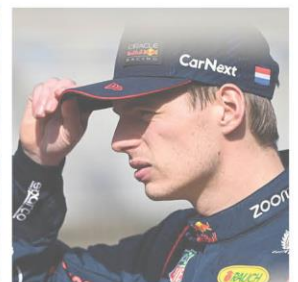
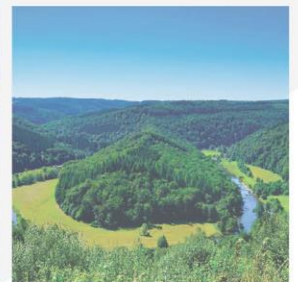


Are you ready
to take a great
leap forward?



If you're reading this guide, you're either considering moving to Belgium or you've already decided to. We would be happy to welcome you to Belgium and we're here to help you find your way around. Traxial is also supported by Relocation Belgium. This company offers immigration and relocation services to our international employees.

**Many of our team members have been on the same journey as you.
To help you out, they've put together this guide.**

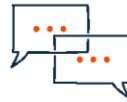
Quality of Life in Belgium



**Easily Accessible
Office Location**



Paid Commuting



Multilingual



High-Quality Education



**Excellent Social
Security System**



**Land Of Many
Delicacies**



**High Standard
of Living**



**Affordable
Healthcare**



**Maternity &
Paternity Leave**



**Cost of
Living Index**



**Easy to explore
the rest of Europe**



Terrible Weather :)

CONTENTS

Where do you want to live?	4
What city to choose?.....	4
A temporary place to live	4
A house, an apartment, or co-housing?.....	5
Average rental prices.....	5
How can I move my stuff?	5
Furniture & household.....	6
Stores 6	
Where to find second-hand stuff?	6
Facebook	7
How about spare time?	8
Places to go out.....	8
Have a drink outside	8
Best restaurants.....	10
Shopping	10
Sports 10	
Local events	10
What about my family?	11
Admin	11
Where to take pictures for your residence card or any other official document?.....	13
Language	13
Other practicalities	14
Bike 14	
Carsharing	14
Public transport.....	14

Where do you want to live?

What city to choose?

In recent years, we've seen a new Kortrijk emerging that is more focused on younger people. One of the city's major projects has been lowering the quay walls near Kortrijk's [Broel towers](#). The goal was to make it a place where people can meet up, similar to the Graslei in Ghent.



Speaking of Ghent, we do have a few interesting cities nearby too. So if you prefer living in a bigger city, you might want to consider Ghent. In our experience, their official institutions are a bit more welcoming to people from other countries. Several Traxial team members live there too. Or maybe you'd prefer a French-speaking city? Tournai might be a nice option. Overall, 58% of Belgians speak multiple languages.

A temporary place to live

To give you some time to find a place to live, we can sort out a bed & breakfast or Airbnb on your behalf.

A house, an apartment, or co-housing?

If you're looking for a place to rent, we advise you to reach out to a real estate agent. They'll be able to save you lots of time and effort. Dewaele, ERA, Deknudt Vastgoedkantoor, Immo Yes, Yvimat, ... are just a few examples.

If you prefer to look on your own, we'd recommend that you start here:

- Facebook group where houses for sale/rent in Kortrijk are shared:
<https://www.facebook.com/groups/210830234172066>
- Immo Vlan, Zimmo, Immoweb, ... are platforms where you can set up search alerts based on your preferences. These platforms feature properties from various parties (both professionals and private individuals).

Co-housing is not that common in Kortrijk. You might have more luck in Ghent as that's the largest student city in Belgium.

Average rental prices

There are two types of rental contracts: short term (1, 2, 3 years) or long term (9 years), and it is the property owner who decides which type applies. Usually it's a long-term contract. Places to rent are in high demand. We advise against negotiating.

You can end your contract at any time, but you'll need to give 3 months' notice. If you end your rental contract during the first 3 years, you'll have to pay an extra penalty.

	Apartment (1 bedroom)	Apartment (3 bedrooms)	House
Kortrijk	€500-€700 (range)	€700-€900 (range)	€690 (average)
Ghent	€625-€950 (range)	€900-€2200 (range)	

How can I move my stuff?

If you have a lot of things you want to bring with you, consider using <https://www.sendmybag.com/en-gb/>. It's usually cheaper than airlines and they offer a door-to-door service.

Furniture & household

Most rental places in Belgium are unfurnished.

Stores

- JYSK (affordable, Scandinavian)
- Action (cheap, good for smaller household items)
- Ikea (Ghent or Lille (FR) are the closest)
- Electric appliances: Loeters, Vandenborre, Coolblue, ...

Where to find second-hand stuff?

A commonly used platform in Belgium is 2dehands (www.2dehands.be). The app allows you to set up alerts too.

If you prefer a store, you can go to:

- A Kringloopwinkel (thrift store) in Kortrijk, Zwevegem, or Avelgem
- Ecoshop (a bit more expensive than a Kringloopwinkel)



Facebook

- Marketplace
- Dedicated groups:
 - Weggeefwinkel Kortrijk (GEEN zoekers, enkel aanbod),
<https://www.facebook.com/groups/302224716598103>
 - Kortrijk, 2^{de} hands zoeken en aanbieden
<https://www.facebook.com/groups/298372803574274>
 - Tweedehands Kortrijk
<https://www.facebook.com/groups/266375750152134>

How about spare time?

Places to go out

- De Vagant (pub), which has a restaurant next to it called Vesper. Another good restaurant in the same street: Parazaar.
- Student parties at: Burgemeester Reynaertstraat
- Club: The Fly (recently opened)
- Balthazar: it's actually a restaurant but they move the tables after dinner and turn the place into a pub



BALTHAZAR

Have a drink outside

- Café 't Plein
- Kaffee Damast
- Bar Botaniek (summer pop-up near Evolis)



'T PLEIN KORTRIJK



DAMAST

Best restaurants

- Vesper (same owner as De Vagant, right next to it)
- Den Herder (Kuurne): a bit further away
- Gust'eaux (Kuurne): a bit more expensive, specialized in dry-aged meat
- De Geit (Zwevegem): traditional Belgian-French cuisine, worth the bike ride!
- Rebelle (Marke): expensive, Michelin star, for a special occasion 😊.

Shopping

- Shopping center in the city center called K: Zara, C&A, Massimo Dutti, H&M, Hema, Action, ...
- Shopping center near the highway called Ring Shopping: H&M, Esprit, Casa, Veritas, ...

Sports

- You can buy cheaper tickets to work out or play sports at facilities owned by the city such as De Lange Munte (close to work – gym, squash, tennis, ...). You can only request a membership card if you live in Kortrijk.

Local events

- "Sinksenfeesten": usually at the beginning of July, this is a full weekend of parties and other activities in Kortrijk <https://www.sinksen.be/>
- Kamping Kitsch: <https://www.kampingkitschclub.be/>

What about my family?

Need to find a school for your kids? Here's a full list of schools in the area:

<https://www.onderwijskiezer.be/v2/kaart/gemeente.php?var=Kortrijk>

Perhaps you need a daycare for your baby? The bad news is that there's a general shortage of places. But the good news is that it's still easier to find a spot in smaller cities such as Kortrijk. There's a dedicated website where you can find and register for a daycare:

<https://kinderopvang.kortrijk.be/>

Admin

We saved the most boring stuff for last :). These are the administrative tasks you need to complete. For most of them, you'll need to provide your signed work contract.

1. **Open a Belgian bank account.** You'll need a Belgian bank account to rent a place to live and to pay a security deposit (usually 3 months' rent). This is the safest way to transfer that money. At ING, you can open a 'green account' without having your Belgian residence card: <https://www.ing.be/en/retail/daily-banking/current-accounts-and-their-cards/green-account>.
If you want to make payments from abroad to Belgium (without paying too much in transfer fees) you can use Wise or Revolut.
2. **Register at city hall.** You need to register yourself at your home address once you've found a permanent place to live. The city hall's 'bevolking/burgerlijke stand' department have an online booking system (<https://www.kortrijk.be/producten/nieuwkomer-belgie>). If you need an appointment quicker, you can call the department.
After the initial registration, the police will visit your home to verify that you do really live at the address you provided to city hall. Once this is done, you can order your Belgian residence card.
3. **Order your Belgian residence card,** which gives you access to multiple websites and services e.g. access to TaxOnWeb, registration at a hospital, collection of your digital subscription at the pharmacy,

4. **Set up health insurance**, which is part of your mandatory social security. To use the system you need to be registered with a 'ziekenfond/mutuelle', which reimburses medical costs (pharmacy, doctor's visit...) and provides 'replacement' income if you're sick for longer than one month.

You'll pay an administrative fee to them, but you'll also receive a substantial reimbursement of your medical costs. A primary care visit, for example, will be reimbursed by approximately 60-70%.

There are no substantial differences between health insurers, as they are all subject to the same legislation. The most common ones are CM, Bond Moyson, or Helan/Partena, the latter of which has an international department:

<https://business.healthinsurance.be/en/services/our-services/videocall>

5. A common benefit provided by employers is what is known as **hospitalization insurance**. It covers the additional costs that come with a stay in a clinic. This is one of fringe benefits offered by Traxial.
6. In Belgium, you'll find that most medication is only available in **pharmacies**. Belgium has restricted, over-the-counter drugs so don't be surprised if you need a prescription for medicines you can get freely at home. Only a doctor or dentist can prescribe medication. Nowadays, prescriptions are digital. When you go to the pharmacy to pick up your medication, they will ask for your Belgian residence card to access the digital prescription. Note that pharmacies have the same opening hours as shops. There is an 'on call pharmacist' covering nights, weekends etc. You will pay extra outside normal opening hours. You can find the 'on call pharmacist' in your area via <https://www.apotheek.be/PharmacySearch>

Where to take pictures for your residence card or any other official document?

Regulations are strict. You can't smile in any picture so we recommend having a professional take and print your photo. In Kortrijk, there's a photography store near the station. You don't need to make an appointment but do check their opening hours.

It's called **Foto Verstraete** (<https://foto-verstraete.be>) and it's cheaper than the photographer near the city hall (**Foto Pauwels**, O.L.Vrouwestraat).

Language

Belgium has 3 official languages: Dutch, French, and German. If you'd like to follow a free integration course you can contact "Agentschap integratie en inburgering" via kortrijk@integratie-inburgering.be.

Other practicalities

Bike

You can buy a 2nd-hand bike at a Kringloopwinkel or rent a bike at Bluebike or Monkey Republic.

You can get your bike repaired at Decathlon (sports store).

Carsharing

Kortrijk has 2 systems: Cambio and Cozywheels.

Public transport

De Lijn for busses, NMBS for trains. You can buy tickets online or via their app. You cannot buy tickets on the bus or train. Also note that many smaller stations don't have a ticket counter anymore!



KORTRIJK'S FUTURE RAILWAY STATION