

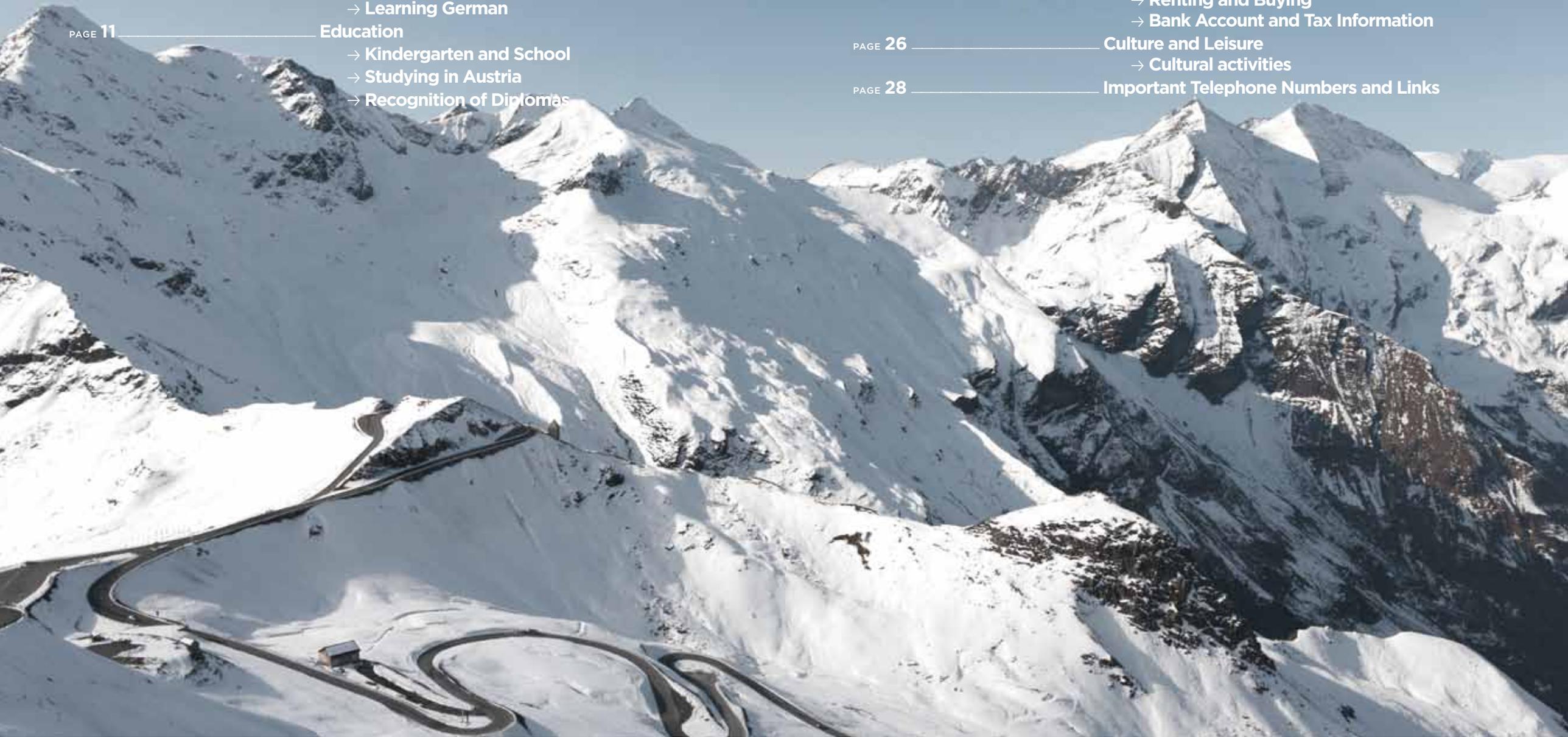
Welcome to Austria

Willkommen in
Österreich



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Dear readers,

Welcome to Austria! You have decided to build your future in Austria. Immigrants and the potential they bring with them enrich Austrian society. The Red-White-Red Card outlines clear conditions for settling and working in Austria. However, we need more than just the right legal frameworks to make living and working in Austria possible for immigrants. It is also a priority for me to make immigrants to Austria feel welcome and ensure that they have the best possible conditions to be successful here from the very beginning. Because people who become thoroughly integrated in Austria not only experience personal success, but also benefit the entire society.

Integration doesn't happen by accident. In addition to knowing German, it is also very important to have your education or training recognized in order to get a good start in Austria and find the right job. Integration is more than just learning the language; it also means understanding Austria's values and customs. The only way we can create a successful community together is by valuing diversity and sharing values.

I wish you the best for your new start in Austria!

Sebastian Kurz
State Secretary for Integration



Dear Sir or Madam,

Austria has a rich tradition and is an economically strong country in the heart of Europe. Around 130,000 people decided to make Austria their new home last year. We are happy that you will contribute to Austria's success with your potential and hard work.

This handbook provides you with practical information for your first steps in Austria. In it you will find helpful tips on topics like residence, language, education, work and profession, as well as social affairs and housing. The Austrian Integration Fund provides information at our Welcome Desks (in our integration centers in Vienna, Graz, Linz, Salzburg, and Innsbruck) to answer all your questions related to your successful integration in Austria. Our tailored programs and professional counselors can help you with your personal integration process.

Take advantage of this offer and talk to our counselors! Because together we can be an even greater success.

Franz Wolf-Maier
Managing Director of the Austrian Integration Fund

Austria at a glance



- Population: 8.4 million
- Area: 83.879 km²
- Capital: Vienna
- States: 9 (Burgenland, Carinthia, Lower Austria, Upper Austria, Salzburg, Styria, Tyrol, Vorarlberg, and Vienna)
- State capitals: Eisenstadt (Burgenland), Klagenfurt (Carinthia), St.Pölten (Lower Austria), Linz (Upper Austria), Salzburg (Salzburg), Graz (Styria), Innsbruck (Tyrol), Bregenz (Vorarlberg), Vienna (Vienna)
- Currency: euro
- Form of government: parliamentary democracy
- Member: European Union, United Nations, and most UN organizations

ÖIF Integration Centers with Welcome Desks

Integrationszentrum Wien
Landstraßer Hauptstraße 26, 1030 Wien
T +43/1/715 10 51-180
wien@integrationsfonds.at

Integrationszentrum Oberösterreich
Weingartshofstraße 25, 4040 Linz
T +43/732/787 043-10
oberoesterreich@integrationsfonds.at

Integrationszentrum Steiermark
Reitschulgasse 19, 8010 Graz
T +43/316/841 720-100
steiermark@integrationsfonds.at

Integrationszentrum Tirol
Lieberstraße 3, 6020 Innsbruck
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tirol@integrationsfonds.at

Integrationszentrum Salzburg
Ernest-Thun-Straße 6, 5020 Salzburg
T +43/676/556 67 23
salzburg@integrationsfonds.at

CHAPTER 1: Residence

Residence Titles and Red-White-Red Card



Have you immigrated to Austria and want to settle here for an extended period? Your residence title is determined by your country of origin, the desired length of your stay, and whether you are related or married to people with Austrian (or EEA or Swiss) citizenship.

I come from an EEA country.

Do I need a visa or a residence title in Austria?

The EEA (European Economic Area) is made up of EU member states and EFTA member states (Iceland, Liechtenstein, and Norway). As a citizen of the EEA or Switzerland, you do not need a visa for the first three months of your stay. You are entitled to stay longer than three months if you are employed, self-employed, or are enrolled in an educational/vocational program in Austria, have the means to support yourself and your family members, and have health insurance. More information on this can be found at www.migration.gv.at → *Types of immigration* → *Mobility within the EU*.

I come from a third country.

Do I need a visa/residence title in Austria?

Third-country nationals (people who are not from an EU or EEA country or Switzerland) need a residence title if they want to stay in Austria longer than six months. More information on this can be found at www.migration.gv.at → *Types of immigration*.

What kinds of residence titles are there in Austria?

There are different kinds of residence titles that are issued for a certain purpose: for temporary residence, fixed term, or unlimited settlement with restricted or unrestricted access to the labor market. Fixed term residence titles are generally issued for a period of twelve months. The validity period begins on the date they are issued. More information on the specific residence titles can be found at www.help.gv.at → *Living in Austria* → *Residence and Visa*.

Where can I have my residence title renewed?

You should apply for a renewal early enough – but at the earliest three months – before your residence title expires. After your title has expired your application is treated as an initial application. You have to submit the application for renewal in person at the local settlement authorities (administrative district authority or municipal authority). Keep in mind that you may have to have fulfilled the Integration Agreement in order to qualify for the renewal (see page 9). More information can be found at www.help.gv.at → *Living in Austria* → *Residence and Visa* → *Residence of Third-Country Nationals* → *General Information*.

What is the Red-White-Red Card?

With the Red-White-Red Card Austria introduced a new system for the immigration of qualified workers, facilitating the immigration of highly skilled third-country

workers and their families. The Red-White-Red Card is valid for twelve months and entitles holders to fixed term settlement and employment by a specific employer. More information on the Red-White-Red Card, Red-White-Red Card plus, and the Blue Card EU can be found at www.migration.gv.at → *Types of immigration* → *Permanent immigration*.

Info

Make sure you renew your residence title early enough. After it has expired, every application for renewal is treated as an initial application. Your administrative district authority or municipal authority is responsible for renewals.

Integration Agreement

Third country nationals (non-EU-citizens) who want to settle permanently in Austria have to sign the Integration Agreement.

The objective behind the Integration Agreement (IA) is the linguistic integration of migrants who want to settle permanently in Austria. This applies to third-country nationals (non-EEA citizens) who came to Austria after July 1, 2011. By signing the Integration Agreement you agree to acquire sufficient German language skills within two years. Find more information at www.sprachportal.at → *FAQ*.

Who has to sign the Integration Agreement?

Third-country nationals (non-EU citizens) who came to Austria after July 1, 2011, have to sign the Integration Agreement. People with a residence permit, a Blue Card EU, a residence card or a permanent residence card, as well as minors and people who are seriously ill are exempt from the IA.

Is there financial aid for the German courses?

Yes. You can apply for support (the blue ÖIF voucher) to fulfill the Integration Agreement. The voucher is issued to third-country nationals who are relatives of

Austrians, EEA citizens, or Swiss citizens, and family members of third-country nationals who have a longer residence title. You can get the voucher at your local settlement authorities (municipal authority or administrative district authority).

In order for the voucher to be valid, you have to complete a certified German integration course at level A2 or B1 with the ÖIF test (ÖIF test 2011 or DTÖ – German Test for Austria) within 18 months. Then you will be reimbursed for a maximum of 50 percent of the course costs (max. 750 euros).

Where can I take a suitable German course?

The Austrian Integration Fund (ÖIF) has a list of institutes in Austria. The ÖIF checks the quality of these institutes on a regular basis. A complete list can be found online at www.sprachportal.at.

How well do I have to speak German to get Austrian citizenship?

In order to be able to apply for Austrian citizenship, you need verification that you are at level B1 or above. Under certain conditions (e.g. volunteer work, German skills at level B2), people may be eligible for Austrian citizenship after six years.

When is a German course required?

After signing the IA, you are required to present an officially recognized German certificate for level A2. If you already speak German sufficiently or are learning German another way, you don't have to take a class.

Where can I take the test?

In order to get the necessary German certificate, you have to take an ÖIF test. ÖSD, Goethe Institute, and TELC also offer tests that provide valid verification. The tests can be taken at many certified institutes. All test dates near you, information about requirements for the test and costs can be found at www.sprachportal.at.

Info

Third-country nationals (non-EEA citizens) who want to settle permanently in Austria have to fulfill the Integration Agreement. That means:

Before entering the country...

you have to prove that your German skills are at level A1.

After entering the country...

you have to learn German at level A2 within two years.

In order to receive a permanent residence title, you have to reach level B1.

For Austrian citizenship...

your German skills have to be at level B1.

CHAPTER 2: Language

Learning German

Knowing German is essential to living and working in Austria. No matter whether you are in the supermarket, at the doctor, or at work, if you speak German, you can communicate more effectively and easily. Participating in your community, talking to friends and colleagues, going to events, or getting involved in clubs is much easier. German skills are crucial for you to take advantage of living and working opportunities in Austria. Find important information on learning German at www.sprachportal.at. To speak with someone directly call our language hotline: +43/1/715/105 12 50.

Where can I take a German course?

There are many language institutes across Austria offering German courses. Even the Austrian Integration Fund offers German courses. You can find all the German course providers in your area on the website www.sprachportal.at.

What courses does the ÖIF offer?

The ÖIF offers German classes at many different levels.

Literacy courses are available for people who are unfamiliar with the Roman alphabet. Job-specific German courses and IT classes are also offered. A complete list of courses can be found at www.sprachportal.at.

Who can take ÖIF German courses?

The German courses at ÖIF are specially designed to meet the needs of immigrants. Migrants, beneficiaries of subsidiary protection and asylum can attend an ÖIF German course. ATTENTION: The ÖIF does not offer any German integration courses for the Integration Agreement (page 9).

What are the language levels and what do they mean?

There are six language levels from A1 to C2. Level A1 is basic knowledge. You can understand common, everyday expressions and very simple sentences. Level A2 means that you can handle everyday situations on your own, like shopping or doctor visits. At level B1 you also understand conversations about more abstract topics such as work or hobbies. A1, A2, and B1 are the lowest of the six language levels in the Common European Framework of Reference. More information about the different language levels can be found at www.osd.at → *Profile Deutsch* → *Die Referenzniveaus*.

Info

With the ÖIF language portal you can find the right German course nearby, complete free German exercises online, and check your language level in practice tests. Find all the information you need at www.sprachportal.at.

CHAPTER 3: Education

Kindergarten and School

Austria has a well-developed educational system that is open to everyone. Seize these opportunities and find out about options for your child's education.

What kinds of childcare are available in Austria?

Children under three can be enrolled in daycare. At the age of three they can switch to a kindergarten. After-school programs are generally available for children age six and older. Here they are cared for after the school day ends. Day parents and private initiatives also provide childcare.

When and where do I have to register my child for kindergarten?

You have to register your child at the town hall or municipal authority. It is best to register as early as possible. More information is available at www.help.gv.at → *Family and Partnership* → *Childcare*.

Does my child have to go to kindergarten?

Children have to go to kindergarten the year before they start school. This kindergarten requirement applies to children who turn five before September 1 of the respective year. They are required to go to kindergarten or a children's group. This year of kindergarten (half-day) is compulsory and, therefore, free.

When do I have to enroll my child in school?

Enroll your child in school as early as possible. School enrollment is handled differently depending on the state.

At www.landesschulrat.at you can find all the information you need about school enrollment in your state.

Does my child have to go to school?

School is compulsory for all children between the ages of 6 and 15 who live permanently in Austria. That means that all children have to go to school. Violations are taken very seriously.

What kinds of schools are there in Austria?

In the first four school years: primary school. From the 5th to 8th school year: lower secondary school (HS)/ new secondary school (NMS) or secondary academic school (AHS). In the 9th school year: vocational school or continue at secondary or advanced school. More information about the Austrian school system can be found at www.bmukk.gv.at → *Bildung, Schulen* → *Bildungswesen in Österreich*.

Info

School breaks are handled differently depending on the state in which you live. The exact dates of school holidays in your state can be found at www.bmukk.gv.at/ → *Schulen* → *Beratung & Service* → *Ferien*. IMPORTANT: Taking your children out of school when it is in session is not permitted. If there is an important reason that makes this necessary, inform the school director as early as possible.



Studying in Austria

All statistics show that the higher the education, the better earning and job opportunities you have. Find out what is required to study in Austria.

Where can I study in Austria?

Austria has a wide variety of advanced study options. There are around 60 different universities, universities of applied science (Fachhochschulen), and private universities in Austria. Austrian colleges and universities use the European Union Bologna system. Students are generally divided into bachelor, master, and PhD programs. A total of over 800 different degree programs are offered.

Do I have to pay tuition?

Austrian citizens, EU citizens, and convention refugees do not pay tuition if they do not exceed the standard period of study by more than two semesters (university) or one semester (teacher training college) per section of study. Foreign students from third countries have to pay 726.72 euros per semester. Students from some countries are exempt from tuition. A list of these countries and more information on the topic can be found at www.bmwf.gv.at → *Studierende* → *Studieren in Österreich* → *Informationen für Studierende* → *Studienbeiträge*.

What kind of aid is available?

Austrian students and foreign or stateless students with equal status can receive student aid in Austria. The prerequisites are financial need and academic success. Students with excellent academic performance can also be awarded aid regardless of financial need. Find more information at www.stipendium.at.

Can I take adult education classes?

In Austria there is a wide variety of adult education opportunities. Many classes can also be taken outside of working hours.

Find more information at www.erwachsenenbildung.at, www.vhs.at, www.bfi.at, or www.wifi.at.

Info

The ÖIF informational brochure “**Studying & Working in Austria**” provides important information for students from third countries. It explains issues like the right of residence for students from third countries, working while studying, and looking for a job after completing your studies. Find more information at www.integrationsfonds.at → *Publikationen* → *Informationsbroschüren für Zuwander/innen*.

Recognition of Diplomas

The higher the education, the better earning and job opportunities you have.

Many migrants come to Austria with good qualifications but don't get their degree or training recognized. Find out about different options for getting your degree and professional credentials recognized.

Where can I have school report cards recognized?

In order to have your report cards recognized as equivalent in Austria, they have to be checked by the Ministry of Education and compared with the Austrian educational system. It is possible that you may have to catch up on some exams. Find more information at www.bmukk.gv.at → *Bildung/Schulen* → *Unterricht und Schule* → *Nostrifizierung ausländischer Zeugnisse*.

Where can I have my high school diploma recognized?

The Ministry of Science is responsible for recognizing high school diplomas/school leaving certificates. There are some countries whose high school diplomas are automatically approved. A list and further information can be found at: www.bmwf.gv.at → *Studierende* → *Academic Mobility* → *ENIC NARIC AUSTRIA* → *FAQ* → *Anerkennung von Reifezeugnissen*.

Where can I have my college diploma recognized?

To have your college or university diploma recognized you have to submit an application to an Austrian university or university of applied science or to the Ministry of Science's central information network – ENIC NARIC. There are agreements between Austria and other countries that simplify the process of recognizing your diplomas. Information, contact points, and advisory options can be found at www.nostrifizierung.at.

Where can I have my professional credentials recognized?

There are different offices responsible for recognizing professional credentials for the various fields. Get a clear overview of all responsible establishments at www.berufsanerkennung.at.

CHAPTER 4: Work and Profession

Working in Austria

Austria has a strong economy. The achievements of our workforce form the foundation for this success. Find out about job and career opportunities in Austria and apply your potential in the Austrian labor market.

Am I allowed to work in Austria?

Whether you are allowed to work in Austria and if there are any restrictions depends on your legal status. Find more information on this at www.ams.at → *Arbeits-suchende* → *AusländerInnen* → *Einreise, Aufenthalt, Arbeitspapiere*

What are the different types of employment?

There are different kinds of employment and contracts in Austria. They vary in the type and scope and concerning social security. You can be employed part time or full time. As a freelancer you are not a permanent employee; you are paid by the hour. More information on types of employment can be found at www.migration.gv.at → *Living and working in Austria* → *Working*.

Who will help me in the job search?

The job market service (AMS) helps you find a job or apprenticeship. The AMS also assists you if you have a job already but are planning a career change. Find more information about this at www.ams.at. The ÖIF Job Center will also help you find a job. More information can be found at www.integrationsfonds.at → *Habibi* → *Habibi-Jobcenter*.

Where should I go if I have problems with my employer?

The Chamber of Labor will advise you on labor law issues. Contact the Chamber of Labor near you. All addresses can be found at www.arbeiterkammer.at → *Kontakt*.

Do I have to insure myself?

As an employee or freelancer you are insured by your employer and automatically pay for your social insurance. That means you can go to the doctor for free, collect unemployment benefits if you lose your job, and collect a pension when you retire. If you have a contract for work, you have to insure yourself and pay for

Apply your potential in the Austrian labor market.

insurance. If you earn less than 386.50 euros per month (as of 2013), you are below the marginal employment threshold and are only partially insured. In this case you also have to take care of your own health insurance.

Do I have to pay taxes?

If you are employed by a company – i.e. not self-employed – your employer is responsible for paying your income tax. Your employer pays this tax directly to the revenue office. The amount of income tax depends on how much you earn. If you are a freelancer, have a contract for work, or are self-employed, you have to pay income tax. You have to file your own income tax return with the revenue office every year. More information about taxes can be found at www.bmf.gv.at → *Steuern* → *Tipps für die Arbeitnehmerveranlagung 2011* → *Allgemeines zu Lohn- und Einkommenssteuer*.

I would like to be self-employed.

Where can I get advice?

Do you have an idea for a business, want to take over a business, or run a franchise? Before starting your business, you can get advice from the start-ups service at the Austrian Federal Economic Chamber. Find more information at www.gruenderservice.at and www.mingo.at.

You have completed a degree/training program but are having trouble finding a job in Austria?

Mentoring for Migrants might be an option for you. Experienced business people – mentors – support qualified migrants – mentees – for six months, helping them become integrated in the labor market. The project is offered in all Austrian states. Find more information at www.integrationsfonds.at/mentoring.

Info

In Austria it is common to sign a written agreement when you begin long-term employment. You should insist on getting a written contract. This way you are protected in case of any conflicts with your employer.



CHAPTER 5: Health and Family

Health Insurance, Doctor Visits, and Nursing Care

In an international comparison, Austria has an excellent health care system. Around 280 public health institutions are available for you throughout Austria. Hospital stays, doctor visits, and one check up per year are covered by your health insurance.

Do I have health insurance?

Every working person in Austria has to be insured (mandatory insurance). Your employment situation determines how you are insured (see → “Do I have to insure myself?” page 15). Minors and students can be insured through their parents. Spouses can also be co-insured. Find out more at www.sozialversicherung.at.

How can I insure my wife, my husband, my child?

Relatives who are not insured and live with you in the family unit can get coverage through you. Find more information at www.sozialversicherung.at → *Service* → *Für Versicherte* → *Online-Ratgeber* → *Ratgeber Mitversicherung von Angehörigen*.

What is covered by health insurance?

Your health insurance covers medical assistance, hospital stays, home health care, rehabilitation, administration of medication, or acquisition of medical equipment (e.g. wheelchair). Visits to doctors in a private practice are not covered.

Where can I get an e-card?

Every insured person receives an e-card. The e-card will be sent to you automatically in the mail. The first e-card is free. Your employer collects 10 euros each year as a service charge. Find more information at www.chipkarte.at.

Where can I use the e-card?

You can use the e-card at panel physicians (dentists, specialists, or general practitioners), any insurance institution, in social insurance institutions, for the preventive check-up, and for check-ups for the mother-child pass.

Where should I go if I get sick?

In Austria it is not common practice to go to the hospital except in emergencies. Go to your general practitioner for regular checkups. Your doctor can give you a referral to a specialist or a hospital if necessary.

At www.praxisplan.at you will find the right medical care for your needs.

What is a preventive check-up?

A preventive check-up is done when you don't have any immediate health concerns. The goal is to detect and prevent illness as early as possible. Every person over the age of 18 can get a free check-up once a year. You can get your check-up at the doctor's office, an insurance company outpatient clinic, or at MA 15 in Vienna. Find more information at www.gesundheit.gv.at → *Gesundheitsvorsorge* → *Vorsorgeuntersuchung*.

What number do I dial in case of emergency?

Call the free telephone number 144 in case of emergency – without an area code. You will be put through to the closest rescue service. This number is free throughout Austria. You can also call this number from public phones without depositing money and from mobile phones without SIM cards. In addition to the rescue emergency number (144), there is also police emergency at 133, and fire emergency at 122. The emergency number 112 works in all European countries.

Info

Take your e-card to every doctor visit! All of the data your doctor needs is stored on it.



In an international comparison, Austria has an excellent health care system.

Where can I get information about care for the elderly and people with disabilities?

If your relatives cannot care for themselves, there are services providing professional home care. Anyone in need of care has a right to an allowance for nursing care under certain conditions. Find more information about this at www.pflegedaheim.at → Service → Beratung.

Where can I find information about help for people with disabilities?

Information on topics like the disabled ID, education/training options, and aid for people with disabilities can be found at www.help.gv.at → Behinderung. Call the free hotline **0800 201 611**.

I am pregnant. What do I need to know?

You have a right to maternity protection during the last eight weeks before the delivery and eight weeks after the delivery. For example, you cannot be fired from your job during this time and are protected from hazardous working conditions. Maternity protection applies regardless of citizenship, length of employment, and your

working hours. After maternity protection there are different options for maternity leave. During maternity leave you receive the childcare benefit. More information can be found at www.arbeiterkammer.at → Beratung → Beruf & Familie → Mutterschutz / Karenz.

Info

The mother-child pass stipulates important medical check-ups during the pregnancy and until the child turns 5. These examinations are free (exception: doctors in private practice). You get a mother-child pass from your doctor who detects the pregnancy. More information on the mother-child pass at www.bmwfj.gv.at → Familie → Finanzielle Unterstützungen

CHAPTER 6: Housing and Finance

Renting and Buying

Part of your successful integration in Austria involves finding an appropriate apartment for you and your family. The private housing market as well as municipal and non-profit building associations may have the right apartment for you.

Where can I find an apartment?

You can get information about available private apartments in daily newspapers, from real estate brokers, and on various websites. Be aware that you have to pay a commission if a broker finds an apartment for you. The commission can be up to two months rent (gross). Many cities and towns have affordable apartments available. However, the requirements for putting your name down for such an apartment vary greatly. More information on community housing can be found at www.help.gv.at → *Building and Housing* → *Housing*.

I moved into a new apartment.

Where do I have to register?

You have to register your new address at the local town hall or municipal authority within three days of moving in. You will be given a residence registration form (registration confirmation).

More information on registration and deregistration can be found at www.help.gv.at → *Living in Austria* → *Residence Registration/Deregistration*.

I have a radio/TV. Do I have to pay a fee?

If you have a radio or a TV or can watch TV and listen to the radio online, you have to pay a radio and/or TV broadcasting fee. You may be exempt from the broadcasting fee under certain conditions. More information on registration and fees can be found at www.gis.at.

Where can I register for electricity, gas, and heat?

In Austria there are 130 different regional and cross-regional electricity and gas providers. You can choose your own provider or switch to a different one. More information about this can be found at www.e-control.at → *Konsumenten*.

What kinds of rental agreements are there?

In Austria we have temporary and permanent rental agreements. If you have a temporary rental agreement, it means that you either have to move out or renew your contract after a certain period. As the main tenant you rent an apartment yourself. As a subtenant you rent an apartment or part of an apartment from the main tenant.

What is a security deposit?

When you move into an apartment, you have to pay a security deposit for possible damages to the rental property. The security deposit usually equals three gross months rent (net rent plus operating costs and 10 percent VAT). If there are no damages to the apartment

when you move out, you get the security deposit back. ATTENTION: Inspect the condition of the apartment and report the damages before you sign the rental agreement!

More information about costs when renting an apartment can be found at www.migration.gv.at → *Living and working in Austria* → *Housing* → *Finding accommodation*.

I would like to buy an apartment or a house.

What do I have to be aware of?

Many people decide to buy instead of rent. As an apartment/house owner, you only have to pay operating costs (water, chimney sweep, garbage removal, expense of house cleaning, elevator costs, etc.) and maintenance costs (repairs). Check your financial options before you buy and research the current financing offers from different banks. If you are uncertain, have a lawyer or notary check the sales agreement before you sign it.

I would like to build a house.

What do I have to be aware of?

As a foreigner, if you want to buy land to build a house, for example, you need a permit. The permit process generally takes two to three months and is handled differently in each state. Ask at your local land registry office before applying. Find more information at www.migration.gv.at → *Living and working in Austria* → *Housing* → *Acquisition of property*.

I have a problem with my landlord or need legal advice. Where should I go?

Your local Chamber of Labor will advise you on tenancy law at no cost. More information can be found at www.arbeiterkammer.at → *Beratung* → *Konsumentenschutz* → *Bauen & Wohnen*.

You can also get advice from the tenants' association (Mietervereinigung) and the Austrian tenant protection association (Mieterschutzverband Österreich). However, you have to pay membership dues to both associations. More information can be found at www.mietervereinigung.at and www.mieterschutzverband.at.

Is there a way to get support in paying rent?

If you have trouble paying for heat or rent, you can apply for housing benefits. This aid is granted by the states; the rules differ in each state. More information on housing benefits in your state can be found at www.help.gv.at → *Building and Housing* → *Housing* → *Grants and Financing*.

Info

ATTENTION! Register your new address at your local town hall or municipal authority within three days of moving. Hold on to your residence registration form; it is often required for official administrative business.

Bank Account and Tax Information

Why do I need a bank account?

By opening a bank account your wages can be transferred directly into your account. You will also get an ATM card that you can use to withdraw cash at ATM machines or pay without cash in shops. You can have a specified sum (e.g. rent) transferred to another account at defined intervals with a standing order. Each bank offers different account packages. Find out about the costs, which can vary from bank to bank.

Where can I find out about taxes?

Austria has different kinds of taxes. Employees or self-employed people pay wage tax or income tax (see page 16). Value added tax (10 or 20 percent) is automatically added to every invoice and taxes the exchange of supplies and services. Find important information about your taxes online at finanzonline.bmf.gv.at or at www.bmf.gv.at → *Steuern*.

Where can I get a loan?

Banks offer a variety of loans that vary in amounts and terms. Compare different offers and have the conditions explained to you in detail; for example, what happens if you default on a payment or want to pay the loan back early. Be careful not to overdraw your account. Money that you borrow from the bank in this manner has to be paid back at a high interest rate.

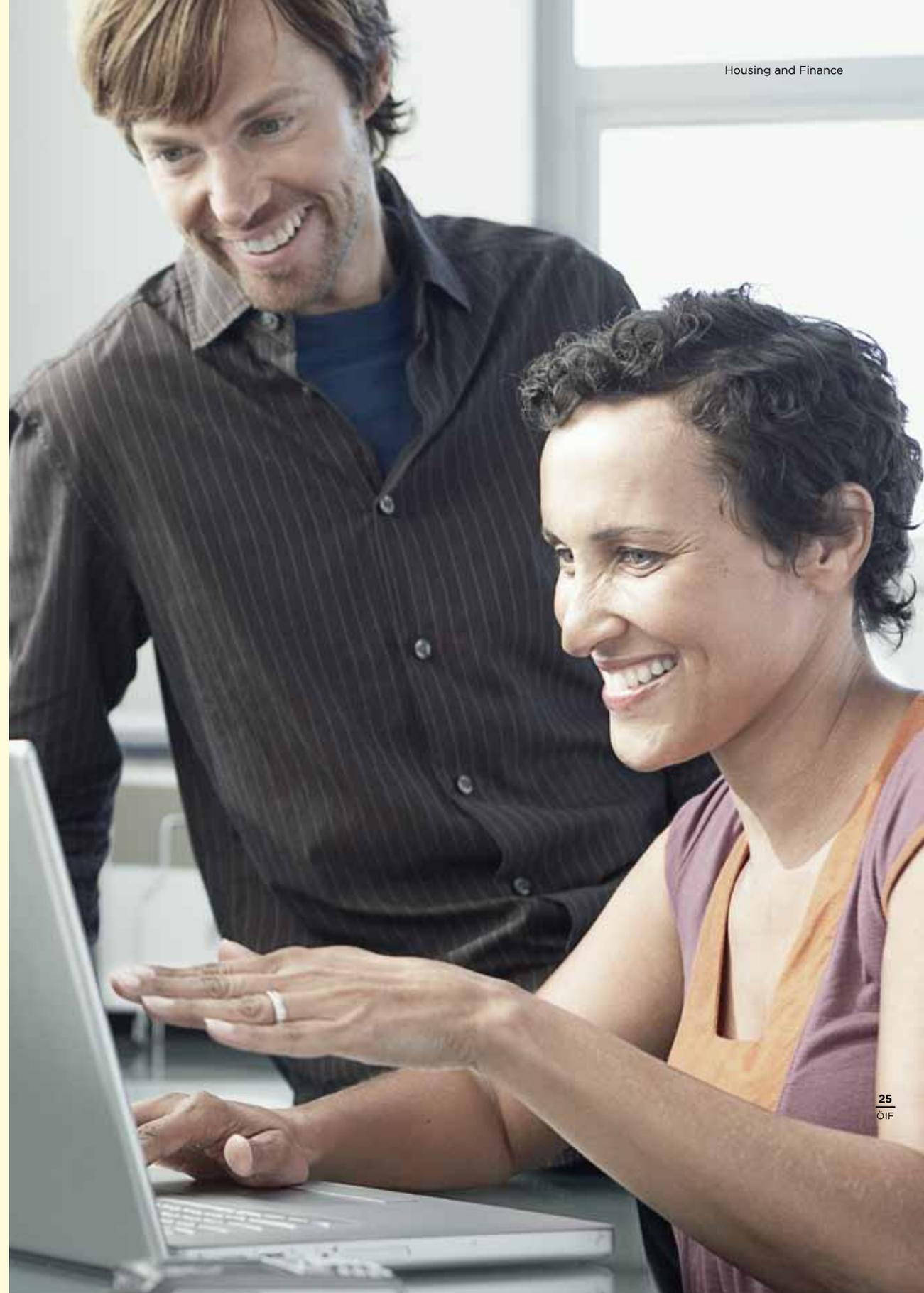
I have debt.

Where can I get advice?

Debt can become a big problem if you don't take care of it early enough. If you don't pay your rent, you can lose your apartment. Electricity and gas will also be cut off if the payments are long overdue. Make an appointment with a consultant, such as a debt counselor in your state. Find more information about this at www.schuldnerberatung.at

Info

Before you open a bank or savings account or sign a loan agreement, find out about the exact conditions at the different banks, which can vary greatly. At www.bankenrechner.at you will find a comparison of the different bank conditions.



CHAPTER 7: Culture and Leisure

Cultural Activities

Austria has a wide variety of activities for your leisure time. Along with museums, theaters, and opera, there are many different ways to get exercise, enjoy nature, or get involved in volunteer work.

What cultural activities does Austria have to offer?

Austria has endless museums and exhibition spaces across the country. They range from visual arts, photography, design, nature, and technology. More information and a list of all museums can be found at www.museum.at.

There are many theaters and cabarets across Austria. Austria also has a rich musical tradition. The Vienna Philharmonic is famous around the world. Find more information at: www.austria-info.at → *Planen* → *Kunst & Kultur in Österreich*.

What are the major television networks?

The public Austrian Broadcasting Company, ORF, is the largest television network in Austria. In addition to ORF, there are private networks like Puls 4, ATV, and Servus

TV. In order to be able to watch TV, you either need a digital receiver (DVB-T), cable, or a satellite dish. You also have to pay the broadcasting fee (GIS – see page 22). Find more information about this at www.gis.at. You can also watch some ORF shows online at www.tvthek.orf.at.

What are the major radio stations?

Austria has many different public and private radio stations. The frequencies that broadcast radio stations vary depending on the location. More information on radio frequencies can be found at www.rtr.at → *Medien* → *Verzeichnisse* → *Frequenzbücher*

What are the major newspapers?

Newspapers play an important role in Austria. Currently there are a total of 18 daily newspapers in Austria, including 15 you can buy and 3 that are free. The following papers are sold all over Austria; you can also read them online: Heute (www.heute.at), Kurier (www.kurier.at), Kronen Zeitung (www.krone.at),



Österreich (www.oe24.at), Die Presse (diepresse.com), Der Standard (derstandard.at), Wiener Zeitung (www.wienerzeitung.at), and Wirtschaftsblatt (www.wirtschaftsblatt.at). The following daily newspapers are available in different regions: Kleine Zeitung Carinthia/Styria (www.kleinezeitung.at), Oberösterreichische Nachrichten (www.nachrichten.at), Tiroler Tageszeitung (www.tt.com), Salzburger Nachrichten (www.salzburg.com) and Vorarlberger Nachrichten (www.vol.at). There are also many national and regional weekly newspapers and magazines.

Where can I do sports?

Sports clubs offer a good opportunity to stay in shape, while quickly meeting and getting to know locals. There is a wide range of sports, from football to gymnastics to Austria's "national sport", skiing. Find the right sports club for you at www.bso.or.at / www.askoe.at / www.sportunion.at / www.asvoe.at.

Where can I get involved in volunteer work?

Austria is known for its rich tradition of volunteering. 61 percent of Austrians report that they do volunteer work.

There are many associations and organizations that you or your children can get involved in: Red Cross, Caritas, Volkshilfe, Hilfswerk, volunteer firefighters, different sports clubs, or Boy/Girl Scouts Austria. More information on the individual organizations can be found at www.zusammen-oesterreich.at → *Organisationen*.

How can I do my part for environmental protection?

Environmental protection is a very important issue in Austria. Separating your trash properly helps keep the environment clean. More information on trash separation can be found at: www.richtigsammeln.at.

Info

Tip! Become a member of a sports club or other volunteer organization. This is a great way to meet local people and contribute your own experience to the club or organization.

Overview of the most important telephone numbers

Emergency

Rescue	144
Fire	122
Police	133
Women's Emergency Hotline	0800 222 555

Residence

Residence titles and Red-White-Red Card
www.migration.gv.at



www.help.gv.at



Integration Agreement and Language
www.sprachportal.at



European Framework of Reference language levels:
<http://www.osd.at/default.aspx?Siid=25&LAid=1>

Education

Kindergarten and school
Childcare/Kindergarten: www.help.gv.at
Austrian school system: www.bmukk.gv.at
School enrollment: www.landesschulrat.at

Studying in Austria

General information: www.bmwf.gv.at

Studying & working:

www.integrationsfonds.at/publikationen

Scholarships: www.studium.at

Recognition of diplomas

Recognition of professional credentials and degrees

www.berufsanerkennung.at



Work and Profession

Foreign employees in Austria:

www.ams.at, www.wirtschaftskammer.at

Taxes in Austria: www.bmf.gv.at

Self-employment: www.mingo.at,

www.gruenderservice.at

Mentoring for Migrants: www.integrationsfonds.at/mentoring

Health and Family

Health insurance, doctor visits, and nursing care

Health insurance: www.sozialversicherung.at

Directory of doctors: www.praxisplan.at

Preventive check-up: www.gesundheit.gv.at

Housing and Finance

Renting and buying an apartment

Registering your address: www.help.gv.at

General info about renting: www.migration.gv.at

Problems with the landlord:

www.arbeiterkammer.at

Bank account and tax information

Tax information: www.bmf.gv.at/steuern

Compare bank conditions: www.bankenrechner.at

Culture and Leisure

Art and culture: www.austria.info/at

Broadcasting fees: www.gis.at

ORF: <http://orf.at/uebersicht/>

Sports clubs: www.bso.or.at, www.askoe.at,

www.asvoe.at, www.sportunion.at

Volunteering: www.zusammen-oesterreich.at



Religious Freedom

Officially recognized churches, religious, and faith communities: www.bmukk.gv.at



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