

ACCESS

Guide

Housing And Accommodation

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Housing and accommodation

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Housing and accommodation

Introduction

The Netherlands is very densely populated. There are more than 16 million inhabitants and this figure is expected to grow to 17 - 18 million people in 2030. In 2010, there were more than seven million homes in the Netherlands.

Types of housing

Detached (*Vrijstaand*)

Semi-detached (*Twee onder een kap*)

Terraced / Town houses (*Rijtjes huis*)

The most common type of dwelling is the terraced house. This is a family home, two or three stories high, with a front and back garden, adjoined by two, three or more identical homes. A standard Dutch house has two rooms in addition to the kitchen, living room, toilet and bathroom. Most Dutch people live in urban areas, yet the limitation of space is putting pressure on rural areas too. Many city dwellers would love to live amidst the water and the greenery of the countryside. Since space is scarce in the Netherlands, many people live in low- or high-rise flats.

Due to a lack of information on the local property market, regulations, laws and technicalities, it is advisable for newcomers to use the services of a real estate agent (*makelaar*), rather than trying to find a property by themselves. This applies to both renting and buying properties and saves unnecessary costs that might be incurred on top of an agent's commission.

Cost of housing

The cost of housing depends on the area and the size of the property. Most expats rent properties but some buy their homes. Both options are available depending on your company relocation policy, income and the length of your stay.

During the first quarter of 2010 the average house sold in the Netherlands for € 232,000. This is an increase of 0.4% in comparison to the last quarter of 2009. In the "Randstad" area (the area including and in between The Hague, Amsterdam, Utrecht and Rotterdam) housing is most expensive and Amsterdam is considered to be the most expensive city to live in. Due to the constant shortage of new housing, the market remains tight.

Rent or buy?

There are several factors to consider when deciding whether to rent or buy a house in The Netherlands. If you plan to stay in the Netherlands for a short period it may be more advisable to rent a property rather than buy one. Here are two important reasons why it is better to rent:

- The costs associated with buying amount to approximately 10% of the purchase price. You will have to make a 10% profit, if you do not want to lose money. Recovering that amount during a few years stay in the Netherlands can be difficult.
- You have to maintain your premises. Consider the costs incurred during the process of redecorating your new home.

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Renting Property

There are two markets for rental properties in the Netherlands; the private rental market and the social housing market. Most international workers will rent in the private market as the social housing market is controlled by the Housing Corporations. Generally these rental properties are only available to low income groups. Additionally, there are extremely long waiting lists for social housing, often up to 10 years.

Private rentals

In the private market, properties are usually rented out by private persons and commercial companies. There are fewer of these properties, which mean they are generally more expensive and sometimes not easy to find.

The top end of the rental market is anywhere above € 500 a month. Prices can vary from € 900 for a 20th century city apartment of 50 square metres in reasonable state to well over € 2500 a month for a fully restored floor in a 17th century canal house in the centre of Amsterdam. The rent usually excludes user's costs i.e. utilities, municipal levies for rubbish collection, garden maintenance and other extra costs.

Property listings in The Netherlands always mention the number of rooms (*kamers*), which includes the living room and the bedrooms. For example, a *driekamerwoning* (three-room house) is a two-bedroom house.

There are three types of rental homes:

- Unfurnished (*Ongemeubileerd*)
- Partly furnished (*Gestoffeerd*)
- Fully furnished (*Gemeubileerd*)

Social housing

Social housing is generally only available to low income families and there are long waiting lists for properties. Due to these long waiting lists (many years) it is very difficult for expats to rent such a house. If you do qualify for social housing, you may also qualify for a rental subsidy. In Amsterdam and Utrecht housing corporations publish the availability of houses in a housing magazine, published by <http://www.woningnet.nl/> (Dutch site). The website has useful information for many areas in the Netherlands on renting, buying and exchanging of properties. For more information you can call the housing information line of Woningnet: 0900 202 3072 (€0.10 pm) (focus on social housing).

In The Hague housing corporations publish the availability of social houses on [-http://www.haaglanden.nl](http://www.haaglanden.nl). For the Rotterdam area there is also a website with the availability of social houses: <http://www.woonnet-rijnmond.nl/>.

Rental subsidy

Since 1 January 2006, the rental subsidy act has been in force under the *Belastingdienst* or the Tax Office. This means that the rental subsidy will now be known as “rental bonus” or *huurtoeslag* and will be calculated on top of the actual income (i.e. the total annual income). This applies to everybody who has either Dutch nationality or a valid residence permit.

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To qualify for the rental bonus, and referring to 2010, your annual income must be less than € 21,450 (if single) and € 29,125 (if more than one person) and your monthly rent must be less than € 647.53. The manner in which the payment is made depends on how high the bonus is. The date of payment depends on the date of your application for the bonus. Detailed information can be found on the websites: www.toeslagen.nl and <http://www.uwoon.nl> (both websites are only in Dutch).

Finding a rental property

Renting a house directly through an owner is not always a good idea, as newcomers are not always aware of the typical price ranges. It is also illegal to sub-let certain properties. It is therefore advisable to contact an experienced registered estate agent who can give you expert advice. You need to be sure that you are well informed about the terms of a rental agreement, in order to save yourself from surprises when you have found the right house.

Some standard practices for renting via an estate agent are:

- In general the minimum rental period for an unfurnished house is one year, but sometimes a shorter let is possible.
- It is also standard that the tenant will get a diplomatic clause ("*diplomatenclausule*"). This means that if, on account of his/her work, the tenant will be transferred to a place 50 km or more removed from the premises or if he/she has to leave the premises for reasons beyond his/her control, the tenant is entitled to terminate this agreement prematurely. In this case he/she has to give the owner a notice of two months in advance.
- Rents are due in the first week of the new month and you pay them either directly to your landlord or to an agency that operates between you and the landlord.
- Legally, the length of time required to terminate your contract is equal to the regular time period for which you pay your rent. For example, if the rent is paid every month, then the termination period for your contract is also one month. The period of termination may not be less than one month or more than three months.
- When you sign the lease on a property you must pay one month's rent in advance as deposit or a bank guarantee is needed when renting a house. This amount is refunded, if the house is in proper condition at the end of your stay.
- You must also pay approximately one month's rent (plus VAT) to the real estate agent as a fee for helping you find the property. This is not refunded.

Special circumstances

If a rental contract is in your partner's name and she/he is planning to move out, you will not be allowed to continue living there unless you can get the name in the contract changed. For more information you can ask your landlord.

Where to start looking

The safest, most efficient way to find a rental property in the private market is to commission a real estate agent (*makelaar*) with experience in helping expats, to find one for you. You will at least know that you were given expert advice.

A good place to begin is at <http://www.directwonen.nl/> which is the largest leasing agent in The

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Netherlands. It has 24 branches spread out across The Netherlands. They have all kinds of properties on offer. Through their website (in English, German and Dutch), you can find a rental property that suits your needs. You need to register for a housing subscription. The conditions can be found on the website.

You can also check out both the market for renting and for buying through the website of the Dutch Association of Estate Agents (NVM) <http://www.funda.nl/> (in Dutch only). You can browse the rental section by looking under “huur”. You need to fill in the place and the price range you are looking for. For more information about rental agencies on the Internet, please go to the Sources section.

Finalising the deal

In The Netherlands, verbal agreements regarding renting a house are still binding, but a written agreement is preferred. The prices quoted on the listings are usually negotiable and your agent will negotiate a contract with the owner’s agent. This will often be done verbally. A written contract will be made to finalize the deal. Once the contract has been signed by both parties, the rent and the deposit paid, the property is yours. There is a lawful period of 3 working days to “think over” the contract.

Taking possession

Insist on a formal check-in by the owner or the agent. Under normal circumstances, a check-list will be filled in regarding the condition of the house, furnishings and fixtures and the condition of the exterior / garden. To avoid any conflicts when you are leaving the property, it is advisable to check beforehand: the inside of the kitchen and bathroom cabinets that curtains and carpeting are clean and the garden is neat and tidy. The central heating and chimneys should have been checked and serviced. You are expected to hand the house back to the owner in the same condition that you received it.

Renting: Other options

Students

Universities try their best to help students with housing; they generally have information about accommodations on their websites. There are also non-commercial agencies for students, housing corporations and anti-squat agencies that can rent out accommodation. Check the city housing department or Dienst wonen for more information about low-priced housing.

Rooms renting/flat sharing

This market doesn’t have enough rooms to supply the demand for rental accommodation. So you must be quick to read the latest rooms on offer, viewing the accommodation and securing the room. There are many Dutch websites dedicated to finding rooms or flat shares, as they are often for the Dutch market, though some of the posts are in English, especially the rooms that are based in The Hague.

Please note that there is often a fee for viewing more details of the room, or to contact the landlord. You can also add a profile of yourself as a potential flatmate.

When you view a room, it may be prudent to have a month’s deposit with you, so you can secure the

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room. Usually the landlord will request a month's deposit and one month's rent in advance, ID card and your work contract. Remember, always ask for a written contract for the room you decide to rent.

Buying Property

Why buy?

If you and your family have decided to stay for a longer period in The Netherlands it might be wiser to buy a house. However, due to the present economic situation, the housing market is rather unpredictable.

Costs involved in buying a house

The costs involved when buying a house are difficult to estimate. It is usually more expensive in bigger cities and locations close to the city centre. Both commercial and private properties are subject to taxation but the interest you pay on your mortgage is reclaimable on your tax return.

Purchase price

Existing houses are usually sold as "*kosten koper (kk)*". This means that all additional costs like transfer tax and notary costs must be paid by the buyer. This is approximately 11% of the purchase price.

New houses are usually sold as "*Vrij op naam (V.O.N.)*". This means that the purchase price includes VAT (*BTW*), transfer tax and notary costs.

You have to pay a fee to the real estate agent (*makelaar*) for the work he does for you. This can be a fixed price or a percentage of the purchase price. Every real estate agent has its own tariffs. Ask about the actual tariffs before entering an agreement.

On-going costs

A very important factor when buying a property is that you are clearly aware of the property's legal standing. This means that you need to check whether it is Freehold (*Eigen grond*) or Leasehold (*Erfpacht*) property. If your potential house is freehold, then you fully own the plot and the house. Leasehold would mean that you only own the house but not the plot. This means you will be paying annual taxes for renting the plot. Your real estate agent can provide this information.

There is also a local government tax based on the valuation of your property. This is called *WOZ*. This is the value of your property if it were to be sold on the free market for immediate use. There is a taxation of houses every four years by the municipality. The *WOZ*-value is used by the municipality to determine the annual real estate tax (*Onroerend Zaak Belasting, OZB*) you have to pay.

Tax relief

The interest that you pay on your mortgage might be tax deductible (*hypotheekrenteaftrek*). If you are on a Dutch payroll and are considered a resident taxpayer, meaning you pay taxes in The Netherlands like all other Dutch residents, you are entitled to the same benefits Dutch citizens have.

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For your personal tax situation, it's advisable to contact the National Tax Authority at the website <http://www.belastingdienst.nl/> (also in English and German). The *hypothekrenteaftrek* has always been a hot item in Dutch politics and there is a possibility that this tax relief benefit will be abolished in the near future.

Process involved when buying a house

Buying a property in The Netherlands is relatively straightforward but there is a process you must follow.

Finding an estate agent

Buying a property without a *makelaar* is legal but not advised. The usual method for buying a property is through an estate agent or a “*makelaar*”. In The Netherlands you can work with only one estate agent, not many, as in other countries. When house-hunting, submit to your agent a list of the characteristics you are looking for in a house. This enables your agent to make a selection of interesting properties for you to visit. With the help of your agent, you can scan the market, so that you are aware of the prices of various properties and their availability. There is a detailed list of real estate agents at the end of this ACCESS Guide. To make sure that you get proper help, contact a real estate agent who is experienced in buying houses for expats.

The real estate agent can help you from the beginning to the end of the house-hunting process, including the technical inspection, the negotiation, the understanding of the bidding system along with the administrative work that comes with buying a house.

Getting a mortgage

Generally a mortgage is a loan to buy a house. A mortgage usually has 3 parts:

- A loan
- A redemption
- An insurance.

A mortgage consists of 2 or 3 products: Most people say “I have a mortgage”, but usually it is a combination of 2 or 3 products, sometimes from different companies.

Many mortgages consist of a loan and a life insurance. These mortgages are called *spaarhypothek*, *levenshypothek*, *beleggingsverzekeringhypothek* and *hybride hypothek*.

A combination of 3 products (loan, investments savings and insurance with coverage for death), is called a *beleggingsrekeninghypothek*.

To determine which mortgage is best for you, consider the following questions:

- How much can I borrow?
- How much do I want to borrow?
- When, how much and how do I want to redeem my mortgage?
- For which risks do I want insurance?
- What kind of interest do I want?

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- What kind of mortgage do I want?
- Which terms are important to me?
- How important are costs, risks, flexibility, output and tax to me?

There are three ways of getting advice and information on mortgages:

- From your bank
- From an independent mortgage adviser
- From a financial adviser.

For expats it might be less straight forward to get a mortgage. To achieve the best results, contact a company (real estate agent or mortgage company) who is experienced in negotiating mortgages for expats.

The requirements for getting a mortgage depends on the company you choose. Every bank or mortgage supplier has its own terms. Generally, people originating from an EU country, who have a fixed contract won't face many difficulties. For people from outside the EU, the bank or mortgage supplier will consider the following aspects:

- The kind of residence permit you have
- The kind of contract
- The company you work for. Generally it is easier to get a mortgage if you work for a well-known, larger company than for a small company.
- The kind of job you have
- Nationality of your partner (is he/she Dutch or not?).

Depending on the answers to these questions they will decide whether you will be able to secure a mortgage or not.

When you get a mortgage for a house with a maximum price 350,000 you might get a National Guarantee (*Nationale Hypotheek Garantie* or *NHG*), depending on your income. If you cannot fulfil your payments you might be forced to sell your property for a lesser price than your bank loan and you will end up with a debt to the bank. The Guarantee Fund will then pay the remaining debt. If you are not at fault in the forced sale, the Fund might remit your debt.

You can also find some general information on mortgages on these websites:

<http://www.dehypotheeksite.nl/> (Dutch site)

<http://www.expatax.nl/mortgage.htm> (English site)

<http://www.finsens.nl/> (Dutch and English site)

<http://www.holland-intermediar.com/> (Dutch and English site)

Finding a Dutch notary

Notaries occupy a special place in the world of legal professionals in the Netherlands, alongside attorneys-at-law (*advocaten*), bailiffs (*deurwaarders*) and tax advisors (*belastingconsulenten*). Notaries are authorized to draw up deeds especially concerning:

- Family law
- Property law
- Corporate law

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Under The Dutch legal system, a notary is required to weigh up and balance the interests of all the parties to a legal transaction. A notary is independent of all parties. For example, when a property is conveyed a notary acts for both the seller and the buyer.

What legal services does a notary provide?

Apart from providing legal advice, a notary also records agreements, either because the law requires it or at the parties' request. The formal deed drawn up by a notary constitutes definite proof that the date and the parties' signatures are correct. A notary is required to retain the original deeds and to issue the parties with certified copies.

The law requires a deed for a number of agreements and legal transactions such as conveying property in the Netherlands and creating or cancelling mortgages. Normally the procedures involved are as follows:

Lawful period to “think over”

On 1 September 2003, an Act called *Wettelijke Bedenktijd* or the lawful period to “think over” came into force. Through this act, a verbal agreement should be written down in a provisional purchase deed (*voorlopige koopakte*) and is valid for three working days so that the buyer can change her/his mind. During this period, you are legally allowed to turn down a property. Within this period you can hire experts to inspect the property. You can ask your agent for further details.

Agreement of Sale

Once the deal has been made, the notary (*notaris*) will help draw up a purchase deed (*koopakte*). The selling agent will invite you to sign the purchase deed. Make sure that you have thoroughly and carefully read through the *koopakte*. Do make sure that all the agreements are mentioned in the purchase deed before you sign. The notary can help you with legal advice on judicial questions and terms of sales, etc.

After all the parties involved have signed the deal, the notary will organize the conveyance. He will draw up the *akte van levering* or “the terms of delivery” for the handover. He will also help with the *hypotheekakte* or the “deed of terms and conditions of mortgage”. The buyer is free to choose his or her own notary. The purchase deed includes a penalty clause in case any of the parties do not comply with its terms.

Once you have made a bid and it has been accepted, the property is technically yours. Since September 2003, the sale can only be finalised by means of a deed, or written agreement, signed by both parties. An important clause in the purchase deed is that the deed can be cancelled if the buyer cannot obtain the necessary finances. Between the provisional and the final purchase deed, which is usually on the day you get the key to the house, all details referring to the mortgage are finalised. Your mortgage provider will request an appraisal report (by an independent realtor) for assessing the value of the mortgage in relation to the value of the property. The execution value is not based on the free market value of the house, but on what it would raise if it were sold of necessity. Hence it is always less than the purchase price, but the closer it approaches the purchase price, the better this is for you, as the mortgage provider can finance up to 125% of the appraisal value. The government wants to cut this down to 112% in 2011.

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Registration

The notary will register all deeds at the Land Registry (*Kadaster*). This includes the *leveringsakte* and the *hypothecaire akte*. All necessary papers will be drawn up by the notary such as a deed of transfer. He will check all these papers for you.

Deposit

A deposit or prepayment (*waarborgsom*) of 10% of the purchase price or more has to be transferred by the buyer to the notary within 2-3 weeks after the sale agreement has been made. The deposit is made by the buyer to the account of the *notaris*. A bank guarantee is also accepted instead of a deposit.

Before taking possession of the property, it is wise to ask your agent to check the house on the day before the transfer to be sure that it has been vacated as agreed.

Fee

Since 1 July 2003, notaries are free to set their own fees. The fee is based upon *tariffs* or rates which depend on the sale price of the property and on the amount of the financial loan. It is possible to negotiate the fee of the notary and the percentage charged by the notary. It is advisable to contact more than one notary in order to compare fees.

Transfer

The judicial transfer of ownership (*levering*) of the property is done by the notary on the day of the transfer mentioned in the *koopakte*, and takes place at the office of the notary. The actual delivery of the property occurs when the keys are handed over.

Apartments

When buying an apartment you must legally be a member of **VvE (*Vereniging Van Eigenaren*)**, the Association of Ownership (<http://www.eigenhuis.nl/>, only available in Dutch). The VvE is responsible for and makes the decisions about the common parts of the building and the ground that belongs to it. Their work consists mainly of making decisions about maintenance and use of these common areas.

Valuation

Properties in The Netherlands have more than one type of value – the seller's determination of property value and the bank's determination of property value. A *taxateur* in the Netherlands is a *makelaar*, who inspects the value of the property on various aspects and makes a taxation report (*taxatierapport*). The *taxateur* is usually aware of the price fluctuations in the current market for similar properties. You always need a taxation report in order to get a mortgage, so this has to be done before you buy the house. Every bank has its own requirements for a taxation report. Ask for it at the bank of your choice before you go to a *taxateur*.

Some of the aspects inspected are:

- The overall condition of the property
- The measurement of the interior living space, existence of garden or balcony, the number of

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stories

- Functionality of the layout (*functionaliteit van de indeling*)
- Construction materials used in the house, the type of insulation (*isolatie*) and energy-saving measures (*energiezuinigheid*) used in the house
- Rights and responsibilities pertaining to the property such as *erfpacht*
- Location of the house, neighbourhood and the facilities available around the location.

Purpose of Dutch valuation

Valuation in The Netherlands is carried out for various reasons. These are:

- Seller's interest in knowing the property's selling price (*verkoopprijs*) on the open market.
- The bank would like to know the *executiewaarde* (*liquidation value* of the property) if you are forced to sell, due to reasons such as failure to repay the mortgage.
- Concerns from the insurance company (*verzekeringsmaatschappij*) about the costs involved to rebuild the house (*herbouwwaarde*) in case of serious damage. The value will be included in your insurance policy and will be used to determine your yearly insurance costs (*jaarpremie*).
- To determine the real value of the property to secure financing for your mortgage.
- The tax office (*belastingdienst*) will be interested in knowing the market value of your house. This will be used to determine your tax and rental income (*eigenwoning forfait*), which is the amount that you (as house owner) must report on your income tax. This *eigenwoning forfait* is a fixed amount set by the municipality (*gemeente*), called the "WOZ" (*Waardebepaling Onroerende Zaken*) worth of your house. There is an inspection of houses every four years by the municipality in order to determine their worth. This is then used for taxation under the WOZ. All homeowners are subjected to this inspection for taxation purposes.
- The tax office may also be interested in knowing the value of the house for inheritance taxes (*successierechten*) in case of the death of the property owner and the eventual inheritance of the property by his heirs. The inheritance taxes are usually very expensive. In case of inheritance, a certain amount of money – depending on your relationship to the deceased is free from taxes. Above that amount the inheritance tax can vary from 5 % to 63 %, depending on the circumstances (e.g. relationship to the deceased).
- To find the rental value of the property, in case you want to rent out the property temporarily (*economische huurwaarde*) and would like to know the current market rent (*huurprijs*).

Choosing an agent

You can start by contacting the Dutch Association of Estate Agents also known as the *Nederlandse Vereniging van Makelaars* (www.nvm.nl, Dutch site). The NVM, with more than 4,000 members, is the largest Dutch association of estate agents. Agents are well trained in matters such as property valuation, legal aspects, financing possibilities, municipal plans, technical features of the houses and insurance.

The agents share a common computerised multiple-listing system that keeps them well informed

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on all the properties available. An NVM agent enters all their listings in this database and therefore the chances of you missing out on a potential house are very slim. Estate agents are trained to assist you through the innumerable Dutch housing regulations and laws, and can answer your questions on all other matters related to housing such as zoning laws, leasehold and freehold, the current market situation and the right price to offer for the house of your choice.

NVM's property site <http://www.funda.nl/> contains information about the houses in the various provinces selected by city, neighbourhood, building period and property type, size and price range. Known for its expertise and experience in all market segments, it is the safest and best place to start looking for a house in the Netherlands.

Another association is the Landelijke Makelaars Vereniging, known as LMV, with more than 400 members. Their website is in Dutch: <http://www.lmv.nl/>.

The biggest independent housing website in the Netherlands is <http://www.dimo.nl/> (Dutch site). On the website, you can find all kinds of information ranging from buying and renting homes, financing and interiors. The focus is mainly on consumers who are looking for a new home and information is provided on the actual selling prices for properties within a certain postal code over the past four years. This means you can get an idea of what similar properties have sold for when you are considering making an offer. They also have an advice centre where you can find very useful information on all matters relating to the process of buying and renting a house. You need to register yourself first, before you can gain access to the website.

Other housing sites worth checking

www.amstelhousing.nl (Amstel Housing): They offer furnished and unfurnished properties in the regions of Amsterdam, Rotterdam and the surrounding areas. (also English site)

<http://www.barrington.nl/> (Barrington Real Estate): They offer a full relocation service and real estate agency, specialised in helping international companies and their employees who are moving to or within the Netherlands (also English site).

<http://www.spendel.nl/> (Frans Spendel Makelaardij). Real estate agency in Voorschoten, between The Hague and Leiden (also English site).

<http://www.haagen-partners.nl/> (Haagen & Partners). This is a housing agency, whose core business is apartment and house rentals. They have offices in Amsterdam and the Hilversum area and associated offices in The Hague and Rotterdam, covering the entire Randstad area (the suburban mid-section of the country). Also English site.

<http://www.renthouse.nl/> (Renthouse International BV) Since 1968, NVM specialises in providing expats with furnished and unfurnished accommodation. No.1 in tailor-made service in the Randstad area. Also English site.

<http://www.perfecthousing.nl/> (Perfect Housing). This company offers a wide range of furnished/unfurnished apartments for rent in Amsterdam, The Hague and their surroundings. They represent properties in other cities in the Netherlands such as Rotterdam and Utrecht. They also provide relocation services, property buying and financial services including mortgages, insurance and investments. Also English site.

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<http://www.wobeco.com/> (Wobeco Housing Agency). This has more than 15 years of experience in expat housing and is specialised in short-and- long term leasing. The area is The Hague and its region. The website is in English.

<http://www.estata.nl/> (Estata). This company has a large and varied housing portfolio. It specialises in The Hague and Wassenaar and is familiar with the needs of expatriates. The website is in English and Dutch.

<http://www.rotsvast.nl/> (Rots-vast Groep) is the largest rental organisation in the Netherlands offering nationwide rental accommodation at very reasonable prices. The website is in English and Dutch. You can contact them at one of their 32 offices. Telephone numbers can be found on their website.

<http://www.frieslandhousing.nl/> (Friesland Housing B.V.): Agency both for rentals and for property buying, also dealing with short-stay rentals. The area is the greater Amsterdam and 't Gooi. Their website is also in English.

<http://www.vanpaaschen.nl/> (Van Paaschen) Rentals and property buying in The Hague area. Website in English.

<http://www.stoit.nl/> (Stoit Groep): Rentals and property buying in the south part of the Netherlands: s'Hertogenbosch, Eindhoven, Tilburg and Helmond. Their website has various languages options: English, French, German and Spanish.

<http://www.pararius.com/> Website with searches in 6 languages: English, Spanish, German, Dutch, Italian and French.

<http://www.waterwonen.nl/> (Dutch site): Agency in the houseboat market. There are many rules and regulations regarding permits and mooring conditions, so it' better to find a specialist agent to help you through the procedures.

[http://www.tulipexpatsservices.com./](http://www.tulipexpatsservices.com/) Site specialised in financial planning (including mortgages), relocation, house hunting and taxes.

<http://www.vrom.nl/> (Dutch site) useful for information concerning the EPA label (energy label). If you want to sell or let out your house, you are obliged to have an EPA Label. The label gives an indication how energy saving your house is (on a scale from A to G). Most EPA companies also offer EPA certificated, but those are not officially required by the ministry of Housing (VROM).

Sources

Websites

Most websites listed below are in Dutch:

-<http://www.toeslagen.nl/>

-<http://www.deberwoning.nl/>

-<http://www.funda.nl/>

-<http://www.directwoning.nl/>

- <http://webelang.nl/> (Association of owners of apartments)

-<http://www.notaris.nl/> (also English site)

-<http://www.nvm.nl/>

-<http://www.dimo.nl/>

-<http://www.nvb.nl/>

Housing and accommodation

- <http://www.dehypotheeksite.nl/>
- <http://www.finsens.nl/> (they publish a useful guide to Dutch mortgages in English)
- <http://www.huiskopenvoorbeginners.nl/> about general information regarding buying a property
- <http://www.vrom.nl/> International Ministry of Housing, Spatial Planning and the Environment (Dutch and English site)
- <http://www.kamernet.nl/> for rooms rental
- <http://www.easykamer.nl/> for rooms rental in 29 countries. The website is in 12 languages
- <http://www.opmijnkamer.nl/> for rooms rental

Vocabulary

DUTCH		ENGLISH
<i>Badkamer</i>		Bathroom
<i>Begane grond</i>		Ground floor
<i>Bureau / Buro</i>		Desk
<i>Centrale verwarming or c.v.</i>		Central heating
<i>Dekbed</i>		Duvet
<i>Dakkapel</i>		Dormer window
<i>Douche</i>		Shower
<i>Eetkamer</i>		Dining room
<i>Eigen grond</i>		Freehold
<i>Erfpacht</i>		Leasehold
<i>Etage</i>		Floor
<i>Gang</i>		Hallway
<i>Hoekhuis</i>		End house (of a row)
<i>Hypotheek</i>		Mortgage
<i>Inbouw apparatuur</i>		Built in appliances
<i>Kamer</i>		Room
<i>Kastenwand</i>		Fitted cup boards
<i>Kavel</i>	Plot	
<i>Kelder</i>		Cellar
<i>Keuken</i>		Kitchen
<i>Kosten koper / "kk"</i>		Legal fees

Transfer of the house, paid by the buyer. (6% Transfer tax; 4% estate agent and notary costs).

NOTE: For newly built houses there are no "kk" involved. They are usually sold as is

DUTCH	ENGLISH
<i>Lamellen</i>	Blinds
<i>Laken</i>	Sheet
<i>Ladenkast</i>	Chest of drawers
<i>Makelaar</i>	Estate Agent
<i>Notaris</i>	Notary / Solicitor
<i>Open haard</i>	Fireplace
<i>Overloop.</i>	Landing
<i>Slaapkamer</i>	Bedroom

Housing and accommodation

<i>Tuin</i>	Garden/yard
<i>Trap</i>	Staircase
<i>Te koop</i>	For sale
<i>Te huur</i>	For rent
V.O.N./vrij op naam	The purchase

Price includes VAT, transfer tax and notary costs. NOTE: existing houses are usually sold as Kosten Koper (“kk”)

<i>Verhuurd</i>	Let
<i>Verdieping</i>	Floor
<i>Verkocht</i>	Sold
<i>Wastafel</i>	Washbasin
<i>Werk / Studeerkamer</i>	Study
<i>Woonkamer</i>	Living room
<i>Zolder</i>	Ceiling

Housing and accommodation

ACCESS guides available for downloading, free of charge, from the ACCESS website:

- Banking
- Childcare and playgroups
- Food from home
- Health care
- Housing and accommodation
- Inheritance and wills
- International primary and secondary education
- Learning the Dutch language
- Marriage , registered partnership, cohabitation and ending a relationship
- Obtaining a driving license in the Netherlands
- Post Office
- Public Transport
- Social Security
- Starting your own business
- Studying in the Netherlands
- Telephone, internet and television
- What to do when leaving the Netherlands
- Working in the Netherlands

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