

AN ICAP VOX POPOLI REPORT ON BEHALF OF IN AMSTERDAM

# THE HOUSING SURVEY 2017

*How the International Community Finds Their Home*



# *Home Sweet Home*

**The housing wants and experiences of  
Amsterdam's international community**

This report was prepared  
by Stichting ICAP  
for IN Amsterdam

May 2017

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# Introduction

ICAP Amsterdam was founded to build a bridge between the city's international community and government and civic organisations. In particular, ICAP has established an independent forum which represents and reflects the views of the international community on issues which have an impact on the city's attractiveness as a place to live in and do business. As part of this, Amsterdam city's Expatcenter commissioned ICAP to carry out a survey to assess the experiences of the international community with regard to housing.

# Background

Amsterdam is a popular place to live – among Dutch nationals as well as internationals - and this is putting tremendous pressure on housing supply.

Some 57% of the city's housing stock is rent-controlled, and therefore unavailable to new expat arrivals. Just 12% is free-sector – and therefore accessible to new arrivals while 31% is owner-occupied.

There is a real shortage of affordable housing (€710 - €1,200) in the city - so much so that it may begin to impact on the city's attractiveness as a place to do business.

ICAP Amsterdam set out to find out more about the experiences of the city's international community in terms of housing, using both anecdotal and empirical evidence.

The aim of the research is threefold:

- To determine how current strategies and policy initiatives – such as encouraging expats to move to the suburbs and commuter towns – are being received
- To make recommendations about future strategy and initiatives which could ease the problems experienced by internationals
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## In the press

Amsterdam house prices  
rise 22% in year; trend is  
worrying

The Netherlands slips in  
global ranking of best  
country for expats.

Average rents in Amsterdam reach  
€2,200 a month for a new contract

Expats shun Amsterdam due  
to housing and school  
shortages

Expats in Amsterdam are  
easy prey for shady housing  
agencies

<http://www.dutchnews.nl/news/archives/2016/02/average-rents-in-amsterdam-reach-e2200-a-month/>

<http://www.dutchnews.nl/news/archives/2016/12/the-netherlands-slips-in-global-ranking-of-best-countries-for-expats/>

<http://www.dutchnews.nl/news/archives/2016/09/expats-shun-amsterdam-due-to-housing-and-education/>

<http://www.dutchnews.nl/news/archives/2016/12/expats-in-amsterdam-are-easy-prey-for-shady-housing-agencies/>

<http://www.dutchnews.nl/news/archives/2016/10/amsterdam-house-prices-rise-22-in-a-year-trend-is-worrying-say-estate-agents/>



# Methodology

The research was commissioned to find out more about housing wishes and experiences of Amsterdam's international community.

The aim was to produce relevant statistics and a wealth of actual experiences which city officials can use to remove or reduce bottlenecks, manage expectations and shape housing policy in the future.

To this end, we approached over 30 groups, websites and other organisations with strong links to the international community and asked them to circulate the survey's website link.

The groups were approached by email at the start of the survey and sent a reminder 10 days later.

A number of organisations were also approached personally by ICAP board members. The survey was online for one month to incorporate as many monthly newsletter schedules as possible.

# Methodology (cont.)

## Respondents

In total, over 700 people took part in the survey, of whom 345 said they lived either inside or outside the A10 ring road, within the greater Amsterdam area and in Amstelveen.

The survey was divided into three sections: new arrivals; established internationals in rented accommodation and homeowners.

The biggest ethnic group among the respondents came from the US, followed by Britain and India

## Questionnaire

The survey was based on multiple choice, sliding scale, and open questions.

In total, more than 700 respondents answered the open questions, resulting in a wealth of personal experiences.

The questions were drawn up by ICAP Amsterdam with input from Laila Frank and Tomas Postema (Amsterdam municipality) officials at the Amsterdam Expatcenter, Hester van Buren (director Rochdale) and Henk Jansen (Expatriate Mortgages)

We have not attempted to define 'international community'. Instead, the survey was promoted via websites and organisations which focus on 'expats' or have a large number of foreign employees.

The full list is available at [ICAPAmsterdam.com](http://ICAPAmsterdam.com)



# Distribution\*

AABC (website and newsletter)

ABC (website and newsletter)

ACCESS (website and newsletter)

Amsterdam Expatcenter (newsletter)

Amsterdam Mamas (website and newsletter)

Booking.com (email)

British Society of Amsterdam

DutchNews.nl (website and newsletter)

Expatica.com (website and newsletter)

Iamexpat.nl (website and newsletter)

Oracle (email)

Rockstart (Google group)

WBII

Xpat Round Table

\*Full list available upon request

# KEY FINDINGS FROM THE BOARD

*How the International Community Finds Their Home in the Netherlands.*

- 74% of new arrivals in Amsterdam get no help with housing costs.
- Commuting time to work is key in deciding where to live.
- Over 10% of Amsterdam's expats earn less than €2,000 a month, 62% earn more than €4,000.
- New arrivals are less worried about where they live than old hands.
- 14% of expats buy a home within one year of arriving and 36% of new arrivals plan to do so.



# *THE RESPONDENTS*

In this section, we look in detail at the demographics of the survey respondents.

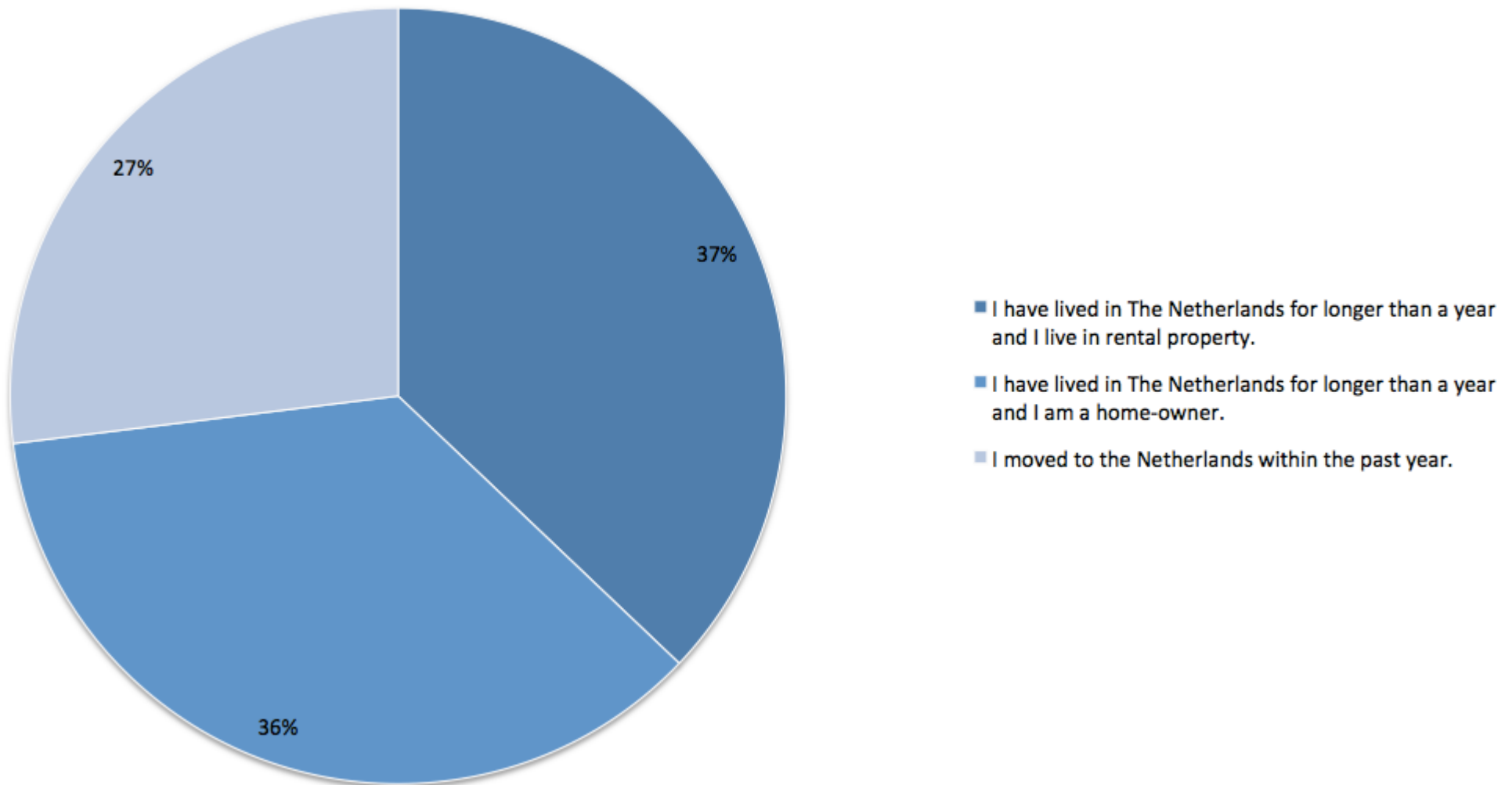
# About the Respondents

705 people filled in the questionnaire. Of these, 345 lived in the Greater Amsterdam Region, of whom 202 lived within the ring road.

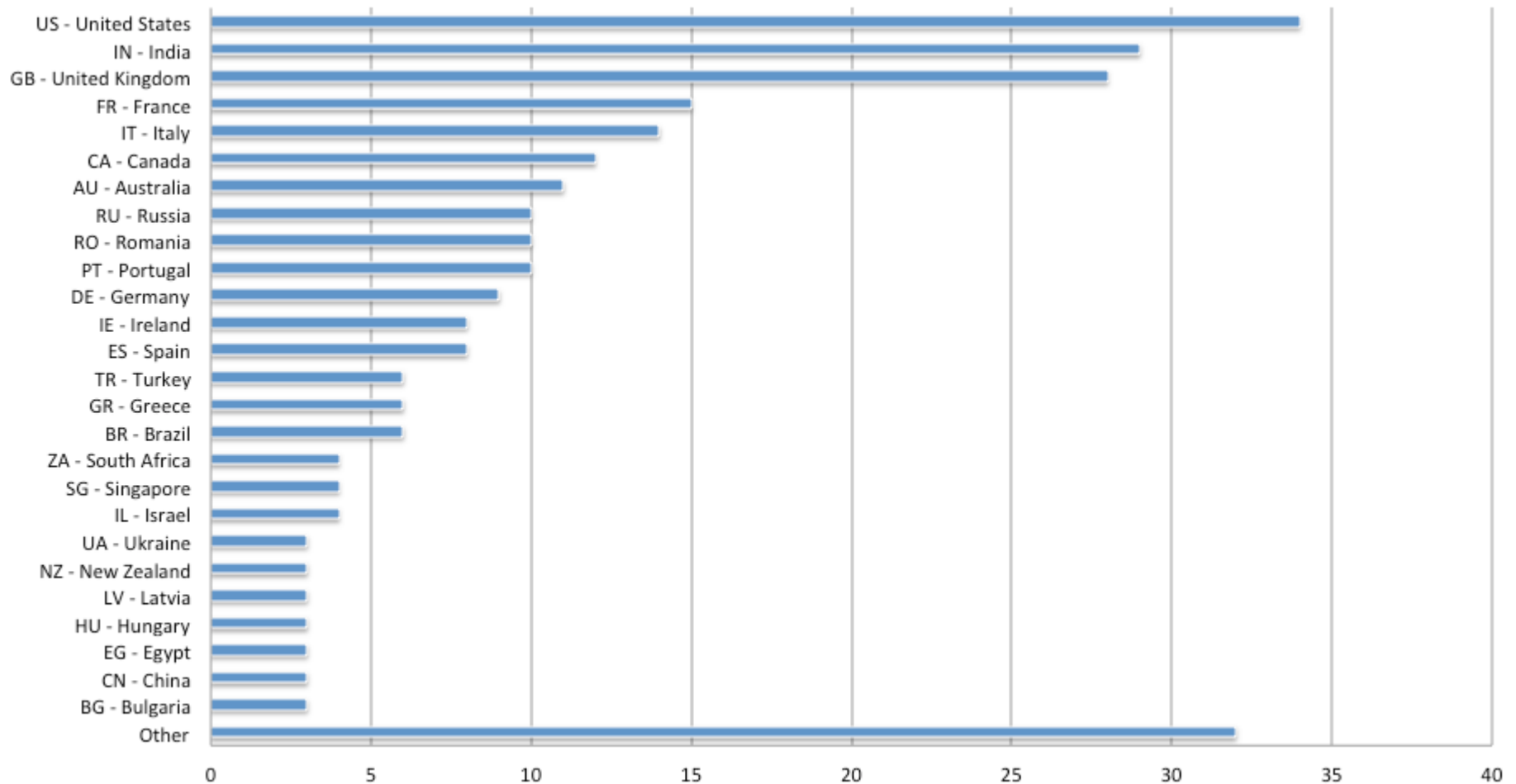
Of the GAR respondents:

- 93 have lived in the city for less than one year
- 128 have lived in the city for more than one year in rental accommodation
- 124 are home owners 45% of our sample are aged 25 to 35 and 30% were aged 36 to 45.
- More than six in ten said their household income was more than €4,000 gross a month.
- 10% earn less than €2,000 a month, putting them well below the social housing threshold.
- The biggest ethnic group among the respondents came from the US, followed by India, Britain, France, Italy and China.

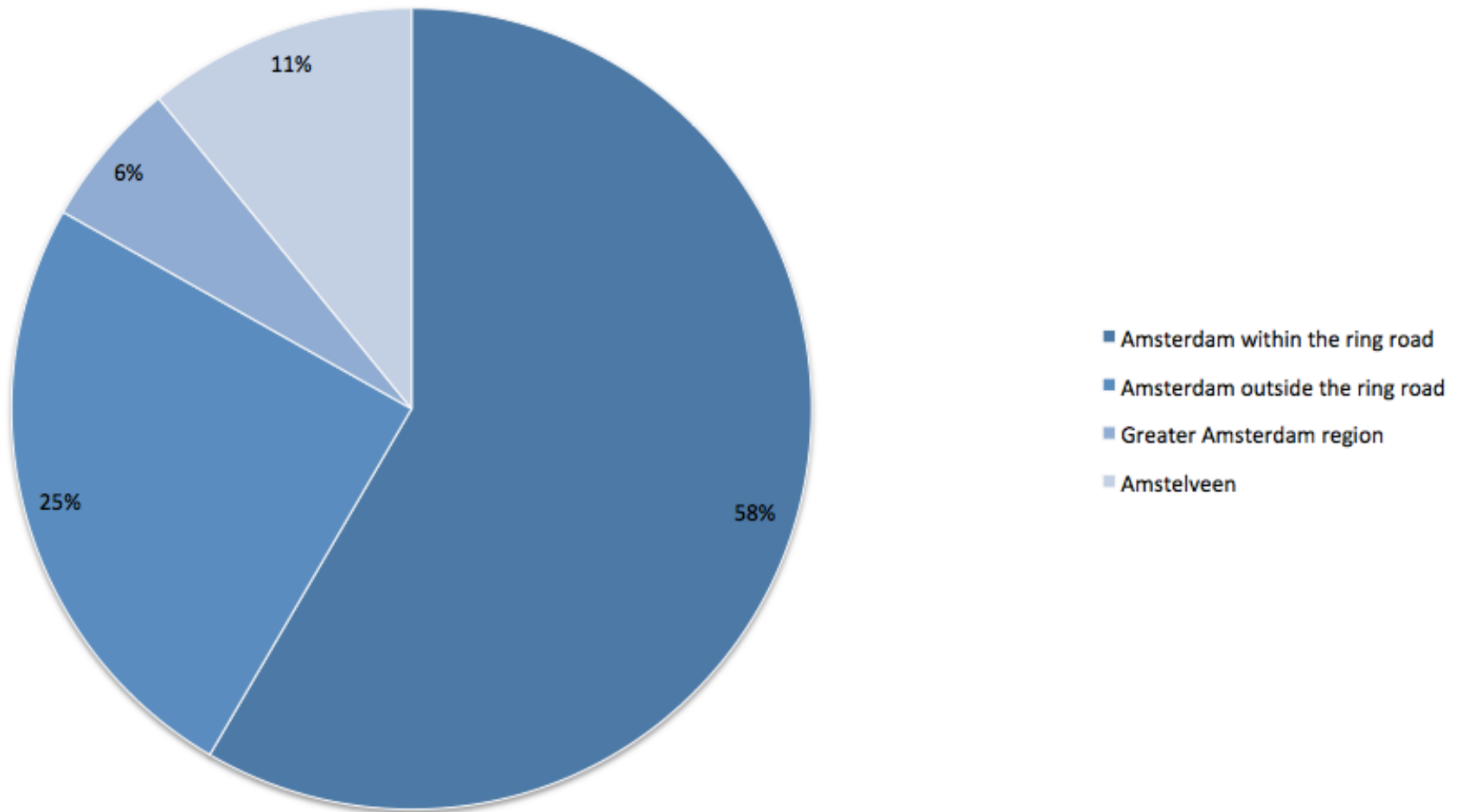
## WHICH OF THE FOLLOWING STATEMENTS MOST ACCURATELY REPRESENTS YOU?



## WHERE ARE YOU FROM?

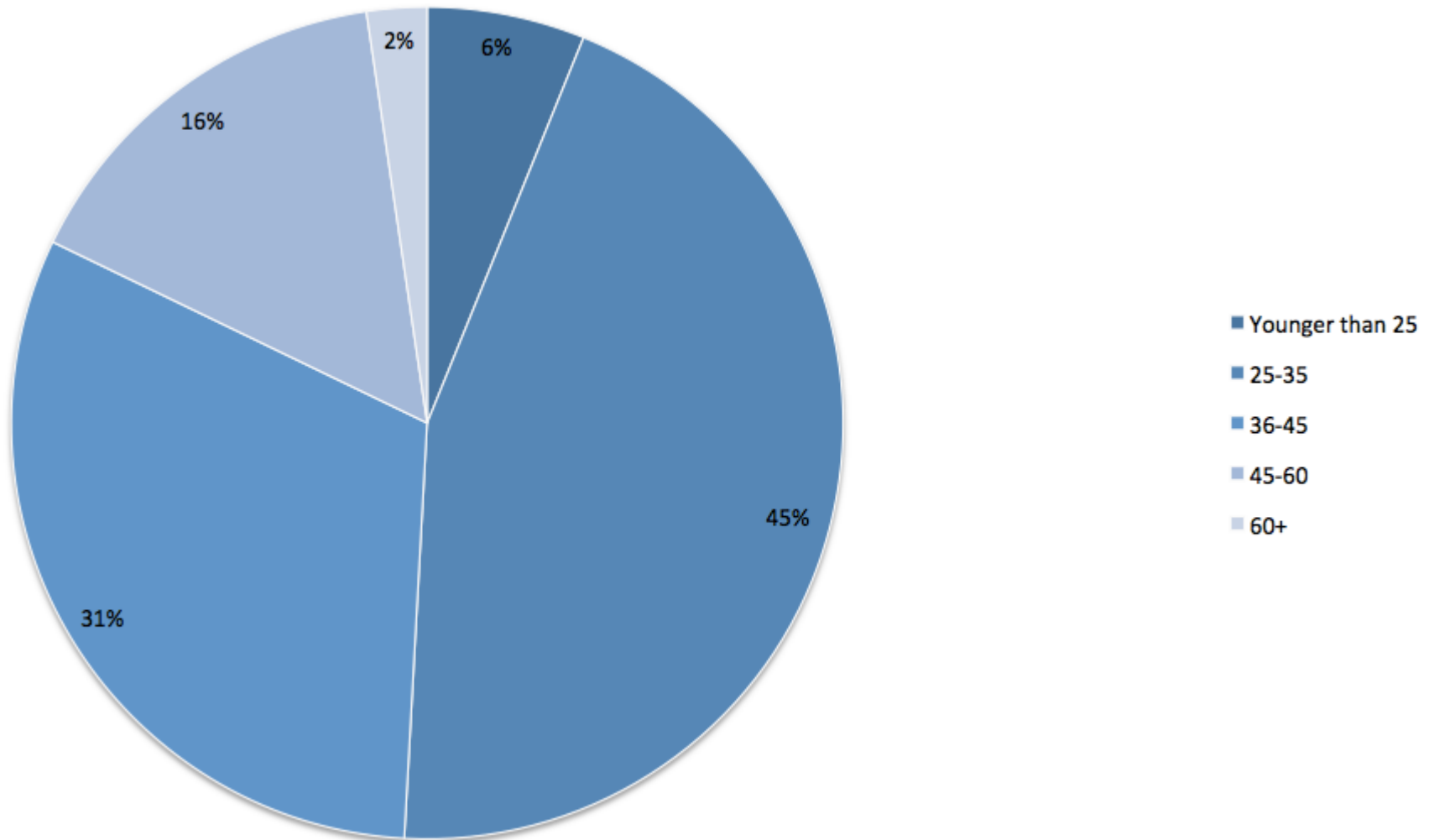


## WHERE DO YOU CURRENTLY LIVE?

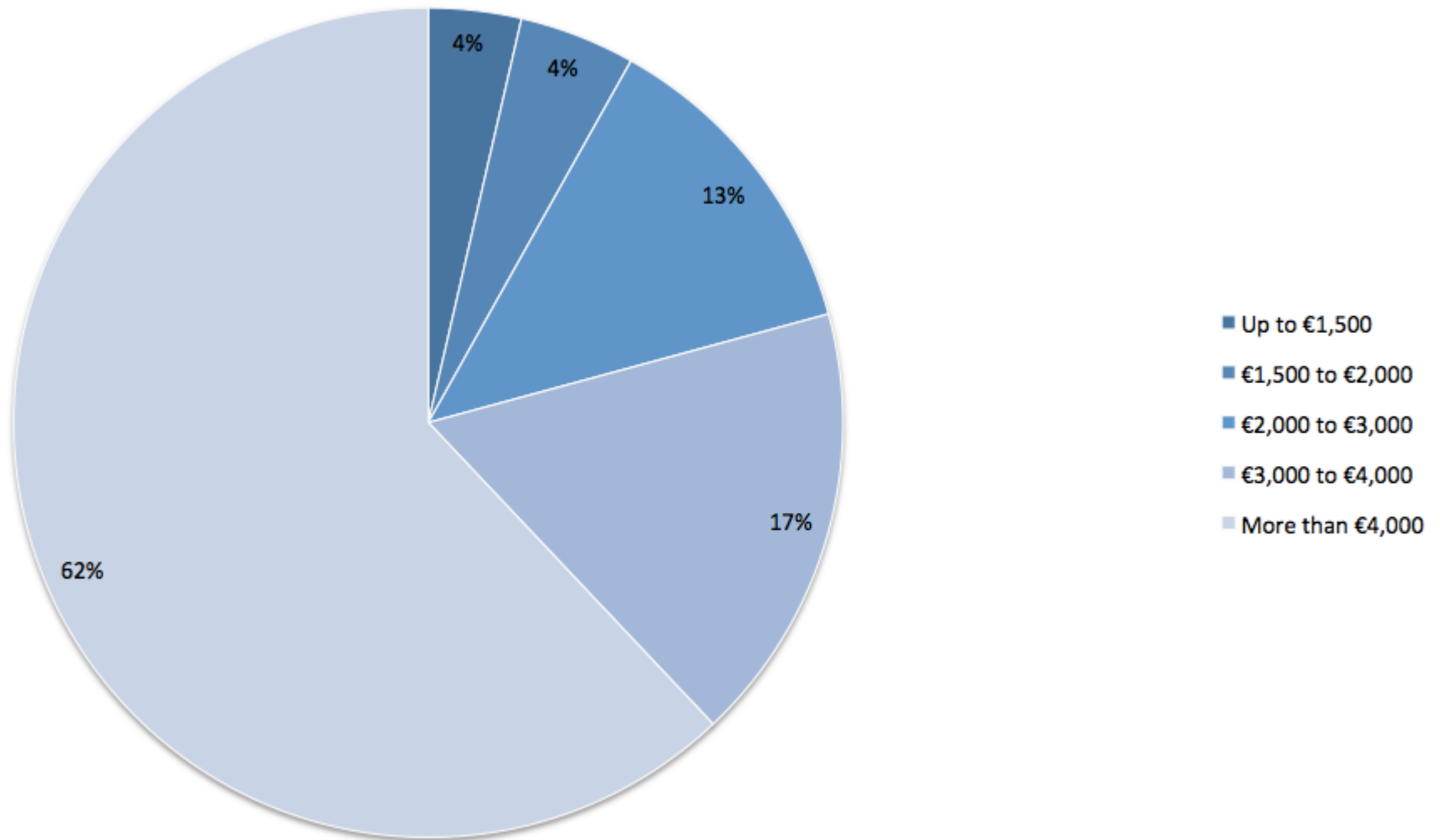




## HOW OLD ARE YOU?



## WHAT IS YOUR GROSS MONTHLY HOUSEHOLD INCOME?



# *NEW ARRIVALS*

In this section, we look in detail at how the housing needs and wants of new arrivals to the city. New Arrivals represent 27% of survey respondents.

# Key Findings

- 65% lived in short stay housing paid for by their employer and just 10% had found a permanent place to live before arriving.
- In addition, 50% want to live in furnished accommodation permanently, not just for a few weeks.
- The main problem they experienced in finding suitable accommodation was a lack of choice in their price category (38%), followed by a lack of understanding of the Amsterdam housing rules (17%).
- Over one third found their accommodation via an online search and one in five used a specialist housing agency found on the internet.
- 16% used a specialist housing agency recommended by friends.
- Despite the small share of total housing stock owned by private landlords, 60% of respondents lived in privately owned property and just 12% used a housing corporation.
- Four in 10 of new arrivals said they are actively looking to move house and 40% of them want to buy a property.

# Priorities for New Arrivals

Commuting time to work topped the list for almost four in 10, followed by the big city vibe (26%).

Asked which was more important, location or price, the split was 50:50.

32% of new arrivals said they would ideally like to live no more than 20 minutes from the city centre.

Just a handful of people considers being close to the countryside to be important (this was true in every category of respondent).

# What advice would you offer other new arrivals about finding a home?

"Start on the first day you arrive."

"Watch your tongue! Never be happy with anything even if you like it. Take your time. Check out minimum 20 places. Have two agents at least. What's not in your contract is not in your contract! Take things out of contract, put things in the contract. Walk out if not 105% happy."

"The online rental sources are excellent, so use them; decide quickly, because the market moves rapidly."

"Be ready for the really high prices and really small places, especially in the city. Compromising is really often."

"Buying a house is cheaper than renting a house. So, if you are planning to stay more than 2 years, Don't think twice about buying a house."

## What advice would you offer other new arrivals about finding a home?

"Research, then research, then research and then more research and allow time, more time, more time and then more time. pray and be very, very quick."

"Make sure that you are getting paid way more than you would need in other cities. Also: Rather try to buy something than renting."

"Always get re-assured that you can register at the place."

"To increase their rent budget, because Amsterdam is way more expensive than they would have imagined. The share of income to rent ratio is very much tilted and most of my colleagues pay around 50% of their base income on rent alone."



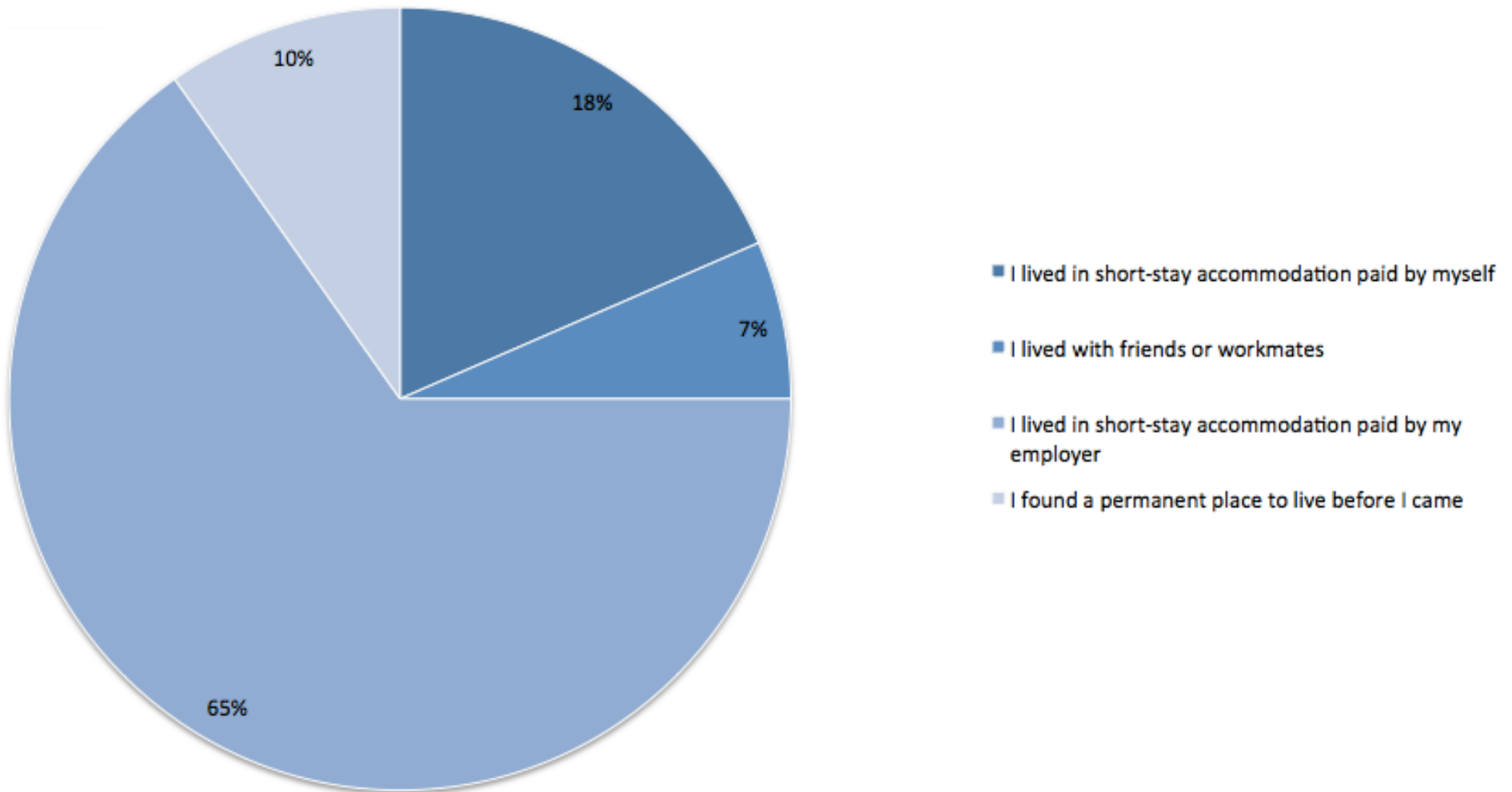


The background image shows a typical Dutch canal scene. In the foreground, there's a dark, possibly stone or brick, wall or bridge railing. Behind it, a row of traditional Dutch brick houses with white window frames and shutters lines a canal. Several bicycles are parked along the railing. A black street lamp stands near the bicycles. The sky is overcast, and some trees are visible at the top of the frame.

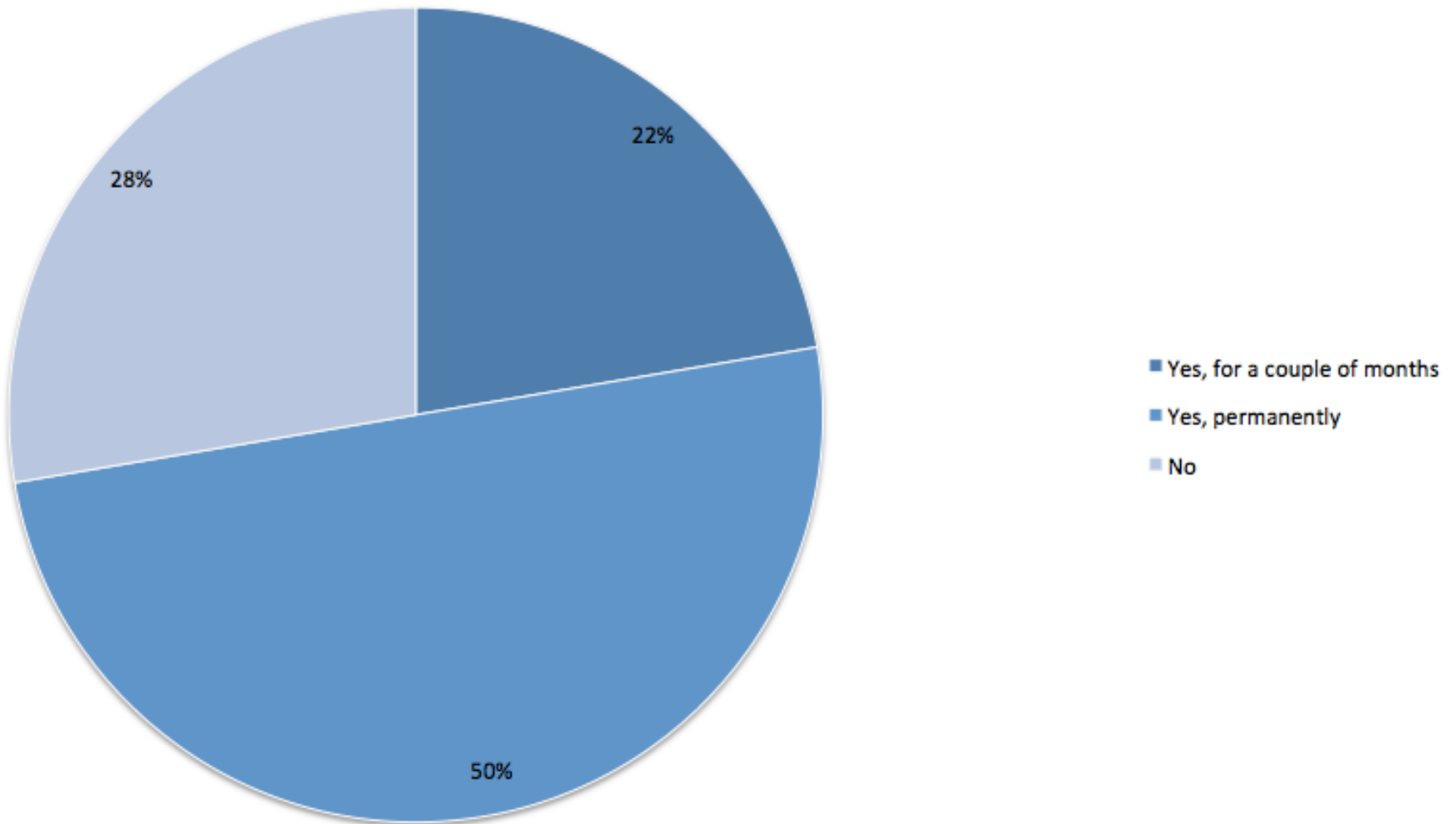
## *What is important to new arrivals when choosing where to live?*

- Commuting time to work (38%)
- The big city vibe and cultural attractions (26%)
- A family friendly environment (12%)
- Commuting time to school for the kids (11%)
- The presence of other expats (11%)
- Being close to the countryside (2%)

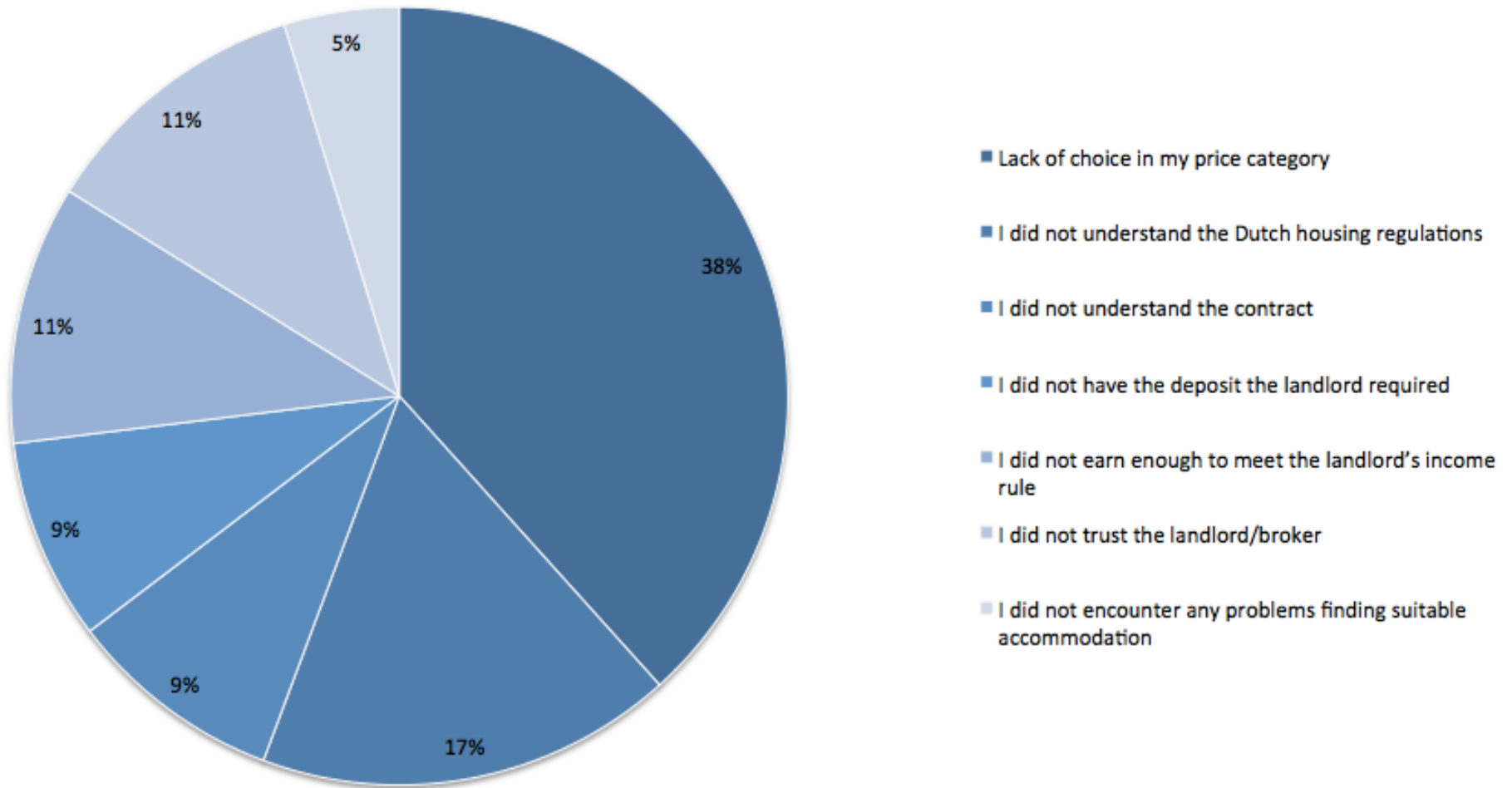
## WHERE DID YOU LIVE WHEN YOU FIRST ARRIVED IN THE NETHERLANDS?



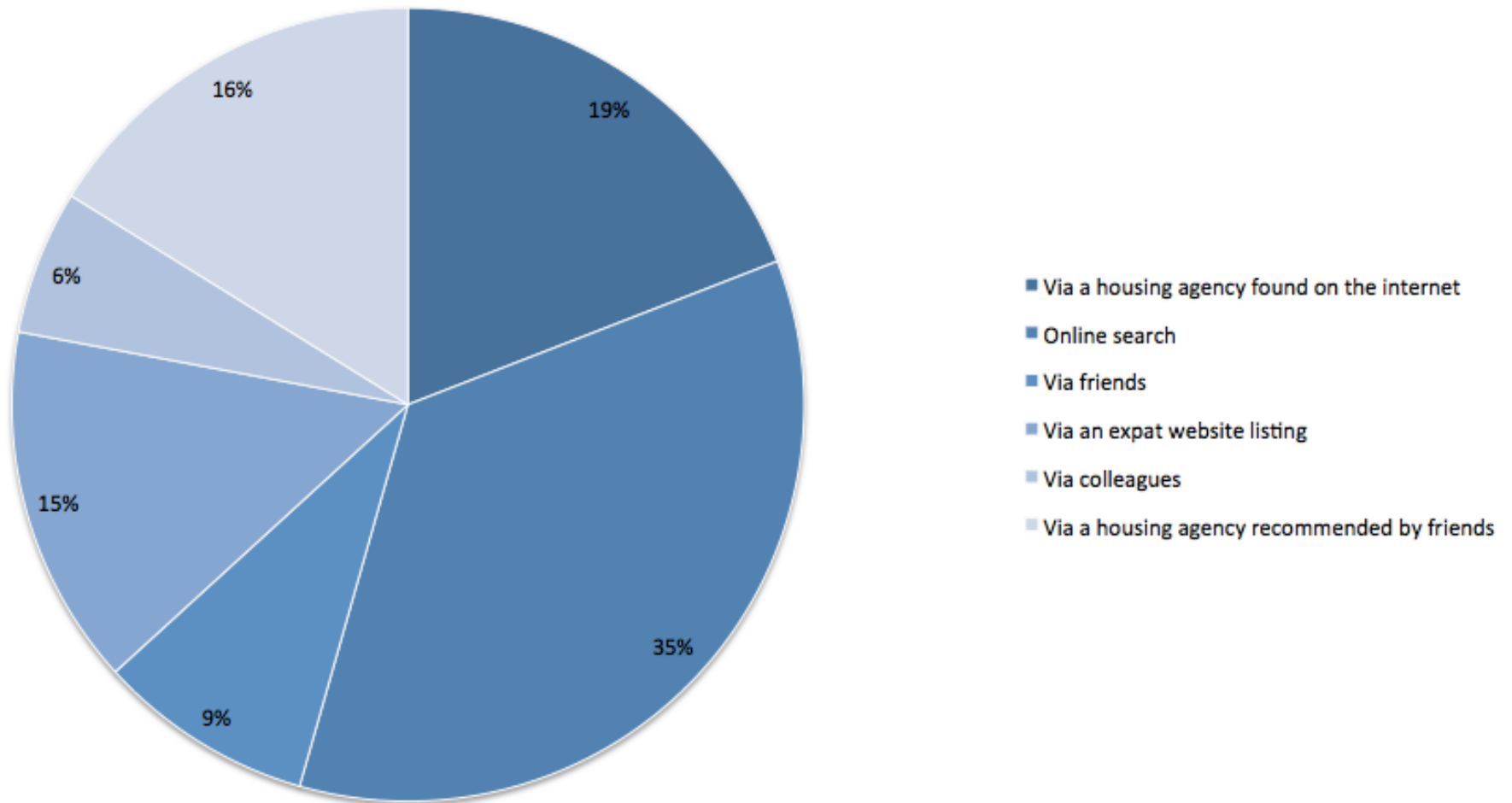
## DID YOU WANT TO RENT FURNISHED ACCOMMODATION WHEN YOU ARRIVED?



## WHAT WERE THE MAIN PROBLEMS, IF ANY, THAT YOU ENCOUNTERED?



## HOW DID YOU FIND YOUR FIRST HOME IN THE NETHERLANDS?



# *RENTIERS*

In this section, we look in detail at how the housing needs and wants of longer term renters in the city. This section also includes comparison data for new arrivals and longer term renters.

# Key Findings

- 37% of respondents have lived in Amsterdam for more than a year and live in rental accommodation.
- Of them, 84% have no help from their employer in paying for their accommodation and 63% are paying more than €1,200 a month in rent.
- Just 11% are paying between €710 and €1,000 a month in rent, but 34% say this is all they can afford - showing that internationals on lower incomes are being squeezed price wise.
- 69% live in privately owned property but housing corporations provided homes to 19%. This may indicate that greater familiarity with the housing market encourages more people to use housing corporation services.
- 52% of longer-term renters said they are actively looking to move house and 44 want to buy a property.
- One in four said they want to move because their current home is too expensive.



# Priorities for Renters

- Commuting time to work topped the list for 33%, followed by the big city vibe and cultural attractions (25%).
- However, 66% said location is more important than price, far higher than among new arrivals (50%) and below that for home owners (76%).
- Longer-term tenants are also more likely to opt for a shorter commute to work. 43% said a bike trip of under 30 minutes is key, followed by a commute using public transport of under 30 minutes (24%).
- Asked where they would ideally like to live, 39% of longer-term tenants said no more than 20 minutes from Amsterdam centre. 28% opted for a quiet residential area within Amsterdam and 21% for the city centre itself.

## What advice would you offer others about finding a home in the Netherlands?

"There are lots of great areas to live, so keep an open mind."

"Keep on looking and be patient."

"Try another country, it's too hard to find here because housing is so strictly regulated."

"I've recently (month of February-March, 2017) went through the mission of searching for accommodation in Amsterdam. For the first sight it seems to be impossible and confusing. The city is crowded and no-one seem to be moving. The housing market is not united and it's hard to say where to start."

"As long as you are close to public transport, it does not matter whether you are living in the centre of the city or not. "

## What advice would you offer others about finding a home in the Netherlands?

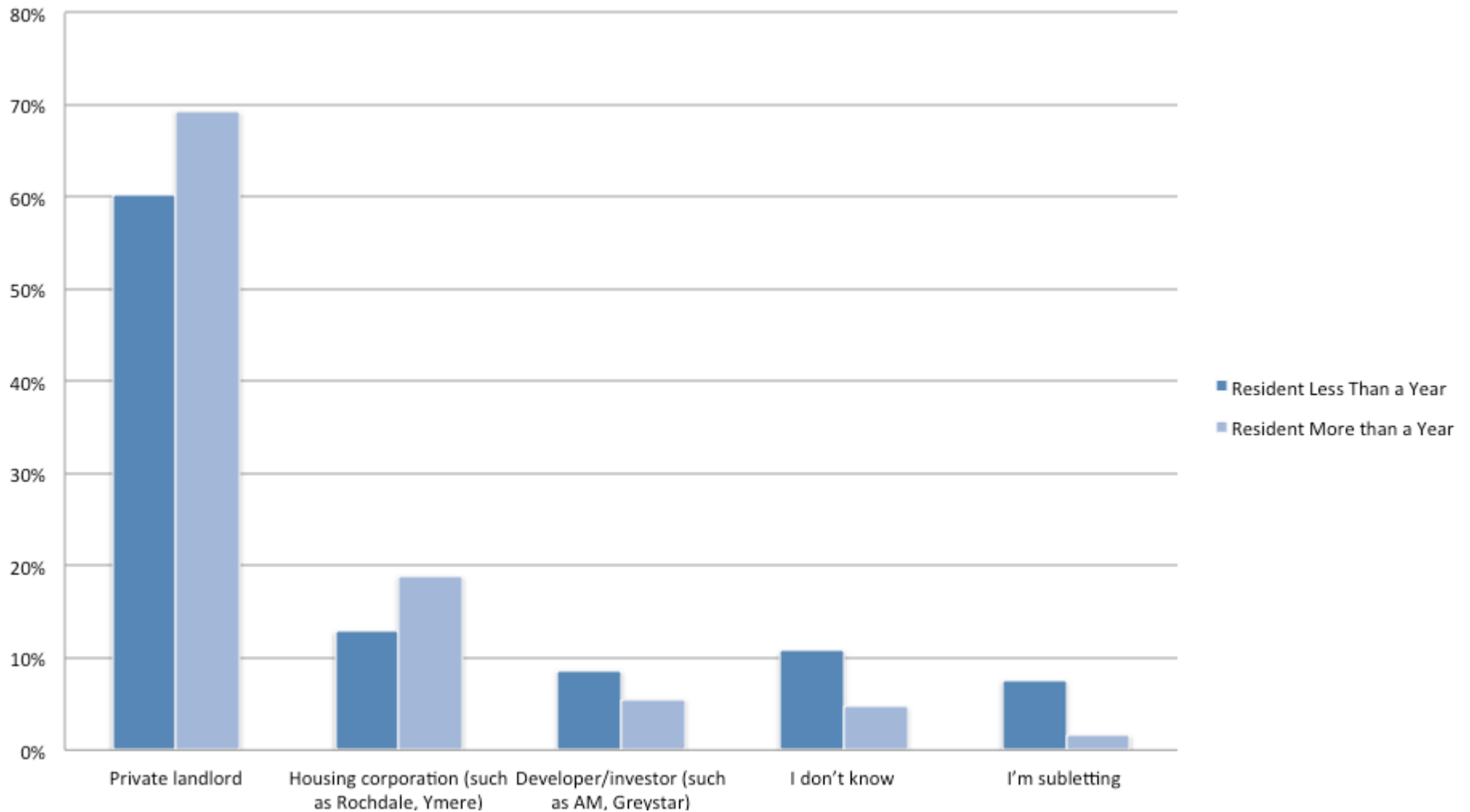
"Stay out of corrupt Amsterdam, or better do not come to Netherlands."

"Don't be afraid to search outside the center of major cities, i.e., in less-international locations. "

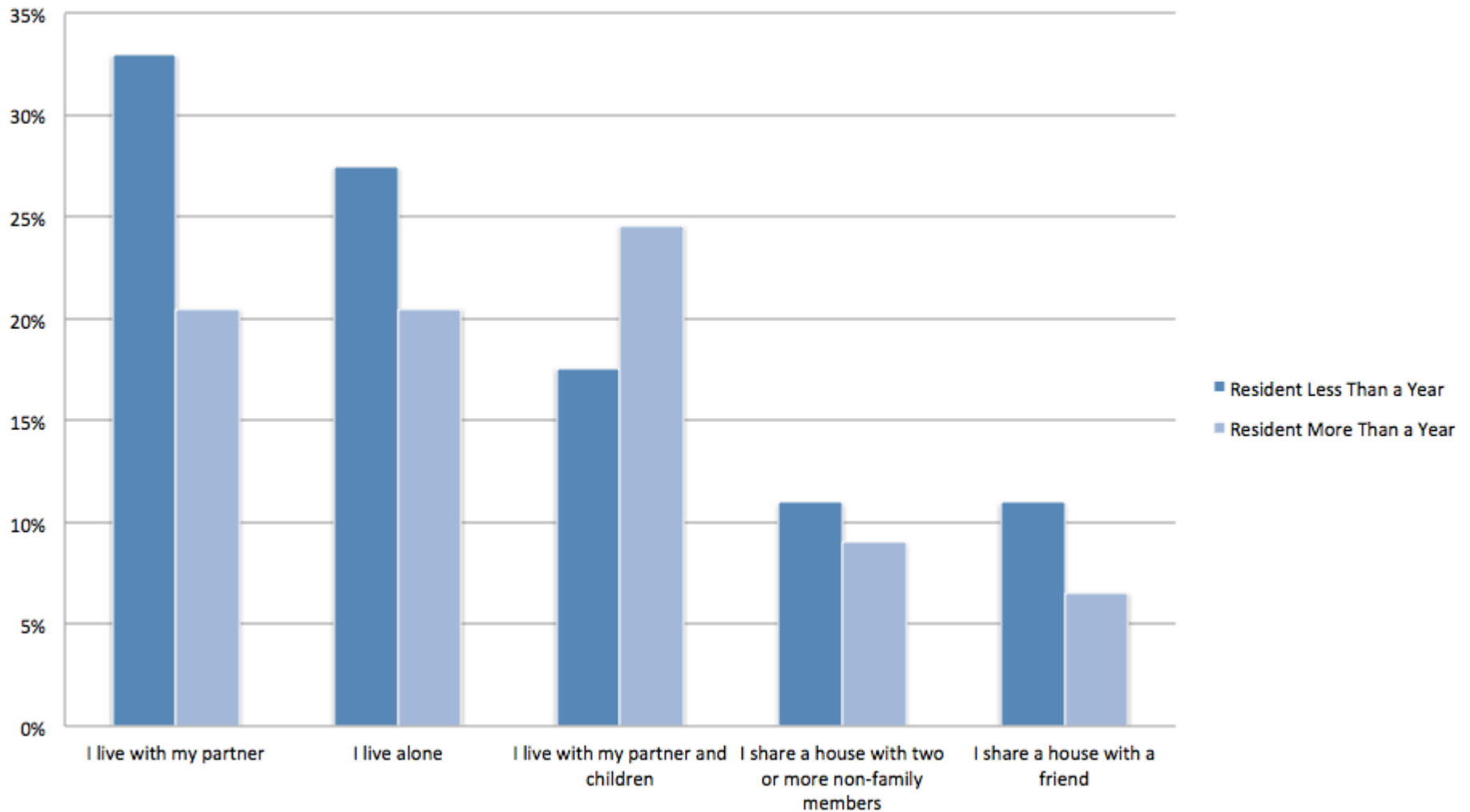
"Start looking in advance because it might take some time. Possibly compromise on a few things for your first home until you settle down. Then you will have more time and less pressure to find a more suitable/desired home. Take time to understand the type of Dutch houses. They are different from other countries.

"Make the housing search a part-time job. If you want to live anywhere near the center of Amsterdam you must keep an eye on housing sites daily, and act quickly. Persistence and luck are required."

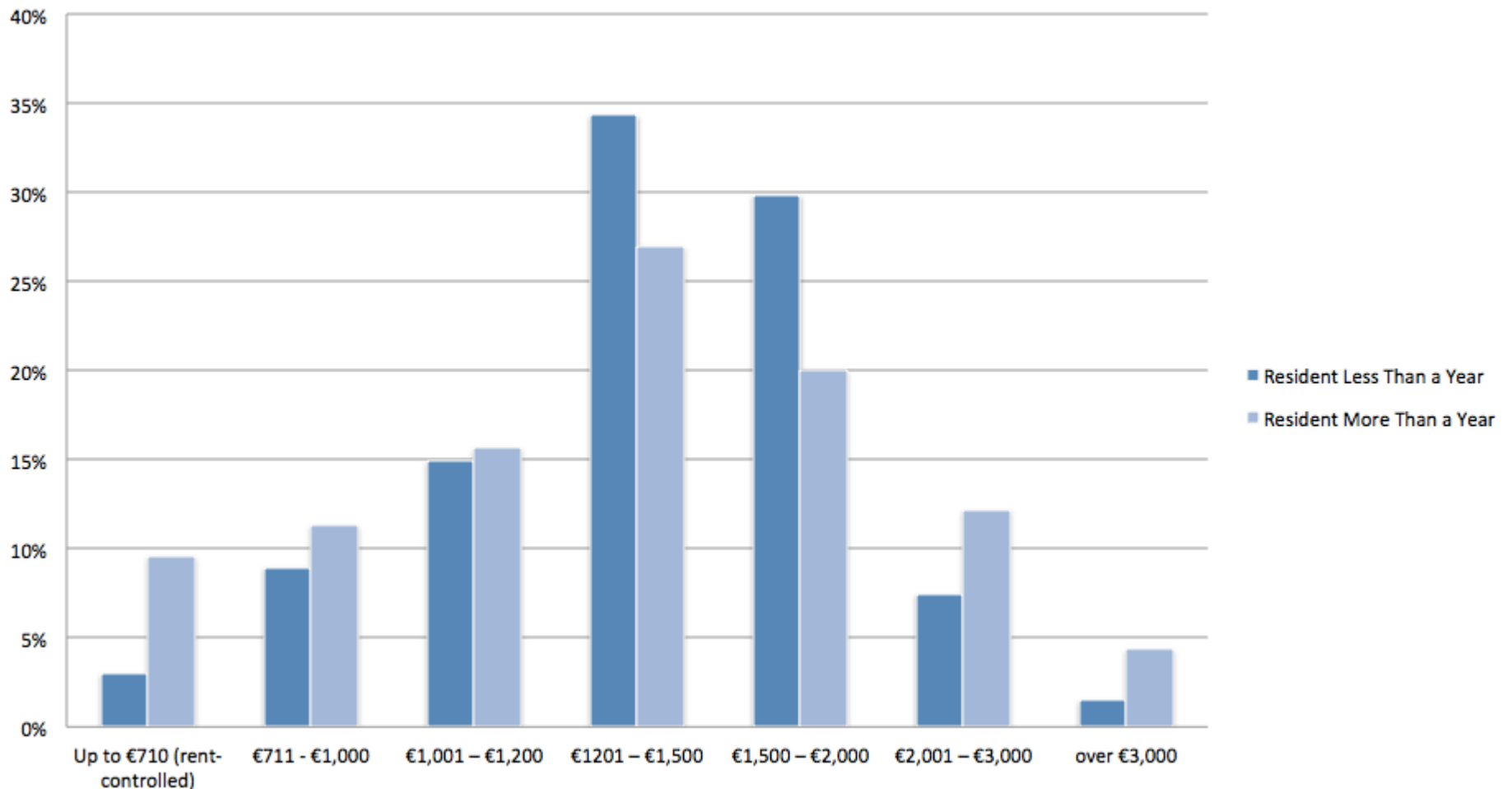
## WHAT TYPE OF LANDLORD DO YOU HAVE?



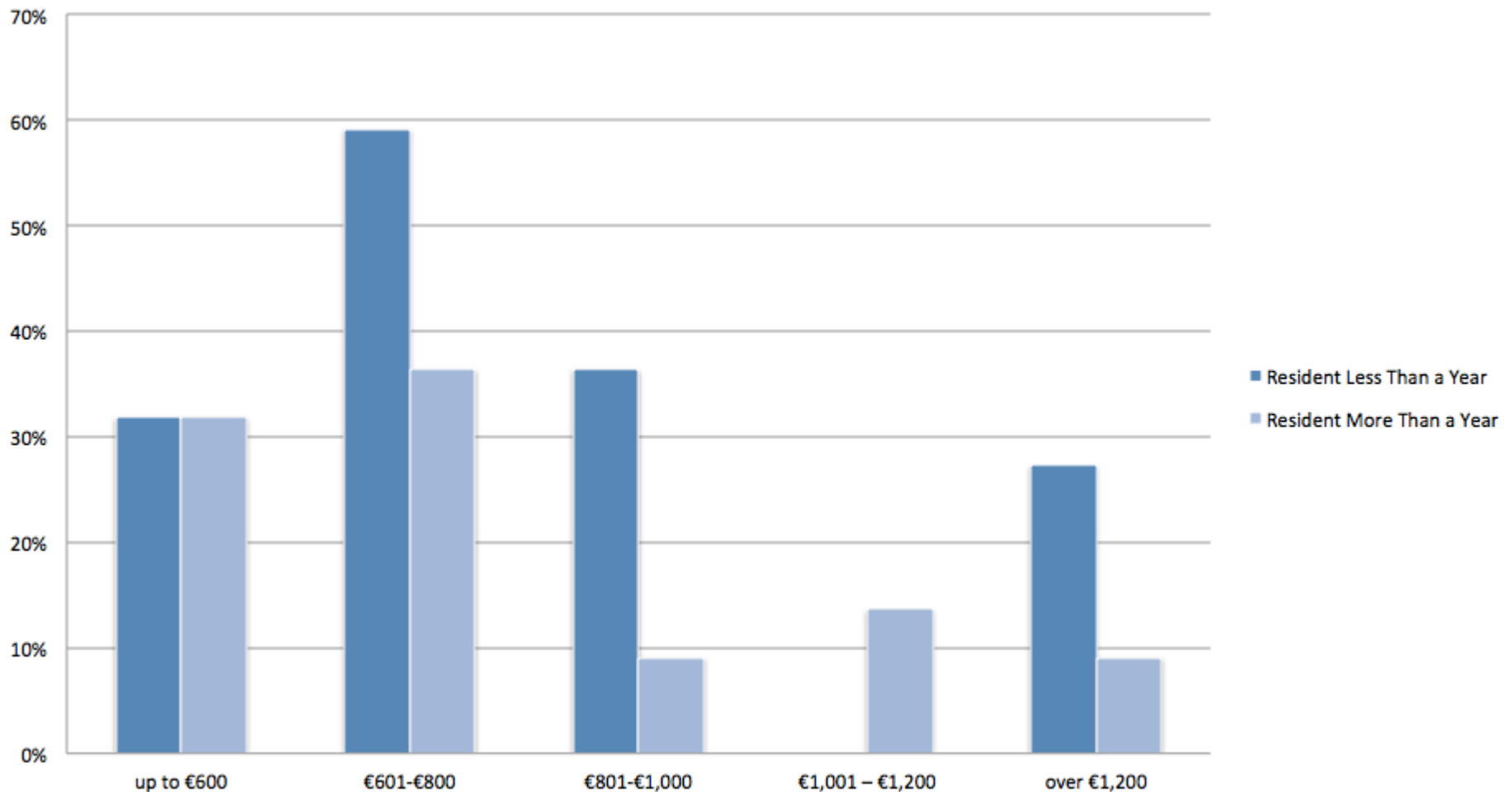
## WHAT IS YOUR HOUSEHOLD SET-UP?



# IF YOU ARE THE OFFICIAL TENANT, HOW MUCH RENT DO YOU PAY PER MONTH (EXCLUDING UTILITY BILLS)?

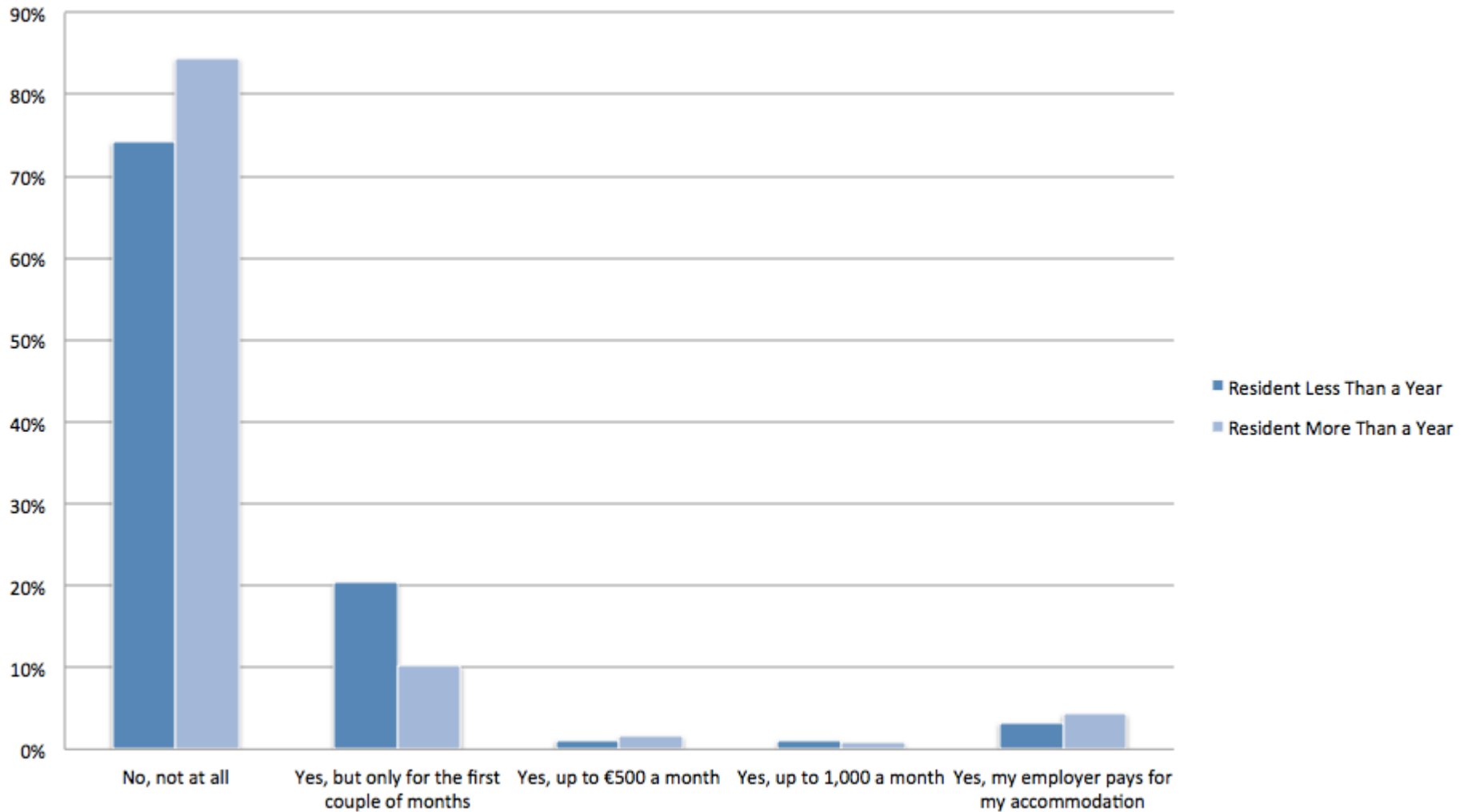


IF YOU SHARE A HOUSE WITH AT  
LEAST ONE NON-FAMILY MEMBER,  
HOW MUCH RENT DO YOU  
PERSONALLY PAY PER MONTH  
(EXCLUDING UTILITY BILLS)?

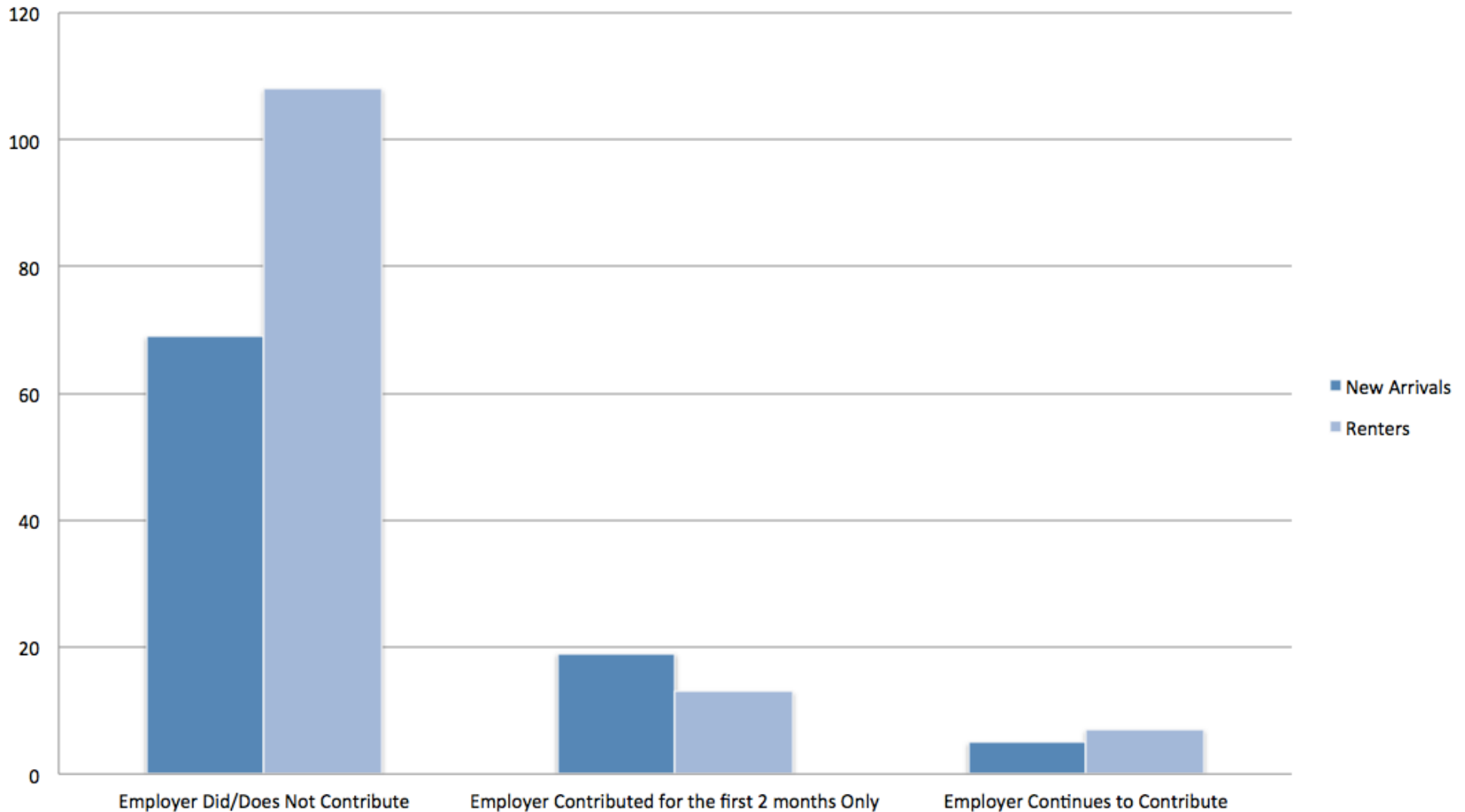




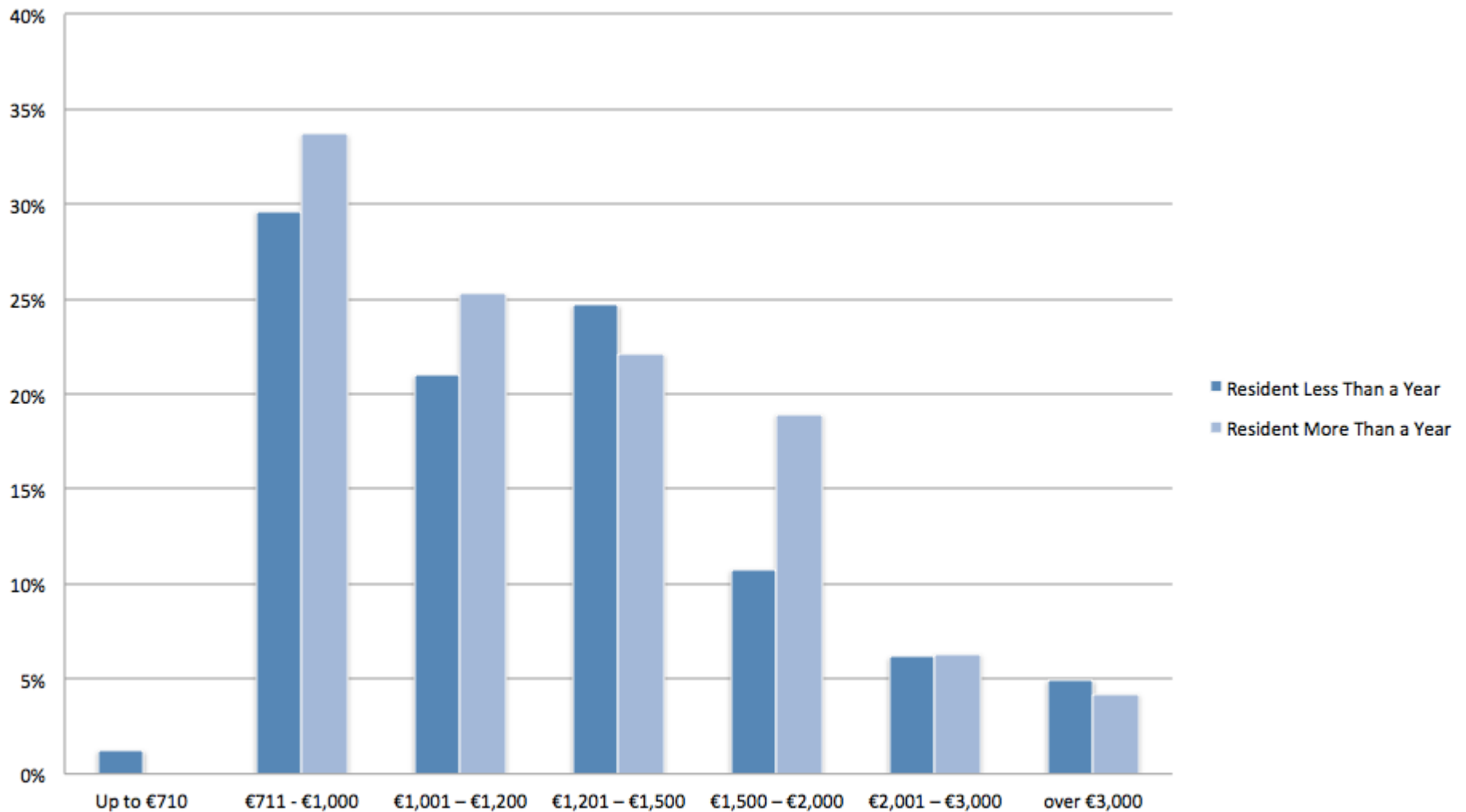
## DOES YOUR EMPLOYER HELP WITH YOUR ACCOMMODATION COSTS?



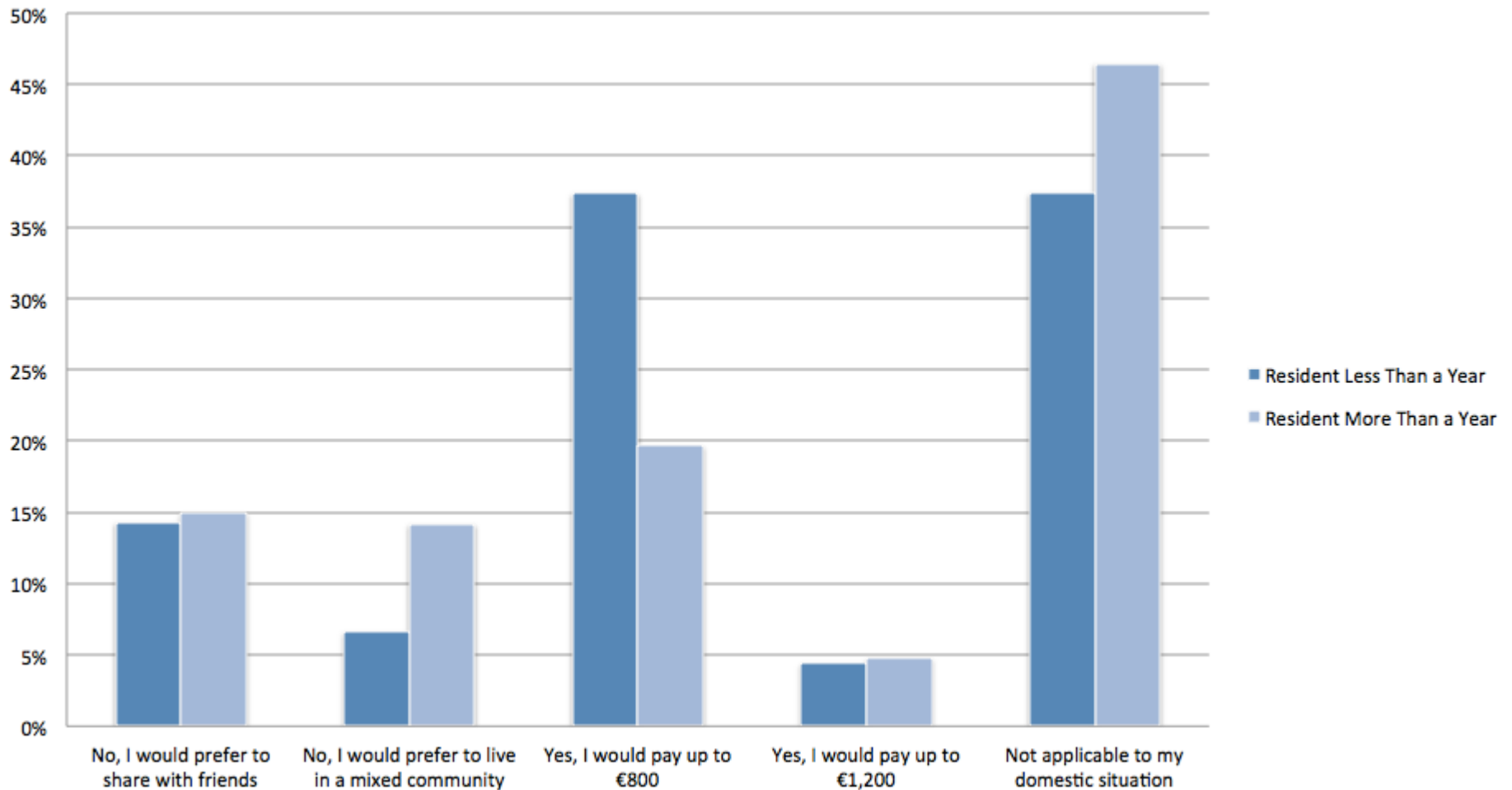
## HAS YOUR EMPLOYER'S CONTRIBUTION TO YOUR HOUSING COSTS CHANGED OVER TIME?



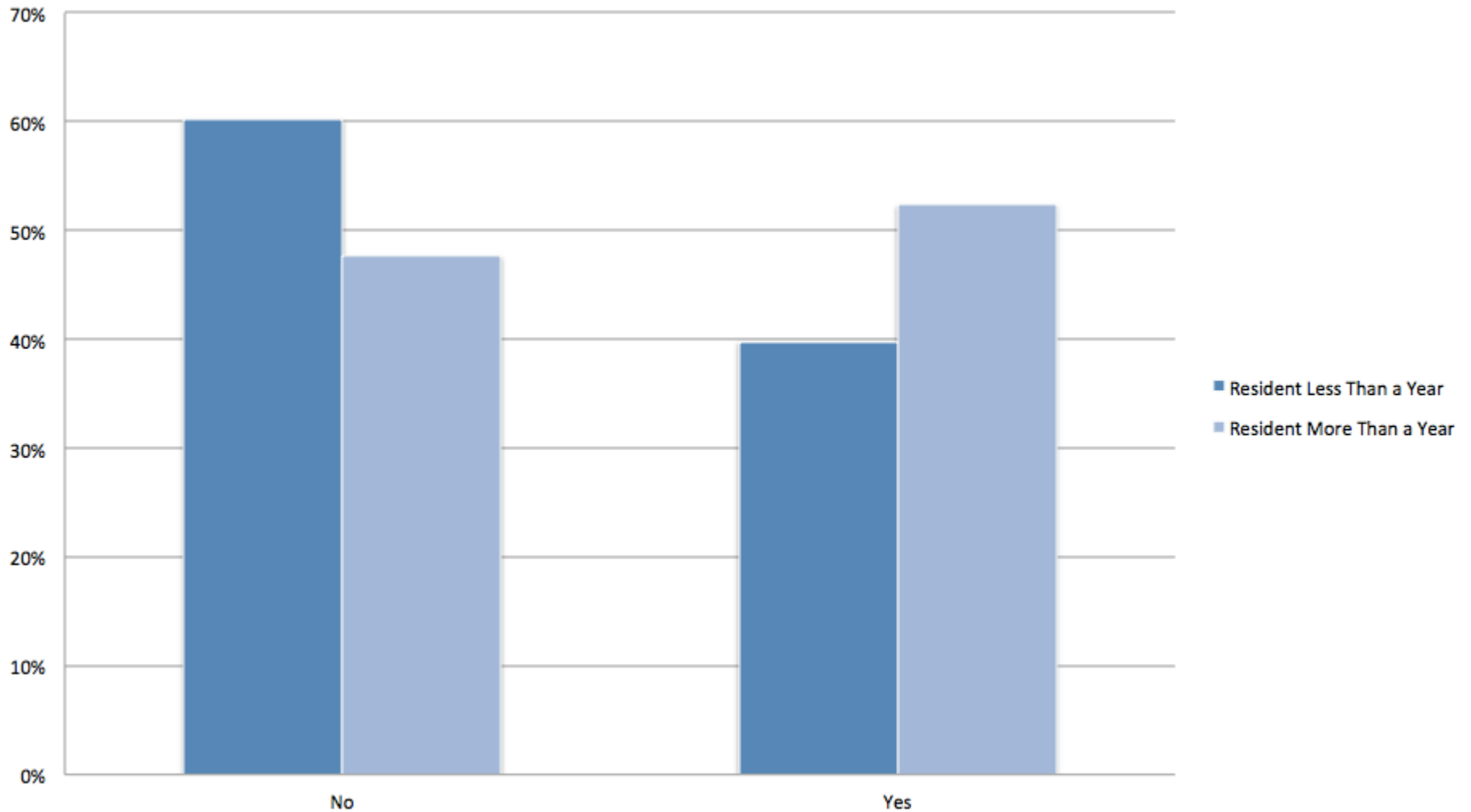
## HOW MUCH CAN YOU REALISTICALLY AFFORD TO PAY IN RENT PER MONTH?



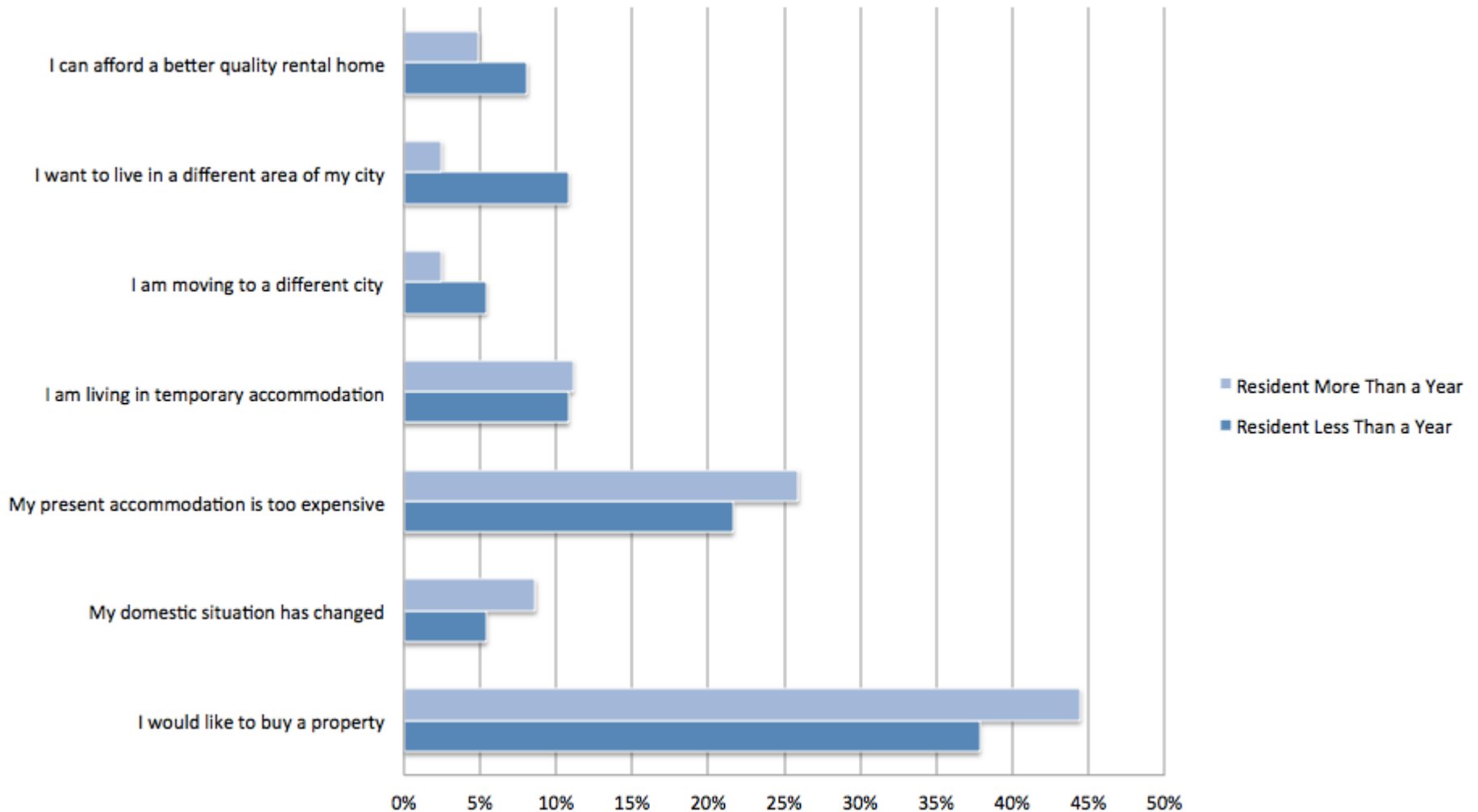
# PROPERTY DEVELOPERS IN THE NETHERLANDS ARE BUILDING NEW PROJECTS CONSISTING OF MICRO-APARTMENTS WITH SHARED COMMON AREAS. ARE THESE OF INTEREST?



## ARE YOU ACTIVELY LOOKING TO MOVE HOUSE?



## WHY ARE YOU LOOKING TO MOVE?



# *HOMEOWNERS*

In this section, we look in detail at the housing needs and wants of homeowners.

# Key Findings

- 36% of respondents moved to Amsterdam more than a year ago and now own their own homes.
- There is a commonly-held belief that expats prefer to rent rather than buy, at least in the short term. Nevertheless, 14% of home owners in the survey bought their home within a year of arriving and 45% within three years.
- Location is considered more important than price by three-quarters of home owners. Of them, 35% would ideally like to live in a quiet residential area in a big city and 30% in the city centre.
- Commuting time to work was the most important factor in deciding where to live.
- 36% say the main reason to buy is that it is cheaper than renting, with three in 10 saying that owning property is a good investment.
- Around half pay between €600 and €1,500 a month in mortgage interest, excluding tax relief. This compares with 64% of new arrivals in rented accommodation and 61% of longer-term tenants.



## What tips would you pass on to other internationals who want to buy property in the Netherlands?

"Know your rights Go through an agency - it's quicker and they can guide you on the entire process..."

"It's very different from process in other countries."

"Always, double check the house properly (specially if not purchasing a new house) for each and every minor stuff which can cause issues, like heating system, whether all radiators working or not, doors/windows are properly closing/with locks, leakage/damages to roof (which may not be visible unless rainy season) etc."

"Contact an expat broker, and don't rent if you are planning to stay here even if for few years. It is way too expensive."

## What tips would you pass on to other internationals who want to buy property in the Netherlands?

"Probably don't buy in Amsterdam now, because it's overpriced."

"Start with official (!) Expat Centers, Access, Real Estate Associations, and check credentials."

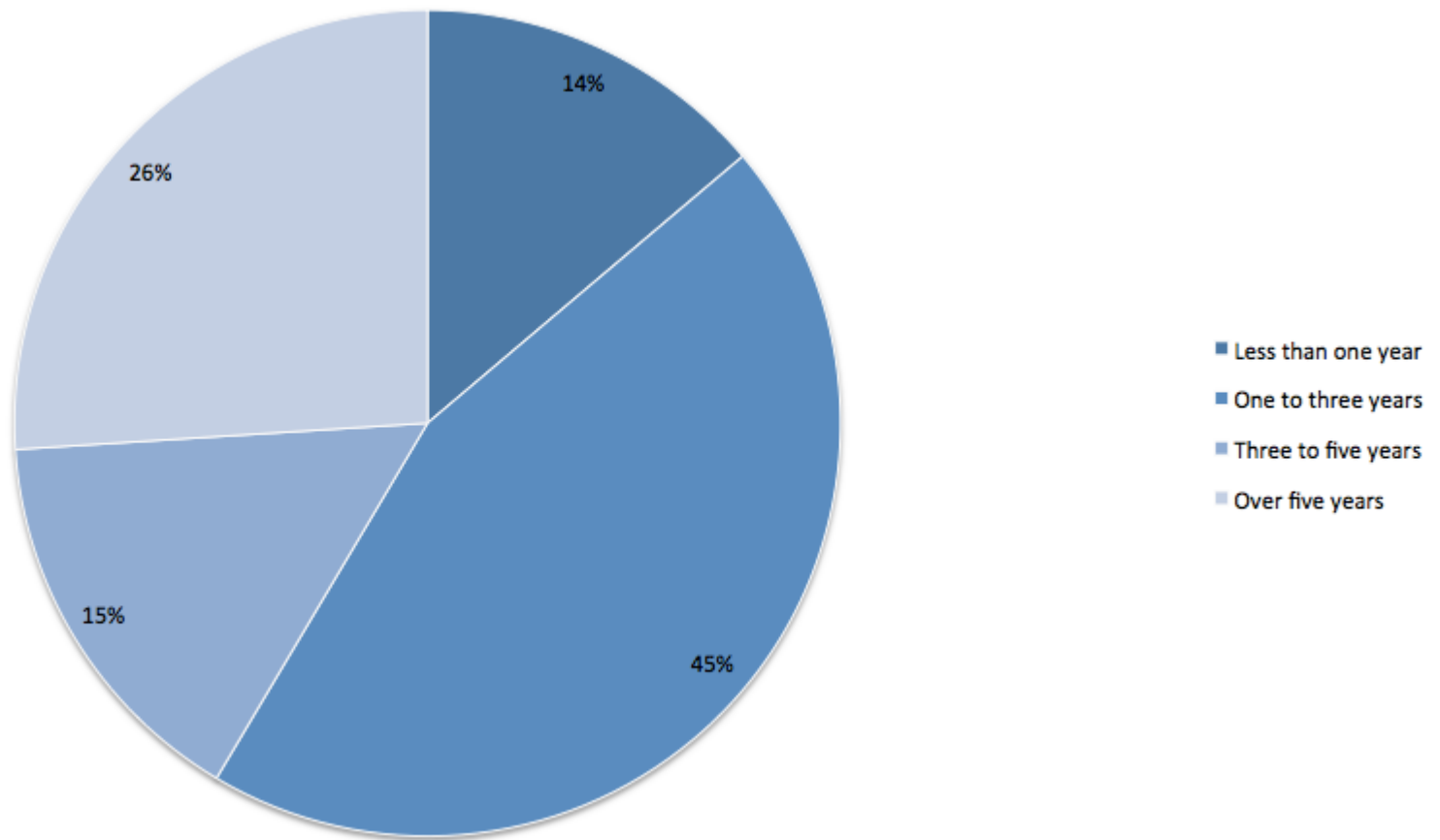
"Be aware of the renting rules if you decide later that you want to move countries again as well as the time frame in which you are able to sell the home without penalties. Tax rebate monthly. You don't own the land, only the home. It's cheaper than renting here."

"Get a makelaar."

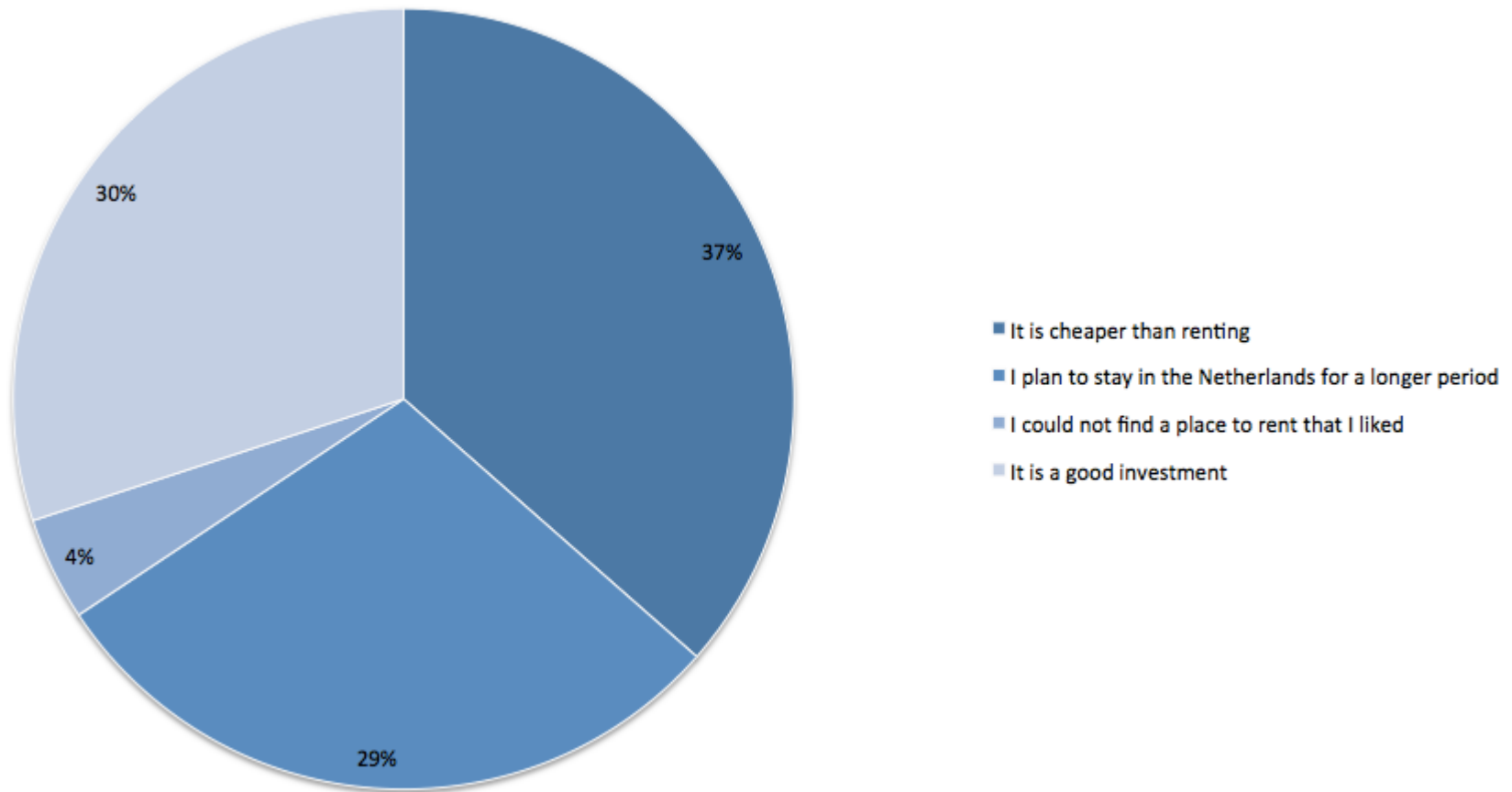
"Speak to someone that's bought before."



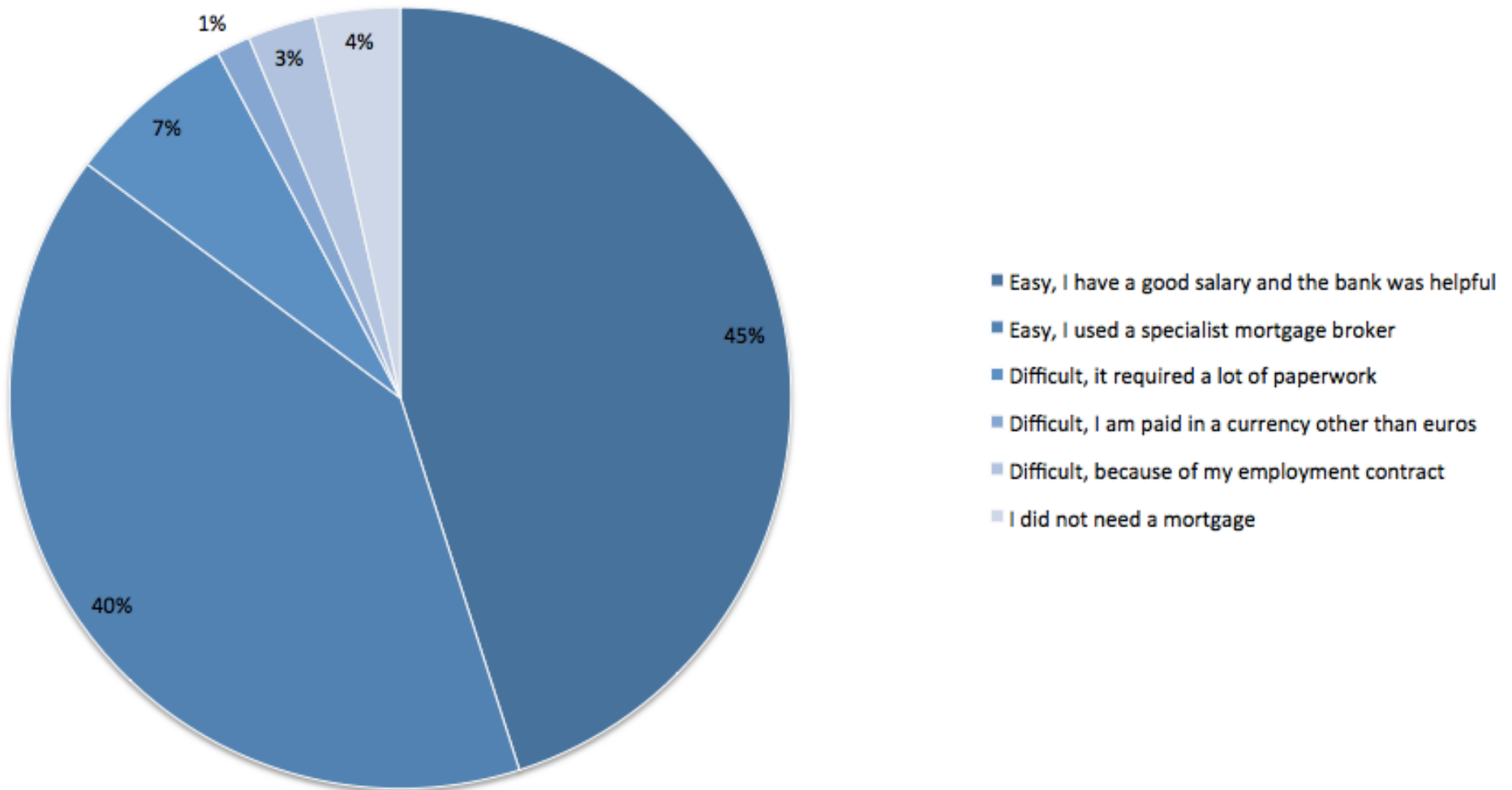
## HOW LONG HAD YOU LIVED IN THE NETHERLANDS BEFORE BUYING A HOME?



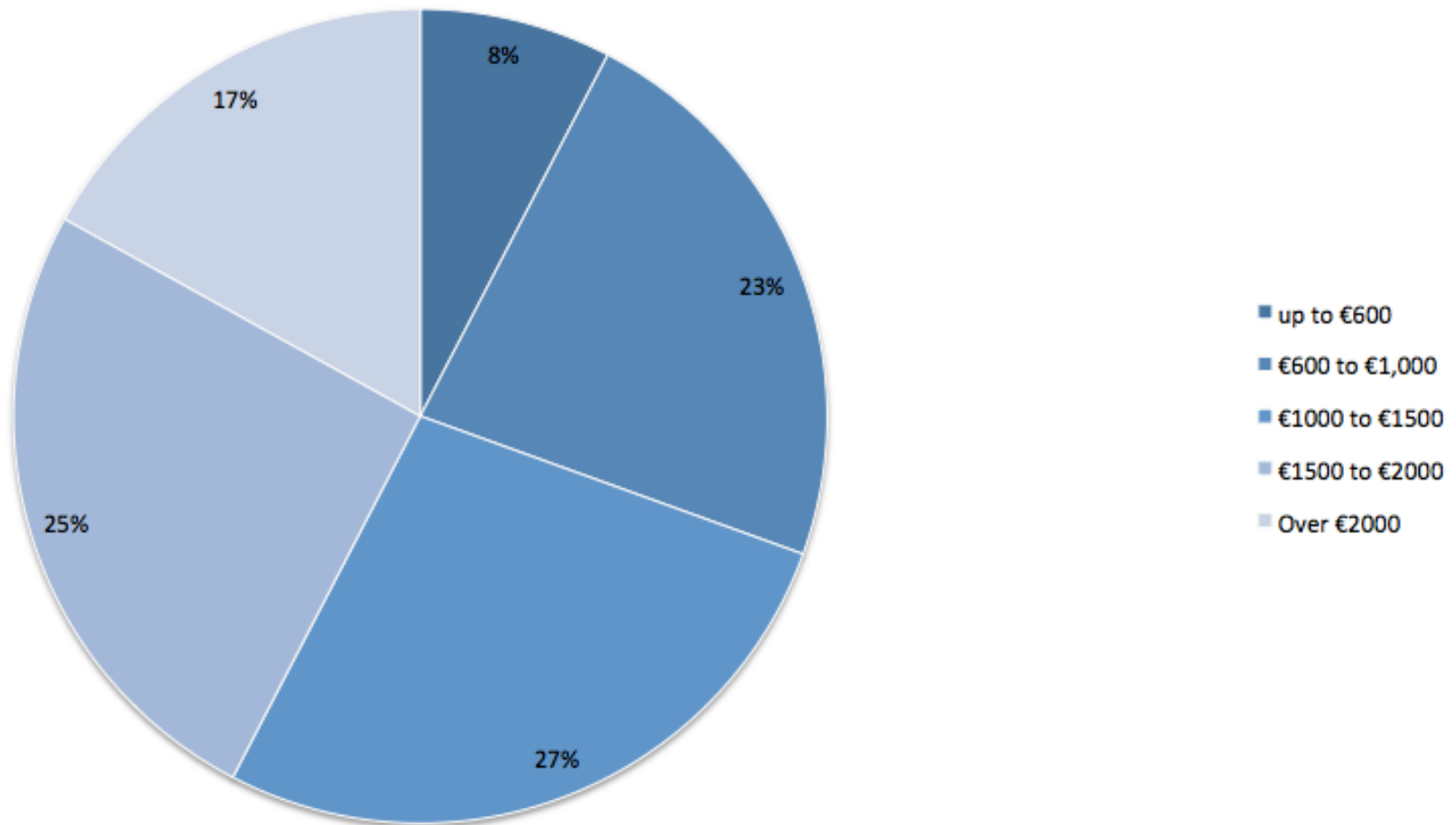
## WHY DID YOU DECIDE TO BUY?



## HOW EASY WAS IT TO GET A MORTGAGE?



## WHAT ARE YOUR MONTHLY MORTGAGE PAYMENTS EXCLUDING MORTGAGE TAX RELIEF



# *CHANGING NEEDS*

In this section, we look in detail at how the housing needs of the international community change over time.

# How housing needs change

The survey results show that the housing needs of the international community change the longer they live here.

The commute to work becomes a less important factor as people progress from being new arrivals to home owners, as does the presence of other expats.

The commute time to schools and family-friendly atmosphere becomes more important as people settle down, buy a home and have families.

At the same time, location becomes clearly more important than price in deciding where to live. While new arrivals are willing to live in a commuter town, home owners want to live in a quiet residential area of a city or the city centre.

Living in the countryside is not a popular option with any expat group.



## Have your views on the housing market changed since you have lived here?

"Definitely. When we arrived in 2012 the market was way down. Now there is a huge boom in housing, but I see that many foreigners who also have financial benefits over Dutch nationals are contributing to this uptick in the market. Many people are stuck in their homes because they can't afford to move in their neighborhood and don't want to relocate to an entirely different community."

"Amsterdam needs to build more apartments, and tax buy-to-let landlords heavily. They are not helping the productive economy. It would be better for society at large if their capital was used for productive investments, as opposed to rent-seeking activities."

"The prices and people (landlords, potential buyers ) were more reasonable when we first moved to NL. it was great to live in our house when the company was paying but its too pricey to afford on our own. it is a shame as the quality of life is what we expect. "

## Have your views on the housing market changed since you have lived here?

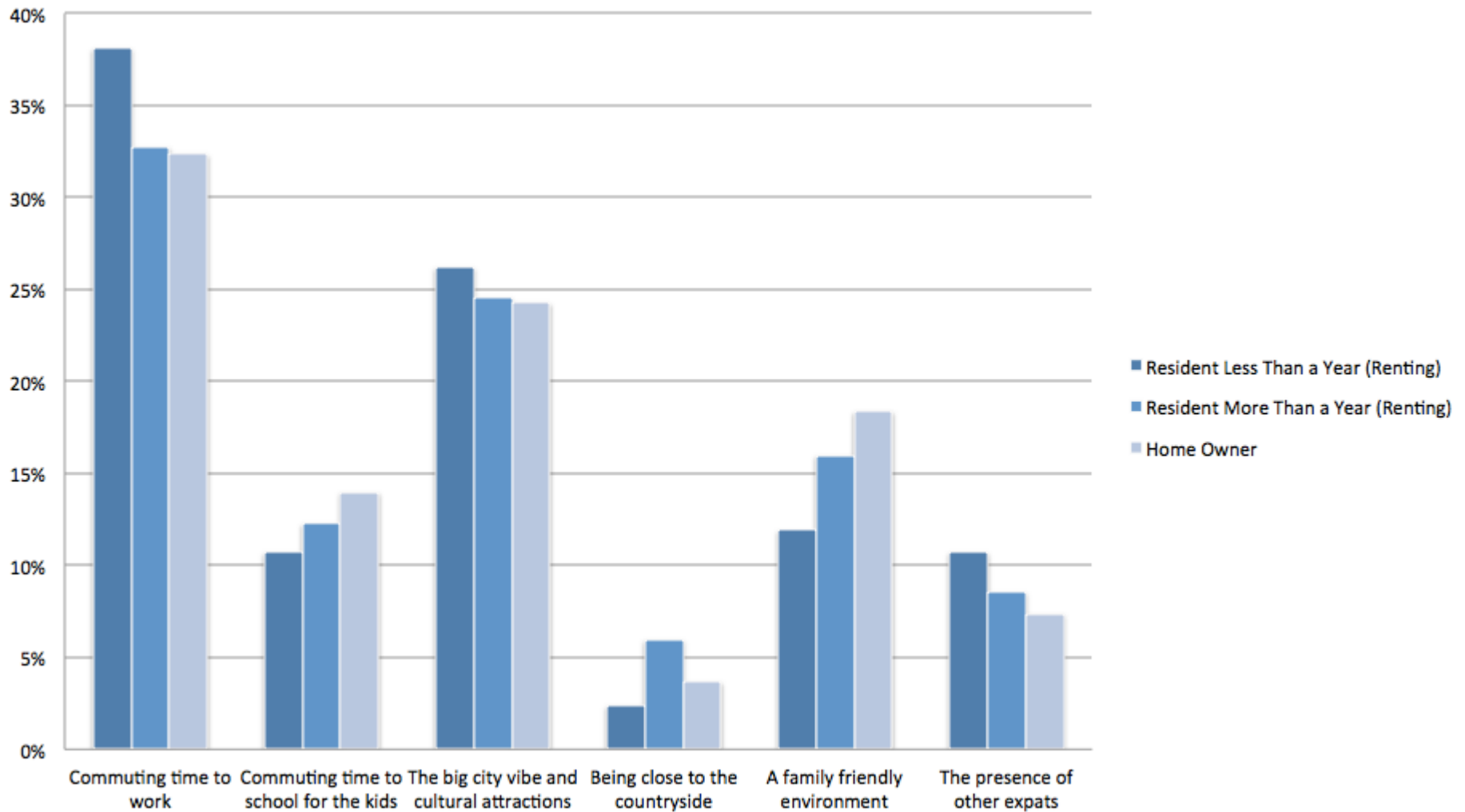
"Yes but the housing market also has changed A LOT. When I first came here I had no issues finding a great place to live, then I was offered (!) an even more amazing place to live because I'm a great tenant. It was all affordable. But I gave up my amazing place to go abroad for a while and when I came back to start playing apartment musical chairs, though things got even worse in the past 2-3 years"

"No, housing remains the biggest disadvantage of living in Amsterdam."

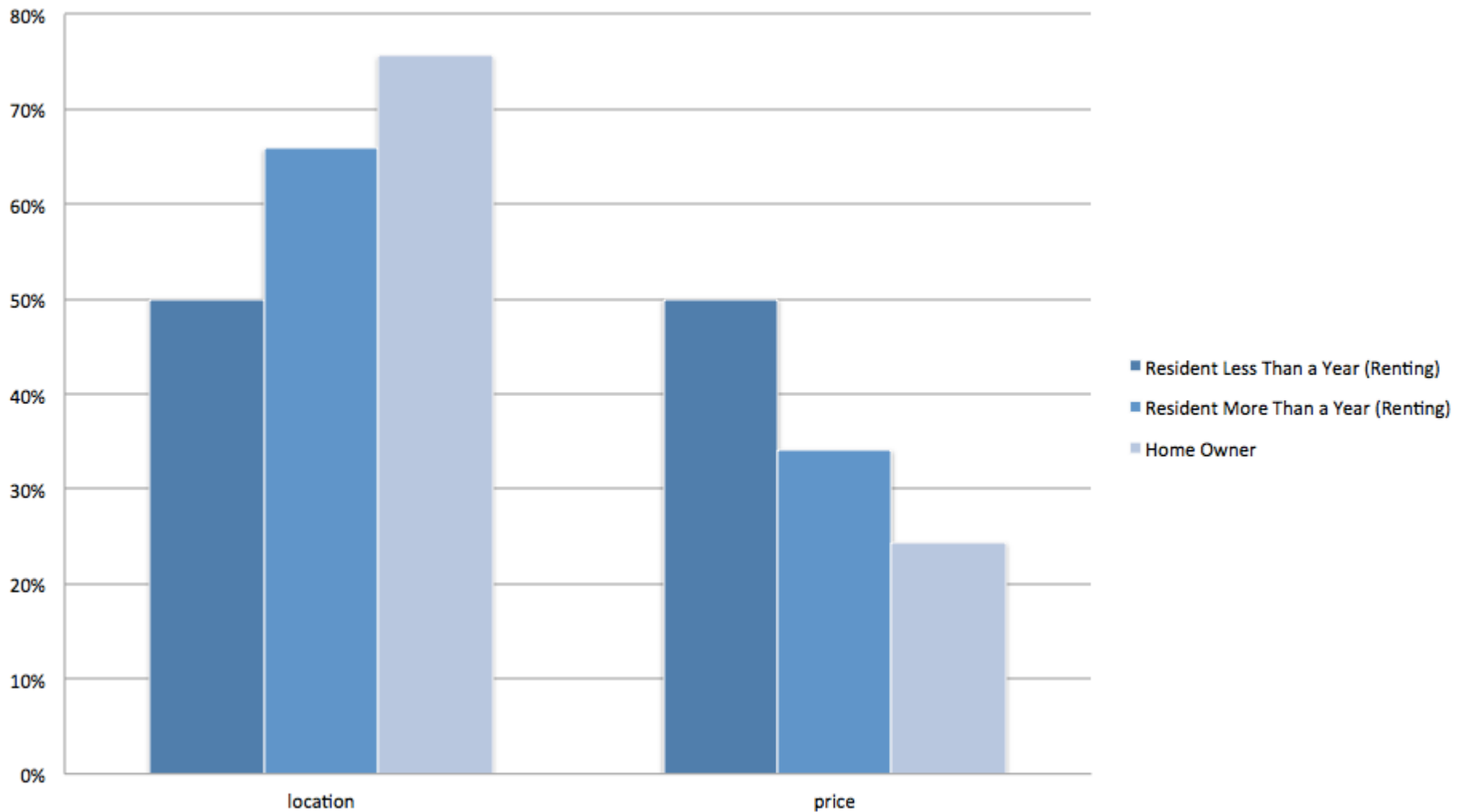
"Yes. previously wanted to live in the city center. now, realize it's quite loud there and not worth the money compared to what you can get by being slightly outside."



## WHAT FACTORS ARE MOST IMPORTANT IN DECIDING WHERE TO LIVE?



## WHICH IS MORE IMPORTANT TO YOU, PRICE OR LOCATION?



# *COMPARING THE GAR RESPONDENTS*

Several clear trends emerged across the spectrum of Greater Amsterdam Region respondents.

# Familiarity with the housing market

Over one-third, (34%) of new arrivals were paying rent of €1,201 to €1,500 when they arrived but this drops to 27% among renters who have lived in Amsterdam for more than a year.

The same pattern appears in rents of €1,500 to €2,000 – which drops from 30% to 20% - again showing that more familiarity with the housing market may help reduce housing costs.

However, all tenants most-preferred method of finding a rental home is an online search, followed by using a housing agent found online.

Just 15% of newcomers and 8% of longer-established internationals use a specialist expat website.

# Micro-apartments

Various project developers in Amsterdam are currently building micro apartments of around 30 square metres with communal facilities such as laundries and a café.

37% of new arrivals said they would pay up to €800 a month to live in such a complex, but only 4% were prepared to pay more.

Some 14% said they would prefer to share a flat with friends, while 7% wanted to live in a mixed community.

Among longer-term tenants, only 20% would be prepared to pay up to €800 to live in a micro-apartment, while 14% want to live in a mixed community and 15% want to share with friends.

Just 5% would pay more than €800 for a micro-apartment.

# Location, location, location

50% of new arrivals said location is more important than price.

Among longer-term residents, 66% consider location to be more important and this rises to 76% for home-owners.

In terms of priorities in finding a new place to live, commuting time to work was the most important aspect. 38% of new arrivals, 33% of longer-term tenants and 36% of home-owners put this top of their list of requirements.

25% of new arrivals, 43% of longer-term tenants and 36% of home-owners said a bike ride of up to 30 minutes to work was key.

25% of new arrivals said a commute of up to 45 minutes was acceptable, compared with 18% of longer-term tenants and 21% of home owners.



# *INSIDE THE RING VERSUS GAR*

In this section, we review whether there are differences in the housing needs of Greater Amsterdam Region residents to those living within the A10 Ring.

# Key Findings

There are few significant differences in attitudes and experience between people living inside the A10 ring road and those elsewhere in the GAR.

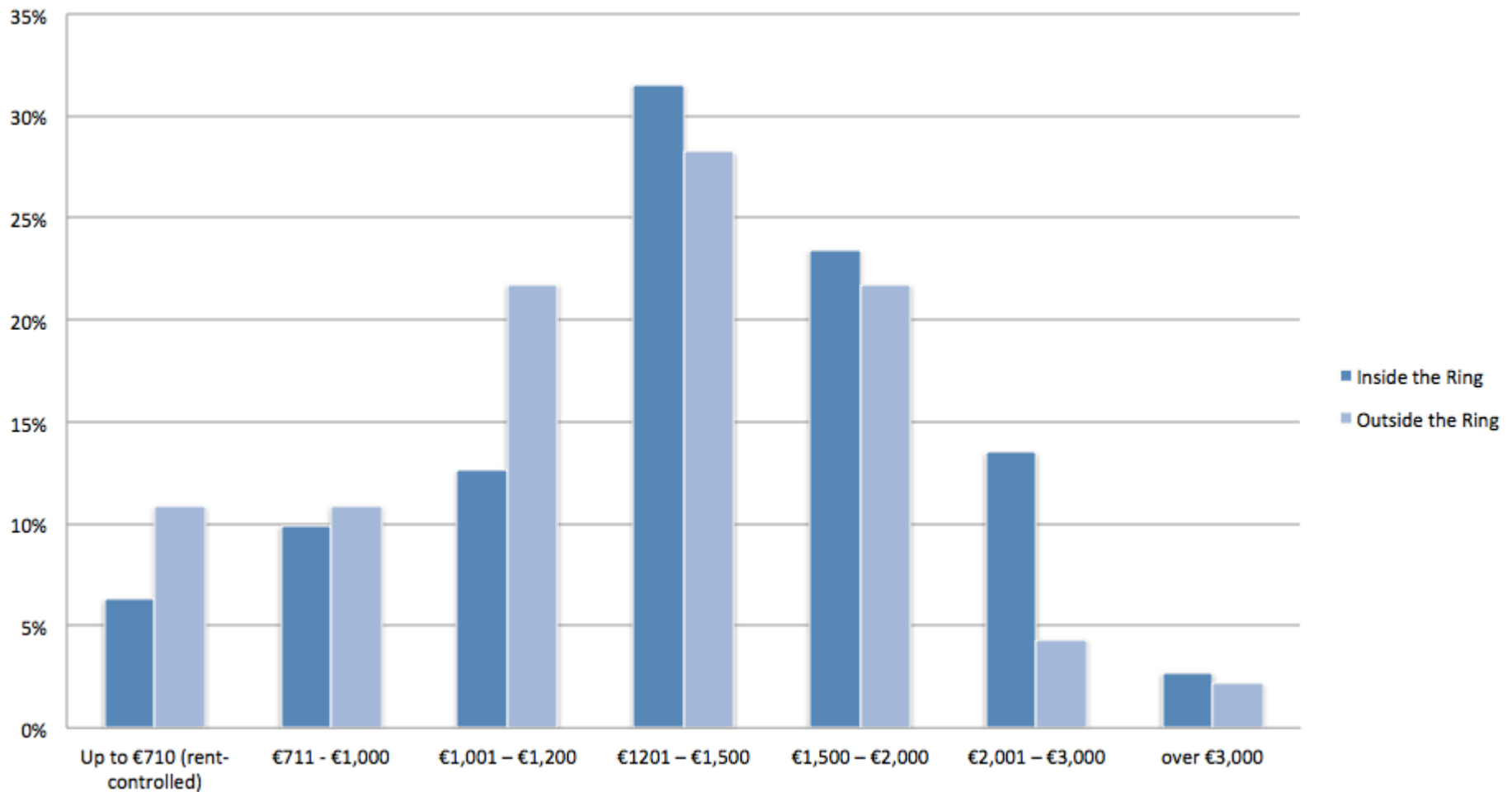
There are some indications that people living outside the ring are less likely to have financial help from their employer and have less to spend on rent.

The biggest contrast is in willingness to commute and in their ideal location to live.

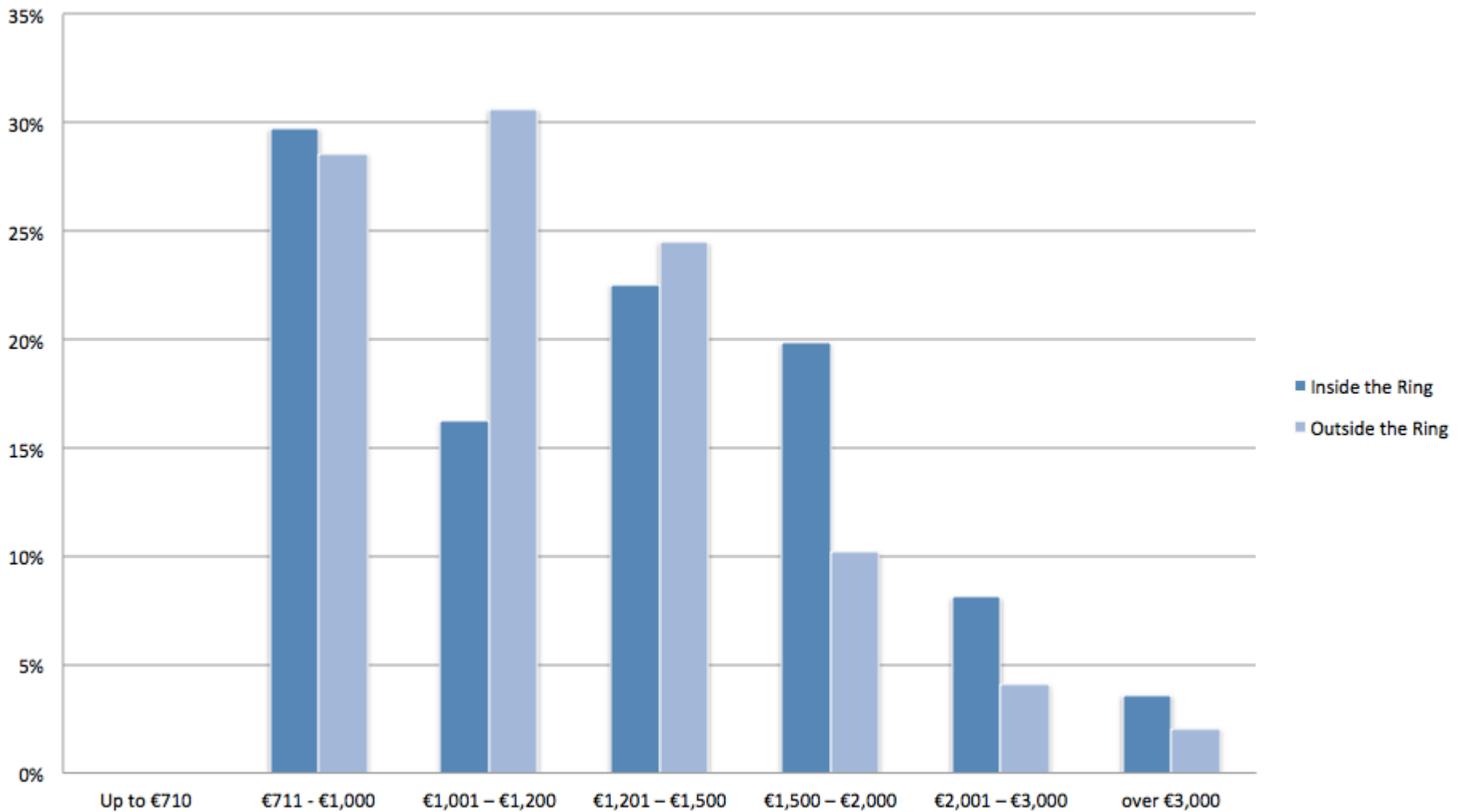
While 53% of inner ring residents said they would prefer a bike commute of no more than 30 minutes and just 14% were prepared to travel 45 minutes to work, 31% of outer ring residents backed the 30-minute bike ride and the same percentage a longer commute.

Inner city residents were also much more likely to want to live in Amsterdam centre: 32%, compared with just 3% of outer ring dwellers, indicating that living outside the centre may be a deliberate choice for many.

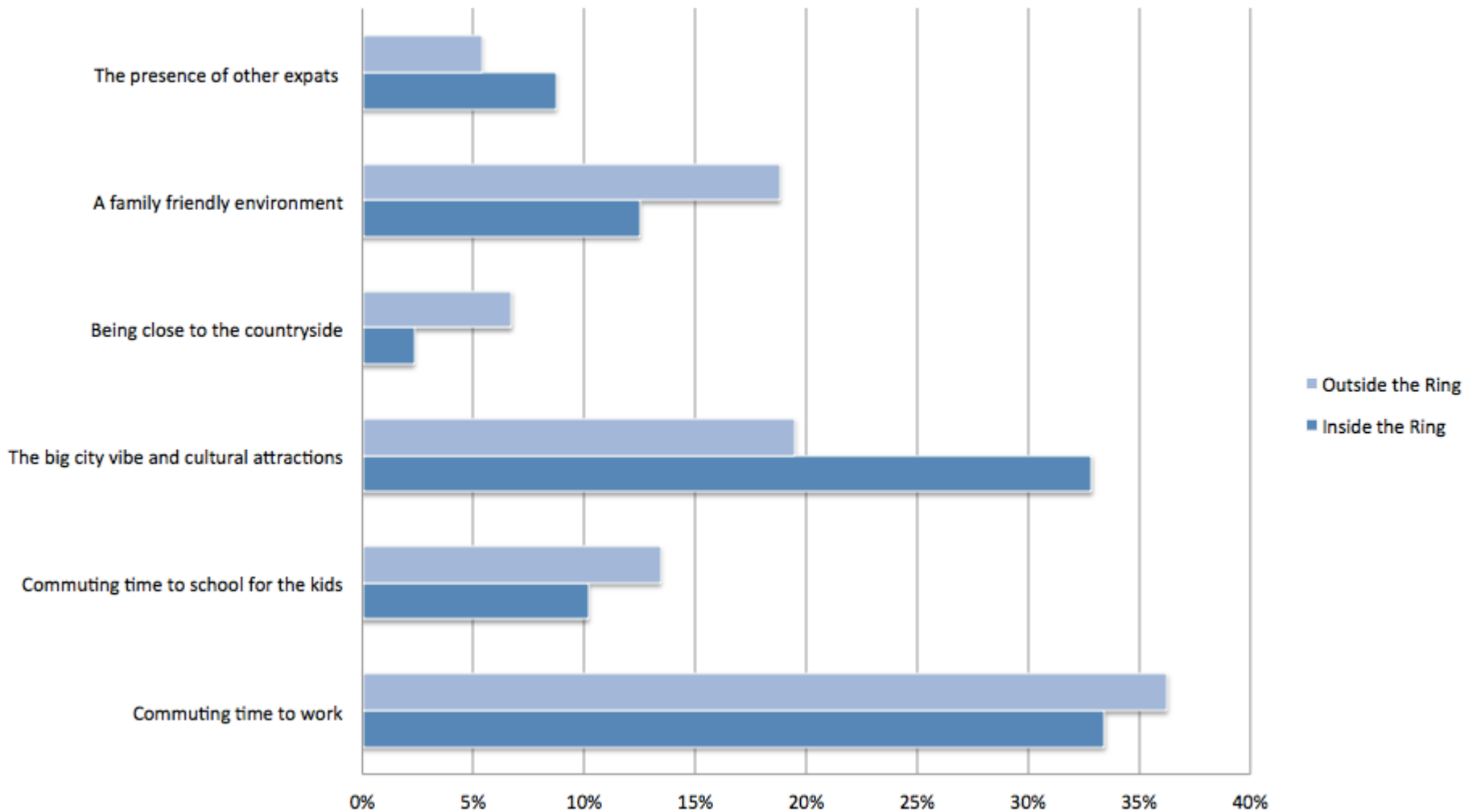
IF YOU ARE THE OFFICIAL TENANT,  
HOW MUCH RENT DO YOU PAY PER  
MONTH (EXCLUDING UTILITY BILLS)?



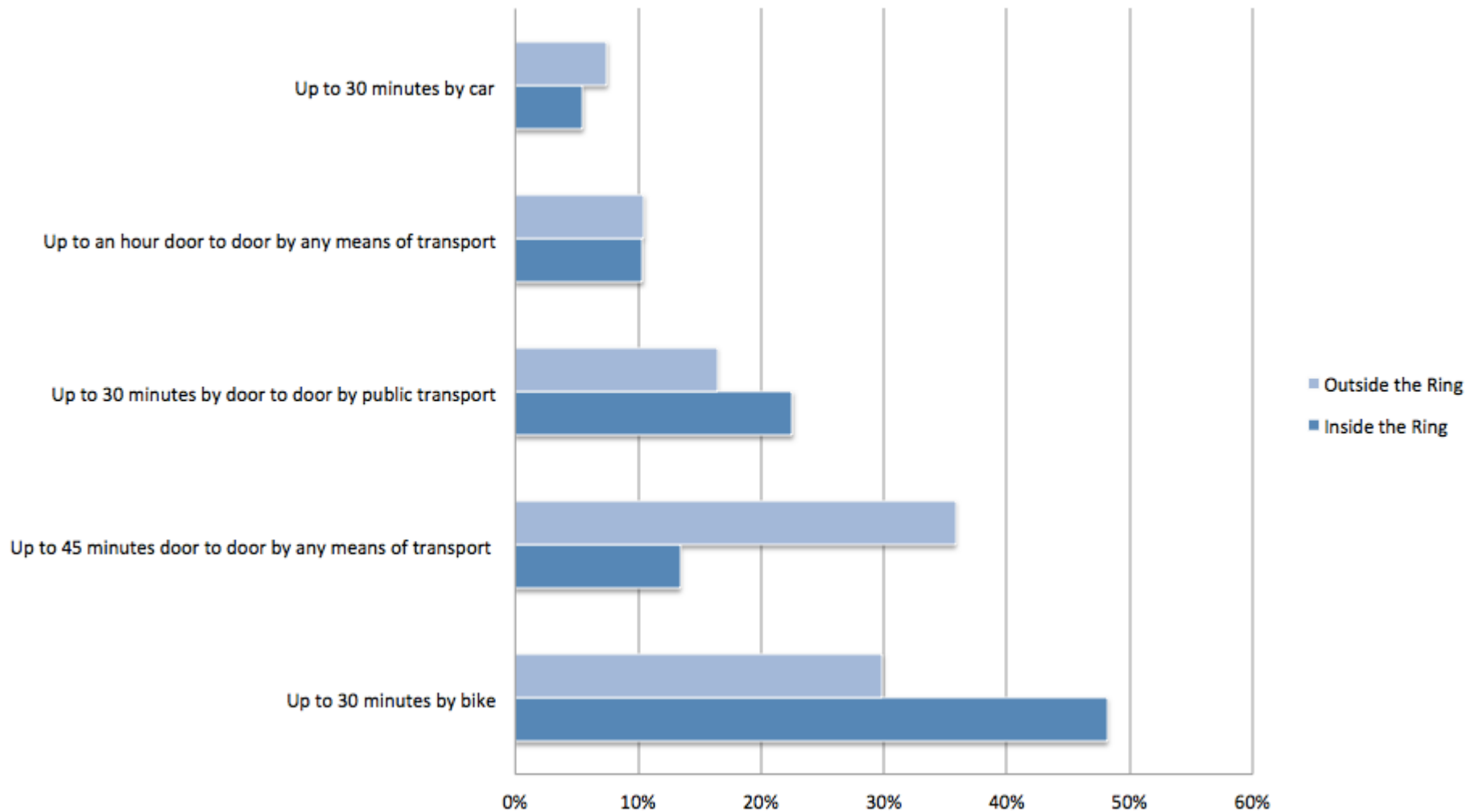
## HOW MUCH CAN YOU REALISTICALLY AFFORD TO PAY IN RENT PER MONTH?



## WHAT FACTORS ARE MOST IMPORTANT IN DECIDING WHERE TO LIVE?



## HOW LONG ARE YOU PREPARED TO COMMUTE TO WORK?



# Conclusions

1. Only 26% of new arrivals get any help with housing costs and most of them just for a few weeks
2. Only 12% of Amsterdam expats have a housing corporation as landlord while 36% are home owners
3. Only a small percentage of internationals in Amsterdam get any financial help from their employers to pay for a place to live.
4. Despite the plethora of websites and expat housing portals, most people rely on internet searches to find somewhere to live and new arrivals, in particular, are handicapped by a lack of knowledge about how the Amsterdam housing market works.
5. There is a major mismatch between what people say they can afford and what they are paying in rent.
6. Many people want to live in furnished rental accommodation – an area largely ignored by private landlords and developers in the Netherlands.
7. The location is key. Internationals want to live close to work and within easy reach of the big city vibe. Being close to the countryside is not a selling point.
8. Most do not want to spend any longer than a 30-minute bike ride to get to work.

# Recommendations

1. Boost provision of realistic information about how the housing market works
2. Set up a 'keurmerk' for housing agencies to improve trust
3. Encourage housing corporations to target the international community
4. Encourage the provision of furnished rental accommodation in the private sector
5. Encourage housing corporations to develop rent-controlled property with tenancy contracts of, say two years, for low-earners
6. Recognise flat-sharing as a way of boosting the supply of affordable housing for all Amsterdammers
7. Ensure the rents in micro-apartment developments remain below €800 a month
8. Focus on bike commute time and closeness to big city vibe in promoting areas on the outskirts of GAR





# STICHTING ICAP

ICAP Amsterdam is an initiative put together by four long-standing members of the international community to act as an independent bridge between the international community itself and government and civic organisations.

In particular, we aim to establish an independent forum which represents and reflects the views of the international community on issues which have an impact on the city's attractiveness as a place to live in and do business.

The city regularly scores very highly in international comparisons – facts which officials are keen to promote whenever possible. However, these glowing reports do not always reflect the reality on the ground. And Amsterdam lacks a broad framework for communicating with and receiving input/feedback from the international community and assessing its diverse needs and concerns. ICAP aims to change this.