

Introduction

Do you have an expatriation opportunity? Have you decided to settle in Lyon? Follow the guide in order to make finding accommodation in Lyon easier and avoid errors to save time. Enjoy your experience in France!

5 Things to know before arriving in Lyon!



Be **patient** in regards to French administrative procedures; finding accommodation takes time.

2

Finding accommodation without a French guarantor is possible but **difficult**.



Cost of living is relatively expensive; plan your budget accordingly.



Anticipate your research and prepare your paperwork.



But you will love the food, the quality of health care, the culture, and the quality of life.

Do you want to know about the atmosphere of your future neighborhood before starting your search for accommodation? Focus on the best places to live in Lyon. The location depends largely on the type of neighborhood that you like and your budget.

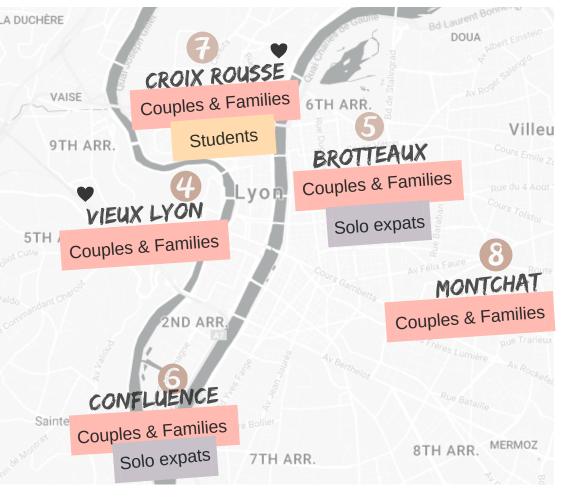
The 8 places to live in Lyon!

- Les Pentes (1st arrondissement)
 Metro stop: Hôtel de ville Croix paquet
- Trendy and charming neighborhood, numerous cafes and designer boutiques
- Difficult to park, not a lot of light in the apartments
 - La Guillotière (7th arrondissement)
 Metro stop: Guillotère Saxe Gambetta
- Very lively, cool central neighborhood
- Some places are not recommended and some places are noisy
 - La Presque-île (2nd arrondissement)
 Métro stop: Ampère
- Very chic, bustling central neighborhood, numerous bars and restaurants
- Price of apartments



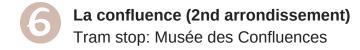


- Charming pedestrian streets, historic district. Few convenience stores and local shops
- 🖒 Lots of tourists in the Saint Jean area, difficult to park



Les Brotteaux (6th arrondissement) Metro stop: Foch – Massena - Brotteaux

- Many bars and restaurants, near Parc de la Tête d'Or, chic neighborhood
- $\stackrel{\dots}{\bigcirc}$ Price of apartments



- Many shops, ultra-modern district, museum
 Not very accessible by public transportation, quite touristy
 - La Croix-Rousse (4th arrondissement)
 Metro stop: Croix- rousse
- Real community feel, atypical apartments
 Difficult to park and hillly neighborhood, need to be dependant on public transportation
 - Montchat (3rd arrondissement)
 Metro stop: Hôtel de ville Croix Paquet
- Possibility of having a yard/garden, calm neighborhood, village atmosphere

 Not well connected to the public transport
- Not well connected to the public transportation network

2. Estimate your budget



Whether it's a study abroad period or an expatriation, an international stay requires preparation and it is important to anticipate all of your expenses. In Lyon, traveling by public transportation is relatively expensive since a full price single trip ticket costs 1.90 €.

While you're settling in, you will have significant amounts of money to pay upfront, so you'll have to make sure you have enough. To avoid unpleasant surprises, here are the details of the fees to know before arriving.

Costs to be taken into account during your move!

Upon arrival in your accommodation

Rent + rental fees (for ex: trash collection, building &

- grounds maintenance)
- Utilities (water, electricity, gas, internet)
- Home / Renter's insurance
- Public television/radio tax Agency fees, move-in inspection report, notary fees (if
- necessary)
- Security deposit
- Opening of water, electricity and gas meters, telephone line and internet connection

*Housing tax: to be paid only if you are in the accommodation starting on January 1st of the current year (except CROUS housing, homestay accommodation)

Example for renting a T2 50m² unfurnished apartment in Lyon's 3rd

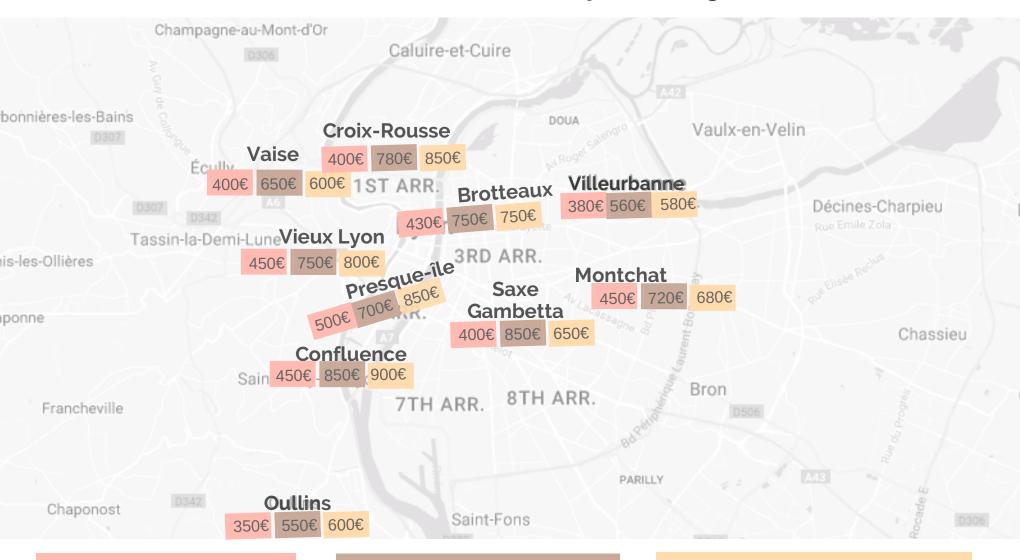
700€

- **\$**08 **€**
- **2**0€
- **1**37€ (contribution à l'audiovisuel)
- 0€ (if by individuals and 1 month's rent excluding charges if by agency)
- 670€ (1 month's rent excluding rental charges if unfurnished accommodation)
- \$0€

For a rent of 700€, you will need to anticipate 1607€ - 2 times more!

Estimation made for example purposes only

Estimation of rent* in the most requested neighborhood



Room in share apartment

2 rooms in a private rental

2 rooms through real estate agency

*Estimation of rents based on the month of May 2018

3. Finding housing



Be careful, do not rely on photos, you should go see the apartment in person or ask someone else to go check it out for you. Never send money to reserve an accommodation; sometimes there are scams on the Internet.

In France, renting an accommodation without a French guarantor* is complicated. It is easier to rent a furnished accommodation and to deal with private landlords.

Websites for finding accommodation



Private Rentals by Individuals

leboncoin.fr pap.fr



Relocation Agencies

expat-agency-lyon.fr



Shared apartment

cheznestor.com leboncoin.fr lacartedescolocs.fr



Real Estate Agencies

seloger.com explorimmo.com habiterlyon.com



"Lyon: location d'appart, echange, colocation"

"Location Appartement Lyon"

"Colocation Lyon, La Carte des colocs"

"Colocation - appartements étudiants Lyon"

*Guarantor (or "garant" in French): Person who cosigns your rental agreement and pledges to pay the rent on your behalf if you can no longer pay it.

Unless you have friends or family in Lyon, it may be necessary to first stay in temporary accommodations reserved before your arrival.

For temporary accommodation





Le Flâneur Guesthouse Awayhostel.com Slo-hostel.com



homestay-lyon.com



appart-ambiance.com flat-fish-locations.com

4. Put together a complete application

TIPS

Remember to translate the guarantor's documents in French and prepare a complete application in both digital and paper format before making the visits. The competition is tough and sometimes for the same listing, 10 or even 20 applications are submitted. Anticipate as much as possible!

It is imperative to take care with your rental application to reassure the landlord about your seriousness and to put the odds in your favor in order to find accommodation more quickly. Your attitude, your appearance, the form and content of your application are all elements that you need to pay attention to.

The 5 rules to follow!

- Put together your application with all of the supporting documents (see list below).
- in the application, include the originals of your documents as much as possible.
- Consider the form of your application, which should attract the reader's eye opt for the PDF format.
- Write an introductory letter or email for each accommodation you apply for; it will appear as the first page of your application (refer to the example in the bonus section).
- The same as if you were going to a job interview, be mindful of your appearance.

The supporting documents that should be included in your application to increase your chances of finding accommodation.

The list of documents that absolutely need to be provided!



Proof of identity
(passport, ID card, residence permit)



Proof of status
(student ID, employment contract, internship contract)



Proof of residence (rent receipt, proof of accommodation in your home country)



means
(recent paystubs, income tax return)



Proof of financial means of your guarantor (tax assessment, recent

paystubs)



Estimation of housing benefits (rent assistance program "CAF")

(see below)



An introductory letter (see bonus section)

*Précisez si vous avez un bulletin de salaire tous les x jours (15 jours par exemple au Etats Unis) au lieu d'un mois comme c'est le cas en France.

5. Finding financial aid

There are also solutions for foreigners who do not have French guarantors. Here are the existing measures and programs that assist with the security deposit.

The 3 measures to know about for the security deposit!



The Visale guarantee

Conditions?

- -Accommodation in the private sector
- Young people under 30 years old or people over 30 years old who have been employed for less than 6 months
- You must have sufficient financial means
- You must have a valid visa or residence permit
- The landlord must accept Visale as a guarantee
- Guarantee limited to the first 3 years of the rental agreement

When?

You must apply for the measure before signing the lease www.visale.fr



The Loca-pass guarantee

Conditions?

- Accommodation belonging to a legal entity (social services, federal housing programs, non-profit organizations...)
- Young people under 30 years old in professional training, looking for work, or employed; students with a fixed-term work contract, on scholarship, or with an internship of at least 3 months; and salaried employees in the private sector (non-agricultural)

When?

Make the request no later than 2 months after moving in to your accommodation www.actionlogement.fr



The CLE deposit

Conditions?

- students under 28 years old or for foreign nationals over 28 enrolled in a doctoral programme.
- can pay 1.5% of the amount of rent
 maximum amount of rent for one person: 500€

When?

As soon as you have proof of school registration or an internship contract

www.messervices.etudiant.gouv.fr



Bank Guarantee (caution bancaire)

The bank undertakes to pay any outstanding rent. In exchange, the tenant pays a sum of money into a frozen bank account. Administrative fees vary between 20 and 100 euros, and the service costs around 2% of the annual rent.

There are also other financial assistance programs if you have difficulties paying for housing and for financing the security deposit and costs of moving-in.

For the rent



The CAF

Conditions?

- student, apprentice, employee... with limited financial means
- there are 3 aid measures that cannot be combined: the APL, the ALF and the ALS
- accommodation with a minimum of comfort, at least 9m² in area
 - rent receipt and rental agreement in your name
 - no direct family ties with the landlord
 - amount of the aid: 15-20% of your rent

Valid for a flat-share, a private accommodation, or accommodation through a real estate agency

When?

As soon as you have proof of student status or an internship contract

Supporting document to provide

- ✓ rental agreement
- proof of income from the last two years
- ✓ RIB (bank account number and information)
- contact information of the owner, SIRET (official business registration) number if your landlord is a company
- amount of the rent including fees

Simulation of the amount of financial assistance and request online

www.caf.fr

tips

Den't wait to receive your definitive residence permit before sending in your ALS or APL application (the waiting period may exceed three months!): Return your incomplete application to the CAF. You can send a copy of your residence card as soon as you receive it.

For the deposit



Loca-Pass aid

Conditions?

- -Young people under 30 years old in professional training, looking for work, or employed; students with a fixed-term work contract, on scholarship, or with an internship of at least 3 months; and salaried employees
 - entitled to a loan of up to 500€ maximum

When?

Make the request no later than 2 months after moving in to your accommodation

www.actionlogement.fr

For the installation costs





Mobili-Pass aid

Conditions?

- Salaried employees in a privatesector company (of at least 10 employees)
- either a grant to finance the cost of a professional who will accompany you in your search for housing, your administrative procedures
- or a reduced-rate loan for the double housing fees (notary, loan payments, agency fees...)

This aid can be combined with the Loca-Pass aid

www.actionlogement.fr

Mobili-jeune aid

Conditions?

- young people under 30 years old in a workstudy training program (apprenticeship or professionalization contract) in a private-sector company
- the salary must not exceed minimum wage (called SMIC in France)

When?

Make your request 3 months before starting training or, at the latest, 6 months after the start of the training

www.actionlogement.fr

ZOOM: Mobili-Pass aid for employees

MOBILI-PASS® aid, mobility assistance is available for employees of companies with 10 or more employees needing to move more than 70 km.

It is available once every 24 months.

Employees may be eligible for the MOBILI-PASS®, a housing support program funded by companies who pay into the 1% housing contribution scheme.

If you are being transferred or recruited, you might be entitled to Mobili-Pass® aid, there will be no cost nor for you, nor for your company.

Do not hesitate to contact our Partner, Lyon Expat Agency to check if you or your partner (wife/husband) is entitled to this Mobili pass aid.

contact@lyon-expat.com

Promo with the code: Relocate Sojoourn



Need to know

1. Take out house insurance

Do this as soon as you receive a positive response to your accommodation request, and before signing the lease. We recommend that you take out house insurance in France as your landlord may refuse to sign the lease if the insurance document is not written in French, even if you are covered by a policy taken out in your country of origin. You can take out house insurance with:

- the LMDE (La Mutuelle des Étudiants) or the SMERRA (both offer special rates for students who are members)
- your French bank
- a private insurer.
- 2. Carry out an inventory of fixtures (état des lieux), then sign your contract and pay the installation fees (the first month's rent, deposit and administration fees).

It is important that you note clearly, and in detail, the state of the accommodation upon entry (the condition of the floor, ceiling, equipment and any stains or cracks) in order to avoid any dispute when moving out (during the departure inspection). If there is any damage, the landlord may decide to keep part or all of the deposit.

3. Follow the necessary steps to open an account for gas, electricity and water (the supplier depends on the apartment) and to have access to the internet or landline telephone if required.

Summary of the process

Find a neighborhood that you want to live in

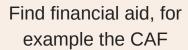
Estimate your budget taking into account all expenses

Do research on websites dedicated to rentals between private individuals

Put together a complete application with all necessary documents

Take care of your appearance during visits with the landlord or agency





Sign up for contracts (electricity, gaz, mobile phone, internet...)

Sign up for home / renter's insurance (mandatory) before moving in Sign the rental agreement and the move-in inspection report



When leaving your accommodation

- Write a letter of retraction (warning of departure) and send it three months before moving out (at least 1 month in advance if your accommodation is in a "sought-after area").
- Follow the necessary steps to close (or transfer to your new accommodation) your accounts for gas, electricity and water.
- Terminate your telephone/internet subscriptions.
- Perform the departure inventory of fixtures (inspection of the apartment).
- Notify the CAF (Caisse d'Allocations Familiales or state benefits office) of your departure.
- Pay your housing tax upon receipt of the notice (make sure you respect the payment deadlines, as failure to do so may result in a surcharge of 10%.)

Vocabulary

Bailleur (landlord, lessor): Homeowner who offers an accommodation for rent

Bail (lease, rental agreement): Rental contract signed between the landlord and the renter/tenant for a furnished or unfurnished accommodation

Honoraires ou frais (fees): Sum of money required for the signature of the lease if you use a real estate agency

Dépôt de garantie (deposit): Amount of money required when signing the lease (1 month's rent for a non-furnished accommodation, 2 months for a furnished accommodation

F1/F2...T1/T2...: number of rooms (excluding kitchen, bathroom, and toilets/WC)

MB (meublé): furnished

GG: garage

NF (neuf): brand new

BE (bon état) : good condition

TBE (très bon état) : very good condition

CC (charges comprises): utilities, rental fees included

HC (hors charges): utilities, rental fees not included

Dig (digicode): building entry code keypad

Int (interphone): building intercom

Etat des lieux (move-in/move-out inspection report): Obligatory document and visit made upon arrival and departure with both you and the landlord (or agency) to take note of any damages or deterioration of the accommodation.

Bonus: lettre de motivation

Prénom NOM
Adresse
Numéro de téléphone
Adresse mail
Date de naissance

Statut marital, nombre d'enfant

X

Bonjour,

Jugeant important de connaître le parcours professionnel, la personnalité et le passé de son locataire, je souhaiterais me présenter en quelques mots.

MA VENU EN FRANCE

"Décrivez ici pourquoi vous venez en France et particulièrement à Lyon"

MES EXPERIENCES LOCATIVES

"Décrivez rapidement le type de logement que vous avez déjà loué auparavant pour rassurer le propriétaire concernant votre gestion du budget, le respect de la propreté et du voisinage" "Ajoutez quelques éléments de votre personnalité et de vos loisirs. Mentionnez également si vous avez un animal de compagnie"

J'espère vous en avoir appris plus à mon sujet, et vous avoir rassuré(e) quand à mon sérieux pour occuper votre logement.

N'hésitez pas à me demander les coordonnées de mes anciens propriétaires si vous désirez vous assurer de ma bienveillance à payer les mensualités dans les délais.

Je reste à votre disposition pour toute information complémentaire.

Bien cordialement.

Prénom Nom

Want to receive plenty useful information for your installation in Lyon including tips & discount coupons?

Buy your Welcome Guide!



www.sojoourn.fr/welcomeguide or welcome@sojoourn.fr

Want to meet other expat minded people (international & French)? **Join us!**



Each month, we organise networking events for expats!

https://www.facebook.com/groups/sojoourncommunity/



Do you have some questions? Contact us! welcome@sojoourn.fr

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