

Welcome to Clermont Ferrand

A GUIDE FOR LIVING AND WORKING IN THE AUVERGNE

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the International Women's Club
and Christ Church Clermont- Ferrand
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Life might be difficult for a while, but I would tough it out because living in a foreign country is one of those things that everyone should try at least once. My understanding was that it completed a person, sanding down the rough provincial edges and transforming you into a citizen of the world."

David Sedaris

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ORGANIZATIONS THAT CAN ASSIST WITH ASSIMILATION

Helpful Website Addresses

International Women's Club of the Auvergne <http://www.iwc-auvergne.com/>

Christ Church www.christchurchclermont.org

AVF – Accueil des villes française <http://avf.asso.fr/fr/Clermont-Ferrand>

The International Women's Club of Auvergne is an outreach program and social club acting as a source of contact for English-speaking women of all ages and nationalities living in Clermont-Ferrand and its surrounding region.

For newcomers to our region and for those residents of Clermont-Ferrand who are interested in speaking English, one can quickly feel at home through membership with the IWC. With support from women already established in Clermont-Ferrand, monthly meetings (with talks on a variety of topics), as well as participation in our many special interest groups, regular outings and celebrations, you will feel you have lived here for years after only a short period of time.

Christ Church Clermont-Ferrand is an Anglican congregation and a parish of the Convocation of Episcopal Churches in Europe.

Its members come from a variety of church backgrounds, and it seeks to create a common life of worship and Christian service. Its membership is made up of expatriated employees living and working in Clermont-Ferrand, university students, Anglophones who have settled permanently in Clermont-Ferrand as well as local Clermontois, who enjoy our community life.

Services are predominantly in English with services every Sunday from September to June at 10h30. (17h00 in July and August) at 1 bis Avenue Dr. Jean Heitz in a small chapel (locally called a Temple) behind the Post Office in Royat. Our church office and activity rooms are located at 42 avenue du Albert et Elisabeth, near the train station.

The AVF is a local organization that welcomes newcomers to many French towns. For instance, there are two separate AVFs in Chamalieres (13 rue des Saulées) and Clermont-Ferrand (8 rue Bansac). Check the parent organisation's website to see if your town has one. The AVF is run by volunteers and offers language classes, social activities, informative courses, area excursions and more.

OTHER RELIGIOUS ORNIZATIONS, CLUBS & GROUPS Visit your local town hall (Mairie) for a guide to other groups and organizations. Clermont publishes a yearly guide to many of them.

GOVERNMENTAL ISSUES

American Consulate-Lyon Post

<http://lyon.usconsulate.gov/>

Canadian Consulate-Lyon Post

<http://www.embassypages.com/missions/embassy1750/>

City of Clermont Ferrand

<http://www.clermont-ferrand.fr/>

Puy Dome prefecture

<http://www.auvergne.pref.gouv.fr/>

VISAS

When visiting or staying in France there are a number of different visas ("les visas") available and whether or not you need one will depend a great deal on the country you come from and the length of time you are planning on staying in the country. For the latest information you need to consult your local French embassy ("l'ambassade") or consulate ("le consulat") as the requirements for the citizens of each country are different.

THE SCHENGEN AGREEMENT

France adheres to the Schengen Agreement, a treaty implemented by almost all the member states of the European Union, with the exception of the Republic of Ireland and Great Britain. It was originally signed by 5 member states in 1985, but was then adopted by many other members in 1997, creating a borderless 'Schengen Area'. When determining visa eligibility, France looks first to this area as a guide to those who do not require a visa. If you have a residency document from any of the member states that have adopted the Schengen agreement you do not need a visa for France. UK residents are covered by the EU regulations on travelling, living and working in member states. This allows them freedom of movement between the countries provided they have the correct travel documentation.

Short Term Visa

("visa de court séjour")

Visitors from the US will not need a visa for a short stay in France, but will for a stay of more than 90 days.

A short stay is defined as being less than 90 days in duration. This also applies if you make regular trips to the country as long as your visits account for no more than 90 days of every six months. A complete list of countries whose citizens are not obliged to have a visa for a short stay can be found on the website of the French department of immigration ("l'immigration").

Those who are not French or European born may require a visa even if they are the family member of a French resident or citizen. They can apply by stating that they have a French/EU family member and this can help the application. A standard short stay Schengen visa is for those who are making a trip for shopping, holiday ("visa de touriste") or short business trip.

Long Term Visa

"visa de long séjour"

A long stay is defined as being more than 90 days. Those who do not require a visa for a long stay include all the member states of the European Union as well as Switzerland, Andorra and Monaco. Those who do not qualify for a visa waiver can apply for a visa depending upon their circumstances. Those who are married to a French national can

apply on that basis and there is a similar visa for those who are foreign born but have a French parent. There are long stay visas for those who wish to study in the country. There is a different type of long stay visa again for those who wish to start a business in France, so the application there would be for a long stay commercial visa.

You will need to be able to supply proof of why you need the visa, as well as proof of how you can support yourself while you are in the country. For business travelers this is usually a letter from the employer confirming the relevant details. Those making a personal trip will need to show that they are either staying with family or have already booked accommodation. Travel insurance (“assurance de voyage”) is essential as you need to be able to get home in an emergency and the French authorities will not pay for this, and you will also need to have a return ticket back to your country of origin.

Applying for a Visa

Forms for visa applications (“l’application de visa”) can be obtained by calling the local embassy and asking for one to be sent out to you, or by downloading one directly from their website. Instructions on how to complete the forms will also be sent out with the form or are available to download.

Those who are applying for a short stay visa will need to provide a certain amount of documentation. This includes a passport (“le passeport”) which must have at least 3 months left to run on it, the completed visa application form and three passport photographs. A form that is for a child under the age of 18 must be signed by a parent or guardian and all forms must be accompanied by the relevant fees. It is important to ensure that you complete the form properly and submit all the supporting documentation that you are asked for as applications that do not include these will not be processed.

Those who are applying for a long stay visa must have a passport that will be valid for the duration of their stay. As with a short stay visa, there is an application form that will need to be completed and sent with supporting documentation and fees to your local French embassy or consulate. You will need to provide proof of your reason for visiting France and details of your personal situation in the country; for example, if you are married to a French national you will need to provide a copy of your marriage certificate. All documentation that is not already in French should be translated by an officially approved translator. For further advice on this you should contact your local embassy or consulate as this is a service that they may offer themselves, or if not, they can provide you with the details of an approved translator.

Where to Apply for the VISA

Applications are made to your local French embassy or consulate and you should be aware that there may be differences in their requirements, so checking their websites regularly is a good idea. You may also be asked for additional information or documentation in order to support your application. When you submit your application you will be given a receipt for your fees as proof that you have done so. The length of time it will take to consider an application will vary, but most consulates will deal with applications quickly, although you need to allow time in case extra documentation is requested. As a general rule, the French authorities say that if you have not heard anything about your application within two months, you should consider that it has been refused.

When a visa is issued a stamp is placed in your passport, but if the visa is refused your passport is returned with no stamp and no explanation. There is also no refund of fees. You are able to submit a new application at any time, although you will need to pay a new set of fees (“les frais”) and submit the same documentation. You may also be able to lodge an appeal in writing to the Consulate to ask for your application to be reconsidered.

All visa applications at most consulates now have to be made in person. You should be aware that you will need to make an appointment in advance as most embassies and consulates will not allow people into the building unless they have an appointment. You should ensure that all your documentation is already photocopied – these facilities will not be made available to you – and that it is presented according to the guidelines. You will be able to wait while the decision is made on your application, but you should be aware that this may take several hours. If you choose not to wait then you may be asked to make another appointment.

Postal applications are being phased out due to the requirement now for biometric data to be added to visas, although each embassy will differ in how long they will accept postal applications. Visa fees will also vary according to the type of visa that you are applying for and the embassy you are applying to. Fees can be paid in cash or by credit card when you arrive for your appointment.

Further Information

You need to allow the right amount of time when applying for visas. There is no fast track system that can speed up the process. When confirming your travel arrangements, most embassies will accept emails as confirmation of your travel arrangements and proof that you have paid for a return ticket. All documentation must be the original paperwork, accompanied by the requested number of photocopies. All originals will be returned to you when the application has been processed. It is a good idea to keep invoices from hotels in case you need to prove at a later date that you have previously stayed in France.

USEFUL RESOURCES

Visas Office

Ministry of Immigration, Integration, National Identity and Solidarity Development

11 rue de la Maison-Blanche

BP 103

44036 Nantes Cedex 01

France

www.immigration.gouv.fr

Tel: (00 33) 02 51 77 20 20

Registration & Residency

(after you have your temporary visa)

Most people that spend more than a few months each year living and working in France need to have a “titre de séjour”, which gives them the right to stay in the country. These cards need to be renewed every few years and possibly every year depending on your status.

EU Residents

This requirement is no longer in place for EU citizens as this was changed in 2003. EU residents only need to be in possession of a current passport from their home country. However, a titre de séjour can be a useful piece of documentation to have as it can speed up a number of administrative processes so it is advisable to apply for one anyway. Even if you do not need to apply for the “titre de séjour”, after a stay of three months you must still register with your local town hall as a resident. This is a different procedure than applying for a residency permit though you will need to provide proof

of identification and address. Failing to register with the local authorities can lead to penalties such as fines.

These regulations also apply to all family members, even dependent children, who must be registered with the town hall as residents in the area.

Non-EU Residents

If you are not a member of an EU state, you will need to ensure that you have the right visa for your stay in France; otherwise applying for the “titre de séjour” can take even longer.

In order to apply for the “titre de séjour” you will need to obtain and complete the application form and provide a photocopy of the main pages of your passport. You will need three passport sized photographs and a proof of your address in France. This can mean a utility bill or a copy of your tenancy agreement if it has been obtained within the last three months.

You will also need to provide a “déclaration d’engagement” which has been completed by your employer and proves that you are working. If you are working for a company that pays your salary in your home country then you will also need to provide a copy of your health insurance (“assurance maladie”). If you have already begun work with your employer then you may also be asked to provide copies of payslips. If you are self-employed you may have to prove your self-employed status, which could mean copies of accounts, references from an accountant or copies of memberships to trade organisations. If you are retired, you will need to provide proof that you are able to support yourself financially.

Additional documentation required includes a copy of your birth certificate, translated into French. It is worth enquiring at the French embassy in your country of origin as this is a service that they may be able to provide. Any document not already in French should be translated prior to the application in order to save time.

Your spouse or partner will also need to apply for the “titre de séjour”. As well as the documentation provided for individual identity you will also need to provide a copy of your marriage certificate (“acte de mariage”) that has been translated into French by an official translator. Originals and photocopies must be presented together and husbands and wives will find that their applications are not processed together, but that they are treated as individuals.

Applying for residency status means that you will also need to undergo a medical examination with the International Migration Office.

Four Types of Residency Cards for Non-EU Citizens

There is the temporary residence card which is only valid for one year, the permit based on skills and talents, which is valid for three years, the residence permit which is valid for ten years and the retired persons' residence permit which is also valid for ten years. All of these cards can be renewed and the application for renewal is very similar to the application for the card, in that similar documents are required and the process for renewal.

The whole process of applying for the residency card can take between 8 and 12 weeks, but this will depend on the area that you are living in and the time of year. In order to apply you can do so in person at the local police station ("préfecture de Police") although if you do not have a police station near to you it is possible to apply at your local town hall ("mairie"). You will need to make sure that you have the right type of visa before you make your application. Only a long stay visa is sufficient for the residency application. A short stay visa will not give you enough time in the country.

When you make the application for the "titre de séjour" you will be given a receipt and this will act as a temporary permit until you are sent the complete document.

Foreign students who are staying in France – and who will be there for less than five years – can apply for the student version of the residency permit. This card is valid for just one year and can be renewed when it expires. The application can be made either at the police station or the town hall, as well as identification and proof of financial support, the student should also have proof that they are enrolled at university or college. This card is optional if the student is an EU resident.

An EU resident has the right to become a permanent resident of France after five years. This is known as "séjour permanent". This can be applied for if the individual already has a "titre de séjour" and there is no requirement to provide proof of income or work status. There may be a need to prove that the individual has spent a continuous period of five years in the country, although short visits to other countries as well as periods spent working in other countries will not affect the application. However, a (total) absence of two years may lead to the loss of permanent residency status.

Work Permits

If you wish to work in France you may need to have a work permit. EU nationals generally do not need a permit as they have the right to live and work in the country. This also includes owning a business and being self-employed. Some of the newer member states of the EU will find that their citizens still need to make an application for a work permit. These include Estonia, Hungary, Czech Republic, Poland, Latvia, Lithuania, Slovenia and Slovakia. This is for a transitional period although the restrictions are likely to be in place for a number of years.

If you are from a non-EU country you will need to have a work and a residency permit. One will rely on the other so they should be applied for at the same time. You need to give information on the type of work that you plan to do and the permit that you are given will depend on the information that you provide.

A company in France will need to prove that there is no local or EU citizen who is qualified to do the work in order to be able to hire a non EU citizen. It is mainly larger firms who will go to this trouble as for smaller firms it can be costly. The approval process can take several months so it is essential that those applying already have a firm job offer in place.

In order to get clearance to hire a non-EU national a firm will need to advertise the vacancy with the “Pole Emploi”. If there are no French applicants who are suitably qualified then the application can be made to the Department Directorate of Work, Employment and Training. The assessment will take into consideration the applicant’s experience, qualifications and the overall situation regarding employment in France. The applicant will need to undergo a medical examination either in France or in their home country, making an application for the relevant visa and applicants may be issued a temporary resident’s permit. The acceptance of any particular applicant may be subject to conditions and it is the responsibility of both the applicant and the employer to ensure that these are adhered to.

The Right to Work

The temporary resident permit may or may not give you the right to work. The conditions of the permit will be noted on the visa. Once you have this if it does not give you the right to work you can make an application for a change in this status. This application can be done directly at the local “préfecture”. They will take your application and send it on to the DDTEFP, which will look at your stay in France and

make an assessment made on your skills and the need for skills in the sector you want to work in.

There are different types of work permits. Some people will simply have a residency permit which gives them the right to work or you may have separate work and residency permits. Those who have a permanent resident permit (“carte de resident”) are automatically entitled to find work in France.

Those who have a provisional permit for residency or one of the short-stay visas will need to make a separate application for a work permit. If your application is approved, you may be given a temporary residency permit which allows you to work, but it will state that you will be employed, self-employed or the type of work such as artistic or scientific. This type of visa will also specify the area of France in which you will be allowed to work. Alternatively, you may be given a temporary work permit, but this is normally used for employees who are remaining with their current employer but simply transferring to a French base.

The documentation that is required is the same as for a residency permit but will include details of the work that you are planning to do, so you may need to send a copy of your new employment contract or letter confirming an offer of employment. Other documentation will include passport, copies of birth certificates and marriage certificates if relevant, a completed application form and the relevant fee.

ESTABLISHING A BANK ACCOUNT

There are many banks to choose from in France and almost all offer a wide range of services, so you should easily be able to find one that suits you. Some banks in the towns and cities have English speaking staff and if you do struggle with the language it is worth opting for one of these.

Only those who are planning to spend more than 3 months in France are able to open a “compte courant” – a current account. You will need to provide proof of identity, proof of residency and proof of address. You may be asked to provide a reference from your former bank, although few banks do this now.

A resident may be able to obtain credit services with a bank, subject to status. You would need to apply directly to your branch if you want to have an overdraft or a credit card. Loans are possible for expats through their bank, but you need to ensure that you have the means to repay them. Mortgages are generally available for expats who are residents and have a good income and a good credit rating.

Banking Options

HSBC-If you have an account with **HSBC** in your home country it is possible to meet with them in your home country to begin the process for opening your account in France.

Credit Lyonnais LCL-is generally the bank used by Michelin employees and they are accustomed to working with foreigners.

Banque Postale-is generally economical and has convenient locations at every post office. Their online banking is easy to use and they carry foreign currency at the main post office at all times (foreign currency must be ordered a week in advance at most banks).

What You Need to Open an Account

Normally you will need to have proof of residency (copy of your lease), and a utility bill before you can open an account. You should also bring along your passport, work contract and visa (if you have it). Generally you cannot walk into a bank and open an account. You will need to make an appointment at the bank to open the account and the appointment is generally three days after asking for the meeting, so plan ahead. If you are making travel plans while living in France and you want foreign currency, you will need to order it about one week in advance unless you go to the main post office. They have foreign currency on hand.

What to Do if Your Carte Bancaire Number is Taken

Always keep a copy of your CB number and PIN in a safe place at your home or office.

In the event your card has been used fraudulently, you will need to contact your bank immediately. Your customer service representative should help you write a letter for the bank and the police which lists all of the fraudulent charges. They will also take and cut your bank card.

The letter that is written at the bank must be taken to the police station, and an official police report must be filed. The police officer will give you another form that must be returned to the bank.

Fraudulent charges will be reimbursed by the bank – 15 days for charges executed in France, up to a month for charges in other countries.

FINDING A PLACE TO LIVE

Renting or Buying a property has its own set of challenges. The biggest for those coming from U.S.A. is no multiple listing service exists. There is little cooperation between agencies and no one single source for information. The best way to find out what is available is to visit each agence immobilière in person.

If you want to search for a place to live before moving to the Clermont area, or just get a feel for what French rental property looks like, you can begin by looking at several websites:

Le Bon Coin - www.leboncoin.fr/

VIVA Street - www.vivastreet.com/

Logic Immo - www.logic-immo.com/

SeLodger - www.seloger.fr

Logehab - www.logehab.fr – This company is contracted by Michelin to help their expatriates find housing in Clermont.

Helpful Information Before You Begin

To rent a property in France you will need to have a tenancy agreement in place before you can move in. This is known as a 'droit de bail'.

This will set out the terms of the rental, the monthly cost of rents and is signed by both the new tenant and the landlord or managing agent. The tenancy agreement must include details of the owner and the agent, the dates on which the contract begins, the length of time that the contract is valid for, the rental rates and details of any planned increases to take place in the future, details of the deposit (it can be no more than one month's rent).

The rental agreement should include an inventory and property condition report, 'état des lieux', which the new tenant reviews with the landlord. This will detail everything included in the rental and any damage or wear to the property so that the tenant cannot be charged for this at a later date. Be picky when completing this document. Most French rentals do not include light fixtures and some rentals come without kitchen cabinetry or appliances (stoves, ovens, etc.)

Documentation Required

When you make an application to rent a property you will need to provide a certain amount of documentation. You will be asked to provide proof of your income and in some cases you will need to have a guarantor who will be asked to guarantee rental payments in the event that you miss them.

Deposits ('dépot de garantie') can only be the equivalent of one month's rent which must be paid when you sign the lease agreement. You must also pay your first month's rent at the same time. When the tenancy ends and the landlord has received the keys back he/she has a period of two months to refund the deposit, although monies for any damages can be withheld from this amount. Tenants are not permitted to request that the landlord keep the deposit in place of the last month's rent.

Insurance Requirements

A tenant is required to have insurance and this must be arranged before signing the contract. When the contracts are renewed you will need to show that the insurance is still in place and has been renewed when required. Landlords can have a clause added to contracts which states that the contract can be terminated if the tenant does not insure the property. The insurance will cover monies and valuables in the house, any legal costs for claims by or against a third party, fire, explosion, weather damage, criminal damage to the house, acts of God and damage to windows.

Who is Obligated for What?

Rents are normally reviewed on an annual basis and this can be set out in the original tenancy agreement or agreed at the time of renewal. The increased amount is normally linked to the index of reference of rents. Renewals are taken for granted if neither the tenant nor the owner has made a move to end the contract. Renewals can be for up to 3 years.

Tenants have a certain number of obligations. These include paying all rents by the agreed dates, pay the local property taxes, pay all service and utility charges, to ensure

that the property is used in an appropriate manner and to take responsibility for any damage to the property unless it has been done by the landlord or a criminal. A tenant can only use a property for commercial reasons if it is stated in the tenancy agreement and is not permitted to sublet any part of the property without the landlord's written permission.

A tenant is responsible for the 'taxe d'habitation' which is the local housing tax. It is due on the first day of each year and covers services such as refuse disposal, street cleaning, street lighting and similar services which are provided by the local authorities.

A landlord also has a number of obligations to meet. The main one is to provide housing of a decent quality, taking care of drains, windows, utility services and other details of the structure. A tenant is not permitted to withhold rent if the landlord does not meet the required standard, but is entitled to make a claim through the courts.

Short Term Rentals

Furnished properties are normally rented out for a period of one year and if the landlord wants to change the terms of the rental then three months' notice must be given. Three months' notice is the period of termination if the landlord wants to end the agreement but the tenant need give only one month's notice.

Furnished properties usually include all the basic furniture you need for everyday life, such as living room furniture and kitchen white goods. Some landlords may provide you with some kitchen gadgets and a television.

Furnished apartments are scarce and if you are a student there are a number of websites for apartment sharing ('co-location') furnished by the schools.

Assistance for Students & non-Michelin Families

Moversia <http://www.moversia.fr/>

Their website is in French but the owner of the Clermont franchise speaks English

Non-EU students can be assisted in finding housing without a parental guaranty

They cater to students but they assist individuals and other corporate clients as well

The Medical System

The French health system combines universal coverage with a public-private mix of hospital and ambulatory care and a high volume of service. It was ranked No. 1 by the World Health Organization in 2000.

In the past, all EU expats arriving in France were eligible to join the French healthcare system. However, now those arriving in France after 23 November 2007, and who are not planning to work, are officially retired or in possession of documents which mean their healthcare costs are covered by the government of their original country, *will not be allowed to join the system until they reach state retirement age or have lived here for five years*. Until then, they have to hold private health insurance.

Enrollment in the French Health Care System

- The local Clermont office: local 'Caisse d'Assurance Maladie',
12, rue Blatin, 63000 Clermont-Ferrand
- Office Hours: Monday -Friday, 8:00 – 5:00
- Applying for the card may take several visits. For your first visit, you should take the same documentation you used for your Visa (birth certificates, marriage license, proof of address (utility bill) and a copy of your work contract. Depending on your circumstances, they will ask for other documentation.
- Once you have been approved, you will receive an 'attestation'. This is an important document: it is the proof that you are in the system. You will need to keep this original document for other documentation requirements.
- Shortly after receiving your attestation, you will receive your actual card.

« Carte Vitale »-French Health Insurance Card

Everyone aged 16+ years of age is required to have one. Children under 16 years are included on the card of their parent or guardian.

The card is presented to your French doctor who places it into a card reader enabling

you to later obtain direct reimbursement from the insurance fund, rather than having to submit a paper document « *feuille de soins* ». The card itself is not a means of payment, but a means of easier reimbursement. You can also normally use it at your local pharmacy/chemist.

If you have voluntary (private) insurance, the system will also (normally) pay directly into your bank account that part of the charge that is not fully reimbursable from the social security system, subject to the conditions of cover. Normally, you don't have to file a claim with your supplemental provider as social security will do this for you when they are processing your claim. The process is very efficient. So make sure you bring your card with you when you seek medical treatment and it is always a good idea to carry it around with you. You should normally expect to receive reimbursement directly into your bank account within a week.

Where there are excess medical charges (called « *dépassements* ») over the official tariffs, you **may** be able to get reimbursement from your voluntary insurer. If not, the costs fall to you.

Until you are fully installed in the French health system, you will need to use the document « *feuille de soins* », as you will not be provided with a *carte vitale*.

This is the case for Michelin expats. Michelin's mobility group will give you more information on the interactions with the BibCare program and the need to keep your « *feuille de soins* ».

The process of issue of the « *carte vitale* » normally takes a few weeks, but can sometimes drag on due to local inefficiencies or work pressures.

While applying for the national healthcare under the social security system can be challenging, it is well worth the hassle.

Payments to you for reimbursement are fast and efficient.

Reimbursements from social security and any supplemental insurance you may have is processed when you give the service provider (doctor, lab, hospital, pharmacy, etc) your card. There is normally no paperwork for you to complete.

The government takes responsibility for the financial and operational management of health insurance (by setting premium levels related to income and determining the prices of goods and services refunded). The French National Health Service generally

refunds patients 70% of most health care costs, and 100% in case of costly or long-term ailments. Supplemental coverage may be bought from private insurers, most of them nonprofit, mutual insurers.

What to Expect at an Appointment

In many doctors' offices, there is no receptionist or office manager. Frequently, there is a reception room and an exam room. The doctor will come and get you from the reception area and will have a desk in the exam room where he will invite you to sit and discuss your visit before examining you.

When the doctor asks you to go to the exam table he may ask you to disrobe and no gown is provided.

After the exam, if the doctor orders lab work, he will give you an « ordonnance » prescription for this and you will need to take it to a laboratory of your choice to be completed.

After giving you any « ordonnance » for lab work or prescriptions the doctor will ask if you have a carte vitale (the national insurance card). If you are covered under this system you will pay the doctor your co-pay (currently 23 euros for a generalist) and the doctor will file your claim.

Doctors Recommended by Expats

GENERALISTS

Dr Sophie BORDES – rue d’Enfer, speaks limited English and has a relatively large expat patient base.

Dr. Patrick Paul - 76 ave du Limousin, Clermont, speaks English 04.73.31.03.55

Dr. Jean Paul Blettery – 6 rue André Moinier (centre ville) speaks English 04.73.37.00.15

Dr. Jean François Allewart speaks French, English, German, and some Thai 04.73.37.22.63

OBGYN

Dr Marie-Paul Kibler – rue Chateaubriand, speaks some English

Dr. Antoine Safi speaks English and French, 04.73.40.80.81

Dr Jean-Valerie Deffarges at Clinique Chataigneraie, speaks perfect English

RECOMMENDED DENTISTS

Dr Stéphane Jacob, dentist & oral surgeon 04 73 36 33 15, 4 rue Jean Rochon 63000 Clermont, speaks some English, receptionist speaks English

Dr. Cerle, Marsat

ADDITIONAL RECOMMENDATIONS

Pediatrician - Dr Freida Aligon-Meyer 04.73.40.80.83, speaks French, German and English

ENT - Dr. Nazih Bouchabake 04.73.40.80.61, speaks French, English, Arabic

RESOURCES FOR DRUG ADDICTION

Alcoholics Anonymous – France
www.aa-europe.net/countries/france.htm

Drogue/ Alcool/ Tabac Info-Service (national 24-hour help-line for problems to do with drugs, alcohol or smoking)

Tel: 113

MILDT (the Inter-departmental Mission for the fight against drugs and drug addiction)
www.drogues.gouv.fr/bas-de-page/english-version/

Mission Interministerielle de Lutte contre la Toxicomanie (offers details of regional organisations offering treatment for substance abuse)

7 rue Saint George

75009 Paris

Tel: 01 44 63 20 50

Drug Info Services telephone help-line (free info on drug-related problems)

Tel: 08 00 23 13 13

UNDERSTANDING THE FRENCH EDUCATION SYSTEM

In France, the centralized public school system is under the supervision of the Ministry of National Education, Research, and Technology. It is for all intents and purposes the same everywhere, including overseas (some 410 overseas schools located in 125 different countries), except for minor differences due to local conditions or constraints.

Schooling is free and compulsory from 6 to 16 years of age. France has a population of 60 million, and there are currently about 12 ½ million children in its primary and secondary schools, with well over 800,000 teachers. These numbers include private schools, many of which are under contract with the state system, although some are not.

About 14% of primary schools, and over 20% of secondary schools, are private. Approximately 95% of private schools are Catholic.

Teachers must obtain national certification, and belong to a national corps of civil servants. *Excerpted from the ©AAWE Guide to Education, Seventh Edition, 2006, with permission from the Association of American Wives of Europeans (AAWE) To order: <http://www.aaweparis.org>*

Éducation Nationale

The largest employer in France. Educational administration is organized into large regional districts, or “académies”, of which there are 28, including two overseas districts. Each “académie” is headed by a “recteur”, and has regional inspectors.

There is a national curriculum and national exams, although the exams are given in different versions in the various academies.

There are twelve years of schooling, and three years of optional preschool ("maternelle"). Primary school ("primaire") lasts for five years, and students begin secondary schooling in the sixth year (U.S. grade 6). The sixth through ninth years are called "collège" (a confusing term to Anglo-Saxons), while the "lycée" level covers the last three years, culminating in the celebrated and dreaded "baccalauréat" examinations, which mark the end of secondary schooling.

The terms for class levels go from 11 (year I) to 1 (11th year), while the last year is called "terminale".

The preschool and primary grades, however, are most often referred to by their abbreviations;

"petite, moyenne and grande sections" comprise the three years of preschool, while the first year of primary is called CP ("cours préparatoire" - preparatory grade - U.S. grade 1), followed by CE1 and CE2 ("cours élémentaires" - elementary grades - U.S. grades 2 and 3) and finally CM1 and CM2 ("cours moyens" - middle grades - U.S. grades 4 and 5).

Deciding on the Best School for You & Your Family

Expat parents can feel overwhelmed when it comes to selecting the best school for their child. Here are a few useful tips on finding the right fit.

When it comes down to it, most of us want the same basic things for our children. We want them to be safe, happy, to have friends, to do the right thing, to learn something about themselves and the world around them, and to have the best possible future beyond childhood.

A question many parents ask themselves: Have I just ruined my child's life?

The answer, of course, is a resounding 'no'. In fact, the experience of international education has proven to be transformative for many young people arriving from many different backgrounds and cultures; offering new ways of learning, access to exciting resources and bringing fresh opportunities to learn new stories and perspectives on complex global issues.

So how do you know you are making the right choice for your children? How do you know if a school is right for them? The advice is simple: visit each school; meet the people who work there; talk to them about the hopes, fears and expectations you have

for your children; and ask lots of questions about the school's core values and philosophy of learning.

And just to get you started, here are a few examples of questions we encourage our families to ask:

Your Child

Does the school have planned activities to assist your child in a positive start to school?

Do the students seem happy at school?

How big are the classes?

What services are available for individual student counselling and university placement?

How often will you receive information concerning your child's progress?

If your child has 'special learning needs', how will the school meet these?

The curriculum

Is the approach child-centered and challenging enough to develop each child's strengths and love of learning?

Are the course offerings sufficiently extensive to meet your child's needs?

How many co-curricular activities (arts, sports, clubs, community service) are offered?

What types of standardized tests are offered, and how do the students perform?

In the last year, what universities accepted the school's graduates?

Teachers

What are the expectations for staff about students of high ability, special needs, ESL, other areas?

Are all the teachers certified?

Does the school support professional development, so teachers learn and apply 'best practices'?

What percentage of teachers has earned advanced degrees?

During your visit, are the teachers available and friendly?

The School

Is the school accredited?

How many years has the school existed?

Are all facilities such as libraries and IT state-of-the-art and well maintained?

How long will it take for your child to get to school?

What security precautions is the school taking?

Were all questions answered in a straight-forward manner with documentation readily offered for claims?

EBI Massillon www.ebi-clermont.fr

The Ecole Bilingue Internationale offers a quality bilingual and multi-cultural education to its students. The School is integrated into Ecole Massillon, a private French Catholic Primary, Junior and High School accredited by the French Ministry of Education with a total of nearly 1,200 students.

At the 2012 school term they expect to welcome students from more than 30 different nationalities. Ecole Bilingue Internationale School was established, having for its main objective the provision of a high quality international education for the children of Michelin employees expatriated to Clermont-Ferrand.

They also welcome students from varying backgrounds wishing to continue their education in an English-speaking environment and in an international ambiance.

JEANNE D'ARC INTERNATIONAL ENGLISH SECTION

Middle School Objectives:

The international section is designed for pupils who are proficient in the English language, either native speakers or non-native speakers who are residing in France. Jeanne d'Arc is a state middle school in which no private fees are paid. Students in this section follow the French national curriculum in addition to the specific classes in the international section.

It allows young native speakers of the English language in France a bilingual education, offering the French national curriculum as well as French as a second language training.

to ensure that young native French pupils become bilingual and bicultural, thereby enabling them to enrich their knowledge of the Anglo-Saxon culture.

Contact for the Middle School “Collège” & High School “Lycée”

CONTACT :

Madame Fiona Cristin, Lycée Jeanne d'Arc
40, avenue de Grande Bretagne 63037 Clermont-Ferrand
tel : 0033 (0)4 73 92 66 10
fax : 00 33 (0)4 73 90 40 25
e-mail: fiona.cristin@ac-clermont.fr

Jeanne D'Arc International High School

Site : lyc-jeanne-d-arc-clermont.entauvergne.fr/default.aspx

E-mail : 0630012d@ac-clermont.fr

Offers an OIB high school diploma

OIB vs International Baccalaureate

Option International Baccalaureate, or OIB, is a reference to the bachelor, issued to foreign students studying in France, but also to francophone students motivated and having a high level in a second language, following an agreement with the Academic Delegation to European relations, international cooperation and (DAREIC), who took some open sections in French schools and institutions specialized in hosting foreign students.

The idea of the OIB is to offer a bachelor bilingual and bi-cultural curriculum where a second language is raised to the same level as the French. There is also a mix of History and Geography mix programs of both (French and British) countries.

To pass the OIB, you must have previously completed bilingual schooling with additional specific courses in literature and history and geography in specialized schools. The workload of students in the OIB option tends to be much more demanding.

OIB should not be confused with the International Baccalaureate created by the International Baccalaureate Organization in Geneva.

COOKING

Bring your favorite recipes and pans. Most ingredients can be found in France, with the help of a French English dictionary or the internet. Keep in mind that French ovens might be a bit smaller than your oven at home – large baking sheets or Pyrex dishes may not fit.

To follow French recipes, you will need measuring utensils in metric and a scale. Most recipes are by weight, not by volume.

Things that are NOT for sale here – Crisco, Jell-O, Vegan Marshmallows and ‘steel cut’ oats were the only items mentioned when the question about what isn’t available was asked.

It is possible to find many items but you may have to go to several different stores. Internet sites also offer goods from home. Fellow countrymen are quick to offer to bring back unobtainable favorites when they visit your home country.

Things difficult to find here – reduced-fat and fat-free products

Things that you can find, but might not be what you’re used to – peanut butter, chocolate chips, food coloring, cake mixes, ready-bake cookies, cream cheese

Produce is sold at the time of year the product is naturally ripe – don’t expect Strawberries in January. The quality is typically very good, but the shelf life can be short. Buy what you need, and shop frequently.

French mayonnaise usually contains some Dijon mustard. Read labels carefully.

Several stores in CFE have small sections of international products where you can find familiar things from home. ASK if you are craving something in particular, chances are, another expat family can point you in the right direction to find it or a replacement.

SHOPPING

Shopping in France can be exciting and terribly frustrating at the same time. France is known worldwide for their fashion, but it must be understood that the fashion was also designed for the French – and not necessarily for the body of someone from another taller or curvier country.

Women's clothes are typically available in the same sizes as the « Misses » department in the United States. A few stores have « Women's » clothing departments – H&M, C&A, M&S. The Clermont-Auvergne region has several specialty stores that also carry larger sizes.

Shoe shopping can be just as complicated, with most stores only carrying up to a Women's 9.5 or 10. Luckily, there are several internet companies that provide free shipping (both ways) www.sarenza.com, www.zalando.fr.

Many people that need « tall » shirts and pants find that shopping in their home country or online is much easier and less frustrating, that shopping in French stores.

French stores are not open 24/7. Most boutiques and small shops close at 7pm. Many are closed on Monday mornings, and family run businesses may close for lunch. Sunday shopping is reserved to smaller grocery stores that are open in the morning hours – do not expect to buy your groceries on Sunday afternoon! Larger chain grocery stores are usually open from 9 or 10am until 8 or 9pm.

ENTERTAINMENT

Certain movies in VO (original version) are available at Les Ambiances and Ciné Capitole. Ciné Dome and Ciné Jaude show the « blockbusters » in VF (french version). More information – www.allocine.fr

LIVE MUSIC

Le Zenith

Le Co-operative du Mai

ENTERTAINMENT - TV

Many American TV shows (especially crime dramas) are available with French dubbing on the national French chains (TV1, France2, etc.) They are usually 1 or 2 seasons behind the current US season. Watching TV in French can help you improve your listening comprehension and widen your vocabulary. Depending on your TV provider, options are available to switch to VO or to turn on sub-titles.

HOW TO WATCH TV FROM THE US:

A Slingbox works over the internet to allow you to watch live or recorded TV. It requires special equipment at 'home' and good bandwidth on both ends. It also requires a paying customer at 'home' that will let you connect to their cable or satellite system.

Many US channels offer live feeds through their internet sites i.e. www.hulu.com or www.abc.com. To be able to use this option from France, you must have a VPN or IP Blocker on your computer to block your international IP address.

Keep an iTunes account from your home country – download movies or subscribe to current season TV shows.

WATCHING SPORTS

For college sports from the US – assuming the game/conference you want to watch has an agreement with ESPN, you can buy a subscription to ESPNPlayer – the international ESPN web viewer. For more info, go to www.espnplayer.com. This site also provides service for American LeMans racing and the World Series of Poker.

WHAT TO BRING FROM HOME

(in addition to clothes and medicine for at least 6 weeks)

If you're coming for a short term assignment, and will be in furnished housing, consider the following:

A few photos of family and close friends

A battery operated ipod speaker

If you're discriminating or have allergies, a pillow and pillowcase

Upon arrival – adapters for battery chargers and laptops can be purchased in hardware stores

DVD's or iTunes subscription in case you won't have TV in your temporary space.

If you're coming for a long-term assignment, consider the following:

- Containers can and do get wet. Make sure everything you put in your container is something that you can replace.
- French apartments can be tight on space. If you don't have dimensions of your future abode before packing your container, look online at properties that resemble your 'wish list' for apartments to get an idea of space available in a given price range. Bring storage furniture such as armoires (unless you plan to purchase an antique here), trunks, shelving. Also, it might be best to leave your oversized pieces at home unless you know you'll have a large apartment. If you are not bringing your own furniture, there are few furnished apartments. However, there are several used furniture stores and a good expat connection for electric appliances.
- France has 220V electricity, so carefully consider which small appliances to pack. Converters are available – usually on the expat resell market – or can be purchased online to have in your container with TV's and gaming consoles.
- Keep in mind that DVD formatting is different between the US and France, so US disks don't always work in French DVD players.
- Lamps from home work with local light bulbs and plug adapters.

BUYING A CAR

“Carte Grise” – your car registration will usually be handled by the car dealer, assuming you buy from a dealer. If you are involved in a private sale, instructions can be found through the “Prefecture’s” website.

Car loans – France has a borrower protection law in place that puts a 7 day reflection period on the issuing of loan money. Keep this in mind should money need to be borrowed to buy a car.

OTHER MISCELLANEOUS LINKS OF INTEREST

Note: If you open with the CHROME browser you may be able to read a rough French to English translation for some sites.

<http://www.france-usa.fr/> **The rationale of the Cercle d’Etude et d’Amitié France USA is to help promote both friendship and understanding between the French and American peoples, as well as to review and publicize research on history, literature, science and the environment, in order to define and/or clarify the views of these two countries.**

<http://vosdroits.service-public.fr/particuliers/N19804.xhtml> **Foreigners rights in France**

http://www.ofii.fr/qui_sommes-nous_46/index.html?sub_menu=1 **French Office of Immigration and Integration**