



SETTLING-IN GUIDE

Netherlands

⌘ —————> home

INTRODUCTION

Welcome to the Netherlands! Starting a new life abroad means creating unique new experiences, experiences that will hopefully enrich your life! But starting in a new country is not always easy, and it can take quite a while before you know how things work and where you should go for your day-to-day needs.

To help you find your way much easier, we developed this settling-in guide, containing practical information about living in the Netherlands. We hope this guide and our support will help you feel at home here very soon.

Team Xpat Housing Solutions

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Relocating to a new country is exciting but can feel overwhelming; from finding a home to navigating local rules and settling into a new community. At Xpat Housing Solutions, we're dedicated to removing that stress. As a one-stop shop for housing and relocation, we guide internationals and employers through every step: short-stay, renting, settling-in services, buying, and mortgages, with care and personal attention.

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Relocation checklist

- ☐ Arrange your Visa
- ☐ Arrange your Residence and work permit
- ☐ Arrange short term accommodation
- ☐ Find a school or childcare provider for your children
- ☐ Find a rental home
- ☐ Prepare the necessary documents
- ☐ Register at municipality to get your BSN
- ☐ Collect your residence document
- ☐ Take TB test if you need to
- ☐ Obtain a DigID
- ☐ Open a bank account
- ☐ Get a Dutch phone with a plan
- ☐ Buy a home
- ☐ Arrange your mortgage
- ☐ Arrange your utilities
- ☐ Apply for the 30% ruling
- ☐ Take out Dutch health insurance
- ☐ Register with a family doctor, pharmacy and dentist
- ☐ Exchange your driving license
- ☐ Sign up for a housing event on how to rent/ buy a house



EMERGENCY INFORMATION

The Dutch emergency number is 112.

The **emergency number 112** is intended for urgent help, for instance if someone's life is in immediate danger, if someone is seriously injured and needs prompt medical attention, and if you have witnessed a serious crime such as an assault, a murder, a robbery or a break-in.

When you call 112, please tell the operator:

- what happened
- what type of assistance is needed
- and what type of emergency service you think is required:

the police, the fire brigade or the ambulance service

The emergency operator will connect you directly to the appropriate emergency service in your area.



IF YOU REQUIRE NON-URGENT ASSISTANCE



Police

If you require non-urgent help or assistance, you can call the police on the national number +31 (0)900 8844 (local rates apply). You will be connected to your local police station.



Ambulance

For non-threatening medical issues, you should first contact your local doctor or your nearest after-hours medical clinic (huisartsenpost). They can advise you accordingly. It is possible to visit an Accident & Emergency (spoedeisende hulp) without a referral from a doctor (huisarts or huisartsenpost); however, keep in mind that if a doctor could have treated the situation, you may be charged or refused treatment for your injury.



Fire brigade

For non-emergency situations you can call your local fire brigade on +31 (0)40-2608608.



Animal ambulance

If an animal needs medical assistance, you can call +31 (0)900 0245.

NL-alert

Residents can subscribe to the government's mobile alert service www.nl-alert.nl, which sends a text message in the event of an emergency in your area.

Public warning siren

Every municipality tests their public warning siren at 12:00 noon on the first Monday of every month.

For immediate danger, a warning siren will sound in the affected area(s) as a signal for people to head indoors.

What do I do if my passport or residence card is stolen?

If your passport has been stolen, file a report with the police (www.politie.nl) and contact your embassy immediately for instructions on what to do next.

If your residence card is stolen, file a report with the police and visit www.ind.nl for more information.



EXPLORE THE NETHERLANDS

Welcome to the Netherlands. The Netherlands is a small country with a big personality, known for its open culture, international mindset, cycling lifestyle, historic cities, green landscapes and strong connection to water. Whether you are relocating for work, study or family life, the country offers a wide variety of places to live and explore.

Although the Netherlands may look compact on the map, every region has its own character. From lively cities and international business hubs to peaceful villages, coastal towns, forests and countryside, there is something to discover in every part of the country. To give you a first impression, we will briefly highlight the twelve provinces and some of their key local features.

The country is also well connected, making it easy to travel between cities and regions. Many places can be reached by train, bus, tram, metro, bicycle or car. Later in this guide, we will explain more about public transport and getting around in the Netherlands.

North-Holland

North Holland is home to Amsterdam, the capital city of the Netherlands. The province combines historic towns, museums, canals, beaches and an international atmosphere. Cities such as Haarlem and Alkmaar offer a lively but slightly calmer environment than Amsterdam.

The province also has a beautiful coastline, with popular beach towns such as Zandvoort and Bergen aan Zee. North Holland is ideal for people who enjoy city life but also want easy access to the sea, dunes and nature.

South Holland

South Holland is one of the most urban and dynamic provinces in the Netherlands. It includes cities such as Rotterdam, The Hague, Leiden and Delft. Rotterdam is known for its modern architecture and international port, while The Hague is home to the Dutch government and many international organisations.

The province is also close to the coast, with seaside areas such as Scheveningen and Kijkduin. South Holland is a good choice for people who want career opportunities, culture and access to both city life and the beach.

Utrecht

Utrecht is located in the heart of the Netherlands and is known for its central position and charming city centre. The city of Utrecht has beautiful canals, historic buildings, restaurants and a lively student population.

Outside the city, the province offers villages, forests, parks and cycling routes. Utrecht is popular with people who want a central location and good connections to other parts of the country.

Overijssel

Overijssel is located in the east of the Netherlands and is known for its historic towns, nature and relaxed way of life. Cities such as Zwolle, Deventer and Enschede offer culture, shops, restaurants and business opportunities.

The province also has rivers, countryside and beautiful villages. Giethoorn, known for its canals and picturesque houses, is one of its most famous places.



North Brabant

North Brabant is located in the south of the Netherlands and is known for its welcoming atmosphere, innovation and lively cities. Eindhoven is an important technology and design hub, while Breda, Tilburg and 's-Hertogenbosch each have their own character. North Brabant is popular with internationals who are looking for career opportunities and a good quality of life.



Limburg

Limburg is located in the south of the Netherlands and has a unique character. The province is known for its rolling hills, historic towns, regional traditions and culinary culture. Maastricht is one of the oldest and most atmospheric cities in the country. Because Limburg borders both Belgium and Germany, it has a strong international feeling. The province is ideal for people who enjoy nature, culture and a more relaxed lifestyle.

Friesland

Friesland is located in the north of the Netherlands and has a strong regional identity, including its own language and traditions. The province is known for its lakes, open landscapes, historic towns and water sports. Leeuwarden is the capital of Friesland and has a lively cultural scene. Friesland is popular with people who enjoy space, nature, sailing, cycling and peaceful surroundings.

Groningen

Groningen is the northernmost province of the Netherlands and is known for its young and creative atmosphere. The city of Groningen is a lively university city with many restaurants, cultural venues and events. Outside the city, the province offers wide open landscapes, quiet villages and a strong local identity. Groningen is attractive for people who enjoy city life in a smaller and more accessible environment.

Flevoland

Flevoland is the youngest province of the Netherlands and is unique because much of its land was reclaimed from water. It is known for its modern layout, open spaces and newer residential areas.

Almere is the largest city in Flevoland and is popular with people who want more space while still being close to Amsterdam. The province also offers nature reserves, lakes and family-friendly neighbourhoods.



Drenthe

Drenthe is known for its peaceful atmosphere, nature and history. The province has forests, heathlands, cycling routes and traditional villages. It is also famous for its prehistoric monuments, called "hunebedden".

Assen and Emmen are the main urban centres and offer everyday facilities such as shops and schools. Drenthe is ideal for people who enjoy space, quiet surroundings and outdoor living.

Zeeland

Zeeland is located in the southwest of the Netherlands and is known for its coastline, islands, beaches and connection to the sea. The province has a relaxed atmosphere and is popular for holidays, water sports and coastal living. Middelburg, the capital of Zeeland, has a historic city centre with shops and cafés. Zeeland is ideal for people who enjoy the sea, nature, fresh air and a quieter lifestyle.

Gelderland

Gelderland is the largest province in the Netherlands and offers a wide variety of landscapes. Cities such as Arnhem, Nijmegen and Apeldoorn offer culture, history, shopping and good facilities. The province is also home to the Veluwe, one of the most famous nature areas in the country. Gelderland is ideal for people who enjoy space, nature and outdoor activities.

GETTING AROUND IN THE NETHERLANDS



Cycling

Cycling is part of the culture and everyday life in the Netherlands and is the easiest way to get around. It is a common mode of transport in the Netherlands, with 36% of people listing the bicycle as their typical mode of transport on an average day compared to the car (45%) and public transport (11%). This high frequency of bicycle travel is made possible by the Dutch cycling infrastructure, which includes cycle paths, protected intersections, ample bicycle parking, and cycling routes that are shorter, faster, and more direct than car routes.

In the countryside, a growing number of routes connect Dutch villages, towns and cities. Some of these are part of the Dutch National Cycle Network, a network of routes for bicycle tourism which reaches all corners of the country.

Renting a bicycle in the Netherlands is easy. For more information about pricing and availability, check out www.swapfiets.nl or www.ns.nl/en/door-to-door/ov-fiets.

You can also buy a bicycle from one of the city's many bicycle hops or second-hand from platforms like www.marktplaats.nl (the Dutch eBay).

Whether you decide to buy or rent, remember to always lock your bicycle! It's no secret that bike theft is common in the Netherlands. To prevent your bike from being stolen, the general rule in the Netherlands is to buy a sturdy lock or several locks and to always lock your bike to a pole.

Bus and train

You can plan all your trips in the Netherlands with the train, bus, metro, tram or ferry via www.9292.nl, 0900-9292, or the 9292 app. If you plan to travel by bicycle, e-bike, e-scooter or rental bike, you can include these modes of transport in your travel advice. Enter your trip from A to B and 9292 will immediately show you up-to-date travel information for all public transport in the Netherlands.

Taxi

Taxis can be recognized by the illuminated 'taxi' sign on the roof and the blue license plates. You can hire a taxi from a local taxi provider or you can book an Uber (www.uber.com). Taxis in the Netherlands cannot be hailed on the street.



PUBLIC TRANSPORT

The Dutch public transport system

Public transport in the Netherlands is reliable, well organised and widely used. You can travel across the country by train, bus, tram, metro and ferry, with good connections between most cities and regions. Trains are especially useful for travelling between cities, while buses, trams and metros help you get around locally.

When using public transport, always check in and out with the same card or device. This can be done with an OV-chipkaart, the new OV-pas, or with OVpay by using a contactless debit card, credit card or mobile phone. For planning your trip, the NS and 9292 apps are very helpful and commonly used in the Netherlands.

DRIVING IN THE NETHERLANDS

The Netherlands has a well-developed road network, with highways connecting major cities and regions. To drive legally, you must have valid third-party liability insurance for your car or motorcycle, register your vehicle, hold a valid driving licence, wear a seatbelt and transport children under 1.35 m in an approved child car seat.

Validity of your driving license

As an international resident, you may use your foreign driving licence in the Netherlands for a limited period. Driving licences from EU/EFTA countries can usually be used as long as they are still valid.

If your licence was issued outside the EU/EFTA, you may normally use it for up to 185 days after moving to the Netherlands. After this period, you will need a Dutch driving licence.

In some cases, a foreign driving licence can be exchanged for a Dutch one, depending on the country of issue and your personal situation. Always check the current rules with the RDW or your municipality.

Important

Driving without a valid licence can lead to fines and may affect your insurance coverage. An International Driving Permit is only a translation of your national licence and must be used together with your valid original licence. It cannot be exchanged for a Dutch driving licence.

If you bring a car with foreign licence plates, check whether it must be registered in the Netherlands. Dutch vehicle taxes, including BPM, may apply. If you do not follow the rules, you may face fines or additional tax assessments. Always check the current rules with the RDW and Dutch Tax Administration before driving.



Converting a foreign driving license

In some cases, you can exchange your foreign driving licence for a Dutch driving licence. This must be arranged in person at your local municipality. The municipality will send your application to the RDW. You may be able to exchange your licence if:

- you live in the Netherlands and are registered with your local municipality;
- your driving licence is still valid in the country where it was issued;
- your licence was issued in an EU/EFTA country, a country with a special exchange agreement, or you are eligible under the 30% ruling;
- you have a valid residence permit, unless you are an EU/EFTA citizen;
- for non-EU/EFTA licences, you lived in the country of issue for at least 185 days in the year the licence was issued.



If your driving licence cannot be exchanged, you will need to pass the regular theory and practical driving exams at the CBR.

Step 1: Health Declaration

If your driving licence was issued outside the EU/EFTA, you usually need to complete a CBR Health Declaration before applying for the exchange. In some cases, this may also be required for EU/EFTA licences. Check the current requirements with the CBR or RDW.

Step 2: Apply at your municipality

Once your Health Declaration has been approved, you can apply for the exchange at your local municipality. You may need to bring:

- your valid foreign driving licence;
- a recent colour passport photo;
- your residence permit, unless you are an EU/EFTA citizen;
- your approved Health Declaration, if required;
- your 30% ruling decision letter, if applicable;
- a certified translation if your licence is not written in the Latin alphabet.

For the latest information, always check the RDW and CBR websites.



SUPERMARKETS AND SHOPPING



Supermarkets

The Netherlands offers a wide range of supermarkets, local shops, fresh markets and international specialty stores. In most cities and towns, supermarkets are easy to find and often located within walking or cycling distance. Well-known supermarket chains include Albert Heijn, Jumbo, PLUS, Lidl and Aldi. In larger cities, you can also find international supermarkets and specialty stores with products from many different cultures and cuisines.

Local markets

Local fresh markets are held throughout the week in many towns and cities across the Netherlands. These markets often sell fresh fruit and vegetables, cheese, fish, bread, flowers and other local products. Some markets also offer clothes, household items and street food. Market days and opening hours differ per municipality, so it is best to check your local city or town website for up-to-date information. Visiting a local market is also a nice way to get to know your neighbourhood and experience Dutch daily life.

Shopping facts in the Netherlands:

- Bring your own bag, shopping bags are usually not free in the Netherlands. Many people bring their own reusable bags, while plastic or paper bags often cost extra.
- Statiegeld deposit system, Many plastic bottles and cans have a small deposit, called statiegeld. You can return them at machines in most supermarkets and get the deposit back.
- “Koopavond”, Many cities have one evening per week when shops stay open later than usual, this is known as koopavond.
- Sunday shopping differs per city, In larger cities, shops are often open on Sundays. While in smaller towns, opening hours may be more limited.

Shopping

Most Dutch cities and towns have a central shopping area with supermarkets, pharmacies, clothing stores, cafés and everyday services. Larger cities often have well-known retail chains, department stores and indoor shopping centres, while smaller towns usually offer a compact and practical selection of shops. Opening hours can differ per location, but shops are generally open from Monday to Saturday. Many cities also have a weekly late-night shopping evening, called koopavond, and some shops are open on Sundays.

Where to buy what in the Netherlands

Here are some of the most well-known shops:

- Household items and kitchen equipment: HEMA, Action, Blokker, Xenos
- Drugstores: Kruidvat, Etos
- Electronics: MediaMarkt, Coolblue, Bol.com
- Furniture and home decoration: IKEA, Leen Bakker, Kwantum, JYSK
- Clothing: H&M, Zara, C&A, Primark, WE Fashion, Pull&Bear, Stradivarius

Shopping centres and city centres

Larger cities often have well-known shopping streets, department stores and covered shopping centres. Smaller towns usually have a compact centre with practical shops for daily needs. Parking facilities are often available near shopping areas, and many city centres are also easy to reach by public transport or bicycle.

For up-to-date opening hours, Sunday shopping days and local shopping centres, it is best to check the website of the city, shopping centre or store you want to visit.

Second-hand shopping

Second-hand shopping is popular in the Netherlands, especially for clothing, furniture, books, bicycles and home decoration. Many cities and towns have kringloopwinkels thrift stores, where you can find affordable pre-owned items. Larger cities also often have vintage shops and curated second-hand clothing stores. Popular places to look for second-hand items include Kringloopwinkel, Het Goed, Rataplan, Episode, ReShare Store and local vintage boutiques.

Online second-hand shopping is also widely used. Popular platforms include Marktplaats, Vinted and Facebook Marketplace.





WORKING IN THE NETHERLANDS

The Dutch labour market

The Netherlands has a diverse and international labour market, with many opportunities for expats and internationals. The country is home to a wide range of international and multinational companies, as well as strong sectors such as technology, logistics, healthcare, finance, education, engineering, agriculture and creative industries. Work opportunities differ per region, so it is useful to explore both national job platforms and regional networks.

Finding a job in the Netherlands

If you plan on moving to the Netherlands, finding a job will involve more than just translating your CV into English or Dutch. It is important to understand the requirements for international workers, such as Dutch visa regulations, residence permits and work permits.

The Dutch job market can be attractive for expats, especially for those with international experience, technical skills or multilingual backgrounds. Many companies use English as a working language, although learning Dutch can improve your chances and help you feel more connected in daily life and at work. Recruitment agencies, LinkedIn, company websites and platforms such as Werk.nl can be useful places to start your search.

Work culture in the Netherlands

The Dutch usually work around 36 to 40 hours per week, sometimes spread over four days. In general, work in the Netherlands is well-structured and takes place during normal working hours, often from Monday to Friday between 9:00 AM and 5:00 PM. Overtime and shift work also occur, depending on the sector and role.

Dutch work culture is generally direct, organised and relatively egalitarian. Employees are often encouraged to share their opinions, ask questions and take initiative. Many Dutch companies have a fairly horizontal organisational structure, where managers are approachable and decisions are often made through discussion and planning.

Diplomas

Some employers may require diplomas to be evaluated or converted into the Dutch equivalent. If you are looking for a job in a non-regulated profession, you can contact International Credential Evaluation via www.idw.nl for a diploma evaluation.

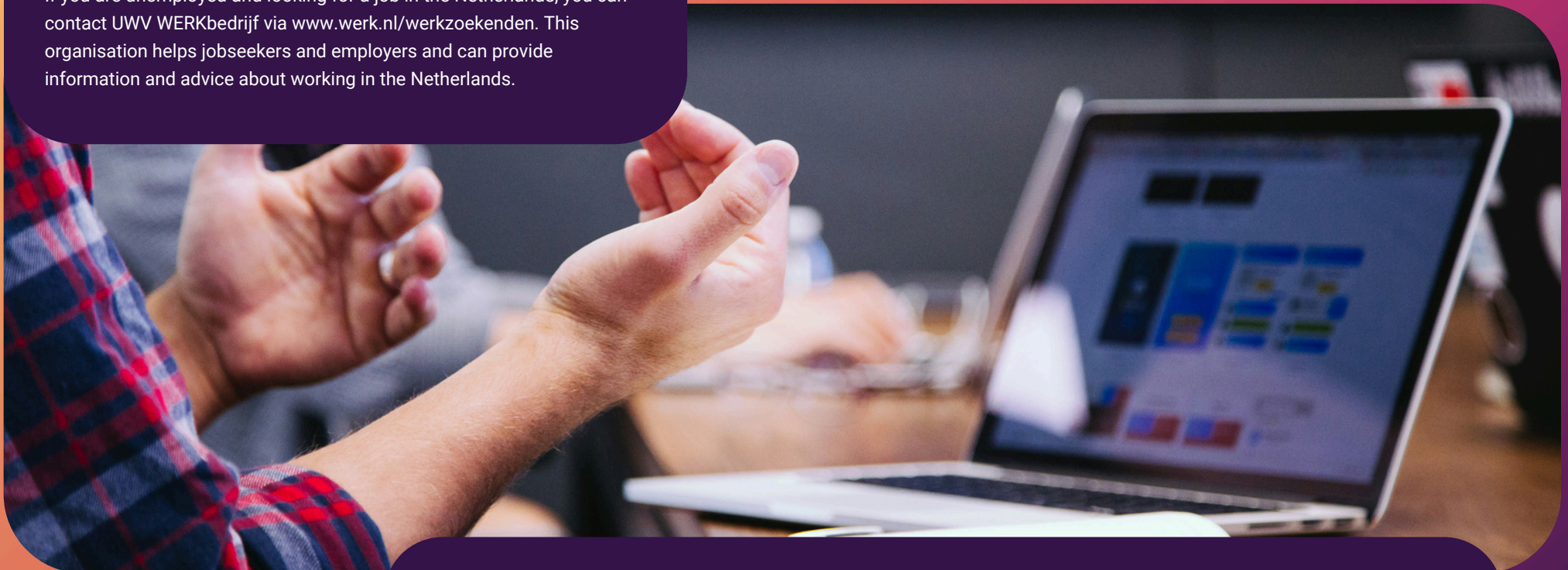
In most cases, you will have to pay the evaluation fee yourself.

If you wish to practise a regulated profession in the Netherlands, you may need official recognition before you can work in that field. Examples of regulated professions can include healthcare, education and legal professions. NUFFIC provides information about working in the Netherlands with a foreign diploma and explains how to check whether your profession is regulated.

If you are unemployed and looking for a job in the Netherlands, you can contact UWV WERKbedrijf via www.werk.nl/werkzoekenden. This organisation helps jobseekers and employers and can provide information and advice about working in the Netherlands.

Support for international spouses

A recommended website for skilled spouses who are motivated to enter the Dutch labour market is Expat Spouses Initiative. ESI connects internationals, especially spouses of international knowledge workers, to local professionals and helps accelerate their job market success in a community-driven way. Visit <https://expat spousesinitiative.org> for more information.



HOUSING IN THE NETHERLANDS

Although small, the Netherlands is one of Europe's most attractive destinations for internationals who want to work, study or build their career.

Relocating to the Netherlands often means enjoying a good work-life balance and becoming part of a safe, open and international society. Many newcomers quickly feel at home here. However, finding suitable housing can be one of the biggest challenges.

Housing crisis

The Netherlands is currently facing a serious housing shortage. There are more than 8.3 million homes, roughly 60% owner-occupied and 40% rental homes.

For first-time renters and buyers, the market is especially competitive. Population growth, limited building space, strict regulations, high construction costs and pressure on the rental market have all contributed to the shortage. The Dutch government has set ambitious housing targets, including the construction of hundreds of thousands of additional homes by 2030. Until supply catches up with demand, the housing market is expected to remain competitive, especially in popular cities and economic regions.

RENTAL HOUSING MARKET

When searching for a rental accommodation online you will often see across three key terms: **kaal**, **gestoffeerd** and **gemeubileerd**.

Kaal / Ongemeubileerd (unfurnished)

The property is usually empty. Flooring, curtains, light fixtures and furniture are generally not included

Gestoffeerd (soft-furnished/semi-furnished)

The property usually includes flooring, window coverings, light fixtures and basic kitchen and bathroom appliances. Furniture, beds, linen and personal items are not included.

Gemeubileerd (fully furnished)

The property is equipped with furniture and basic household items. This can include beds, sofas, tables, chairs, kitchenware and sometimes linen. The exact inventory differs per property.

Professional support when renting

Working with a housing agent is optional, but for many internationals it can make the rental search much easier and more effective, especially when time is limited or when starting the search from abroad.

A professional housing agent can arrange and attend viewings on your behalf, contact landlords and agencies directly, share online and local/off-market opportunities, and help you prepare a strong application.

This can save valuable time, reduce stress and improve your chances in a competitive market. **Xpat Housing Solutions** offers rental home search support throughout the Netherlands for internationals who want personal guidance from search to key handover.

Ready to explore your rental possibilities?

Visit <https://xpathousingsolutions.nl/rental-solutions> or scan this QR:





The rental contract

Before signing, check the rent, service costs, deposit, start date, duration, notice period and agreements about maintenance and repairs.

Most Dutch rental contracts are drafted in Dutch. An English translation may be provided, but the Dutch version is normally legally binding.

Duration of the rental contract

Most new rental contracts in the Netherlands are indefinite. This means they do not have a fixed end date.

Many contracts include a minimum rental period, often 12 months. After this period, the tenant can usually terminate the contract with one full calendar month's notice. The landlord, however, cannot simply end the contract and may only do so in specific legal situations.

Fixed-term rental contracts are now only allowed in specific cases. Always check the contract carefully before signing.

Diplomatic clause

A diplomatic clause is a special clause that is sometimes used in temporary rental situations. Despite the name, it is not only used for diplomats.

In practice, it often means that the landlord is temporarily renting out the property and wants to return to the home at a later date. In that case, the rental contract should clearly state the agreed rental period and the conditions under which the landlord can end the rental agreement.

For tenants, a diplomatic clause does not automatically mean that you can terminate the contract early if your work situation changes or if you relocate. Early termination is only possible if this is clearly agreed in the rental contract. Always check the wording carefully before signing.

Rent adjustment

In the Netherlands, it is common practice to adjust the rental price once every twelve months in line with economic inflation, which usually varies between 1% and 4%. In this case, the maximum percentage for rent adjustment is calculated using a formula from Statistics Netherlands (CBS). However, other agreements can be made by both parties concerning rent adjustments. For instance, the parties may agree on an annual rental adjustment that is not subject to inflation or they may agree to freeze the rent for a fixed period.

Housing allowance (huurtoeslag)

You may be eligible for Dutch housing allowance: a government contribution towards your monthly rent. This depends on your income, assets, household situation and rental property. Since 2026, a higher rent no longer automatically excludes you, but conditions still apply. You can check your eligibility and estimated allowance via the official Dutch Tax Authorities' calculation tool: toeslagen.nl/proefberekening.

Utilities and media subscriptions

Utilities such as electricity, gas, water, internet and insurance are often not included in the rent and should be arranged before moving in.

Through our trusted partner Utility Direct, you can get free help comparing and arranging utilities, tv & internet for your new home.

Scan the QR for more info:



PURCHASE HOUSING MARKET

Can internationals buy a home in the Netherlands?

Yes. Dutch regulations do not place general restrictions on internationals buying a home in the Netherlands, whether you are a resident or non-resident. However, if you need a Dutch mortgage, you usually need to live, work and be registered in the Netherlands.

Buying instead of renting

Buying a home in the Netherlands can be a smart long-term choice, especially if you plan to stay for several years. Monthly mortgage costs may be lower than rent, and homeowners can benefit from Dutch tax advantages. Over time, buying may also help you build wealth if property values continue to rise. However, house prices can fluctuate and buying a home requires careful preparation. It is important to understand your budget, mortgage options, buyer's costs and the local market before making an offer.

Searching for a home

Most people start their search online. The main national platform for buying property is Funda – the largest Dutch property website: www.funda.nl. However, not every property is easy to find online. Some homes are shared first through local agent networks or become available before they are widely advertised.

Buying support for internationals

Working with a buying agent is optional, but it can make the purchase process much easier and safer, especially if you are not familiar with the Dutch housing market. A buying agent can help you understand the market, select suitable homes, arrange and attend viewings, assess the property, advise on bidding strategy, negotiate with the selling agent and check the purchase contract. They can also help coordinate important steps such as the technical inspection, valuation, notary and mortgage process. In a competitive market, good guidance can help you act quickly, avoid costly mistakes and improve your chances of securing the right home at the right price.

Buying support by Xpat Housing Solutions

Xpat Housing Solutions helps internationals navigate the Dutch buying process with support from experienced and licensed buying agents, from the first search to the final key handover.

With smart online tools, local market knowledge, off-market opportunities and support with viewings, bidding, negotiation, inspections, notary and mortgage coordination, we help make your buying journey safe, efficient and free from surprises.

Ready to explore your buying options?

Scan the QR code or visit: <https://xpathousingsolutions.nl/buying-solutions/>



FINANCE YOUR HOME

Mortgage possibilities

Buying a home in the Netherlands is a big financial step. Most buyers do not pay the full purchase price from savings, but use a mortgage to finance the property.

The amount you can borrow depends on your income, employment situation, debts, interest rates and the value of the home. Dutch banks also look closely at your residence status, type of employment contract and whether your income is stable and verifiable.

There are different types of Dutch mortgages. The most common options are a linear mortgage and an annuity mortgage. The best choice depends on your financial situation, future plans and tax position.

Mortgage advisors specialised in helping expats

Many expats looking to buy property in the Netherlands use a mortgage advisor to help them through the process. While there are many Dutch advisors, there are also specialised expat mortgage advisors in the Netherlands. This is especially useful if you don't speak Dutch or are new to the Dutch property market.

Free mortgage intake

With Expat Mortgages South, our sister company, internationals can get independent, expat-focused mortgage guidance in English. During a free, no-obligation intake, you can learn:

- ✓ How much you may be able to borrow
- ✓ What your monthly costs could look like
- ✓ Which mortgage options may suit your situation
- ✓ How to prepare before making an offer

Want to explore your mortgage possibilities?

Scan the QR code or visit:

<https://xpathousingsolutions.nl/mortgages/>





MEETING PEOPLE

Tips for building a new social network:

Moving to a new country can be exciting, but it can also take time to build a new social network. In the Netherlands, there are many ways to meet people, both through international communities and local activities. Here are some tips:

- **Get to know your neighbours** by introducing yourself or inviting them for coffee or tea. Many people appreciate a friendly introduction when someone new moves into the neighbourhood.
- **Join Facebook groups**, such as Expats in the Netherlands, Expats Amsterdam, Expats Rotterdam, Expats Utrecht or local expat groups in your city or region. These groups are useful for asking questions, finding events and connecting with other internationals.
- **Learn Dutch to get to know the Dutch and feel more at home in daily life.** Many libraries, community centres and municipalities offer language cafés, often called Taalcafé or Language Café, where you can practise Dutch in an informal setting.
- **Socialise with other parents at your child's school.** School activities, parent meetings and birthday parties can be a natural way to meet other families in your area.
- **Join events for expats and internationals.** Useful websites include IAmsterdam, IamExpat, The Hague International Centre, IN Amsterdam, ACCESS Netherlands, InterNations and local international centres in your region.
- **Join a community group**, sports club or local association. Many neighbourhoods have community centres where activities are organised for residents, such as language lessons, creative workshops, walking groups or family activities.
- **Join a social or professional network, such as:**
 - InterNations – www.internations.org
 - ACCESS Netherlands – www.access-nl.org
 - Expat Spouses Initiative – www.expatspousesinitiative.org
 - International Women's Contact Amsterdam – www.iwcamsterdam.nl
 - International Women's Contact The Hague – www.iwcthehague.nl

Building a new social life takes time, but by joining activities regularly and staying open to small conversations, you will slowly start to feel more at home in the Netherlands.

FAMILY- FRIENDLY ACTIVITIES

Theme parks and zoos

The Netherlands has several well-known theme parks and zoos that are popular with families. Examples include:

- Efteling – www.efteling.com/en
- Toverland – www.toverland.com/en
- Duinrell – www.duinrell.com
- Madurodam – www.madurodam.nl/en
- Beekse Bergen – www.beeksebergen.nl/en
- Diergaarde Blijdorp – www.diergaardeblijdorp.nl/en
- ARTIS Amsterdam Royal Zoo – www.artis.nl/en
- Apenheul – www.apenheul.com

Indoor and outdoor playgrounds

Most cities and towns have indoor and outdoor playgrounds for children. Indoor playgrounds are especially useful on rainy days. Popular indoor playground chains include **Monkey Town, Ballorig and KidsPlaza**. Many neighbourhoods also have free outdoor playgrounds, parks and sports areas.

Interesting hotspots

For active family days, you can look for climbing halls, trampoline parks, escape rooms, bowling centres, cinemas, arcades and creative workshops in your area. Many cities also have children's farms, called *kinderboerderijen*, where children can meet animals and play outside.

Swimming

Swimming is a popular activity in the Netherlands. Most municipalities have indoor swimming pools, and many also offer swimming lessons for children. In summer, families often visit outdoor pools, recreational lakes or beaches. Always check whether swimming is officially allowed and whether lifeguards are present.

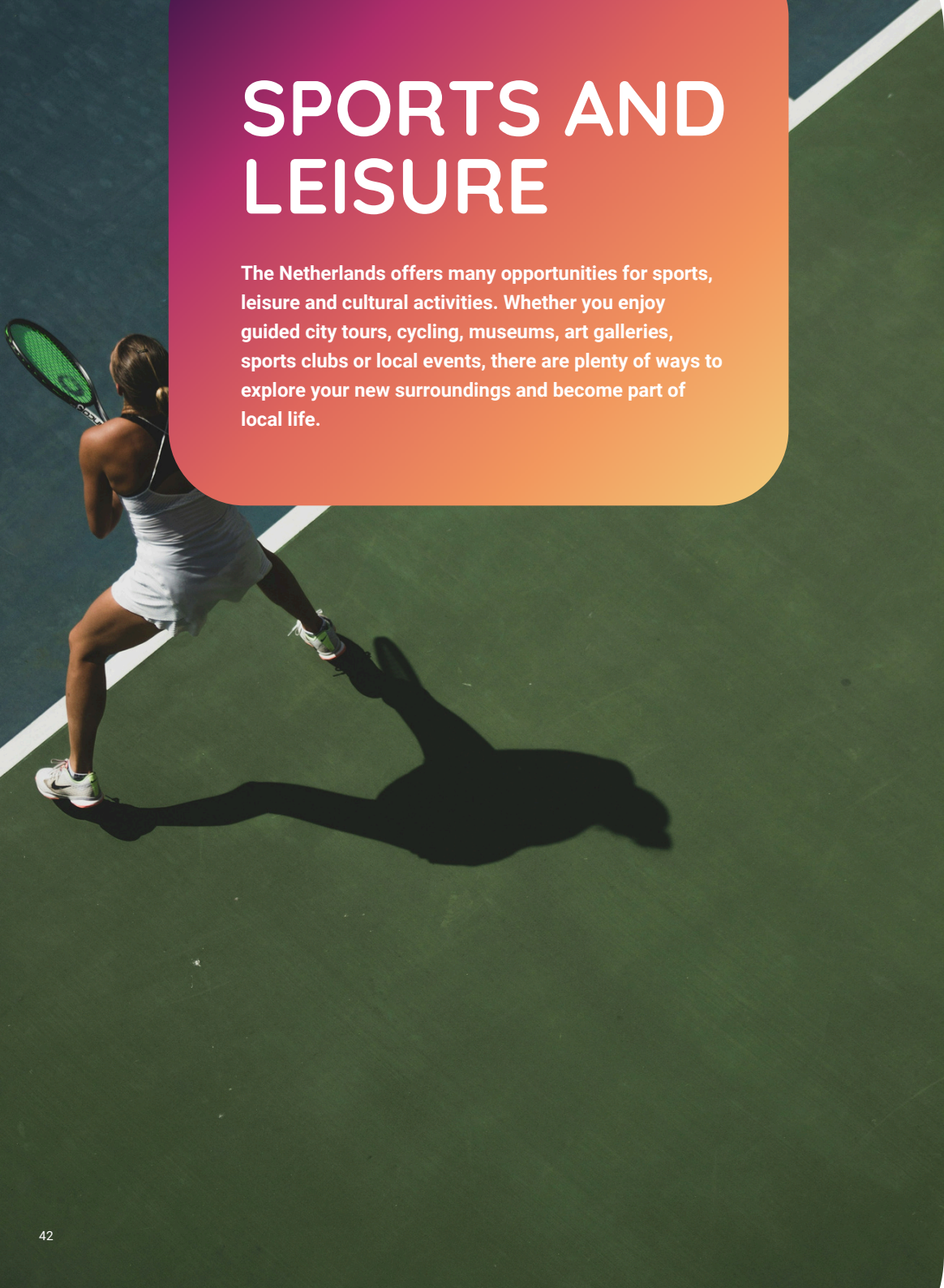
Museums

Many museums in the Netherlands are suitable for children and offer interactive exhibitions, family tours or workshops. Popular examples include:

- NEMO Science Museum – www.nemosciencemuseum.nl/en
- Naturalis – www.naturalis.nl/en
- Rijksmuseum – www.rijksmuseum.nl/en
- Maritime Museum Rotterdam – www.maritiemmuseum.nl/en
- Openluchtmuseum – www.openluchtmuseum.nl
- Spoorwegmuseum – www.spoorwegmuseum.nl
- Paleis Het Loo – www.paleishetloo.nl/en

For local family activities, it is always useful to check your municipality website, local Facebook groups or regional family platforms.

Whether you enjoy active days out, cultural activities or quiet afternoons in nature, the Netherlands offers many options for families. Because activities and opening hours can differ per season and location, it is always useful to check the official website before visiting.



SPORTS AND LEISURE

The Netherlands offers many opportunities for sports, leisure and cultural activities. Whether you enjoy guided city tours, cycling, museums, art galleries, sports clubs or local events, there are plenty of ways to explore your new surroundings and become part of local life.

Group tours

Many Dutch cities offer guided tours for visitors, expats and new residents. Examples include historical walking tours in Amsterdam, architecture tours in Rotterdam, political and royal tours in The Hague, and canal tours in Utrecht, Leiden or Delft. These tours are a great way to learn more about your new surroundings and discover places you might not find by yourself.

City tours by bike, e-bike, boat or bus

Cycling is a popular way to explore the Netherlands, and many cities offer bike or e-bike tours with local guides. In canal cities such as Amsterdam, Utrecht, Leiden and Delft, boat tours are also a popular option. Larger cities may also offer bus tours, hop-on hop-off options or themed routes focused on history, architecture, food or local culture.

Local museums and art galleries

The Netherlands has many museums, art galleries and exhibitions. Well-known examples include the Rijksmuseum and Van Gogh Museum in Amsterdam, Mauritshuis in The Hague, Kunstmuseum Den Haag, Boijmans Van Beuningen in Rotterdam and the Kröller-Müller Museum in Otterlo. Smaller cities and towns often have local museums as well, where you can learn more about regional history, art, nature or traditions.

City walks

Most Dutch cities and towns are easy to explore on foot. Popular city walks include Amsterdam's canal district, Rotterdam's modern architecture, Maastricht's historic centre, Utrecht's wharf cellars and Delft's old town. Many municipalities and tourist information points offer walking routes, maps or apps, so you can explore at your own pace.

Parks and outdoor recreation

The Netherlands has many parks, forests, dunes, lakes and beaches where people go for walks, picnics, running, cycling or simply relaxing outdoors. Larger cities often have well-known parks, while smaller towns usually have green areas, playgrounds and walking routes nearby. National parks such as De Hoge Veluwe, Zuid-Kennemerland and De Biesbosch are popular for weekend trips and outdoor activities.



Sports and clubs

Sports are an important part of daily life in the Netherlands. Many people join local clubs for football, hockey, tennis, swimming, running, cycling, fitness or yoga. Joining a club is also a good way to meet people locally. Most municipalities have information about sports clubs, swimming pools and sport facilities in the area.

Gyms and fitness

Gyms and fitness studios can be found in most Dutch cities and towns. Well-known chains include Basic-Fit, SportCity, TrainMore, David Lloyd and Anytime Fitness. There are also many local gyms, yoga studios, Pilates studios, CrossFit boxes and personal training studios. Before signing up, it is useful to check the membership options, cancellation period and opening hours.

Theatre, cinema and cultural venues

Most larger towns and cities have theatres, cinemas, music venues and cultural centres. These venues offer theatre shows, concerts, dance performances, comedy nights, film screenings and family shows throughout the year. Some cinemas and theatres also offer international films, English-language performances or events for expats and internationals.

Leisure and local events

Throughout the year, cities and towns organise markets, festivals, concerts, theatre performances and seasonal activities. Examples include King's Day, Dutch Design Week, Amsterdam Light Festival, North Sea Jazz Festival, local Christmas markets and summer food festivals. Local municipality websites, tourist information points and cultural agendas are useful places to find events near you. For more inspiration, websites such as [Holland.com](https://www.holland.com), local tourist information websites and municipality websites can help you discover cities, nature, events and cultural highlights across the Netherlands.





EDUCATION

The philosophy behind Dutch education reflects Dutch society. It aims to encourage students to be open-minded and to think and learn in a creative manner.

Dutch primary education

Most primary schools are either state-owned or faith based. There are also schools that teach according to a specific method. The similarities between these schools are:

- The curriculum is broad and progress is monitored by standard testing
- In the final year of primary school, parents, teachers and children decide together, with the help of standardised national tests, which type of secondary school is most appropriate
- Children can start school at the age of four and are legally required to attend from the age of five to eighteen
- School starts in August and has several holidays

PRIMARY SCHOOLS IN THE NETHERLANDS

Families can choose between Dutch primary schools, international schools and, in some areas, bilingual education.

Most Dutch primary schools teach in Dutch. Children who do not yet speak Dutch may receive extra language support, depending on the school and municipality.

International schools usually follow an international curriculum, such as the International Baccalaureate, International Primary Curriculum or another recognised programme. They are often chosen by families staying temporarily, families who move between countries or Dutch families returning from abroad.

Bilingual schools offer part of the curriculum in English and part in Dutch. This can be an attractive option for families who want their children to integrate into Dutch society while also developing strong English-language skills. Availability differs per region and school.

International and bilingual education is mainly available in or near larger cities. Admission requirements, waiting lists, fees and curricula differ per school, so it is important to contact schools early.

For an overview of international schools, visit:
www.dutchinternationalschools.nl

Advantages of international education

International education can be a good option for families staying temporarily in the Netherlands or planning to move abroad again. Advantages may include:

- International community
- English as the main teaching language
- Dutch language lessons may be offered
- Curriculum aligned with international systems
- Staff experienced with children from different backgrounds
- Easier transition when moving abroad again

International secondary education

International secondary schools often offer programmes such as the International Baccalaureate Middle Years Programme, International General Certificate of Secondary Education or International Baccalaureate Diploma Programme.

These programmes are designed for internationally mobile students and can help prepare them for higher education in the Netherlands or abroad.

Admission requirements differ per school and programme, so check carefully in advance.

Dutch secondary schools

Children staying in the Netherlands longer may attend Dutch secondary school. Dutch secondary education has different levels, such as vmbo, havo and vwo. Children who do not yet speak Dutch may first attend a newcomer class, often called an ISK or Internationale Schakelklas, where they receive extra Dutch language support before moving into regular Dutch education.

For more information, parents can check local municipality websites or national school information platforms.

Colleges and universities

The Netherlands has many high-quality colleges and universities offering a wide range of programmes. Higher education is generally divided into research universities and universities of applied sciences.

Research universities focus more on academic and theoretical education, while universities of applied sciences are usually more practice-oriented.

Many institutions offer English-taught bachelor's and master's programmes, especially in larger student cities. Well-known examples include the University of Amsterdam, Delft University of Technology, Eindhoven University of Technology, Utrecht University, Leiden University, Erasmus University Rotterdam, Maastricht University, University of Groningen, Radboud University and several universities of applied sciences across the country.



Public holidays

1 January	New Year's Day
Variable date	Good Friday
Variable date	Easter
27 April	King's Day
4 May	National Remembrance Day (not a bank holiday)
5 May	Liberation Day (bank holiday every 5 years)
Variable date	Ascension Day
Variable date	Pentecost
25 + 26 December	Christmas Day and Boxing Day

There are a few regional variations for Dutch public holidays, carnival for instance is only celebrated in catholic Southern areas in February and/or March.

School holidays

The Dutch school districts are divided into three regions and summer holidays are usually rotated to help distribute the seasonal influx of holiday-goers. Other school holidays are generally held at the same time, but some may differ depending on the school. Check the Dutch school holidays per region here: <https://www.schoolvakanties.nl>

PUBLIC HOLIDAYS AND SCHOOL HOLIDAYS



HEALTHCARE

Health issues can be scary, especially in a foreign country. Rest assured that the Netherlands boasts a high-quality healthcare system, although it may be arranged somewhat differently than what you're used to.

General practitioner/family doctor

A general practitioner, called a huisarts in Dutch, is your first point of contact for most medical questions and health problems in the Netherlands. If needed, your GP can refer you to a specialist or hospital. You can find a GP by searching online in your area or by checking with your health insurance company. If the practice accepts new patients, you will usually need to complete a registration form online or in person. It can be helpful to provide your GP with medical records from your previous doctor.

Scheduling appointments

When you call your GP's office, the assistant, called a doktersassistent(e), will ask questions to assess how urgent your situation is. This information is treated confidentially and helps determine whether you need an appointment, phone consultation or immediate care.

A standard GP consultation is usually scheduled for around ten minutes.

After-hours medical care

If you call the GP outside office hours, a recorded telephone message (usually in Dutch) will provide the contact details for an on-duty doctor or medical centre. In the Netherlands this service is referred to as the huisartsenpost and is available on weekdays from 5:00 PM to 8:00 AM and all day on weekends and public holidays.



Pharmacy

Please note that there is a big difference between a drugstore or chemist (drogist) and a pharmacy (apotheek). Pharmacies are the only outlet for prescription drugs in the Netherlands. Drugstores carry only non-prescription medications, toiletries and cosmetics.

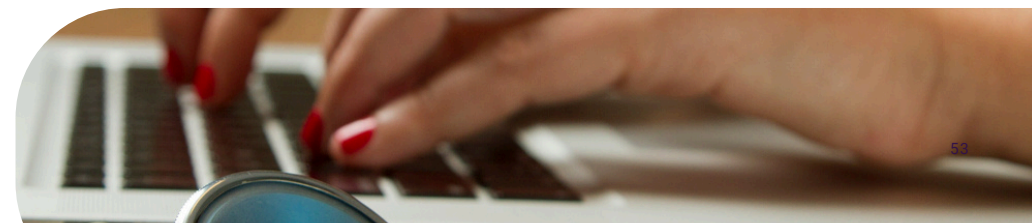
Once you've found a GP, you need to find a nearby pharmacy where you can pick up your prescriptions. If this pharmacy works with your particular insurance provider, you will not have to pay the bills upfront.

Hospital

Once you've received a referral from your GP, you can contact the hospital to make an appointment. While some procedures may have waiting periods, many insurance companies are aware of the current waiting lists and can mediate on your behalf. In general, most hospital rooms are shared.

Dentist

A dentist (tandarts) can be found on Google or by checking with your health insurance company. If the dentist can accommodate you as a new patient, an assistant from the dentist's office will ask you to complete a general registration form online or in person. This procedure will vary per dentist. Once you are registered, your dentist will schedule a regular check-up every six months. The dentist will perform most routine interventions him or herself.





Health insurance in the Netherlands

If you live or work in the Netherlands, Dutch basic health insurance is usually mandatory. You normally have four months to arrange this, but the insurance should cover you from the date you became insured in the Netherlands.

Because rules, coverage and personal situations can differ, it is important to arrange your health insurance on time and choose a policy that fits your needs. Through our trusted partner **Insurance Experts**, you can get a free consultation to understand your options and arrange suitable coverage.

Get your health insurance arranged in time

Scan the QR code for more information.



Emergency

The emergency number in the Netherlands is 112. When you dial the emergency number, an operator will answer in Dutch, however, they will be able to speak to you in English as well. The operator will ask for your location and what kind of assistance you need (police, fire brigade or ambulance) in order to connect you to the right service. The operator can dispatch an ambulance and first responders and can also provide emergency instructions over the phone while you wait for help to arrive.



**IN CASE OF
EMERGENCY,
CALL 112**

FINANCES

Opening a bank account

If you plan to live in the Netherlands for a longer period, a Dutch bank account is highly recommended. It is often needed for salary payments, rent, utilities, insurance, online payments and everyday expenses.

Most Dutch banks offer English-language support, and many allow you to start the application online or through an app. In some cases, a video call or appointment may still be required. The largest traditional banks are ABN AMRO, ING and Rabobank.

Online banks such as Bunq and Revolut are also popular with internationals, especially for quick digital onboarding and app-based banking. They can be convenient, but services, fees, customer support and acceptance may differ from traditional banks.

Requirements differ per bank, but you may need a passport or ID, proof of address, BSN, proof of income and sometimes a tax identification number. Some banks allow you to open an account before you have your BSN, but you may need to provide it later.

Would you like help making an appointment to open a Dutch bank account? Let us know here: <https://xpathousingsolutions.nl/contact/> We can introduce you, free of charge and without obligation, to one of our trusted banking partners for expats.

Paying for purchases

In the Netherlands, the debit card is the most common way to pay for everyday purchases. Most people use a debit card, contactless payment, Apple Pay, Google Pay or mobile banking apps. Cash is still accepted in many places, but used less often.

Credit cards are accepted in some shops, hotels and restaurants, but are less common than in many other countries. For online payments, iDEAL is the most widely used Dutch payment method and allows you to pay directly from your bank account.

Apps such as Tikkie are often used to request or split payments with friends, colleagues or family.



TAXES

Income tax in the Netherlands

If you live or work in the Netherlands, you will usually pay Dutch income tax. For employees, wage tax is normally withheld from your salary by your employer. In many cases, you may still need or want to file an annual income tax return, especially in your first year, when you moved to or from the Netherlands, bought a home or qualify for deductions.

Your first Dutch tax return can be different from a regular return. If you moved to the Netherlands during the year, you may receive an M-form, which is used for people who were only tax resident in the Netherlands for part of the year.

30% ruling / expat scheme

Many highly skilled migrants coming to the Netherlands may qualify for the 30% ruling, also called the expat scheme. This allows your employer to pay part of your salary tax-free as compensation for extra costs related to moving to and living in the Netherlands. The Dutch Tax Authorities must approve the application, and conditions apply.

Tax support for internationals

Dutch taxes can be confusing, especially if you have income, property or savings abroad, qualify for the 30% ruling, have a tax partner or need to file an M-form. Getting advice early can help you avoid mistakes and make use of available tax benefits.

Through our trusted tax partner **TaxSavers**, internationals can get a free 30-minute tax consultation with an experienced tax advisor. TaxSavers assists expats with Dutch tax returns, M-forms, the 30% ruling, VAT returns, freelance/ZZP taxes and other tax questions.

Book your free tax consultation

Scan the QR code for more information.



Child benefits (kinderbijslag)

If you live or work in the Netherlands and have children under 18, you may be entitled to child benefit. This is a quarterly government contribution towards the cost of raising children. The amount depends mainly on the age of your child. Child benefit is arranged through the Sociale Verzekeringsbank (SVB). Check: www.svb.nl

Childcare benefits (kinderopvangtoeslag)

If you use registered childcare and you and your partner both work, study or meet other conditions, you may be entitled to childcare benefit. This contribution helps cover part of your childcare costs. The amount depends on your income, household situation, type of childcare, hourly rate and number of childcare hours. The government reimburses childcare costs up to a maximum hourly rate and for a maximum of 230 hours per month per child. Check or apply via: www.belastingdienst.nl.

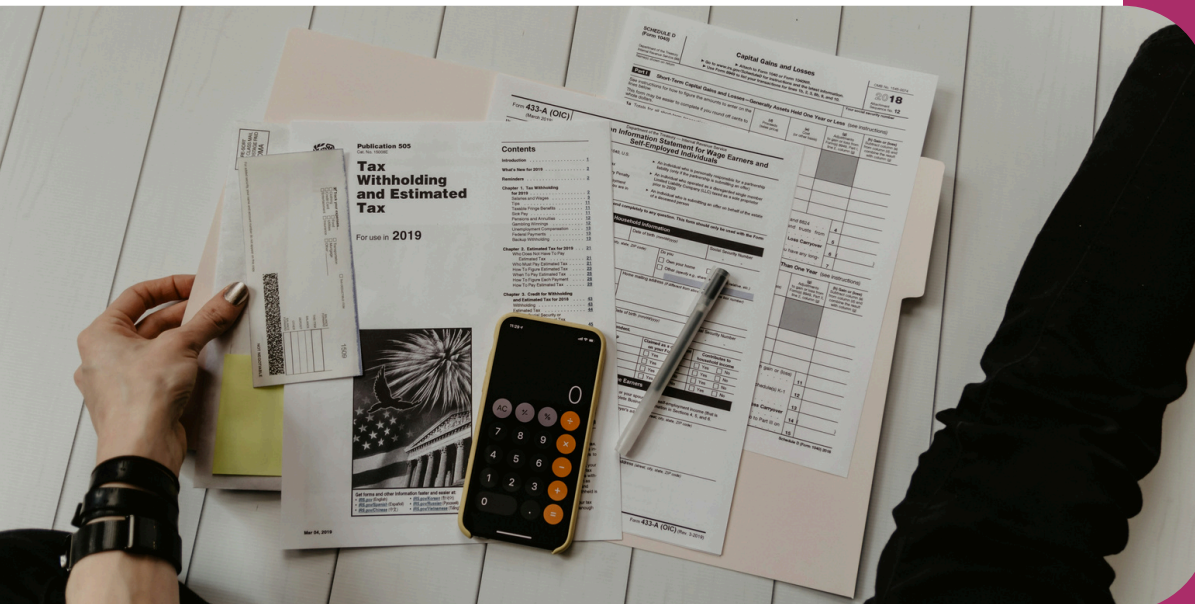
CITY TAXES FOR WASTE AND WATER

Water purification tax (waterzuiveringsheffing) is charged for water treatment and purification. This tax is usually charged by the regional water authority and may be included in your water bill or sent as a separate tax assessment.

Waste tax (afvalstoffenheffing) is charged for the collection and processing of household waste. After registering at the municipality, you may receive this tax assessment directly from the municipality. The fee often depends on the number of people in your household, usually with a distinction between single-person households and households with two or more people.

Taxes and waste collection rules vary per municipality and region. Your housing consultant can advise you on the tax amount you can expect to pay. Please note that even if your landlord is charged for certain taxes directly, these costs may sometimes be passed on to the tenant if this is allowed in the rental agreement.

In the Netherlands, household waste is usually separated into different categories, such as general waste, organic waste, paper, glass, plastic and cans. Collection days, container systems and recycling rules differ per city or town. In some areas, waste is collected from your home at set times, while in apartment buildings residents often use underground containers nearby. Some municipalities use a waste pass or city pass to access these containers.



INSURANCE POLICIES

There are two ways of arranging an insurance policy in the Netherlands. You can go to an insurance company or bank to arrange a policy in person, or you can contact an insurance broker who can help you select the best insurance policy for you.

Arranging the right insurance is an important part of settling in the Netherlands. Some insurances are mandatory, while others are optional but strongly recommended. The right choices depend on your home, family situation, work, car ownership and personal needs.

Mandatory insurance

Health insurance

If you live or work in the Netherlands, Dutch basic health insurance is usually mandatory. This covers essential healthcare such as GP visits, hospital care, specialist treatment and many prescription medicines. Children under 18 are usually insured free of charge under a parent's policy. Adults pay a monthly premium and may have to pay an annual excess, called *eigen risico*, for certain types of care.

Motor vehicle insurance

If you own a car, motorbike or scooter in the Netherlands, third-party liability insurance is mandatory. This covers damage you cause to others. More extensive coverage, such as limited or full *casco* insurance, is optional and depends on the value and age of your vehicle.



Recommended private insurance:

Personal liability insurance

This covers damage that you, your partner, your children or sometimes your pets accidentally cause to someone else or their property. It is not mandatory, but highly recommended.

Household contents insurance

This covers your personal belongings inside your home, such as furniture, electronics, clothing and valuables. Even if you rent a furnished property, it is usually wise to insure your own belongings.

Travel insurance

Travel insurance can cover unexpected costs during trips, such as lost luggage, medical assistance abroad or cancellation costs. Check whether your existing policy from another country still offers enough coverage after you move to the Netherlands.

Independent insurance advice

Choosing insurance in a new country can be confusing. Coverage, exclusions, deductibles and package deals differ per insurer, and not every policy fits every situation.

Free insurance advice:

Through our trusted insurance partner, our clients can receive independent advice and help arranging suitable insurance for their life in the Netherlands. Book a free consultation with our trusted insurance partner using the QR code.



Welcome to the Netherlands

We hope this guide has helped you feel more prepared for your move to the Netherlands. Settling into a new country takes time, but with the right information and support, each step becomes easier.

At Xpat Housing Solutions, we are here to guide you through the settling-in process and answer any questions you may have along the way. You can find our contact details on the back of this guide.

We wish you happiness, confidence and success as you start this new chapter in the Netherlands.

Welcome, and enjoy your new home!



The team:

Behind every successful relocation is a dedicated team that truly cares. At Xpat Housing Solutions, you won't just get automated tools or generic advice.

You'll have real people by your side, making sure every step of your housing and settling-in journey feels smooth and personal.



Get in touch



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