

CHECKLIST · NETHERLANDS

Renting in the Netherlands: the insider checklist

The Dutch rental market is tight, and fake listings rose sharply in 2026. The law protects tenants far more than most newcomers know. This is how to use it.

7 stages

Start 8–10 weeks before your move

1 Prepare your rental file

- ☐ **Passport and residence status.** From outside the EU? Your employer often arranges the permit with the IND. Ask for written confirmation you can show landlords.
- ☐ **Employment contract, employer statement (werkgeversverklaring) and recent payslips.** A new job offer letter usually works too.
- ☐ **A short introduction about you:** job, who is moving, non-smoker, pets. When dozens apply, landlords often choose by profile.
- ☐ **Ask your employer about relocation support** or a rent guarantee. Some offer it but don't mention it.

INSIDER TIP

Many landlords ask for a gross monthly income of **3 to 4 times the rent**. Combined incomes of partners usually count.

2 No Dutch salary? Find your situation

Most landlords want a Dutch salary of 3–4 times the rent. If you don't have one, this is what landlords usually accept instead.

 You're a student with no income

- ☐ **Parents as guarantor (borgstelling).** They usually need to show their own income and ID. Have their documents translated into English or Dutch, as a guarantor abroad is harder for landlords to check.
- ☐ **Proof of funds:** enrolment letter, scholarship or sponsor letter, and bank statements showing you can pay for the year.
- ☐ **Apply for student housing as soon as you're admitted.** Universities and student housing providers often reserve rooms for international students, and they go in hours.
- ☐ **Register on the local student housing waiting lists now,** even before you need a room, because waiting time often counts.

 Your income comes from abroad

- ☐ **Employment contract and employer letter in English,** plus your last 3–6 payslips and bank statements showing the salary.
- ☐ **Prefer agencies that work with internationals.** Many private landlords only check Dutch payslips.
- ☐ **Offer a guarantor** or proof of savings to make up for the foreign income.
- ☐ **Working remotely for a foreign employer while living here?** Check your Dutch tax and social security position early. It affects your payslips and some landlords ask about it.

You're self-employed (ZZP) or own a business

- ☐ **Chamber of Commerce (KvK) extract** for your business.
- ☐ **Income tax returns for the last 1–2 years** or an accountant's statement of your income.
- ☐ **Business bank statements** for 6–12 months.
- ☐ **Just started?** Without a track record, plan for a guarantor or savings.

You only have savings

- ☐ **Bank statements showing enough to pay at least a year of rent.** Some landlords accept this instead of income.
- ☐ **Open a European bank account early** so you can pay the deposit and first rent quickly. Landlords move on fast.
- ☐ **Paying some rent in advance can help**, but only after you've viewed the home and signed a contract.

BUDGET FOR THIS

A few companies offer rent guarantees for tenants without Dutch income. Expect to **pay a fee**, and compare terms before you sign anything.

STUDENTS: HOW TO BOOST YOUR CHANCES

Look in **nearby towns** with a fast train to your university. They're often cheaper with far less competition. Filter out listings that say "*geen studenten*" (no students) to save time. Send a short, friendly message in English with your documents attached, and reply to new listings within minutes.

3 Search safely

- ☐ **Use verified platforms:** Pararius and Funda (only registered agencies can list), HousingAnywhere and Kamernet for rooms and short stays.
- ☐ **Reply within minutes**, and bring your file printed to group viewings.
- ☐ **Ask first: "Can I register (inschrijven) at this address?"** If the answer is no, walk away. Without registration you get no BSN, and without a BSN you can't get a Dutch bank account, health insurance or tax benefits.
- ☐ **Learn the three words:** "kaal" (empty, sometimes no floors or lights), "gestoffeerd" (floors, curtains, lights) and "gemeubileerd" (furnished).

SCAM WARNING

In 2026, scammers copied real Pararius photos into fake ads on TikTok, Facebook and Marktplaats. Never pay a deposit, "viewing fee" or "reservation" before you've viewed the home and signed a contract. A "landlord" who quickly moves you to WhatsApp is a red flag.

4 Know your money rights

Payment	The rule
Deposit	Max. 2 months' basic rent
Deposit back	Within 14 days after you leave (30 days if there's damage)
Agency fee	Not allowed if the agent works for the landlord
Key money (sleutelgeld)	Illegal

- ☐ **Separate the rent:** basic rent (kale huur), service costs (servicekosten) and utilities. Service costs must be listed and settled once a year.

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- ☐ **Check the maximum rent** with the Huurcommissie's free rent check. Since 1 July 2024, homes up to 186 points (social and mid-rent) have a legal maximum. Only homes with 187 points or more are free sector.

INSIDER TIP

Paid an agency fee to an agent who also worked for the landlord? You can **claim it back**, even after you've moved in. If your rent is above the legal maximum, the Huurcommissie can lower it.

WHAT OUR HELP COSTS

JJ Agency is a paid service. The price depends on the city, your budget and the package you choose. **Speak to our manager** for an exact quote and to hear how we can help. The first consultation is free.

5 Before you sign

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- ☐ **Contract type.** Since 1 July 2024, contracts are normally for an indefinite period. Temporary contracts are allowed only in specific cases, such as students.
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- ☐ **Check the owner** in the Kadaster (land registry) for a few euros. The name should match your landlord.
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- ☐ **Sharing with friends?** In cities like Amsterdam and Utrecht, renting to unrelated people may need a permit. Ask the landlord to confirm it.
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- ☐ **Check-in report (opleveringsrapport)** with photos, signed by both of you.

INSIDER TIP

A temporary contract offered when the law doesn't allow it can legally count as an **indefinite** contract. Check before you accept "just one year".

6 Your first weeks

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- ☐ **Register at the gemeente within 5 days** if you're staying 4 months or more. Book the appointment before you fly, as slots fill up.
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- ☐ **Put your name on the mailbox.** Your BSN letter and DigiD activation code come by post and may not be delivered otherwise.
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- ☐ **Health insurance:** basic cover is mandatory. Take it within 4 months. It's backdated to when you registered, so waiting saves nothing. The 2026 deductible (eigen risico) is €385.
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- ☐ **Register with a huisarts (GP) right away.** Many practices are full, and you need a GP to see a specialist.
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- ☐ **Bank account, energy and internet.** Most Dutch banks need your BSN. Internet installation can take 2 weeks or more.

INSIDER TIP

Highly skilled migrant? Register at an **expat centre** (Amsterdam, The Hague, Rotterdam, Eindhoven and others) instead of the regular desk. You can often get your BSN in one visit.

7 Money and daily life

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- ☐ **30% ruling:** your employer applies. Apply within 4 months of starting so it counts from your first day. From 1 January 2027 the maximum becomes 27%, with transition rules for earlier starters.
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- ☐ **Allowances:** on a lower income, check healthcare allowance (zorgtoeslag) and rent allowance (huurtoeslag) with the Belastingdienst.
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- ☐ **Local taxes** for waste, sewerage and the water board arrive as letters. On a low income you can ask for remission (kwijtschelding).

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- ☐ **Insurance:** liability insurance (aansprakelijkheidsverzekering) is cheap and almost everyone has it. Add contents insurance.
 - ☐ **Travel:** tap your bank card on trains, trams and buses. If you travel often, an off-peak NS subscription saves a lot.
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INSIDER TIP

With the 30% ruling, you can usually **exchange a non-EU driving licence** for a Dutch one without taking a test. You need a letter from the Belastingdienst. Most people don't know this.

Want us to handle all of this?

We find homes where you can register, check the contract, and help with the gemeente, BSN, bank and insurance. To learn more about how we can help, speak to our manager on WhatsApp or Telegram: +44 7466 916641.

Information as of October 2026. Rules can change, so check government.nl or your gemeente. General information, not legal or tax advice.