



# Carnet de route citoyen

*Atelier d'orientation citoyenne*

Version : anglais—2021



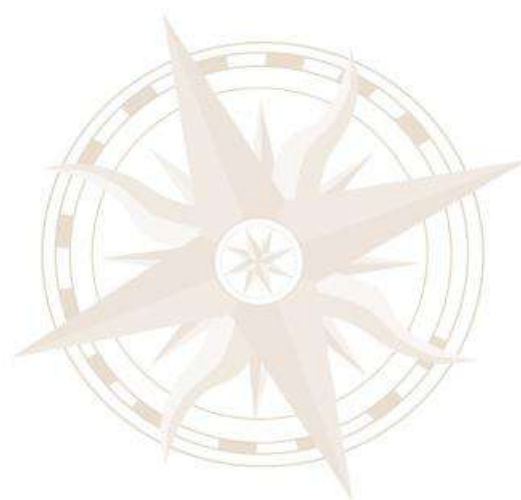
AUX CENTRES RÉGIONAUX D'INTÉGRATION

DISPOSITIF DE CONCERTATION ET D'APPUI

[www.discr.be](http://www.discr.be)

# Table des matières

|                               |    |
|-------------------------------|----|
| Remerciements .....           | 3  |
| Logement .....                | 4  |
| Soins de santé .....          | 14 |
| Travail .....                 | 24 |
| Commune et CPAS .....         | 32 |
| Taxe et tri des déchets ..... | 38 |
| Procédures .....              | 40 |
| Banque .....                  | 52 |



# Remerciements

## *Ont contribué à l'élaboration du Carnet de route citoyen :*

*Les Centres Régionaux pour l'intégration*

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*L'asbl Cap Migrants de Liège*

*L'asbl Harmonie de Mons*

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## *Conception et relecture*







To search for accommodation in a private sector is not easy, especially in some urban areas where housing is scarce or expensive. To get a social accommodation, the conditions are strict and waiting lists are often long... Therefore to find somewhere to live is not an easy task!

To find an accommodation,

- I go for a walk in the district looking for signs, I talk to local residents,
- I check out the ads in newspapers and on the Internet,
- I register in a Social Real Estate Agency or a Promotion Housing Association (under certain conditions),
- I register in a social housing company or the Fund for large families (under certain conditions).



A house is a whole building designed to house a family.



**An apartment** is an organized ensemble of rooms located in a building or a house. On average, its available surface area is from 40m<sup>2</sup> to 100m<sup>2</sup>.

**A duplex** is a dwelling of two stories linked by an interior staircase.

**A studio** is a small apartment. It consists of one main room, mostly with separate kitchen and a bathroom.

**A kot** is a dorm room. In some kots it is not allowed to establish the main residence: therefore we cannot domicile there. This is an important question to ask.



Ads are often incomplete and difficult to read because of the abbreviations. I can find them under "Apartments for rent" or "Kots and studios for rent." Here there are some definitions to find your way round.

**App.** = appartement

**Gd/Gde** = grand/grande

**Plac.** = placard

**C.C.** = chambre à coucher

**Hres de vis.** = heure de visite

**Prox.ctr.** = à proximité du centre

**Ch.** = chambre

**Imméd.** = immédiatement

**Poss.** = possibilité

**Chauff./ Chf.** = chauffage

**Indiv.** = individuel

**Pt.** = petit

**Chauff.C.** = chauffage central

**Jar.** = jardin

**Px, Prx** = prix

**Chde** = chaude

**Lib.** = libre

**Rem. A nf** = remis à neuf

**Chg.Compr.** = charges comprises

**Liv.** = living

**Rez/Rdch** = rez-de-chaussée

**Cuis.** = cuisine

**Cuis.Eq.** : cuisine équipée

**Mais.** = maison

**Sàm** = salle à manger

**Dch.** = douche

**Maz.** = mazout

**Sdb** = salle de bain

**Ds** = dans

**Mblé ent** = meublé entièrement

**Stud.** = studio

**El.** = électricité

**Mens.** = mensuel

**Tél.** = téléphone

**Eq.** = équipé

**Mod.** = moderne

**Terr.** = terrasse

**Et.** = étage

**Parlph** = parlophone

**Tp. Pl** = tapis plain

**F.O.** = feu ouvert

**Pces** = pièces

**Tt Cft** = tout confort

**Gar.** = garage

**Pers.** : personne

**Wc** = toilettes

Liège à louer spacieux  
studio appart meublé tt  
confort calme, état neuf,  
Prox.ctr 550 € + Chg  
04/375.32.16



# The tenancy agreement



The **tenancy agreement** is indispensable: it must contain the identity of the owner (lessor) and the tenant (lessee), the start date of contract, the designation of the leased property and the rent. It must be registered by the owner at the registration administration. It should be read carefully before signing because once signed, it is **legally enforced**.

The tenancy agreement can have a **definite or indefinite period**. In case of breach of the contract, the owner and the tenant must comply with the terms specified in the contract (a period of notice, formal agreement ...). So I warn my owner in time about my intention to move out (often three months in advance or under certain conditions), by registered mail at post (I receive a document proving that my mail has been sent on such date).



The owner must indicate **the cost of rent and the amount of common expenses** (for example, lighting in corridors, elevators, cleaning of stairs ...). To rent, you must add the current charges: costs of heating, electricity, water ... Some rents include a fixed charge (charges are included in the rent, regardless of actual expenses) or a provision load (this is a down payment that the owner will adjust quarterly or annually according to actual expenditures).



The rent is, in most cases, paid monthly. It may in principle not be changed during the lease term, unless this is stipulated in the contract.



## The inventory of fixtures

The entry inventory of fixtures is a document that accurately describes the state of accommodation before I enter it: one must note any discrepancies and problems found. The owner must show that the accommodation meets the requirements of security and healthiness. The tenant is, in his turn, responsible for the damage he could cause during the lease but the inventory of fixtures guarantees that he will not accept any damage previously recorded.



The statement must be attached to the contract. To be valid, it must be done in presence of both parties, assisted by an expert or not. In the first case, expert fees are shared between the landlord and tenant: warning, the cost of the expert can go up to 15% of the rent!

At the end of the lease, if I have caused damage, I have to fix them unless it is a wear known as "normal". If I do not do it, the owner may use, in whole or in part, the security deposit for repairs.





## The rental guarantee (deposit)

The tenant is almost always asked to pay a deposit equal to one, two or three months of rent. This may be an amount paid to the owner or a deposit posted in a blocked account at the bank on behalf of the tenant (strongly advised to avoid misunderstandings or scams).



As its name suggests, this sum is used as security to the owner for the damage caused by the tenant. I recover it at the end of the lease when the inventory output states that housing is returned in the condition I received it. However, the security deposit can in no case be used to pay unpaid rent.

I can ask the CPAS of my place of residence to advance me the first month's rent and the amount of the guarantee: if my application is accepted, I will refund the sum according to the plan proposed to me. There are also funds of rental guarantee or social credit agencies that can intervene. I inquire if it is needed.

I can also ask to pay the guarantee in several installments into the blocked account.

## The removal and rent allowance (ADEL)

This is a financial assistance granted by the Walloon Region to a tenant who has to leave a substandard accommodation in order to move into a decent one. This assistance may also be allocated to a homeless person when he integrates an accommodation. It consists of a single allocation for the removal, supplemented by an additional allowance to compensate the rising cost of rent (maximum € 100 / month, with an additional 20% per dependent child).

# Modèle de lettre de résiliation de bail



La Louvière, le 25 août 20...

Monsieur (Madame) X (le nom du propriétaire),

Par la présente, je désire résilier le bail que j'ai signé le 1er janvier 20.. pour la location du studio situé :

Rue St Joseph, 21  
7100 Trivières  
Studio du 2ème étage

Je m'engage à quitter les lieux pour le **31 décembre 20..**

Merci de me contacter rapidement pour fixer un rendez-vous sur place, à votre meilleure convenance. Nous pourrions établir ensemble l'état des lieux et envisager les modalités de remboursement de la caution versée lors de mon entrée dans le logement.

Je vous prie de bien vouloir me signifier votre accord par retour de courrier.

En vous remerciant pour votre aimable collaboration pendant ces années, je vous prie de recevoir, Monsieur (Madame), l'expression de mes salutations distinguées.

M. Dupont

(signature)



## In case of problems

If the tenant does not pay his rent, the landlord can ask the Justice of the Peace to terminate the contract. In some cases, the tenant may be evicted from his home.

The Civil Code provides that the owner ensures structural repairs that maintain the accommodation in good rent conditions: in general, it deals with "big" repairs. The tenant is in charge of small repairs and maintenance of housing for the whole duration of the lease (e.g., chimney cleaning, descaling the water heater ...).

The landlord cannot enter the accommodation without the consent of the tenant, except for emergency repairs.

Most leases require the tenant to take out fire insurance. In all cases, it is a precaution highly recommended.

In case of serious insalubrious problem, the tenant may contact the Security Service of Public Health of its Commune or the Walloon Region.

**Discrimination in housing** is prohibited and punishable by law. Nevertheless, this is not enough to eradicate the stereotypes and prejudices that characterize certain mentalities. It is therefore prudent to be prepared to confront such situations.

When a discrimination is proven, it may be denounced. UNIA (Interfederal Center for Equal Opportunities) is an independent public service which has a statutory role to promote equality and fight against discrimination. It may act on behalf of a discriminated person. In case of problems, I can take advice from its services: the free Green Line on 0800/12800 or [unia.be](http://unia.be)





The Walloon Housing Corporation manages the housing companies of public service, to which I can make an application under certain conditions (not to be an owner and have low incomes).

I apply in one (and only one) housing company. A single form allows me to extend my request to other Communes. The register of applications is centralized and its treatment is strictly regulated by the Walloon Housing Code which defines a set of criteria and priorities.



To sign up, I fill out the form and I complete it by the required documents: warning -extract of role of taxes, household composition with a history of the last three years, proof of the amount of current taxable income, certificates of receiving child benefits.

Despite a significant housing stock, social housing is struggling to meet very many applications. Waiting lists are often very long, so we must be patient.



It is an association that promotes access to housing by providing services and guarantees for owners as much as for tenants. It also serves as an intermediary between owners who want to be reassured and tenants with low incomes. It offers a personalized support to each prospective tenant.

To register, it's necessary to fill out income requirements and produce the requested documents: proof of income, copy of identity card, household composition, certificate of good conduct

Site of the Walloon Housing Corporation:

 [www.swl.be](http://www.swl.be)

For information on purchasing, leasing, bonuses ... in Walloon Region

 [www.wallonie.be/fr/vivre-en-wallonie/habitat-et-energie](http://www.wallonie.be/fr/vivre-en-wallonie/habitat-et-energie)







It is important to choose a trusted general practitioner close to home: he will be the "family doctor" and will hold my medical records in order. It is advisable that he opens what is called a Global Medical File (DMG), which allows minimizing the cost of his services. It is this trusted doctor who will send me if necessary to specialist doctors.

If I have acquaintances settled in the same district, I ask them for advice.

If I do not know anyone, I check the letter D (as doctor) in the telephone directory of my Commune or I'm looking on the Internet.

For a consultation, I go to the doctor's office based on the hours he informs me, or if I cannot move around, I asked him to come examine me at my home (with surcharge).

In general, each doctor organizes consultations at very specific hours or receives on appointment.



In emergencies only, on weekends and at night I can call a doctor on duty or go to a medical center on duty. I can call 1733 to find out where I should go. The names of doctors on duty are published in the regional newspaper distributed weekly in my mailbox, as well as ambulance services, firemen... You should know that the price of the consultation will be, in this case, higher.



The pharmacies on duty are also published in the newspaper, on the website [www.pharmacie.be](http://www.pharmacie.be) and posted in the windows of all pharmacies. Drugs there are however available only on prescription from a physician attesting the emergency.



In extreme emergencies only, I can call directly to the hospital. An emergency service is open there 24h/24h.

The GP is the trusted person that guides my care and monitors it. If I see a specialist, it is best to check with the "family doctor" that cares are followed. For example, the pediatrician may prescribe to my child a blood test: in this case I myself have to ensure an appointment and request that the results will be sent at the same time to both the pediatrician and general practitioner. At each stage, I can count on my "family doctor" to monitor the development of my care.





It is a place where I can find a set of basic medical services: a doctor, nurse, gynecologist, physical therapist ... sometimes a social worker, psychologist, dietician ... The medical house can also perform minor surgery.

All persons in order with their mutual insurance companies and living in the commune's jurisdiction can enroll in a medical house. From registration, consultations are completely free, regardless of the number of visits, provided to waive to consult with other doctors (except on weekends or in an emergency).

If I'm not in order with mutuality, the medical house can help me complete the necessary documentation or ask the CPAS to support the emergency medical expenses. The medical houses also offer all kinds of solidarity services, such as groups of words, information sessions...

To find the medical house closest to home, I consult the website [www.maisonmedicale.org](http://www.maisonmedicale.org) or the telephone directory under "Medical House", "Health Center" or "Collective of Health".



## The family planning

The family planning centers welcome in all confidentiality those in need of advice or care as regards sex, pregnancy, emotional or family life. Hotlines are organized without appointment to guide people, if necessary, to medical, psychological, legal or social consultations.

To find a family planning center near to my house, I check the site [www.planning-familial.be](http://www.planning-familial.be) or [www.loveattitude.be](http://www.loveattitude.be)

## Mental health services

Mental health services (SSM) welcome all people (children, teenagers, adults and the elderly) who are experiencing difficulties (marital, family, school, anxiety, depression, etc.). They offer consultations in psychiatry, child psychiatry, psychology, speech therapy and psychomotor therapy. These consultations are covered by the health insurance company, the CPAS or Fedasil.

To find a mental health service, I visit the website [cresam.be](http://cresam.be) or I ask my general practitioner.



An illegal resident can benefit from health care provided a physician certifies this need by a medical emergency certificate.

In this case, I send my request to the CPAS. It can issue medical or pharmaceutical tickets. It can also issue a document called a “payment warrant” in the case of an intervention in the hospital. In some emergency situations that require it, the hospital social service can come into direct contact with the CPAS



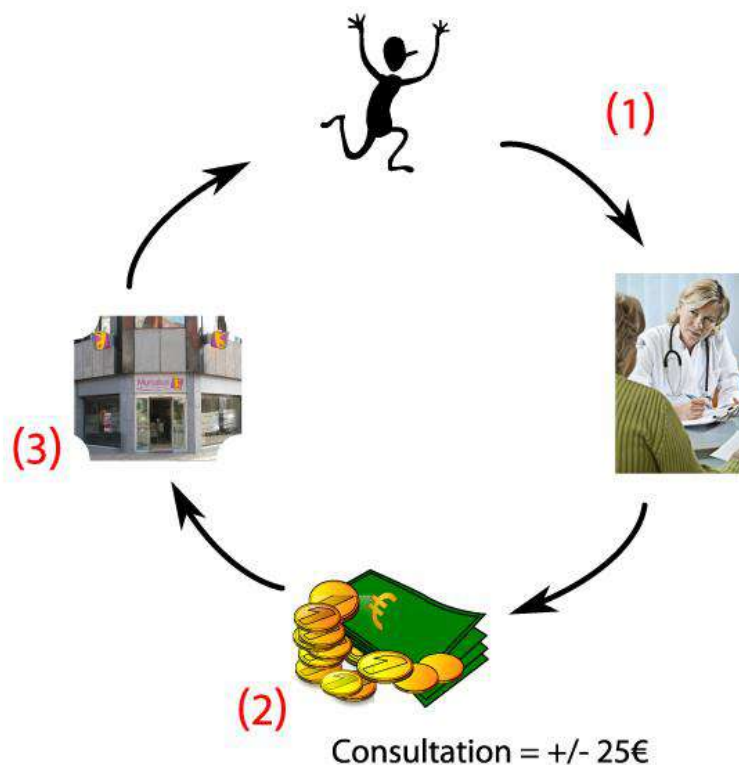
# The mutual insurance compagny



The mutual insurance company is an administration that manages the money paid by working citizens to finance health care. Therefore this is the financial solidarity of all, which allows everyone to treat oneself at an affordable price: the money is directly debited from wages or income.

There are several mutual companies that offer the same services, with some differences: Christian mutuality, socialist mutuality, liberal mutuality, professional mutuality, neutral mutuality. The CAAMI (auxiliary fund for disease- disability insurance) is a public institution that performs the same tasks as mutualities. I select according to my residence and my philosophical affinities.

Example: (1) I'm sick and I call the doctor. (2) I pay for the consultation. (3) I go to the mutuality, which will reimburse me.





## Registration



When I have an allowed stay of over three months, I can register at the mutuality. I go to the mutuality with my ID papers.

I fill out a form and provide the required documents: copy of my identity card, affidavit available at the municipal administration, the Commune certificate stating my residence, the CPAS certification if I am its beneficiary, ...

## The annual compulsory contribution

I pay a compulsory contribution which varies from one mutuality to another (between about 10 € / year to CAAMI and 100 € / year). I am then a holder of mutuality, for myself and for people who are my dependents (spouse, children ...).

Mutualities also offer a range of other benefits provided to pay an additional contribution. Since the first of January 2012, this additional contribution is compulsory, except to CAAMI.

**IM** = “Intervention majorée” (increased intervention)

If I am financially dependent on the CPAS, I automatically benefit from the IM. Doctors' consultations, medicines and public transport (train, bus, tram and metro) are cheaper. There are also discounts for some recreational activities such as swimming pools.



If I benefit from the Increased Intervention, I can ask for the third-party payment to be applied. Third-party payment is a possibility not to advance all money for certain services: I only pay the co-payment (my personal share) and the mutuality directly reimburses the rest to the doctor.

If my household has small income, I can apply for the Increased Intervention (IM).



To apply for the IM, I fill in a sworn statement signed by all the members of the household and I provide a tax assessment notice for the previous year.

## The hospital insurance

A hospital stay can be very expensive, even though I am a mutuality holder. That is why there is a hospital insurance that guarantees to cover all costs. The amount of this insurance varies from one mutuality to another.

# The documents of the mutual insurance compagny



Following my registration, I get important administrative documents.

**The membership book** (available in some mutual insurance companies, in others not)

This book complements my social identity card. It includes:

- the full names, dates of birth and family status of the holder and his dependents;
- the registration numbers of mutuality;
- a Notice to inform the mutuality of any change of address or status;
- useful information such as duty hours, services phone numbers, ...

## The labels



I also receive labels on which there are my address and phone number. They complete my social identity card and are required for many medical services (hospital consultation, blood sample, care

reimbursement certificates ...).

**SO I ALWAYS HAVE LABELS IN MY WALLET.**

# The documents of the mutual insurance compagny



## The certificate of given care

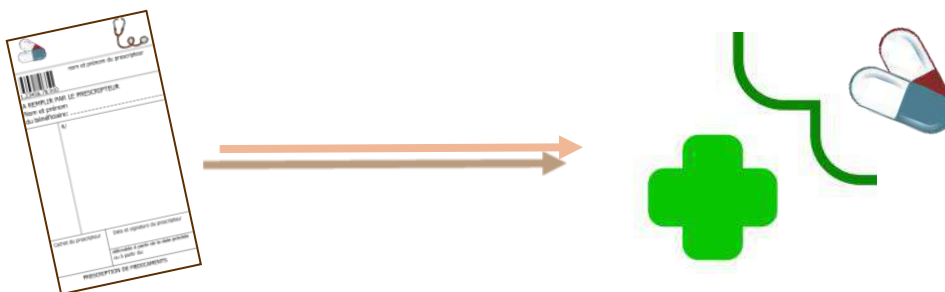
When I pay a consultation, I sometimes receive a hard copy of a certificate of given care which I use as proof of payment. I stick on it a label and I present it in the mutuality, which reimburses a portion of my expenses. My doctor can also send the certificate directly to the mutuality electronically.

ATTENTION: ALL YOUR MEDICAL EXPENCES WILL NOT BE PAID IN FULL.

## The drugs prescription

When the doctor prescribes me some drug, he writes a prescription (drugs prescription). I give it in at the pharmacy.

In this way, I pay directly only a part of the price of the drug. Some drugs called "of comfort" are not reimbursed, however.





# The job search



A job search can be done spontaneously. However, communication and local cultural codes play an important role. It is therefore useful to find out before embarking: it is not enough to have good assets; we need to develop them and express them in the form expected by an employer. There are, to this end, specialized services that can guide me.

Questions to ask:

|  | YES | NO |   |
|--|-----|----|---|
| Can I produce the <b>required documents</b> ?  |     |    | I complete <b>my file</b> : equivalence of diploma, diploma, training certificate, certificates, registration as a jobseeker ...                                |
| Can I clearly articulate my <b>career project</b> and my <b>skills</b> ?   |     |    | I realize a <b>Balance of Skills</b> , for example in the FOREM, in a body of social and professional integration, in a regional center for the integration ... |
| Do I have a good <b>resume</b> and good <b>motivation letter</b> ?<br>What kind of assets, knowledge and skills do I have?<br>Do they meet the needs of the employer?                          |     |    |   |
| Do I <b>search alone</b> ? Do I have enough information, e.g. to decide if I send unsolicited applications or if I am responding to job offers?<br>Do I know where to <b>find job offers</b> ? |     |    | I take <b>advice</b> from the FOREM, a community center, an organization of social and professional integration... or I participate in a job search workshop.   |
| Have I ever had a <b>job interview</b> ?<br>What will I say? How will I introduce myself?  |     |    | I take advice from an organization that offers the <b>job coaching</b> or I practice in a job search workshop.  |



The **FOREM** is the public service of employment and vocational training in Wallonia. It is in the FOREM where I register as a jobseeker. On its website [www.leforem.be](http://www.leforem.be), I can use a series of online services: job offers, training, career information, job fairs ... When I am a jobseeker, counselors will follow my file and can direct me.

As a jobseeker, I must complete a series of obligations, including that of actively searching for a work. If I receive a notice to attend, I have an obligation to go there. I make sure to keep tracks of all my steps and inform my counselor of any change in my situation.

Another channel is considered highly effective in finding a job: the **network of relationships** that I weave around me. It is estimated that many of the employment opportunities will drop by word-of-mouth: acquaintances, friends and family are often valuable allies. Many employers tend to have confidence in a personal recommendation.

Among the strategies of integration, weaving the network of relationships of trust is to be placed among the priorities.

**Interim agencies** are also privileged partners for certain sectors of activity. In Belgium, several dozens of companies are present in Wallonia. A temporary worker is hired by an interim agency on behalf of an employer who requires a temporary labor. This type of work is regulated and the temporary worker enjoys the same rights as other workers regarding pensions, holidays, health insurance...

Some agencies have increased awareness of cultural diversity issues.

The **ads** in newspapers, in all boxes and on the Internet is also a classic means to look for a work.

However, I am careful to read the ads, to sport moonlighting or scams. I avoid, for example, to go to a rendezvous in a hotel ... From this point of view, it is preferable to consult the specialized press and publications of FOREM.



When I define my profile, my career project and my skills, I can target employers and send them an **unsolicited application**. As far as research and communication are well targeted, this strategy is considered one of the most effective.

Finally, a lot of **agencies of socio-professional integration** (OISP), various associations, community centers and neighborhood boards offer support services to develop a good job search strategy. If I do not master the complexities of the exercise, I do not hesitate to call upon their skills.

## The equivalence of diplomas

For most foreign degrees, the **equivalence** should be claimed from the Department of Equivalence of the French Community.

Attention, the procedure for equivalence of a diploma is long and requires making up of a detailed file able to meet specific requirements.



Useful link : [www.equivalences.cfwb.be](http://www.equivalences.cfwb.be) 02 690 86 86

The employment discrimination is prohibited and punishable by the Law. Nevertheless, this is not enough to eradicate the stereotypes and prejudices that characterize certain mentalities. It is therefore prudent to be prepared to confront such situations.

When a discrimination is proven, it may be denounced. UNIA (Interfederal Center for Equal Opportunities) is an independent public service which has a statutory role to promote equality and fight against discrimination. It may act on behalf of a discriminated person. In case of problems, I can take advice from its services: the free Green Line on 0800/12800 or [unia.be](http://unia.be)



# The employment contract



In Belgium, the work is regulated differently in different sectors. We talk in general about a private / a public sector, a commercial sector /a nonprofit sector. In particular, each sector (e.g. a construction sector) is regulated by a "joint commission" which defines the working conditions.

The work therefore implies an employment contract. This is a legal commitment that connects two or more parties and creates rights and obligations. The parts are commonly called "employer" and "worker" (or "employee").

The employment contract entails, for both parties, the obligations (schedule, tasks, wages, holidays ...). The employer and the worker must be respectful and considerate towards each other. They are required to ensure and observe compliance and propriety of morality during the execution of the contract.



There are several types of contracts: full time, part-time, of replacement, of interim (the employer is a temporary employment agency), of a fixed term (CDD = dates of start and end are indicated in the contract), permanent (CDI = contract duration is not specified)...

When the employer or the employee wishes to terminate the contract, a notice period is required by the rules: a minimum delay is observed before leaving work. This delay to respect varies depending on the situation and the type of contract.

Therefore I make sure to always sign an employment contract in due form. For a first experience or when in doubt, I take advice from a union that protects the interests of workers, from the FOREM or a social service.



## The work permit

The employment of foreign workers is moreover regulated by the Act of April 30, 1999 and by the Royal Decree of June 9, 1999 (regarding employees). The rules on access to an employment market for foreign workers, as well as the rules for obtaining a residence permit, are complex.

Since 2019, the residence permit specifies whether I have the right to work or not.

If I can work, my residence permit indicates:

- “Labour market: Limited access”: I have the right to endorse one function for only one employer, the one who obtained the authorization to hire me when I applied for my single permit.

OR

- “Labour market: Unlimited access”: I have the right to work for any employer in any occupation. No additional formalities are required.

If I am not entitled to work, the residence permit says "Labour market: no".

## Useful address

**SPW** – operational DG Economy, Employment and Research

Employment and Vocational Training Department

**Management Employment and Work Permits**

Place de Wallonie, 1 – bâtiment 2

5100 Jambes



To be self-employed (to be one's own boss), any person who does not have Belgian nationality must obtain a business card in a “guichet d'entreprises” (counter for companies).

Certain categories of foreigners are exempted, however:

- the nationals of 25 countries of the European Union and some of their family members who move in with them;
- the recognized refugees and holders of permanent residence;
- the spouse of a Belgian and some members of his family who settle with him;
- the spouses who help their spouses in its self-employment;
- the people on business trips, speakers, journalists, sportsmen and artists if the duration of stay does not exceed three consecutive months;
- the foreign students who do a training course as part of their studies;
- ...

Other conditions must be met: some occupations are regulated.

For an activity requiring registration of trade or craft, you have to prove the management knowledge. If necessary, I can take an exam at the “Service du Jury central” (Central Examinations Board).

Some professions require the proof of **professional competence** and / or diplomas. For most foreign **degrees**, the **equivalence** must be recognized and therefore requested from the Department of Equivalence of the French Community.



Administrative requirements must be met, mainly:

- To join a **social insurance fund** (contributions payable quarterly).
- To request a **business number** in a window of approved companies.
- To request a registration in the **Trade Register**. (except for certain professions: free-market professions, farmers, ...).
- To report the activity to **TVA** (VAT) (to complete a declaration and pay the due amounts each quarter (except for certain activities: actors, singers, models, DJs, free-market professions ...)).
- To open a **specific account number** for the self-employed activity.
- To maintain an accounting **properly**. It is advisable to surround oneself with the services of an accountant.
- To join a **mutual insurance company**.
- To pay **taxes**, based on an annual declaration.

 Useful site : <https://economie.fgov.be/en/themes/enterprises/starting-business/conditions-entering>



# The moonlighting



An undeclared work is called moonlighting. It is a paid, but not declared to public authorities work. It thus escapes all rules of solidarity of Belgian Law (taxes, social contributions ...) and is therefore punishable by Law.

**Example:** My neighbor offers me to come and paint her home and pays me €5 / hour.

When someone moonlights, there is no legal contract of employment. The so-called employer fails to fulfill his social and tax obligations. Many risks are related to this type of work and can cause serious consequences for the employer as well as the employee.

Without a contract of employment, I risk not to be paid in whole or in part (forgot overtime work, for example). Scams and setbacks are common!

I cannot claim any rights as regards the Social Security (disability to work, maternity, invalidity, death, pension and unemployment). In case of accident, I am not at all covered. Therefore there is no insurance or resort.

The employer may require from me what he wants: working below the legal wage, working more than the legal limit, to fire me whenever he wants...

If I receive an unemployment benefit or aid of the CPAS, I can be sanctioned, excluded, even be required to repay improperly received benefits.

The denunciations and controls are frequent, with consequences for fines and other penalties.

The Social Laws Inspection is competent in matters relating to labor laws. It addresses e.g. the issues of compensation, notice, duration and working time. It can carry out checks on the workplace, either on the initiative or the occasion of a complaint, to verify that the labor regulations are respected.

In case of problems, I can go for free to the Social Laws Inspection or the Labour Court. I can also get advice from a union.



The level of authority closest to a citizen is the Commune. In Belgium, there are 589 of them. 262 cities and Walloon municipalities are divided into five provinces: Walloon Brabant, Hainaut, Liege, Luxembourg and Namur.

Municipal competencies deal with all collective needs of the people: maintaining public order, marital status management and register of the population, marriages, public cleanliness, CPAS that manages welfare, public works, housing, municipal education...

It is at the Municipal Administration that I ask for all the necessary documents for my procedure. In particular, it is at the Municipal Administration that I declare my residence. A police officer will be sent to my home to make sure I actually live there: on the basis of his report, the Administration will deliver me a certificate of residence. I will be asked for this document in many subsequent steps.

The Service of Foreigners handles specific questions concerning residence. It does not take a decision: he carries out the instructions of the Immigration Office.

It is particularly at the Municipal Administration where I extend or renew my residence card, declare a change of address or a change in the household composition.

When I am residing in a Commune, I can benefit from its services offered to its population.

Upon my arrival, I get therefore information about these services and the administrative branches where I can go to regularize my situation.



## C.P.A.S. = Public Center of Social Action



C.P.A.S.

The CPAS is a municipal service of communal solidarity funded by the tax of citizens who work. It organizes aid to persons who are present in the territory of the Commune and have material, financial, social or psychosocial difficulties. In Belgium, "everyone is entitled to welfare; it aims to enable everyone to lead life in accordance with human dignity." To get it, I must however meet a series of criteria and provide the documents I am asked for.



When I go to the CPAS, a social worker is appointed to review my situation and open a file. Any application is subject to the decision of a Board composed of representatives elected by the population. The social worker presents my requests to it and afterwards communicates its decisions to me.

As any administrative step, it meets strict and complex rules. The first step is to check which CPAS is the appropriate one: mostly it is the CPAS of my residence, but other criteria may be taken into account.

The social worker is primarily a trustworthy and experienced person who listens to me and tries to answer my questions. It is important to really understand that it is not he who makes the decisions. He mediates between the user and decision-making authorities.





Attention, any granted aid is conditional on my residence and validity of my residence card. Therefore, I am very careful to anticipate the renewal of my documents and I warn in advance my social assistant of any move to ensure the transfer of my file to another CPAS. Any change in my situation has implications for the conditions of granted aid.

Moreover, **the granting of aid is most of the time conditioned by a series of obligations** (to train oneself, to look for a job ...). Therefore I am very attentive to fulfill these obligations and to inform my social assistant about it. Assistance from the CPAS is granted only if there is no other way to support oneself.



The social assistant makes the point with me on my situation and prepares a written report.

Applications may be:

- Request for welfare to support myself.
- Financial request for transport.
- Financial request to pay for my first rent and my rental guarantee.
- Request for an installation grant.
- Financial request for a medical bill or therapeutic monitoring.
- Request for support of schooling.

## Example

I found a studio and I can move in it on the 15th of January. My rent is €450 all inclusive. My landlord asked me 2 months deposit as the rental guarantee. I still have to do some shopping before moving in, amounting to €200. I also need a bus pass to get to my training: its amount of the subscription is €20 / month.

I make to my social assistant a general request for social aid. I also ask for an advance for my first month's rent and rental guarantee (which I will pay back according to the plan proposed to me). Finally, I ask that the CPAS advance me the necessary money to hold until the 31 of January and enough to pay my pass..



An **advance** is a loan of money. It involves reimbursement.

Unlike the **non-refundable aid**, as its name suggests, that should not be reimbursed.

The social worker presents his social inquiry to the Council and communicates to me its decisions. The CPAS sends me a written confirmation by a registered letter. If I do not agree with the Council's decision, I can introduce an appeal within 30 days: in this case, I use a lawyer or a legal service, which introduce an appeal for free to the Labour Court.



However, the Council will grant this aid according to an assessment of social inquiry. If I live with someone or if someone can meet, even in part, my needs, aid can be partial or denied.



## Services “ The youth Rights”

They inform young people about their rights and help them to be respected regarding school, work, welfare, youth aid and legislation on foreigners. They are mandated to fight against social exclusion and promote access to the autonomy of young people and families.

Their services are free and are held on weekday's permanence.



[www.sdj.be](http://www.sdj.be)

## Family Planning Centers and Sexual Aid and Education Centers, conjugal and for family

They greet people and inform them about pregnancy, contraception and sexually transmitted diseases. They offer group activities and psychological, legal, medical and social consultations.



[www.loveattitude.be/centres-de-planning](http://www.loveattitude.be/centres-de-planning)

## Office of the birth and childhood

It provides for free pregnancy and child development monitoring (state of health, vaccines, food, language ...). It also organizes childcare for children: day care centers, open houses, nurseries, framed babysitting... (These services are not for free).



[www.one.be](http://www.one.be)

## Services for the sick

When I am unable to move around, services Meals on Wheels are organized by the CPAS, the loan of equipment (crutches, wheelchairs ...) is organized by the Red Cross or the Mutual Insurance Company.



# Tax and sorting out of waste



Each Commune organizes the collection and treatment of waste. Funding for this service involves an urban tax<sup>1</sup> (bins) that varies from one city to another. For example, in Liege, the amount to pay would be €85 / year for a single person and €140 for a household. Please note that this tax is due on the 1st of January of the current year: if I move, I still remain admissible at the Commune of my former place of residence.

Each household is required to sort its waste out as directed by the Commune. **Sorting out of waste is compulsory.** Its non-compliance can result in fines.

Most of the time, sorting out is organized as follows:

A color bag or a garbage can with a chip is intended for the household waste that cannot be recycled. The bags are collected each week on a schedule provided by the Commune.



A bag of another color is for PMC (Plastics, Metals, Drinks cartons): you throw into it the packaging and plastic bottles, tins, cans, cosmetic and food aerosols, beverage cartons (also called brick packs)... Do not throw into it anything else under the penalty that it will not be collected. The bags are collected on a regular basis according to a schedule provided by the Commune. Please note that, depending on where I live, some plastic or metal objects cannot be disposed of in the PMC bag! When in doubt, I refer to the drawings and explanations printed on the PMC bag.



<sup>1</sup> For the lowest income, an exemption request may be submitted.



**Paper and cardboard** must be kept separate. They are compacted and tied or stacked in a carton. Paper is also collected weekly according to the schedule provided by the Commune.



**Bulky items** cannot be thrown in the trash. A special pick-up is scheduled once a month or at the request number specified by the Commune: bulky items, scrap metal, furniture, mattresses ... cannot be deposited on the public highway other than on the collection day. Please note: appliances, TV, stereo, video and construction waste are not allowed: they must be deposited in a container yard.



The **glasses** should be placed in the bottle banks found on the public highway: jars, bottles and small bottles should be thrown empty and clean, white and colored glasses separately.



In some cities they collect garbage at residence.

In some Communes, when I pay my city tax, I get vouchers to change them for trash bags. When I have exhausted my stock of bags, I can buy them in supermarkets and other outlets. In other Communes, there is a smart container system. My city tax allows me a certain number of free pickups: beyond this quota, I pay the excess weight. There are other solutions to minimize household waste. The objective is indeed to encourage people to produce as little waste as possible.

# Right of residence



## Who decides?

The Immigration Office (OE)



The Immigration Office manages access to Belgian territory. The Office investigates cases for a decision to grant or not the stay, except for the application for asylum (it receives the request and forwards it to the General Police Department for Refugees and Stateless Persons). In all cases, it is the Office that grants, renews or withdraws residence permits, except certain documents issued by the CGRA to persons recognized as refugees (birth and marriage certificate, certificate of recognition of status).

It is also the Office that decides on expulsion measures (return to one's own country).



Whatever the state of my procedure is, I have to always make sure to contact the Immigration Office when a change occurs in my life.

The General Police Department for Refugees and Stateless Persons (CGRA)

The CGRS is the body that takes care of refugees in Belgium: it is the only one that can make a decision on refugee status or subsidiary protection. The CGRA summons the asylum seeker who may be accompanied by his counsel or by a trusted person. Attention, the professional advice of a lawyer is strongly advised!





The CGRA verifies that the applicant enters the conditions of asylum (fear of personal persecution for reasons of race, religion, nationality, political opinions or belonging to a particular social group) or subsidiary protection (serious threats in a country at war). In case of negative decision, an appeal may be lodged to the Litigation Council for Foreigners (CCE).

## The Litigation Council for Foreigners (CCE)

The CCE is an independent legal body that examines appeals.

A negative decision of the CGRA or OE can be appealed. The procedure is written and the intervention of a lawyer is necessary because an appeal is subject to strict conditions.

Depending on circumstances, this appeal will be suspensive (the decision is "suspended" until the CCE decides) or not (the Order to Leave the Territory issued without awaiting the decision of the CCE).

## The Council of State

This is a legal body that checks only if the procedure was properly treated, it does not comment on the merits. Therefore at this stage there is no longer question to tell one's story or provide new arguments.

The lawyer comes alone to this court after setting a file as complete as possible. The Council of State will first decide quickly on the admissibility of the request and then will examine the file. It may order the cancellation or suspension of the last received decision.

An appeal to the State Council is never suspensive. The Order to Leave the Territory remains in application.



The right of residence is a complex matter, mainly governed by the Act of 15 December 1980 on access to territory, residence, establishment and deportation of aliens. We present here an outline because the procedures require the intervention of a specialized lawyer<sup>2</sup>.



The lawyer is a legal expert who studied the Law. He is a person of confidence that listens to me, advises me and represents me in my course of procedure. It may help me during my auditions and defend my interests. He is bound by professional secrecy, so I can speak to him without fear.

If I do not know any lawyer, I can go to a House of Justice or a Legal Aid Office. Lawyers are there on duty to answer general questions and guide me toward competent services.

I can apply there for the designation of a lawyer.



<sup>2</sup> Regional Centers for Integration and some associations offer free legal advice





## The application for asylum and subsidiary

The Geneva Convention provides protection to anyone personally threatened in his country for political, racial, religious, nationality or belonging to a social group reasons. The application is lodged at the border or at the Immigration Office within 8 days from arrival (or before the expiration of the stay, if it is a long stay): the file is made up and forwarded to the General Police Department for Refugees and Stateless Persons (CGRA), that receives the person, reviews the evidence of threat and decides on granting the refugee status. At the same time the CGRA examines the possibility of protection called "subsidiary" for which, in certain specific cases, evidence of a personal threat may be replaced by an appreciation of a temporary global threat.

- An alien who has applied for asylum after May 31, 2007 will receive, after a positive control of residence, a registration certificate (orange card) valid for 3 months, renewable three times every three months, then every month until he gets a final decision. In case of negative decision of the CGRA, an appeal may be lodged to the Litigation Council for Foreigners (CCE): this is a suspensive appeal.
- If granted the refugee or subsidiary protection status, the person receives a one-year limited CIRE<sup>3</sup> that is renewable under certain conditions (Card A) or a permanent residence (card B). After 5 years, the right of residence becomes unlimited.

## The application for regularization on humanitarian grounds (9bis)

Any request for permission to stay longer than three months must be made within the country of origin, to the Belgian embassy or consulate. 9bis is therefore an exception of the rule: an alien who is already present in the territory, if he has a passport, may, in exceptional circumstances, apply for regularization to the Municipal Administration, which transmits it to the Immigration Office. However, as he has not received a positive response to his request, he remains in an irregular situation, that is to say illegal.

- If the regularization is granted, the person receives a one-year limited CIRE, renewable under certain conditions (Card A) or a permanent residence permit (Card B).

<sup>3</sup> Registration Certificate in the Register for Aliens.



## The application for regularization for medical reasons (9ter)

This procedure can be started at the Immigration Office for an alien residing in Belgium, who has an identity document and who has an illness causing a risk to his life or physical integrity, a risk of inhuman treatment while there is no adequate treatment in his country of origin. The request must be sent by registered mail directly to the OE.

The examination of the application is done in two steps. When the application is accepted as receivable and after a positive control of residence, the person receives a registration certificate (orange card) valid for 3 months, renewable three times every three months, then every month. Then, if the right of residence is acknowledged, the person receives a limited CIRE (Card A) at least for one year, renewable. After 5 years, the person may receive an unlimited CIRE (Card B).

## The trade of Human Beings

If the person considers himself a victim of human trafficking (operating through a network of organized trafficking or by any other exploiter), there is a special welcome in exchange for his cooperation to dismantle networks. The procedure is complex and requires the lodging of a complaint to the judicial authorities. The application for residence is lodged at the office MINTEH to the Immigration Office.

## The family reuniting

The procedure is submitted to the embassy or consulate in the country of origin or, in some cases, at the Municipal Administration.

A foreign national of a third country that has an unlimited residence (Article 10) gives the rights to certain family members (spouse, registered partner, minor child, his handicapped dependent child of more than 21 years old, parent of a MENA recognized refugee or benefiting from subsidiary protection) to join him, provided that he can prove a stable, regular and adequate income, as well as sufficient housing, health insurance, a medical certificate and absence of criminal record. The person asking for reunification comes then with a D visa (long stay) and receives, after controlling for positive residence, a limited stay (Card A). After three years, the person may request an unlimited residence (Card B) at the Municipal Administration, which transmits it to the Immigration Office. If there is a





separation or loss of income during the three years, the residence Card is withdrawn, unless there is an exceptional reason (e.g. domestic violence). A suspensive appeal against such decisions may be lodged to the Litigation Council for Foreigners (CCE). The conditions are the same for reunification with a foreign national of a third country that has a limited stay (art.10bis) except that the limited stay (Card A) cannot exceed the validity of residence permit of the person who reunites.

An alien who is already a legal resident in Belgium may apply to the Commune for a change in status: for example, a student who is getting married. He then receives a registration certificate (orange card) for six months, extended twice for three months. If the right of residence is recognized, he receives a limited CIRE (Card A) for one year, renewable. After three years, his stay can become final (Card B).

A foreign national of a third country who is a family member of a citizen of the European Union or European Economic Area (Article 40bis) can come to Belgium for a short stay of less than 3 months: he has to report his arrival in the Municipality within 10 days from his arrival. If he wants to settle longer, he must apply for permission to stay in his Commune of residence before the expiry of his visa. We are then in the context of family reunification, subject to conditions of income, housing and health insurance. If the family connection is established (spouse, registered partner, minor child, his handicapped dependent child of more than 21 years old, parent of a MENA recognized refugee or benefiting from subsidiary protection), after a positive controlling for residence, the person receives a certificate of registration for six months. He has then three months to complete his file. If the right of residence is recognized, the Commune issues a Card F. After three years, the stay can become final (Card F+). In case of refusal, an appeal is possible to the Litigation Council for Foreigners.

## Short stay

A foreign national of a third country who arrives in Belgium with a short stay visa or visa-exempt must present himself to the Commune and make there a statement of arrival. He then receives an appendix 3 in which the duration of his stay is mentioned.

# Relationship with the Office and CGRA



Throughout the procedure, it is essential to inform the Immigration Office and/or CGRA about any change or new information concerning my situation in Belgium: change of address, change of household composition (e.g. the childbirth), renewing my residence card.



## Change of adress

The Office and / or CGRA should know at any time whether I'm still on Belgian territory. If I no longer live in Belgium, my case can be closed. It is therefore very important to report by mail any change of residence.



How? By writing a letter sent by registered mail to the Immigration Office and, if necessary, the CGRA. This step is made at the post: I get a document proving that the mail has been sent. Warning, this letter must be accompanied by a certificate from the Commune guaranteeing the change of address.

## Change of address for Service

The address for Service is the address to which I would like to receive letters from the Immigration Office and the CGRA. This may be my personal address, the one of my attorney or the one of someone I trust. I receive at it notably all my summonses and official notifications..



Whenever I want to change this address, I must report it by registered letter.

## Change in household composition

The household composition is an administrative document of the Commune which specifies who lives with me under the same roof.

Any change must be reported to the Immigration Office and the CGRA because it can affect my procedure: to have or adopt a child, get married, be cohabiting, divorce, losing a spouse or a child ...

## Renewal of the residence card

When my residence document expires, I have to go to the Commune to the office for foreigners to renew it, if possible **two months before the expiration date**.

If it is a **CIRE or the F card**, I have to bring to the Commune proves that the conditions required by the Immigration Office for a renewal are fulfilled. These conditions are stated on the document that accompanies my CIRE and I must be particularly careful concerning deadlines. I can send my own file in my Commune of residence myself so that the Immigration Office can examine these conditions. It is therefore the Immigration Office that decides and sends instructions to the Commune. If I need the help of my lawyer or the requirements are complex, I ask him to send all the documents in my possession.

If this is about a **registration certificate** (orange card), a new stamp must be affixed on it every three months, then monthly. In this case, I go to the municipal Administration **on the expiration date** to apply the stamp. Example: My registration certificate is valid until Tuesday, March 20. I must renew it on Wednesday, March 21. If the Commune is closed during the weekend, I have to go there on the Friday before

# Relationship with the Office and CGRA



Attention, when the card is covered with seals, the Administration will deliver me a new one: therefore I have to bring a new passport photo.

**I remain vigilant: I note the dates for renewing my residence card, I provide the best proof that I respect the conditions and I shall immediately report any change in my situation.**

If necessary, I appeal to a service of public writers: Regional Centers for Integration and some associations offer free assistance in writing.

## Changement de résidence

Office des Étrangers  
Boulevard Pacheco, 44  
1000 Bruxelles

Le xx/xx/20..

Madame, Monsieur,

Concerne : Changement de ma résidence habituelle.

Mes références : Madame Gertrude Dumont, N°SP : \_\_\_\_\_ ou N°CGRA : \_\_\_\_\_

En date du \_\_\_\_\_, j'ai effectué mon changement de résidence habituelle auprès de ma Commune. Je vous transmets dès lors ma nouvelle adresse ainsi qu'une attestation de la Commune certifiant ce changement.

.....

.....

.....

.....

.....

Mme Gertrude DUMONT



## Changement de domicile élu

CGRA  
Rue Ernest Blerot, 39  
1070 Bruxelles

### Demande de changement d'élection de domicile élu

Je soussigné(e) .....N°SP : .....

Déclare vouloir modifier mon domicile élu.

Nouveau Domicile élu :

.....  
.....  
.....  
.....

Fait à ..... le .....

Signature :



## Office des Étrangers

Boulevard Pacheco, 44

1000 Bruxelles

Tél : 02/793.80.00



Email : [infodesk@biz.fgov.be](mailto:infodesk@biz.fgov.be)

## CGRA

Rue Ernest Blerot, 39

1070 Bruxelles

Tél : 02/205.51.11



Email : [cgra.info@ibz.fgov.be](mailto:cgra.info@ibz.fgov.be)

## CCE

Rue Gaucheret, 92-94

1030 Bruxelles

Tél : 02/791.60.00



Email : [info.rvv-cce@ibz.fgov.be](mailto:info.rvv-cce@ibz.fgov.be)

## Conseil d'État

Rue de la Science, 33

1040 Bruxelles.

## Haut Commissariat des Nations Unies pour les Réfugiés

Comité Belge d'Aide aux Réfugiés

Avenue Louise, 283

1050 Bruxelles

Tél : 02/627.59.99



Email : [belbr@unhcr.org](mailto:belbr@unhcr.org)





As soon as possible (obtaining a residence permit), it is important to open a bank account. Many approaches depend on it.

The status conditions to open an account and management fees associated with them vary from one bank to another. So I make inquiries before selecting the bank which I will trust. I also find out information on offered services, particularly on the number of available agencies and on the self banks that allow me to access online services.



## Account statements

Every time I make a transaction (e.g. pay a bill), I can print it to keep its track. I can also regularly print my account statements in a self bank: this is a list of all movements of my account. In some banks, I can have them sent to my home. Please note that this service is not free of charge. I can also keep my account statements electronically on my online account, which is free of charge.

It is very important to keep my account statements. Some administrative procedures may require producing them.

# The bank account



## The bank card

This card comes with a secret code that I have to memorize and dial to secure each transaction. It must also be signed. The card allows me to withdraw money from the bank, to make all transactions on the line proposed by a self bank and pay for goods or services at shops equipped with apparatus "bancontact" (these shops display the logo Bancontact / Mister Cash).

In case my card is lost or stolen I immediately notify the "CARD STOP" 070/344.344 This service works 24h/24h and takes care to block the card if necessary. Then I report the loss or theft at a police station and ask my bank for a new card.





To pay for my purchases with my card:

- I introduce the card chip down into the payment device.
- I compose my secret code and press OK.
- I get the card back and the merchant gives me a ticket printed by the device.

I can also pay "contactless": I swipe my card on top or on the side of the machine.

## The secret code

I must remember it and especially avoid keeping it in writing in my wallet.

Many people use their date of birth as a secret code. Caution, if I lose my wallet, a malicious person can easily identify my birth date on my identity card. It is best to choose, for example, the PIN for my GSM.

Caution, if I make a mistake in my secret code 3 times, the card is blocked! I must then ask the bank to release it.



## A stylized illustration of a Euro banknote, tilted at an angle. It features a large white Euro symbol (€) in the center, surrounded by dark blue circular patterns. The background is a light blue gradient.

The paper transfer must always be signed and dated. I fill the boxes: amount to be paid, signature, date, beneficiary account (to which I deposit the money), name and address of the beneficiary, principal account (mine), name and address of the customer (me) , communication (I indicate what I pay).

Signature(s) \_\_\_\_\_

**ORDRE DE VIREMENT**

*Si complété à la main, n'indiquer qu'une seule MAJUSCULE ou un seul chiffre noir (ou bleu) par case*

Date d'émission ou validité dans le futur \_\_\_\_\_

Compte destinataire (IBAN) \_\_\_\_\_

Nom et adresse destinataire d'ordre \_\_\_\_\_

Compte bénéficiaire (IBAN) \_\_\_\_\_

BIC bénéficiaire \_\_\_\_\_

Nom et adresse bénéficiaire \_\_\_\_\_

Communication \_\_\_\_\_



The transfer consists of two superimposed layers. I gently separate the two layers: I bring the first to my bank that will take responsibility to make the payment and I keep the copy as a record of my payment.

55



I can also make a computer transfer myself in a SELF BANK. I put my bank card in the device and I select the service "transfers" in the main menu.  
I fill out the online transfer.



To make an international transfer, I have to use the IBAN code. This is the INTERNATIONAL reference of account numbers. It begins with the IBAN then the country letters (e.g. BE for Belgium or FR for France), then a number connected to a bank, then the number of my bank account. I find this IBAN number on my bank card and / or my account statements.

## Beware of credits !



Many proposals to purchase on credit or borrow some cash are on the market. They can serve on a one-off basis to spread a payment. However, the risk of over indebtedness must be taken seriously. It is a real social scourge.

The borrowed money is not free: most loans involve an important interest rate that you will have to assume.

As the emphasized saying goes, "borrowing money costs money, too"!