



EXPATHELP
RELOCATION • IMMIGRATION • HOUSING • EDUCATION

Relocation Guide to the Netherlands



DUTCH LIFE

Welcome to Dutch LIFE and congratulations on your forthcoming move to the Netherlands!

At Expat HELP we're looking forward to guiding you through your international relocation experience, which we're going to help make easy and understandable. With all the information available out there, it can quickly become overwhelming, and that is exactly why we are here to help manage the process for you.

Our relocation plan is designed to give you relevant information in a logical way so you know what to expect in each phase during the relocation, and most importantly, we personalise it to your needs.

Dutch LIFE has four parts which align with the key phases of relocation:

- Part 1: Orientation Basic, essential information to familiarise yourself with as a starting point.
- Part 2: Preparation Launching your personal plan and getting ready for the relocation.
- Part 3: Arrive Arriving in the Netherlands and taking care of the formalities.
- Part 4: Settle Settling into your new home and neighbourhood.

Here's some of the many things our service includes:

- General information to manage your expectations about life in the Netherlands.
- Hands on support (personal relocation plan, personal visits and dedicated 7-day helpline).
- Organising the immigration process and submitting HSM residence permit application(s).
- Applying for the 30% tax rule and submission of annual Dutch tax returns.
- Finding a new home (house viewings, contract negotiation, check-in assistance and neighbourhood orientation).
- Establishing contacts/appointments for you with local service providers.
- Assistance in dealing with social/family matters, such as schools and medical care.
- Researching local (sports) clubs, charity work and other personal interests.
- Providing partner/spouse employment advice.
- Cultural awareness training, and advice on suitable Dutch language courses.

To get started, please read Part 1: Orientation and make some notes about services or areas that interest you, so we can discuss those and integrate them into your personal plan.

We are confident that you will fully enjoy life in the Netherlands and we look forward to welcoming you as a 'local'.

Kind regards,

Roz Fremder
Owner, ExpatHELP

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PART 1. ORIENTATION
INTRODUCTION TO THE NETHERLANDS

The Netherlands (Nederland) is located in North-West Europe. It borders the North Sea to the north and the west, Belgium to the south, and Germany to the east. Due to its geographical location, the Netherlands has a moderate maritime climate with relatively cool summers and mild winters.

The country is densely populated with the Randstad (its largest urban area) incorporating the four largest cities: Amsterdam, Rotterdam, the Hague and Utrecht. Outside its borders, the country is often referred to as Holland, although strictly speaking, Holland comprises of only the two western provinces, called North Holland and South Holland.

Key Facts and Figures

Population	Over 17 million
Capital city	Amsterdam
Currency	Euro
Official language	Dutch
Airports	Schiphol (Amsterdam), Rotterdam, Eindhoven, Groningen and Maastricht
Favourite town vehicle	Bicycle
Popular sports	Football (Soccer), Hockey, Cycling, Ice Skating
Famous painters	Rembrandt, Vermeer and Van Gogh
National colour	Orange
Countryside/scenery	Flat, Windmills, Dikes and Canals
Traditional souvenirs	Clogs, Delftware, Cheese and Tulips

Dutch is the national language. The term Dutch also refers to the population and anything originating from the Netherlands (e.g.: Dutch flowers). In general the Dutch understand and speak English very well, and in addition many Dutch people also speak German and French.

The Dutch value the right for everyone to voice their opinion, but they also understand the need to work together. This has led to a style of consensus decision-making, also known as the 'poldermodel', which requires cooperation despite differences and maintains a pragmatic approach. In fact the Dutch are sometimes mistaken for being 'arrogant' which is not the case.

It's not easy to rank the Netherlands as an expensive or cheap country to live in, as the answer actually depends on the country you are using as a comparison.

In general though, here are some notes:

- Prices in supermarkets are more or less the same for a particular chain nationwide, and in terms of price differences between chains, Albert Heijn and Jumbo sit near the top with Aldi and Lidl near the lower end.
- Prices in local retail shops can differ depending upon the location of the store, e.g. prices in Amsterdam can often be higher than in Rotterdam.
- Compared to other European countries: taxis are expensive¹, bus/tram/metro tickets are about average and rail transport is relatively good value.
- Prices for accommodation (renting and buying) vary, with the main cities (Amsterdam, the Hague, Utrecht and Rotterdam) being more expensive than the rest of the Netherlands.
- Overall price levels in the Netherlands are about average for a Western European country.

1. For example a taxi from Schiphol Airport to Amsterdam centre costs about € 30–35 for a 15–20 minute journey.

IMPORTANT DUTCH PUBLIC HOLIDAYS AND EVENTS

On public holidays, banks, governmental institutions and most companies are closed. Recently though more and more shops, museums, and other local service providers have decided to remain open on some public holidays, however, public transportation services are generally operated on a limited/Sunday schedule.

Here are the most important Dutch public holidays and national events:

Date	Dutch name	English name	What/Why
1 Jan	Nieuwjaarsdag	New Year's Day	Public Holiday
Jan/Feb	Carnaval	Carnival	Dutch version of Mardi Gras
Mar/Apr	Goede vrijdag	Good Friday	Public Holiday for banks and government agencies, not for commercial sector.
Mar/Apr	Tweede paasdag	Easter Monday	Public Holiday
27 April	Koningsdag	King's Day	Public Holiday with patriotic festivities and street markets
4 May	Dodenherdenking	Remembrance Day	Commemoration of all the Dutch who have died in conflict/war with ceremonies at several War Memorials (such as Dam square in Amsterdam) including a two- minute silence at 8:00pm.
5 May	Bevrijdingsdag	Liberation Day	Public holiday every 5 years, originally to mark the end of World War II but nowadays the values of freedom and democracy are celebrated more generally.
May	Hemelvaartsdag	Ascension day	Public Holiday (40 days after Easter)
May	Tweede pinksterdag	Whit Monday	Public Holiday
11 Nov	St Maarten	St Martin's Day	Comparable to Halloween. Children go around the houses in their neighbourhood. They carry little lanterns and sing songs in return for fruit and sweets.
5 Dec	Sinterklaas	Saint Nicolas	'Dutch Santa Claus celebrations'. The Saint visits primary schools and delivers presents in the evening.
25 Dec	Eerste kerstdag	Christmas Day	Public Holiday to celebrate the birth of Christ. Besides the traditional decorated Christmas tree inside, many homes display lots of outdoor lighting.
26 Dec	Tweede kerstdag	Boxing day	Public Holiday
31 Dec	Oudejaarsavond	New Year's Eve	Celebration with family and friends, eating Dutch doughnuts (oliebollen) and lighting fireworks at midnight.

King's Day (Koningsdag)

Previously known as Queen's day, this festive public holiday was renamed in 2013 to King's Day after the abdication of Queen Beatrix. She handed over the throne, after 33 years of rule, to her eldest son Willem-Alexander. King's Day celebrates his birthday and will be held each year on 27th April (with the exception that if that date falls on a Sunday then it will be celebrated a day earlier). Historically the Dutch are traders and the day remains an occasion to trade anything-and-everything at local street markets (vrijmarkten). Children participate actively by collecting their old toys and spreading them out on rugs to sell for some extra pocket money, while the adults enjoy the live music on the streets and the many parties happening almost everywhere, including on many boats on the canals.

Saint Nicolas (Sinterklaas)

On the 5th of December, the birthday of Saint Nicolas is celebrated. Although it's mainly a feast for children, adults and friends often exchange small gifts together with a poem, which traditionally is meant to mildly tease the person receiving it. Though Sinterklaas is still very popular, exchanging gifts at Christmas is gaining popularity as well, especially amongst adults and/or families with teenagers or older children.

DUTCH CUSTOMS AND ETIQUETTES

The Dutch, as like all cultures, have several traditional customs and etiquettes that govern social behaviour. Some customs may not be true in all regions, however the information below will certainly give you a good idea of what to expect when it comes to the Dutch people and their general customs.

The People

Dutch society is egalitarian, individualistic and modern. People tend to view themselves as modest, tolerant, independent and self-reliant. They value education, hard work and ambition, and they tend, on the whole, to avoid ostentatious behavior or spending, favouring a secure financial future.

The Dutch are proud of their cultural heritage, rich history in art and music, and involvement in international affairs. It could be said that they are respected for their no-nonsense and direct approach when it comes to communication, however sometimes this can be misunderstood as arrogance or impolite but in reality it is just a very honest approach that is grounded in good intentions and traditional etiquette. As always, manners differ amongst groups but if you're unsure, then asking about basic etiquettes will not be considered impolite.

Greetings

When entering a room it is customary to shake hands with everyone present and to also introduce yourself (if the host hasn't done so already) to those you're meeting for the first time. If there are too many people to shake hands with and the setting is informal, publicly identifying yourself to the group as a whole is ok. The Dutch consider it rude not to identify yourself.

When introducing themselves, the Dutch shake hands and say their name (generally their first name). And similar to many cultures, if seated it's polite to stand up before shaking hands.

However when meeting friends and relatives, the Dutch will kiss cheeks three times. The first kiss is on the right-hand cheek, the second on the left and the third again on the right. They'll do this when saying goodbye as well. And note, women will kiss women and men, whereas men kiss women but generally just shake hands with other men.



Dining and Entertainment

If service is required, you will need to call a waiter. In general, serving staff do not appear at your table without a request, unless you have just been seated. A waiter or waitress is beckoned by making eye contact and raising a hand, perhaps adding "meneer" (for a waiter) or "mevrouw" (for a waitress). Finger snapping is considered extremely rude.

Tipping is a sign of appreciation of the service; some people do, some people don't. It also depends on the type of place you are visiting and/or if you are standing at the bar (where tipping is less common) or if you are seated in a restaurant (where tipping is fairly common). The tip is usually between 5% and 10% rounded towards a full figure.²

In most cases the Dutch will make it clear beforehand who intends to pay the bill. If not, assume the arrangement is to 'go Dutch'. No one will be embarrassed at splitting the bill, which is the norm. Simply dividing the bill by the number of people present is most common, but it's also acceptable to pay just your portion if that's what everyone wants to do.

Please be aware that a smoking ban is in place for all public areas and hospitality venues. Since July 2008, nobody is allowed to smoke in places such as hotels³, restaurants, cafés, discotheques and concert halls, unless seated in a designated smoking area.

The Dutch and Foreign Languages

Internationally, the Dutch are considered to be proficient at speaking foreign languages. This is because the Netherlands has a high standard of education and an education system which focuses on the international position of the country. Teaching English starts in the last two years of elementary (primary) school, and is an obligatory part of the national exam for all secondary schools. German and/or French are also taught and are often chosen as an exam subject in secondary school. Spanish and recently Chinese are also becoming popular.

You'll probably find that if you try to speak with the Dutch in their own native language you'll get a reply in English. The Dutch love an opportunity to practice their English but they are also often just trying to be helpful as they've recognized you are a foreigner. However this can be frustrating for you if you want to practice your Dutch, or even patronizing if you do speak the language well. But either way it's not considered rude to let them know you'd like to have the conversation in Dutch so you can keep your practice up.

2. Like in many other countries in Europe, the bill (legally) includes service fees that guarantee a decent basic income for the serving staff even without tips.

3. Smoking is not allowed in hotel lobbies and breakfast/dining rooms. Hoteliers themselves can dictate whether smoking is permitted in the individual hotel rooms.

The Dutch will often correct or help with the pronunciation of words. Most Dutch find it charming that someone is trying to speak Dutch although some may be surprised a foreigner is attempting to learn the language, which is often considered a tricky one.

In Dutch, it is possible to politely ask for something without saying the equivalent of “please”. The phrase “Mag ik”, which stands for “May I” is commonly used instead of “please”. Consequently, Dutch people speaking English tend to not say “please” when asking for something in English either. This may be misinterpreted by native speakers as too direct or quite rude, but it is rarely intended that way.

DON'T SPEAK DOUBLE DUTCH

As daunting as it may seem at first, if you really want to be part of Dutch life, there is no escaping learning the local language.

The Erasmus University in Rotterdam recently researched the experiences of expats living in the Hague and Rotterdam. The following quote was included from an Italian expat:

“It’s a country that up to a certain point it’s easy to integrate in. For instance housing and public transport are very easy. Setting up your life here is easier than in France or in other countries. So for an expat it is quite easy to start working here. But integrating in Dutch society is a different story; you have to put in a lot more effort, mainly because of the language.”

In this research, most expats responding to the questionnaire were participating in or had completed a Dutch language course. They found that just participating in a course was not enough to learn the language. You have to practice, practice, practice. However, due to the Dutch being so keen to speak English, it might be difficult to put theory into practice. Therefore, do not give up after an English reply, as mentioned earlier, just explain you prefer to continue your conversation in Dutch. It also helps to watch Dutch news programs and English films with Dutch subtitles.

Here are some different types of language courses available:

- Full-immersion courses - often 5-day off-site intensive training sessions, either individually or in small groups. Books, materials and meals are generally included. Often you are required to stay on the premises or in accommodation nearby. Price levels for first level courses range from € 2,500 to € 3,500.
- Private language institutions offer individual tuition and language classes to suit different needs and budgets. These courses range from basic beginner classes to more advanced courses, such as NT2 school (Dutch as Second Language).
- The Volksuniversiteit (operating on a not-for-profit policy) offers language courses for non native Dutch speakers. They require students to have at least secondary school education in their native country.⁴ Some local governments financially support the Volksuniversiteit in their town/region, hence prices at the Volksuniversiteit are generally lower than those of private institutions. However be aware that their class sizes also tend to be bigger (up to 12 students).

Before you enrol in a specific course, you are generally required to make an appointment for an intake to determine your entrance level.

As more and more companies/organisations recognize the value of speaking Dutch, they are quite often prepared to fund language courses as part of the relocation package/new employment contract of an expat-employee. Sometimes Dutch lessons for partners and children are also included.

GETTING AROUND AND ABOUT

The Dutch pride themselves on being very efficient, so in general the transportation infrastructure is good. A handy website to visit for public transportation information is the Council of Transportation (gemeentevervoerbedrijf - GVB in Amsterdam) or the route planning site 9292. Both are available in English.

www.9292.nl

www.ns.nl

The public transport system is extensive and roads are well maintained. However traffic congestion is still considerable, especially in and around the major cities at rush hours.

In Amsterdam especially, trams, metro and busses are an easy way to get around to avoid the congestion on the roads. But please be aware! No matter, if you are a pedestrian, a cyclist or a car driver, trams go first both from your left and/or your right side.

Aside from public transportation or cars, when you move to the Netherlands you will also notice the huge amount of bicycles. This is a very

4. The Dutch government has decided that everyone who wants to become a permanent Dutch citizen has to be able to speak and write Dutch at a certain level, before an application for permanent residency can be submitted. In order to meet this requirement, many subsidised Dutch classes are available, such as the courses given at Regional Training Centres/ROCs. As these courses are open to all, education levels of participants will vary greatly. Currently the public funding of these courses is under review.

popular and famous mode of transport for the Dutch. So you'll almost certainly want to get yourself a bike soon after your arrival. Following is some more specific information to help you get around and about.

Taxis

Taxis can be ordered via phone, hailed on the street, found at official taxi ranks or booked via the Uber App. The ranks, indicated with blue taxi signs, can be found near train stations, popular nightlife areas, busy pedestrian areas, etc.

The maximum rate for flagging down a taxi is € 7.50 and includes the first 2kms. After that a price per kilometre is charged. The rates a particular taxi driver charges are displayed on a fare card, which should be visible from outside the taxi. The driver is legally permitted to charge a waiting rate per minute prior to commencing the journey. However, you should not be charged for being delayed in traffic or held up in a queue.

If you need a taxi, departing from a certain location for example your home, it's most common to call and order one. Which can be done at the time you need it, or in advance. Almost always they will require a specific pick up address, not just a crossroads location.

Taxicentrale Amsterdam (TCA) is the largest taxi base in the Amsterdam region and most operators speak English.

www.tcataxi.nl

+31 (0) 20 777 7777

Compared to other countries, taxis are relatively expensive. Below is an indication of taxi rates in Amsterdam. And note, it is not customary to tip taxi drivers, but if you feel like rounding up the cost of your journey they will appreciate it.

< 2 km = € 7.5	± 4 km = € 12	± 8 km = € 21	± 13 km = € 32
± 3 km = € 10	± 6 km = € 16.5	± 10 km = € 25	± 16 km = € 38

(Generally the Uber App is the less expensive option)

Public Transport

When travelling with public transport, you must use a public transport pass (OV-chipcard). The OV-chipcard is an electronic card with a built-in chip which enables you to use all forms of public transport such as buses, trams and metros (subway). These are available for purchase (or renewal) at most major stations via automated machines.

There are different types of cards available: disposable OV-chipcards and re-usable ones. The latter being personalized (persoonlijk) with your name and photo, or anonymous (anoniem).

www.ov-chipkaart.nl

Within Amsterdam, the GVB (public transport company) also offer special 24-hour (1 day) or 168-hour (7 day) OV-chipcards, entitling you to unlimited travel through the city by tram, bus and metro.

Important! You must check-in upon entering and check-out upon leaving the vehicle, by swiping your card past the electronic readers found by each door.

More public transport information is available in Dutch or English on this site:

www.9292.nl

Driving a Car

To drive a car in the Netherlands you must:

1. be 18 years of age or over,
2. have a valid driving license, which is recognised by Dutch law and
3. have third party insurance and
4. drive a registered vehicle⁵.

The website of the Department of Transportation (Rijksdienst voor het Wegverkeer - RDW) offers helpful information on all things related to driving in the Netherlands, registering motor vehicles and driving licenses. It is however mostly in Dutch but they also have an 'International Visitors' section in English.

www.rdw.nl

5. Please note that once you are a resident of the Netherlands (i.e.: you are registered with the municipality) you are not allowed to drive a car which is registered in another country.

Some basic guidelines for driving in the Netherlands:⁶

- Drive on the right side of the road, overtake on the left.
- Unless otherwise signposted, vehicles from the right have the right of way (priority). In general, this also applies to vehicles turning onto the main road from a side street on the right.
- Trams always have priority except where signposted differently at major junctions.
- Buses have priority, when indicating and pulling out of a bus stop.
- Drivers should pay particular attention to cyclists. Be aware that one-way streets for cars are often two-way streets for cyclists.
- It is compulsory to carry a driving license, car registration papers and insurance documents in the car (Dutch, EU and International Driving Licenses are accepted).
- Whilst driving, the driver may only use a mobile phone in combination with a hands-free system. Even holding a mobile as a driver in a moving car is considered an offence.
- Seatbelts are compulsory in the front and rear of the car.
- Children shorter than 1.35m must be seated in an approved car seat or booster seat.
- The Netherlands has strict drinking driving laws.

Be aware that speed limits are implemented rigorously. Speed cameras, speed traps and unmarked vehicles are used by the traffic police. Driving over the speed limit and other law infringements are severely punished (e.g. fines, license withheld, vehicle seized).

Indications of the most common speed limits for motor vehicles (unless otherwise signposted):

- Motorway (autosnelweg): 130 km/h dropping to 100 km/h (where marked)
- National road (autoweg): 100 km/h
- Other main roads outside towns/cities: 80 km/h
- Built-up areas in towns/cities: 50 km/h dropping to lower limits in designated child friendly residential areas.

Parking

In most major Dutch cities, such as Amsterdam, there is a severe lack of parking available. Sometimes it's even best to just use a bicycle or public transport, however if you need to use a car then it's wise to be familiar with the parking options available.

More information can be found on their website, however it's only in Dutch, so below we have outlined the important things to know.

www.amsterdam.nl/parkeren-verkeer/parkeren-reizen/

www.parkmobile.nl

In an effort to reduce congestion, many cities have a park and ride scheme (P+R-locaties). The driver parks at an organised, out of town location and then finishes the journey on public transport to the city centre. Look for the P+R signs at various locations, usually on the outskirts of the central city.

In P-zones, parking tickets are available from parking-meter-machines (usually grey or yellow).

Tip:

Many of these machines are now only accepting payments via credit/debit or ATM cards, and you will need to input the registration number of your vehicle, so make sure you know it before you walk to the machine! With the Parkmobile App you don't have to pay at a machine anymore, as it counts the time of parking in the App. It will also charge you through your personal account.

Most machines will ask for your license plate number which will be saved for the duration of the parking. In case you get a printed ticket, it needs to be visible from the windscreen at the front of the car. Failing to display the ticket or filling in the license plate number is considered the same offence as parking illegally. In both cases the parking police can 'wheel-clamp' the car by putting a yellow locking device onto its tyre(s) and/or fining the driver. Be aware that towing away an illegally parked car can cost you hundreds of euros so it's not worth the risk! In Blue Zones, parking time is restricted but free for a set amount of time, therefore a parking disc - displayed on the dashboard - is required.

6. This summary is a rough guideline only. It does not in any way supersede local rules and regulations, road signs and/or the official Dutch driving manual.

These are blue discs and are available at tobacco shops, police stations and ANWB-shops.

More and more towns/cities have introduced parking permits (parkeervergunningen) for residential areas. These are permits that allow residents to park in their neighborhood for a set yearly fee. In Amsterdam there are waiting lists for these permits because they are limited, and it can take you several years to obtain a parking permit, depending on your area of residence.

Tip: If you are interested in a parking permit, make sure you get your name on the list early via your Municipality. You will need proof of residence in your neighborhood, like a utilities bill for example.

Renting a Car

There are many local and international car rental firms in the Netherlands. Here are our picks of the international, well-know companies you could use if need be::

www.avis.com

Amsterdam +31 (0) 20 683 6061

Schiphol Airport +31 (0) 20 655 6050

www.hertz.com

Amsterdam +31 (0) 20 612 2441

Schiphol Airport +31 (0) 20 502 0240

www.sixt.com

Amsterdam +31 (0) 6 4423 7990

Schiphol Airport +31 (0) 20 405 9090

Cycling

Cycling is one of the cheapest, very common and most efficient ways to get around the cities. Even in the cold weather the Dutch are still out there on their bikes. Due to the many designated bike lanes and the fact that drivers are accustomed to many bikes around the roads, it is actually quite safe. Nothing will make you feel more like a local than biking to and from work, or out and about in the weekends.

Signposts make it very clear where you can and can't cycle, and just remember to stay to the right just like with the road rules, and do not stop abruptly when in a flow of cyclists or you may face some annoyed fellow cyclists – always pull off to the side if you need to stop.

You can purchase a bike at the many bicycle shops in the main cities. Second-hand bikes are very common and more cost effective, but still expect to pay around € 150. And don't forget to buy a lock. You will need to secure your bike (to a solid object or bike stand) each time it is unattended, otherwise risk losing it very fast.

Expat HELP recommend The Ciclo rijwielhandel bike shop (Ruysdaelstraat 35, Amsterdam, +31 20 6764511) and have a strong partnership with them.

Tip: Be aware of tram tracks – while cycling, if you are riding parallel to the tracks, be mindful of not getting your wheel stuck in them, otherwise you may go for an unwelcome tumble!

AMSTERDAM AREA ORIENTATION

Amsterdam is the capital of the Netherlands and has approximately 835,000 residents from 180 different countries. It is truly an international city. It's referred to by many residents as one of the great, small cities of the world having the advantages of a big city (culture, nightlife, international restaurants, extensive public transport) but with the cozy atmosphere of a smaller one (quiet, green and relatively compact).

As just mentioned, Amsterdam is relatively small. A 10–15 minute bike ride will get you pretty much anywhere you want to be. Hence we advise not to be too concerned with location, but focus more on choosing the home you like best. It's always good to have a feeling for the neighbourhoods though so here are some areas you might consider living in.

The Canals: Who doesn't want to live on the canals... watching the boats go by, people going about their daily life and tourists looking at a map on the middle of a bridge with bikes buzzing around them. Living on a Unesco World Heritage site has special appeal and the liveliness of central Amsterdam is amazing. There are hundreds of places to eat and plenty of nightlife, but also be aware of the costs; apartments in this area tend to be smaller and prices are steep.

The Jordaan: This was initially a poorer part of town, built for the people working in warehouses and factories. Later it became popular with artists and in the last 10 years it has started to attract professionals and young couples. Located west of the main canals, it has a number of beautiful canals flowing through it. Its quirky, narrow streets host a bohemian mixture of artists and expats with a core of working-class locals.

Old South (Oud Zuid): Like rubbing shoulders with famous locals (called BN-ers in Dutch)? This is a likely place to find them. Located just behind the Concert Building on Museum Square, it is a leafy part of Amsterdam with large, spacious houses. It is an ideal location for easy access to international schools, the Vondelpark and quality restaurants and cafes, which makes it very popular with expats. Prices are comparable to living on the canals but the houses, being more spacious, are better suited to families.

Old West (Oud West): Solid, down to earth, more affordable Amsterdam; where the locals still live and where you get to know your baker, butcher and green grocer. The area is home to many expats, particularly around 'Helmertsbuurt', which is somewhat more urban and edgy than Oud Zuid.

Westerpark: Part of Amsterdam West is the neighbourhood Westerpark. This lively part of Amsterdam hosts the Westerpark, which combines a big green space with the Westergasfabriek, a place with lots of cultural events. With old-school streets and shops, cafes and new restaurants, this neighbourhood offers a vibrant atmosphere. With only 10 minutes by bike, the PVH office Houthavens is a stonethrow away. Also the office on Stadhouderskade is reachable within 15-20 minutes by bike or public transport.

Bos&Lommer: Those two districts of Amsterdam are becoming increasingly popular. A bit more out to the west, the neighbourhood offers cultural establishments, parks and a multicultural crowd.

The Pipe (De Pijp): Some of the best bars and nightlife Amsterdam has to offer can be found here with rental prices somewhat lower than the inner city center (which is still only a stones throw away). It's no wonder this area attracts many students and young professionals. If you want to park your car easily though, don't live in The Pipe as finding a space towards the end of the working day is very difficult. But if you like to get out-and-about on your bike or shop at Amsterdam's biggest market (Albert Cuyp Market) then this vibrant gem might be the perfect location for you.

Zeeburg/IJburg: Something completely different... these areas have been newly developed over the last 15 years to reduce Amsterdam's housing shortage. Lacking perhaps the architectural charm of old Amsterdam but offers spacious, comfortable, modern housing at a reasonable price. You can even park your car by the front door and your house/apartment often has a 'water-view'. These areas are increasingly popular with families or couples that want more room to move and enjoy outdoor living, as many apartment complexes share a garden area.

Amstelveen: This is a leafy, prosperous, family-oriented suburb close to Amsterdam. A little further out than the other suburbs however easily accessible by public transport and it hosts an international school, is close to Schiphol airport and provides family homes with gardens and free parking. It also has an excellent shopping center and many different kinds of sporting facilities.

Het Gooi/Bussum/Naarden: An alternative option to big city living is one of the neighboring towns in the area known as 'Het Gooi'. Well connected with Amsterdam via public transport and motorways these affluent and pretty towns are bustling yet relaxed. If a slightly larger house and more greenery is what you're after this could be for you. Detached housing is possible although not always affordable in these areas, but benefits like easier parking, bigger back gardens and quieter streets are tempting. Many locals commute to Amsterdam for work, or work in the town of Hilversum, which is known as the radio and television broadcasting center of the Netherlands. Don't be surprised if you bump into a few TV stars in the area.

Amsterdam-North (Noord): Directly across the water, which is known as the “IJ” and only a five minute free ferry ride away. This part of the city offers the best of two worlds: green spaces and charming little villages contrasting edgy architecture, festivals, art studios and waterfront beach bars. This is why it is home to families, as well as students and artists.

Haarlem: Haarlem is located to the west of Amsterdam, and about 20 minutes away by train from Central Station in Amsterdam. The classic Dutch city is full of history, cobbled streets, museums and cozy restaurants and bars. With its own vibrant charme and photogenic architecture it is often referred to as a scaled-down version of its famous neighbour Amsterdam.

HOUSING AND ACCOMMODATION

Renting or buying a property in the Netherlands is mainly dependent on personal preferences and circumstances. In general though renting is a great option if you are planning on staying for around three years or less and buying becomes more advantageous if you are thinking about staying for a longer period.

Therefore many expats arriving in the Netherlands decide to rent first, and this is also our recommendation, as you may not immediately know how long you'd like to stay.

Renting

One of the most important aspects of being an expat is feeling like you belong; feeling ‘local’, and we believe your home is essential in this. Therefore we developed Dutch HOME, our specialized rental housing search and settle service, which (depending on your package) is optional or included as part of our Dutch LIFE full relocation service (and is covered in Part 3: Arrive).

It's a service designed to help you understand the Dutch property market, familiarize you with local housing, and support you throughout the whole search and settle process. With this service we provide far more than just the keys to your new residence!

Therefore, if you choose to rent, we'll sit with you as soon as you arrive in the Netherlands and talk about your specific housing requirements in more detail. But one important point we'd like to mention already are the standard costs involved in starting a rental contract in the Netherlands, so there are no surprises and you can be fully prepared.

Much like other European cities, there are standard agent's fees, upfront rent payments and bonds involved, when choosing a rental property in the Netherlands. The agent's fee is generally one month's rent, the landlord will likely expect one month's rent up front, and they will also ask for a bond/deposit which again is usually one month's rent, depending on the size and furnishing of the place you are renting. So all in all, do expect that a sum of around three months rent is needed to settle into a rental home.

To give you an idea, here is what you can expect from our Dutch HOME service:⁷

1. Free intake to discuss your specific housing requirements.
2. Introduce you to the Dutch property market.
3. Identify potential homes that meet your criteria.
4. Create and accompany you on a personal viewing tour, with local car pick-up/transfers.
5. Negotiate and prepare the offer for the home you choose.
6. Advise on expectations for rent, service charges, white goods, etc.
7. Review the contents of the rental contract and coordinate signing process.
8. Accompany you during check-in and help orientate you with the neighbourhood.
9. Help you contact utility providers and set up home comforts such as TV, internet etc.
10. And we'll continue to be there by monitoring the completion of any check-in issues and providing an emergency support line for any unexpected events like losing your keys.

7. The fee for Dutch HOME is based on no-cure/no-pay and amounts to one month's rent (excl. 21% VAT).

Buying

If you are considering buying a house, it's best to get the specialized advice of a mortgage advisor before starting the process. A mortgage advisor will sit with you and determine factors, like which house price category fits your budget, taking into account the monthly mortgage payments and other accommodation expenses.⁸ It is also recommended with a qualified licensed buying broker/agent. We will assist you in finding a reputable advisor or broker.

Municipality taxes and levies

Waste collection levy

The waste collection levy (afvalstoffenheffing – AFV) is used for the collection, processing and disposal of household rubbish. The method of payment for this tax varies by municipality. The fee within the municipality of Amsterdam in 2019 for a one-person household is €276.-, a more-person household pays €368.-.

Water Tax

There are two water taxes (depending on your property), everyone registered in Amsterdam is charged for once a year. The water board tax (waterschapsbelasting) contributes to regional water system management (maintenance of dykes, control of water levels etc.). In addition, there is a pollution levy (verontreiningsheffing) for properties not connected to the sewage network, and a water purification levy (zuiveringsheffing), contributing to purification processes used for waste water, for all properties connected to the sewage network.

INTERNATIONAL REMOVALS

It's one thing to get you to the Netherlands, but what about your belongings?

At Expat HELP, we have a close working relationship with a number of reliable, Dutch-based international removal companies who can help you get your belongings safely to the Netherlands. Here are their websites:

www.atlas-movers.nl

www.unimove.nl

www.dehaan.nl

www.mondial-movers.nl

To get started though, please read the general information below and make some notes on your requirements, so that we can discuss them with you and ensure you get the relevant removal quotes based on your needs.

A European move is generally carried out with a removal truck by road. For transport to/from the UK, either a ferry or the Channel Tunnel is used. The costs involved are based primarily on the bulk and size of household goods, expressed in cubic meters and the distance travelled. Other elements that impact cost are; how many specially packed goods, time frame of the move (urgent or not), temporary storage requirements and whether or not the locations are easy to reach.

An intercontinental move is carried out by sea or air, whereby your goods are held in steel containers or wooden crates. The cost of intercontinental transport is largely determined by the cost of shipping, with air transport being more expensive than sea. Other influencing factors are; the number of cubic meters, the total distance involved, the possibilities for combining removals, and the exchange rate because shipping prices are quoted in US dollars.

Note that international removal companies often have temporary storage facilities available too.

Here's a quick checklist of what should be included on your quote from the removal company:

- packing materials
- protection of your goods by the mover (insurance)
- detailed inventory list
- preparing and completing the transport documents (including customs requirements)
- loading of goods at the pick-up location
- transport to destination

Tip: Ask your mover in advance to supply special packing materials, moving boxes, wardrobe boxes, labels and bubble-wrap.

8. In the Netherlands paid interest regarding the mortgage of your main residence is tax-deductible for a maximum of 30 years, though bear in mind that in return for this tax benefit, tax is also levied on the deemed rental value (WOZ) of your property.

9. Possible extra charges are: packing of glass, disassembling/assembling furniture, unpacking of household goods, delivery to multiple addresses, temporary storage, and insurance.

HEALTH AND PUBLIC LIABILITY INSURANCE

Health Insurance

Health insurance and coverage in the Netherlands is, on the whole, quite good. The general rule is that if you work and pay income tax in the Netherlands, you are obliged to have Dutch health insurance, even if you are already insured for health care costs in your own country.

Possible exemptions are:

1. Cross-border workers. If your country of residency is another EEA state and you also work in that country, you can be insured in your home country based on EU regulation 1408/71.
2. Receiving your income from abroad. For example, if you are a posted employee who is staying in the Netherlands for less than a year and your salary is paid in your home country.
3. Students and non-salaried academic researchers. The following conditions have to apply: [a] you are in the Netherlands for the sole purpose of studying or doing research on a (study) grant and [b] your total stay is less than 1 year and [c] you are less than 30 years of age.

For UK citizens we recommend to confirm the coverage in the Netherlands with your Health insurance before leaving the UK. Ensure that there are no gaps in coverage as you're not automatically entitled to medical treatment under normal NHS rules.

However, in most cases you will have to obtain Dutch health insurance cover for the period that you are employed in the Netherlands.¹⁰

To apply for health insurance offered by a Dutch insurance company, you need to have a Dutch citizen service number (Burger Service Nummer - BSN). This number will be provided to you upon registration with the Municipality (which we'll help you do once you arrive).

From the moment you are registered with the Municipality, you have four months to obtain Dutch health insurance and you're free to choose your own health insurance provider (zorgverzekeraar). (And please note that once insured, you are only allowed to change your health insurance provider once a year at a certain time - generally at the beginning of each year.)

Your Dutch health insurance will be automatically back-dated to the date you registered with the Municipality. If you have incurred health costs in the meantime (for example in the event you were admitted to hospital) these costs can be declared, once your health insurance policy is finalised.

This means that you might be required to pay the costs personally at first. To avoid having to pay out personally and to avoid you being without health insurance in your initial period (i.e. before registration with the Municipality), we recommend you to temporarily keep the health insurance policy of your country of departure. But make sure you check whether an extension in the coverage of your current insurance policy is required or not, to ensure health costs in another country (i.e. the Netherlands) will be covered (reimbursed).

When it comes to health insurance it's always best to first check whether your employer offers corporate health insurance to its employees, as it can be convenient and cost effective due to a collective discount. But if your employer does not offer this and you'd like to receive more information on Dutch health insurance providers, please contact us for our info sheet on this topic.

All Dutch health insurance providers are obliged to offer the mandatory basic health insurance package (basisverzekering). The contents of this basic policy are determined by the government and generally they cover:

- Medical care, incl. GPs, hospitals, medical specialists and midwives/obstetricians.
- Hospital admissions and mental health care.
- Medication/medical aids.
- Rehabilitation.
- Basic dental care for children/youngsters up to 18 years of age.
- Required medical care/help when abroad (e.g. on holiday or a business trip).

Health insurance providers have an obligation to accept everyone for the basic package, irrespective of gender, age and health. The average fee for the basic health insurance package is approximately € 1,200 a year (for 2019).

Health insurance companies also offer additional premium packages (aanvullende verzekeringen). These packages cover additional services/products such as; physiotherapy, optometry, dental care for persons over 18 years of age, and alternative medicines.

As with a most insurances, you will also have an excess (eigen risico) of at least € 385 (for 2019). This means that you will have to pay the first € 385 towards your health care costs yourself. The excess applies per person and does not apply for GP care, natal care, maternity care and the dental care youth package. As a policyholder, you can opt to pay a voluntary higher excess and corresponding lower fee.

Children (under the age of 18 years old) are insured for free on their parents' insurance policy, however this only applies to the basic health insurance package.

10. If you are not covered by Dutch health insurance, you risk being fined and billed retrospectively for the period you were not insured.

Public Liability Insurance

In the Netherlands, you are legally liable if someone suffers damages through a mistake or accident caused by you. That means you must compensate the other person for the damage suffered. Personal liability insurance (aansprakelijkheidsverzekering - AVP) protects you against this.

An AVP covers almost all damages¹¹ for which you, as a private individual, can be held liable regardless of how the incident in question occurred. An AVP will also cover damages your child or pet might have caused. The costs for AVP cover are approximately € 4 per month, and it's well worth the small investment to be safely covered.

Tip:

Please note that an AVP does not cover damages caused by motor vehicles, for example through a collision. This should be covered by taking out (third-party) car insurance (WA-verzekering).

30% TAX RULING

There are some great advantages of being an expat in the Netherlands, and one you may have heard of is the '30% reimbursement ruling' (also known as the 30% Tax Ruling). As an expat, you may be eligible for this special tax advantage and at Expat HELP we can certainly help determine that for you and guide you (or your employer) through the process of applying for this, if relevant.

To explain further, the 30% Tax Ruling is a tax-free allowance that is considered to be a compensation for the expenses that foreign employees incur working outside of their home country. Basically, this means a (eligible) foreign employee is granted 30% of their income tax-free.

Here's a basic example of how it is applied:

Original gross salary:	€ 71,429	100%
Tax-free allowance:	€ 21,429	- 30% (granted to employee tax-free, as compensation for expenses)
Agreed salary for payroll tax purposes:	€ 50,000	= 70% (taxable salary)

The 30% tax advantage is widely applied across all industries and public sectors, however, it is important to understand that the 30% reduction in gross salary is likely to have implications for potential unemployment or disability benefits, as these types of benefits are based on your taxable salary. In addition, the 30% tax-free part is not taken into consideration for the pension build-up. Therefore the Dutch Tax Authorities require expats to confirm their understanding of the related financial consequences by signing a mutual agreement together with their employer.

For an individual, these are the basic eligibility criteria:

- You must be an expat-employee in the Netherlands (i.e. your employer is liable to withhold Dutch payroll tax).
- You were recruited from abroad to work in the Netherlands.
- You have specific experience/expertise, which is scarcely available in the Netherlands, or you are partaking in an international job rotation scheme.

Specific experience/expertise is determined by a combination of the following three factors:¹²

- Level of education.
- Your net level of salary in the Netherlands corresponds to that which was previously earned in your country of origin.
- Relevant work experience in your field of employment. This factor is deemed to have been satisfied if you have 2.5 years work experience in a comparable employment.¹³

- You must not have resided within 150 km from the Dutch border at the time of hiring.
- In 2019, the annual taxable salary for an employee cannot be less than €37.743.-. This means that by taking into account the 30% tax rule, your salary cannot be less than that amount.

Required documents:

- BSN
- Copy of Passport

11. There are incidents, where the costs of damages can be quite considerable.

12. For an expat-employee, who is seconded to the Netherlands by an international group, the determining factors are somewhat more lenient.

13. If work experience is slightly lower than 2.5 years, the employee may still qualify, depending upon the combination of factors.

- Proof of residency abroad
- Signed employment contract
- Power of Attorney Employer
- Power of Attorney Employee

Important to note:

- Applications for this tax benefit are only possible if it is the first contract under the Dutch payroll system that an employee has been offered. Therefore you would not be eligible if you had already worked in the Netherlands previously for a Dutch company and unfortunately not applied for this benefit.
- Applications should be done within four months of your arrival.
- Once granted eligibility status for the 30% Tax Ruling benefit, it is valid for up to eight years (conditions apply) and you may change jobs and your eligible status will remain with you.

There are a couple of other benefits of being granted '30% tax-free' status as well:

- Your employer is also allowed to reimburse school fees for international schooling tax-free.
- You can exchange your foreign driving license into a Dutch driving license without having to retake a driving test in the Netherlands.

You don't want to miss out on these great advantages, so please contact us if your HR-department would like to receive our HR brochure 'The 30% Tax Ruling for the Netherlands' and remember that at Expat HELP we can provide personal assistance in preparing and submitting applications for the 30% tax ruling.

QUICK OVERVIEW - DUTCH IMMIGRATION AND REGISTRATION

In Dutch LIFE, Part 2: Preparation, we will inform you in more detail of all the required steps to be taken to complete your immigration process and we'll also go over your personal relocation plan that we'll have prepared for you. However, in the meantime it's nice to have an understanding of the Dutch immigration and registration requirements so you are well prepared, so here is a quick overview.

The Dutch immigration service (Immigratie en Naturalisatiedienst - IND) has a Highly Skilled Migrants (HSM) scheme, which has benefits for both expat employers and employees. And in order for employers and employees to partake in it, they must both be registered to the scheme. If necessary we can supply additional information and support to your employer regarding the scheme, including assistance with their IND employer-application to register.¹⁴

The HSM scheme has made it easier for employers to bring in top talent from abroad and has opened the doors for highly skilled candidates to consider roles at companies established in the Netherlands.

Please note the HSM scheme is only relevant for expats coming from outside the European Economic Area (EEA), otherwise known as the European Union (EU) countries.¹⁵ Expats from any EU country never need work or residence permits for the Netherlands, however are required to register with the Dutch Immigration Services (IND) and Municipality they have chosen to live in. Expat HELP will assist you with these registrations, if relevant.

Being a Highly Skilled Migrant (kennismigrant) has the following benefits, which will help you settle into your new job faster:

- Regardless of your nationality you do not need a work permit (tewerkstellingsvergunning - TWV) in order to work legally in the Netherlands.
- You can use the Highly Skilled Migrants registration procedure to obtain a residence permit instead of the regular immigration path via the IND, which can be more time consuming and confusing.

Expat HELP is an approved partner of the IN Amsterdam, which processes immigration and registration requests for Highly Skilled Migrants in the Amsterdam region. Due to this partnership Expat HELP is able to fast-track your residence permit application and even start the application process prior to your arrival in the Netherlands.

For individuals to qualify as a Highly Skilled Migrant they must:

- Be employed by an organisation established in the Netherlands (proof of contract necessary).
- Earn at least € 4.500 gross per month - or € 3.229 if under 30 years of age, or €2.364 if they are a foreign student who completed their degree in the Netherlands.

14. Only companies established in the Netherlands can register to the Highly Skilled Migrants scheme.

15. The EU member states as of 2013 are; Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom. Nationals from the following countries also do not need to obtain a visa to live or work in the Netherlands: Iceland, Liechtenstein, Norway and Switzerland.

We will determine with you if you are in a position to qualify for the HSM scheme or not, and if not we will help identify the most suitable immigration route for you (and your family). If required, we can also arrange an introductory meeting with a trusted immigration lawyer to further discuss your options, but either way we will ensure that you enter into the Netherlands in the most efficient and relevant way for you.

SCHOOLING

If you are relocating with children, this section will be relevant for you.

Relocating as a family is exciting, but we understand it can also be unsettling for children at first, so high on the list of priorities is finding them a suitable school to match their education needs. Choosing the right school will also help them feel like they belong.

Therefore we developed School MATCH, our specialized service to help match your child's education needs with the most suitable school in your area. Our School MATCH service is either optional or included as part of our Dutch LIFE full relocation service, depending on your package. If you are unsure of your agreed package, please feel free to get in touch with us to clarify.

First, it's helpful to have an understanding of the Dutch education system and the types of schools, so in the following pages we provide an overview. At the end of the section we provide a checklist for decision making, which we will discuss with you to help you make your final decision.

Dutch Education System

Regardless of their nationality, all children aged 5 to 18 years old are required to participate in an approved education programme, if residing in the Netherlands.

Nursery schools (peuterspeelzaal) are available for children from 2½ years of age.

Primary schools (basisschool) are open to children aged 4–12.

Secondary/High schools (middelbareschool) are for students aged 12–18, and here the students will enter into one of three different education level streams, depending on their grades attained at Primary school. The three different streams of education also help guide them into appropriate tertiary level education based on their abilities and performance.

Tip:

Many schools and childcare centres have waiting lists, so it is recommended to enrol asap. Especially in major cities, such as Amsterdam, Utrecht and the Hague, waiting lists for daycare and after school care can be very long (i.e. over a year). Generally, younger siblings of pupils are given preferred status on waiting lists, so don't forget to mention this if applicable so we can help make

Especially important to note because of possible childcare needs, are the schooling hours. The exact hours will depend on the particular school and whether it's primary or secondary (as secondary schools mostly have schedules rather than set hours), however in general it's 8:30am–3:00pm for primary schools on full days - Mondays, Tuesdays and Thursdays. Wednesdays are only half days so the primary schools finish around 12:00–12:30. And many schools also give their younger pupils, i.e.: group 1 to 4 (4–8 year olds) a free afternoon on Fridays as well.

International Newcomer's School

Non-Dutch speaking children arriving in the Netherlands from the age of six have to attend a "newcomer's school" (international taalclass). In this special education for newcomers, pupils focus on learning Dutch with the aim of continuing in regular Dutch education after one year.

Children between 6 and 12 focus on learning the language and getting to know the Dutch culture. When enrolled in a primary school of choice, the school will register the child at the Central Reporting Point for Newcomers or recommend Newcomer's classes. The child will then be allocated a place in a newcomer's class, which is preferably in the same district as the Stamschool (the primary school the child will be going to afterwards). After one year in the newcomer's class, he or she will be transferred to the school of choice.

Criteria for admission to a newcomers' class:

- The child speaks little to no Dutch
- The child has been in the Netherlands for less than one year
- The child is at least 6 years old.

Children aged 12 and above must attend international bridging class (internationale schakelklas, ISK). After successful enrollment, the pupil will be tested, to clarify an appropriate learning level. The period of the bridging class varies between one and three years. In the first year the amount of Dutch lessons the pupil will attend will be 18 hours a week. Pupils can be enrolled at any time of the year.

Children between the age of 4 and 5 who do not speak Dutch are joining regular Dutch primary school.

Types of Schools

Dutch State schools				International schools	
Secular schools	Schools based on religious principles	Schools based on pedagogic principles/teaching methods (e.g.: Montessori)	Schools for children with special needs	Private	Community
State funded				School fees are charged	Partially State funded which results in reduced school fees
Teaching is based on the Dutch public schooling curriculum				Teaching is based on the national curriculum of a particular country or a general international curriculum	Teaching is based on a combination of private and public school curriculms

The Netherlands has a good education system¹⁶, which is represented by several types of regular Dutch State schools, however you may still wish to have your child attend an international school. If so, the Netherlands offers two types: Private (this is the majority and the government does not fund these) or Community.

Dutch - State Schools

The state-funded schools do not charge school fees, but the school can request a parental contribution (ouderbijdrage) to help fund school activities and outings.

International - Private Schools

These schools tend to teach the national curriculum of a specific country (e.g.: UK, US, French, German, Japanese) or an international curriculum. Their facilities (canteens, swimming pools, football pitches) can be quite luxurious, especially compared to regular Dutch State schools. Not surprisingly their school fees are considerable, they can range from € 12,000 to over € 20,000 per annum, depending on the school and age of your child.

International – Community Schools

These schools are a combination of private/public schooling, they are partly funded by the Dutch government, therefore their school fees are more reasonable.¹⁷ Community schools stimulate students to integrate within Dutch society by having close links with the local community.

The curriculum at community schools will be either:

- The International Primary Curriculum (4–12 years) and the IGCSE (12–16 years).
- The International Baccalaureate (IB) programmes at primary (4–12 years) and middle years' level (12–16 years).
- The Dutch international secondary schools (DISS) also teach the International Baccalaureate Diploma (IB-Diploma) programme (16–18 years), with the exception of the British school which doesn't follow this.

Benefits and Fees

Every parent, living or working in the Netherlands, is entitled to Child Benefit (kinderbijslag), which is a quarterly contribution to the cost of raising children. The total amount depends on the number of children in your household and various other factors, e.g. special needs. We will discuss this with you to explain how to ensure you receive this.

16. Dutch teachers generally speak English very well, and quite often some English speaking children will be present at the school, however please bear in mind that the main language and all teaching materials will be (in) Dutch.

17. Ranging from € 2,500 to € 6,000 per pupil per year, e.g.: the 2010–2011 annual fees for the community school in Amsterdam are € 4,000 for primary school children and € 4,900–€ 5,900 for secondary school students.

School fees, paid by yourself, are not tax deductible, i.e.: when filing your Dutch tax return, you cannot use any school fees to reduce your income tax to be paid. This is because the previously mentioned Child Benefit (kinderbijslag) is considered to be a sufficient enough contribution towards the cost of raising children.

However many companies choose to reimburse international school fees as part of their relocation package, so remember to check this with your HR department. These reimbursements may be exempt from income tax. If the 30% Tax Ruling is applied (see earlier section for further info), your employer is allowed to give you a tax-free reimbursement to (partially) cover school fees for an international school or for the international department of an ordinary school, hereby the following is required:

- The curriculum at the school (department) is based on a foreign system.
- The school (department) is in principle only open to children of seconded employees.

Decision Making Factors and Checklist

Making a decision about which type of school you'd like your child or children to attend will also be influenced by some other factors. On the next page we provide a checklist for you to think about in conjunction with the schooling information.

Once you've reviewed the information and checklist, the next step is for us to discuss your personal situation and preferences together. Based on the outcome of that discussion we'll prepare a shortlist of the most suitable schools in your area. Then based on your choice(s) from that shortlist, we'll ensure you receive information package(s) from those schools outlining their facilities and curriculum, for you to consider. We will also be happy to accompany you on your visits to the school(s) for a closer look.

Here's a helpful consideration checklist, when it comes to choosing a school:

- International vs Dutch education/school.
- Your financial position.
- Age of your children.
- The available special needs services or additional tutoring support.
- Location of your family home and the most appropriate options for getting to/from school.
- Whether siblings will be able to attend the same school.
- The schooling hours.
- What languages the other children/teachers will speak.
- Whether you want your child/children to learn Dutch.
- How long you are planning to stay in the Netherlands.

Tip:

Teenagers might appreciate the educational and social continuity provided by an international school, whereas younger children might get a greater sense of belonging by going to a local school. If you choose to go local, be assured you will not be the only non-Dutch parent at the school gates!

CHILDCARE

For working parents, childcare is an important factor in weekly life. The following information outlines the various childcare options available in the Netherlands for you to consider, if this is relevant for you.

From experience we know that Dutch childcare centres are in high demand and waiting lists can be long, therefore our approach is to assess each childcare request on a case-by-case basis. So please consider the information below and then let's chat.

Tip:

When looking for childcare it is important to decide beforehand which days/hours are required, as Mondays, Tuesdays and Thursdays tend to be more 'in-demand' days than Wednesdays and Fridays. Other deciding factors are: language spoken, location and preferred type of childcare.

Formal vs Informal Childcare and the Childcare Allowance

The Dutch system recognizes two primary forms of childcare: Formal and Informal.

Formal childcare examples are:

day-care centers, home day-care (gastouders) and after-school care.

Informal childcare examples are:

babysitters, nannies and au pairs.

Formal care must adhere to the rules and regulations of the official "Dutch Childcare Act", and parents who use formal childcare are entitled to receive childcare allowance, if:

- they are in a household, where both partners are working and/or studying, and
- they have children between the ages of 0–12 years old.

Childcare allowance is determined per child, whereby the total amount of your childcare allowance is dependent upon the costs of childcare and your family income.

Day-Care Centers

These centers are professionally run and employ fully qualified childcare staff. They are usually open from 7:30am to 6:00pm on weekdays and offer care for babies as young as three months to children up to four years. There are English-speaking day care centers available. Professional day-care centers charge around € 8 per child per hour; rates do vary per centre.

Home Day-Care

This options is going with self-employed childminders who take care of one or more (the legal maximum is four) children in their own home or at the family home. If the home day-carer is registered with a childcare agency (gastouderbureau), parents will be eligible for childcare allowance. Self-employed child minders working out of their home normally charge around € 5 per child per hour.

After-school Care

For parents with older children, after-school clubs and vacation schemes are widely used. Specific after-school care is usually linked to one or more primary schools, where staff collect the children from the school and bring them to the centre. Hourly rates per child are similar to day-care centers.

Babysitters

With all childcare, including babysitters, you want to be sure you are finding a reliable and suitable person to look after your child(ren). There are various ways to look for a babysitter informally, such as: websites, local advertisements (in newspapers, at supermarkets), and word of mouth (by other parents), etc, but if you are new to the Netherlands (and the Dutch language) then it can be tricky. That's why at Expat HELP, we maintain contact with several trustworthy babysitting agencies in the region of Amsterdam. Most of their babysitters speak fluent Dutch and English and some of them also speak Spanish, German and French. Further information on this can be found in Part 3: Arrive, if this is relevant for you.

Nannies

Although the Netherlands does not have a nanny culture, it is possible to find Dutch nannies through the use of an agency or other sources. These nannies (professional child minders) generally work locally on an hourly basis and tend not to live-in with their families. Parents using nannies may be eligible for childcare allowance but the rules do tend to change so it's best to assess this at the time if relevant. Dutch nannies usually charge between € 9 and € 15 gross per hour, irrespective of the number of children cared for.

Au Pairs

At Expat HELP we also maintain contact with an au pair agency that sources au pairs internationally. These au pairs come to the Netherlands on the basis of a cultural exchange for one year. They live-in with the family and work around 30 hours a week, looking after children and performing some household duties related to the children. An indication of the total costs involved is around € 650 a month. This figure includes: airfares, insurance, visa and salary irrespective of the number of children cared for.¹⁸ Generally an international au pair is suitable for children aged between 0–10 years old.

If you are interested in this option, we can arrange a free house visit by the agency to give you more detailed information and answer any questions you might have.

18. The maximum number of children that can be cared for by a single au pair is four.

At Expat HELP we look forward to discussing your schooling and childcare requirements in more detail and helping you make a suitable choice for your family.

BABYSITTING OR CHILDCARE SERVICES

Now that you have arrived in the Netherlands, it may be relevant for you to start looking into babysitters or childcare services to fit with your new schedule. Being new to the country, using informal connections such as websites, local advertisements (in newspapers, at supermarkets), or word of mouth (by other parents) may be challenging. That's why at Expat HELP we offer information on babysitters and mediation agencies for families, that we know and trust.

Holiday Sitters

Holiday Sitters offers personalized, engaging babysitting for locals and visitors to Amsterdam, Rotterdam and The Hague. Not only are all their holiday sitters certified in first-aid training, they are musicians, assists and athletes and love helping with homework, music lessons and other after-school activities. Holiday Sitters strives to find the best possible fit in terms of a babysitter who shares not only your language but the same cultural values. similar to having a family member looking after your child. Holiday Sitters is changing the traditional babysitting by combining the best people and simple, user-friendly technology.¹⁹

Sitters can be booked online, via the website and a personal account:

<https://www.holiday-sitters.com>

Costs involved:

- Holiday sitters charges as little as € 12 per hour with a bundle.²⁰
- The use of the website and registration for an account are free of charge.
- Bookings can be changed easily with your personal profile.²¹
- You will be billed for the requested hours directly and can pay by Creditcard, iDeal or bank transfer if you have a Dutch account.



19. Bundles can be booked for 30, 40 or 50 hours.

20. You can decide how many hours (minimum of 3) you wish to purchase with your personal profile.

21. Please note that Holiday Sitters has a cancellation policy: if you cancel 48h in advance the full amount will be reimbursed, 24h beforehand you will be charged 50%



PART 2. PREPARATION

DOCUMENTS TO PREPARE

This section outlines what you need to bring and how to determine whether you will need to legalise or translate your documents before you leave.

Soon after you arrive in the Netherlands, you (and your accompanying partner or children) will need to register with the Municipality in which you live. This applies to everyone who lives in the Netherlands for more than four months. So there are a few documents you should have ready before you leave your home country, to make your registration easy.

Before you leave your home country, here are the documents you will need to have for each family member:

- Valid passport (and EU identity card if you have one).
- Birth certificate (legalized and translated if necessary, see page 25).
- Marriage certificate (if applicable, and legalized and translated if necessary)

In addition, bring with you:

- Your employment contract (or if you are relocating as a couple/family, then just the employment contract of the person who has been offered a job in the Netherlands is sufficient.)
- For non-EU citizens - your residence permit (verblijfsvergunning). Your new employer (in the Netherlands) should have applied for this for you, so if you have it already then bring it with you, otherwise bring proof that the application is processing.

Address Requirements

When you register, you'll also need to have an address within that Municipality.

There are two options for providing an address:

1. Personal address: Showing your tenancy agreement (huurovereenkomst) or purchase agreement of your accommodation in the Netherlands. This can be tricky though if you want to register soon after you arrive but haven't found your new home yet.
2. Company address: It is often possible to register temporarily on your employer's address. In order to do so, your company needs to be registered at the IN Amsterdam and provide a completed IN Amsterdam address registration form.

If you feel you'd like to take your time finding your new home, then option 2 might suit you, in which case please inform us so we can start with the necessary proceedings and provide you with the official form for company address registration. Keep in mind though, at Expat HELP we strive to help you find your new home swiftly and efficiently because we understand there are many benefits to getting settled as early as possible.

Tip:

Registering with the Municipality early is beneficial, as it allows you to obtain your personal citizen service number (Burger Service Nummer - BSN) as soon as possible. This number identifies you as a resident in the Netherlands and is needed for many things, so it's handy to have it early on. The BSN is still sometimes referred to as your SOFI number – but this is the old name for it.

LEGALIZATION AND TRANSLATION OF OFFICIAL DOCUMENTATION

Before you leave your home country, you should also prepare any legalization or translation requirements necessary for your birth certificate(s) and (if applicable) marriage certificate.

Legalization confirms that a specific document was issued by someone with the proper authority and that the signatures it bears are genuine. Legalization does not have anything to do with the contents of a document.

Translation is an official translation of the document from the original language into Dutch, if necessary.

The requirements vary depending on your country of origin and the language of your original documents. Below we provide advice on how to proceed and information on the most common occurrences.

1. First check the website of the Ministry of Foreign Affairs for the Netherlands to see what is applicable to immigrants from your country of origin.

<https://www.netherlandsandyou.nl/travel-and-residence/legalising-your-documents>

2. If legalisation and/or translation is necessary, then information on how to proceed with that will be available on the website of your origin country's Ministry of Foreign Affairs, because it is a procedure you will do in your origin country before you arrive in the Netherlands.

Legalization and the Apostille

In order to streamline the legalization process, some countries have signed agreements that allow certain documents from one of the contracting states to be used in another country, with just a single form of legalisation or no extra legalization requirements at all.²²

The best-known legalization convention is the Hague Apostille Convention (5 October 1961). This convention does not completely abolish legalization, but reduces it to one single action: the addition of an apostille (something like a certificate) to your original document.

A document with an apostille attached to it does not require any further legalization by the embassy or consulate of the country in which it is to be used. The apostille itself takes the form of a square whose sides are at least 9 cm long; the title ('Apostille (Convention de La Haye du 5 octobre 1961)') is always given in French. The rest of the information may be in the official language of the issuing authority.

APOSTILLE	
(Convention de La Haye du 5 octobre 1961)	
1. Country:	
.....	
This public document	
2. is signed by	
3. acting in the capacity of	
4. bears the stamp/seal of	
.....	
Certified	
5. at	6. on
.....	
7. by	
.....	
8. No.	
9. Stamp/seal	10. Signature:
.....	

22. In some countries more than one convention is applicable, so it is possible that certain documents from a particular country will be exempt from legalisation while others will require an apostille.

Translations

Regarding translations - in the Netherlands, the Municipality only accepts documentation (e.g.: birth or marriage certificates) drawn up in Dutch, English, French or German. Documents written in other languages are not accepted on their own, but need to be accompanied by an official translation into Dutch or English.

As mentioned earlier, before proceeding you will need to check online for the detailed information on legalization and/or translation relevant to you. It's not as complicated as it sounds, as quite often it is a simple process that the online information will step you through. However please let us know if you are unsure how to proceed with this and we can guide you in the right direction.

Tip: At Expat HELP, we highly recommend you keep all the required documentation together in one folder, including 1 or 2 copies of each document. It's even handy to have digital copies (scans) of important documents as well, just for safe-keeping.

BANKING

Before you leave your home country you should also notify your bank of your intended departure to foreign country and that you will be using your banking and credit cards abroad. This is so they are aware of your relocation and do not block your cards.

Tip: If possible, ask a family member or trusted friend to become a 'signatory' on your accounts in your home country. This is so they may carry out any banking duties on your behalf while you are out of the country, should this be necessary.

BRINGING OVER YOUR PET

We understand as a pet owner, it can be very traumatic moving your furry friends internationally. Whether dogs, cats, horses or other domesticated pets, the secret to pet relocation is planning. Relocating and/or travelling to The Netherlands with your pet can be easy as long as you are prepared and follow the general guidelines provided in the link below:

<https://www.iamsterdam.com/en/living/move-to-amsterdam/pet-passport>

Air Travel with Pets

Smaller pets can usually travel in the cabin as long as certain weight and size restrictions are met. Larger pets usually travel in the cargo hold of direct passenger flights. They are checked and watered at stopovers and are then collected after clearing customs. Another important thing to consider is the temperature of your origination and destination points, as there are restrictions on pet travel during particularly cold or very warm months.

KLM Airlines are one of the top rated carriers of pets. You can check their specific airline recommendations and requirements online at:

http://www.klm.com/travel/nl_en/prepare_for_travel/travel_planning/pets/index.htm

It also may be worth considering hiring a pet export/travel service to help you with the paperwork, coordinate flights, facilitate customs clearance, and organize all veterinary requirements and certificates. Some companies will also deliver your pet from the airport to your new home.

Here a few companies to consider:

<http://www.zoologistics.nl/en/>

<http://www.fetchapet.co.uk/>



IMPORTING YOUR OWN CAR

Please note that you, as a Dutch resident may not drive in a vehicle with foreign registration plates as you will be considered to be evading the import duty on the vehicle and road tax and you risk being heavily fined. All cars must be registered with the RDW.

Importing a car from outside the European Union

If you bring a passenger car, motorcycle or delivery van in the Netherlands from outside the European Union you have to pay various taxes. One of these taxes is known as private motor vehicle and motorcycle tax or BPM. You should pay bpm before you enter the vehicle into the Dutch vehicle registration system. As long as the BPM has not been paid, you are not allowed to drive the vehicle on public roads in the Netherlands.

If you import a car or motorcycle to the Netherlands you will have to pay:

- BPM.
- Turnover tax
- Import duties.

Cars imported from outside the EU are not exempt from VAT and import duties. Authorization from customs to import a vehicle must be obtained before starting the importation process. Once the car arrives, file an import declaration form.

Second step is to get to vehicle checked at RDW and request a Dutch licence plate. You have to apply for a one day vehicle registration from RDW. The best time to do this is when you are making an appointment for the inspection. This one day vehicle registration is without charge. The one day vehicle registration is intended for driving your vehicle from your home to the inspection station and the BPM-declaration point and back again.

If a vehicle is, in view of its age, also obliged to have a periodic motor vehicle inspection (APK), it must also have passed the APK. You can choose to let the APK be carried out together with the inspection by RDW for the issue of a vehicle registration certificate. Upon receipt of the vehicle registration certificate and after affixing the number plates you will be allowed to drive immediately.

Importing a car from the European Union

You can obtain a Dutch vehicle registration certificate for a vehicle that was previously registered in a member state of the European Union (EU) or the European Free Trade Association (EFTA). You must demonstrate this by providing the vehicle registration certificate from the country the vehicle comes from. This is subject to the condition that this is an ordinary vehicle registration certificate without any special details.

First step is to get to vehicle checked at RDW and request a Dutch licence plate. You have to apply for a one day vehicle registration from RDW. The best time to do this is when you are making an appointment for the inspection. This one day vehicle registration is without charge. The one day vehicle registration is intended for driving your vehicle from your home to the inspection station and the BPM-declaration point and back again.

If a vehicle is, in view of its age, also obliged to have a periodic motor vehicle inspection (APK), it must also have passed the APK. You can choose to let the APK be carried out together with the inspection by RDW for the issue of a vehicle registration certificate. Upon receipt of the vehicle registration certificate and after affixing the number plates you will be allowed to drive immediately.

Step 2. Is getting cleared for the Dutch car taxes (BPM) through a application form. Cars imported from inside the EU are exempt from VAT and import duties.



PART 3. ARRIVE

At this stage you should be ready for your new life in the Netherlands to begin. So now it's time to focus on the next phase which is called Arrive – what you will need to do when you first arrive in the Netherlands to start setting up in your new country.

Besides relaxing after your travels and possibly celebrating your arrival with a local Heineken, some other important steps to take will be registering with the Municipality, finding a new home, opening a bank account, and (if relevant) finding school(s) for your little one(s).

REGISTERING WITH THE MUNICIPALITY

In the last phase, you prepared all your documents for registration with the Municipality. Now will be the time to use them. As part of your personal plan, there will be an appointment scheduled for your registration, with information on where to go and at what time.

If you are part of a family, and not registering all at the same time (for example, your accompanying partner/family has not yet arrived in the Netherlands and will register at a later date) then please take note in the chart below of the information they will need to bring with them when they register later.

Note: Applicants must reside in the Municipality in which they register for at least four continuous months of the six-month period following their registration.

Here's an overview of the information each person will need to bring with them:

Who	Required documents
Employed Expat	<ul style="list-style-type: none"> Valid passport Birth certificate (legalized and translated if necessary) Tenancy/or purchase agreement (to prove your new home address if you already have one), or EU address registration form (if you will temporarily register under a company address) For non-EU citizens - you must have a valid residence permit (verblijfsvergunning) or show proof that your employer is in the process of applying for one for you.
Accompanying Partner (if registering at same time)	<ul style="list-style-type: none"> Valid passport Birth certificate (legalized and translated if necessary) Marriage certificate (if applicable, legalized and translated if necessary)
(if registering at another time)	<ul style="list-style-type: none"> Tenancy/or purchase agreement with accompanying partner's name mentioned on it as well (to prove address), or written permission from the employed expat that the accompanying partner is residing with them at the same address, plus a copy of the employed expat's passport as validation.
Accompanying Children	<ul style="list-style-type: none"> Valid passport Birth certificate (legalized and translated if necessary)

Your BSN (citizen service number)

Registering with the Municipality is how you get your Burger Service Nummer - BSN. The BSN is a personal citizen service number, used by public organisations, such as the Dutch Tax Authorities and Social Securities to identify you as a resident in the Netherlands. A BSN is also often required to register with other institutions and service providers such as: schools, health care providers (hospitals, GPs and dentists) and Dutch banks. However some banks allow you to open a bank account first and provide them with your BSN later.

OPENING A DUTCH BANK ACCOUNT

In the Netherlands, you are required to have a bank account to pay for expenses, such as: house rent (and deposit), electricity bills, etc. Also salaries are generally paid into your bank account. It is therefore recommended to open a Dutch bank account as soon as possible after you arrive.

The four major banks are: ABN AMRO, ING, Rabobank and SNS bank. You should be able to conduct your business in English with any of these banks, though from an online banking perspective, ABN AMRO offers the most extensive information and functionality in English on their website.

To open a bank account you generally need the following:

- Proof of identity (passport or identity card).
- BSN (citizen service number).
- Your employment contract (this is dependant on the bank you choose).

Please note that, if you do not have your BSN yet, some banks (such as ABN AMRO) allow you to open a bank account if you are able to provide your BSN within 3 weeks. However you will be required (at the time of opening the account) to bring proof of your address, i.e.: your tenancy agreement or an official letter with your company's address, stating you are allowed to register temporarily on their address.

To assist you with opening your bank account, we can schedule an appointment for you with the bank of your choice. We will confirm the documentation required, taking into account your specific circumstances and the procedures at the bank of your choice.

Generally, you will have to pay a fee for banking services. The amount will be dependent on the type of account and the means of payment. Annual costs vary from € 25 to € 60 plus.

A private bank account is called a privérekening. Such an account can be opened in your name only but you can also choose to open a joint account. If so, your partner needs to be present and bring his/her identity documents.

In the Netherlands a debit card is often referred to as a pinpas and paying with a debit card (using a pin number) is known as pinnen. Pinnen is the most common method of payment used in shops, supermarkets, bars and restaurants. Many shops, as well as parking metres, now also offer the option to pay with a functionality know as chipknip. This is when you pre-load the actual chip on your debit card with 'cash' and then use that balance to pay for smaller purchases almost like you would cash. This chip is generally incorporated into your ordinary debit card/pinpas or sometimes is offered through a separate card, depending on your bank.

If you would like a Dutch credit card, the bank might charge additional costs. Most Dutch banks have a credit card arrangement with Mastercard or VISA, as American Express (AMEX) or Diners Club are not as common in the Netherlands.

Almost all banks offer insurance, such as liability insurance and home contents insurance. If you are interested, they will be able to give you more information on these products during your meeting. If so, please let us know beforehand, so we can mention your interest to them when we are arranging your appointment.

FINDING YOUR NEW HOME

Dutch HOME is one of our most important services, because finding a comfortable place that you (and if applicable, your family) can call home in your new country is essential to settling in well.

To help you understand how the whole process will go, and the Dutch housing market, the following pages provide important information for you to familiarize yourself with before making any decisions.

Social vs. Private Sector

Rented accommodation is divided into two sectors:

- The social sector²³ - rent-controlled property mainly owned by housing corporations.
- The private sector - rental prices are determined by market conditions and property is almost always privately owned. (Private owners make up about a third of all rental properties in Amsterdam.)

The private sector is used most commonly by expats, as the social sector has long waiting lists for suitable accommodation and often requires falling into certain socio-economic criteria to qualify for a rent-controlled property.

In the private sector landlords generally ask for a deposit, which is usually the equivalent of one or two months rent. We will advise you on this when we view a property so you are aware of the approximate total costs.

When it comes to renting, we'd like to point out a word of caution on sub-leasing (leasing from a tenant who legally holds the rental contract with the landlord). It may cause issues when you want to register with the Municipality (GBA), as sometimes the legal tenant will not agree to you doing this, and in the Netherlands you need to be registered to the address you are living at. There is also little protection as a tenant, so you could be evicted on short notice. For these reasons we don't show you sub-leased properties.

Short Stay vs. Long Stay

In Amsterdam the rental market is divided into short stay and long stay, whereby the landlord can only offer his/her property in one segment or the other:

- Short stay - minimum 3 days up to maximum 6 months.
- Long stay - minimum 6 months, usually 12 months with a right of renewal if required.

The following types of accommodation are available:

Shell (kale huur)	requires flooring/carpet, white goods, curtains and lighting
Upholstered (gestoffeerd)	includes flooring/carpet, white goods, curtains and lighting
Unfurnished (ongemeubileerd)	similar to unfurnished but some pieces of furniture are included
Furnished (gemeubileerd)	everything is provided including linens and kitchen crockery/cutlery

Which type of accommodation you choose will depend on whether you have furniture you'd like to bring into the property or not.

We aim to show you a selection of properties and will prepare a viewing schedule as part of your personal plan. Pick-up and transfers by car between the viewings is also available for the Amsterdam area. We attend the viewing schedules as well, so we're immediately on hand for any questions. We advise to view properties on the same day if possible. Not only is this efficient for your busy agenda, but more importantly it allows you to make immediate comparisons as to which home feels right for you.

23. The Netherlands has the biggest public housing sector in Europe. This type of accommodation is subsidised and primarily aimed at lower income groups, whereby the individual needs to meet strict conditions to be considered eligible. Waiting lists are extensive and can range from 5 up to 10 years.

Timings

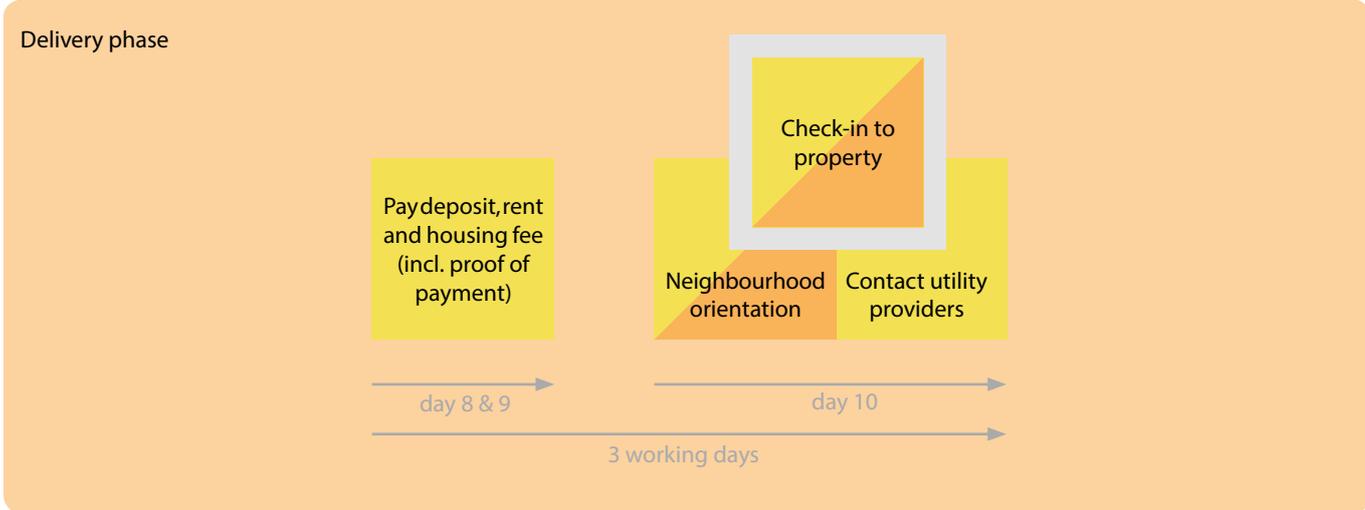
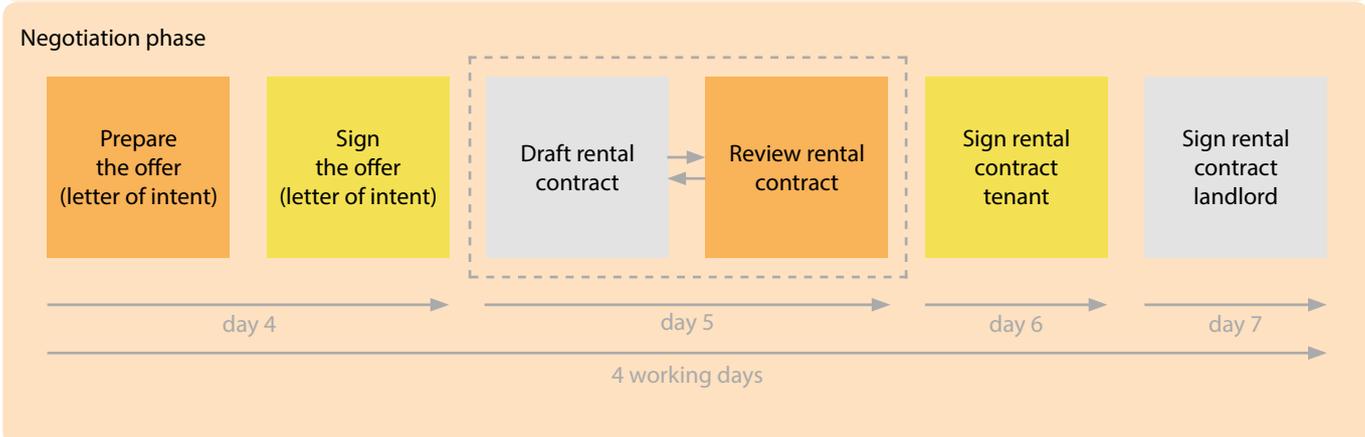
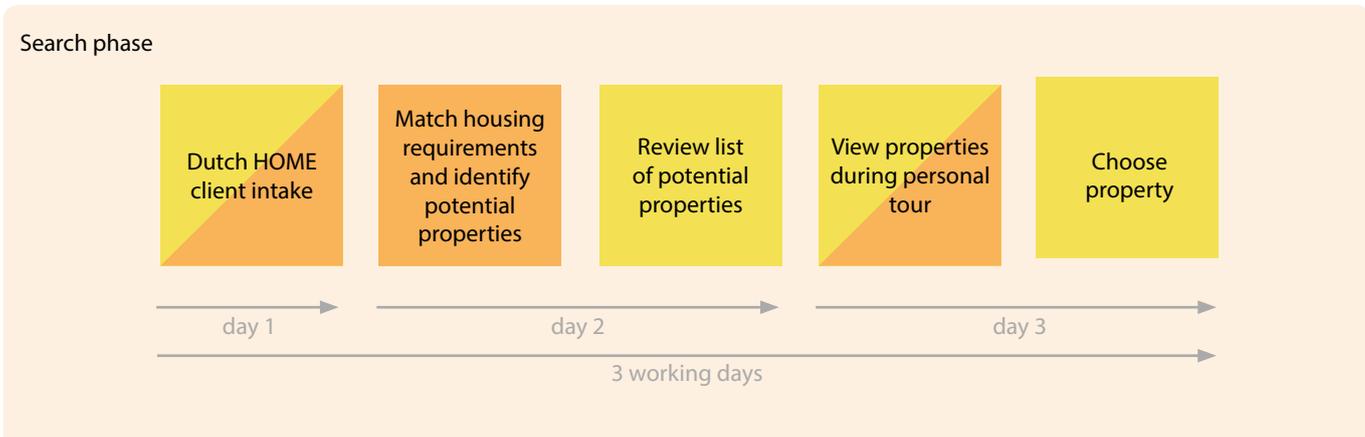
In most cases, we will start looking at properties with you as soon as you arrive, however if you have temporary accommodation (company apartment for example) in the meantime, we advise to start viewing rental properties about three to four weeks before you plan to move in, as most properties on the market are available immediately. The date we start searching for you will depend on your personal circumstances, but we advise not to start too early for two main reasons. You may run the risk that suitable properties have not yet been put on the market, or you may find a property you like too early, and could end up paying rent immediately just to secure it (i.e.: paying for weeks when you are not yet in the property).

Generally, assuming your housing requirements could be matched well, the timings are quite short. We can take care of the search, arrange the viewing appointments and have you signed up for your new home in as little as five to six working days if that is necessary for you. We are flexible because different situations need different approaches.

If you have very specific requirements, let us know during the intake meeting/call so we can advise you of what to expect, timings wise, to meet these.

On the following page we outline the timings of each phase.

Overview of Expected Timings



Characteristics of Dutch Houses

Dutch houses, particularly in Amsterdam, are quite compact. This is especially the case in the traditional canal houses. Depending on what you are used to in your home country, this can be unexpected for some people and that's why we find it important to outline the common features you will find in a Dutch house.

In and around Amsterdam, this is what you can typically expect:

- No fully detached family homes (exceptions are the Amstelveen and Het Gooi areas).
- Efficient use of space (with appropriate sized oven/cooker/fridge for space).
- Steep stairs to upper floors (often no elevator), newer buildings tend to have elevators.
- Compact bathrooms and toilets (often shower only, no bath).
- Relatively small back gardens.
- Often paved back gardens (no grass).
- Often a balcony and occasionally top floors have access to roof terraces.
- Street parking is the norm, however most neighbourhoods are quite difficult to acquire a parking permit with waiting lists up to several years.

These characteristics make Dutch housing unique and although you may have to compromise slightly on space, the stunning architecture around Amsterdam and various other neighbourhoods definitely makes up for it.

Rental Prices and Negotiation

With regard to renting, it is difficult to make price comparisons between cities and to quote specific rental prices. However we understand the need for some guidance in this area. Please consider the following prices to be an approximate indication of rental prices in the region of Amsterdam, excluding utilities.

What	Where ¹ Inside ring road ² Outside ring road	Indication of rent per month excl. utilities (gas, water, electricity)
1 bedroom apartment	Amsterdam ¹	starting from €1.500.-
1 bedroom apartment	outside Amsterdam ²	starting from €1.200.-
2 bedroom apartment	Amsterdam ¹	starting from €1.750.-
2 bedroom apartment (sharers)	Amsterdam ¹	starting from €1.850.-
2 bedroom apartment	outside Amsterdam ²	starting from €1.600.-
3 bedroom house	Amsterdam ¹	starting from €2.500.-
3 bedroom house	outside Amsterdam ²	starting from €2.000.-

Our role is to negotiate and secure the best rental price for you and we will do just that. At the viewings, we'll let you know the rental price being asked and we'll help you understand what you could expect for utilities for that property as well. Then when we find the home you like, we'll take care of the offer and negotiation process.

Utility prices are dependent on utility provider and packages chosen, number of people living in the household and the energy sufficiency of the property. Energy efficiency can be influenced by the number of windows and type of glazing, method of heating, insulation and even the location of the property within a building.

Rental Contract

It's important to know where you stand when it comes to the roof over your head. That's why our Dutch HOME consultants will take you through the rental contract and make sure you are comfortable with all the terms and understand your rights and responsibilities.

Rental contracts are usually in Dutch although it's quite standard to request a copy in English. The Dutch version however will be the one you need to sign.

Rental contracts should cover, among other details, these important points:

- Type of accommodation (furnished, semi-furnished, etc.).
- Duration of the rental period.
- Notice period.
- Service charges.
- A diplomatic clause in case you have to leave suddenly.

If an inclusive rent is agreed (where utilities are included in the monthly rental price), it is important to thoroughly check the contract to establish which utilities and other services (such as phone or internet) are covered in the inclusive rental price and which are not.

We'll ensure that these important points are included in your contract and explain what costs are covered by the rental price. No unpleasant surprises, just clear and fair terms.

Deposits

The following deposits are considered to be reasonable:

- unfurnished property - 1 to 2 months
- furnished property - 2 months
- luxury accommodation - 3 months (occasionally)

When you move into a property there will always be a 'check-in', which we accompany you to. Part of this process is to agree the current state of the property, before you move in, and to note any damages etcetera that exist.

When you leave the property, a similar 'check-out' inspection will be carried out which we will again accompany you to, to assist in any negotiations. Usually the rental agency and/or the property owner will be present as well. If any damage, repairs or cleaning is required, outside of normal wear and tear, this could impact the refund of your deposit, however if you leave the property as you found it, you should expect to receive your deposit back in full.

Home Maintenance

As with most rental contracts, both the tenant and the owner/landlord have their obligations with regard to maintenance. Generally you as the tenant will look after small, day-to-day repairs at your cost and the landlord will be responsible for major repairs and maintenance at their cost.

Who to call for maintenance purposes and their contact information will be outlined in your contract and we'll ensure you are aware of this so you know what to do in any eventuality.

UTILITIES AND REFUSE COLLECTION

Utilities in General

You want to be sure all is in order when you move into your new home, so here we provide detailed information on the necessary steps to register your utilities if required. If you need further assistance, please get in touch and we can guide you through the process.

In general, if you are renting the utilities (water, gas and electricity) will already be connected, however you may need to register them in your own name, depending on your rental contract.

- If utilities are included in your monthly rental price then you do not need to arrange anything.
- If utilities are not included in your monthly rental price, then the necessary utility accounts will need to be transferred (registered) to your name so you bear the costs.

Most utility companies provide two ways to pay your bill. Setting up your preferred method of payment will be part of the registration process for each utility.

- By monthly direct debit - automatic deduction from your bank account, no notification invoice is sent in the post.
- By invoice - to be paid monthly or quarterly, whichever you prefer.

On the following pages we outline the various utility companies in the Netherlands that provide water, gas and electricity, along with the registration steps to take.

Water

Tap water in the Netherlands is amongst the most pure in the world, so you may consider saving on those bottled waters when you move into your new home!

There are several different water companies based in the Netherlands. Depending on the region you live in, a specific water company will be supplying your water.

In the Netherlands most properties are already connected to the water supply and tap water is available immediately. The difference will only be whether you need to register the account in your name (and state the current water meter reading) or not. A water meter is always installed in the property to measure the water usage.

At your 'check-in' we will make sure you are shown where your water meter is situated.

If you need to register the water in your name and give the water meter reading, please take the following steps below.²⁴

Tip: Please be aware that you are required to do this within seven days of receiving the keys to your new home (sleuteldatum).

- Contact the relevant water company as listed below. For Amsterdam that is Waternet on phone: 0900-9394, Monday to Friday (from 08.00-17.00h). If you request to have the conversation in English this is generally possible with the client service operators.

Den Haag/ Leiden: Dunea 088 347 4747

Rotterdam: Evides 0900 0787

Vitens: Utrecht 0900 0650

North Holland: PWN Waterleidingsbedrijf 0900 405 0700

- Have your personal details on hand.
- Inform them of the current water meter reading.

If you choose for a monthly invoice to be sent to you, you will see two elements on it:

1. Consumption charge based on your actual water usage.
2. Municipal tax for water purification (i.e. pollution levy/verontreinigingsheffing) and maintenance of sewage, dykes and canals etc.

At the end of each year you will receive an input form (meterstandkaart) requesting you to record the actual meter reading. Do not forget to return this form after completion, as it is used to reconcile the previous year's water costs and estimate your monthly bill for the coming year.

Electricity and Gas

If not already included in your rental price, then it is recommended to register gas and electricity as soon as possible for your new home, so that when you move in there are no surprises like cold showers or no lights.²⁵

The Dutch energy market is liberalized, therefore you can choose (or change to) the supplier of your preference. However your choice will be limited to those energy providers operating in your geographical region. Gas and electricity are generally supplied by the same energy provider.

If it is necessary for you to register the gas and electricity in your name, then you will need to:

- Contact the provider of your choice from the list on the previous page.
- Give them your personal details.
- Give them the meter readings from the gas and electricity meters.

At your 'check-in' we'll make sure you are also shown where your gas and electricity meters are situated.

Tip: If you prefer, note that many energy providers offer green power (groenestroom) also called sustainable power. Green (electricity) power is produced from environmentally friendly sources such as: wind, sun, organic matter or water. Some energy providers supply green power at no extra cost, but be aware that some charge a higher rate for this type of power.

These options and more can be discussed with the relevant client service representatives. However if you are not sure what to do, please get in touch with us and we'll help out.

25. After the previous occupants have left, power might be kept on for a couple of days, but it will be switched off as soon as the previous occupants close the account with their energy provider.

Refuse Collection

In the Netherlands, waste disposal is an efficient system and recycling is common and considered the 'right thing to do'.

Regular household refuse is collected by the Municipality. This is all general waste, not chemical/dangerous or recyclable goods (such as glass, paper and plastics).

For recyclable goods there are some regional differences to recycling programs, but on the whole it is possible to separate paper, glass and plastics from other household refuse and place them in specific recycling bins (usually dark green or green bins) around the neighborhood. We can point these out to you on our neighborhood orientation walk.

In Amsterdam, depending on the area you live in, you'll either put your household refuse out on the street in rubbish bags on collection day, or you will be able to deposit it in street refuse containers (with underground capacity) at any time, that are regularly emptied by the council.

Refuse collection varies between council areas (gemeente) and different rules apply even within neighbourhoods from the same council. Please see the handy links below for more information for Amsterdam areas, however an easy way to determine when your rubbish collection day(s) are per week, is to take note of when your neighbour puts their waste out.

Tip: An important note: Refuse can only be placed out on the street after 7pm, the evening before it is due to be collected. Putting your refuse out too early can result in a fine from the council!

You will be charged for the collection, processing and disposal of household refuse by means of a refuse tax (afvalstoffenheffing - AFV), which is collected by the Local Tax Authorities. Once you are registered to your new address, you will automatically start receiving this tax bill (also see page 13).

Special refuse, like chemical waste, electrical items and/or bulky items such as furniture need to be taken to special collection points, or 'the dump' (grofvuil stort). Only some councils offer a free collection service for these type of items. To find out if your area does, call:

14020

Once you have arranged collection, put your special refuse out on the street near the paving slab marked 'huisvuil' (household rubbish) before 7:30am on the arranged collection day. Ensure the collection services can easily access it.

For all other information on refuse collection or recycling in your area, check this link:

<https://www.amsterdam.nl/en/waste-recycling/>

ADDITIONAL HOME SERVICES

The home comforts you will want to arrange early are TV, telephone and internet. Especially so you can contact friends and family abroad to let them know how you are settling in.

Providers offer their services either separately or as packages. Often there are deals marketed as surfen & bellen (internet & telephone) packages, which are available with or without TV, whereby you pay one monthly fee for a combination of services.

When choosing a service provider, keep this checklist handy:

- Make sure they cover your region. Not all providers provide a countrywide network.
- For package deals, bear in mind how long you plan to be in the Netherlands as sometimes package deals require a minimum period of one or two years.
- Check how soon they can install your internet. Sometimes it can take up to three weeks to get a connection sorted out, and you may also need to have a cable connection installed first. Luckily many stores, cafes and pubs offer (free) internet access. It is also offered in many public libraries.

Cable TV is relatively cheap and widespread. Generally the standard package consists of the three Dutch public channels and a growing number of commercial channels. A lot of programming is actually in English making it easier for expats.²⁶ The public channels of neighbouring countries are also readily available including BBC1, BBC2, BBCWorld and CNN.

Alternatively you can choose digital TV, opening up the number of channels available considerably. Digital TV also has the option of additional services such as pay-per-view movies and digital recording.

26. The Dutch use subtitling rather than dubbing (except for children's programmes) therefore many series/films broadcasted via the Dutch channels are still accessible to English speakers.

Telephone Landline

With the increase of internet based phone connection services such as Skype, and the many calling options via mobile apps such as WhatsApp, you may decide it is not necessary to have a landline in your home.

However if you chose to have one, then KPN is still the main supplier for this. The easiest way to get connected is to visit a KPN Primafoon shop with valid identification, bank account details and proof of your home address.

There are many additional services to choose from, such as: voicemail, call waiting, discounts for favourite numbers, etcetera, which can be combined with internet and/or TV packages.

Once you have access to your landline, you can choose to use another service provider to process your calls. For example, you rent the line from KPN, but your (international) calls go through a cheaper provider such as Tele2. This requires registration with Tele2. Alternatively, you can use service providers whereby you key in a combination of codes before dialling abroad, for example:

- 1649 www.bel1649.nl English instructions are available
- Bel0900 www.bel0900.nl Only Dutch instructions, offers mobile App

DRIVING LICENCE REQUIREMENTS

As an international resident in the Netherlands, you can use your driving licence from your country or origin for a certain period of time, after which you will be required to obtain a Dutch driving licence (rijbewijs).

For EU and EFTA countries²⁷, licences are generally valid for ten years from the date of issue. Usually an expiration date is noted on the license itself, however if not then you can assume the ten year validity period applies. Therefore it is important to check the issue date of your current licence. If your licence is more than nine years old, you are allowed to drive in the Netherlands for maximum one year after registering with the Municipality. Please do not forget to exchange your licence within this period to ensure you are in possession of a valid driving licence at the moment you apply for a Dutch driving licence.

For all other countries (including the Netherlands Antilles and Aruba), you are allowed to drive with your foreign driving licence for only six months (185 days) from the date you register at the Municipality. Therefore before you are at the end of that six month period you should either: [1] exchange your foreign licence for a Dutch licence or [2] pass the Dutch driving exam.

Exchanging a non EU/EFTA licence is only permitted, if one of the following conditions is applicable to you:

- Your licence is from one of the countries with a special agreement: Aruba, Monaco, Man, Netherlands Antilles, Taiwan, Israel, Japan, Jersey, Singapore, Andorra, South Korea and Quebec (Canadian province).²⁸
- You are granted the 30% Tax Ruling, in which case the nationality of your driving licence is not relevant. Please note that the 30% Tax Ruling can also be used by your spouse and/or children to exchange their driving licences without having to pass their driving test. The driving licence holder has to share the same household, i.e.: (s)he has to be registered at the same address, as the person granted the 30% Tax Ruling.

NOTE: International driving licences cannot be exchanged into Dutch driving licences as they are only considered to be 'legalized translations' of a national driving licence and not actual licences themselves, i.e.: you must bring your original driving license (issued from your country) with you.

Tip:

Please be aware that, even though it may not be legally required to change your driving licence in the near future, for example if you have an EU licence which is still valid for a number of years, it might be favorable to exchange your driving licence from a car insurance perspective anyway.

In Part 4: Settle, we explain in more detail the process of how to exchange your foreign driving licence for a local Dutch one once you've arrived in the Netherlands.

27. Austria, Aruba, Belgium, Bulgaria, Czech Republic, Cyprus, Denmark, Dutch Antilles, Germany, Estonia, Finland, France, Great Britain & Northern Ireland, Greece, Hungary, Iceland, Ireland, Italy, Jersey (Channel Islands), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, (Isle of) Man, Monaco, Norway, Poland, Portugal, Romenia, Spain, Slovakia, Slovenia, Sweden, Switzerland.

28. Driving licences issued can only be exchanged for specific categories: Andorra: B (passenger car), Canada Quebec only: B (passenger car), Israel: B (passenger car), Japan: IB (passenger car and motorcycle of more than 400cc), Singapore: Class 2 (motorcycle of more than 400 cc) and Class 3 (passenger car), South Korea: 2nd class regular licence and Taiwan: B (passenger car).



PART 4. SETTLE

Welcome to the final phase of Dutch LIFE, which is called Settle. A lot of the necessary proceedings to do with arriving should now be out of the way, and this is the phase in which we help you get settled into your new surroundings and neighborhood.

This phase includes some optional aspects, like language courses for example, but also more practical things like finding a local doctor and dentist. By the end of this phase you should feel fully prepared with all the necessary information and local knowledge to really start building your life in the Netherlands.

We'll start off close to home, with your neighborhood.

GETTING AQUAINTED WITH YOUR NEIGHBORHOOD

You're most likely in your new home by now, so it's time to become familiar with your neighborhood and to meet your new neighbors (buuren).

In the Netherlands, it is customary to introduce yourself to your new neighbors just before or after you move into your new home. By 'neighbors' we mean the others who live in the same building as you. You are not expected to bring anything with you when introducing yourself, it's more just a nice gesture so they know who you are and vice versa. In return you might be invited to pop around sometime for coffee or a drink (borrel), but that is not always done immediately.

Generally neighbors are happy to help you out with getting to know the area, such as telling you where the nearest pharmacy or supermarket is, which local bike shop is best or when to put your household refuse out on the street.

If you choose not to introduce yourself, you are likely to just meet your neighbors out on the street anyway and then you will have the opportunity to say hello. Generally if you are the new person in the neighborhood you should take the initiative to greet neighbors... otherwise they may not approach you, thinking you want your privacy!

Our service includes orientating you with your neighborhood. So we will be there to show you where the local markets, parks and cafés are, where to find the recycling bins and even where the local post office is... to make sure you feel right at home.

LOCAL SERVICE PROVIDERS

Doctors/General Practitioners (GPs)

In the Netherlands you generally register with a GP/family doctor (huisarts) who has a practice close to your home, ideally within a 10/15 minute walk. It's not the law, but it's just the way the locals do it. Many practices have both male and female doctors, so when enquiring at a practice be sure to inform them of any preferences, as you are free to choose.

Although doctors in the Netherlands practice mainstream western medicine, there is a growing number who combine it with alternative treatment methods, such as homeopathy and acupuncture therapy. Though English is not their native tongue, most doctors speak English very well. Be aware that Dutch doctors are relatively reluctant to hand out medication, such as antibiotics, for general ailments such as coughing, painful throat and flu, so just keep in mind that local practices and available medications may vary from your country of origin.

There are many family doctors in-and-around Amsterdam and people's personal tastes and experiences vary greatly, making it difficult to recommend any medical practice in particular. Instead, we will locate and give you the information of some medical practices close to your new home. From that list we advise you to select two practices of your preference and give them a phone call to get a better understanding of their services. Contacting prospective doctors by phone also gives you an opportunity to check if they are currently able to accept new patient(s) or if their practice is temporarily full, which occasionally can be the case. If you want to proceed you can make an appointment for an introduction meeting (which might be charged as a consultation). In the Netherlands it is normal practice to get acquainted with your family doctor before needing to visit them due to illness.

For an introduction meeting you are usually required to bring:

- ID (e.g.: passport).
- Proof of medical insurance/insurance card.
- Medical records (even if they are in a different language).

Your family doctor should be the first point of contact for medical problems, with the exception of emergencies.

In an emergency dial 112 immediately for AMBULANCE, FIRE OR POLICE.

For non-emergencies, your family doctor will treat you first, and if required, they will refer you to a specialist.³² Appointments are made by telephone and most doctors have set hours and some even give advice over the phone. If the problem is serious, the doctor may make a house call, but this is not very common.

If you call your doctor outside regular hours, you will usually get a recorded message informing you how to contact the practitioner on duty. However if you urgently need a doctor in the evening, at night or during the weekend, and cannot get hold of your regular GP, you can also phone the:

Doctors Service Foundation of Amsterdam
(Stichting Huisartsen Dienstenposten Amsterdam - SHDA)

Phone: 088 003 0600

As doctors fill up quickly, the availability of the 'huisartsen' in the neighborhood will need to be checked upon arrival.

Dentists

Overall the Dutch tend to take good care of their teeth, visiting their dentist (tandarts) once or twice a year for a check-up (controle). For those over the age of 18, the cost of dental care is not included in the basic package (basispakket) of any health insurance policy. Supplementary insurance can cover up to 75% of the costs. For the exact coverage, it's best to check your health insurance policy terms document or contact your provider to discuss your policy.

Dutch dental surgeries are privately owned, i.e.: there are no state-run surgeries. Most surgeries are relatively small with one or two dentist(s) and a dental assistant. However, especially in the larger cities, an increasing number of dental centres with multiple dentists, assistants and dental hygienists are available. These centres offer a wider range of dental treatments.

Unlike with doctors, you can choose a dentist in whatever neighbourhood you like. Maybe one close to your place of work might be more convenient for example. It's wise to even ask other colleagues who they go to for dental care as well, as this is often a good source for a local, trusted, recommendation.

If you need emergency dental treatment outside normal office hours, telephone your dentist and their answering machine will tell you who to contact. But this information might only be in Dutch, so we advise to check what to do in emergencies ahead of time, for example upon registration with your dentist, and then keep that information handy.

For your first appointment, you generally are required to bring:

- ID (e.g.: passport).
- Proof of medical insurance/insurance card.
- Previous dental records can be helpful but are not necessary.

If you require any further information on other local service providers, please contact us and we'll be happy to help guide you in the right direction. In addition, we love to hear feedback on any doctors, dentists or other service providers that you've had contact with, as we constantly update and improve our information for future expats, based on your experiences.

32. A referral is generally necessary to see a specialist at a hospital, but is not required for medical practitioners, such as physiotherapists, dieticians and midwives.

DUTCH LANGUAGE SCHOOLS

If you're going to live in the Netherlands for more than a few months, it's not only practical to have a basic understanding of the Dutch language, but it can also help you feel more in touch with the local people and culture.

To learn Dutch, you'll find there are many different language schools available especially in areas such as Amsterdam and The Hague where many expats live. Generally, intensive courses are recommended if you want to acquire a basic level of Dutch in a short amount of time. These intensive (tailor-made) courses tend to be more expensive than weekly classes, but be mindful that tuition fees for the weekly classes will increase as the class sizes become smaller.

Babbel

Founded in 2007, the market leading online language course now has over 1.5 million user and offers 14 learning languages.

Babbel offers:

- courses for beginners, intermediates and advanced learners
- courses that train different skills: reading, writing, listening and speaking
- courses that require the ability to read and write
- beginner courses that will bring you to the level of A2/B1
- 7 display languages: English, German, French, Spanish, Portuguese, Italian and Swedish



DNA Languages

Our preferred supplier of Dutch training courses is DNA Languages. They offer courses to suit all levels and needs. DNA have their own training facilities but also offer courses at the office, or at home.

Please note that DNA Languages is exempt from BTW (value added tax), which means they do not need to add 21% BTW to their fees.

These are DNA Languages most common courses:

5-day Intensive Residential Language Course

- Full immersion into the Dutch language.
- Personal intake to determine your entry level and personal requirements, e.g.: where do you want to use your language skills?
- The five days can be scheduled flexibly, e.g.: Mon to Fri, or perhaps Wed to Fri combined with Mon and Tues the week after.
- Each day consists of six hours of private lessons.
- Student can use the onsite facilities.
- Consists of both classroom and practical activities.
- Fees ³³ are € 2,700 (subject to change).

Private Courses

- Tailor-made and organised flexibly to suit personal needs and availability.
- Personal intake to determine a suitable training, which can be altered accordingly if your needs might change during the course.
- Actual material supplied by the student can be integrated into the program to ensure a hands-on approach, e.g.: emails, business reports and presentations.
- PT20 = 20 hours of private lessons with a total fee of € 1,800 (subject to change).
- PT30 = 30 hours of private lessons with a total fee of € 2,700 (subject to change).
- At the end of the course you will receive a report of your progress.

Special Partner Programs

DNA Languages share our philosophy of focussing on all family members involved and have developed the following offers specifically for couples who are both interested in learning Dutch:

Combined Program Option

- Partners follow some part of the training course together and the other part individually.

33. These costs do not include accommodation (approx. € 70 per night incl. breakfast) and/or meals at the training centre, located in a beautiful mansion in Wassenaar (situated between Amsterdam and The Hague).

- For each partner there are 15 hours training together and 15 hours private tuition.
- Enables couples to focus on combined needs as well as individual requirements, e.g.: partners can both participate in the morning sessions and attend their own individual training program in the afternoon.
- Fees are € 2,025 per person (subject to change).

Individual Program Option

- Both partners follow their own preferred training course, e.g.: intensive courses PT20 or PT30.
- The first partner pays the regular fee, the second partner receives a 20% discount on his/her fee.

Young Expat Services (YES)

This language school offers services especially for expat kids. All YES employees lived abroad as a child or later with their families. So the feeling of leaving home and having to adjust to a new culture is known.

YES offers the following package in the first 6 weeks of school for €1.120.-:

- An intake with parents (to state your wishes).
- 10 hours of Dutch lessons in the school (during a period of 6 weeks).
- Weekly update by phone or email about the progress of your child.
- Close contact with teachers about the progress & well being of your
- Tips & Tricks for teachers to help your child settle quickly in class.
- Help with settling in the Netherlands including homesickness of the children.
- Support parents in finding their way in & around school.
- A soft landing for both parents and children!

YES also offers private lessons in one of their offices in Amsterdam, Laren or Haarlem. The costs are €70,- per hour.

Young Expat Services

Kromme Pad 5J
1251 HP Laren
info@youngexpatservices.nl
+31 6 14366627

www.youngexpatservices.nl

Other Language Training Institutes

Looking further a field, another reputable language school can be found in the south-east of the Netherlands. This institute is called: Regina Coeli, but better known as The Nuns in Vught, as it originally started as a girls' boarding school. Nowadays they offer many different language programs. Their intensive personal language program consists of a combination of private lessons, self study and group activities, whereby students stay in accommodation close to the institute. The total fee includes the training program, breakfast and transfers and costs about € 3,904. This fee does not include the necessary 21% BTW (value added tax) nor any accommodation costs.

At Expat HELP, we can arrange appointment(s) for you, either by phone or in person with the institute(s) of your choice. We also have more detailed information available on these institutes, or alternatively contact us to discuss your needs and budget further so that we can help you decide or find a suitable language training option.

LEISURE ACTIVITIES

No home is complete without getting involved in the things you love to do. There is a vast array of leisure activities on offer in the region of Amsterdam and, on request, we'll be happy to look into what's on offer in your area in terms of fun, relaxing, sporting or family activities. So if you have not done so already, let us know your interests in activities such as these below:

- International groups or expat clubs.
- Family groups.
- Sports clubs.
- Church services.
- Book clubs.
- Workshops and courses.
- Concerts, shows and theatre performances.

OBTAINING A DUTCH DRIVING LICENCE

Following on from the information regarding Driving Licence Requirements provided in Part 3: Arrive, we recommend that if you're planning to drive in the Netherlands then you should exchange your foreign licence for a local Dutch one.

To exchange your driving licence, you will need to make two visits to the Town Hall (gemeentehuis) or the local district office (stadsdeelkantoor) of your Municipality, in person. (We recommend you contact them beforehand to check if an appointment is necessary or whether you can just walk in).

The first visit will be to file a Personal Statement concerning your state of health. The second visit will be to file your application for exchanging your licence.

Tip:

Your personal health statement needs to be successfully registered before you can move to step 2 exchanging your driving licence, so do this early as it can likely take a couple of weeks to process.³⁴

Step 1 - The Personal Statement (Eigen Verklaring) concerning your health is to prove that you are physically and psychologically fit to drive a vehicle. You obtain the document, which is in the form of a questionnaire, at the Town Hall/local district office. If you answer 'yes' to one or more questions then an additional statement including a medical report (to be written by a doctor) might be required.

Once the questionnaire is complete, you then send it in to the Central Office for Motor Vehicle Driver Testing (CBR) for registration. At the CBR it will be reviewed by a medical advisor. If it is accepted, the CBR will confirm that your health statement has been successfully registered, however if not, they will inform you whether you have to undergo an additional health check. Note, there is a registration fee of approximately € 35.-.

Step 2 - To file your application to exchange your driving licence you need to meet the following conditions:

1. You are residing in the Netherlands and have been granted a residence permit (if required).
2. You are registered with the Municipality and have obtained your BSN (citizen service number).
3. Your current driving licence is either:
 - from the EU or the European Free Trade Association³⁵, or
 - from one of the countries with a special agreement³⁶, or
 - of foreign origin but you and/or your spouse have been granted the 30% Tax Ruling.³⁷
4. Your current driving licence is valid at the moment of applying for a Dutch licence.
5. If your current driving licence was issued in a country outside the EU/EFTA, it was issued after being resident in that country for at least 185 days.

34. If you are exchanging your licence based on the 30% Tax Ruling, you can start the CBR personal health statement registration before being granted the 30% Tax Ruling. Note that the registration fee (about € 23) will have to be paid, even if you do not obtain the 30% Tax Ruling in the end.

35. Austria, Aruba, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Dutch Antilles, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Jersey (Channel Islands), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, the United Kingdom.

36. Driving licences issued in the following countries can only be exchanged for the specific categories: Andorra: B (passenger car), Canada Québec only: B (passenger car), Israel: B (passenger car), Japan: IB (passenger car and motorcycle of more than 400cc), Singapore: Class 2 (motorcycle of more than 400 cc) and Class 3 (passenger car), South Korea: 2nd class regular licence and Taiwan: B (passenger car).

37. Please note that the 30% Tax Ruling can also be used by the spouse and/or children to exchange their driving licence without having to pass a driving test. The driving licence holder has to share the same household, i.e.: (s)he has to be registered at the same address as the person granted the 30% Tax Ruling.

Documents to take with you:

- Valid foreign driver's licence.
- Passport photo (to NL specifications).
- If applicable, proof of the 30% tax rule (beschikkingsbewijsregel) from the Tax Authorities.
- If applicable, also bring your residence permit.
- Certificate of fitness (verklaring van geschiktheid)
- (Optional) Letter stating you need to retain your foreign licence (see explanation below).

Your application will be transferred to the Government Road Transportation Agency (RDW).

The appraisal process will take a couple of weeks, during which you are officially not permitted to drive, due to the fact that you are not in possession of a valid licence, as you have submitted your foreign driving licence together with the application. It is therefore recommended to choose your application date carefully, taking into account any other engagements you might have.

The general rule is that you 'trade-in' your foreign licence. If you do not want to lose your foreign licence, you can request your employer to state in a letter that you need your foreign driving licence returned to you. If the statement is accepted, your foreign licence will be returned by post at the same time your Dutch licence is issued.

If you do not meet all the conditions for exchanging your current driving licence for a Dutch licence, you will have to take a theory and practical test at the Central Office for Motor Vehicle Driver Testing (CBR). The regular theory tests are conducted in Dutch, but you can also apply for theory tests in English. The English tests can be taken in groups or individually.

There are some driving schools specializing in training English speaking clients. As a start we advise you to review the information on the website of RijschoolDenk.nl, a driving school specialised in English speaking clients.

Their information includes:

- Intake sessions.
- Theory books, tests and training.
- Driving tests.
- In-depth brochure.
- Fees.

Contact details:

Rijschool DenK
De Clercqstraat 17
1053 AA Amsterdam
+31 (0) 20 4890801
info@rijschooldenk.nl

www.rijschooldenk.nl

SUBMITTING DUTCH TAX RETURNS

Once you are settled into the Netherlands and working here, you are then also obliged to pay local taxes on your income. This means you must submit a tax return each year, which at Expat HELP we can do for you (see the checklist and our fees for this service, at the end of this section).

The Dutch tax system is efficient but, from a taxpayer's point of view, not always easy to navigate, that's why at Expat HELP we have consolidated the general information for you to help you gain an understanding of the system. For example, not only your direct earnings but also your personal situation may have an effect on your tax position, for example: non-working partner, type of work, residency status, mortgage, other assets and earnings (particularly from abroad). Also, as an expat, you may still need to file a tax return in your home country, thereby facing complex issues such as double taxation agreements.

In general, annual tax returns are due by the 1st of April or, for those with the 30% Tax Ruling, by the 1st of July. For example, your tax return for the calendar year 2019 needs to be submitted either by 1st of April 2020 or 1st of July 2020. Note: If you have not submitted tax returns for previous years, you can do so retrospectively.

In the Netherlands there are two ways to submit tax returns: via paper tax forms or digitally.

Digital submissions are far more common nowadays and far more efficient. You do not even need to leave home as we can discuss your personal situation over the phone, and you can email us the documents we require.

For digital submissions, it is necessary for you to set up a personal DigiD. This can also be done quickly and easily from home. A DigiD is a 'digital identification' login, which is required and used for all online transactions performed with governmental agencies; such as, paying parking fines, applying for permits and submitting tax returns.

You can request your own personal DigiD via the government website below, however the process is only available in Dutch.

www.digid.nl

Residency Status

If you have demonstrable ties to the Netherlands (e.g.: you live here, you work here, or your family is based here), then you are generally regarded as a 'resident taxpayer'. If you live abroad, but you receive income that is taxable in the Netherlands, you are considered a 'non-resident taxpayer'. Non-residents can apply to be treated as residents for tax purposes if they want, (in order to gain access to Dutch deductible items). Note though, that as a resident taxpayer you are taxed on your assets worldwide.

There is also an additional category called 'partial non-resident taxpayers', which covers those eligible for the 30% Tax Ruling.

At Expat HELP we can help you determine which category is relevant for you.

Tax Credits and Allowances

As a taxpayer, you are entitled to a general tax credit. This general tax credit comprises an income and social security element for which you are entitled if you have compulsory Dutch social security coverage. Your employer will take these into account when deducting wage withholding tax but not any other personal circumstances. Based on your personal circumstances you may also be entitled to other credits, for example: the employed person's tax credit is age-related to a maximum € 1,574, the single parent's tax credit is € 931 plus € 1,523 for specific situations.

Claiming allowances and potential refunds is done when you file your tax return or request a provisional refund.

Partners

Generally, partners are taxed individually but, when only one partner works, the other partner is often entitled to a refund of general tax credit, and deductible expenditure can be apportioned to take advantage of tax credits.

30% Tax Ruling

As explained in Part 1: Orientation, the 30% Tax Ruling is a tax incentive for employees, recruited while abroad and bringing specific skills to the Netherlands. It acknowledges the additional expenses incurred by expats (extraterritorial costs) and therefore to help cover these expenses the rule allows the employer to grant a portion of an expat's wages and allowances to them, tax-free (up to a maximum of 30%).

Mortgages and Tax Implications

When arranging a mortgage it is important to look at the whole picture: interest payments, cost of life insurance, savings plan and investment accounts. And if you are intending to rent your property, as an expat you may need to pay off a substantial part of the mortgage to get permission from your mortgage provider to put your property up for rent. Also keep in mind for the future that when your interest rate comes up for renewal, it is important to check that it is still competitive.

Expat HELP works closely with a number of certified mortgage brokers so feel free to get in touch for more information on their services and we can also arrange a first meeting for you.

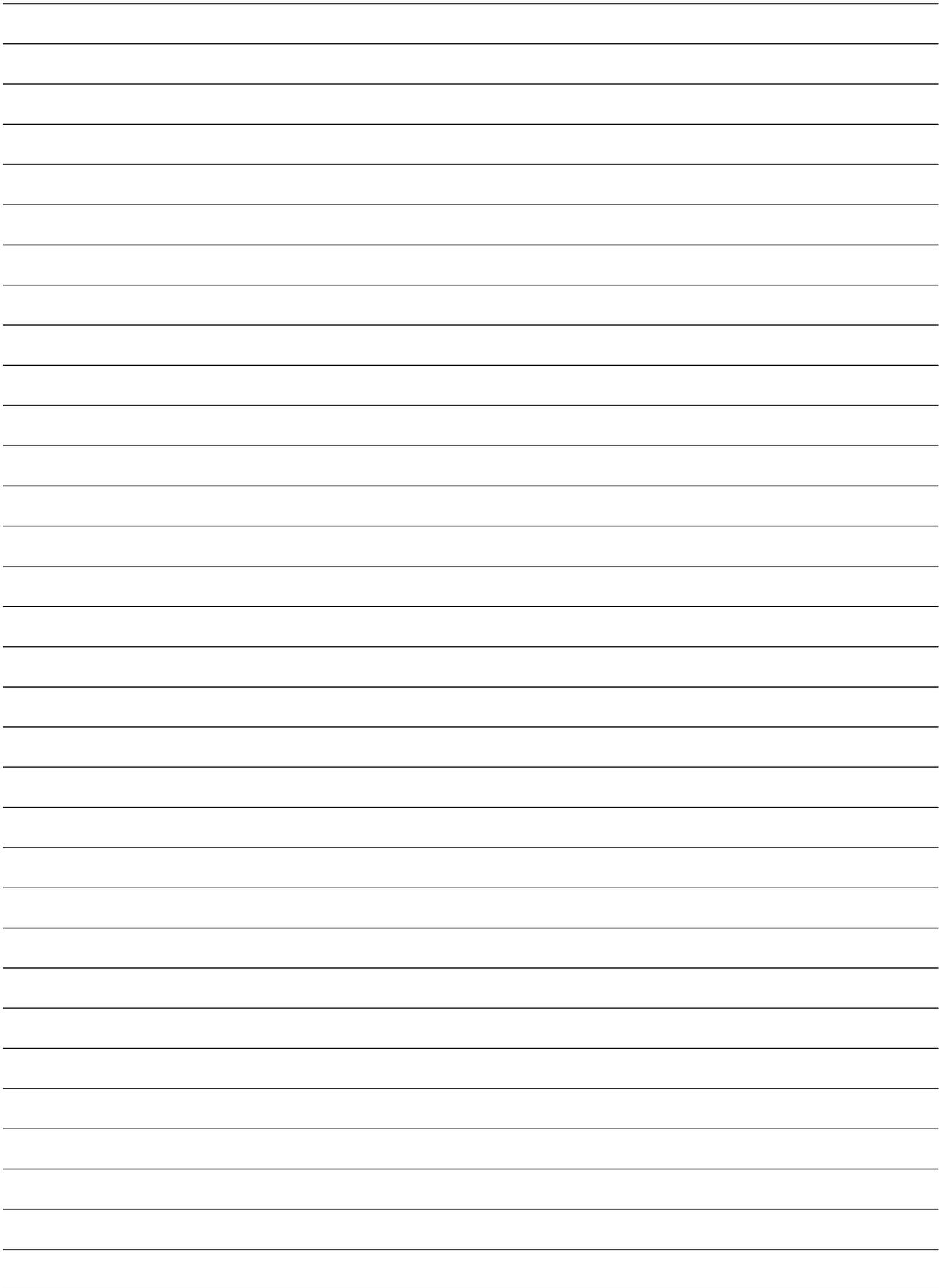
Mortgage tax implications include:

- Interest payments are tax-deductible if the property is your primary residence and the loan is used for acquisition of the house.
- Tax is levied on the deemed rental value of the house (WOZ waarde) determined by the local authority.
- Expenses in financing the purchase of a house are tax-deductible as well.

Completing your Dutch Tax Return

BlueUmbrella
Weesperstraat 106
1018DN Amsterdam

<https://blueumbrella.nl/>





1017JT Amsterdam
The Netherlands

EMAIL
help@expathelp.nl

PHONE
+31 (0)20 6614670