

Newcomer Guide

### Your Start in the Leiden Region

support for international newcomers and companies in the Leiden region

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### WELCOME TO THE LEIDEN REGION!

This book will guide you through everything you need to know so you have a great start in your new home. From making sure you have checked everything off your To Do list, to helping you to discover upcoming events and find a local sports club.

The Leiden region has been home to internationals for hundreds of years – including the Mayflower Pilgrims, Descartes and Albert Einstein – so you are in good company! And with over 21,000 international residents now in the region, you will find there is a large community of people here ready to welcome you.

Best of luck with your next steps,
The Leiden International Centre Team

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### **BSN REGISTRATION**



If you move to the Netherlands from abroad for 4 months or longer, you must make a **BSN registration** appointment.

A BSN is your **personal citizen number**, and it makes the contact between you and different government organisations easier. You need a BSN to open a bank account, apply for health insurance and pay taxes. Your BSN is unique and yours for life, even if you relocate abroad.

Make sure to keep your BSN confidential and only share it with official organisations.

Whenever you move house within or outside of the Netherlands, you must update your BSN registration. This can usually be done online.







### **COLLECTING YOUR VISA**

When your visa application is successful, you will receive a letter from the **IND** asking you to make a biometrics appointment. This is so that your photograph and fingerprints can be taken. Your residency permit will then be made, and you must arrange a second appointment to collect it.

You can make both appointments for free on the IND's website. The closest IND location is in the Hague, 15 minutes by train from Leiden Centraal station.



### Our partners in immigration law





find out more







### BANKING

Once you have your BSN, you can open a Dutch bank account.

### Benefits of having a Dutch bank account

- Preferred by Dutch government and most employers
- Can use iDEAL the main online payment system in the Netherlands
- Credit cards are not always accepted here

### You will need the following documents

- Valid ID
- Your BSN
- Proof of address (e.g. your rental contract)
- Some banks require an extract (uittreksel) from the BRP as additional proof of your registration. You can request this from your municipality.
- Some banks require proof of regular income (e.g. a pay slip or job contract)

It's often possible to open an account online, although making an in-person appointment will allow you to ask any questions you may have about their services.

### Our partners in finance









find out more



### **HEALTH INSURANCE**

Health insurance is mandatory for everyone living or working in the Netherlands, with some exceptions (like international students). Failing to obtain insurance within 4 months of arrival can result in a fine.

The basic insurance package is standardised, and insurers must accept all applicants at the same premium, regardless of age or health. A basic package will cover part of your medical expenses, and you can opt for additional coverage for services such as dental care and physiotherapy.

The "Eigen Risico" is how much you must pay towards the health services you use per year, on top of your insurance. You may be able to apply for the health benefit (zorgtoeslag) to help with the cost of insurance, which can be done online with your DigiD.

You can only change health insurance providers at the end of the calendar year.



find out more

### Our partners in healthcare











### **DUTCH HEALTHCARE**

In the Netherlands, your first point of contact for any non-emergency medical issue should be your general practitioner (GP, or "huisarts"). They will decide if you need to be referred to a specialist or hospital. For urgent but non-life-threatening care outside of your GP's working hours, you can go to the "huisartsenpost". For emergencies, you should call 112 or go to the closest hospital with an emergency room.

### Good to know

- Register with a local GP as soon as you arrive. You may have to contact a few to find one who is accepting new patients.
- Appointments are required to see a doctor.
- GPs can prescribe medications, which you collect from a pharmacy.
- A referral is needed for most specialists, except physiotherapists and midwives.

### **Dental Care**

Basic health insurance doesn't cover dental care, so consider additional insurance if you need dental treatments regularly. Dentists' fees are regulated by the government, so all procedures will cost the same no matter which dentist you visit.

### **Non-Prescription Drugs**

Pharmacies (Apotheek) are often near GP surgeries and hospitals, but for non-prescription drugs like paracetamol, supermarkets and stores like Etos and Kruidvat are more convenient.

# healthcare

# housing

### HOUSING

Housing can be difficult to find, especially before arrival in the Netherlands. It's common to start in temporary accommodation such as hotels or serviced apartments. Depending on your family size, budget, and duration of your stay, you may choose to rent or buy a property.

### Renting

For stays under three years, renting is more convenient. You won't have to manage major repairs or worry about selling the property before your departure. Rental options include both furnished and unfurnished properties. Key points to note include:

- Rent is paid monthly in advance.
- A deposit (usually one month's rent) is common.

  This is refundable after the lease ends.
- Major maintenance is the owner's responsibility; minor repairs are yours.
- You must be able to register at the property. Failure to register at your living address can result in a fine for you and the property owner.

### **Buying a House**

If you plan to stay longer, buying may be advantageous. Homeowners can claim tax benefits, such as tax-deductible mortgage interest and other purchase-related expenses.



We recommend using a mortgage advisor and an estate agent to guide you through this process, as they will be familiar with the local market and help with the language barrier. An agent typically charges a commission of 1-2% of the purchase price plus VAT (BTW).

### Our partners in housing

















find out more





### **GETTING AROUND**

**Public Transport** Many people use the OV-chipcard, which allows for seamless travel across all public transport modes. You can register for your own OV card by going to ns.nl. You can add credit to your OV-chipcard at Tourist Information centres or train stations or subscribe for monthly subscriptions.

You can plan your route with the 9292 app.

Important: Remember to check in and out at card readers!

There are regular checks and without a valid ticket you will be fined.

**Cycling** Cycling is a popular mode of transport in the Netherlands. Helmets are not mandatory. In the Leiden region, you can easily cycle to the coast in just 20-30 minutes. A popular destination is Katwijk, a small town by the coast to the west from Leiden.

There are numerous places where you can buy bikes, get bikes repaired, or even rent a bike for a set amount of a monthly fee. If you have an OV card, you can rent a bike for little money at larger train stations. Taking your own bike on the train is only allowed with an additional ticket of 7,50 euros (unless you have a foldable travel bike).

**Our partners in transport** 

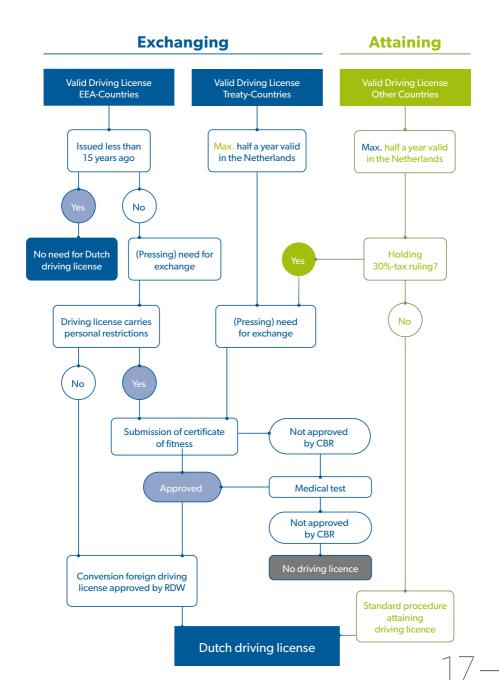






find out more

### **DRIVING LICENCE**



### Taxes

### TAXES

If your main residency is in the Netherlands, you will have to pay taxes here. You should check if you also need to pay taxes in your home country.

- Water, waste and municipal taxes These are connected to the address where you are registered. You will receive a letter when these need to be paid.
- The M form When you arrive (and leave) the country, you should fill in the M-form (Migration Form). This declares that you did not live in the country for the whole tax year. It's worth doing, because you are likely to receive a tax refund!
- Income Tax You are not obliged to submit a tax return unless you receive a letter from the Dutch tax authority. However, it might benefit you to submit your return, which is due on the 1st of May every year. The form can be completed online.
- Need extra help? Every spring we organise events to help you navigate the Dutch tax system. Check our event calendar for details. We also advise getting in touch with a tax expert if you have specific questions. We have trusted partners we can recommend.

find out more



**Our partners in taxes** 







### 30% RULING

The 30% ruling allows employers to grant employees with special skills or expertise a tax-free allowance of 30% of their salary. Other benefits include an easier route to receiving a Dutch driver's licence, and any investment income being excluded from Dutch taxation.

The ruling is applicable for a maximum of 5 years, and the minimum salary criteria is updated in January of every year.

### **Important**

The 30% ruling is only applicable if approved by the Dutch tax authority (Belastingdienst) or a certified tax advisory firm. The employer and employee need to file a joint request to apply for the ruling. The request must be filed within 4 months of the start of employment.

### Our partners in tax assistance for employers









### **UTILITIES AND PHONE**

utillities

Depending on your housing situation, you may need to set up some (or all) of your utilities. You can find a list of comparison websites to help find the best prices on our website, or our partner Utility Direct can set everything up for you, for free.

- Gas and Electricity You can choose a single supplier or separate ones for gas and electricity. On our website you can find the most popular suppliers as well as tips to reduce your bills.
- Water In the Leiden region, Dunea is the private water supplier. If your residence is not already registered, you can apply on their website.
- Internet Ziggo and KPN are the largest internet providers, but there are many options available. Some packages combine internet and TV and offer other discounts too, such as on phone contracts.
- Phone Having a Dutch phone number is helpful if you plan to stay more than a few months. We are partnered with Lebara and have free Pay-as-you-go SIMs available at our helpdesk. Check our website for tips on choosing a phone contract.

find out more



■ Television The Dutch TV system includes public channels (NPO1, NPO2, NPO3) and commercial channels (RTL and SBS Broadcasting). Most households receive TV through internet packages from providers.

Our partners in utilities







### **CHECKLIST**

### → Before you move

Download the Welcome to NL Relocation App for step-by-step guidance

### Upon Arrival

- Make an appointment with us to receive your Citizen Service Number (BSN)
- ☐ Make a Biometrics appointment with the IND in The Hague \*
- ☐ Collect your residency permit from the IND in The Hague \*
- Open a Dutch bank account
- Arrange Dutch health insurance within four months of getting your BSN
- ☐ Register with a local doctor (GP), pharmacy and dentist
- Set up home utilities and get a Dutch phone number
- ☐ Enrol your children (aged 5 to 16) in school \*
- □ Register with your local embassy or consulate \*

### → Settling in

- ☐ Set up a DigiD Account (you will need your BSN for this)
- Ask your HR department to apply for the 30% ruling \*
- □ Apply for a parking permit \*
- Consider getting personal liability insurance (not compulsory but common in NL)
- ☐ Find a sports club, hobby group, or attend a Meet&Mingle event to build your network
- ☐ Sign up to our newsletter and follow us on social media to stay up to date
- □ Exchange driver's license \*
- □ Register imported vehicles \*





# family

### FOR YOUR FAMILY

- Daycare In the Netherlands, there is no formal education for children under four. However, various childcare options exist, including babysitters, nurseries, and childminders. For school-aged children, out-of-school care is available.
- Child Benefit (Kinderbijslag) is a government allowance to contribute towards the expense of raising a child. If you live in the Netherlands and care for a child or children under the age of 18, you will receive the child benefit. This benefit is provided by the SVB (Sociale Verzekeringsbank).

The amount of child benefit is primarily dependent on the age of your child (see SVB rules). It is not subject to any income or asset criteria.

Next to child benefit, you might be eligible for child budget, an extra monthly government contribution for low-income families. There is also a childcare allowance if your child goes to a childcare centre or is taken care of by a self-employed childminder.

Find out more details about the application process on our website.

find out more





### **DUTCH EDUCATION SYSTEM**

■ Education System Compulsory education starts at age 5 and lasts until age 16. Most children begin primary school after their fourth birthday, progressing through groups until they reach Group 8 (ages 11-12).

After completing primary education, students are required to choose one of three secondary education diplomas: pre-vocational (VMBO), senior general (HAVO), or pre-university (VWO). This choice affects the route to higher education, orientating the student's career towards a more vocational or academic path.

■ Choosing a School To find a primary or secondary school, check your municipality's website or visit scholenopdekaart.nl. There are also several international schools in the area; check our website for more information.

### **Our partner**







### LOOKING FOR A JOB?

The Leiden region has many employment opportunities for internationals, with education, life sciences and health as the biggest sectors. However, it is also easy to commute to elsewhere in the country. Our website offers many resources for finding a job in the region.

### **Top resources**

- LinkedIn used a lot in NL!
- Leiden Bio Science Park 450+ organisations with a shared job board
- Leiden University job board
- LUMC job board
- Welcome to NL English language job board
- Academic Transfer all university vacancies
- Check our events page for upcoming workshops!

### Have you considered volunteering?

When in-between work, or considering a change in your career, volunteering can help to build new skills. On top of that, it's a great way to get to know your local community.

## Work

find out more



### Our partners in Career Support and Volunteering









# 1earning

### LEARNING DUTCH

Dutch is the official language of the Netherlands. However, nearly all Dutch people also have good command over one or more foreign languages; English is spoken by more than 90% of the population.

Then why is it important to learn Dutch? While it won't be needed for your survival, there are certainly many benefits, such as:

- helping you to feel more at home
- making it easier to navigate Dutch bureaucracy
- useful if your children attend a Dutch school
- can help with finding work in the Netherlands
- learn more about Dutch culture
- useful for daily life at the supermarket, reading a menu etc.
- helps to make local friends

### How to start learning?

We recommend joining a beginner's course - take a look at our language partners to see what they offer. It's a great way to progress quickly, stay motivated, and meet other learners. You will also need to find occasions to practice.

There are many different events and language cafés around Leiden, and you can find more free resources on our website – just check the QR code!



### PRAAT NEDERLANDS MET ME

Struggling to practice Dutch because people switch to English? Grab one of our "Praat Nederlands met Me" (speak Dutch with me) pins at Leiden's Tourist Information or at our monthly Meet&Mingle.



These pins are part of our larger campaign to encourage more internationals to learn and practice Dutch.

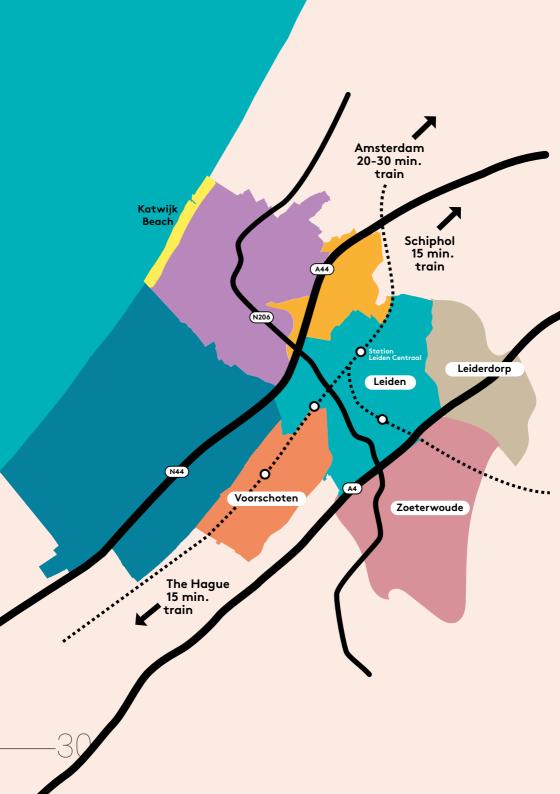
## dutch

### **Our language partners**









### GET TO KNOW THE LEIDEN REGION

You've moved here, and now what? It's time to discover your new home!

In this chapter you will find all you need to know about our region, activities for your free time, and tips for building a new social circle here.

Stroll through Leiden's historic streets and learn about the famous artists and scientists who were inspired by this lively city. Take part in local festivities and traditions, and the many events in the area.

Around Leiden, the municipalities of Leiderdorp, Voorschoten and Zoeterwoude are also popular with internationals. Discover the many international social groups and the hidden gems of these Dutch towns. Very soon it will feel like home!



### **SOCIAL GROUPS**

## social

Moving to a new country and a new city has the added challenge of building a social network from scratch. But don't despair, you are not alone in this!

As many internationals live in the Leiden region, there are plenty of groups - both online and offline - aimed at supporting one another and meeting new people.

Check the most up-to-date list on our website!

### Our partners in leisure





find out more







### MEET&MINGLE

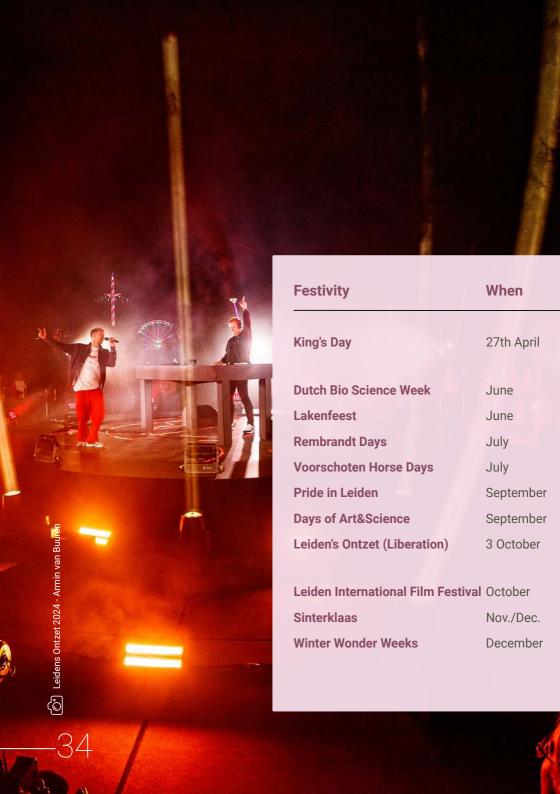
We know that meeting new people can sometimes be hard, which is why we organise a Meet&Mingle every month! Joining is free, and we encourage everyone living or working in the Leiden region to come along.

The Meet&Mingles are a fun way to meet new people. They are (almost) always on the first Thursday of the month, and a drink and snacks are included. We often organise fun activities like a pub quiz, bingo, and other games.

Come to our next Meet&Mingle and meet Leiden's international community: sign up on our **Event Calendar!** 









### EVENTS IN THE LEIDEN REGION

Check our **Event Calendar** for the biggest selection of events suitable for English speakers! There are also many recurring festivals and traditional events you should know about:

### events

Where	What
National	Parties, parades, markets, music, activities for children
Leiden	Lecture, science, tours, activities for children
Leiden	Boat parade, music
Leiden	Historical reenactment
Voorschoten	Market, fair, activities for children, races
Leiden	Boat parade, parties, music
Leiden	Exhibitions, art, science, lectures, music
Leiden	Parties, parades, funfair, music, market, activities for children
Leiden	Film screenings
National	Activities for children
Leiden	Market, funfair, activities for children, music



find out more





### LEISURE

Something that you might be struggling with as a newcomer is getting to know your surroundings. Luckily, we know where you can find all the best tips!

### Visit Leiden

Visit Leiden has everything you need to know about our cosy, vibrant city. There's plenty to explore, from hidden courtyards to independent boutiques and a bi-weekly market. For a rainy day, why not to visit one of the 13 museums in Leiden? They cover everything from ancient history, to art, and science.

There are also plenty of unique bars and restaurants to



discover. Find out all this and more on the website or drop by the Tourist Information (VVV Leiden). They will be happy to help you discover more about Leiden and the region!

### **Region of Surprises**

Leiden is situated not far from the sea; the beach of Katwijk is only a 30-minute bike ride! Many who live here like to go to the beach when the weather is good, or to the nearby lakes. You can learn more about activities in the Leiden region on streekvanverrassingen.nl/eng



find out more

### **Around Leiden**

The smaller municipalities of Leiderdorp, Voorschoten and Zoeterwoude also have something to offer for your free time. From local events to nice walks and fun experiences in nature. Explore the many canals, typical farms, and the historical buildings to have a taste of the true Dutch experience.

### Sports

### **SPORTS**

A great way of meeting new people is through sport. Practicing some sport is not only good for your physical health, but mental health too!

The Dutch favourites are football, tennis, golf, speed skating, field hockey, swimming, and cycling.

You can find a list of international-friendly sports clubs in the Leiden region on our website.

### **Children and sports**

In primary and secondary schools, physical education lessons are provided to promote physical exercise. Children participate in different kinds of sports at least once a week. It is also expected that all children learn to swim and earn a swimming diploma.



find out more

Extra-curricular sports are not automatically part of the school system. Most organised sport in the Netherlands takes place at sports clubs in the local community.









### PARTNER INDEX

### **Our Service Partners from A-Z**

### **ABN AMRO**

Dutch bank offering English speaking professionals, documentation, internet and mobile banking.

### **ACCESS**

Organisation run by volunteers with expatriate experience, allowing them to help others, and serve the international community.

### Bioscopen Leiden

Whether it be Hollywood blockbusters, all time classics or indie gems: you'll find what you're looking for at one of Leiden's cinemas.

### Blue Ninja

Business support for SME's. Blue Ninja finds the right systems and software to streamline your admin and improve productivity.





### **BrightMind Practice**

Registered psychologist Drs. Roy Kamienchik provides therapy and coaching for international clients with an effective evidence-based integrative approach.

### Bureau Blaauwberg

Blaauwberg is a regional advisory firm settled in the inner city of Leiden. They host on demand masterclasses and courses with a regional touch.

### **Buzz Business Networking**

Join #TheHive to connect with English speaking contacts that can help and support you and your business.

### BuZz Leiden

A voluntary organisation that can help with learning the Dutch language and with building a network through their activities or as a volunteer.

### **BYNCO**

Buying a car made easy. Bynco.com is the Dutch number 1 car-webshop for expats.

### De Clercq Advocaten

Leiden-based lawyers and notary with expertise in real estate, corporate, and employment law, among others.

# Darmers

### DutchNews.nl

The leading provider of quality Dutch news and current affairs in English for an international audience.

### **Dutch Review**

DutchReview's unique mix of high-energy content gives expats and internationals in the Netherlands news, culture, politics, history, opinion, and lifestyle.

### Eigen Haard Makelaar

Eigen Haard Makelaars is an agency with over 75 years of experience in the local housing market.

### Eltax taxi

Taxicentrale Eltax Leiden, the oldest in town, is ecofriendly with 20 electric taxis. Experience sustainable, silent rides with top-notch service.

### **Expat Mortgages**

Expat Mortgages is a team of independent mortgage brokers helping expats who want to buy a house in the Netherlands.

### Expat Republic

A leading media company aimed at improving and enriching the lives of expatriates living in The Netherlands.





### **HBK Expat Consultants**

Provides expert advice in the area of international tax and social security issues.

### Hilton Garden Inn

Hotel in the Leiden Bio Science Park offering flexible meeting and event spaces with natural light, a private dining suite and 6 meeting rooms.

### Hypotheek Visie

A local independent mortgage agency that compares around 40 different mortgage providers.

### **IAmExpat**

Founded and run by expats, lamExpat is a leading online publisher and event organiser for internationals in the Netherlands, Germany and Switzerland.

### Incluzio

A local organisation that offers many possibilities for internationals to volunteer.

### ING

Dutch bank offering reliable services to internationals, with a location in Leiden.

# Dartners

### Jimble

With years of experience as a relocation agency supporting companies and individuals, they are wellversed in making any relocation stress-free.

### KamerRaad

Local housing agency since 1985, considered as one of the best renting and letting specialists for a diversity of residential premises in the Leiden area.

### Kanta Clarity Coaching

Aneta Kanta Clarity Coaching will help you discover how to turn your skills into your dream job.

### KSP

KSP offers psychiatric treatment for children, adolescents and (young) adults with a variety of problems.

### Lebara

With Lebara you can use calls, internet and text cheaply and without hassle. Within the Netherlands, on the other side of the world, or on holiday abroad.

### LeidenGlobal

LeidenGlobal connects people globally, exploring places, histories, and cultures. It promotes societal impact through events, debates, education, and research in Leiden





### LIMES International

LIMES international advises companies and private individuals with their cross-border activities, including 30% ruling applications.

### New2NI

Whether you and your family are already resident in the Netherlands, new to the country, or contemplating a move here, New2NL can offer a range of services in finding schools.

### OP Step

Op Step offers kickbike tours which is a fun and sporty way of discovering the city!

### Pakasa

Ten luxury short stay apartments in the beautiful historic city centre of Leiden.

### PAS BMS Immigration & Relocation

Offers full immigration services and can assist with all aspects of your move to the Netherlands such as housing, schooling, taxes, registration and full settling in service.

### RE/MAX Makelaarsgilde

As market leader in Leiden and surroundings, the brokers at RE/MAX Makelaarsgilde are happy to assist you with buying, selling, renting and appraisals.

# Dartners

### **Taalthuis**

At Taalthuis you can follow Dutch courses at different levels both online and face-to-face in a classroom. They aim to make learning a fun experience!

### Tandartspraktijk de Kempenaer

Dentist practice De Kempenaer, led by Stephanie Schreinemachers, is in the heart of Oegstgeest's shopping street, offering care and personal attention.

### **TaxSavers**

Simplifying taxes with expert advice for all situations, from property transactions to 30% ruling. Save time and gain clarity in your finances with TaxSavers.

### The Square Mile

Develop your language skills with a business language training programme from The Square Mile.

### ttmtax

Helping internationals with Dutch tax affairs, including M-form, income tax returns, and 30% ruling. Reliable, fast, and affordable service.

### Tweelwonen

Tweelwonen has been renting, letting, and managing properties since 2003. With offices in Leiden, Noordwijk, The Hague, Utrecht, and Rotterdam, they are the largest non-franchise rental broker in the area.





### **Utility Direct**

The only independent relocation platform aimed at completely unburdening customers during a move to or within the Netherlands.

### Vivo Aankoopmakelaars

Looking for your dream home? Xandra Walburg, a specialised buying agent in Leiden, has years of experience helping expats and works exclusively in the buyer's interest.

### Voerman Group

An industry leader in providing top quality moving and relocation services since 1986.

### Webster University

An American university offering bachelor's and master's degrees to 300 students from 60+ nationalities. With small classes and a supportive environment, the Leiden campus offers a personal academic experience.

### Your Financials

Your Financials has qualified financial planners and is a licensed arranger of financial solutions for investing, pensions, mortgages and life insurance.

### Zorg en Zekerheid

The healthcare insurer in your area, committing to ensure good healthcare which is always at hand.

# Dartners



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support for and com

Regis

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and v

### CONTACT INFORMATION

Have questions about living and working in the Leiden region?

### Contact us at:

helpdesk@leideninternationalcentre.nl or make a video call appointment on our website.

Follow us on Facebook, Instagram and LinkedIn to stay up to date with the latest news and events.

Get in touch!

find out more



Trust





### notes



located on the groundfloor of Stadskantoor Leiden (LEVEL building) Bargelaan 190, 2333 CW, Leiden

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iden International Centre

leideninternationalcentre.nl