUTCH LANGUAGE SERVICE

BON (*Brussels Office for Foreigners*)

– Rue de l'Avenir 35

1080 Molenbeek-Saint-Jean

– Rue Ph. de Champagne 23

1000 Bruxelles

– Place Colignon 4

1030 Schaerbeek

Tel. : 02/501.66.80

www.bon.be

**IN WALLONIA – REGIONAL
INTEGRATION CENTERS**

BRABANT WALLON

CRIBW (*Regional Integration Center for Brabant Wallon*)

Rue de Mons 17/1 – 1480 Tubize

Tel. : 02/366.05.51

www.cribw.be

CHARLEROI

CRIC

(*Regional Integration Center for Charleroi*)

Rue Hanoteau 23

6060 Gilly

Tel. : 071/20.98.60

www.cricharleroi.be

LA LOUVIÈRE

CeRAIC (*Regional Intercultural Action Center of Central Belgium*)

Rue Dieudonné François 43

7100 Trivières (La Louvière)

Tel. : 064/23.86.56

www.ceraic.be

LIÈGE

CRIPEL (*Liège Regional Integration Center for Foreigners and Persons of Foreign Origin*)

Place Xavier Neujean 19B

4000 Liège

Tel. : 04/220.01.20

www.cripel.be

MONS

CIMB (*Mons and Le Borinage Regional Integration Center*)

Rue Grande, 56

7330 Saint-Ghislain

Tel. : 065/61.18.50

www.cimb.be

NAMUR

CAI (*Intercultural Action Center of Namur Province*)

Rue Docteur Haibe 2
5002 Saint-Servais (Namur)
Tel.: 081/73.71.76
www.cainamur.be

VERVIERS

CRVI (*Verviers Regional Integration Center for Foreigners and Persons of Foreign Origin*)

Rue de Rome 17 – 4800 Verviers
Tel.: 087/35.35.20
www.crvi.be

INTERNET RESOURCES

INFORMATION FOR NEWLY-ARRIVED IMMIGRANTS

There is a website about legislation and procedures concerning foreigners (residence, jobs, housing, etc.).

- www.newintown.be

USEFUL GENERAL INFORMATION

Another website gives you a full range of information to guide you for housing, health, jobs and other important needs:

- www.belgopocket.be

The Citizens' ("Citoyens") portal on the Wallonia-Brussels Federation website will provide you with information about everyday life and about the various subjects addressed in this brochure:

- www.cfwb.be

BELGIUM AND YOUR REGION

Belgium's federal website:

- www.belgium.be

Brussels-Capital Region website:

- www.bruxelles.irisnet.be

Walloon Region website:

- www.wallonie.be

YOUR CITY AND YOUR MUNICIPALITY

Most cities and municipalities have a website. For example:

- www.bruxelles.be
- www.charleroi.be
- www.liege.be
- www.molenbeek.be

Find out more from your municipality or your city, as well as from:

- The Association of the City and the Municipalities of the Brussels-Capital Region (AVCB/VSGB): www.avcb-vsbg.be/fr/english/
- The Union of Cities and Municipalities: www.uvcw.be/english.cfm

INTERNET

You don't have Internet access? In Wallonia, you can go to an EPN (*Espace Public Numérique* or Digital Public Space)

- www.epn-ressources.be

At many municipal libraries, Internet access is free of charge.

- www.bibliotheques.be

Many of the websites mentioned in this brochure are bilingual (French and Dutch). Some are also available in English and German. Icons are usually available in the top right portion of the screen to change languages (FR/NL/DE/EN, etc.).

You don't read the language well enough to use these sites alone? You can ask a professional, a neighbour, a friend or anyone with good language skills to guide you through these sites.

SPECIFIC RESOURCES

LEGAL AID

For legal advice (immigration, divorce, dispute with your landlord, conflict with a private company, etc.), you can see a lawyer. You will find a list of lawyers and their contact details at the website:

- www.avocat.be

You can also contact the **Legal Aid Office** (BAJ or *Bureau d'aide juridique*) for a free initial consultation. For legal proceedings or more in-depth advice, a lawyer may be appointed for you, if you meet certain income conditions. You will find the contact details for a BAJ near you at the website:

- www.avocat.be

ADDE (*Association pour le droit des étrangers* or Foreigners' Rights Association) has the mission of


promoting immigrants' rights with a view to greater social justice. It provides free legal advice by E-mail, telephone or appointment. It can also refer you to an association near you: 02/227.42.41
servicejuridique@adde.be

- www.adde.be

The **Centre pour l'égalité des chances** (Equal Opportunity Center) also has a legal aid service specializing in immigrants' rights. To find a contact point near you: free-phone number **0800/12800**,

- www.diversite.be

Some **family planning centers** also offer legal consultations (family law).

It is also possible to consult a **mediator** , if you would like to resolve your dispute by discussing it with an outside person. This can avoid costly legal proceedings.

- www.mediation-justice.be ou
- www.avocat.be

Most private service providers (banks, insurers, telephone companies, etc.) have a mediator.

- www.ombudsman.be

SOCIAL AID

The **Centres publics d'action sociale (CPAS or Public Social Action Centers)** offer aid and support if you have a physical, social, psychological or medical problem. CPAS can help

you in different ways: they can inform you, support you or offer you financial aid, a food package or help in finding a job. To receive aid from CPAS, you must meet certain conditions. There is a CPAS center in each municipality.

DISCRIMINATION

The ***Centre pour l'égalité des chances et la lutte contre le racisme*** (Equal Rights and Anti-Racism Center) and ***the Institut pour l'égalité des femmes et des hommes*** (Gender Equality Institute) offer support for victims of discrimination. To file a complaint or find a contact point near you: toll-free **0800/12800**.

- www.stop-discrimination.be

TRANSLATION & INTERPRETING

If you have trouble writing, you can contact social services, legal aid or an association near you.

For more information, please contact your municipality.

If you have difficulties speaking or understanding the language of your Region, there are specialized translation and interpreting services available. The request must be made through a social structure (association, municipality, hospital, medical center, etc.). Talk about it with your contact person. This service is called SeTIS (*Services*

de traduction et d'interprétariat en milieu social - Translation and Interpreting Services in Social Contexts).

ILLEGAL MIGRANTS

If you are undocumented, there are specialized agencies that can advise you (about health, housing, jobs, etc.).

- www.cire.be
- www.orcasite.be

DOMESTIC VIOLENCE

If you or someone you know are the victim of domestic violence, you can talk about it by calling the domestic violence hotline (free-phone number **0800 300 30**). A person will be there to listen to you, advise you and guide you.

In case of emergency, or to file a complaint, you can contact the police directly.



Glossary

Glossary

Association: A group of persons who share knowledge and who work together on a project and towards common goals. The goal of an association is a service, an action or a project, not an industrial or business activity, etc. Associations are places where citizens can meet, discuss their ideas and learn to exercise responsibilities.

Civil, civilly: Involving or performed by the municipal administration.

Civil liability: Being responsible for your acts and those of your dependents. For example, if your child breaks your neighbour's window while playing, either you or your insurer will have to pay to repair the damages.

Class planner: A notebook or agenda that allows pupils to write down class times and homework (exercises and lessons). It also enables parents and teachers to communicate with each other in writing. We recommend that you read and sign your child's class planner every day.

COCOF: The French Community Commission is the entity in charge of cultural, social, health and education issues for French-speaking institutions in Brussels.

Constitution: The most important set of legal rules that govern how society and its institutions work.

Contract: An agreement signed by two or more people. A contract obligates both parties to give, do or not do certain things. A contract defines rights and obligations for both parties. For example, a work contract, a marriage contract, a sales contract, a loan agreement, a lease or an insurance policy.

Discrimination: Discrimination occurs when in similar situations, one person is treated less favourably than another person, particularly because of their gender, race, age, country of origin, religion or sexual orientation.

Emergency medical aid: Programme of health care reimbursement and support for persons with undocumented status. This aid is requested at a CPAS center. In case of emergency, see your physician or go to the hospital. Do not forget to say right away that you do not have "mutuelle" health insurance.

Equivalency: Document by which a degree you received in your home country is recognized in Belgium.

Glossary

Escrow account: A special bank account opened in the names of the landlord and the tenant, into which the security deposit must be made. This account is “frozen” throughout the term of the lease. The signatures of both the landlord and the tenant are required to withdraw money from this account.

Flat fee: System in which the “mutuelle” pays a flat fee each month to the medical center you are affiliated with. With the flat fee system, you pay nothing when you visit your physician.

Guaranteed minimum income and social aid: The “*revenu d’insertion*” is a type of financial assistance. Social aid or “*aide sociale*” can take various forms: medical aid, food packages, housing aid, occasional financial assistance, etc. These types of aid are subject to conditions and are granted by CPAS centers. See the “Information & Advice” chapter, “Social Aid.”

Gynecologist: A physician who specializes in matters relating to sexuality, reproduction and childbirth.

Inflation: Increase in prices.

Mediation: Discussion with a neutral outside person in order to attempt to resolve a problem or a dispute.

PMS Center: Psychological-medical-social center; each school is associated with a PMS center. The PMS team includes psychologists, social workers,

physicians and nurses. They listen to pupils and their families and find solutions for their problems. They can help guide your child in his or her school choices and help with learning difficulties or with problems of fitting in or getting along with others.

Pluralism: Diversity within society. This diversity can be seen in different opinions, trends or ideologies within society and also within its public institutions. Pluralism manifests itself in many ways, but we can cite political, trade union, philosophical, communitarian and cultural pluralism as fundamental examples.

Registered letter (sent “*en recommandé*”): A category of letters sent by the Post Office in which you receive a receipt that proves that you sent the letter and that the recipient has received it. Sending a registered letter costs more. However, this receipt is legally valid as proof that you sent the letter.

Rent: A sum of money that the tenant pays each month in order to occupy a flat or house.

Security deposit: A sum of money you pay to the landlord in order to account for any damage you may cause. If you cause no damage to the flat or house and you do not owe the landlord any money, the security deposit and any accumulated interest will be returned to you when you move out.



Struck off: Removed from a list, excluded.

Utilities: Charges for water, gas and electricity consumption. In some cases, buildings also have fees for shared areas, such lighting in stairways, elevators, etc. Usually these fees are charged separately from the monthly rent.

Walk-through: Detailed description of the condition of a flat or house. During the initial walk-through, you describe the condition before you move in. The walk-through report must be dated and signed by you and by the landlord.



Notes



A series of horizontal dotted lines for writing notes, spanning the width of the page.

Blank lined paper for writing.

Handwriting practice lines on page 73. The page contains 20 horizontal dotted lines for writing practice.

Handwriting practice lines on page 74. The page contains 20 horizontal dotted lines for writing practice, arranged in 10 pairs. The page is framed by a decorative border of gray diagonal stripes.

— Preparation and publication —

Brochure coordination and writing: Jonathan Willems, Agence Alter
Graphics and formatting: Françoise Walthery — **Pictograms:** Kaligram, reproduced with the kind authorization of Lire et Écrire — **Writing assistance:** Lydia Magnoni — **Proofing:** Eddy Boumans — **Translation:** Virtual Words



This brochure was prepared at the request of the Wallonia-Brussels Federation, the Walloon Region and the French Community Commission of the Brussels-Capital Region (COCOF), with support from the European Integration Fund (EIF) for non-EU immigrants.

— Acknowledgements —

Steering Committee:

Ms. Juliette Bach (Agence FSE)
Ms. Aude Garely (Agence Alter)
Mr. Thomas Lemaigre (Agence Alter)
Mr. Patrick Liebermann (Ms. Laanan's ministerial cabinet)
Mr. Laurent Mont (Ms. Tillieux's ministerial cabinet)
Mr. Philippe Sterckx (Mr. Picqué's ministerial cabinet)
Mr. Jonathan Willems (Agence Alter)

Consulting Committee:

Ms. Annie Amoureux
(Centre bruxellois d'action interculturelle, CBAI)
Mr. Ali Benabid (Conseil consultatif de prévention et de sécurité)
Ms. Françoise Berwart (CBAI)
Ms. Marie-Pierre Durt
(French Community Commission, Cocof)
Ms. Chantal Gosseau (Dispositif interrégional d'appui et de concertation de toute la Wallonie, DISCRI)
Mr. Jean-Michel Heuskin (Centre régional pour l'intégration des personnes étrangères ou d'origine étrangère de Liège, CRIPEL)
Ms. Christine Kulakowski (CBAI)
Ms. France Lebon (Service général de la Jeunesse et de l'Éducation permanente – Wallonia-Brussels Federation)
Ms. Frédérique Mawet
(Coordination et initiatives pour réfugiés et étrangers, CIRÉ)
Mr. Quentin Poncelet (Wallonia-Brussels Federation)
Mr. Francis Sprengheiti (CPAS de Liège)
Mr. Michel Vanderkam (Centre pour l'égalité des chances)
Mr. Michel Villan (Direction de l'intégration des personnes étrangères et de l'égalité des chances, Service public de Wallonie)
Ms. Nathalie de Wergifosse (CIRÉ)

All of the persons and associations who participated or collaborated in this project and who read it or gave their feedback on it, in particular:

Mr. Tsévi Adomayakpor
(Brussels onthaalbureau, "Welcome to Brussels Office", BON)
Ms. Mirjam Amar (Kruispunt Migratie-Integratie vzw)
Mr. Alexandre Ansay (CBAI)

Ms. Maria-Elvira Ayalde (CIRÉ)
Ms. Hafida Bachir (Vie féminine)
Mr. Olivier Balzat (Collectif Alpha asbl)
Ms. Nadia Benmessaoud
(Wallonia-Brussels Federation)
Ms. Françoise Berwart (CBAI)
Mr. Jan Blondeel (Fondation Roi Baudouin)
Ms. Brigitte Bouton
(Conseil régional wallon des services de santé mentale)
Mr. Eric Buysens (FGTB Bruxelles)
Ms. Gaëlle Chapiro
(Fédération des maisons médicales, FMM)
Ms. Elodie Cheppe (Croix-Rouge)
Ms. Françoise Claude (Femmes prévoyantes socialistes, FPS)
Mr. Daniel de Beer
Ms. Els De Clercq (Lire et Écrire)
Mr. Eric De Jonge (BON)
Ms. Cécile De Wandeler (Vie féminine)
Ms. Anne-Chantal Denis (Lire et Écrire Bruxelles)
Ms. Nathalie Dewolf (Lire et Écrire)
Ms. Nadia Dziergwa (Lire et Écrire)
Mr. José Garcia (Syndicat des locataires)
Ms. Caroline Heller (Lire et Écrire)
Ms. Begonia Kainas (Hôpital Saint-Pierre)
Ms. Pina Lattuca
(Centre régional interculturel du Centre, CeRAIC asbl)
Ms. Annette Legaye (FOREM)
Ms. Julie Lejeune (Centre pour l'égalité des chances)
Ms. Dominique Plasman (FPS)
Mr. David Praile (Solidarités nouvelles)
Dr Michel Roland (Santés plurielles)
Mr. Eric Semal
(Coordination de l'action sociale de Schaarbeek, CASS Schaarbeek)
Ms. Catherine Stercq (Lire et Écrire)
Mr. Rachid Talbi (CeRAIC asbl)
Ms. Marianne Tilot
(cabinet of the Education Minister, Ms. Simonet)
Mr. Jonathan Unger (CBAI)
Mr. Antonio Utreras

*The persons mentioned above were consulted as part of the preparation of this brochure.
They are not responsible for its content.*



Living in Belgium

	Basic Rights
	Belgium
	Administration
	Jobs
	Housing
	Health
	Education
	Family
	Society
	Money
	Information & Advice

This brochure can be obtained upon request from the following bodies:

- **Ministère de la Fédération Wallonie-Bruxelles**
Service général de la Jeunesse et de l'Education Permanente
Boulevard Léopold II, 44 (bureau 2A025) – 1080 Bruxelles – participationculturelle@cfwb.be
- **Service Public de Wallonie, Département Action sociale et Santé**
Avenue Gouverneur Bovesse, 100 – 5100 Jambes
- **Administration de la Commission communautaire Française, Service de la Cohésion sociale**
Rue des Palais 42 – 1030 Bruxelles

It is also available in PDF format on the following websites:

- Fédération Wallonie-Bruxelles : www.educperm.cfwb.be
- Service Public de Wallonie : <http://socialsante.wallonie.be>
- Commission Communautaire Française : www.cocof.irisnet.be
- Centre Bruxellois d'Action Interculturelle : www.cbai.be