LIVE & WORK EUROPE

A HAAS & COMPANY BRAND

City Discovery Guide

Berlin, Munich, Hamburg and Frankfurt: neighbourhoods, rents, schools and the job market.

Sources checked on 13 November 2026

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How to use this guide

This guide looks at four large cities in Germany: Berlin, Munich, Hamburg and Frankfurt. Every fact comes with its source and the date the source gives; we checked all sources on 13 November 2026. Where we add our own advice, we say so. We do not rank neighbourhoods: the right one depends on your job, your budget and your family.

The four cities at a glance

City	Rent index: net rent per m²	Which index	Childcare (Kita)
Berlin	EUR 7.71 (median)	Mietspiegel 2026, in force since 28 May 2026	free of fees; EUR 23 a month for lunch
Munich	EUR 15.38 (average)	Mietspiegel 2025, recognised on 26 March 2025	city-run kindergartens mostly free; meals extra
Hamburg	EUR 9.94 (median)	Mietenspiegel 2025, as of 1 April 2025	5 hours a day free, with lunch
Frankfurt	EUR 12.28 (average)	Mietspiegel 2026, reported on 29 May 2026	6 hours a day free from age 3

Net rent (Nettokaltmiete) is the rent without heating and service charges.

> A rent index is built from the rents agreed or changed in the last six years (§ 558 (2) of the Civil Code). Our advice: rents in new listings are often higher, so treat these figures as a floor, not as your budget.

Before you sign a lease

These rules apply in all four cities.

- **Deposit:** at most three months' net rent, and you may pay it in three monthly parts (§ 551 of the Civil Code, BGB).
- **Rent brake (Mietpreisbremse):** where the state government has declared the housing market tight, the rent at the start of a new lease may be at most 10 % above the local comparative rent (§ 556d BGB). Flats in new buildings first let after 1 October 2014 are exempt (§ 556f BGB). In 2025 the Bundestag extended the rule until the end of 2029. Ask whether it applies to your flat.
- **Registration:** register your address within two weeks of moving in (§ 17 of the Federal Registration Act), with the confirmation your landlord has to give you (§ 19).
- **Getting around:** the Deutschlandticket covers local and regional public transport across Germany for EUR 63 a month in 2026. From 1 January 2027 it costs EUR 66.80.

Berlin

Berlin is the capital of Germany (Article 22 of the Basic Law).

Neighbourhoods

Berlin has twelve districts (Bezirke), each with its own district office: Charlottenburg-Wilmersdorf, Friedrichshain-Kreuzberg, Lichtenberg, Marzahn-Hellersdorf, Mitte, Neukölln, Pankow, Reinickendorf, Spandau, Steglitz-Zehlendorf, Tempelhof-Schöneberg and Treptow-Köpenick.

Our advice: start from your workplace and your commute. The rent index of the Senate lets you look up the residential category (Wohnlage) and the rent range for any Berlin address.

Rents

EUR 7.71 per m² net: the median of the Berlin rent index 2026, in force since 28 May 2026. It replaces the index of 2024.

Childcare and schools

Kita and childminders have been free of fees in Berlin since August 2018. If your child has lunch there, you pay a meal share of EUR 23 a month. Optional extras may cost at most EUR 100 a month per child (since January 2025).

International schools (examples, not a ranking; private schools charge fees):

- **Berlin International School**, Dahlem in the south-west of Berlin: IB Primary Years Programme and IB Diploma.
- **Berlin Brandenburg International School**, Kleinmachnow, just south-west of Berlin in Brandenburg: IB Primary Years, Middle Years and Diploma Programmes.

Job market

Berlin's business promotion agency publishes a list of the 200 largest employers in the city (Berlin Business Location Center).

Munich

Neighbourhoods

Munich is divided into city districts (Stadtbezirke). The rent index explains how the comparative rent of a flat follows from its size, age, location and features.

Rents

EUR 15.38 per m² net on average: the Munich rent index 2025, 5.5 % more than the index of 2023 (EUR 14.58). The city council recognised it as a qualified rent index on 26 March 2025.

Childcare and schools

In city-run kindergartens (from age 3 until school) care is generally free of fees; parents pay for meals. The city plans new fee rules from 1 September 2027 and expects to decide on them at the end of 2026.

International schools (examples, not a ranking; private schools charge fees):

- **Bavarian International School**, with a campus in Haimhausen about 15 km north of Munich and a city campus in Schwabing: the full range of IB programmes (Primary Years, Middle Years, Diploma and Career-related).
- **Munich International School**, Starnberg, south-west of Munich: one of the first schools in the world authorised by the International Baccalaureate (1980).

Job market

Munich is home to the head offices of BMW, Munich Re and Siemens (corporate headquarters in Munich, registered offices in Berlin and Munich).

Hamburg

Neighbourhoods

Hamburg has seven boroughs (Bezirke), each with its own district office: Altona, Bergedorf, Eimsbüttel, Hamburg-Mitte, Hamburg-Nord, Harburg and Wandsbek. Wandsbek has the most residents.

Rents

EUR 9.94 per m² net: the median of the Hamburg rent index 2025 (Mietenspiegel), as of 1 April 2025, presented on 9 December 2025. It is the first Hamburg index to use the median instead of the arithmetic mean.

Childcare and schools

Every child from its first birthday until school has a right to five hours of care a day, including lunch, free of fees. When parents work, longer hours are possible with a Kita voucher; for the extra hours an income-related fee applies.

International school (an example, not a ranking; it charges fees):

- **International School of Hamburg**, Osdorf in the west of the city: the International Primary Curriculum in the early years and the junior school; IB Middle Years, Diploma and Career-related Programmes in the secondary school.

Job market

- The Port of Hamburg is Germany's biggest multipurpose port and largest container port, and Europe's third largest container port.
- The Otto Group has its headquarters in Hamburg-Barmbek.
- Hapag-Lloyd, one of the world's largest container shipping companies, is one of Hamburg's major employers.

Frankfurt

Neighbourhoods

Frankfurt is divided into local districts (Ortsbezirke) and city quarters (Stadtteile). Frankfurt International School is in Oberursel, north-west of the city. Our advice: for schools and housing, look at the towns around Frankfurt too.

Rents

EUR 12.28 per m² on average in the Frankfurt rent index 2026, 6.8 % more than the index of 2024, as hessenschau reported on 29 May 2026. At that time the city parliament still had to adopt the index (June 2026).

Childcare and schools

In Hesse, kindergarten from age 3 until school has been free of fees for up to six hours a day since 1 August 2018. Longer hours, and care for children under 3, may cost a fee that the town or the provider sets.

International school (an example, not a ranking; it charges fees):

- **Frankfurt International School**, with campuses in Oberursel (age 3 to grade 12) and Wiesbaden (age 3 to grade 8): an IB World School.

Job market

Frankfurt is the seat of the European Central Bank and of the Deutsche Bundesbank.

Your next step

- Which route into Germany fits you? The free Route Check shows your likely routes in about 3 minutes, and your full rating follows by email.
- Every Thursday Florian answers questions live in a free 30-minute webinar.

We prepare you and introduce strong profiles. We do not promise a job, an interview, a visa or a permit.

Sources

All sources checked on 13 November 2026.

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- Rent brake until 2029: Legal Tribune Online, 2025, lto.de.
- Deutschlandticket: EUR 63 in 2026, zdfheute.de; EUR 66.80 from 2027, Bavarian State Ministry for Housing, Building and Transport, press release of 30 September 2026, stmb.bayern.de.
- Berlin childcare: Senate Department for Education, Youth and Family, berlin.de.
- Munich childcare: City of Munich, stadt.muenchen.de and the FAQ on the new Kita fees.
- Hamburg childcare: hamburg.de, press release of 7 July 2026.
- Hesse childcare: Regierungspräsidium Kassel, information sheet on the fee exemption in kindergartens (2026), rp-kassel.hessen.de.
- Schools: the schools' own websites, bbis.de, berlin-international-school.de, bis-school.com, mis-munich.de, ishamburg.org, fis.edu.
- Districts: berlin.de and hamburg.de.
- Employers: imprints of BMW, Munich Re and Siemens; hafen-hamburg.de; hamburg.com; hamburg.de; ecb.europa.eu; bundesbank.de; Berlin's 200 largest employers, businesslocationcenter.com.