

# TRANSPORT AND DRIVING

Getting around in Austria is easy due to the country's small geographic size, efficient rail network and well-maintained road infrastructure. For most expats, travelling by train is the easiest way to travel.

While domestic flights between Austrian cities are readily available, they are relatively expensive and only save travellers a small amount of time. Driving in Austria is a pleasure and while owning a car is not a necessity for those living in a big city, it is a great way to explore the country.

## **Public transport in Austria**

The national public transport infrastructure in Austria consists of buses and trains operated by the state-owned company, ÖBB. The train and bus networks complement each other well and ÖBB has implemented an integrated ticketing system.

Tickets on buses and trains in Austria are based on the distance travelled, the type of train or bus used and the class of seat. Base fares are fairly expensive, but expats who take some time to do their research will find that there are plenty of discounts available.

## **Trains**

Trains are the most popular mode of public transport in Austria. Intercity trains that connect the major destinations in Austria are moderately priced and relatively comfortable.

Most train routes are operated by ÖBB, while WestBahn offers competitive services on certain lines. Commuters must be aware that ÖBB rail passes and tickets are not valid for West Bahn trains and vice-versa. Tickets for either service can be purchased in advance online, at train stations or, in some cases, onboard the train.

If you would like a daily, weekly, or monthly pass for trains in Austria, you should look for passes specific to the town or city you wish to travel around. The options in Vienna, for example, are:

- Daily ticket: A 24-, 48-, or 72-hour ticket: 8, 14.10, and 17.10 EUR.
- Weekly ticket: 17.10 EUR.
- Eight-day ticket: 40.80 EUR.
- Monthly pass: 51 EUR.
- Annual ticket: 365 EUR.

**A Eurail Austria Pass** costs between 146 and 258 EUR for an adult second-class ticket. This pass allows you to:

- take three to eight travel days in a one-month period;
- travel using the rail network in Austria;
- take several train journeys each day;
- take children under 12 years old at no extra charge, making this pass ideal for families;
- travel when and where is convenient for you.

This pass gives discounts to people under the age of 28 and over 60.

## **Postbus**

In areas where there are no links via rail, bus, or street car, you might be able to hitch a ride on the Postbus. This service is run by postal companies in sparsely-populated rural areas where it would not make sense to provide a regular bus service. Passengers pay the same fare they would for a regular bus journey.

## **Buses**

ÖBB also oversees buses in Austria. The national bus network is not quite as comprehensive as the rail system but has been designed to complement trains. Tickets can be purchased online, at the station or on the bus.

Bus travel in Austria is generally cheaper than the equivalent train journey. Still, where there is the option to travel by train or bus to a destination, most commuters will opt to take the train. Trains in Austria will generally offer a more comfortable and faster service than intercity buses.

## **Taxis in Austria**

Taxis can be easily found at taxi stands or outside bus and train stations. Fares are regulated and charged according to the meter. Taxis can be hailed while out and about, or they can be pre-booked in advance via phone or online.

Large-scale ride-hailing companies such as Uber are operational in Vienna, but have had to suspend services in the past due to legal battles. For this reason, it is best to check ahead if planning to rely on such a service.

## **Driving in Austria**

Generally, most expats living in Austria will be based in a city and therefore will have little or no need to own a car. However, for those wishing to explore the country and visit more isolated rural parts of Austria or certain popular skiing spots, having a car can be useful. Most expats will hire a car for a short period rather than making a long-term investment.

Driving in Austria is generally a pleasant experience as the country is small and roads are well maintained. Outside the cities, there is very little congestion and driving provides a great opportunity for expats to experience the wonderful scenery in Austria. However, expat drivers should take care when driving during winter, especially if unused to driving in icy conditions. Ice on the roads leads to large numbers of accidents each year, so winter tyres are strongly recommended.

Expats who plan on driving in Austria should note that on Austrian motorways they are liable to pay tolls. Drivers are required to purchase an *Autobahnvignette*, or toll pass, in advance. Digital toll passes, which are linked with a car's licence number, can be purchased online, while sticker toll passes can be purchased at any petrol station. Driving on a motorway without an *Autobahnvignette* will result in a hefty fine.

## **How to Get an Austrian Driving License**

Driving in Austria with a UK, US, European, or EEA license is possible. If you have a driver's license from an EU or EEA country, it will be valid until it expires. However, if you have a driver's license from a

country outside the EU or EEA, it will be valid for six months after you become an official resident in Austria. It is important to note that if your license is not in German, you will need an international driving license or translation into German.

You can convert your EEA or EU driving license to an Austrian one at any time. The process of converting your license can take several weeks as the authority in Austria must contact the state in which the license was issued.

The Austrian driving license authorities include:

- Federal Police Headquarters or *Landespolizeidirektion* (where they exist)
- In Vienna: the Motor Vehicle Department or *Verkehrsamt*
- The district administrative authority or *Bezirkshauptmannschaft* (where there is no Federal Police Headquarters and in municipalities)
- The Municipal Authority (*Magistrat*) in Krems and Waidhofen an der Ybbs
- The Federal Police Headquarters (*Landespolizeidirektion*) Burgenland in the statutory city of Rust.

To convert your license you will need the following documents (originals and copies). The documents needed will vary slightly depending on if you are from an EU/EEA country or not.

Those with an EU/EEA driving license need:

- passport or identification card (*Personalausweis*)
- current driving license
- 35mm x 45mm photo of you
- extract from the driving license file of the issuing country with a translation – occasionally required (sometimes the extract without translation will be enough)
- Residence Registration Form (*Bestätigung der Meldung*) – occasionally required

Those with a license from a non-EU/EEA country need:

- passport
- current driving license
- 35mm x 45mm photo of you
- medical report
- Residence Registration Form or *Bestätigung der Meldung* – occasionally required

Conversion costs around 60 EUR. To get your license converted faster, there is an express service which will cost an extra 18 EUR .

### **Driving rules in Austria**

- You must have a reflective safety vest stored in your car at all times. If you are renting a car in Austria, you must confirm with the rental company that there will be a safety vest in the vehicle.
- You must use your headlights at night.
- Children under 12 years of age and under 150cm in height must sit in child-safety seats.
- A maximum of 0.5 grams of alcohol per liter of blood is allowed.
- Wearing a seatbelt is required by law.
- Cell phones can only be used with a hands-free device.
- Motorcyclists must wear a helmet. Dipped headlight must be on even during the day.

- Unleaded regular-grade 91 octane petrol, as well as Euro-Super (unleaded 95-octane) petrol, are available at all gas stations.

### Speed limits for cars and motorcycles

- Between local road signs in towns: 31 mph (50 km/h)
- Country roads: 62 mph (100 km/h)
- Highways: 80 mph (130 km/h)

### Age for Driving in Austria

The minimum age to ride a motorcycle is 16, to drive a car it is 18, and to drive a bus or cargo vehicle, you must be 21.

*Update: March 31, 2020*

**Source:**

<https://www.expatarrivals.com/europe/austria>

<https://www.internations.org/go/moving-to-austria/living#driving-in-austria>

## EMERGENCY NUMBERS & SPELLING CODE

<b>Fire Department</b>	122
<b>Police</b>	133
<b>Ambulance</b>	144
<b>Emergency doctor service</b> (nights and weekends)	141
<b>Emergency Pharmacist</b> (recorded information)	1550
<b>Poison Emergency line</b>	(01) 406 43 43
<b>Gas Leak</b>	128
<b>Water Leak</b>	599 59-0
<b>Electricity Outage</b>	0800 500 600
<b>Women's Emergency Centre</b>	(01) 717 19
<b>Women's refuge</b>	(01)408 70 66
<b>Rat auf Draht</b> (help for children and youths)	147

### Austrian Spelling Code

This phonetic spelling guide shows the German equivalent of the English/international (Alpha, Bravo, Charlie...) phonetic spelling used to avoid confusion when spelling words on the phone or in radio communication. It can be helpful when you need to spell your non-German name on the phone or in other situations where spelling confusion may arise.

**PRACTICE:** Use the chart below to spell your name (first and last names) in German, using the German alphabet and the German spelling code (Buchstabiertafel). Remember that the German formula is "A wie Anton."

For example to spell McDonald you would use Marta, Cäsar, Dora, Otto, Norbert, Anton, Norbert, Anton, Ludwig, Dora

A – Anton Ä – Ärger B – Berta C – Cäsar Ch – Christine D – Dora E – Emil F – Friedrich G – Gustav H – Heinrich

I – Ida J- Julius K – Konrad L – Ludwig M – Marta N – Norbert O – Otto Ö – Österreich P – Paula Q – Quelle

R – Richard S – Siegfried T – Theodor U – Ulrich Ü – Übel V – Victor W – Wilhelm X – Xavier Y – Ypsilon Z – Zacherias

**Source:**

<https://www.virtualvienna.net/living-in-vienna/health-emergency/emergency-numbers-spelling-code/>

## WASTE DISPOSAL

Austria has one of the highest recycling rates in the world. In the vast majority of Austrian households, rubbish is sorted meticulously. As there are regional differences in waste separation, you should find out the details from the municipality or city administration. Non-compliance with the rules on waste separation can lead to criminal charges and fines.

### Waste paper

- Use this bin for paper, cardboard boxes, newspapers, catalogues, books and magazines.

### Glass

- Glass must be sorted by colour.
- White, green and brown glass are collected separately.
- The lids of glass bottles and jars must be removed beforehand - they go in the yellow bin.
- Returnable bottles do not belong in the glass container.

### Plastic packaging

- This bin is used for plastic packaging (plastic bottles, plastic film, plastics ...), composite materials (tetra pack, coffee packaging, milk cartons ...), and screw caps of bottles and jars.

### Metal packaging

- This is for metal packaging (such as aluminum foil, drinks cans ...) and also small items of scrap metal (wire, saucepans, nails and screws).
- Larger metal objects (stoves, cookers, bathtubs) must be taken to the recycling centre, waste collection centre or waste disposal site.

### Collect harmful substances separately

- Pollutants must be collected separately, as improper disposal can cause lasting damage to the environment.
- This category includes batteries, rechargeable batteries, energy saving lamps, medicines, paints, pesticides.
- These materials can either be returned to the shop where they were bought or taken to the community's centre for hazardous household waste .

### Organic waste in the compost bin

- The compost bin (could be possibly brown or green, varying from state to state) is for fruit and vegetable scraps, fruit peel, coffee grounds and tea bags, garden waste and paper kitchen towels.

### Everything else goes in the residual waste bin

- It may be either a black or grey container, depending on the state.
- All the remaining waste is collected here, such as rubber waste, ash and cigarette ends, leather goods, toiletries, nappies ...

You can find more information about correct waste separation here:

- [www.muelltonne.at](http://www.muelltonne.at)

	Red – paper, yellow pages, magazines, cardboard Brown – organic waste (fruit, veg, plants and weeds, no food waste!)
	Blue – metals (cans, cables, Nespresso capsules, pans/metallic kitchenware, metallic bottle caps) Yellow – plastics (bottles, cups etc.) <b>Note:</b> from 2020 the blue and yellow containers will be merged into a yellow one.
	Orange – general waste White and green (normally next to each other) white = colourless “white” glass; green = coloured glass.

**Sources:**

<https://deutsch.info/en/essentials/austria>

<https://www.vienna-expats.at/2016/06/01/recycling-in-vienna/#:~:text=Red%20%E2%80%93%20paper,%20yellow%20pages,%20magazines,%20cardboard%20Brown%20%E2%80%93%20organic>

<https://www.vienna-expats.at/2016/06/01/recycling-in-vienna/#:~:text=Red%20%E2%80%93%20paper,%20yellow%20pages,%20magazines,%20cardboard%20Brown%20%E2%80%93%20organic>

## **AUSTRIAN HEALTHCARE SYSTEM**

The public healthcare system and health insurance in Austria is a truly inclusive system. It covers virtually every health issue and medication requirement, and protects all members of society. The system also benefits spouses and children of those who work in Austria and are covered by the worker's medical insurance.

Expats in the country will be entitled to public healthcare as a result of contributions made through their taxes. Due to the excellent standard of public healthcare in Austria, most people do not invest in private health insurance policies. However, those that have private health insurance as part of their employment package will have access to a greater number of services and shorter waiting times.

### **Public healthcare system**

The healthcare system in Austria provides free access to basic healthcare to all citizens and residents of Austria, as well as tourists and those staying in the country on a temporary basis.

Becoming a part of Austria's public health system is very straightforward: as soon as you start a job in Austria your employer is obligated to register you with Social Insurance within seven days of your start date.

Basic healthcare in Austria includes treatment in public hospitals, medication, basic dental care and some specialist consultations. For European expats there are also reciprocal healthcare agreements in place with other EU-member states, and those holding a European Health Insurance Card (EHIC) can use it in Austria.

### **Public health insurance**

Expats working in Austria are required to pay into a health insurance scheme, which goes into a larger social security system. The system covers the contributor as well as their family for health, accident or pension insurance. The amount an individual has to pay is determined by their salary level, with health insurance, accident insurance and pension insurance all taking up a percentage of an individual's salary. The employer is also obliged to make a contribution.

Electronic health services, also known as E-services, form an important part of Austria's healthcare system. To access E-services, expats will be issued with an E-card upon registration. Through the E-card, the Austrian government processes healthcare claims electronically, significantly reducing queues, backlogs and bureaucracy. In addition, E-cards contain important information such as health records and prescribed medications.

Like most other state-funded healthcare systems, patients with E-cards can only consult medical professionals with which the state has a partnership. However, this is not limited to public healthcare

providers; about 50 percent of private-practice doctors and 75 percent of private-practice dentists have a contract with social services that covers e-Card holders for all costs.

Healthcare providers who do not have any such contract are known as elective doctors. Though patients will have to pay to see elective doctors, 80 percent of the fee is reimbursed by social health insurance.

### **The features of public healthcare**

- Employed people contribute to the public healthcare system through their salaries.
- Everyone who is covered by public health insurance gets an e-card.
- It is then possible to receive medical services without advanced payment by presenting this e-card to medical professionals.
- People are covered through four pathways: precautionary, maternity, therapeutic aids, and illness.
  - ✓ Precautionary includes things like vaccinations, remedies and treatment, lifestyle advice, health checks, health at work, and recovery.
  - ✓ Maternity encompasses childbirth and things like parental leave benefits, child allowance, and maternity allowance.
  - ✓ Illness includes work-related illness, doctor visits, mental illness treatments, and support with serious health problems.
  - ✓ Therapeutic aids are for the incapacity for work, accidents at work, treatment after accidents at work, and occupational diseases.
- E-cards contain a photograph of the owner and can even be used for electronic signatures.

### **Private healthcare system**

Private health insurance in Austria is generally used to complement the public health services supplied by the state and offers optimal expert care, the ability to choose which physician sees you for outpatient treatment, and life-long coverage.

Private insurance tends to either cover hospital costs or daily benefits, depending on the insurance plan preferred. Private insurance allows members easier access to elective doctors and medical professionals as well as smaller wards in state and private hospitals.

Some private insurance packages include inpatient treatment, or you may need to pay for it separately. Outpatient treatment gives you access to care from a number of physicians who are not available with public health insurance. In Austria, these tend to be some of the more talented and experienced experts. Surgeries with private healthcare doctors and the prescriptions they give are only covered by private health insurance packages.

With private health insurance you will also experience shorter waiting times for the physician of your choice. You will be covered for medication and other medical products, and have access to glasses, contact lenses, and more, all for no extra charge.

If you get private health insurance in Austria you can also benefit from extra perks, such as free dental care, travel insurance, subsidized gym memberships, and a range of physicals and check-ups.

A contract with a private health insurance provider is seen as a life-long contractual relationship, which means they cannot come with restrictions and the providers cannot terminate them.

The average cost of private health insurance in Austria is approximately 220 EUR per month. However, prices vary considerably depending on factors such as age and the features included in each health insurance plan.

### **Pharmacies and medicines**

Pharmacies, or *Apotheke* as they are known locally, are easily found in all towns and cities in Austria. The majority of the costs of prescription medicines are covered by the state health insurance programme apart from a small prescription fee in some cases. Those with private health insurance will need to pay for their drugs and then send the receipts to the company for reimbursement.

Pharmacies in Austria are open from 8am to 6pm from Monday to Friday and 8am to 12pm on Saturdays. Pharmacies within a particular area will be open on Sundays according to a rotating schedule. There are also a few 24-hour pharmacies, which are useful if medication is unexpectedly needed after-hours.

### **Pre-travel restrictions and vaccinations for Austria**

No special vaccinations are required for expats moving to Austria. However, routine vaccinations such as those for measles, mumps and rubella, tetanus and polio should be kept up to date.

### **Emergency services**

In the event of a medical emergency, expats can dial any of the following numbers:

- 144 (ambulance)
- 141 (emergency medical service)
- 112 (European emergency number)

Local authorities in Austria are responsible for the provision of emergency services, which means that standards of emergency medical services vary slightly across the country. Nevertheless, response times throughout Austria are generally very good. Paramedics generally speak German, but some may also speak English.

#### **Sources:**

<https://www.internations.org/go/moving-to-austria/healthcare>

<https://www.expatarrivals.com/europe/austria>

## **Austrian health insurance system**

Security and health are major agendas for the Austrian population, therefore Austria prides itself with a well-established and generous social and health care system.

The country's health service is organised by region, with the regional authorities (*Gebietskrankenkassen*) known as the GKK.

Social insurance in Austria is composed of health, pension and accident insurance. The country has 28 social insurance institutions, and these are statutory bodies under public law.

Health insurance is mandatory in Austria for those meeting certain criteria. These are:

- Those paid in employment
- Self-employed
- People claiming unemployment benefit
- Pensioners
- Those dependent on these groups

Anyone can seek voluntary cover for health insurance.

As soon as you start employment, you are automatically covered by insurance. This also extends to school and university students. Social insurance contributions are deducted by the employer and paid to the local tax office. Employers are also responsible for registering their employees with the relevant social insurance office. Employees will receive a social insurance number once they are registered.

Since 2005, e-cards have been issued which verify your coverage. The e-card is a smart card, which replaces the paper health insurance voucher, but furthermore it also includes an electronic signature and information of the patient. It is highly recommended to carry the e-card with you at all times, in case of emergency.

### **European health insurance card in Austria**

The European Health Insurance Card (EHIC) enables holders of the card to access state-provided healthcare at a reduced cost, or sometimes for free. It will cover you for treatment that is needed and will allow you to continue your stay in Austria until your planned return. A valid EHIC gives you the right to access state-provided healthcare in another country in the European Economic Area (EEA), which includes Switzerland.

The EHIC also covers you for treatment of pre-existing medical conditions and routine maternity care, providing that the reason for your visit to the country isn't specifically to give birth.

In most European countries, you can apply for or renew your EHIC online, free of charge. If any unofficial websites attempt to charge you, they are not genuine and should be treated as a scam.

It is important to note that the EHIC does not cover private health treatment, so you must ensure you are treated by a provider who has a contract with the GKK regional health insurance offices. Doctors who operate under the state system usually display signs saying *Kassenarzt*, which means 'contracted doctor', or *alle Kassen*, which means 'all insurers'.

### **Health insurance for foreigners**

Health insurance is **mandatory** in Austria. If you are staying in the country for a longer period (more than six months), you are considered a resident and you will have to pay contributions for medical care to one of the local insurance institutions (*Sozialversicherungsträger*). You will then receive an e-card that will give you access to free healthcare when living in Austria. You do not have to apply for the e-card as the health insurance institution will automatically send it to you.

### **Two-tier health care system**

Austria has established a two-tier health care system as follows:

**Publicly funded care:** When there are no special arrangements in the work contract, employees are usually submitted to their regional medical insurance company (for Vienna that is usually the Wiener Gebietskrankenkasse “WKK”), specific lines of work have their own insurance company with special benefits.

**Private health insurance:** There is the possibility to purchase additional insurance services or even to switch to completely private insurance plans, which provide additional services, but are more costly. E.g. doctors may offer flexible visiting hours for private patients. There are some special clinics and medical practices, which are not included in the public health care system.

### **Vienna’s health infrastructure**

Vienna has a well-established health infrastructure, which easily covers all areas. In case of an emergency call (“144”), the closest available paramedics will pick a patient up and will be sent to the next eligible hospital. In many cases this will be Vienna’s biggest hospital the AKH (“Allgemeines Krankenhaus” – General Hospital), but Vienna has a total of 14 hospitals, with different specializations.

### **Private health insurance**

The way private health insurance works in Austria is quite simple. Whether you already have public health insurance in Austria and you simply want to complement it, or if you are not covered by the public health insurance for whatever reason, you can invest in a form of private health insurance. However, it is worth noting that only a small fraction of the population utilize private insurance.

If you take out private health insurance in Austria and you need to spend time in a special ward at a hospital, the costs for staying there are covered by your insurance. The private health insurer will pay the hospital directly, so you do not need to worry about it.

“Special Class” private health insurance in Austria means you are able to choose your physician and you will have shorter waiting times for operations. In addition, you will have greater choices of doctors who are not available through the public health system. Special Class insurance also allows you to stay in private hospitals, or in private wards/rooms. In these private accommodations you will often benefit not just from privacy (or, at most, one roommate) and more individualized care, but you will also have access to internet, a private bathroom and shower, and other bonus equipment.

If you get private health insurance in Austria you can also benefit from extra perks, such as free dental care, travel insurance, subsidized gym memberships, and a range of physicals and check-ups.

The average cost of private health insurance in Austria is approximately 220 EUR per month. However, prices vary considerably depending on factors such as age and the features included in each health insurance plan.

#### **Sources:**

<https://www.academics.com/guide/health-insurance-austria>

<https://www.virtualvienna.net/living-in-vienna/health-emergency/>

<https://www.internations.org/go/moving-to-austria/healthcare#an-overview-of-private-health-insurance>

# Household Insurance

After settling down in Austria for the long term, you will want to take out a household insurance (Haushaltsversicherung), which will cover damage to your property.

Flat/home insurance is indeed necessary to indemnify you for loss of, or damage to your possessions. Included are all belongings contained in your home, such as furniture, clothing, collectibles, sports equipment, valuables and personal computers. Fixtures and fittings attached to the building need to be insured by the owner of the house, either the landlord or by yourself.

Usually, the household insurance covers damage to the house's contents due to fire, natural disasters, water leaks and burglary. Included in this household insurance, there is also an insurance covering personal liability (Schadenshaftpflichtversicherung), which covers part of the costs if you would accidentally damage someone else's property. Depending on the insurance you take out, this will cover damage up to € 1.500.000,- and is valid worldwide. You also have the option to extend the liability coverage to non-family members within the household.

**Sources:**

<https://www.insurance-austria.at/flat-insurance-and-homeowners-insurance/>  
[www.feelslikehome.at/household-insurance](http://www.feelslikehome.at/household-insurance)

# Vehicle Insurance

In Austria third-party car insurance (Haftpflichtversicherung) is compulsory. This can be arranged via an insurance broker (Vericherungsmakler) or insurance company (Versicherungsunternehmen). You must produce proof of insurance before you are issued your car licence plates (Autokennzeichen) and car registration document (Zulassungsschein). Your insurer can advise you on the procedures and make the necessary arrangements.

## **Good Driving Record Statement**

Austrian automobile insurance operates on a "bonus-malus" basis, under which a good driving record results in a discount in premiums, and a poor one (e.g., being at fault in an accident) in an increase. The discounts for a good history can be substantial. If you have a good driving record in your home country, you can get credit for it in Austria. Get a letter from your insurance agent back home and present it to your insurer in Austria.

## **Third-party liability**

The third-party liability serves to protect all road users. It covers damage caused by your car to another car, people, property (trees, road equipment etc.), financial loss (e.g. if you park your car in front of someone's garage door and they cannot go to work in the car, their costs would be covered by the third-party liability).

## Kasko Insurance

The kasko insurance covers damages to your car (collision, vandalism, theft, fire, glass breakage, etc.). Kasko insurance often contains a deductible. If your car is older, you may prefer a partial kasko which is cheaper but does not cover collision.

## Passenger Protection Insurance

Passenger protection insurance compensates driver and/or passengers in the event of a car accident leading to death or permanent disability. This is an additional coverage which pays irrespective of responsibility.

## Legal Protection

In Austria you can buy a standard legal protection for the car and/or add cover for consumer goods, legal advice, personal protection, etc. The standard legal protection for a car gives you legal advice/clarification in the event of a car accident.

## Cost of insurance

There are numerous factors in addition to coverage that influence the insurance price. Beginning drivers pay more than experienced drivers; those driving big, powerful cars pay more than those with more modest vehicles; those living in urban areas pay more than those in rural areas, and those who have been found liable in accidents pay more than those who have not.

Although there is no requirement for a driver to have more than third party liability insurance, other kinds are available and sometimes advisable. There is full comprehensive, covering all damages or injuries done to your own car, another car, a person, or object. There is also partial coverage for fire, theft and other sorts of damage (from break-ins, shattered glass, animals, etc.), and policies covering the death or disability of a passenger. Higher deductibles can make insurance less costly.

<b>Third party liability insurance</b>	Required by law to register a car. Covers damages to <u>other people's</u> health or property
<b>Partial coverage</b>	Optional; covers damages to <u>your car</u> like break-ins, shattered glass, damages while parked...
<b>Full coverage</b>	Optional; covers all of the above AND damages to your car after accidents

Sources:

<https://www.virtualvienna.net/living-in-vienna/car-transportation/car-insurance-drivers-licence-and-co/>  
<https://www.insurance-austria.at/car-insurance-austria/>

# Rental contracts

## Some facts

- Austria is a country with progressive housing schemes but also rapidly rising prices in some areas. In Vienna, for example, average real estate prices increased by nearly 10% between 2017 and 2018, partly due to a trend of renovating old apartments.
- If you are looking for a stately period property in Austria, Vienna is one of the best places to look and has a range of properties from the 19<sup>th</sup> and 20<sup>th</sup> centuries.
- Rent regulations in Austria mean that households only spend an average of 21 per cent of their income on housing, compared to 37% in the US, and even as high as 60% in cities like New York.
- In the second quarter of 2019, average rent in Austria, including running costs, was 530 EUR per month per property, and 8 EUR per square meter of living space.
- Austrian rent prices are governed by a number of things, but they are mostly regulated by the authorities. For example, landlords can add a location surcharge of 0.33% per square meter to the final advertised rent price if the property is in an above average area.

## What to consider before signing a contract

A standard rental contract is signed for a period of three years. Once you have your house or apartment, you are legally well protected and your landlord will not be able to easily kick you out. Therefore, landlords carefully select potential candidates, and you better try to appear as a trustworthy person with sufficient financial power to pay your rent on time.

When you get accepted and have the rental contract on hand, how can you make sure everything is OK? Get it checked by an Austrian friend who knows about the issues, or contact the appropriate institution called *Mietervereinigung* at <http://www.mietervereinigung.at>.

For a small annual fee you get full support and consultation in all legal aspects concerning your rental contract.

A deposit in the range of one to three monthly rents is standard in Austria.

For getting large, mainly older apartments, landlords sometimes will ask you to pay an *Abfindung* – this is a one-time payment and it is generally not legal! One-time compensations can only be claimed for respective value added to the apartment, e.g. when new furniture has been added. If you pay such a fee, make sure that your payment is well documented. In case you find out that it was not appropriate, you may be able to claim it back. However, especially in Vienna, people sometimes prefer to pay the *Abfindung* in order to get a large apartment for a small monthly rent.

When you move into your new house or apartment, we recommend you take photos to document the state of the property. This may help you get back your deposit afterwards, if the landlord claims money for renovation or repairs.

## **Contract details: giving notice**

If before you sign your rental contract and move in you know there is a chance you will have to move out due to work before the three years is up, you can ask to have a Diplomatic or Repatriate Clause inserted in the contract. This allows you to leave the property before the three years is up by giving two months' notice to your landlord. In this case, you would still get your security deposit returned. If you simply want to move out from the property, you can after 16 months as long as you give the landlord three months' notice.

Landlords can only terminate your lease contract if you fail to pay the rent or if you use the property inappropriately (e.g. if you physically damage it or you disturb the neighbours).

## **Living conditions**

By law, an apartment must have central heating, hot water, a kitchen sink, stove top, a shower, and toilet.

## **Utility bills payment**

You can pay electricity and gas bills by direct debit each month. The bills are calculated based on estimates of consumption in the previous year. You can choose whether to pay monthly or in instalments. Remember to have the meter read before you start living in the property.

## **Requirements and documents for renting**

Renting in Austria as a foreigner is quite straightforward. Generally, you should be able to rent an apartment simply by signing the lease and showing proof of identity. However, you may also be asked for proof of employment, your Austrian visa, and references (translated into German if necessary) from previous landlords.

## **Furnished Flats**

Monthly furnished rentals are hard to come by in Austria. Many apartments to rent will be unfurnished, and if you are looking for something furnished it could cost considerably more. The average cost of a furnished apartment in one of Austria's major cities, such as Vienna, Innsbruck, and Salzburg, is around 1,380 EUR per month.

### *Deposit: Frequently asked questions*

What is a deposit and what is it used for?

The deposit represents a security deposit. It serves the landlord to secure various claims related to the tenancy. On the one hand, this can be outstanding rent payments, but also repairs if the rented apartment shows damage when moving out.

Is there a deposit to be paid for every rental apartment?

In the tenancy law there is no obligation that tenants have to pay a deposit. If the landlord wants to request one, he must agree this contractually. Without an agreement there is no obligation. Even afterwards, the landlord cannot demand that a deposit be paid if this has not been contractually agreed.

How much can a deposit be?

Basically, the amount of the deposit is a matter of agreement. Three gross monthly rents are customary in the market. However, up to six months' rent would also be permitted. A higher deposit is only permitted if the landlord is particularly interested in securing the rent, the creditworthiness of the tenant, the equipment of the rental property or the provision of furnishings.

**When and in what form is the deposit payable?**

Since the deposit serves to secure claims from a tenancy, it is only to be handed over after the lease has been signed. The tenant is not obliged to make advance payments. The form in which the deposit is to be paid can be freely agreed. Cash deposits are common, but also handed over savings books or bank guarantees are possible.

How should the handover of the deposit be proven?

It makes sense to confirm the delivery of the deposit by means of a written receipt and / or a note in the rental agreement. If you move out of the apartment after the tenancy has ended, you must be able to prove - in the event of a procedure - that you have handed over a deposit and in what amount.

What can I do if the landlord demands an excessive deposit?

If a deposit of more than six months' rent has been paid, there may be a prohibited transfer in an old building or a publicly funded new building. This can be claimed back within 10 years of payment.

Can the landlord request an increase in the deposit if the rent increases or a lease extension is concluded?

The law does not provide for a security deposit. Such a deposit must be contractually agreed. A top-up deposit should also be contractually agreed, otherwise it is not mandatory.

If a temporary rental contract is extended, a new deposit agreement could also be made. Without an agreement, however, no increase is permitted here either .

In what condition do I have to return my apartment?

A rental apartment must always be returned as it was rented. The landlord has to put up with all the usual signs of wear. The apartment must also be left swept clean and empty of moving objects. The other only applies if certain furniture has been rented. These must also remain after the tenancy ends.

What is "ordinary wear and tear"?

"Ordinary" or normal wear and tear is to be understood as all those traces of use that inevitably arise when living in an apartment. These include, for example, shadows around pictures or furniture, discoloration on the floor due to different incidence of light, boreholes on the walls where pictures or shelves were mounted, and the like. When assessing wear, the age of the item in question also always plays a role. The older the object in question is, the more likely there are signs of wear that cannot be replaced by the tenant.

What does "swept clean" mean?

Before an apartment has to be returned, basic cleaning must be carried out. However, this only if the apartment was also cleaned at the time of rental. For this reason, it is particularly important to document the condition of the apartment when renting it in order to be able to provide the necessary evidence in the event of a dispute. Even rented furniture or kitchen appliances such as the oven and refrigerator must be cleaned!

### When can the landlord withhold some of the deposit?

The deposit serves to secure claims of the landlord from the tenancy. On the one hand, this can be open rent payments, but also and above all the compensation for damages that have arisen in the rental property. However, the lessor may only demand compensation for damage that goes beyond normal wear and tear. And even then not the new value, but the (without damage) still existing time value of the damaged object. The deposit may not be held back for claims of the lessor that have not yet been settled.

### When do I have to get my deposit back?

The deposit must be paid back immediately after the tenancy ends and the apartment is returned. However, there is still a reasonable period within which the rental property can be viewed by the landlord, so that s/he can get an idea of any damage and obtain cost estimates for the repair.

### Do I have to pay interest on the deposit?

Interest deposits have been repaid since 2009. Sufficient interest, however, is the interest rate, a base rate for savings deposits at banks. This interest rate applies to investments that have a statutory notice period. The key interest rate does not differ from bank to bank and thus forms a uniform basis for interest at all financial institutions.

### Can I just keep the last rents to get my deposit back this way?

The deposit serves to secure claims from the tenancy, in particular to cover any costs for repairs of damage in the apartment. It is only due after the apartment has been returned, which means that the landlord only has to pay back the deposit after the rental property has been returned. If you voluntarily retain the last month's rent, you should bring an action for rent and eviction. The amounts would then have to be paid back and the procedural costs paid.

### How can I get my deposit back if the landlord doesn't pay it?

If the landlord does not repay the security deposit for no reason, then it is necessary to conduct a security recovery procedure at the arbitration board or at the district court. It is helpful to have photos of the condition of the apartment when renting and moving out, so that there are no difficulties in proving the status of the restitution.

### How long can I ask for the deposit back?

The deposit becomes statute-barred after 30 years and can therefore be recovered for a long time after the apartment has been returned. However, it is still advisable to get it back as quickly as possible, since the reliability of the evidence of the state of the apartment becomes worse as the years go by.

### Who will I get my deposit back from if the landlord changes?

A new owner is bound to the upright rental contract including all usual contractual provisions like the previous owner. Like the former landlord, he is therefore obliged to repay the deposit after the tenancy has ended.

### **What happens to the deposit if the landlord goes bankrupt?**

Since the 2009 amendment to the residential law, the landlord has been obliged to invest the deposit securely. He must therefore keep the deposit separate from his own assets and in the event of the landlord becoming insolvent, the respective tenant has the right to separate the deposit. If there are no counterclaims from the tenancy, the tenant has the right to full payment of the entire deposit, including interest, despite the lessor's insolvency.

**Sources:**

<https://www.justlanded.com/english/Austria/Austria-Guide/Housing-Rentals/Rental-contracts>

<https://mietervereinigung.at/News/841/38065/Kaution-Die-wichtigsten-Fragen-und-Antworten>

<https://www.internations.org/go/moving-to-austria/housing#renting-a-house-or-an-apartment>

## **EDUCATIONAL SYSTEM IN AUSTRIA**

### **Public and international school systems**

#### **Public schools**

Standard Austrian public schools can be attended free of charge. However, they are taught in German, and many foreign parents – particularly those with older children – feel that the language barrier is difficult to overcome. However, there are a few bilingual public schools, which can be a good midway point for those who nevertheless want their children to learn German and integrate into the local population.

Bilingual public schools are an attractive option for expats who are eager to have their children interact with local students and learn the local language. As part of the public system, these schools are free and follow the Austrian national curriculum.

Instruction in bilingual schools is given in both English and German, and young expat children tend to achieve fluency in both languages quickly and efficiently. Older children may initially struggle, as the curriculum is tailored to those who have knowledge in both languages, but still, with a little determination they can also do well.

Space can be limited, especially for the popular schools in high demand. Students may need to attend an alternative school while waiting for admission.

One of the key features of public schools in Austria is the range of education options for students at all levels. For example, the way secondary school is divided into academic and more vocational routes to give children equal opportunities. Some 82% of 15 to 19-year-olds in Austrian schools are enrolled in vocational pathways.

#### **International schools**

Some private international schools teach foreign curricula and provide the opportunity for a child to continue with a familiar curriculum with minimal disruption, most of which are based in Vienna.

The international schools offer either a foreign-country curriculum or an International Baccalaureate curriculum, and are taught in either English or the language of the sponsoring country. Many expat parents prefer to send their children to these schools to eliminate difficulties created by language barrier, and to allow children to continue with a familiar curriculum and teaching style.

Such comforts are naturally accompanied by high costs, with tuition varying depending on the child's age and school. Furthermore, the more popular schools have limited space, and children still stand the chance of being denied entrance even after paying a hefty application fee. For this reason, it's best to start research and applications as early as possible.

When comparing schools in Austria, international schools can be very expensive. However, they generally offer excellent teaching and positive environments in which to learn and develop.

There are many British schools or English-speaking schools in Austria, and you can easily find German-speaking schools as German is the local language. There are even French schools or *lycées*, as they are often called.

Even Austrian parents consider enrolling their children in foreign-speaking international schools, to give their child's language skills a boost, and give them a different perspective on education and the world itself.

International schools tend to focus on certain cultural values that you might not see so much in regular public schools. For example, themes, such as nurture, inclusion, challenges, and respect are fundamental aspects of The American International School's vision.

International schools offer a wide array of subjects to study. Vienna International School (VIS) offers a diverse curriculum, with numerous taught languages, including Swedish, Russian, Indonesian, and Portuguese. At VIS, you can also learn Theatre, Computer Science, and Visual Arts, among other subjects.

As most international schools are private and have the freedom to set their own entry requirements, admission expectations will vary depending on the school. Some schools in Austria have different requirements, or "statutes", that help them divide children into different priority groups, which gives the children either a better or worse chance of being accepted.

Examples of different priority groups schools use are:

- Children of officials working for international organizations in Austria, which are specified by the Austrian Foreign Ministry. Also included are children of members of a diplomatic or consular service, regardless of their nationality.
- Children who are not Austrian citizens but whose parents are employed in the international business sector.
- Other *children (ex: children whose parents have lived and worked for at least two years abroad within the last five years while their children attended an English language school OR children whose parents can show that they plan to move to a non-German speaking country in the next two years OR children who are not native German speakers, or were born outside of Austria, or whose parents have different nationalities OR children whose parents can show for another reason that they have a specific need for their child to have an international education in the English language).*

#### International Schools in Vienna

Danube International School (DANUBE)

Vienna International School (VIS)

Vienna Elementary School (VES)

Lycée Français de Vienne (LFV)

#### **Educational system per age groups and school types**

Education in Austria is generally considered to be of a good standard and is on par with other prominent European countries.

Schooling in Austria is compulsory between the ages of 6 and 15 (Grades 1 through 9).

Compulsory schooling begins with primary school (*Volksschule* or *Grundschule*) and ends with the completion of junior secondary school (*Hauptschule*), co-operative intermediary school (*Kooperative Mittelschule*) or grammar school (*Gymnasium*).

Following this, students wanting to continue on an academic track undertake higher secondary education, while those in search of professional training can undertake a vocational track at a commercial school.

Age group	School type
0 - 6	Kinderkrippen
3 - 6	Kindergarten
6 - 10	Primary school
10 - 14	Junior high school or secondary school (Hauptschule or Cooperative Mittelschule)
14 - 15	Polytechnische Schule
15 - 17	Students prepare for higher education with vocational training or academic studies
17+	University

#### Daycare & Kindergarten (3 to 6 years of age)

Children start kindergarten around three years old and usually attend until they are approximately six years old.

From a very early age they can be taken care of at *Kinderkrippens* (also known as daycare and childcare) and then they graduate to daycare centers, known as *kindergartens*. After this, they can move on to primary school (*Volksschule*), then lower secondary school.

Part-time daycare, for up to 20 hours a week, is completely free for five-year-olds in Austria. Otherwise, the only cost concerning public kindergartens is for food, and around 60 EUR per month. Private kindergartens cost around 250 EUR per month for full days.

In contrast, the educational approach in Austria involves supplementary developmental facilities, such as *Kindergruppen* or children's groups, where around five to ten children attend, and parents have the opportunity to offer a high degree of input compared to usual. Childminders and special needs education are also commonplace.

#### Primary school (6 to 10 years of age)

In 2010, pre-school education became compulsory in Austria. Once children reach the age of six it is compulsory to attend school for nine years until they are approximately 15 years of age.

The curriculum of primary school also provides for the possibility of internal differentiation to ensure targeted support for pupils (both for those with learning difficulties and for especially gifted ones). Possible criteria for grouping within a class (but also for individual support) include interest, self-assessment, different learning requirements and the pace of learning.

Possible differentiations:

- different assignments (such as the number of assignments, the foreseen time required, the level of complexity),

- different media and resources,
- different support from teachers and other children.

### **Secondary school (10 to 17 years of age)**

After primary school, children will be separated depending on if they show more aptitude for vocational or academic work.

At 17, more academic children head to university, while some students have another year at a vocational college, before graduating to a more advanced course based on their future work goals. At this stage, around 18 years old, the more practically-minded students can take on an advanced college course at the same time as holding down a job. Then, at around 23 years old, individuals can take on a PhD at university.

Secondary school is separated into lower and upper stages, and it is divided to cater to children with different educational needs and interests.

#### ➤ **Lower Secondary**

Students can go to a New Secondary School, an Academic Secondary School, or a Special Needs Education school. This is how they differ:

- **New Secondary School:** at a school like this, individualization for students is a key characteristic. Moreover, all-day education is an option here.
- **Academic Secondary School (lower cycle):** to attend, you need to show aptitude for academic secondary school.
- **Special Needs Education:** this type of schooling offers tutoring from specially-trained teachers. The goal of this type of development is to prepare children for the next stage of education and additional forms of education.

After lower secondary education or grammar school, students either choose the vocational route or a more academic pathway. Those who want to continue with a more practical subject will go to a vocational school (*Berufsschule*) for three years. They can either do five days a week for a total of four months, or one day a week for around 12 months. After the three years are up, students must take a *Lehrabschlussprüfung* examination.

#### ➤ **Upper Secondary**

In Austria, the second stage of secondary school is divided into several different layers so as to provide for students with different needs and goals. The different pathways students can take are:

- Integrative Education
- Pre-Vocational Year
- Pre-Vocational School
- Part-Time Vocational School and Apprenticeship
- School for Intermediate Vocational Education
- College for Higher Vocational Education

Pupils who are more academically inclined can go to an institute of higher education (*Höhere Schule*) for four or five years. At the end of their education there, they must take the matriculation (*Matura*) exam to get in to university.

Alternatively, academic children who enjoy vocational work or want to move into a related industry, can go to a vocational school (*Berufsbildende Höhere Schule*) before moving on to university.

### Higher education (17 years of age and above)

The best schools for higher education can be found in various cities around Austria, so no matter where you decide to live, you should have some good educational options within a reasonable distance.

This said, the University of Vienna is the highest-ranked university in Austria, and it is home to approximately 95,000 students. There are so many reasons why Austria has the potential to be a great place to study, but for EU students, there is one big reason: they do not have to pay tuition fees! Besides, the University of Vienna has around 200 undergraduate and postgraduate programs that international students can take part in.

The best 5 universities in Austria for all students:

1. University of Vienna
2. Medical University of Vienna
3. University of Innsbruck
4. Vienna University of Technology
5. Medical University of Innsbruck

#### **Sources:**

<https://www.expatarrivals.com/europe/austria>

<https://www.internations.org/go/moving-to-austria/education>

[https://eacea.ec.europa.eu/national-policies/eurydice/content/organisation-primary-education-1\\_en](https://eacea.ec.europa.eu/national-policies/eurydice/content/organisation-primary-education-1_en)

## **Austrian social security and benefits**

### **What is the social insurance number in Austria for?**

Austrian social insurance numbers (also known as insurance numbers and SV, SVNR, VSNR, and VNR numbers) are ten digits long and allow you to manage your social insurance (social security) account. However, simply having a number does not mean you automatically get social security benefits in Austria.

If you are eligible for social insurance, this will cover your needs regarding prevention, sickness, incapacity for work, maternity, unemployment, old age, survivors' pensions, nursing care, social need, and the death of a person who would have provided maintenance funds.

If you are employed in Austria, you will be automatically covered by the social insurance system.

### **How to get a social insurance number in Austria**

In Austria, there are 22 insurance institutions that take care of the general public for health, accident, and pension issues. About 15 of these are concerned with just health insurance while the remaining seven focus on general insurance.

## **Applying for a social insurance number in Austria**

If you start working for an employer in Austria, you will automatically be covered by social insurance. You and your employer each contribute half of the cost.

- Your employer must register you at the district health insurance fund (*Gebietskrankenkasse*).
- All family members of an employed person in Austria are covered by the worker's social security insurance.
- Regardless if you are employed or self-employed, you must be registered in an insurance scheme in the social insurance system within seven days of starting work.
- Once you are registered, you will receive your social insurance card (*Sozialversicherungskarte*) which shows your social insurance number and date of birth.

## **Can a foreigner get a social insurance security number in Austria?**

Yes, as long as you live and work in the country, you can get a social insurance number and benefit from Austria's social insurance system.

## **Maternity and Paternity Leave**

Maternity leave in Austria is called *Mutterschaftsurlaub*. You can collect maternity benefits (*Wochengeld*) if you have to miss work due to pregnancy. Women are not allowed to work eight weeks before or after their expected due date. If it is believed the birth could have associated risks, this period could be extended to 12 weeks.

## **Mutter-Kind-Pass**

As soon as you know you are pregnant, you can get a Mother-Child Pass (*Mutter-Kind-Pass*) or maternity card from a doctor. This contains helpful information, such as the examinations you need to take prior to and after the birth of your child.

Mothers and fathers are eligible for parental leave for a maximum of two years, as long as the parent taking leave lives in the same household as the child. The minimum parental leave allowed is eight weeks, and parents' jobs are protected until four weeks after the end of their parental leave.

Fathers can take parental leave in place of their partners up to two times during the total parental leave period. There must be at least eight weeks between each switch. As mentioned previously, the maximum time off parents can take from their jobs is two years.

## **Maternity benefits in Austria**

Please note that if you want to be eligible for the total child-raising allowance, you must be sure to have all of the examinations that are detailed on your *Mutter-Kind-Pass*. You should receive maternity benefits for the duration of your maternity leave.

## **How long is maternity leave in Austria?**

Following the period of eight weeks before and after the birth of the child, where the mother receives her full salary, she can claim childcare allowance (*Kinderbetreuungsgeld*) for up to 24 weeks.

### **Paternity leave and benefits**

“Daddy Month” in Austria

Daddy Month is a new law in Austria, which was introduced in September 2019. It allows new fathers to stay off work for a month after the birth of their child. Now, dads will not need the consent of their employer to take the time off, and they will be immune to dismissal and having their contract terminated during this period. Unfortunately, fathers will not be entitled to receive a salary during this time, but they will instead receive a 700 EUR grant from the government. Please note that this grant, if taken, will be deducted from future child support payments during further parental leave in the future.

*Updated on: March 25, 2020*

*Source:*

<https://www.internations.org/go/moving-to-austria/working#social-security-and-benefits>

## **THE AUSTRIAN TAX SYSTEM**

Like many other Western countries, Austria has a progressive income tax system, which ranges from 0 to 50%. In Austria, the more you earn, the more tax you pay. People who earn 11,000 EUR or less per year do not have to pay any income tax.

### **What is the Income Tax in Austria?**

There are four tax bands that separate different levels of earning in the Alpine country. They start at 25% for earnings more than 11,000 EUR and go up to 55% for earnings higher than 1,000,000 EUR.

### **Income Tax Brackets in Austria**

Income (EUR)	Tax (%)
0 – 11,000	0
11,001 – 18,000	25
18,001 – 25,000	35
25,001 – 31,000	35
31,001 – 60,000	42
60,001 – 90,000	48
90,001 – 1,000,000	50
Over 1,000,000	55

### **Corporate Tax**

Companies are subject to unlimited taxation of their entire income if they are legally based in Austria.

### **Real Estate Transfer Tax**

When income tax rates were amended in 2016, so was Austria's real estate transfer tax. This was amended from 2% to between 0.5% and 3.5% of the value of the home that is going to be transferred between family members.

### **Social Security Tax**

- Employer: 21.38%
- Employee: 18.12%

### **Sales Tax Rate**

This is currently 20%.

### **Value Added Tax**

Although the European Union sets VAT compliance rules, Austria is able to set its standard VAT rate and set reduced rates on a limited range of goods for economic reasons. If you have a business in the Alpine country, you must charge these rates, or you will be liable to pay the difference.

Standard VAT in Austria stands at 20%, while there exists reduced rates of 0%, 10%, and 13%. The 20% VAT rate is added to all other taxable goods and services.

### **Reduced Rates**

The reduced rate of 13% is added to:

- *domestic flights;*
- *entrance to sporting events;*
- *admissions to cultural events and amusement parks;*
- *firewood;*
- *some agricultural supplies;*
- *wine production (from farm);*
- *cut flowers and plants for decorative use.*

The reduced rate of 10% is added to:

- *foodstuffs;*
- *take-away food;*
- *water supplies;*
- *pharmaceutical products;*
- *domestic transport (excluding flights);*
- *international and intra-community road and rail transport;*
- *newspapers and periodicals;*
- *printed books (excluding e-books);*
- *pay and cable TV;*
- *TV licence;*
- *social services;*
- *domestic refuse collection;*
- *treatment of waste and waste water;*
- *restaurants (ex all beverages);*
- *cut flowers and plants for food production;*

- *some agricultural supplies;*
- *writers and composers.*

The 0% rate is applicable for:

- *Intra-community and international transport (excluding road and rail);*
- *hotel accommodation.*

Source:

<https://www.internations.org/go/moving-to-austria/banks-taxes>

## Useful addresses

DESCRIPTION	CONTACT DETAILS	OTHERS
<b>Landlord</b>	Address :  Telephone : Email :	
<b>Real estate agency</b>	Address :  Telephone : Email :	
<b>Insurance broker</b>	Address :  Telephone : Email :	Policy n° :
<b>Alarm system</b>	Address :  Telephone : Email :	Serial n° :
<b>Television &amp; Internet</b>	Address :  Telephone : Email :	Contract n° :
<b>Plumber</b>	Address :  Telephone : Email :	
<b>Electrician</b>	Address :  Telephone : Email :	

<b>Chimney swept</b>	Address :  Telephone : Email :	Last intervention :
<b>Water softener</b>	Address :  Telephone : Email :	Contract n° :
<b>Service cheques</b>	Address :  Telephone : Email :	Customer n° :
<b>Town hall</b>	Address :  Telephone : Email :	Opening hours :
<b>School</b>	Address :  Telephone : Email :	
<b>Nearest pharmacy</b>	Address :  Telephone : Email :	Opening hours :
<b>Family doctor</b>	Address :  Telephone : Email :	
<b>Dentist</b>	Address :  Telephone : Email :	
<b>Waste centre</b>	Address :  Telephone : Email :	Opening hours :

# **COST OF LIVING IN AUSTRIA**

## **Some facts**

- Expats moving to Austria will find the high cost of living a small price to pay for the much higher quality of life their move will afford them. Vienna, Austria's capital, especially offers expats an excellent quality of life, which comes at an especially high cost.
- Vienna ranked 51st out of 209 cities in Mercer's cost of living survey for 2019. While the city remains less expensive than other major European cities such as Zurich, Copenhagen and London, the cost of living in Vienna is well above that of places like Brussels and Berlin.
- That said, the cost of living in Austria naturally varies according to location (urban centres are more expensive than rural villages) and personal choice – factors that can certainly influence one's bank balance at the end of the month.
- However, expats should note that food costs in Austria are high, especially during winter when fresh fruits and vegetables are more likely to be scarce.

## **Cost of transportation**

The majority of Austrian cities and towns are well-connected by an efficient and reliable public transport system. Larger metropolises feature underground metro trains, tramlines, buses and even suburban railways, while smaller towns may only have one or two modes of transit available. Public transport in Austria is moderately priced by European standards.

Cycling is also popular in Austria, and many cities have incorporated bike lanes into their city planning. Austrians love automobiles, and expats who choose to live outside of the city may opt to buy a car. Note that parking is at a premium, both in terms of availability and price. Owning and driving a car is expensive, and in many cases, it's more of a headache than a help.

## **Cost of groceries**

Austria has some of the highest food costs in Europe. Buying in bulk can minimise expenditure, and shopping at grocery stores and cooking at home is a good alternative to eating out, cutting down costs. Penny Markt is probably the most reasonably priced supermarket, though at the sacrifice of the quality and selection of the goods available. Spar Gourmet and Merkur are high-end, and everything else falls somewhere in between. Fruits and vegetables can be expensive and hard to find out of season.

## **Cost of education**

Expat residents can send their children to Austrian public schools for free. However, the curriculum is taught in German. If an expat child doesn't already speak some German this can be a difficult option. There are many international schools in the larger Austrian cities, but these can be expensive. Tuition fees vary depending on the school and the age of the child.

## **Types of accommodation in Austria**

Expats will find that although their options for accommodation in Austria are limited in variety, they are plentiful in number. Vienna is characterised by older apartments in the classical Austrian style.

Farther afield, more housing options present themselves – such as modern luxury apartments and small houses.

Expats moving to Austria will find that the type of property available to them will depend largely on where they choose to relocate to within the country. The majority of new arrivals tend to be found in Vienna. Space is limited in Vienna and most of the accommodation options will be studios or apartments. Houses and cottages are more likely found in the suburbs or rural parts of Austria rather than in city centres. Regardless of the type of accommodation, the standard is generally high, with indoor heating being a standard feature.

Expats are advised that most shared-housing options will be at least partially furnished, while whole apartments are usually unfurnished. If opting for an unfurnished option, shipping furniture to Austria (especially from within the EU) is a viable option, and there are plenty of very good furniture stores around (such as IKEA) where expats will find everything they need.

### **Finding accommodation in Austria**

Renting property in Austria is a reasonably straightforward process, as the vast majority of apartments are rented through real estate agents. Expats should be aware that there are better seasons in which to hunt for accommodation. The beginning of the academic year (September) is a particularly poor time, as the influx of students from all over Europe stiffens the competition.

Unless expats speak fluent German, manoeuvring one's way through property websites or classified sections of newspapers will be difficult. Therefore, most new arrivals opt to save time by going through a real estate agent. Not only do real estate agents help expats overcome the language barrier, but they have an intimate knowledge of the local property market, which is helpful in finding a property that meets an individual's requirements. Real estate agents charge the equivalent of up to two months' rent for their services.

### **Renting accommodation in Austria**

Read the lease carefully and, if necessary, have it translated. Leases usually run for at least three years – people living in Vienna tend not to move often because of the expenses involved in finding and securing a lease. Up to three months' worth of rent will be required as a deposit to cover any potential damage to the unit. It is important to keep the unit and any provided appliances undamaged to guarantee that the deposit is returned in full. Leases can be broken after a certain period of time, but a written letter detailing the desire to vacate is needed. Leases generally require that notice is given three months before leaving.

Expats should be advised that, under normal circumstances, they will be responsible for all their utility bills; however, it is possible – and probably desirable – for expats to pay a flat monthly fee to their estate agent that covers their rent and all their utility bills (including broadband internet).

## Cost of living chart

Prices may vary depending on the product and service provider. The list below is based on **average prices** in Vienna for March 2020.

<b>Accommodation (monthly rent)</b>	
One-bedroom apartment in city centre	EUR 900
One-bedroom apartment outside of city centre	EUR 650
Three-bedroom apartment in city centre	EUR 1,600
Three-bedroom apartment outside of city centre	EUR 1,100
<b>Food and drink</b>	
Milk (1 litre)	EUR 1.10
Cheese (1kg)	EUR 12
Dozen eggs	EUR 4
Loaf of white bread	EUR 1.70
Rice (1kg)	EUR 1.45
Pack of cigarettes (Marlboro)	EUR 5.30
<b>Transportation</b>	
City centre bus/train fare	EUR 2.40
Taxi rate per km	EUR 1.40
Petrol/gasoline per litre	EUR 1.20
<b>Eating out</b>	
Big Mac Meal	EUR 7
Coca Cola (330 ml)	EUR 2.60
Cappuccino	EUR 3.50
Bottle of domestic beer	EUR 4
Three-course meal at a mid-range restaurant	EUR 25
<b>Utilities</b>	
Internet (uncapped ADSL per month)	EUR 25
Mobile call rate (mobile-to-mobile per minute)	EUR 0.12
Utilities (average per month for a standard household)	EUR 150
Hourly rate for domestic help	EUR 15

Source:

<https://www.expatarrivals.com/europe/austria>

## VISA AND WORK PERMITS IN AUSTRIA

### How to get a visa in Austria: application requirements

Austria falls within the Schengen Area of Europe. This means you can apply to your nearest Austrian embassy for a Schengen visa. However, visa requirements vary greatly depending on your situation. There are different visas for tourism, business, cultural activities, work and studies. Holders of a passport from an EU/EA nation do not require a visa.

If you are staying for more than three months, you will need to apply for a registration certificate (*Anmeldebescheinigung*) and prove you have adequate means of subsistence or are attending a college of education.

After five continuous lawful years of residence, you can apply for a long-term residence certificate (*Bescheinigung des Daueraufenthalts*).

All applicants from outside of the EU/EEA must apply at their nearest Austrian embassy or consulate general in person. Applicants will be asked to submit biometric data (such as fingerprints).

### Austrian residence permit for EU citizens

EU/EEA citizens do not require any special permit to enter and reside in Austria for up to three months. If they wish to stay for longer, they must get a certificate of registration (*Anmeldebescheinigung*). If you do not obtain this, then the authorities can charge a penalty fee of 200 EUR.

If you are an EU citizen seeking to obtain a certificate of registration, you will need the following documents:

- A current passport or personal ID
- Confirmation from your employer
- Proof of adequate means of subsistence
- Proof of admission from your higher education institution

Permanent residency can be sought within four months of arrival and you can do this at a residence authority such as the state governor (Landeshauptmann) or administrative district authority (*Bezirksverwaltungsbehörde*).

### Austrian residence permit for non-EU citizens

If you do not have EU/EEA or Swiss nationality, you are considered a national of a third country. This will necessitate a residence permit to stay in Austria.

The best option to obtain permanent residence in Austria is to apply for a Red-White-Red Card. This facilitates the immigration of qualified workers and their families, with the prospect of permanent settlement.

Cards are issued for a **period of twelve months** and entitle the holder to settlement and employment with a specified employer.

The following people are eligible:

- Highly skilled qualified workers
- Skilled workers in occupations that have a shortage of workers
- Graduates of Austrian universities and colleges of higher education

For **shorter stays**, the following should be considered:

If you wish to stay for a period of no longer than six months you will need a travel visa (Visa C) (*Schengenvisum*) for a maximum of 90 days within six months, or a residence visa (Visa D) for stays of between 91 days and six months. In order to apply for such visa, you must visit an Austrian embassy or consulate in your country of residence.

If you are a lecturer, scientist or researcher staying for up to six months, then the visa required is slightly different. Visa C is required for work considered 'gainful employment' (*Visum C – Erwerb*) for stays of between 90 and 180 days, or Visa D for stays of between 91 days and six months.

## How to get a work permit in Austria

Most migration from third-country nationals is done through the Red-White-Red Card, which is specifically designed to grant residence based on the skills of potential incoming workers and to fill shortages in the Austrian labour market.

To be considered as a highly qualified worker you must score more than 70 in the points-based scheme by the Austrian authority's scale. Under this system you score different amounts of points for things like your professional qualifications, work experience and your ability to speak German. If you need further information, then you can check the government's [migration portal](#).

### Austrian work permit for EU citizens

EU/EEA citizens are free to work as they please in Austria, and do not need any permits at all for the first three months. Just like with residency, if you are planning to stay longer than 90 days, then you must apply for a certificate of registration in order to continue your stay or face a 200 EUR fine.

### Austrian work permit for non-EU citizens

Citizens of non-EU countries can apply in three different ways when you seek employment in Austria. The first is a restricted work permit (*Beschäftigungsbewilligung*) which will last for one year; a work permit that lasts two years (*Arbeitserlaubnis*), or an unrestricted work permit for five years (*Befreiungsschein*).

The work permits must be applied for in the sequence given above; you cannot immediately apply for the five-year permit – each permit continues to act as a level of proof that you are in employment and can support yourself.

For non-EU residents, a work permit will require a lot of supporting documentation – which has to be submitted in German at the Austrian Public Employment Service (*Arbeitsmarktservice, AMS*). The approval process will typically take about seven weeks, if everything goes smoothly. If approved, future employees are required to get a visa application in their usual country of residence. Work permits must be applied for by the prospective employer.

Source:

<https://www.academics.com/guide/visa-permit-austria>

## A comprehensive guide on relocating to Austria

The process of moving to Austria is much easier if you are a EU or EEA citizen, primarily because you do not need a visa to live there, nor a residence or work permit. Those from a non-EU/EEA country will need to apply for a visa. This can be a restricted work permit, which lasts for just a year; a work permit, which lasts for two years; or an unrestricted work permit, which lasts for five years.

The many reasons to relocate to Austria include generally high levels of well-being across the population, excellent transportation links, and affordable childcare and education. Also, Austria ranks

high for levels of satisfaction. In the Organization for Economic Co-operation and Development's (OECD) Better Life Index, some 82% of Austrians said they feel more positive experiences, such as success and enjoyment, than negative ones, like pain and unhappiness.

### **Visas & Work Permits**

If you are from a country outside of the EU and EEA, you will need to know how to get an Austrian visa or work permit. You will need the visa just to live in the country long-term and the work permit will enable you to earn a living.

The Austrian visa application process should be straightforward, but please note that if you plan to stay in Austria for more than six months, you must apply for a residence permit before you move to Austria. You can do this at any Austrian embassy or consulate. If you are planning to stay for less than six months, you should apply for an entry permit instead.

Austria visa requirements include providing biometric data, so you will need to make an appointment at an application centre to have finger prints taken. Once your biometric data and information in your application form are stored in the visa information system (VIS), they can be used for five years.

### **Housing**

Accommodation in Austria's capital city Vienna is expensive, but still quite affordable compared with other popular European cities. The average rent for a one-bedroom apartment in Vienna's city center is 846 EUR while you would pay 963 EUR per square meter in Barcelona and 1,194 EUR per square meter in Paris.

Most housing in Austria is detached houses and apartments (about 45% live in these forms of housing) while about 7% of people live in apartments.

### **Healthcare**

Austria's healthcare system, ranked in the top ten healthcare systems by the World Health Organization, is split into two tiers: public health insurance and private health insurance. However, almost everyone is covered by the public system.

Residents also have the choice of additional private health insurance. If you opt for private health insurance you might enjoy extras like flexible visiting hours, private hospital rooms, and the luxury of choosing your doctor.

Health insurance in Austria is mandatory if you are in:

- paid employment,
- self-employed,
- claiming unemployment benefits,
- a pensioner,
- or dependent on someone from one of these groups.

When you start a job you will be automatically covered by health insurance. You should be issued with an e-card which you can use to prove you have health insurance cover, and which you will be required to show if you see a doctor.

If you plan to live in Vienna, you can use [Praxisplan](#) to search for doctors in the city, using a range of criteria, such as name, area of expertise, foreign language spoken, and disabled access.

## **Education**

The best schools for higher education can be found in various cities around Austria, so no matter where you decide to live, you should have some good educational options within a reasonable distance.

Likewise, if you have young children, you can find good kindergarten and primary education options in Austria. The Austrian government has invested hundreds of millions of euros into its childcare system in recent years.

In 2018, seven of Austria's universities made it on to the QS (Quacquarelli Symonds) top universities in the world rankings.

The University of Vienna is the highest-ranked university in Austria, and it is home to approximately 95,000 students. There are so many reasons why Austria has the potential to be a great place to study, but for EU students, there is one big reason: they do not have to pay tuition fees!

Austria also has excellent international schools that welcome children of all ages. However, these schools can be expensive, so make sure to do your research and find the most suitable one before you commit.

## **Banks & Taxes**

Opening a bank account in Austria should be easy as long as you have the required documents, such as your passport or equivalent identification.

Where expats could struggle is with the language. You might find you will need some ability to communicate in German to open your account in Austria. If you have little or no German language skills, consider enlisting the help of a friend or colleague who speaks the language. It is also worth contacting the bank in advance to ask if they have staff who speaks your language and who can help you get what you need.

## **Living**

While the cost of living in Austria is relatively high, it is reasonable compared to the rest of Europe. However, be aware that living costs will vary depending on where you decide to settle down. For example, the cities of Vienna and Salzburg could present an expensive life, while the state of Burgenland is more affordable.

Driving in Austria can be enjoyable because of the excellent infrastructure and beautiful scenery. If you are moving to Austria from another country, and your license is not in German, you will need an international driving permit as well as your original license. Public transportation in Austria is also very safe and affordable, and it includes buses, trams, metro, and taxis.

*Update: November 27, 2019*

**Source:**

<https://www.internations.org/go/moving-to-austria>

# UTILITIES

There is a range of options for utility companies in Austria but try not to choose your provider at the last minute. You should give yourself at least two weeks between enlisting a utility company to set up your gas and electricity services and moving into your new home in Austria.

## **Things to Know**

Before you move in to your new place, you should allow your new utilities provider to ensure that the electricity and gas has already been switched off before a technician restores the service.

You need to get meter readings before you start living in your new property to ensure you only pay for the energy you use once you move into your new place.

Be aware that you might need to have an Austrian bank account to pay for your new utilities, so consider this potential obstacle before trying to set up your new home. An Austrian phone number might also be required.

## **Electricity**

To open a new electricity account, you must contact a supplier and provide them with your personal and property details, such as the appliances you have, your heating system, and a meter reading.

## **Gas**

The process to set up your new gas service is similar to setting up your electricity service. Like with electricity, there is a range of local providers to choose from and some offer both gas and electric services. Simply choose a supplier and contact them with your personal details. If possible, you should also have a meter reading at hand.

## **Required documents to open gas and electricity accounts**

- name
- address
- birthdate
- email
- bank account details
- ID of your meter and meter reading if you have it
- your *Zählpunktummer* (reporting point number – a 33-digit number assigned to a specific property)

## **Utility Providers in Austria**

Gas and Electricity Suppliers by city:

- Vienna: Wien Energie
- Graz: Energie Steiermarkt
- Linz: Energie AG
- Salzburg: Salzburg AG
- Innsbruck: TIWAG

- Klagenfurt: KELAG
- Villachs: KELAG
- Wels: Energie AG Oberösterreich
- Sankt Pölten: EVN Energieversorgung Niederösterreich
- Dornbirn: VKW

### **Water providers**

Each province has its own water suppliers. For example, Vienna is supplied by Vienna Waterworks. You will need to look into the correct water provider depending on the province to which you are moving.

### **Internet and mobile phones**

If you want to get internet and a cell phone as soon as you arrive in Austria, you will have to be fairly organized as the process can take several weeks. You will want to get a phone number first as you will need this to set up utilities in your new home.

Just waiting for an internet modem to arrive can take around 10 days. You should also know that to sign up for internet and a mobile phone in Austria, you are generally required to have an Austrian bank account with an IBAN (international bank account number).

Setting this up also takes time because most Austrian banks require you to already be living in the country.

### **How to Get a SIM Card (SIM Card Number/Phone Number)**

The largest telecoms providers in Austria are Tele2, A1, UPC, and TELEMATICA. They each offer contract deals and contract-free plans. The contract deals are usually 12 months long or more. A1, T Mobile, and 3 are good mobile networks in Austria, and it is easy to get a new SIM card and phone number with them.

You can buy a prepaid sim card from many supermarkets in Austria or simply go to one of the major telecom companies' official stores. Going to the store might be the easiest way to set up your SIM card and/or phone as in-store staff can help you. Do not forget to bring your passport or identity card to register any prepaid SIM cards you buy.

If you are landing at an airport in Vienna, or in another major city, and want a SIM card straight away, look for stands, like Hallo Hallo, which often sell SIM cards with 1GB of internet data for approximately 15 EUR. However, the same product could be considerably cheaper at a store in the city.

### **How to Watch Your Home's Country TV in Austria**

Some of the major Austrian television companies are UPC Austria TeleKabel, LIWEST, Salzburg AG, and BKF. With these providers it is possible to view around 400 international TV channels in the country. ORF is the main public television provider in Austria. They offer more than 200 live broadcasts and on-demand TV choices at any one time. If these 400 international channels do not televise your favourite shows from your home country, it might be a better option to sign up to an internet streaming service.

## How to Open a Bank Account in Austria

Certain banks, such as Erste Bank, allow non-residents to sign up with them. However, you will need to go to the bank in person. The best thing to do is research as many Austrian banks as you can and find out which ones offer good deals for expats.

### *Open a Bank Account Online in Austria as a Non-Resident*

Some good news is that setting up an online-only bank account in Austria is possible. Raiffeisenlandesbank NÖ-Wien bank, for example, allows you to sign up for an account online. This means you do not have to visit the bank in person to set up an account with them.

### PostIdent ID Check

If you decide to apply for a bank account online, you will almost certainly need to verify your identity by providing a PostIdent.

For this, there are four ways to verify your identity:

- eID: For this option, your personal information and ID card is sent over the internet to verify your identity;
- Photograph: You will provide a photograph and you record a video clip of your face to verify your identity;
- Video chat: You will input personal data and use your webcam to call a Video-Ident call center agent. This person will take your picture and verify your identity;
- Post office: You can visit a post office in person, with your personalized PostIdent coupon generated by the PostIdent portal, and an assistant will walk you through the process.

### *No Fee Bank Accounts in Austria*

You can get an account with some banks in Austria without paying any bank fees or a minimum deposit. These are often called no-fee bank accounts. Some of the best-known providers of this type of account are:

- N26: They offer a free bank account and Mastercard, allowing you to manage your finances directly from your mobile device. You can typically set up your account online in a few minutes;
- Dadat: It is free to get an account with Dadat and you can get a 50 EUR start bonus if your monthly salary is more than 1,000 EUR;
- Erste: You can get a 100 EUR travel voucher when you open an account with Erste;
- DKB: This bank offers a free checking account with no minimum income. There is no annual fee either;
- Raiffeisenlandesbank NÖ-Wien: They offer a free online student account and all banking is done online.

### *Required Documents to Open A Bank Account as a New or Non-Resident*

To open a bank account in Austria you need the following documents or identification:

- proof of identity (such as a passport);
- proof of residency (usually a Residency Registration form and utility bills);
- proof of employment.

You can expect your bank card to arrive within four working days.

*Best Banks in Austria*

An example of an Austrian bank that offers benefits to foreigners is Erste bank. Bank Austria and Raiffeisen Zentralbank are also popular banks in the Alpine country. With Erste bank, you can manage funds in all currencies and get the latest exchange rates, make credit transfers in foreign currencies, and other online banking services.

*Best Online and International Banks in Austria*

Deutsche Bank, CitiBank and Western Union Bank are several popular international banks available in Austria.

The best online banks in Austria include N26, Bunq, and Raiffeisenlandesbank NÖ-Wien. Erste also offers online banking, but the other three are more focused on internet banking only.

**Source:**

<https://www.internations.org/go/moving-to-austria/housing>