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# Top 8 Facebook groups to join when you move to Luxembourg

**T**he Grand Duchy of Luxembourg might be one of the smallest countries in the world but it's also one of the richest. Many European and international institutions have their headquarters in the Duchy that also attracts professionals from banking and high tech industries. Moving to a new country requires a lot of research from those about to embark on such an adventure. Moving to Luxembourg is no different.



If you are planning to relocate to Luxembourg, you need to get up to speed with its lifestyle and culture. Also, you are probably looking for a new place to live. Joining a Facebook group can help you find your way in this new country and even make some new acquaintances. Facebook groups dedicated to expats usually function like notice boards, where you can find job offers, rentals, advice on topical problems (from how to find a school for your kids on what to wear to a wedding in Luxembourg), and a thriving market (people selling and buying things that they don't need anymore).

## Here are the top 8 Facebook groups you should join when you plan your move to Luxembourg:

[Visit Luxembourg](#) should be your first port of call if you are one of the many professionals relocating to Luxembourg. It gives you a glimpse into the life of people who have already made Luxembourg their home. You can learn more about how they settled into their new life and what they are getting up to in their spare time. Join this lively community and share your own adventures in the Duchy!

[Just Arrived Luxembourg](#) aims to guide people through their Luxembourg relocation. Here you can find anything from job opportunities, to real estate advice, advice on the local legal system and how to choose your insurance, travel tips, relocation services in Luxembourg, how to start a business in Luxembourg, transportation, what's going on in the cultural life of the city, and much more.



[Luxembourg Expats Lu](#) is a private group with more than 40k members. The group offers all sorts of information and functions like a sort of dedicated newspaper for the expat community in Luxembourg. It's a meeting place, where you can get to know new people and make some friends in your new country. It's also a marketplace, a pinboard for job adverts, as well as a place to advertise real estate, housing and renovation posts. This is the place where you might find your new accommodation in Luxembourg, or at least get an idea about the real estate market.

[À louer et à vendre Luxembourg LU](#), which stands for “For rent and for sale in Luxembourg”, is a similar group, with 8,4k members. In spite of its French name, the group has posts both in French and English and seems to be preferred by young professionals moving to Luxembourg who are looking for a place to rent. If you are a professional relocating to Luxembourg, it's definitely worth a look.

[The Lux Life](#) has as its main purpose to ‘review all the things to do, buy, and eat in Luxembourg’, so this is the place where you can find recommendations for restaurants, dental practices, gift shops, beauty salons, book clubs, hotels, but also advice about schools and parenting. Definitely worth a look if you are relocating to Luxembourg.

[City Savvy Luxembourg](#) styles itself as an ‘online lifestyle magazine in English’. Here you can find a trove of information that will help you to adjust and thrive in your new country. You can take the pulse of the city and learn what cafés and restaurants are all the hype at the moment, where you can try fun activities with your kids, what exhibitions and concerts are on, get travel and sports advice, or school recommendations. If you are relocating to Luxembourg, you should definitely join this group.

[International Ladies in Luxembourg](#) is a public group that reunites more than 2k members. Here you can find posts about every imaginable topic: job ads, parenting classes, activities for kids, school recommendations, gym and sports tips. You can also find the odd rental ad, which might be helpful when you prepare your move and are looking to rent a furnished apartment in Luxembourg.

[What's On for Kids](#) is the online community you need to join if you are relocating to Luxembourg with kids. Here you can find school and kindergarten recommendations, information about camps and kids sports, or simply get some ideas about what to do with your kids for a fun weekend.

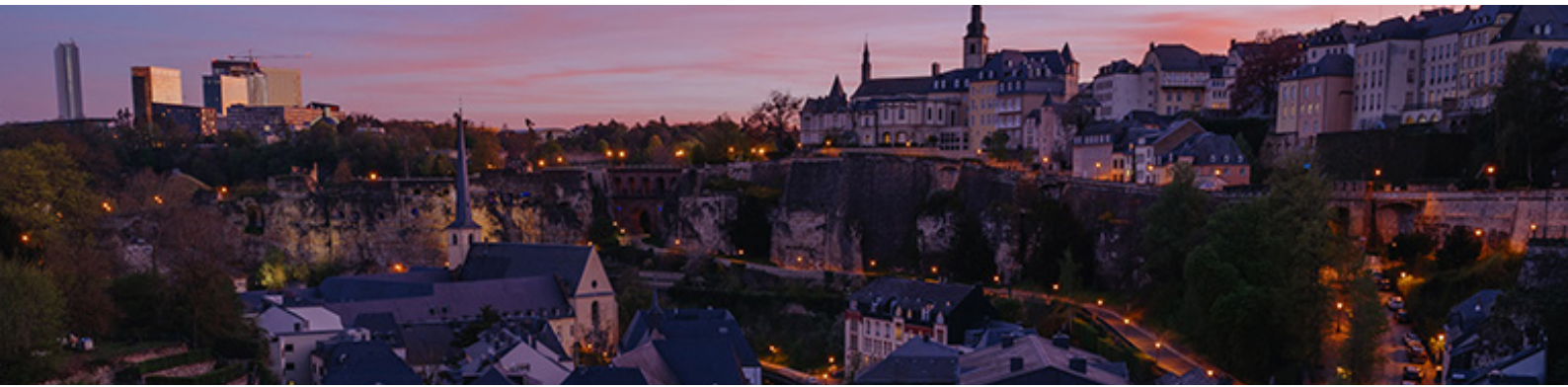


Most of these groups are joined by people who are looking for apartments for rent in Luxembourg City. Here you can find something for all pockets, from shared apartments to high-end corporate serviced flats in Luxembourg City. If you are a professional relocating to Luxembourg, you might need to find a short-term, serviced accommodation for your first months in Luxembourg.

[Getting a fully serviced apartment in Luxembourg](#) with [LuxFlat.lu](#) would allow you to settle in your job and start looking for your new home in the Duchy. So, join one of these groups and prepare for your move to Luxembourg and the adventure of finding a new home and forging a new life.



# Tips and tricks for renting a flat in Luxembourg



**L**uxembourg is notoriously expensive for renters. Why? The country is small and there are not so many houses to go around, which makes the demand for housing very high. Plus, Luxembourg attracts a continuous influx of people from overseas. Almost 50% of Luxembourg's population comes from abroad, attracted by jobs in tech, finance, justice, and politics. Luxembourg is home to European Institutions, tech giants, such as Amazon, is one of the financial hubs of Europe, and hosts NATO offices. They provide employment opportunities and attract professionals from overseas to the Grand Duchy. When you prepare your move to Luxembourg, you have to take into account that renting prices are quite steep. In 2020, [the average monthly rent for an apartment in Luxembourg City](#) was 1,585 € and around 4000 € for a house.

Given the scarcity of housing and the high prices, people relocating to Luxembourg are faced with the difficult task of finding a home. Here are a few tips and tricks on how to find and rent a flat in Luxembourg City.

## How to find an apartment for rent in Luxembourg City

In Luxembourg, most landlords rent out their property via estate agents. If you find your apartment through an estate agent, you will have to pay a commission for their services that usually amounts to a month's rent plus VAT. You can start by checking out rental agency websites, property portals, or [expat Facebook groups](#). If you move to Luxembourg for your job, your company might arrange for a corporate serviced apartment in Luxembourg City. Or you can use the services of a relocation agency that can arrange for your accommodation, help with the bureaucracy involved by settling in another country, and even help you find a school for your kids.

## The Tenancy Agreement

If you find an apartment that suits your needs, the next step is to sign the tenancy agreement (contrat de bail à loyer/ mietvertrag). Bear in mind that the contract will be in one of the official languages of Luxembourg: French, German, Luxembourgish. Make sure that you understand the terms of the contract and get a translator if needed. In Luxembourg, tenancy agreements for long-term rentals are for 1 to 3 years. You will need to pay a deposit that amounts to 1 to 3 months of rent, depending on the apartment, if it's unfurnished or furnished. Most landlords will compile an inventory of the apartment that records its condition at the beginning of the tenancy. You will need to sign it and this will be used to settle any deductions for damages from your deposit. By law, the landlord is required to provide you with the energy performance certificate of the accommodation you are renting. Throughout the tenancy, the tenant will pay for utilities, maintenance, and common expenses if the flat is situated in a shared building. The tenant is also required to get home insurance.

You should also be aware of the so-called 'Painting Clause' that implies that you will have to completely repaint the flat if you leave it before 3 years. Most landlords tend to add this clause by default and it could become expensive for you.

If at all possible, insist on having the so-called 'Diplomatic Clause' added to your tenancy agreement. This will allow you to end the agreement before the end of the lease, but only if you need to leave Luxembourg for work.

You also need to remember that, different from other countries, Luxembourg lease agreements are automatically renewed for at least 1 full year after the lease term unless stated otherwise.



## The short-term apartment solution

Given the challenge of finding a long-term rental that suits your needs, you might opt for temporary housing in Luxembourg, particularly for the first months following your move. Getting a short-term let will give you the respite to look for your long-term home in Luxembourg at ease. The options vary from getting a room in a shared flat to renting a high-end corporate serviced apartment. These apartments come furnished and, in the latter case, with 24/7 on-call guest service and weekly housekeeping. The short-term let solution is particularly suitable for people who are relocated by their companies for work, who need to find accommodation quickly and be able to start at their new job as soon as possible.

These are some of your renting options upon relocation to Luxembourg. If you opt for a short-term let, you might want to consider the services of a [corporate housing provider operating in Luxembourg](#), such as [LuxFlat.lu](#). With your temporary accommodation taken care of, you will be able to get to know that city and choose the area and the house that suits you best.

# How to choose your temporary serviced apartment



## Choose a Neighborhood

**I**f you are relocating to Luxembourg for work, chances are that your place of business will be located in the central districts of Luxembourg City, such as Kirchberg, Limpertsberg, Ville Haute, Gare or Cloche d'Or.

**Kirchberg** is the financial quarter of Luxembourg that also hosts the European Court of Justice and one of the headquarters of the European Commission. However, its skyscraper skyline hides extended residential areas, with easy access to shops, restaurants, and gyms. Kirchberg is where many of Luxembourg City's international schools are located. Four parks and numerous playgrounds make Kirchberg one of the most pleasant areas in the city.

**Limpertsberg** is another central district of Luxembourg City. Choose this district for its excellent schools and the genteel atmosphere given by the rows of elegant buildings.

**Ville Haute** and Gare are two adjacent central districts that boast some of Luxembourg City's main attractions. Ville Haute, literally the "High City", is the historic quarter of Luxembourg City, the Old Town, where monuments such as the Notre-Dame Palace or the Grand Ducal Palace are located.

As its name suggests, the **Gare** district takes its name from Luxembourg City's main railway station. The Gare district is the most multicultural quarter of Luxembourg City where you can find a vast array of restaurants and shops.

If you want to venture out of the center, try a quiet district like **Gasperich** located in the south of Luxembourg City. Here you can find the biggest shopping center in the country.



**Cloche d'Or** in another quarter you should check. One of the newest quarters in Luxembourg City, it boasts good schools and easy access to shopping centers and public transport.

All these neighbourhoods offer a range of short-term apartments for rent. Choose one that comes with full service, so that you can focus on your new job, finding a home, or a school for your kids.

## **Things to consider about the building and its facilities**

You have to apply similar diligence when choosing your building and the flat. To help you with the selection process, make sure you have a checklist. Use this checklist to select a serviced apartment in Luxembourg that ticks the most boxes.

The first thing you should notice when approaching the building is if it's situated in a calm neighborhood, close to shops and restaurants. Then you should check the building itself, its age, and all those facilities that are important to ensure the comfort of a short-term rental: covered parking; lift; gym; electronic keys; camera surveillance system; some sort of green space, such as a balcony, a terrace, or access to a garden.

## **The flat and its amenities**

When it comes to the flat itself, you need to apply even higher standards. Select a flat that gives you that homely feeling, where you can relax but that can also turn into a place where you can work. The best option for professionals relocating to Luxembourg with or without a family is to rent a corporate serviced apartment. They should have standard amenities: fully furnished; fully equipped kitchen; fiber optic; cable TV and Netflix; dedicated workspace; mailbox and luggage space.

## **The service**

Any serviced apartment in Luxembourg City worth its salt should come with: 24/7 on-call guest service; weekly housekeeping and house cleaning; conciergerie, early check-in and luggage drop. Plus, your landlord or property manager should ensure that you have the ability to register the address of the flat with the town hall (commune). You should expect that your serviced apartment comes with 24/7 check-in, be it mobile or self check-in.

For a hassle-free experience and to transition smoothly into your new working schedule and family pattern, choose the option of [Luxflat.lu](https://luxflat.lu), an exclusive platform with a curated selection of serviced apartments in Luxembourg. It will grant you the luxury of comfortably settling into your new life without the burden of daily house chores.

# How to choose a neighborhood when you relocate to Luxembourg

**L**uxembourg City is one of the official capitals of the European Union and one of its financial and tech hubs. Almost half its population comes from abroad to be employed in one of the European institutions or the financial sector. If you are relocating to Luxembourg, you are faced with the dilemma of finding a new home in a market famous for its scarcity and its high prices. Given the strict regulations that come with long-term rentals in Luxembourg, your best choice is to settle first in a corporate serviced apartment in Luxembourg City, in an area close to your place of business. Here are a few tips on the most desirable neighborhoods of Luxembourg City and how to choose the one that works best for you.



## What to look for in a neighborhood

If you are relocating to Luxembourg for a job, you need to look for accommodation in one of the central districts, close to the financial and political heart of the city. Although at first glance the city centre seems to be a landscape of skyscrapers, you can find here many leafy neighborhoods, with rows of classical buildings situated on tranquil lanes. A good neighborhood for corporate housing needs to have easy access to shops, cafés, restaurants, gyms, and parks. If you relocate to Luxembourg with your kids, you need to consider what schools and kindergartens you can find in that area. Luxembourg City has many international schools but also schools that offer teaching in one or all of the national languages: German, French, and Luxembourgish. Check in advance if the neighborhood in which you want to settle has an international school, with classes taught in English.

## Top neighborhoods for corporate housing in Luxembourg

There are several districts in central Luxembourg City where you can find all these amenities, namely Kirchberg, Belair, Limpertsberg, Ville Haute, and Gare. You can even venture outside the City Centre, in the southern quarters of Cloche d'Or and Gasperich.

**Kirchberg**– is the financial, institutional, and cultural heart of Luxembourg City. It has a mall, the Kirchberg Shopping Center, where you can find everything from shoe shops to a food court. The Philharmonie concert hall and the MUDAM, the museum of contemporary art, are also located here. If you want to keep fit you can do it at the d’Coque, with its impressive Olympic-size swimming pool, or go to one of the many fitness centers in the neighborhood. Kirchberg is unique in the multitude of international schools that are located here that offer classes taught in English from primary school to university level. Choose your Luxembourg short-term apartment in this neighborhood and you will be well equipped to start your new life in the Duchy.

**Belair**- is one of the most tranquil districts of Luxembourg City. Rows of ritzy family homes with gardens make this quarter one of the most sought-after neighborhoods in the city. Renting a corporate apartment in Belair comes with proximity to supermarkets Lidl and Delhaise but also with a range of specialty shops, where you can pick up your bread or wine. There are several schools that have classes in English, such as the International School of Luxembourg.

**Limpertsberg**- is a peaceful residential neighborhood situated near Kirchberg. The district is home to many schools, some of them international, such as the Waldorf School. This district is ideal for family life, less so for shopping or going out. However, its central location and proximity to the financial quarter make it an ideal neighborhood where to choose your first corporate flat in Luxembourg.

**Ville Haute and Gare**- are two adjacent central districts of Luxembourg City. Rental prices in these areas come at a premium. They have the greatest concentration of restaurants, cafés, and nightclubs in Luxembourg City. These quarters are ideal for outgoing people, who enjoy sharing the buzz of an active city.

**Cloche d’Or**– is one of the newest and the greenest quarters of Luxembourg City. This is a place of sleek modern architecture where you can find a vast shopping center, the Cloche d’Or. Here you can find everything from your new outfit to the ingredients on your grocery list. Renting your Luxembourg serviced apartment in this area will ensure that you enjoy all the amenities of a newly built neighborhood.

**Gasperich**- boasts the presence of the largest park in the city, the Parc de Gasperich, but also the biggest shopping center in the country, the Cloche d’Or, which it shares with its neighbor. The architecture of the quarter is made mainly of modern apartment buildings. All schools in this district are either French or Luxembourgish, so pupils wanting to study in English would have to commute to the neighboring quarters. Choose Gasperich for your Luxembourg corporate housing if you want to enjoy the amenities of modern architecture in a vibrant neighborhood.

These are neighborhoods that fit best the requirements of an ideal corporate flat in Luxembourg City. They are in the city center or with easy access to Kirchberg, the financial and political centre. Settle here for your first months in Luxembourg and choose a serviced apartment by [LuxFlat.lu](https://luxflat.lu) as your base in the city.



# Getting your residence permit

**N**ationals from countries which are not an EU Member States or from Iceland, Norway, Liechtenstein and Switzerland require a residence permit if they want to work in Luxembourg for more than 3 months.



## Steps necessary to obtain a residence permit in Luxembourg:

### Before your arrival:

- Have a valid passport;
- Submit an application for a temporary authorisation to stay to the Immigration Directorate of the Ministry of Foreign and European Affairs (Ministère des Affaires étrangères et européennes) or to the Luxembourg diplomatic or consular representation in the country where you currently reside;
- People who need a visa to enter Luxembourg, should obtain a type D visa.

### The application for temporary authorisation to stay needs to include:

- A copy of the valid passport;
- An extract from the criminal records or an affidavit established in the country of residence;
- A curriculum vitae;
- A copy of your diplomas or professional qualifications;
- A copy of your Luxembourg employment contract;
- A copy of the Certificate issued by the National Employment Agency (ADEM) authorising the employer to hire a foreign national;
- A power of attorney, if necessary.

**If the documents are not in German, French or English,  
they need to be translated by a 'worn translator'.**

### After your arrival:

- Submit a **Declaration of arrival** in the commune where you will reside in Luxembourg;
- Have a medical check;
- Submit an application for a **Residence permit for third-country national salaried workers**.

## Residence permit application

Within 3 months of entry into Luxembourg, you need to submit an application for a residence permit to the Immigration Directorate of the Ministry of Foreign and European Affairs.

### The application needs to include:

- A request (Demande en délivrance d'un titre de séjour pour ressortissant de pays tiers);
- A copy of your valid passport, in its entirety;
- A copy of the temporary authorisation to stay;
- A copy of the declaration of arrival;
- Proof of suitable housing (rental agreement, property deed, etc.);
- Proof of payment of a fee of EUR 80 to account IBAN LU46 1111 2582 2814 0000 (BIC: CCPLLULL; beneficiary: Ministère des Affaires étrangères et européennes, Direction de l'immigration; Communication: titre de séjour dans le chef de 'insert your name here').

Upon approval, you will be invited to make an appointment with the Immigration Directorate of the Ministry of Foreign and European Affairs, where you will have your **photograph** and **fingerprints** taken, which will be incorporated into the residence permit.

You will be able to collect your residence permit at the Immigration Directorate, a few days after the biometric data have been collected.

**You can find more information** about the process of obtaining a Luxembourg residence and to download the necessary forms at: <https://guichet.public.lu/en/entreprises/ressources-humaines/recrutement/ressortissant-pays-tiers/salarie.html>



# Setting up your home in Luxembourg



*Relocating to Luxembourg and setting up a home comes with its challenges. Here are some suggestions to help you with getting your household going.*

## Connect to Internet, television, and telephone

If you are renting your accommodation in Luxembourg, the Internet, television, and telephone might already be included in the rent. If that is not the case, you can get a package deal from one of the Luxembourg providers. Bear in mind that it will take a while to get an appointment with a provider. If you know the details of your rental agreement before arriving in Luxembourg, try getting an appointment with a provider before you arrive in the country, just to make sure that you will have Internet when you move in.

## Electricity, gas, and fuel oil (mazout)

You can continue with the providers that the owner or previous tenant has already contracted, or you can engage a different provider. You can choose an electricity provider from this list and a gas provider from this one.

In Luxembourg, standard home electrical sockets are 220 volts AC and use the European two-pin plug. Don't forget to buy an adaptor for the electrical goods you have brought from other countries that have different voltages.

You can follow the steps listed on the Creos Luxembourg website on how to get a new electricity or gas supplier. Contact them for emergency services and troubleshooting as well.

Bear in mind that many households in Luxembourg do not use natural gas for the heating systems but fuel oil, the so-called mazout. Search online for a mazout company that services your area and can home deliver the fuel oil for you.



## Water

In Luxembourg, tap water is safe to drink. When you move in, contact the Water Service (Service des Eaux) of your municipality (commune) to get a water supply contract. Notify them about your move-in date and the number on the water meter on the date of your move-in.

## Waste

**In Luxembourg, waste bins are color-coded:**

- Grey for general waste;
- Blue for paper waste;
- Brown or green (depending on your area) for glass;
- Green or brown (depending on your area) for organic matter.

### **Charges depend on collection frequency and weight.**

However, you can also recycle glass, paper, plastic, and batteries at public collection stations. Also, for plastic, tins, and cartons, you can sign up with **Valorlux**, a municipality service that provides recycling bags that will be picked up periodically.

## Insurance

In Luxembourg, health and car insurance is mandatory. Although not mandatory, it is highly advisable to get an elective home insurance as well.

### **Health insurance**

All Luxembourgish citizens and all residents who are employed or self-employed in Luxembourg and their family are covered for basic healthcare through CNS- Luxembourg (The National Health Fund.) EU citizens can use their European Health Insurance Card for emergency treatment. Foreign residents who do not work in Luxembourg and do not pay for social security need to get private health insurance.

### **Car insurance**

If you live in Luxembourg, it is mandatory to have car insurance for your vehicle, called **Responsabilité Civile auto**, which intervenes when you are involved in an accident that resulted in damages to a third party.

There are two types of car insurance:

- **Third-Party Insurance (Assurance au tiers)**- the basic insurance, which intervenes when you are involved in an accident that resulted in damages to a third party.
- **A Complete Insurance (Assurance tous risques)** or Casco- covers you in cases of accidents, fire, ice, theft, and damage to the car.

### **Home insurance**

Building insurance is not mandatory in Luxembourg. However, for your protection, it is advisable to buy **Home Insurance (Assurance Habitation)** to cover you in case of natural disasters (earthquakes, fires, floods), vandalism, theft.

# Schooling options



**I**f you relocate to Luxembourg with kids, you will probably need to find an international school, where classes are taught in English. Here is a list of international schools in Luxembourg that you should consider for your children.

## **St. George's International School, Luxembourg**

St George's International School offers an English curriculum to over 850 students of 60 different nationalities. The school educates pupils aged from 3 years to 18+ years. It follows the British curricula: A-Levels, IGCSE (International General Certificate of Secondary Education), the National Curriculum for England, and has received accreditation from the Council of British International Schools (COBIS). The school is located near the City Centre, in Hamm.

## **International School of Luxembourg**

The International School of Luxembourg offers classes in English to 1300 pupils. Campus Geesseknappchen is located in the Hollerich district of Luxembourg City. The school follows the following curricula: Adapted or School-Developed; Curriculum IGCSE (International General Certificate of Secondary Education); the International Baccalaureate Diploma. The ICL is accredited by the Council of International Schools (CIS) and the Middle States Association of the Colleges and Schools.

## **Waldorf School of Luxembourg**

The Waldorf School of Luxembourg provides multi-lingual education for pupils aged from 4 years to 18 years: pre-school classes are taught in Luxembourgish; primary school is taught in German, French, and English; secondary school classes are in French. The school follows these curricula: the Adapted or School-Developed Curriculum, the National Curriculum for England, and is accredited to offer the French International Baccalaureate Diploma. The school is located in Limpertsberg.

## **Maria Montessori School, Luxembourg**

Maria Montessori School is a French and German nursery and primary school that teaches pupils aged from 4 years to 12 years. It follows the Montessori curriculum and is located in a villa with beautiful grounds in Strassen.

## **OTR International School**

The OTR International School boasts a multicultural environment, with pupils aged from 3 years to 15 years. It follows two curricula: for primary school-the Adapted or School- Developed Curriculum; for secondary school: the International Baccalaureate Middle Years Programme. The school is situated in Val Ste Croix.

## **Lycée -International School Michel Lucius**

Lycée Michel Lucius is a state school that teaches pupils aged from 4 years to 18 years. From 2011, the Lycée offers classes in English, where the Luxembourgish state school curriculum is followed. Knowledge of the Luxembourgish language is mandatory. The school is situated in the Limpertsberg district of Luxembourg City.

## **European School Luxembourg**

The school is meant to reflect the multicultural and multilingual structure of the European Union. That is why, at this international school, classes are thought, depending on section, in English, French, German, Czech, Danish, Greek, Italian, and Hungarian. The curricula followed are: the Adapted or School-Developed Curriculum and the European Baccalaureate. The school has two campuses, one in Kirchberg and the other in Mamer.

## **Lycée Vauban**

Lycée Vauban offers classes in French and follows the French National Curriculum. It teaches children ages from 3 years to 18 years. It offers two diplomas, the French Bac and the French Diplôme National de Brevet. The school is situated in Gasperich.





# Pros and cons of Luxembourg neighborhoods



**I**f you relocated to Luxembourg or need to find a new place to live, you need to be diligent about getting all the necessary information about your new neighborhood. Choose your neighborhood depending on your place of business, schools available in the area, and access to urban amenities.

## Luxembourg neighborhoods by real estate costs

Real estate prices are very high in the entire country and can get really steep in Luxembourg City. In 2020, the average monthly rent for an apartment in Luxembourg City was 1,585 € and around 4000 € for a house. If you want to buy, you should bear in mind that the average price per square meter in Luxembourg City in 2021 is 9,228 €.

The most expensive districts continue to be Limpertberg, Belair, and Kirchberg. More affordable, in terms of rental prices, are the districts Gare, Hollerich, Bonnevoie-Sud, Cessange, Eich, Mühlenbach, and Weimerskirch.

## Residential quarters

If you work for one of the financial institutions, one of the tech companies or the European Union, then you should choose a residential area in the Neudorf-Weimershof and Kirchberg districts or you can opt for the sleek new developments in the Cloche d'Or neighborhood. This newly developed neighborhood is connected to the City Centre and Luxembourg International Airport by public transport, it has many shops and the largest shopping centre in the country, and an international school, the Lycée Vauban. Cloche d'Or also has many green areas, which makes it ideal for outdoor activities.

## Neighborhoods in and close to business districts

If you want to be close to the City Centre but you still want to enjoy the tranquility of a leafy neighbourhood with good international schools, you should choose a residential area in the districts of Limpertsberg, Belair, Merl, and Hollerich.

The districts of Cents and Hamm are also very quiet and elegant but less multicultural, mainly inhabited by Luxembourgers.

On the contrary, if you prefer a multicultural neighborhood with a vivid social life, choose the Gare, Bonnevoie-Sud, and Clausen districts. A bit further from the centre, in the Southern part of Luxembourg City, choose the Gasperich district that combines the features of a business quarter with the amenities of a residential district. For the atmosphere of historical neighbourhoods, with many pedestrian streets, restaurants and cafés choose the districts of Ville Haute, Clausen, Grund, and Pfaffenthal.

For peace and quiet you can also choose one of the nearby towns, just outside Luxembourg City: Hesperange, Howald, Bertrange, Strassen, Mamer, Bridel, Walferdange, as well as Sandweiler and Niederanven.



## Choose the neighborhood for the school

There are many international schools in Luxembourg City. The British St. George's International School is located in the Hamm district. The European School of Luxembourg has two campuses, one in Kirchberg and the other in Mamer. Here you can study in many languages spoken in the European Union. The district of Merl has the International School of Luxembourg and several state schools. Located in Weimershof district, the Notre-Dame Sainte Sophie school offers primary and secondary classes taught in French and Luxembourgish. In the Gasperich district you can find the Lycée Vauban that offers classes in French and follows the French National Curriculum.

# Keeping fit in Luxembourg

**L**uxembourg is an ideal country for outdoor activities and has plenty of sports centres to keep you fit in inclement weather. Your fitness level notwithstanding, you will find something to suit your needs and expectations. From hiking and climbing to golfing and biking, Luxembourg's fabled landscapes invite you to spend time outdoors and exercise.

You might also be tempted to try something unexpected, like paragliding, flying hot-air balloons, or taking flying lessons. Skating enthusiasts can try their skills in one of Luxembourg's many skate parks and skating rings.



## Hiking

To enjoy Luxembourg's incredible nature while keeping fit, choose one of the many hiking trails in the country. Whatever your difficulty level, you will find a trail that will challenge and charm you at the same time. Try trekking the rugged paths of Mullerthal and go hiking in the region of Lake Esch-sur-Sûre. The landscape will leave you breathless both through its beauty and the strain it puts on you. Choose an itinerary that will take you hiking in regions of cultural interest. You can visit picture-perfect villages or medieval castles while facing the rewarding challenge of a hike.

## Biking

Luxembourg is the dream destination for any biking enthusiast. The country is crisscrossed by over 350 miles of cycle paths and there are over 400 miles of mountain biking trails. You can explore the entire country in the saddle and visit its culturally rich regions: the vineyards of the Moselle River, the forest tracks, or take a tour of Luxembourg's castles.

## **Water sports**

You can find a plethora of swimming pools and spas in Luxembourg. You can end a hard week's work with a weekend of relaxation and pampering at one of the wellness centers dotted throughout the country. If you are a seasoned swimmer or if you want to teach your children how to swim, you can visit one of the many swimming pools, some of them Olympic-size, such as the d'Coque Sports Centre in Luxembourg City. Or you can go to the outdoor pools in Vianden and Beaufort. For thermal treatments, try the spa center in Mondorf-les-Bains.

With its multitude of lakes and rivers, Luxembourg is perfectly suited to sailing, canoeing, and kayaking. The river Moselle is ideal for a variety of water sports, such as water-skiing, jet-skiing, wakeboarding, and surfing. Diving and windsurfing enthusiasts should try the Rosport Reservoir and Lake Esch-sur-Sûre. Luxembourg's many lakes and rivers have plenty of eels, pikeperch, carp, pike, and trout. They are a point of attraction for anglers who can spend hours of relaxation on their banks.

## **Climbing**

Keeping fit for old and young has never been so easy. Luxembourg's landscape offers plenty of opportunities for rock climbing. If the wild outdoors are not your cup of tea, visit one of the many indoor climbing centres, such as the RedRock Climbing Centre in Soleuvre. For those who are ready to confront the elements, Luxembourg offers many options of outdoors climbing centers, where you can challenge yourself by taking an adventure rope course.

## **Horse-riding**

If you like riding, you can tour Luxembourg in the saddle. The country has numerous horse trekking routes that you can explore while enjoying amazing landscapes.

Luxembourg is perfectly suited to accommodate horse-back tourism, with designated routes and facilities where horse and rider are taken care of. Consider horse-riding for a fun and relaxing weekend in the Luxembourg countryside.

## **Golfing**

Golf lovers will be happy in Luxembourg. With its countless golf courses, Luxembourg offers something for any keen golfer, from beginners to seasoned players. In the vicinity of Luxembourg City, at Niederaanven, take out your clubs on the majestic grounds of the Golf Club Grand Ducal Senningerberg. On the contrary, if you want to get away from the hustle of the city, opt for a golfing retreat at Golf de Clervaux in the small town of Eselborn.



# Registering your car



**I**f you are relocating to Luxembourg, you might want to get a car if you need to commute for work or school. You can either buy the car in Luxembourg or import it from abroad. If you bring your car from overseas, you will need to register it within 6 months from your arrival date with the municipality (commune) where you will reside. There are significant differences between registering a car from an EU country and a vehicle from a non-EU country. These are the steps you need to take in order to register your car in Luxembourg:

## The licence registration number

The first step you need to take in the process of registering your vehicle is to apply for a licence plate number. You can get it free of charge by submitting your application online, through [guichet.lu](https://guichet.lu), or you can contact the National Society of Automotive Traffic (SNCA). The number remains valid for 36 months. Once you are granted your plate registration number, you will receive a letter of notification. Then you will have to press the two plates yourself.

## The insurance policy

Taking insurance for your car is mandatory in Luxembourg. Read more about insuring your car in the Setting up your home in Luxembourg section. The insurance provider will issue you with a green card and proof of insurance. Now you can move on to the next step.

## The tax stamp

To proceed with the registration process, you need to pay a €50 fee, the so-called tax stamp. If you have a personalised registration number, the tax stamp will cost you €100. If you transfer a personalised number from one car to another car the tax stamp will be €24.

You can buy the tax stamp from the Registration Duties, Estates, and VAT Authority (AED) or you can buy it or an additional €3 fee from the Registration department when you register the car.

## Clear customs

The process of clearing customs differs greatly between EU and non-EU countries. Here is how to proceed in each case:

### For a car imported from an EU country:

For cars imported from EU countries, you need to obtain a vignette- a 705 tax disc. You need to apply for it at a customs office, where you will need to submit the following documents:

- The old registration certificate of the vehicle;
- For new vehicles only-the certificate of conformity ;
- A document that proves that you are the owner of the vehicle: invoice, sales contract, other proof of payment;
- Licence registration number;
- Insurance proof;
- National identification number for individuals and tax registration number for companies;
- Your ID.

You will not need to pay VAT if you are a private individual but you will need to pay VAT for a company car or if you are self-employed. The VAT is 17% for both new and used vehicles. You will have to enquire by case if you are subject to VAT or not. Make an appointment to clear customs at: <https://guichet.public.lu/en/support/liste-prise-rendez-vous/administration/rdv-douanes.html>

### For a car imported from a non-EU country:

If you are importing into Luxembourg a car from outside the EU, you will pay customs duties and VAT in the EU state of first entry or you can pay them in the EU state of destination, in this case, Luxembourg, by making a declaration, that is by filing the T1 form. If you pay in Luxembourg, the VAT rate is 17% and customs duties are 10% of the car's price. You will also need to take the car for a technical inspection to make sure that it is in good condition. You will then be issued with the 705 tax disc, the vignette.

You can learn more about the process at: <https://guichet.public.lu/en/citoyens/impots-taxes/detention-vehicule/achat-vehicule-etranger/importation-vehicule-hors-ue.html>

## SNCA registration

The last step in the registration process is to make an appointment with the National Society of Automotive Traffic (SNCA). You need to bring all the documents gathered in the previous steps to this appointment.

Learn more about the process of importing a car into Luxembourg at: <https://guichet.public.lu/en/citoyens/transport-mobilite/transport-individuels/achat-importation-vehicule-etranger/vehicule-demenagement-transfrontalier.html>

# Accessing healthcare in Luxembourg

**L**uxembourg has one of the best healthcare systems in Europe. In Luxembourg, having health insurance is mandatory. You can choose the provider of your private insurance and all providers need to have fixed fees and services. Remember that the medical emergency phone number in Luxembourg is 112.



## Coverage

All citizens and all residents who are employed or self-employed make social security contributions and are covered, together with their family members, for basic healthcare through CNS- Luxembourg (Caisse Nationale de Santé-The National Health Fund).

After you are employed or self-employed, your employer will register your employment with the CCSS- Centre Commun de la Sécurité Sociale- the Joint Centre of Social Security, which will confirm your registration to the Luxembourg social security system. The CCSS will issue you with a social security card, that will also be your health card. What is covered? The insurance covers treatments by GPs and speciality doctors, hospitalization, tests, and prescriptions.

Children and young adults up to the age of 30 who are not themselves insured may be co-insured with a parent who is.

People retiring to Luxembourg need to get health insurance in order to receive a residence permit. People granted non-resident tax status may not be required to make healthcare contributions but will probably be covered by the health insurance offered by their employer.

## How does it work?

The health system in Luxembourg is based on reimbursement. Reimbursements vary from 80 to 100%. You first need to pay your medical bills then submit a reimbursement claim to the Caisse Nationale

de Santé-CNS. You will be reimbursed in approximately three weeks. Certain procedures and treatments (hospital costs, pharmaceutical costs, physiotherapist costs, and laboratory costs) are settled directly between the CNS and the health provider. For these medical services, you will pay for costs not covered by the health insurance. Medical prescriptions are usually compensated by the CNS in proportion of 40%, 80% and 100%.

You can get supplementary private health insurance for those treatments that are not covered by the CNS. Private health insurance is also offered by many employers.

## Choosing your doctor

In Luxembourg, you can choose your GP and specialty doctor. To avoid extra fees, make sure that your doctor is affiliated to the CNS. You can look for a GP and specialty doctor in your area by checking [doctena.lu](https://doctena.lu).





# Why you should consider buying a property in Luxembourg



**A**lmost 70% of Luxembourg's residents own their homes. That is one of the highest percentages of homeownership in Europe. Although prices are very steep, owning a house in Luxembourg is clearly very attractive, particularly if you intend to live in the country for more than 2 years. Here are a few reasons why.

## **Tax benefits**

### **Reduced notarial fees**

When you buy a property you need to pay notarial fees of 7% of the property price. However, in Luxembourg, the Government grants a tax allowance when buying a property. This tax allowance means that notarial fees are reduced to €100 for properties valued at up to €285,714 for a single person or €571,428 for a couple. This tax allowance applies if you buy that property to be your main residence for at least the first two years after the purchase. Plus, the capital gain accumulated on the sale of a primary residence is non-taxable.

### **Low property tax**

Compared to other European countries, Luxembourg has one of the lowest property tax rates. The property tax varies between 0.7% and 1%, depending on location and property type.

### **Tax deductions on mortgage interests**

If you buy real estate in Luxembourg, regardless of its destination, and you take up a mortgage to do it, you need to know that mortgage interests are tax-deductible. The deductible amount is up to €10,000 p.a. for childless couples. If the couple has children, the threshold can be raised by €2,000 per child.

## A thriving economy

Luxembourg is one of the richest countries in the world, with a thriving economy. The population continues to grow but not enough is being built. There is a scarcity of homes, which makes real estate investments even more valuable. Luxembourg is also one of the most stable real estate markets in Europe. Thus, major crises, like the 2008 financial crash, tend to impact less the Luxembourg real estate market.

## An accessible market

Investing in the Luxembourg real estate market is not restricted to real estate professionals. Luxembourg is an attractive market for investors who are looking forward to finance their real estate purchase through crowdfunding. If you intend to invest in the Luxembourg market, consider a participatory investment in a real estate development.



# Getting a flat in Luxembourg



If you want to buy a flat in Luxembourg, you should start by assessing the market and get a fair idea of what the asking prices are in the area in which you are interested. Compare prices of flats using [wortimmo.lu](http://wortimmo.lu), or do your market research on a certain property and area going to [Observatoire de l'Habitat](http://Observatoire.de.l'Habitat).

## Find a flat

You can search for a flat through a professional estate agent  
or you can look for yourself on real estate websites:

[www.wortimmo.lu](http://www.wortimmo.lu)

[www.athome.lu](http://www.athome.lu)

[www.immotop.lu](http://www.immotop.lu)

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## Types of flats to consider

### Renovate an old apartment

Getting an apartment in an older building or a flat that needs renovation might be cheaper than a new build. However, renovations costs can be high, as you will probably need to change everything from electrics to the gas installation. Renovation costs can run as high as €500/m<sup>2</sup>. Find out if you qualify for a grant for house renovation [Guichet.lu](http://Guichet.lu).

## New build

You can build your own home or a developer can do it for you if you obtain all the necessary authorizations and the required infrastructure is laid out ( road, water pipes, street lights). You might qualify for a governmental subsidy to help you build your new home, particularly if you intend to build a sustainable house. Learn more about this at [Guichet.lu](https://www.guichet.lu).

## Apply for social housing

If you don't own already property in Luxembourg, you might qualify for social housing. Learn if you are eligible and how to apply on [Ville de Luxembourg](https://www.villedeuxembourg.lu). Find a list of social housing projects at [SNHBM](https://www.snhbm.lu) (Société Nationale des Habitations à Bon Marché)..

## The buying process

### Signing the sale agreement

After you make an offer on a property, you will need to sign the sale agreement (compromis de vente). This document binds you to buy the property subject to mortgage approval.

### Getting a mortgage

If you earn a regular income in Luxembourg, you will probably qualify for a mortgage loan. Do your research and make inquiries about the terms of the loans with at least two banks.

### Tax benefits

When you buy your first personal flat you can qualify for a tax credit, which will help you to pay for the registration fees (6-7% of the price). This tax credit can go up to €20,000 per person, and up to €40,000 for a couple. Find more about how to apply for tax credit on [Guichet.lu](https://www.guichet.lu).

### Notary

All the paperwork will be handled by a [notary](#), who will make the necessary inquiries on behalf of the vendor and the buyer and who will prepare the documentation. You will sign the contract before this notary, who will also witness the agreement to move out, where the date when the vendor will move out is stated.

## Settling in

Once the sale went through, prepare to settle in and sort out details concerning utilities, the municipality, and the post. Inform your gas and electricity provider about the change of ownership and send them the meter readings. Notify the internet provider about the ownership change or make an appointment with another company if you want to switch providers. Pay the fee to the Postal service which will ensure your mail is redirected and change the name on the post box. Change the contract for the collection of bins to your name.

Finally, register the new house to your name with the municipality (the commune) as soon as you move in.

Find out more about the process of buying a house on [Guichet.lu](https://www.guichet.lu).



# Working options for your partner



**Y**ou are relocating to Luxembourg and your partner is coming with you. You've got a job but he/ she hasn't and is willing to find one. Here are some ideas about how to find a job in Luxembourg.

## The job market

In spite of its small size, Luxembourg has a rich job market. Many Eu political and financial institutions are based here as well as numerous tech companies. You can find English-speaking jobs in all these domains, but some of the jobs might require a knowledge of German, French, or Luxembourgish. Read the job ad carefully!

## Register with ADEM

You can register with ADEM (Agence pour la développement de l'emploi), the Luxembourg unemployment agency, which can help you with finding an English-speaking job.

## Search online

Here are some websites that periodically post job ads:

[www.jobfinder.lu](http://www.jobfinder.lu)  
[www.monster.lu](http://www.monster.lu)  
[www.expatica.com](http://www.expatica.com)  
[www.indeed.lu](http://www.indeed.lu)

[www.efinancialcareers.lu](http://www.efinancialcareers.lu)  
[www.ictjob.lu](http://www.ictjob.lu)  
[www.optioncarriere.lu](http://www.optioncarriere.lu)  
[www.epso.europa.eu](http://www.epso.europa.eu)

## Launch a startup

Luxembourg provides the ideal business environment for launching a startup. You will benefit from a qualified job market, institutional support, and a vast networking base. Learn more about how to get institutional support, the names of successful incubators and startup programmes, and how to start networking on [Startup Luxembourg](#).

## Working in Luxembourg

**Wages in Luxembourg are among the highest in the European Union:** €2,201.93 (minimum social wage) and €2,642.32 (for qualified jobs). As in the rest of the EU, the standard working week is 40 hours, but you can work a maximum of 48 hours a week. Part-time employees are paid on a pro-rata basis. Learn more about working conditions and salaries on [Guichet.lu](#). People coming from EU states will have their qualifications automatically recognized. Those coming from non-EU states will have to apply to get their qualifications recognized.





