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Money) Is

In this edition: Your guide to housing and personal finance in the Netherlands with useful tips, helpful advice...and more!



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Want to write for the Netherlands's oldest expat print journal?

ACCESS Magazine is always looking for new voices and fresh ideas to fill our pages. Drop us a line at editor@access-nl.org and join our team of volunteer writers.

Welcome Home!

My family first moved to the Netherlands in the summer of 2010, after spending two years in Liverpool and thirteen years in Valencia, Spain.

Our ferry from Harwich arrived at Hoek van Holland on a warm August afternoon. It had been the longest sea crossing I had ever experienced—over six hours of a very different kind of rocking and rolling than I usually prefer. We were well accompanied on our journey by my mother, our three children (the youngest two would be born in the following years in the Netherlands), my mother's sister and brother-in-law, and our two dogs.

From the port, we went directly to the garden apartment we had rented (sight unseen) in The Hague's Laakkwartier neighbourhood, known for its working-class roots and multicultural population (now home to a growing student demographic due to its proximity to institutions like The Hague University of Applied Sciences and ROC Mondriaan vocational school). Owing to time constraints, we were unable to come over and search for accommodation ourselves, so we asked family from Limburg to drive up and look for what they estimated to be a reasonable short-term rental.

We quickly outgrew that space with the birth of our daughter the following summer and moved to another rental in nearby Rijswijk, a quiet municipality of 60,000 inhabitants nestled between The Hague and Delft. We signed a one-year lease, giving us time to begin our search for a more permanent home.

We found that home just a few blocks away on a charming, tree-lined street with a narrow canal running down its centre. The third-floor duplex had recently been fully remodelled—the upper floor, which had not previously been used as living space, now had three bedrooms and a large bathroom, complete with both a shower cabin and a bathtub.



Richard Morris

Editor

editor@access-nl.org

The open-plan downstairs space was sunny and spacious, perfect for our growing family. It included a kitchen, dining area, and a generously-sized living room. There was also a lavatory and an extra room, which I initially used as an office and later converted into a bedroom when our fifth child was born.

For the past twelve years, this has been our home, the place where our family has grown and settled. While the walls could do with a fresh coat of paint and some plumbing and minor electrical work is overdue, we have created an environment that caters to our individual needs and lifestyles. It's where we work, study, play, eat, sleep, and pass our days and nights together in *gezelligheid*. By far,

the purchase of our home was the most important—and costly—investment we have made, one that, a dozen years on, continues to pay dividends in more ways than one.

In this issue of ACCESS Magazine, our team of writers have explored the themes of housing and personal finance, aiming to provide an overview of useful information, seasoned, as always, with personal stories and thoughtful anecdotes (and even some humour!). As we've gone to great lengths to provide useful information, it's always best to consult with professionals whenever investing money, whether it's for buying property or building a stock portfolio. A good place to start is with [ACCESS-nl.org](https://access-nl.org), where our network of volunteers are ready and able to help you find exactly what you're looking for.

Whether you are looking for a new home—to buy or rent—or need useful tips on banking and personal finance, these pages will surely answer some of the most frequently asked questions by those relocating (or considering relocating) to the Netherlands.

Happy reading!

Finding Your Dream Home in the Netherlands

Finding a place to live in the Netherlands as an international can feel like embarking on a journey through uncharted territory. With its vibrant cities, picturesque countryside, and rich cultural tapestry, the Netherlands offers an attractive living environment.

BY RICHARD MORRIS

The path to securing a home here, whether renting or buying, can be complex and filled with challenges. From understanding the fast-paced housing market to navigating financial and legal requirements, this article aims to equip you with the knowledge necessary to make informed decisions and find your place in this beautiful country.



Here's a look into what you have in store when considering your new home and the many available options. Welcome to the Netherlands and happy house hunting!

Understanding the Housing Market

The Dutch real estate market is dynamic and highly competitive, particularly in major urban areas such as Amsterdam, Rotterdam, Utrecht, and The Hague. These cities are known for their vibrant culture, strong job markets, and international communities, making them desirable places to live. However, this desirability has driven up property prices and made the rental market equally competitive.

For internationals, the first step in finding a home is to understand the lay of the land. In cities like Utrecht and Amsterdam, demand for housing far exceeds supply, leading to high prices and fierce competition in both rental and purchase markets. Rotterdam, while slightly more affordable, is also experiencing rising prices as it grows in popularity among locals and internationals alike.

Renting a Home: What to Know

For many internationals, renting is the most practical first step when moving to the Netherlands. However, the rental market presents its own set of challenges. The scarcity of available properties means that apartments can be snapped up quickly, often within days of being listed. This fast pace requires prospective renters to act swiftly and decisively.

Renting in the Netherlands generally falls into two categories: the subsidised sector (social housing) and the private sector. Social housing is typically reserved for those with lower incomes and can have long waiting lists, making it less accessible for most internationals.

The private sector, on the other hand, offers a wider range of options but at higher prices.

In cities like Amsterdam, expect to pay a premium for even modest apartments, with prices often exceeding 1,500 euros per month for a one-bedroom flat in the city centre. Additionally, landlords commonly require a deposit of one to two months' rent, and some may also ask for proof of income or a guarantor.

Key Considerations When Renting

When renting a home in the Netherlands, it is important to be aware of your rights and responsibilities as a tenant. The rental market is regulated to some extent, with rules in place to prevent excessive rent increases and to ensure that properties meet certain standards.

However, as issues can still arise, it is crucial to carefully review your rental contract before signing and to ensure that it includes all agreed terms, such as the duration of the lease, the rent amount, and any additional costs like utilities or service charges. It is also important to confirm whether or not the occupancy restrictions will permit the tenant(s) to register their residency with the municipality.

Another consideration is the condition of the property. Unlike in some other countries, it is not uncommon for rental properties in the Netherlands to be unfurnished or even "shell" apartments, meaning they may lack basic fixtures like flooring, lighting, or kitchen appliances. This is something to clarify with the landlord before agreeing to the lease.

Buying a Home: A Strategic Move

For those planning to stay in the Netherlands long term, buying a home can be an attractive option. Homeownership offers stability and the potential for financial growth, particularly as property values continue to rise. However, buying a home in the Netherlands is not without its complexities, especially for internationals.

The Dutch real estate market, particularly in major cities, is competitive. Properties in desirable areas can receive multiple offers shortly after being listed, often selling above »



PHOTO: JAVIER CRUZ

Don't forget...
It is advisable to discuss your marital status with the notary, as this can have legal implications when selling property.

the asking price. This means that buyers need to be well-prepared, both financially and strategically, to secure a property.

Financial and Legal Considerations

Securing a mortgage is one of the most significant steps in the home-buying process. The Dutch mortgage market offers various options, but as an international, you may face additional hurdles. Lenders typically require proof of stable income and may also require that you have lived and worked in the Netherlands for a certain period. Some banks may even require a higher deposit from international buyers.

The legal process of buying a home in the Netherlands involves working with a notary, who handles the transfer of ownership and ensures that all legal requirements are met. It is advisable to choose a notary experienced in working with international clients, as they can guide you through the process and ensure that you understand all the documentation involved.

Strategic Planning

Whether renting or buying, the key to successfully finding a home in the Netherlands is strategic planning and timely action. The fast-paced nature of the market means that you need to be prepared to move quickly when you find a property that meets your needs.

For renters, this might mean having your paperwork ready, including proof of income, identification, and references, so you can apply as soon as you find a suitable property. For buyers, it means having your finances in order, with mortgage pre-approval if possible, and being ready to make a competitive offer when the right property comes along.

Making Informed Decisions

Finding a place to live in the Netherlands as an international can be a rewarding experience, but it requires careful planning and informed decision-making. By understanding the housing market, knowing your rights and responsibilities, and seeking professional advice when needed, you can navigate the complexities of renting or buying a home with confidence.

The journey may be challenging at times, but with the right approach, you will find yourself settling into a home that allows you to fully enjoy all that the Netherlands has to offer. Whether you are drawn to the vibrant city life of Amsterdam, the modern charm of Rotterdam, or the tranquil beauty of the Dutch countryside, the perfect home is out there waiting for you.

Should I Buy or Rent a House or Flat?

When deciding whether to buy or rent, consider the following key factors:

- **Length of Stay:** If you plan to stay for a short period, renting might be the better option. Buying involves additional costs, typically around 6-7% of the purchase price, plus any potential renovation expenses.
- **Budget:** If you are thinking of buying, your budget is crucial. The bank will assess your income and assets to determine the maximum mortgage amount you can secure.
- **Tax Implications:** Consider how your personal situation and taxable income might affect your tax returns. This can influence whether buying or renting is more financially advantageous.

Considerations When Buying

When choosing a house or apartment, keep the following in mind:

- Research neighbourhoods based on factors such as housing prices, public transportation, green spaces, commute times, and proximity to schools.
- Visit properties during both day and evening to spot any potential issues and get a true feeling for the area.
- Limit the number of daily viewings.
- Take photos and notes.
- Engage in conversations with the estate agent, seller, and locals to gather more insights.
- Heed your estate agent's advice.
- Ask about the property's ownership, how long it has been on the market, the number of viewings and bids, the reason for sale, and how quickly it needs to be sold.
- Avoid getting involved in a bidding war or making sealed bid offers if possible.

Purchasing Property

Buying property in the Netherlands is relatively straightforward, but there are key steps to follow.

Finding a *Makelaar* (Estate Agent)

Although it is legal to buy property without a *makelaar* (estate agent), it is not recommended. In the Netherlands, you typically work exclusively with one agent. Start by providing your agent with a list of features and characteristics you desire in a home, helping them narrow down properties that best suit your needs. Choose an agent experienced in assisting internationals for the best results.

Your estate agent will guide you through every stage of the home-buying process, from the initial search to the final paperwork. They will assist with everything, including technical inspections, negotiations, translation, understanding the bidding process, and handling all administrative tasks.

Legal Status of the Property

One crucial aspect of buying a property is understanding its legal status. You need to determine whether the property is *eigen grond* (freehold) or *erfpacht* (leasehold). If it is freehold, you own both the house and the land it sits on. In contrast, leasehold means you own the house but not the land, which is common for apartments. In such cases, you will be responsible for an annual fee to rent the plot. Your real estate agent can clarify these details for you.

For existing properties, the sale is typically labelled as *kosten koper* (kk), meaning the buyer covers additional costs such as *overdrachtsbelasting* (property transfer tax) and *notariskosten* (notary costs). Conversely, new properties are often sold as *vrij op naam* (V.O.N.), where the purchase price includes VAT, property transfer tax, and notary fees.

While the selling agent might suggest someone for this task, they may not be impartial. It is best to rely on your own real estate agent for a referral. If you are not working with an agent, you might want to seek advice from the *Vereniging Eigen Huis*, a homeowners' association in the Netherlands.

Additional Expenses

One of the key costs to consider when purchasing a home is the *overdrachtsbelasting* (property transfer tax), a percentage of the sale price agreed upon with the seller. However, this tax does not apply if you acquire the house through divorce, marriage, or inheritance. The current property transfer tax rate is set at 2%.

Homeowners' Associations

If you are thinking of buying an apartment, you will become a member of a *Vereniging van Eigenaren* (VvE), or Homeowners'

Association. The VvE is responsible for managing and making decisions regarding common areas of the building and the land it sits on. In the Netherlands, it is now mandatory for apartment buildings to have a VvE, which also arranges the building's fire insurance. The specifics of the property and your obligations as a member will be detailed in your purchase contract.

The Role of the Notary

In the Dutch legal system, *notarissen* (notaries) hold a unique position alongside other legal professionals.

A notary in the Netherlands is responsible for balancing the interests of all parties involved in a legal transaction. They remain impartial and independent, ensuring fairness for everyone involved. For example, during a property transfer, the notary represents both the seller and the buyer, ensuring that the process is handled properly for both sides.

Lawful Cooling-Off Period

In the Netherlands, this is called the *wettelijke bedenktijd*. After a verbal agreement, a *voorlopige koopakte* (provisional purchase deed) is drawn up, which is valid for three »



PHOTO: OLEKSANDR P.



PHOTO: ABRAHAM RUIZ

"Whether buying or renting your next home, remember the old adage, home is where the heart is..."

working days. During this time, the buyer can reconsider their decision, back out of the purchase, or hire experts to inspect the property. Consult your estate agent for more details.

Agreement of Sale

Once an agreement is reached, the selling agent prepares a *koopakte* (purchase deed) for you to sign. It is crucial to thoroughly read the document and ensure that all terms are accurately reflected before signing. In Amsterdam, the notary is involved at this stage, offering legal advice on judicial questions and sales terms. Elsewhere in the Netherlands, the selling and pur-

chasing agents handle this process with their clients.

After all parties have signed the purchase deed, the notary steps in to organise the transfer. They will draft the *akte van levering* (terms of delivery) for the property handover and assist with the *hypotheekakte* (mortgage deed). The buyer has the freedom to choose their own notary. The purchase deed typically includes a penalty clause if any party fails to meet its terms.

Once both parties sign the purchase deed, the deal is finalised, and the property is technically yours. It is important to note

that a verbal agreement is not legally binding. An important clause in the purchase deed is the financial clause, which allows the deed to be cancelled if the buyer cannot secure financing.

Registration

The notary will register all deeds with the Kadaster (land registry), including the *leveringsakte* (deed of conveyance) and the *hypotheekakte* (mortgage deed). They will also prepare and verify all necessary documents, such as the deed of transfer, on your behalf.

Deposit or Prepayment

After the sale agreement is finalised, the buyer must transfer a *waarborgsom* (deposit) of 10% or more of the purchase price to the notary. During this period, it is advisable to have a home inspection conducted by a technical expert. The deposit is held in the notary's account, though a bank guarantee may also be accepted in place of a deposit. Before making the final payment, you can ask your agent to record the meter readings and check that the property has been vacated as agreed.

Judicial Transfer

The *levering*, or judicial transfer of property ownership, occurs on the transfer date specified in the purchase agreement, usually at the notary's office. The actual delivery of the property takes place when the keys are handed over.

A Final Thought

Whether buying or renting your next home, remember the old adage, *home is where the heart is*, and may whatever decision you make be one that brings everlasting memories of your time in the Netherlands, short-term, long-term or for a lifetime. «

The Written Requirement When Buying a Property

Must a purchase agreement be in writing? When a residential property is sold, this can be done verbally or in writing.



PHOTO: ALENA DARMEL

BY ZOË RIS



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If the parties agree on the 'essentials' of the purchase, such as the price and the object, they are in principle bound to the agreement. However, for a private buyer, there is a written requirement which stipulates that the buyer is only bound to the purchase if it is documented in writing.

Offer and Acceptance

Before elaborating on the written requirement, it is important to note that an agreement is, in principle, reached through offer and acceptance. When one party makes an offer and the other party accepts it, an agreement is reached. A verbal agreement is, therefore, just as binding as a written agreement.

Written Requirement for Private Buyers

The written requirement of Article 7:2 of the Dutch Civil Code provides an exception to this principle. It stipulates that when a private buyer (who does not act in their profession or business; a consumer) buys a property, they are only bound to the purchase if it is documented in writing. The rationale behind this is to protect the private buyer against impulsive purchases.

Private Seller

The law does not provide a similar written requirement for private sellers. However, Dutch case law has established that a private seller can also invoke the written requirement when selling their property to a private buyer. If two private parties reach a verbal agreement, but the seller refuses to sign the purchase agreement, the private buyer cannot legally compel them to complete the purchase. There is also Dutch case law providing that a private seller can, under certain circumstances, successfully invoke the written requirement when selling their property to a professional buyer.

Professional Buyer/Seller

In 2011, the Supreme Court explicitly ruled that the protection of the written requirement of Article 7:2 DCC is solely intended for the protection of private individuals (consumers). A professional buyer or seller who acts in their profession or business cannot invoke this requirement. They are simply bound by a verbal purchase agreement.

Conclusion

A purchase agreement can be reached verbally or in writing. The written requirement provides an exception to this; a private buyer is only bound to a purchase if it is documented in writing. A private seller may, under certain circumstances, also invoke this requirement, whilst a professional buyer or seller cannot. If you are a private seller or are dealing with one and would like to know more about the written requirement, please contact our office for a no-obligation consultation. «

To Rent or to Buy?

(That is the Question)

As an international residing in the Netherlands, you will have different considerations about renting or buying a home than a Dutch family would.

BY TASNEEM HATIMBHAI

Normally, renting offers flexibility, less financial risk from market fluctuations, and freedom from maintenance responsibilities, making it a convenient short-term option for internationals. On the other hand, buying a property can be more economical in the long run due to lower monthly costs, tax benefits, and the potential for building equity. We interviewed two internationals who have lived in Amsterdam for over five years—one is a long-term renter and the other is a homeowner. Here is what they have to say about renting vs buying:

Home Renter

Angie + husband + 2 children + 2 cats
Row house in Amsterdam Oost

What is the main reason for you to rent long-term?

Renting is better for me because it allows us to live in a high-end neighbourhood with great neighbours. The kids have amazing friendships with the neighbours' children, and the kids who go to the neighbourhood schools are also nice.

How long have you lived in this home? And in the Netherlands? What is your anticipated stay?

We moved to the Netherlands in June 2018. I rented this house before we moved from the United States in April 2018. We are not thinking about leaving the Netherlands. We love the freedom this country gives to our kids. They can play outside; they go to school by themselves!



Do you love it?

We love it. Our neighbourhood is close to the centre and all the attractions but also has a quiet suburban feeling. When summer comes, our home and the whole neighbourhood turn into a summer haven. I really enjoy the city vibes. I like my easy commute back home from concerts and festivals. We are not a suburban kind of family. If we liked that, we would definitely buy a house where we can afford it easily. When you are half an hour away, the houses and the gardens are huge, and prices are lower, but we prefer the tight space and being in the city.

Have you considered buying?

We did consider buying, but our neighbourhood was beyond our budget, and the towns/neighbourhoods we could afford were not suitable for our lifestyle.

I assume all repairs are taken care of by the owners?

Yes. That's what I love about it. I just email the management com-



pany, and everything is handled by them. You could say I don't lift a finger except to type the email.

What is the main reason you rent, given the low mortgage rates, etc.?

If I had a mortgage on this house, my monthly mortgage payment would be €4,000! Now, I'm paying half that amount. Some people think rent money goes to waste, and yes, they are right because if I bought this house, it would be a huge investment. However, my monthly expenses would be too high to afford—it would mean a major lifestyle change for us.

What do you recommend to internationals?

I recommend that young couples who've just moved here live in the city. Yes, towns like Zaandam, Almere, and Hilversum are further away and more affordable, but when it comes to social life, they won't go out as much as they'd want to. The commute is not easy with public transportation, especially after hours, and it's not that cheap either.

Home Owner

Esther + 2 teenagers + dog

Apartment in Amsterdam Westerpark

When did you arrive in the Netherlands, and when did you buy a home?

I bought it in 2017, and we had arrived a year before that.

Which country did you move from, and did you have an idea of how long you would stay?

I moved here from Australia as a single parent. I was clear that the children would stay for the duration of secondary school, so the plan was always to be here for a minimum of five years...it was going to be long term.

Were you renting before you bought a home?

Yes, when we first moved here, we rented for a year. It was very complicated; we had several sublets and had to move often. Also, rents were very high. Moving frequently was tough, especially with a pet.

What compelled you to buy a home?

I was clear I wanted to be in Amsterdam. However, renting in the city was so expensive. One way to rent was through social housing, but I would need to be on a waiting list for ten years to be eligible. The other option was the free market, but that was too expensive. When I rented for a year, I used up all my savings. So, I had to get out of that situation. I had a decent sum of money to invest upfront, and mortgage rates were very low—so buying was a great option for me.

How about your monthly expenditures?

My mortgage is very low because I had a good amount of money to put down when I bought the home. It was also a great way for me to invest and get amazing value over the years. In terms of other expenditures, it's the usual—gas, water, etc., plus the VVE (Homeowners Association) cost, which varies.

With renting, the landlord takes care of repairs, but with ownership, it is something you have to handle, right?

This is a homeowners association (VVE), and they handle a lot of things. I had a leak in the floor, and the contract clearly stated that this was the VVE's responsibility, and they took care of it.

What do you suggest to newer internationals when considering renting or buying?

It depends on many variables—like budgets, the estimated duration of stay, etc. For me, it was an investment, and I couldn't afford a mid-section rental in the city. So, I would say to newer internationals—if you have the money, then rent, especially if you're not staying long-term. «

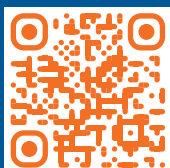
How ACCESS helps internationals move to and settle in the Netherlands



Website

Answers to many frequently asked questions by internationals moving to and settling in the Netherlands.

Topics related to: Relocation; Dual Careers – for accompanying partners; Healthcare and Health Insurance; Housing; Education – for all ages; and Leaving the Netherlands for heading home or to other countries.



Counsellors

Two on-call counsellors refer internationals to the mental health support they may need. Internationals can benefit from professional support which ACCESS can provide through a referral to its Counselling Service Network.



Helpdesk

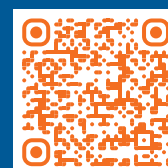
Our international teams are available in person, by phone, via **ZOOM** or via email to respond to your questions and discuss relocation to the Netherlands. Our teams are in The Hague, Amsterdam, Amstelveen and Utrecht.

You can also volunteer to be on one of our teams. Check Information Sessions on our website for more details.



Trainers

Our trainers can provide you with a range of services: career development, childbirth preparation, cross-cultural understanding, higher education and career guidance for young adults, holistic health, language & communication, life transition, and much more



Since 1986, ACCESS has aided internationals relocating to the Netherlands. To manage this transition, we assist with answering your questions to make a new 'home' far from home. Our brief ACCESS overview details how we can help you just after arrival and in the days, months and years to follow.

Have a question? Let us know via helpdesk@access-nl.org or check access-nl.org,

● Courses

Childbirth and first aid courses in English (in several cities) support starting a family and solving first aid emergencies. Our trainers are often internationals themselves and understand the challenges of giving birth far from 'home', while also knowing Dutch practices.



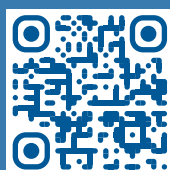
● Magazine

Hard and online copies of the ACCESS Magazine provide regular features helping internationals to learn about their new 'home' and familiarise themselves with the country, culture, food, travel, and ACCESS partners.



● Partners

Our trusted partners support us, and we in turn support them in a variety of ways. We encourage you to use the services provided by our partners. Do let them know you heard about them through us. See page 37.



● Volunteering

ACCESS could not function without its volunteers from more than 40 countries. You can volunteer on a helpdesk team in The Hague, Amsterdam, Amstelveen or Utrecht. We provide training so that you can support internationals in the same way as you have been supported. We also need volunteers on our social media team, newsletter, and website, among other teams.





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PHOTO: MATHILDE NIEUWENHUIS

Why We Chose the **Slow Life** Down South

BY NASTARAN FADAEI HEIDARI

Every time someone learns about our international background and the fact that my husband is from The Hague, the first question we are asked is, "Why do you live in Heerlen?" But before answering this question, I would like to share our story.



PHOTO: PETRIT NIKOLLI

My husband and I have enjoyed living and working in different countries. Before moving to the Netherlands, we lived in Kraków, Poland, where I worked as an ESL teacher, and my husband worked in HR. When we found out we were expecting twins, we knew we had to choose a country where we could stay long-term to raise our children. We chose the Netherlands, where my husband is from, and where his family lives.

While we were in Poland, we considered several places that might suit our needs as a growing young family. One day, while researching the different provinces of the »

Observations from the Field | Why We Chose the Slow Life Down South

Netherlands, I came across Limburg, the southernmost Dutch province, which borders both Germany and Belgium. When I mentioned it to my husband, he only knew about Maastricht, the capital of Limburg, which is an impressively beautiful city situated on the banks of the Maas River with a well-known university.

Initially, we chose to search for a flat somewhere in the Randstad metropolitan area (conurbation), where most job opportunities are. However, months of house hunting proved how unbelievably difficult

it is to rent a flat in the Randstad due to an ongoing housing shortage and high demand.

The housing crisis in the Randstad made us consider moving to a smaller town in other parts of the country. After more research, I realised that housing prices in the seven-municipality conurbation of Parkstad in Limburg were much more affordable. In fact, we could purchase a spacious house for our family of four with a reasonable mortgage, which was dramatically more cost-effective than in the northern part of the country.

As a young family of four, we wished to have a spacious house with a garden, close to nature, in a small town where our professional expertise could be valuable to the community. We wanted to avoid the hustle and bustle of larger cities and preferred the more serene aspects of suburban living. For me, as a newcomer, it was important to learn Dutch quickly and practise it daily. Residents of smaller cities are notably less stressed, friendlier, and always helpful.

That is how we ended up in a beautiful house within walking distance of the scenic Brunssummerheide nature preserve, where we enjoy fresh air, greenery, and playing with our twins. That's why we chose to live in a wonderful city like Heerlen—primarily because, in a developed country like the Netherlands, you can still find a high quality of life, good food, excellent schools, and just about everything a family needs to thrive.

For example, the Schunk Libraries in Heerlen have become cultural hubs where I can practise Dutch, meet people, and integrate more fully into Dutch society. The opportunity has even given my husband the chance to leave his desk job and pursue the technical degree he has always wanted. Our children can also participate in the many cultural and educational activities and workshops offered by the Schunk Libraries. One of the best things is that we can now manage our finances better, as we were not forced into taking out a massive long-term mortgage.

Our move down south checked all the boxes, and in the end, it turned our dream of living a storybook life in the Netherlands into a reality. «

V



PHOTO: MILAN

Finding Your Dream Property in the Netherlands: Work with the Right Experts

BY EXPAT
MORTGAGES



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Welcome to the Netherlands! A country full of opportunities, yet constrained by limited land and housing. With a population of 18 million and a competitive real estate market, finding your ideal home can be challenging. Whether you're dreaming of a canal-side apartment in Amsterdam, a countryside retreat, or a modern penthouse, working with the right experts is essential to turning that dream into reality.

Why Buy a House?

Rental prices in the Netherlands are soaring, and while the country boasts the highest level of social housing in Europe, this is rarely an option for newcomers. Waiting lists can stretch over a decade, and strict income rules apply. Private rentals are in high demand, and prices are steep. For many internationals, buying a house can be a more viable long-term option. If you're planning to stay for at least three to five years and are currently paying high rent, purchasing may simply be cheaper. Historically, Dutch

house prices have risen due to high demand and accessible financing, making it possible to even turn a profit over time.

Working with Expat Mortgages

Expat Mortgages has been assisting internationals for over 17 years. Their clients include people on temporary permits, those still abroad but eager to buy, and long-term residents ready to take the step into homeownership. With each client's situation being unique, Expat Mortgages understands that a one-size-fits-all approach doesn't always work. The home-buying process in the Netherlands may differ significantly from your home country, with distinct procedures, obligations, and ways to protect yourself as a buyer. Particularly in a competitive market, it's crucial to be savvy—avoid overpaying or purchasing a property that will require costly repairs. Many Dutch houses are charming but old, which can come with risks. Additionally, the climate change has affected the foundations of some properties, necessitating repairs.

Expert Advice is Key

It's essential to arm yourself with advice from experienced professionals who know the local market. They can help you navigate the Dutch buying process, give you time to make informed decisions, and help avoid costly mistakes, such as paying a fine if you're unable to secure a mortgage. Although working with an independent mortgage advisor may come at a cost, it could save you significant headaches (and money in the long run). Banks charge for mortgage advice too, often offering a narrower range of mortgage options. Expat Mortgages, however, has a wide network of experts, including advisors on house hunting, legal services, and insurance, to ensure a smooth purchase.

Free Consultation

Start your house hunt today by calling 020 717 3908 or emailing customers@expatmortgages.nl to schedule a free consultation and see how much you could borrow! «



PHOTO: EXPAT MORTGAGES

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• Amersfoort International School



Admissions: +31 6 57 25 70 60
contact@amersfoortinternationalschool.nl
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- **Eerde International Boarding School**

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Can we help you?



Contact: Deborah Valentine
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Academic institutions are communities of families, staff, students and support teams—the people ACCESS has been serving for more than 38 years.

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Banking in the Netherlands



PHOTO: ANNA SHVETS

The Netherlands offers many opportunities, a high quality of life, and easy integration, with a large international community. While opportunities might abound, they come with a high cost of living. However, Dutch salaries are generally high enough to cover most people's living expenses.

BY DIVYA VENKATESH

As a new international resident in the Netherlands, it is important to understand and comply with financial laws and regulations, which may differ from those in your home country. The Netherlands is home to some of the world's banking giants and consists of 96 national and international banks, along with 140 local cooperative banks. De Nederlandsche Bank is the country's central bank, regulating Dutch banking services alongside the Dutch Authority for Financial Markets.

Opening a bank account in the Netherlands is not a legal requirement, though it is convenient. We recommend that you open a local bank account if you need to receive salaries, pay rent or a mortgage for housing, or simply take a trip to the supermarket, where you can "pin" for groceries using debit cards, phones, or wearables. When opening a bank account, it's a good idea to weigh the pros and cons of all available options and select the ones that best suit your needs and everyday requirements. These options might include:

- **Costs:** Most Dutch banks charge a small monthly fee (ranging from €0 to €5.50) to operate accounts. There may be additional surcharges, such as credit card fees or charges for borrowing and transferring funds. You can compare costs and services with other European banks by visiting www.thebanks.eu.
- **Range of Services:** Most banks offer loans, mortgages, insurance, investments, or special offers tailored to internationals.
- **Accessibility:** This includes online, mobile, and walk-in branch services.

- **English-speaking services:** Most banks accommodate English-speaking clients by offering customer service by phone, chat and email as well as online banking in English.

Types of Bank Accounts

Most Dutch banks offer two types of accounts:

1. **Current Accounts:** These are popular because they offer instant access to money, debit/credit options, mobile/internet banking facilities, and more. Current account features vary between banks.
2. **Savings Accounts:** These accounts are typically for short- to long-term deposits, which can be used to save for holidays, children's education, or retirement.

Bank Accounts for Different Types of Account Holders

- **Joint Accounts:** Dutch banks offer joint accounts for married or cohabiting couples to manage their finances.
- **Student Accounts:** A student bank account is identical to a normal bank account. To qualify for a student account, you must provide proof of enrolment at a Dutch school.
- **Business Accounts:** Most Dutch banks offer business accounts for start-ups as well as established businesses and corporations. If the business is registered in the Netherlands, a Dutch business bank account is legally required. For unincorporated businesses (freelancers, sole traders, etc.), the process is similar to opening an individual account. If the business is registered with the Kamer van Koophandel (KvK)—the Dutch Chamber of Commerce—banks will typically only open a business account when the owners or directors apply in person. Additional documents, such as a passport/ID, residence card, BSN (citizen service number), a Dutch business address, and the business registration certificate, must be presented.
- **Children and Teenager Accounts:** Several Dutch banks offer bank accounts for children and teenagers. To open an account for a child, you need to provide personal details (ID, BSN, and address) for the parent and child. Parents can link the child's account to their own for easier management.
- **International and Offshore Accounts:** Internationals living in the Netherlands may want to open an international offshore bank account to better manage their finances. These accounts are useful for those who work or spend time in more than one country, or who frequently transfer money across borders. The main advantage is a range of cross-border services and lower taxes on funds.



PHOTO: COTTONBRO STUDIO

“Depending on the type of account, additional documents like evidence of income (employment contract, pay slips) may be required.”

Documents Needed to Open an Individual Bank Account

To open a bank account in the Netherlands, you can visit a branch in person (with a prior appointment) or apply online through the bank's website. Required documents include:

- Valid ID
- BSN number (new account holders have 90 days to submit this document)
- Proof of address (such as a Dutch utility bill or rental contract)

Depending on the type of account, additional documents like evidence of income (employment contract, pay slips) may be required. For joint accounts, documents from both holders are necessary. Dutch banks may check the credit rating of new customers with the Central Credit Registration Office (BKR). Upon approval, the account is opened, which usually takes about a week. The account information is sent by post, and the PIN code for cards is sent separately. »

Spotlight | Banking in the Netherlands

Banking Services

Internet banking is common in the Netherlands, both among locals and internationals. It is a convenient method of managing finances, being safe and secure, and allows for almost all transactions to be completed online. To log into a bank account via inter-



PHOTO: COTTONBRO STUDIO

net banking, users employ an E-dentifier, a card reader that safely logs them into their account and facilitates transactions. In some cases, banks provide additional security codes to ensure absolute safety. With smartphones, it is possible to make online transaction using banking apps.

- **iDEAL:** This is an online payment method using a debit card rather than a credit card, with the E-dentifier and PIN codes used for secure transactions.
- **Single Euro Payments Area (SEPA):** In effect since February 1, 2014, SEPA removes the distinction between domestic and cross-border euro payments within Europe.
- **International Bank Account Number (IBAN):** This unique number identifies your bank account and is accepted by financial institutions worldwide.
- **Loans:** Dutch banks offer loans, but there are also several credit agencies that provide these services. Factors such as age, income, financial assets, and residency status influence loan approval.
- **Credit Cards:** Credit cards are not very popular in the Netherlands, though it is possible to have one. Banks issue credit cards based on net monthly income, and repayment is typically done via direct debit. In case of delayed payments, higher interest rates may apply. Comparing different credit options in English is possible via www.creditcard.nl.
- **Investments:** Dutch banks offer various investment vehicles such as insurance plans, pension plans, mutual funds, and stock market investments. Information is available on their websites or through an investment advisor.

Getting Started...

Major Banks in the Netherlands

- ABN AMRO
- ING
- Rabobank
- SNS Bank
- ASN Bank
- Triodos Bank

International Banks in the Netherlands

International banks based in the Netherlands provide an alternative to local banks. These include:

- Bank of America
- BNP Paribas
- Deutsche Bank
- HSBC
- NatWest

Mobile Banking

Mobile banking is gaining popularity as it allows access to all the benefits of a traditional bank from the convenience of a phone. Most mobile bank accounts do not charge monthly fees. Popular mobile banks in the Netherlands include:

- Bunq
- N26
- Revolut

International Money Transfer

There are alternative solutions to banks that offer cheaper and more convenient international money transfers. These include:

- Atlantic Money
- Wise
- XE

Changing or Closing Accounts

Changing or closing a Dutch bank account is possible but varies from bank to bank. Most banks allow account closures online. If you decide to close your bank account, always ensure you receive confirmation by email or letter as this helps prevent additional charges for unsupervised accounts. Also, be sure to cancel all direct debit standing orders and notify employers and others where regular payments are made into the account.

The Final Word

There are as many options for banking in the Netherlands as there are financial institutions. By taking your time and carefully studying the variety of services on offer, you'll be assured of finding the right bank for all your family's needs. «

The Student Housing Crisis in the Netherlands: Challenges and Innovative Solutions

BY GIULIA QUARESIMA



PHOTO: KETUT SUBIYANTO

With the beginning of each new academic year, the student housing crisis in the Netherlands reaches a tipping point. High demand, limited availability, and rising prices make finding suitable accommodations particularly challenging for students.

Universities are doing their best to help, but the shortage is significant. Rent for university housing typically ranges from 300 to 800 euros per month, depending on the location and included amenities. In the past year, student accommodation prices have climbed by 5%, and inquiries have surged. This has led many universities to advise international students to think »

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Did you know...
Over a quarter of students at Dutch universities are international, making the Netherlands one of the most popular non-English-speaking study destinations in Europe. The top countries of origin for international students include Germany, Italy, China, and Belgium.

While living on campus can offer a sense of community, many students are turning to private rentals for more flexibility and potentially lower costs. Shared houses and apartments are popular choices, and non-profit agencies are also available to help. Local housing departments can be a useful resource for finding affordable housing, but starting the search early is key. Online platforms like Kamernet, Socialhub, and Studentenwoningweb are great places to begin the search. However, students must pay extra attention to scams, ensuring that contracts clearly outline rent increases and maintenance responsibilities.

A Creative Solution: HospiHousing

In response to the crisis, creative solutions have emerged. Among them is [HospiHousing](#), which connects students in need of housing with families that have extra space in their homes. Founded in 2019 by Daan Donkers and his business partners, HospiHousing was created to tackle the housing shortage while making better use of existing homes. Many larger houses have empty rooms after children leave home, and HospiHousing aims to bridge that gap.

PHOTO: MAGDA EHLERS

"Local housing departments can be a useful resource for finding affordable housing, but starting the search early is key."

twice about coming to the Netherlands unless they already have a place to stay. Although this may sound daunting, it is a genuine attempt by universities to encourage students to seriously consider their housing options. A recent report from NU.nl highlighted that the average wait time for student housing can be between three and five years—meaning some students might wait longer for a room than it takes to earn their degree!

The pilot program started in Utrecht with the support of the local municipality, which helped kick off the research. It began with 100 hosts and achieved 20 successful matches. Although the COVID-19 pandemic slowed progress, the team used that time to refine their platform and expand their vision. By 2022, they extended their model to Maastricht and Leiden, and by 2023, they had expanded their team to meet growing demand. »

What's in It for Landlords and Tenants?

For landlords, HospiHousing offers a chance to earn rental income while connecting with younger people. Many view it as an opportunity to refresh their language skills and share cultural experiences, while families appreciate the enriching exchanges with young guests that their children can enjoy.

For tenants, the benefits are clear: affordability, safety, and the chance to build local connections. Living with locals can help

ease cultural adjustments and navigate the bureaucratic challenges that often come with moving. Safety is a top priority for HospiHousing, which ensures that hosts and guests meet before a stay, with ongoing support available throughout the rental period.

How Does Matching Work?

The matching process is straightforward. Both parties complete profiles on the platform, indicating their location, budget, and preferences, such as privacy

levels, length of stay, and even shared interests. Once a match is made, hosts and guests can chat to assess compatibility. HospiHousing mainly provides support, helping with contract signatures and addressing any legal questions.

What About Costs?

Currently, there are no fees for landlords, though a membership model may be introduced in the future. Tenants pay a one-time fee once they secure a place. On the governmental side, landlords must consider tax implications, but income from homestays under €5,998 is not taxed.

Check out the platform website and blog at www.hospihousing.com

The founders see enormous potential in HospiHousing to help alleviate the housing crisis, benefiting both hosts and seekers. The idea has received positive feedback from municipalities, and the Ministry of Internal Affairs is looking to further encourage home sharing. However, there are still hurdles to overcome, particularly with housing regulations and financial barriers. Recent research suggests that 40% of Dutch citizens are open to the idea of home sharing, but simplifying regulations will be crucial for wider acceptance.

Conclusion

The student housing crisis in the Netherlands is a complex challenge, but it also presents an opportunity for innovation and community building. As students navigate the tough housing landscape, it is essential for universities, municipalities, and local residents to come together to find solutions. Whether through creative housing arrangements, increased support services, or new policies, there is potential for collaboration that can ease the burden on home seekers. «



PHOTO: COTTONBRO STUDIO

Confronting the Challenges of the Dutch Housing Market

Real estate agent Cherene Kruger shares with *ACCESS Magazine* what internationals relocating to the Netherlands can expect from the property market.

BY SANAYA CHAVDA

Q: Based on your experience, what would you say are some of the challenges faced by internationals looking for housing in the Netherlands?

A: The housing shortage is the biggest challenge. There isn't enough freely available, affordable housing. Secondly, with the changes in rental laws, a lot of landlords ended up selling their rental properties, which has caused even more of a shortage in terms of rentals. Coupled with that, having to look for a home from abroad is tough. It's difficult to secure a viewing, and even harder to be considered when you're not in the country.

Q: Prior to relocating, what can an individual do to make their search easier?

A: I think internationals need to research the areas they want to live in, explore properties available in their price range, and be flexible in what they want. Saying you want a six-bedroom freestanding house in the middle of Amsterdam for €1,000 a month is not possible. Expats also have varying expectations. The service you get in the United States, for example, is very different from how *makelaars* (estate agents) work in the Netherlands. The biggest mistake expats make is comparing where they are coming from to the Dutch housing market because nothing is like the Dutch housing market.

Q: For those who are looking to rent, any key points to keep in mind?

A: I always recommend working with reputable real estate agents. You have to do your homework and check references online. *Makelaars* can take the stress of the search away from you.



PHOTO: HOMESFOREXPATS

They don't work directly with landlords but with other agents, so the chances of being scammed are much lower. I've had so many people come to me after being scammed. If it sounds too good to be true, it probably is.

At the start of a rental contract, you should have one month's rent plus a two-month security deposit ready, but it depends. If you have pets, they might ask for a larger deposit. There are no fixed rules. Fortunately, overbidding in rental properties has cooled down. At the moment, the rental market is very competitive. You can have one house with 400 people applying for it. »



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PHOTO: MART PRODUCTION

“I always recommend working with reputable real estate agents.”

Q: Could you briefly take us through the process of buying a house? What should one take into consideration when selecting a property?

A: Firstly, work with a reputable real estate professional. Then, talk to a mortgage advisor, preferably one who's worked with expats. The difference between a bank and a mortgage advisor is that a bank can only give you one rate, whereas a mortgage advisor can give you the best interest rate at that moment in the market from 20 different financial institutions. It's prudent to speak to both. If you're under 35 years old, it makes sense to buy because you don't have to pay the 2% transfer tax if it's your first home.

I always tell my clients that the area is the second most important decision, second only to the decision of buying a home. Walk around the area, speak to people, and find out about schools and any issues in the neighbourhood. Also, if you employ an agent, they know the areas well and can tell you which neighbourhoods are good. If you see big cracks in the house, that could indicate a foundational issue, and that's where a professional can tell you whether to walk away or if it's a fixable issue. If somebody tells you that you can't have a technical inspection, ask them what they're trying to hide.

Finding a house can take anywhere between a month to a year. It depends on your flexibility, available funds, and whether the home is already empty. Start sooner rather than later. In terms of payment, it's always advisable to have 4-6% of the purchase price available for costs. Those are not covered by a mortgage. If you're under 35, it can be 3-4%. Also, have some money saved up for overbidding. It is a reality in the Dutch market, and having no money saved makes it difficult to secure a property. Keep in mind energy ratings. An A- or B-rated house gives you €10,000 more to borrow on a mortgage, while a C or D rating gives you €5,000 more. So, if you want to increase your spending capacity, it's always good to look at A-D rated properties. In Amsterdam, many properties are deemed monuments and don't have an energy label. Finally, don't let selling agents scare you with pressure tactics. If a house is meant to be yours, it will find its way to you. «

Cherene Kruger is a makelaar and founder/owner of a real estate company that specialises in helping internationals in Amsterdam, Het Gooi, and the Randstad with renting, buying, and selling homes. With a strong background as a real estate agent and in administration, Cherene relocated from South Africa to the Netherlands 10 years ago with her family and has a deep understanding of the struggles internationals face in finding a home.

The Invisible Heavy Load: Impact of Financial Stress on Mental Health

Julie walked home from work, following her usual routine of checking the mailbox before going inside. As she opened it, a stack of bills and blue envelopes spilled out, landing on the ground in front of her.

BY KATARINA GABOROVA

“Oh no, not more bills,” she sighed, feeling a mixture of emotions frustration, sadness, and desperation—quickly flooding her mind. The sight of those envelopes was just another reminder of the financial stress she was constantly dealing with. In the Netherlands, anyone who has encountered those blue envelopes from the tax office knows exactly the heavy weight they carry.



PHOTO: MIKHAIL NILOV

The past few years have been challenging. The global pandemic threw the world into chaos, and although life seems to be gradually returning to normal, the economic fallout continues to be felt. Inflation, disruptions in supply chains, rising energy prices driven by geopolitical tensions, and shortages of raw materials are just a few of the ongoing issues. As a result, prices have risen significantly, and the threat of a recession looms on the horizon.

Julie is not alone in her struggles. Recent statistics from the National Money Worries Monitor in the Netherlands revealed that financial stress has become widespread. Almost half of the Dutch population surveyed—more specifically 48%—indicated deep concern about energy bills. Healthcare costs were the next biggest worry, with 36% of the population expressing concerns about the price of medicine, medical treatment, and insurance. Basic household expenses, including food and drinks, have also been causing anxiety among at least 27% of the population.

Like many others, Julie found herself in the grip of financial stress. As months passed, it began taking a toll on her mental health.

The Vicious Cycle of Financial Stress

Financial stress, a major life stressor, often creates a vicious cycle that deeply impacts mental health. Prolonged financial stress has been linked to a range of mental health issues, including depression, anxiety, panic attacks, suicidal thoughts, lowered self-esteem, disrupted sleep, and an increased risk of substance abuse. Over time, the strain of worrying about everyday financial needs also puts pressure on relationships, adding yet another layer of distress.



PHOTO: MIKHAIL NILOV

As mental health deteriorates, managing finances becomes even more challenging. It becomes harder to focus, and the energy needed to tackle the growing pile of bills shrinks, leading to further mood declines. These challenges in handling finances may then lead to additional financial problems, further disrupting mental health. This creates a continuous downward spiral where both financial stability and mental well-being equally persist.

Tracking and Managing Financial Stress

Returning to Julie, as she walked into her living room, she angrily threw all the bills and envelopes onto the coffee table. She began to cry. Minutes later, she paused, wiped her tears, and with strong, unbreakable determination, resolved to make a change. Unsure of where to begin but inspired by the Chinese proverb, “The man who removes a mountain begins by carrying away

small stones,” Julie embarked on a six-month journey to improve her financial situation by taking the following steps:

1. Addressing Anxiety First to Take Control of Her Emotions

- **Sought Professional Guidance:** Julie consulted a counsellor who helped her develop strategies for managing debt, creating a budget, and planning for the future.
- **Focused on Self-Care:** She committed to a healthier lifestyle by adopting a Mediterranean diet and exercising at least three times a week.
- **Practised Relaxation Techniques:** Julie explored various relaxation methods such as meditation, deep breathing exercises, muscle relaxation, and mindfulness to manage stress effectively.
- **Cultivated a Positive Mindset:** To counteract her initial negativity, Julie worked on developing a solution-oriented mindset, focusing on what she could control rather »

than feeling helpless. She also learned to challenge “catastrophic scenarios” in her mind and focus on factual information.

- **Reconnected Socially:** Recognising her tendency to isolate herself, Julie made a conscious effort to reconnect with supportive and uplifting friends.
- **Communicated More Openly:** She became more open about her financial worries, sharing them with friends to gain new perspectives and alleviate some of her stress.

2. Implementing Practical Financial Strategies to Gain a Clearer Perspective and Improve Financial Stability

- **Reduced Unnecessary Expenses:** Julie cut back on non-essential spending, cancelled unused subscriptions, avoided luxury purchases, and identified her triggers for impulsive buys, leading to significant savings over time.
- **Tracked Spending:** She meticulously tracked all expenditures to better understand her financial habits.
- **Automated Payments:** Julie set up automatic payments for bills immediately after receiving her salary and arranged for a percentage of her earnings to be transferred directly into savings.
- **Set a Realistic Budget:** She established a strict but achievable weekly budget to control her spending.
- **Explored Investment Opportunities:** Once she managed to reduce her debt, Julie cautiously explored investment options, taking care to navigate the uncertain economic climate wisely.

Turning the Vicious Cycle Around

As the months went by, Julie began to feel a renewed sense of control over her life. With her financial stress now more man-

ageable, she noticed a boost in her confidence. This positive shift helped break the cycle of worsening mental health, leading to a significant improvement in her well-being. Julie felt calmer, less anxious, and finally started enjoying better sleep.

When friends asked about her remarkable transformation, Julie couldn't help but smile. She had come to realise that even small changes can have a profound impact. Simple adjustments, such as adopting healthier eating habits, boosted her energy levels, enabling her to engage in regular exercise. This, in turn, provided a much-needed outlet for stress reduction. These

seemingly minor changes were crucial to her turnaround. They gave Julie the clarity and strength necessary to confront her financial challenges directly.

It became clear to her that breaking any vicious cycle often starts with making small yet meaningful adjustments. With a cheeky wink, she told her friend, “You know, someone once said... the man who removes a mountain begins by carrying away small stones.”

As she said this, she finally acknowledged, with confidence, that within just six short months, she had been the one to move and conquer a massive mountain. «

“Financial stress, a major life stressor, often creates a vicious cycle that deeply impacts mental health.”



PHOTO: MIKHAIL NILOV

Mind the Stairs

(And Other Stories from Home)

BY GREG SHAPIRO

In one of the first places I lived in Amsterdam, my roommates were the entire cast of Boom Chicago, the famed improv company that has been entertaining audiences in Amsterdam since 1993.

The house was located behind Victorieplein in the Rivierenbuurt district. We'd heard Rivierenbuurt was a pretty quiet neighbourhood, and this spot was perhaps the quietest. The five of us had the whole house to ourselves. The stairs were even narrower and steeper than anything I'd ever seen. My room, in fact, was accessed by a plain-old ladder—an actual LADDER!

The south-facing balconies looked out to a lush, green courtyard, and as soon as we got into the house, we flung open the doors and cranked up some tunes—Beastie Boys, if memory serves. It was perhaps 15 seconds before the angry banging began, and it would not be the last time the folks next door protested against their new noisy American neighbours.

It wasn't until we moved into our second place that I first encountered a phenomenon I had never heard of before: The Rent Police. One day, there was a knock at the door. My roommate opened it and announced that the police wanted to come in. I assumed it was due to the neighbours complaining about the noise. But no, it was the Rent Police (as opposed to the real police), and they wanted to check the details of our rental agreement. Somehow, that sounded even worse! They asked how many of us were living in the flat, how many were allowed to live there, and how much monthly rent each of us was paying. I said I'd feel more comfortable answering these questions if our bosses were present, as they were the ones who had arranged the rental. The

Rent Police then explained the reason they were there: to protect us from our bosses! That's what the Rent Police are all about—not kicking people out, but making sure people are not being made to pay too much. What a concept! I felt more at home than ever. »



PHOTO: MATHEUS BERTELLI

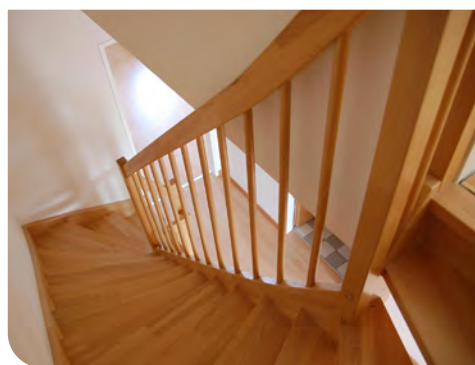


PHOTO: PIXABAY

From the east side of Amsterdam, we moved to the northwest to the charming neighbourhood of Bos en Lommer. Here we found ourselves renting from a circus duo named Vincent & Marli. It was a nice big place, but there was a catch. The circus wasn't doing so well, so they'd moved into the tiny storage space upstairs to live rent-free. The deal was we had the place to ourselves—unless they needed to use the toilet. Or unless they needed to use the kitchen. Or unless they needed to rehearse their act in the spacious living room. To be fair, they were on the road a lot, so it was a pretty good deal for us. And when they did rehearse, it was amazing. Vincent was a large man with a Las Vegas hairdo, and Marli was a petite Eastern European girl who wore a lot of makeup. We'd often wake up hungover on Saturday mornings to find our man Vincent throwing tiny Marli all over the place. We loved it.

"Some older Dutch houses feature staircases that seem to have been literally ripped out of old ships."

Now it's time for a little quiz to test your knowledge of all things neighbourly in the Netherlands.

Question number 1

The neighbours on your street have placed a wooden stork in their garden. They've just had a baby. You are friendly with said neighbours, and they always greet you. What should you do first?

- A. Put a greeting card in their post box
- B. Visit your neighbours to see the baby
- C. Wait a few days and then visit the baby

Answer: A. In other words, never drop in on your neighbours unannounced. When Dutch people say "You must come over sometime," what they mean is you should pull out your agenda and say, "How about the third Thursday next month?" And don't be surprised if these are the same people who have their front windows at street level with the curtains wide open so you can look in and see everything they're doing. But if you ring the doorbell without an *afspraak* (literally meaning "appointment"), they'll close the curtains and hide in the corner like, "We're not here!"

Question number 2

What is the rationale behind Dutch staircases?

- A. To celebrate Dutch nautical history
- B. To be efficient with space
- C. To punish humanity v

Answer: B & C. Dutch staircases are notorious for being bizarrely steep, twisted, and inhumane—in other words, 'normal.' Some older Dutch houses feature staircases that seem to have been literally ripped out of old ships. Obviously, when space is limited, it's necessary to be efficient. But even in newer, more spacious housing, Dutch building codes still require steepness and a maximum number of twists and turns. It's no wonder the Dutch word for staircase is *trap*—as in 'something you fall into.'

Question number 3

What is the Dutch version of a 'Full Bath?'

- A. Bathtub that is full
- B. An empty room with a shower head
- C. A full bathroom with bathtub, shower, toilet, and sink

Answer: B. In Dutch houses, there is rarely a bathtub. More likely, there is a shower head in one corner with not even the pretence of a shower curtain. Rather, there may be a squeegee, with which Dutch people can engage in their favourite pastime of moving water where they want it to go. The toilet will be located in a separate room—or water closet—where toilet aromas can be more acutely concentrated.

For me, living in Amsterdam these past many years has always offered a unique glimpse into the Dutch way of life, where open curtains and matching lamps illuminate not just homes but the spirit of openness and harmony that defines the city. As you stroll through the charming streets, these elements of everyday life reflect the balance between privacy and connection, inviting the outside world into carefully curated interiors while maintaining a sense of warmth and individuality. In Amsterdam, life happens both inside and out, seamlessly blending tradition with modernity, where even the simplest details—like the glow of a matching lamp through an open window—tell a story of a city that values beauty, balance, and belonging. Just one final word of advice from a seasoned Amsterdammer...mind the stairs! «

**Some material from Greg's article has been excerpted from his book "The American Netherlander: 25 Years of Expat Tales." (2020, Scriptum XPat Publishers)."*



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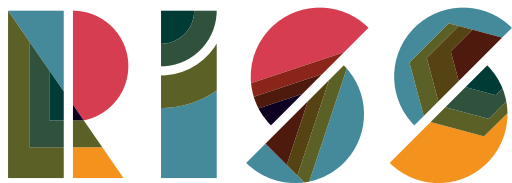
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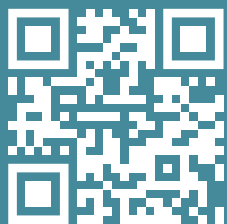
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