

# THE HOUSING SURVEY 2020

*How the international community finds a home in the  
Amsterdam Metropolitan Area. What has changed in three years?*

This survey took place during the COVID-19 period, May 2020

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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 attractiveness of the Amsterdam Area as a place to live in and to do business.

In 2017, IN Amsterdam commissioned ICAP to carry out a survey to assess the main issues surrounding internationals and housing.

In 2020, IN Amsterdam commissioned a follow-up survey, to look at the changes and challenges three years on.

Note: this survey took place in the early months of the coronavirus pandemic in the Netherlands - in the month of May 2020. [The impact of the pandemic on the results of this survey are thought to be minimal.]

# *Background*

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

Some 51% of the city's total housing stock is rent-controlled, and therefore unavailable to new expat arrivals - as is 38% of the housing stock in the wider Amsterdam Metropolitan Area. Just 14% of AMA housing is free-sector, and therefore available to internationals, but here too there is a major shortage in the mid-market sector. According to city figures 18.4% of Amsterdam's housing stock is free sector (7% below €1,000/month and 11.4% greater than €1,000 a month).\*

The city authorities have come up with a number of initiatives to try to boost the supply of affordable housing - cracking down on unlicensed holiday rentals and flat-sharing, for example. It is also working with developers and housing corporations to increase the supply of affordable rental housing.

At the same time, the city has formed a partnership with 31 other local authorities and 2 provincial, under the label Amsterdam Metropolitan Area (AMA), which developed a strategy to position the entire AMA to internationals as one living area.

*\*Figures provided by Wonen in Amsterdam/de MRA from municipality Amsterdam and MRA (WiA/WiMRA 2019)*

# *Background continued*

This research is a follow up to our first report published in 2017. It has three main aims:

- To find out more about the housing situation facing the international community today, particularly that of people who have arrived in the AMA in the past three years.
- To assess how the situation has changed in three years, and to establish if problems and bottlenecks have become worse or improved.
- To make recommendations about future strategy and initiatives which could ease the problems experienced by internationals and boost the AMA's attractiveness as a whole.

# *In the press*

‘Geen expats meer? Dan dalen de huren’

‘One third of Amsterdam housing agencies  
will discriminate against foreign names’

‘Woningnood in Amstelveen.  
Mijn kind kan hier niet wonen’

‘Arbeidsmigranten zijn hard nodig,  
maar waar moeten zij wonen?’

‘Amsterdam housing con man faces jail’

# *Methodology*

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

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

A number of organisations were approached personally by ICAP board members.

The survey was online for one month, during May 2020, to incorporate as many monthly newsletter schedules as well.

It was also circulated to the ICAP mailing list of over 1,800 people, who were also sent a reminder after two weeks.

\*A full list is available on request



# *Methodology continued*

## **Respondents**

- In total, 1,660 people took part in the survey, 691 of whom lived in Amsterdam and 894 in the Amsterdam Metropolitan Area as a whole, double the 2017 total.
- The survey was divided into three sections: We first looked at the specific experiences of people who had moved to the area in the past three years, since the previous survey. We also looked at the AMA respondents in general and carried out some comparisons between new arrivals and AMA respondents as a whole.
- Note: The demographic make-up of the respondents reflects earlier surveys but may not be representative of the international community as a whole in terms of age, nationality, income, duration of stay etc.

## **Questionnaire**

- The survey was based on multiple choice, sliding scale and open questions.
- The questions were drawn up by ICAP, with input from IN Amsterdam, and were based on specific requests for information from IN Amsterdam.



# *Highlights: Amsterdam Metropolitan Area*

1. 31% said they lived in short-stay accommodation paid (28%) or owned (3%) by their employer when they arrived but 94% have no help with current housing costs.
2. Almost half the respondents had gross monthly household income of at least €5,000, but 18% had an income of less than €3,000, the social housing limit.
3. Seven in 10 of AMA's international residents say it was hard to find a permanent place to live because of the lack of choice in their price category. Almost one quarter of new arrivals said they did not understand the housing regulations.
4. 8% share a home with two or more other people (non-family).
5. 40% of tenants would like to buy a property, half say it would be cheaper than renting.
6. 18% of the AMA's internationals buy a home within one year of arrival.
7. Commuting to work is most important for in deciding where to live.

# *The respondents*

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

# *Who took part?*

1,660 people filled in the questionnaire. Of these 691 lived in Amsterdam. A further 203 lived in the wider Amsterdam region, taking the total AMA residents to 894.

## **Of the AMA respondents:**

93 have lived in the city for less than one year.

502 live in rental accommodation and 342 are homeowners.

More than six in 10 said their household income was more than €4,000 a month gross - in line with the 2017 survey.

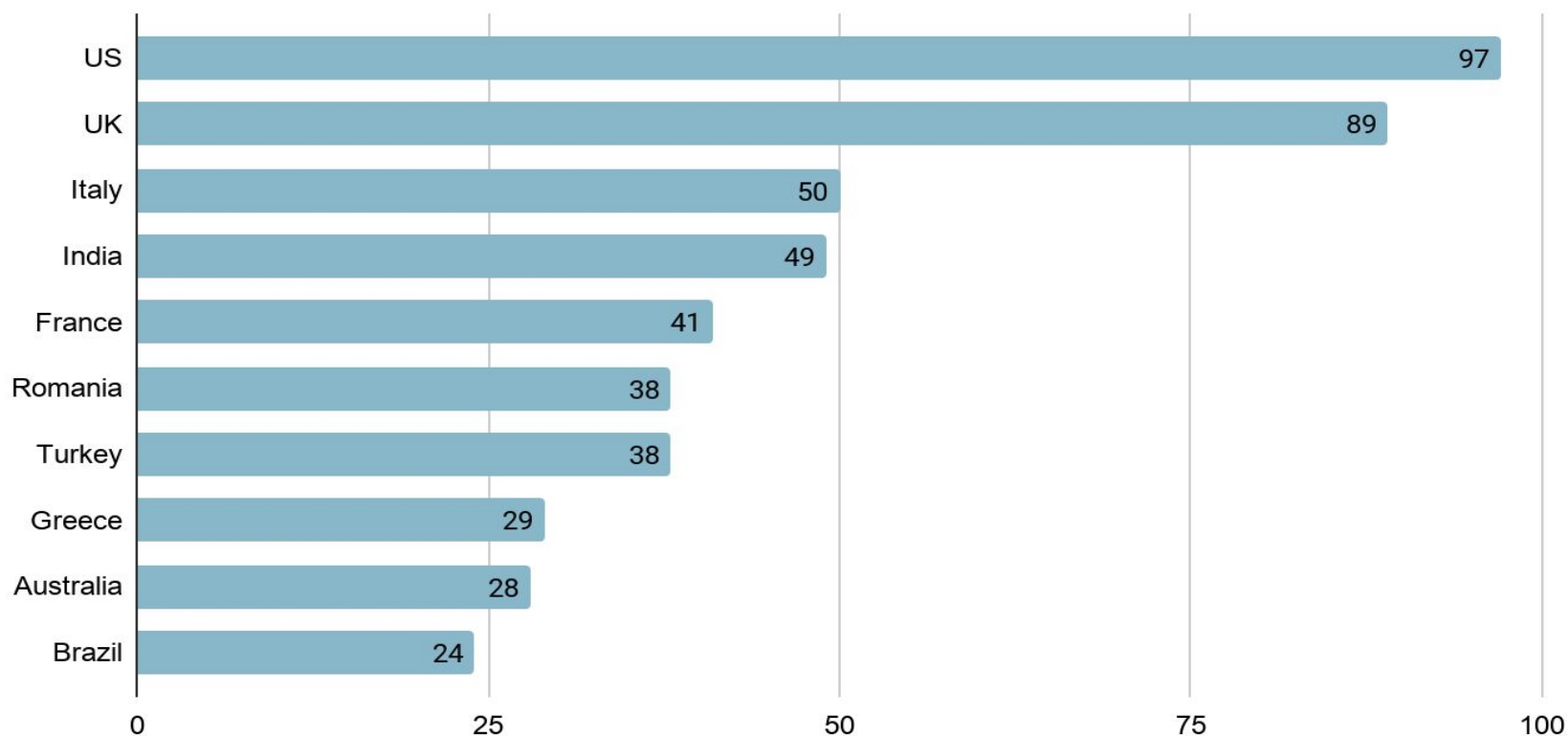
18% had a household income of less than €3,000 gross a month, which is roughly the social housing threshold.

61 live in Amstelveen, 53 in Haarlem, 26 in Hilversum, 24 in Almere and 24 in Hoofddorp.

Over 70 different nationalities took part.

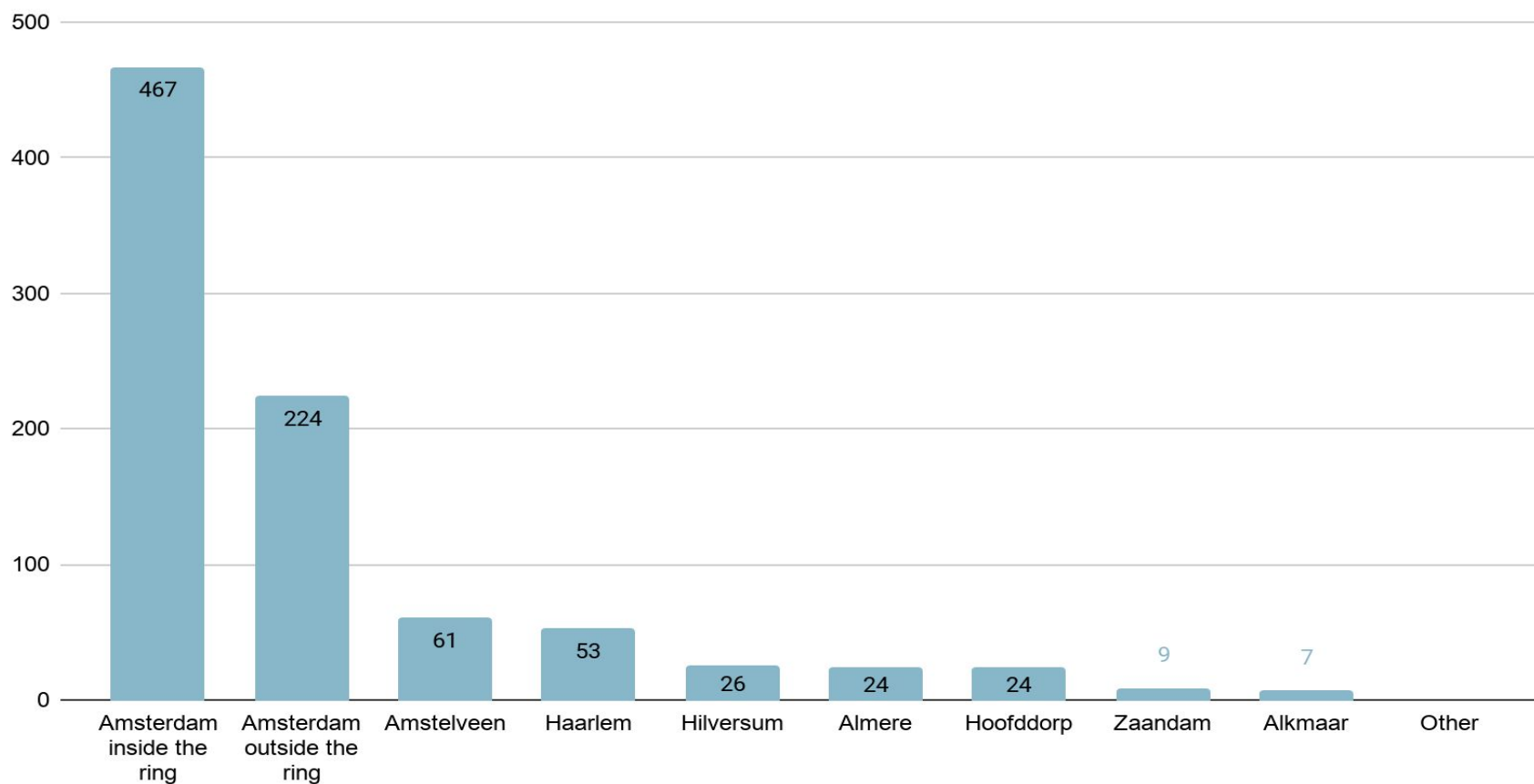
# *Where are you from?*

In total, people with 70 different nationalities took part in the survey.

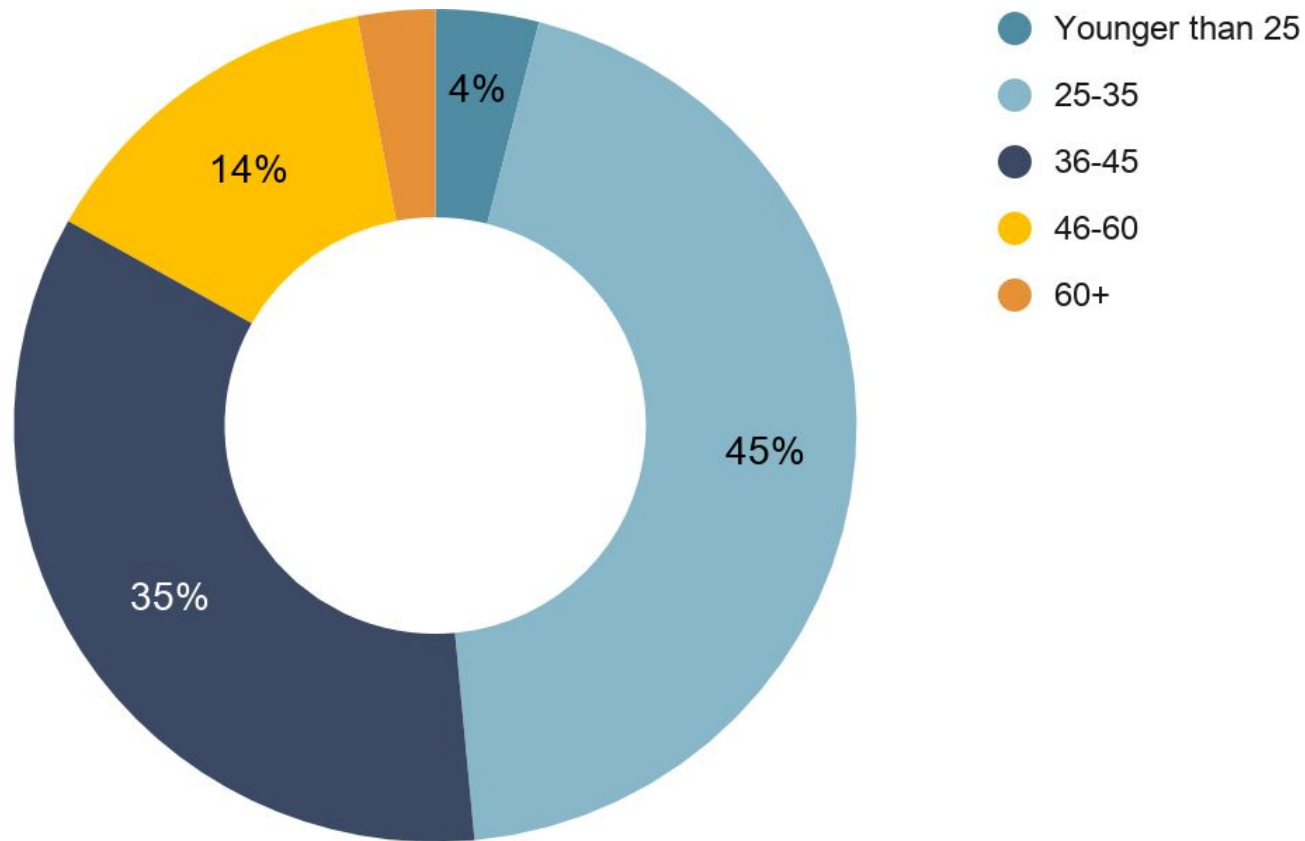


# *Where do you currently live?*

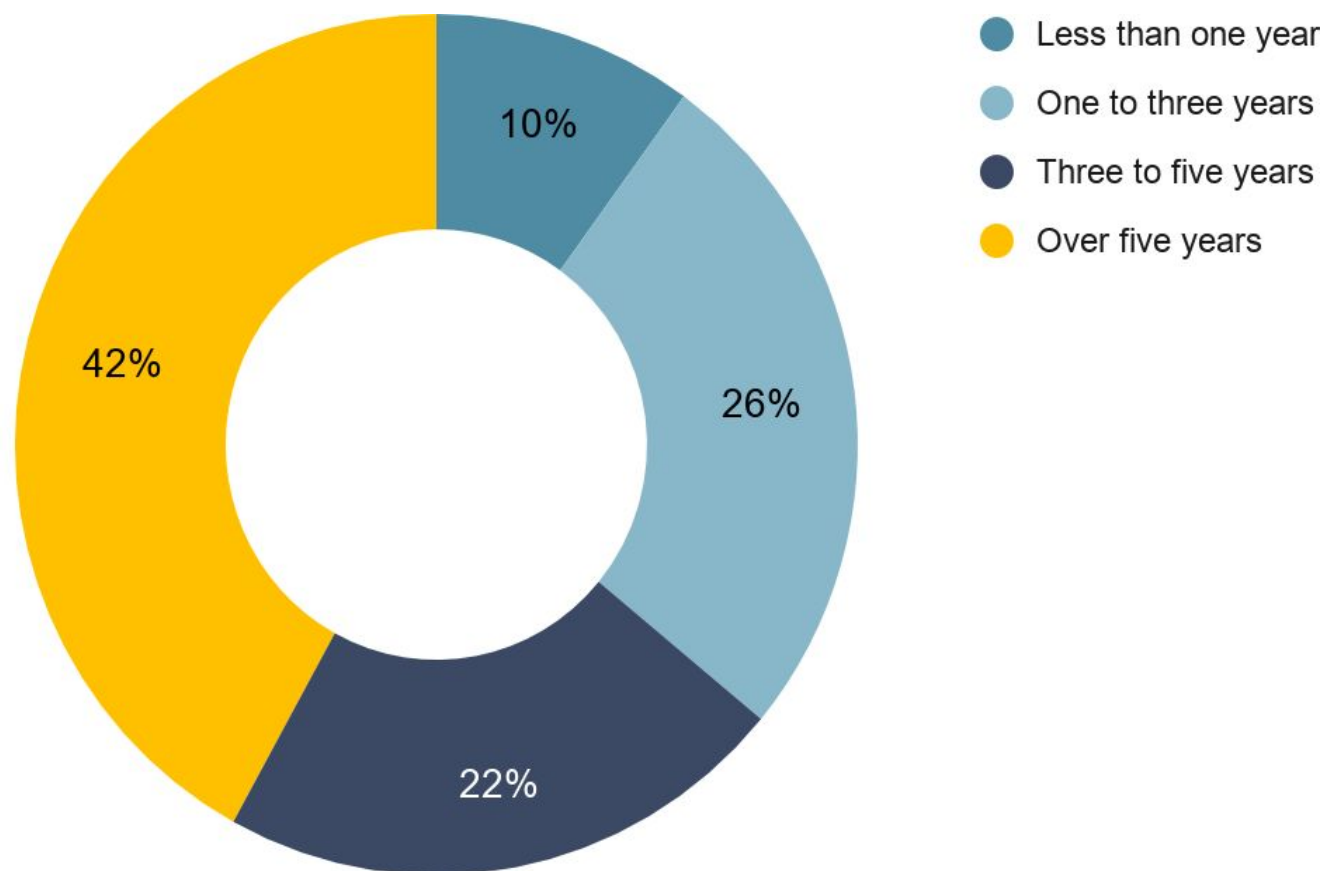
77% of people taking part in the survey lived in Amsterdam itself.



# *How old are you?*

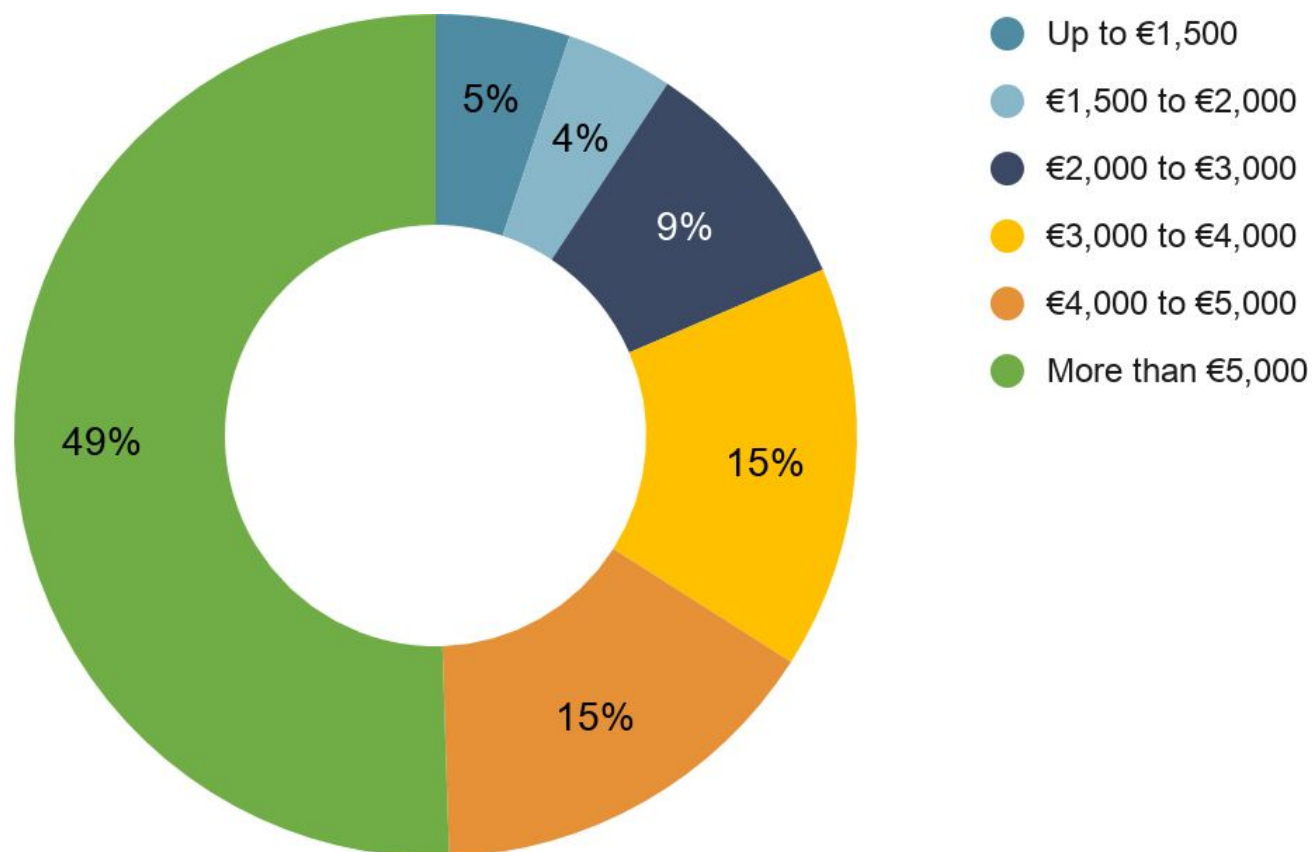


# *How long have you lived in the Netherlands?*





# *What is your gross household monthly income?\**



\* One in four people taking part in the survey lived alone, and 2% were single parent families

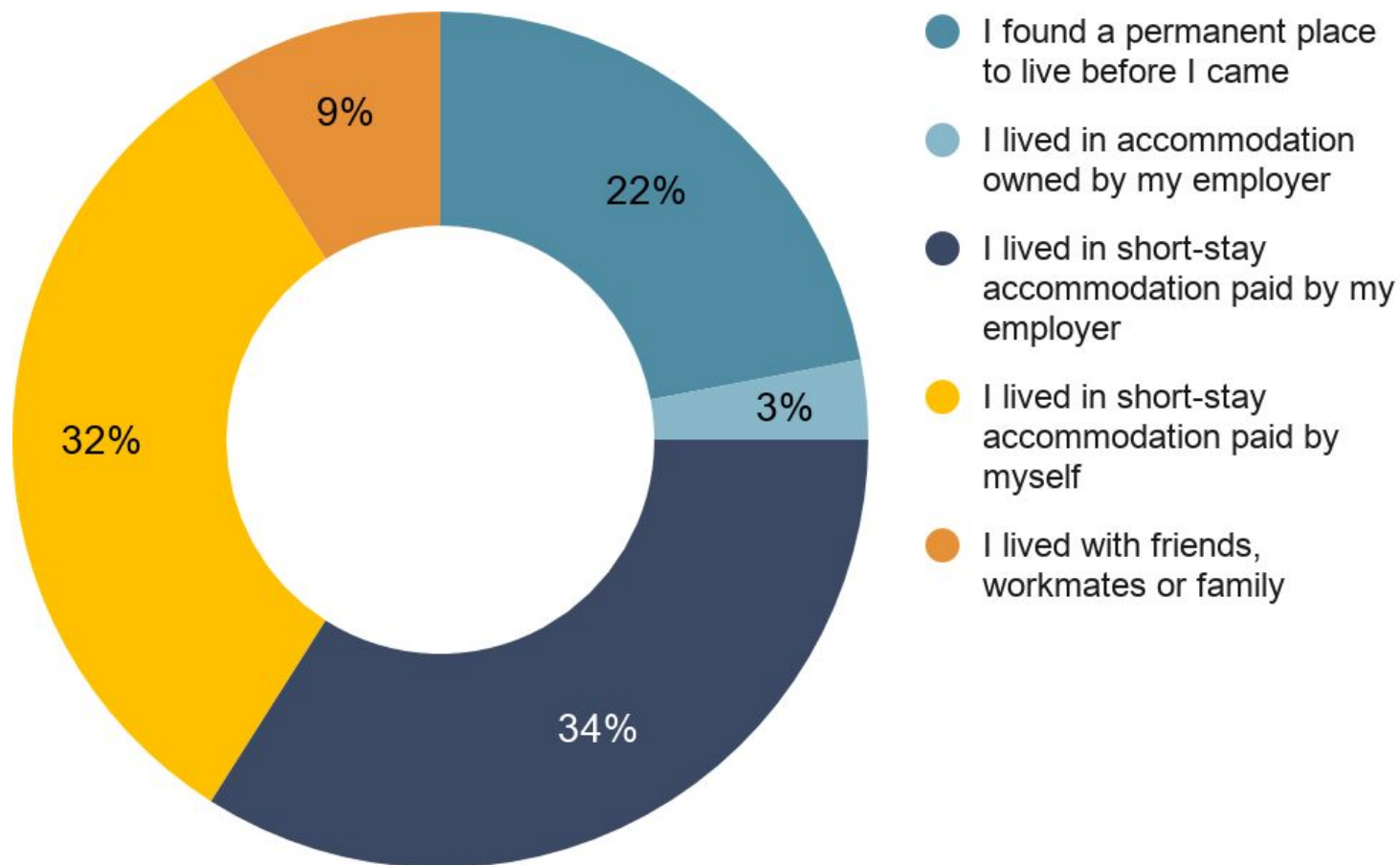
# *New arrivals*

In this section, we look at the experiences of AMA residents who have lived in NL for less than three years

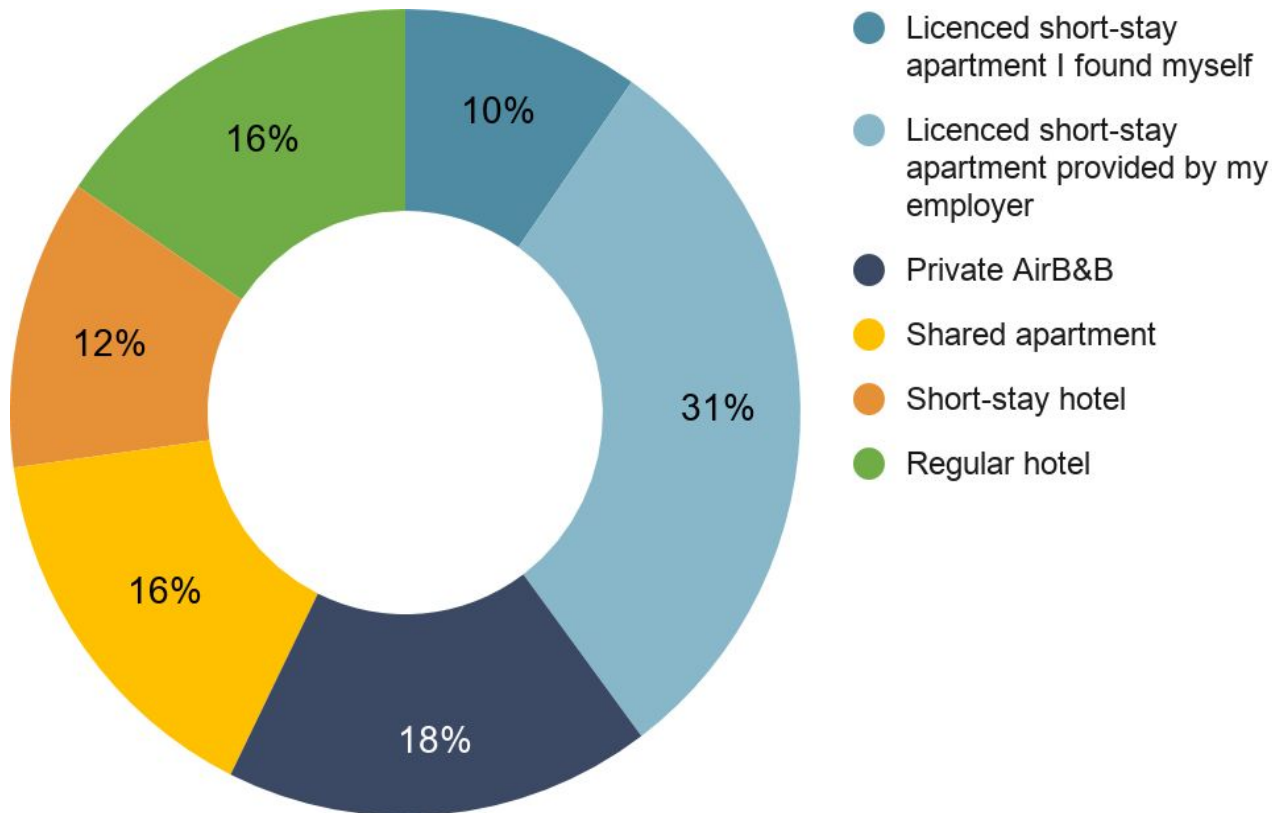
## *Key findings (all new arrivals)*

1. 324 of the 894 AMA respondents have lived in the region for less than three years, of whom 244 lived in Amsterdam itself.
2. 37% lived in temporary housing owned (3%) or paid for (34%) by their employer when they arrived, mainly for up to three months, but 92% do not get help now with paying rent for their permanent accommodation.
3. 41% lived in licenced short-stay accommodation when they arrived, 16% lived in a shared apartment.
4. 72% said there was a lack of suitable accommodation in their price category, and 23% said they did not earn enough to meet potential landlord's requirements.
5. 39% are paying €1,500-€2,000 in rent, but only 20% say they can afford to pay this.
6. 21% dealt with a landlord they did not trust, 23% were told they could not register at the address of a property they were interested in.

# *Where did you live when you first arrived?*

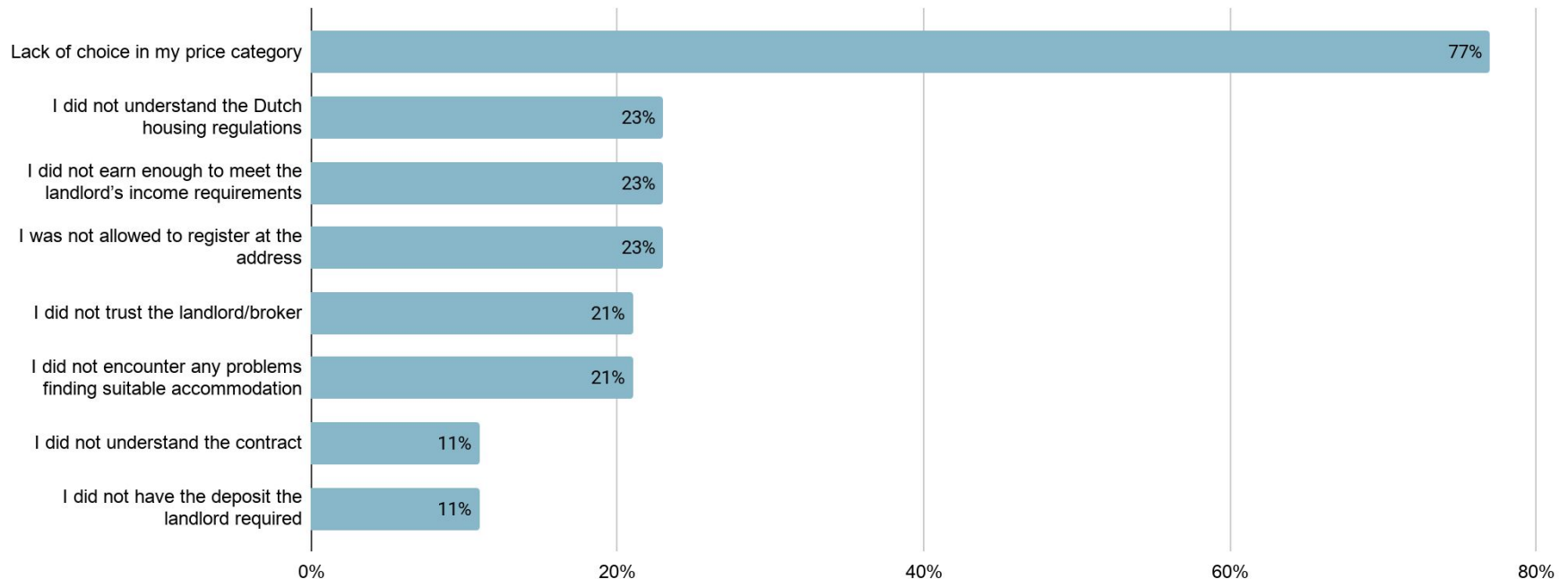


# *If you lived in temporary accommodation, what type was it?*



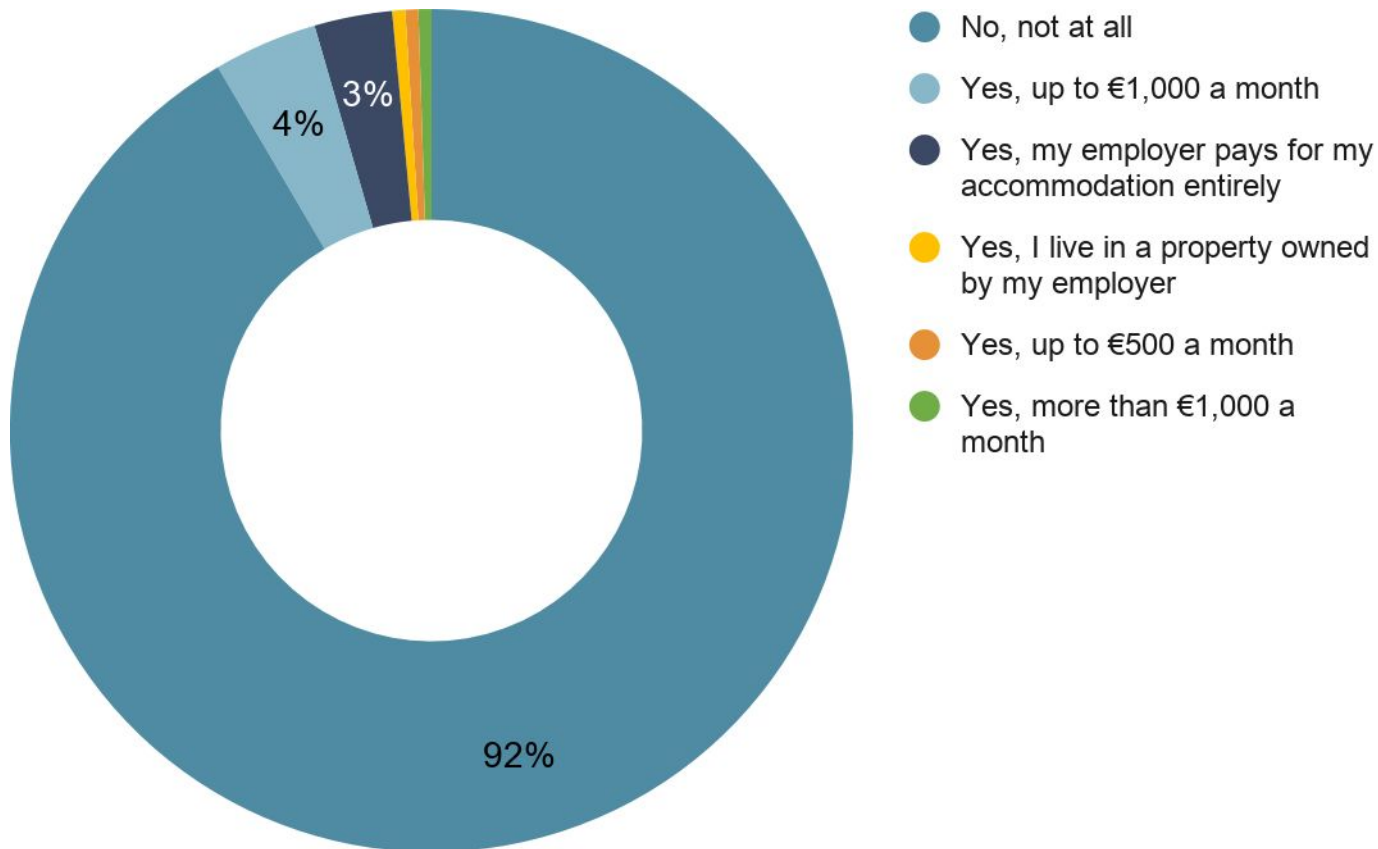
# *What were the main problems you faced finding a permanent home?*

Although 85% of new arrivals found a permanent home within three months, they encountered a wide range of problems.



*Respondents could tick up to three boxes*

# *Does your employer help towards your (permanent) housing costs?*





# *What do you wish you had known?*

Dutch housing rules can be complicated. So what do AMA's internationals wish they had known before they started trying to find a home?

*'Just how essential it is to be able to register where you live when you first arrive.'*

*'There needs to a FAQ on expats coming to the Netherlands explaining the unique Dutch things.'*

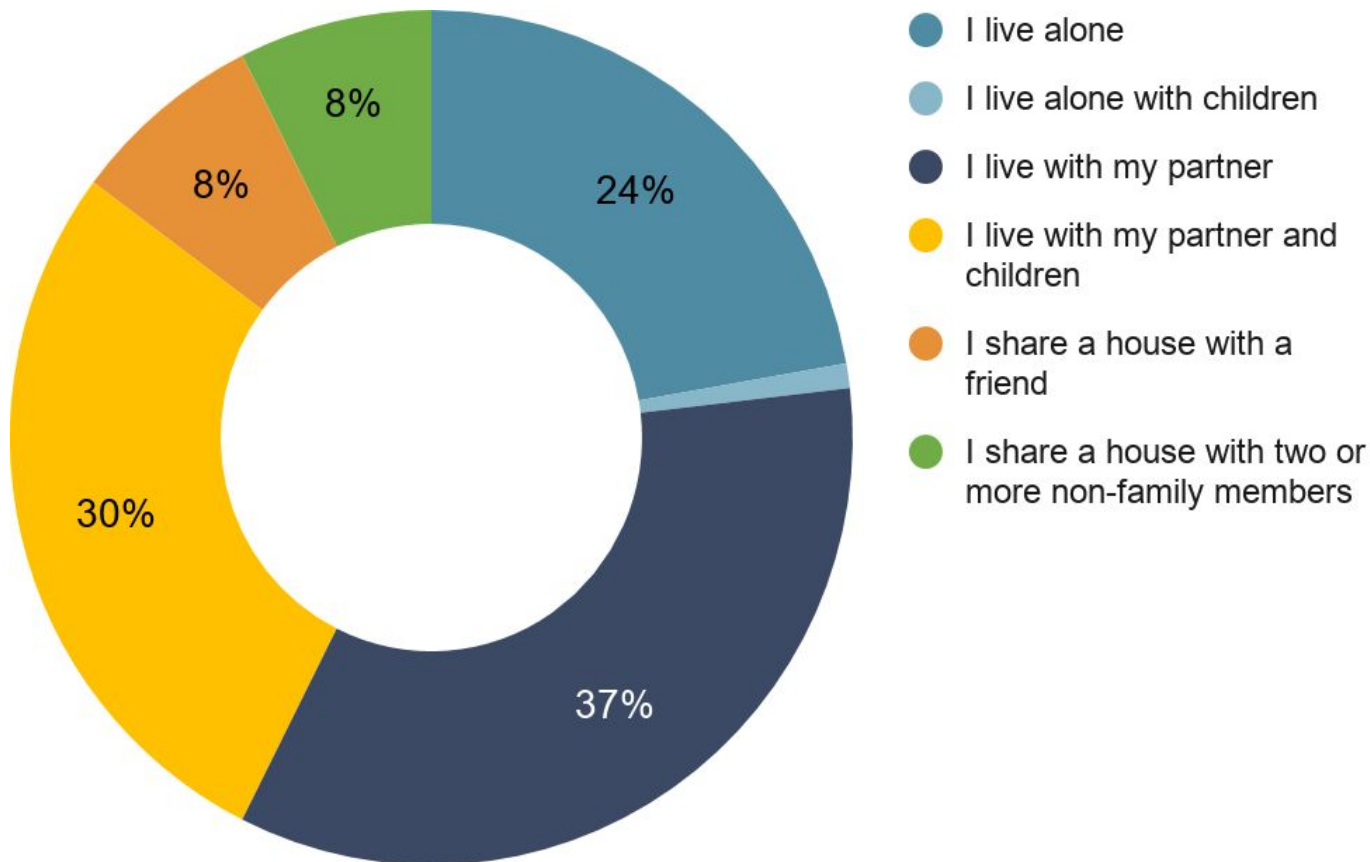
*'Why was I not allowed to rent certain houses given that I meet the income requirements?'*

*'We were not informed about various taxes related to accommodation rental!'*

*'Why some properties are not available for students. None of the agencies I emailed about it gave me an answer. Which made me conclude that it is simply related to preference and prejudice.'*

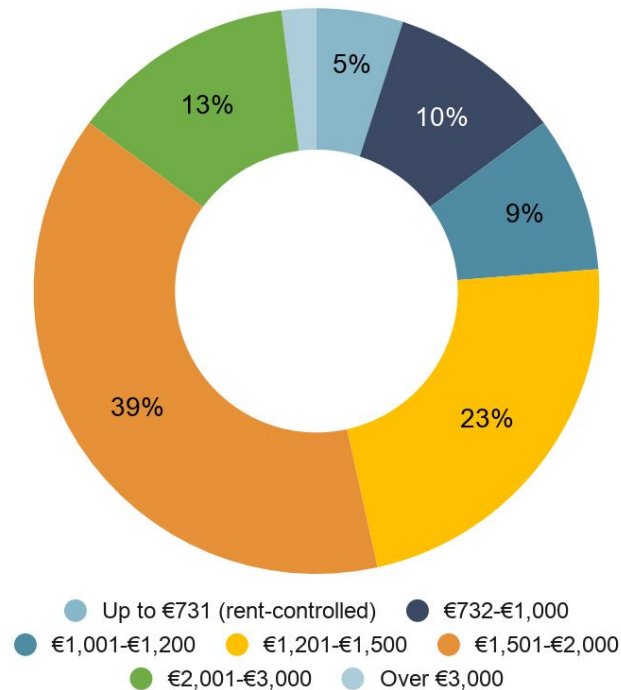
*'My rights and obligations as a tenant, and the house owner's rights and obligations.'*

# *What are your current living arrangements?*

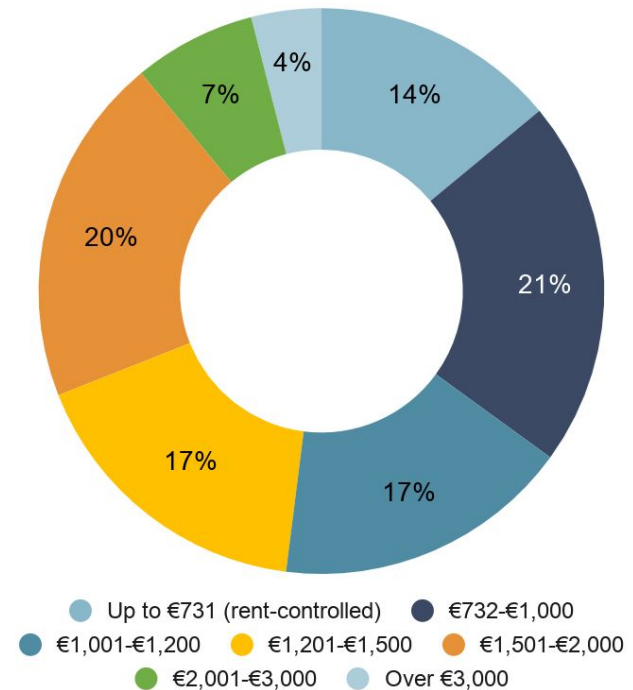


# *How much rent do you pay, and what can you afford?*

How much rent do new arrivals pay?



How much can they reasonably afford?



# *What advice would you give new arrivals?*

*'Ask the housing agencies to offer the contracts in English as well and check every corner of the house as they describe it.'*

*'Don't trust the "It's the perfect arrangement". Landlords want to make a 'quick buck' off of expats, and don't care what happens after, or how they treat you.'*

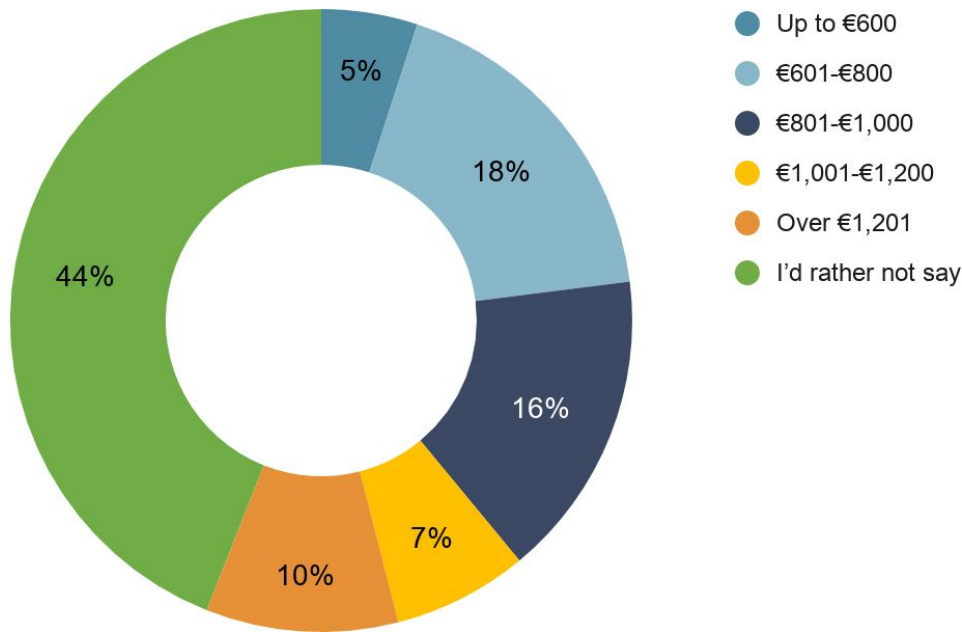
*'Be patient.'*

*'It is very difficult to find anything affordable if you do not have a high income. Even then, be prepared not be able to buy something acceptable or that you will have to compromise a lot if renting, either in terms of price for quality, or in terms of location.'*

*'Initially try to live with friends/workmates to understand the housing situation and then start looking for a permanent place.'*

*'Realise it will take more time than you thought it would take. And add €500 to your initial rental budget.'*

# *If you share a property, how much do you pay all-in?*



A large proportion of flat sharers declined to say what they pay. Of those who did give details, 71% (82 people) spend under €1,000 a month on rent and bills. We do not have an explanation of why so many people would rather not say, but this is true of both the Amsterdam respondents and the respondents elsewhere.

# *Housing scams*

We asked survey respondents what experience they had of housing scams.

*‘Yes. Fake ads, people renting out their social housing without allowing you to register (but this is the only affordable option).’*

*‘Yes, I found an online listing in an expat housing website. Turned out to be fake.’*

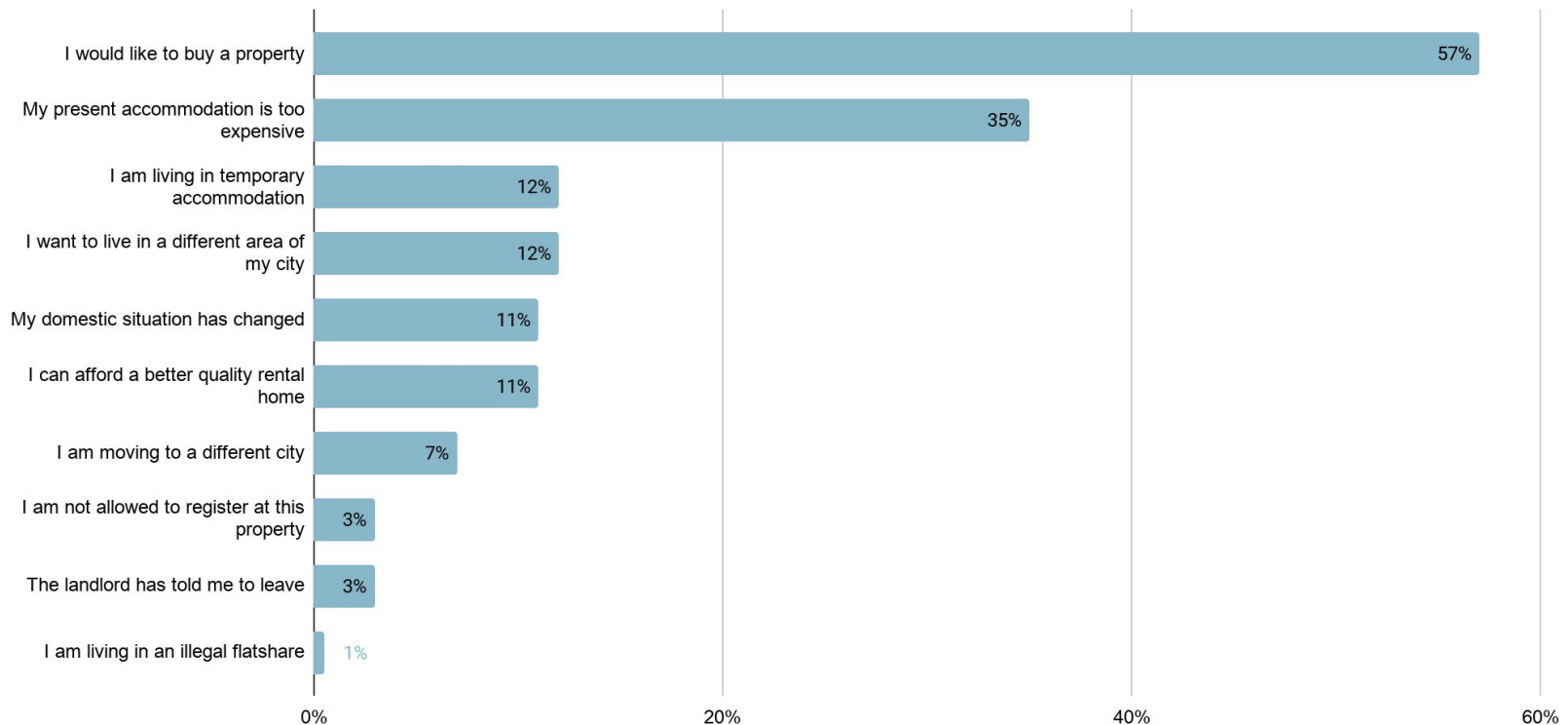
*‘My ex landlord tried to withhold my deposit for no reason, meaning I had to get legal assistance to recover most of it. Also the real estate agent charged me an ‘agency fee’ (one month’s rent) illegally and then they changed their business name so I couldn’t get it back.’*

*‘Yes, a housing agency took a €500 deposit from me before showing me a contract or giving any information about the house and refused to pay it back when I had reservations about it.’*

*‘Yes. They offered houses that simply did not exist. Also agencies offered the option of sharing the house even though the house did not have the required permit.’*

# *Looking to move?*

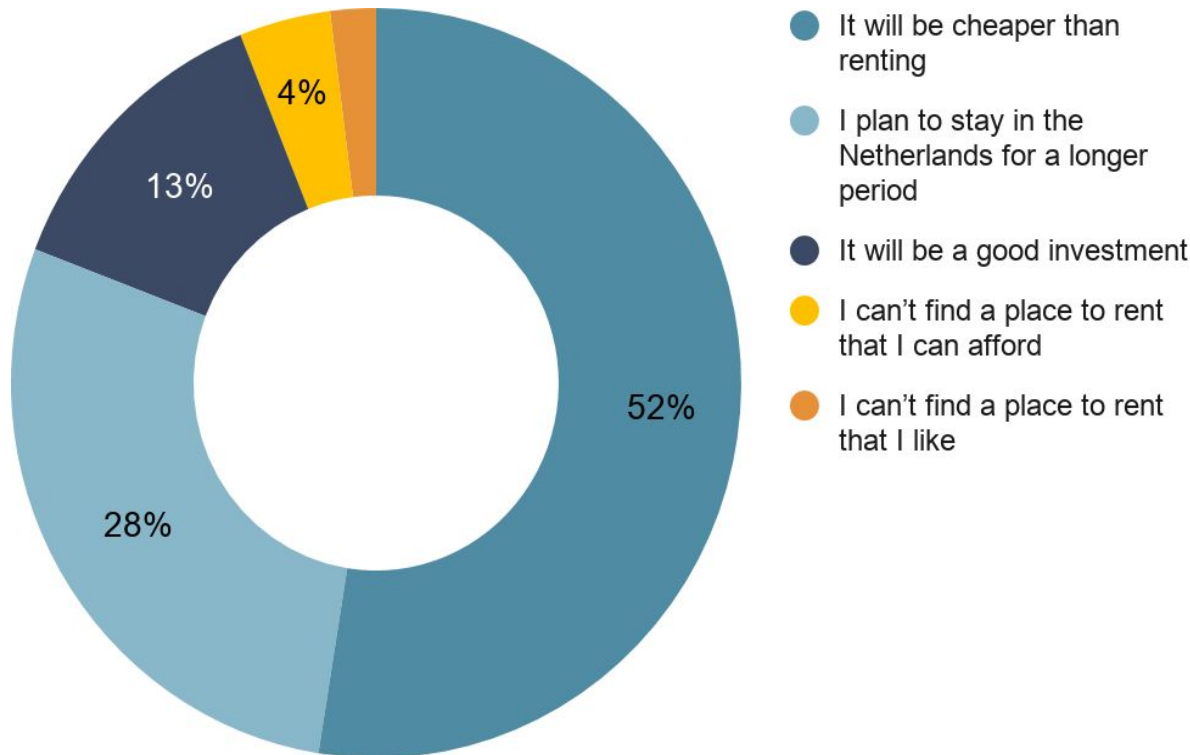
68% of the people who moved to the Amsterdam Metropolitan Area in the past three years would like to move house. Why?



*Respondents were allowed to tick as many answers as they liked*

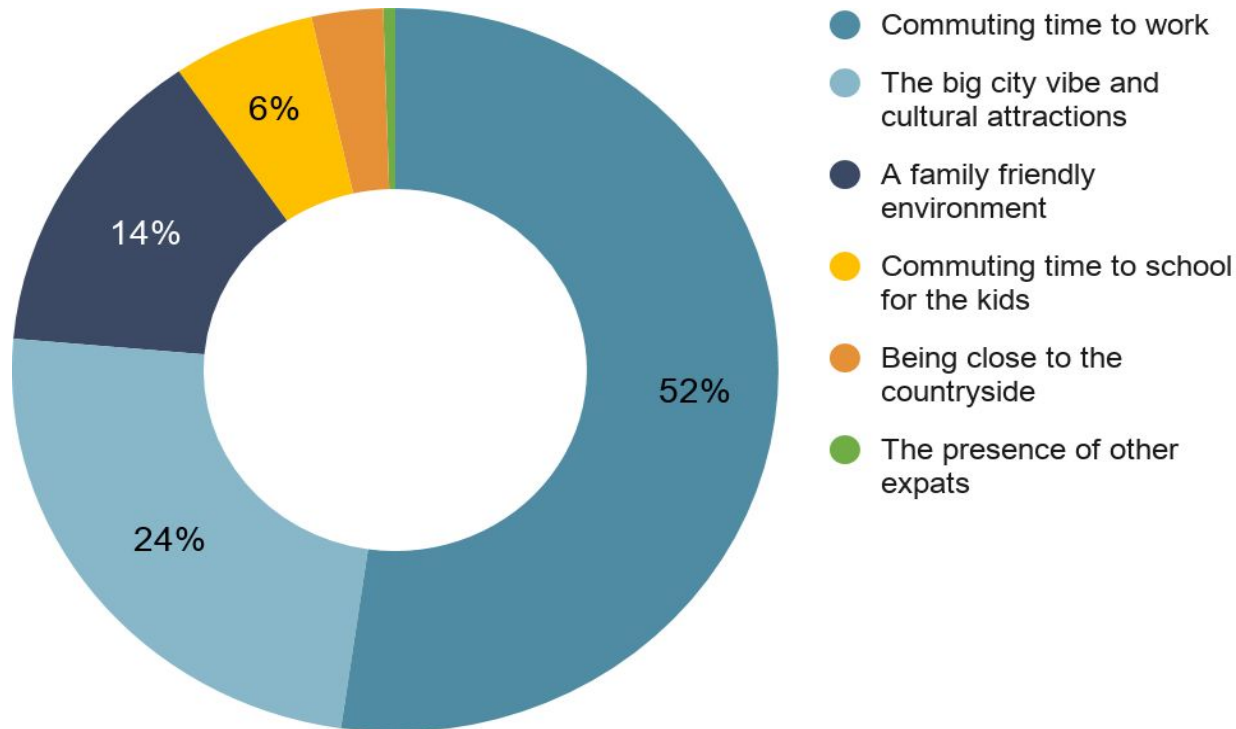


# *Why do new arrivals want to buy?*

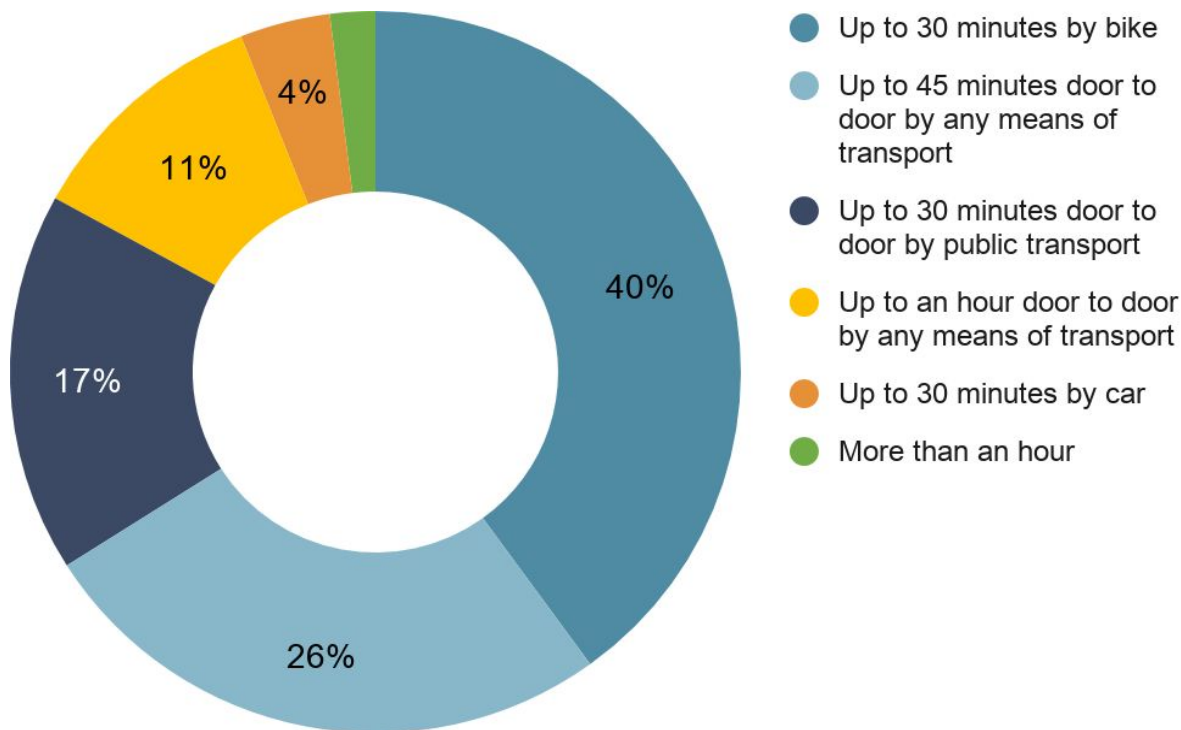


# *What are the most important aspects of deciding where to live?*

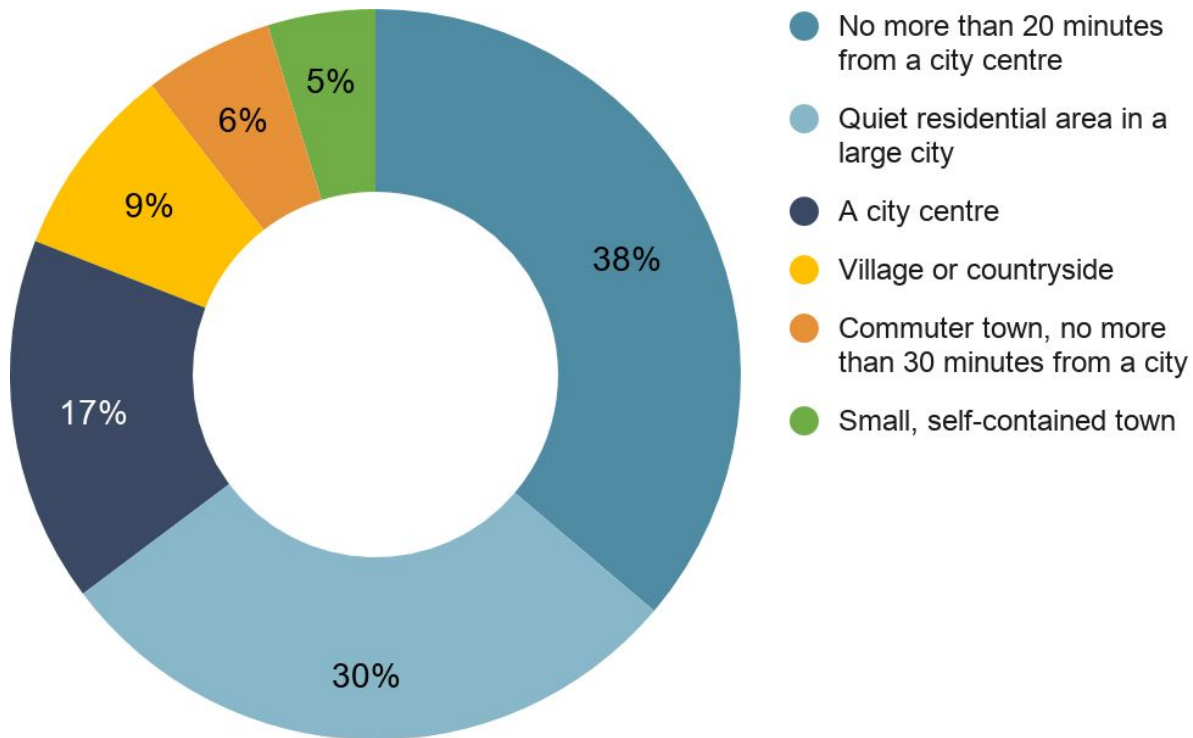
55% of new arrivals say location is more important than price. What else is key?



# *How long are you prepared to commute?*



# *Where would you ideally like to live?*



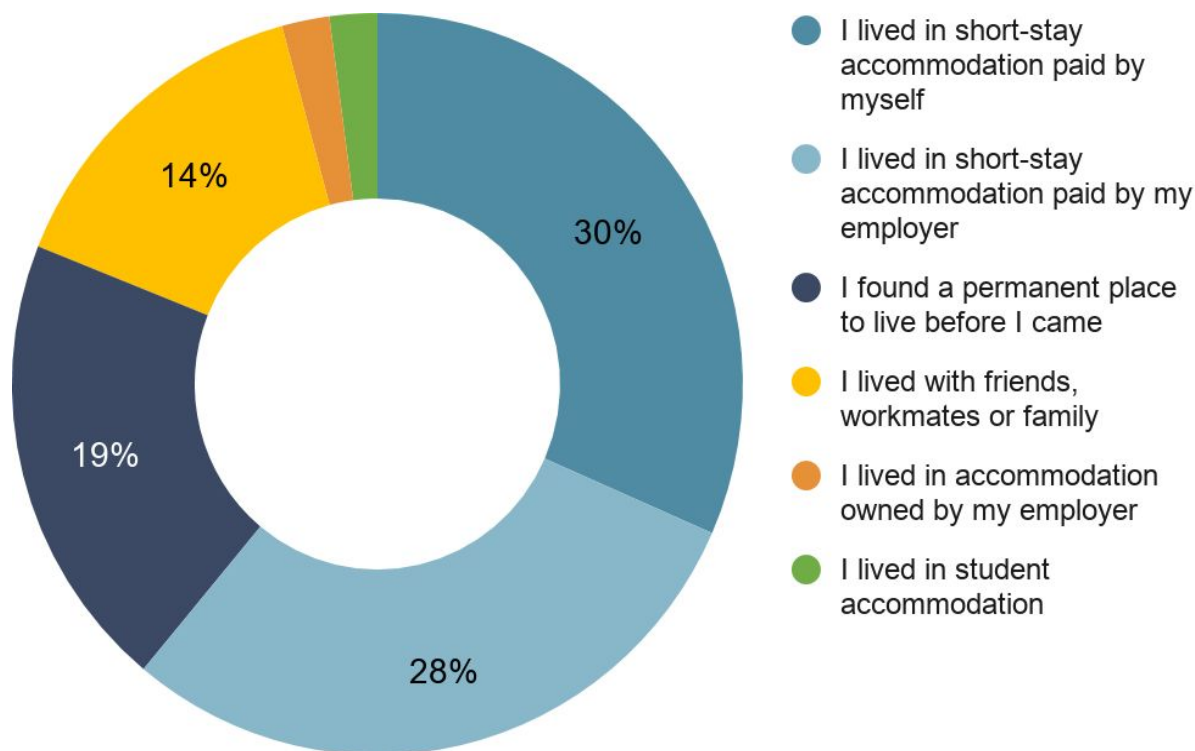
# *AMA residents*

In this section, we look at key issues with regard to the AMA's international population as a whole

## *Key findings (all AMA residents)*

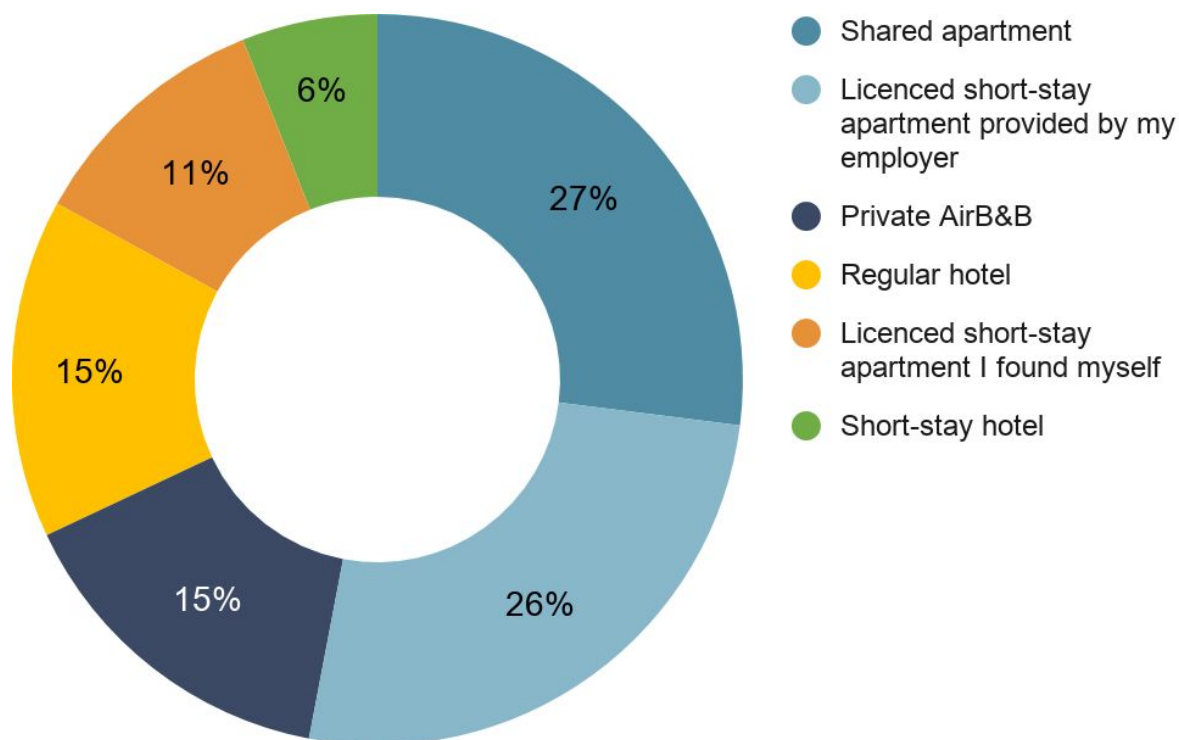
1. 31% said they lived in short-stay accommodation paid (28%) or owned (3%) by their employer when they arrived but 94% have no help with current housing costs.
2. Some 17% of AMA respondents report not trusting the landlord they were dealing with and 17% had been told they could not register at the apartment they were interested.
3. 17% currently share accommodation with at least one other person and 27% did so when they arrived in the Netherlands.
4. There is a major mismatch between the rent people pay and what they say they can realistically afford. One third are paying €1,500-€2,000 in rent, but only 16% say they can afford to pay this amount.
5. Over half of tenants and people who moved to the Netherlands within the past three years said commuting time to work is the most important aspect of deciding where to live, compared with 38% of homeowners.
6. A clear majority want to live in a city, and just 7% would opt for the countryside.

# *Where did you live when you first arrived?*

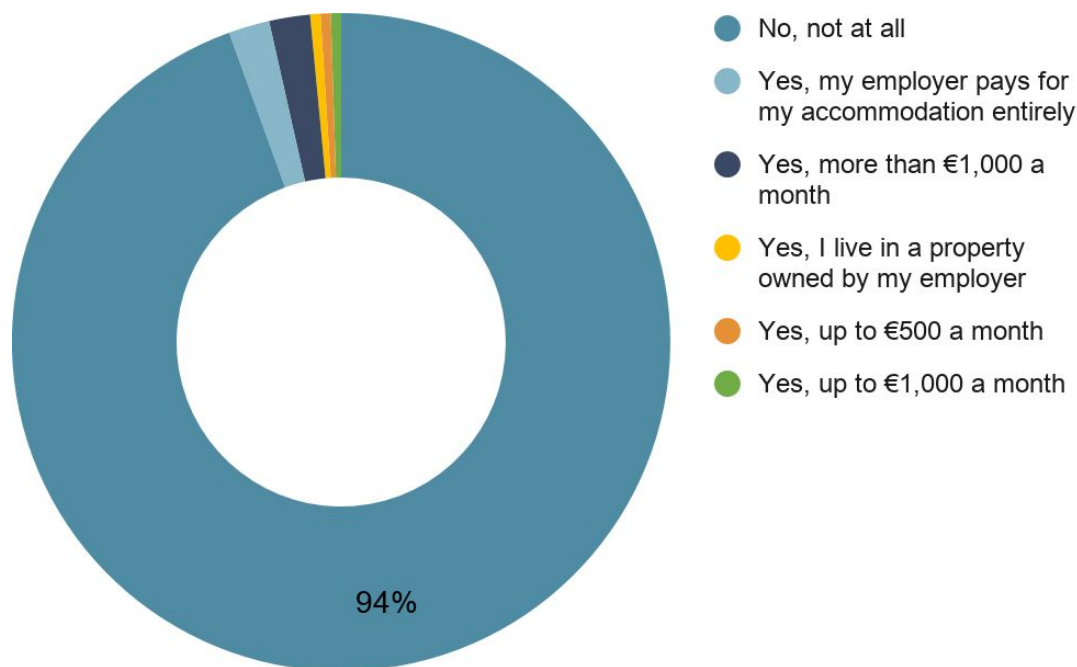




# *If you lived in temporary accommodation, what was type was it?*

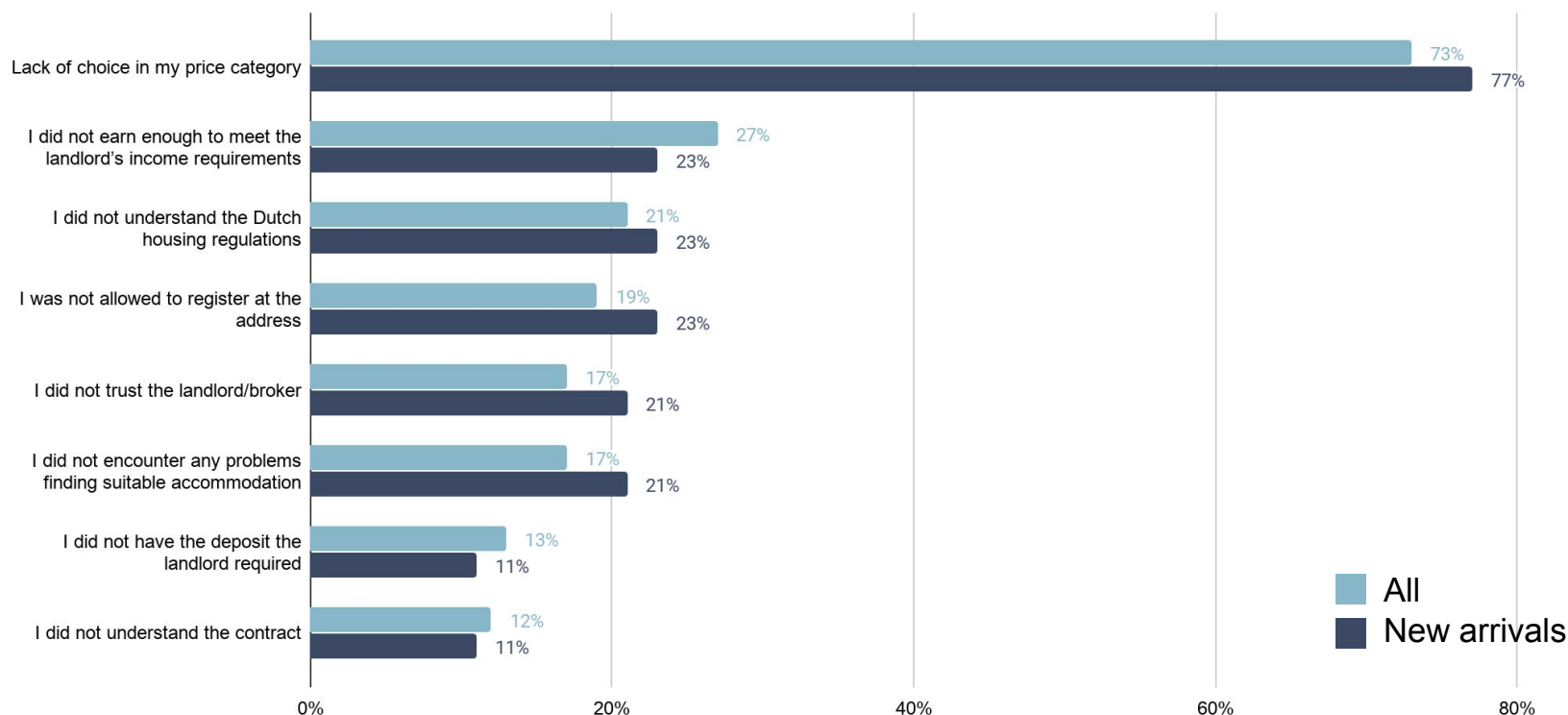


# *Does, or did your employer help towards your (permanent) housing costs?*



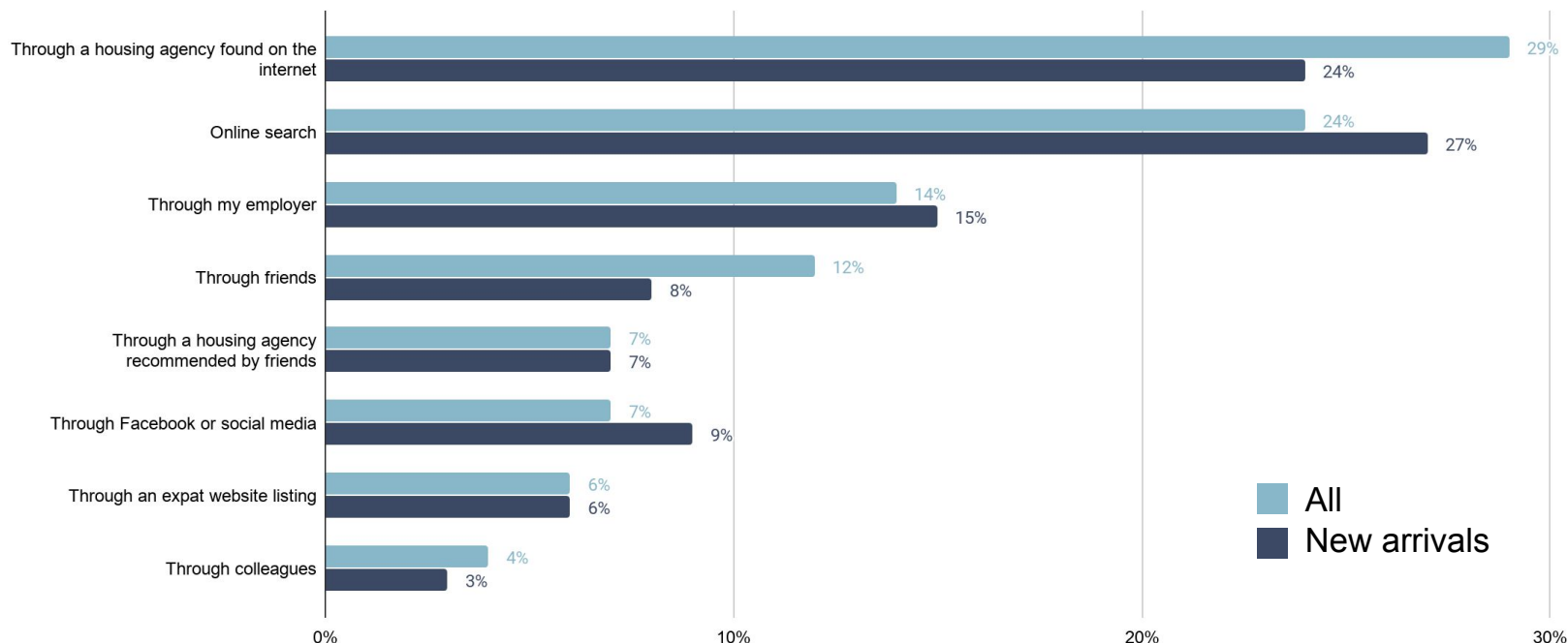
# *What were the main problems you faced finding a permanent home?*

Over seven out of 10 respondents found a permanent home within three months. What were the main problems they encountered?



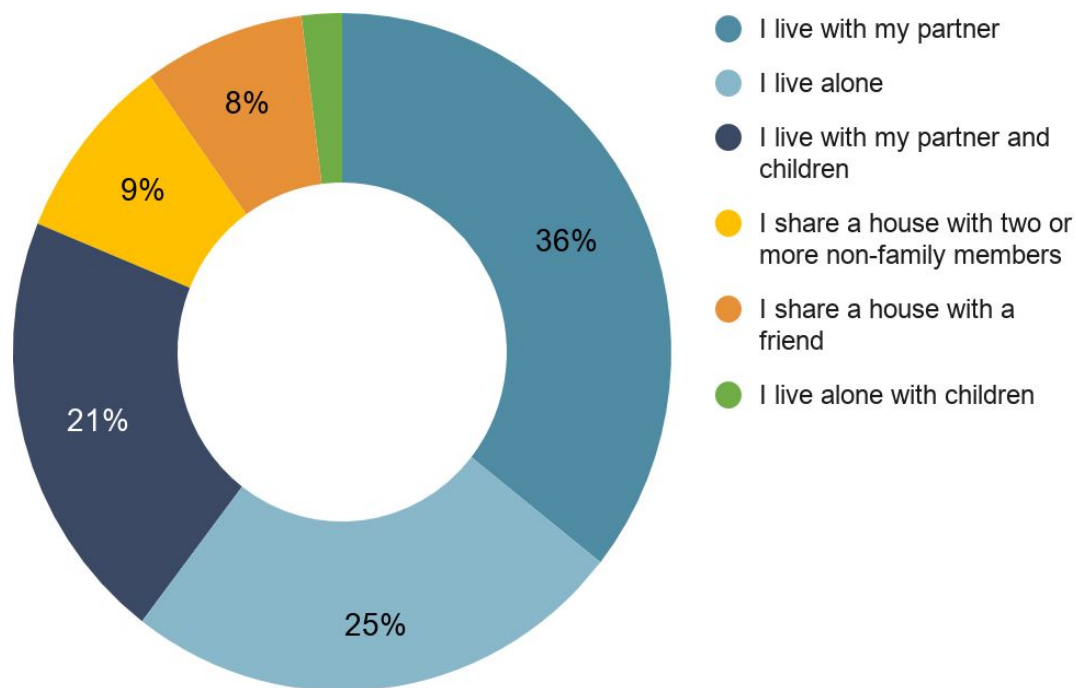
*Respondents could tick up to three boxes*

# *How did you find your permanent home?*



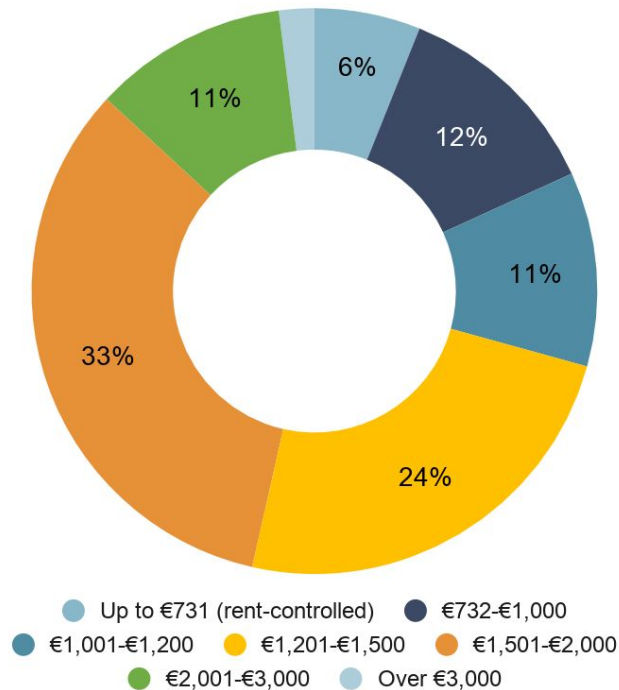
*Respondents could tick more than one box*

# *What are your current living arrangements?*

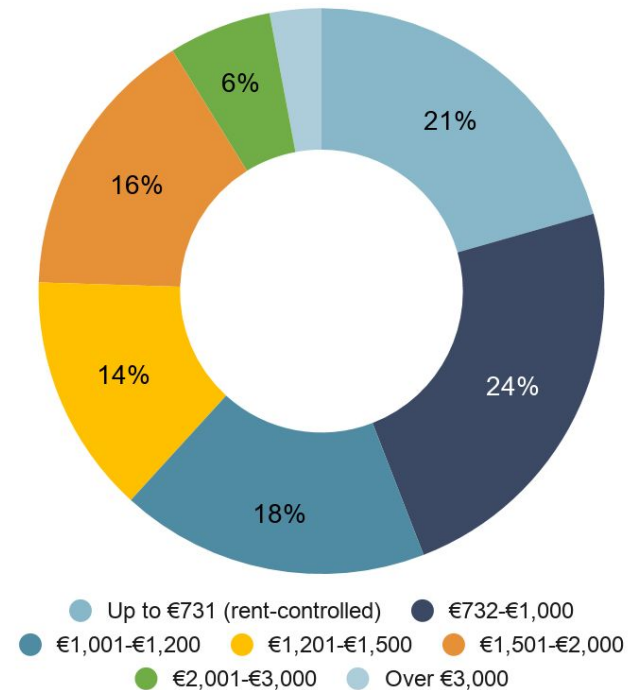


# *How much rent do you pay, and what can you afford?*

How much rent do tenants pay?



How much can they reasonably afford?



# *Flat sharing*

Amsterdam, like many other cities, has specific rules for sharing a flat and has toughened up the regulations in recent years, by introducing licences and more enforcement.

While 27% of all AMA respondents lived in shared accommodation for a time when they arrived, only 16% of people moving here in the past three years have done so.

Of those who did share a flat when they arrived, 74% said they had no alternative because of the lack of choice in their price category.

Almost one in 10 AMA respondents (and 8% of new arrivals) are currently living in a flat with two or more non-family members. 17% are sharing a flat with one other person.

Very few respondents said they were aware of Amsterdam's rules on flat sharing but a handful said they had experienced problems or that the rules had made it very hard to afford anywhere to live.

*Note: Amsterdam's new rules are aimed at protecting tenants rights but make flat sharing by more than two people less attractive for landlords, thereby leading to less supply.*

# *Flat sharing continued*

What the respondents say:

*‘It will be very welcoming and pocket friendly for international expats if they allow flat sharing since housing is pretty expensive.’*

*‘When the rule came in, our landlord sold the house to investors who tried to kick us out. After we got a lawyer they gave up and sold the house again to another company who got the licence’*

*‘Ridiculous rules considering the prices of living alone. It forces people to move out of Amsterdam, and is disproportionate to singles’*

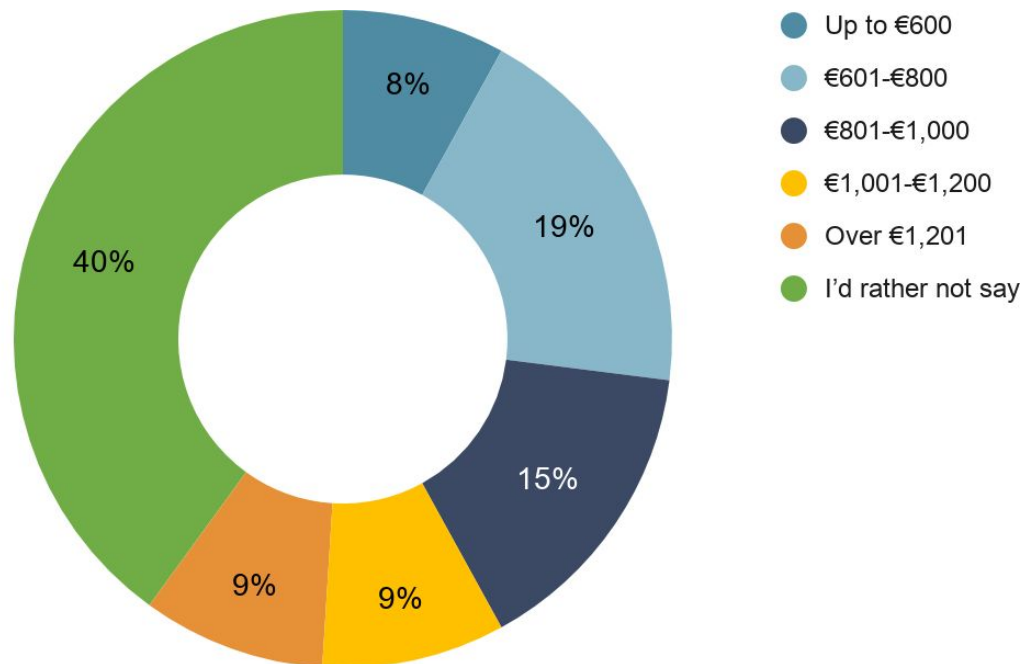
*‘Yes, it has been really hard to move out of my studio because the prices for a decent one bedroom apartment are very high, and sharing an apartment with my boyfriend and one or two other people is difficult due to the sharing regulations.’*

*‘Most places only rent to families or couples... it makes single professionals really difficult to find a place’*



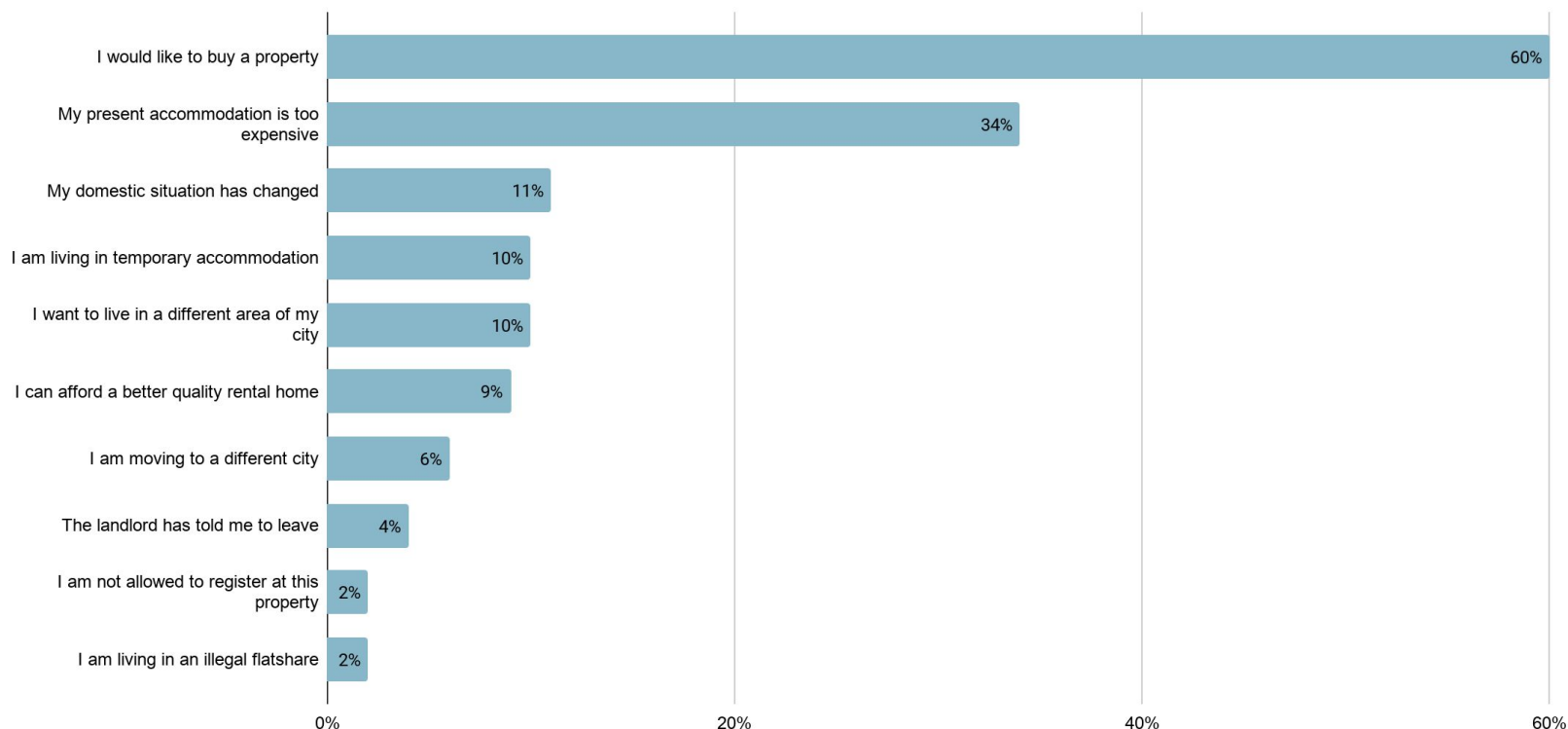
# *If you share a property, how much do you pay all-in?*

A large proportion of flat sharers declined to say what they pay, including bills. Of those who did give details, 70% spend under €1,000 a month on rent and bills.



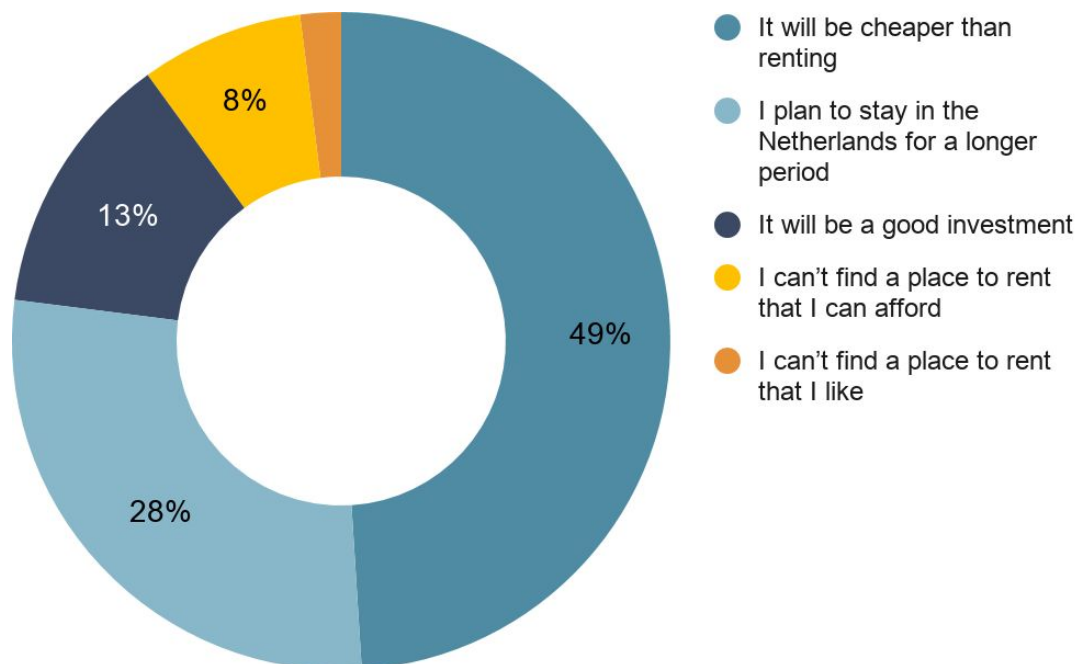
# *Looking to move?*

Almost seven in 10 of the people who live in Amsterdam Metropolitan Area are looking to move house. Why?



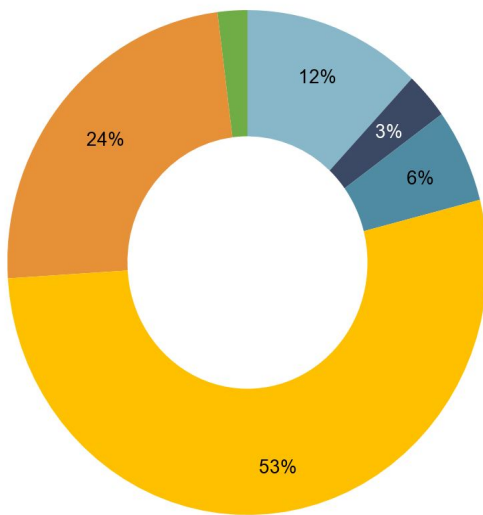
*Respondents could pick up to three answers*

# *Why do AMA residents want to buy?*

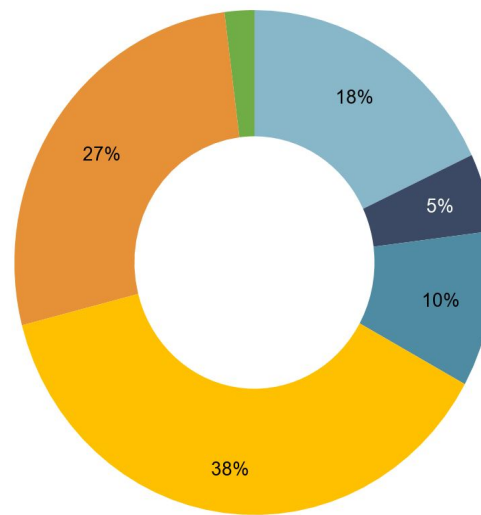


# *What are the most important aspects of deciding where to live?*

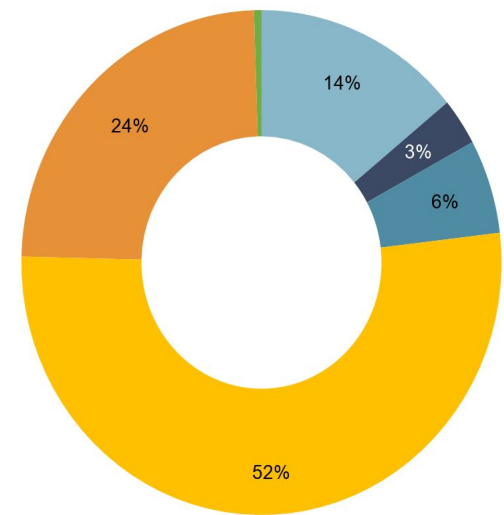
Tenants



Homeowners



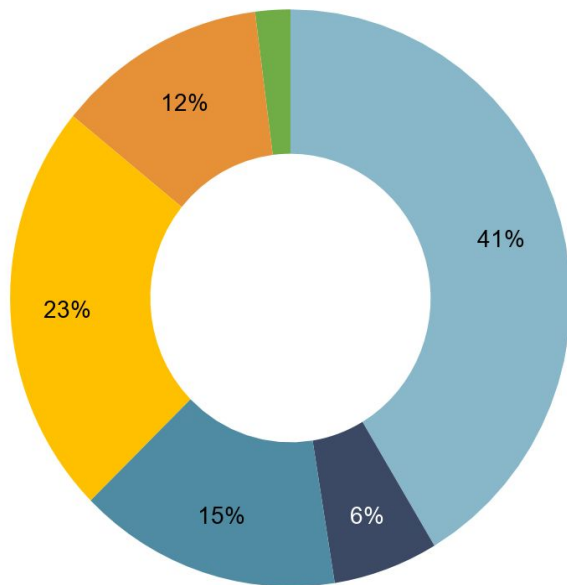
New arrivals



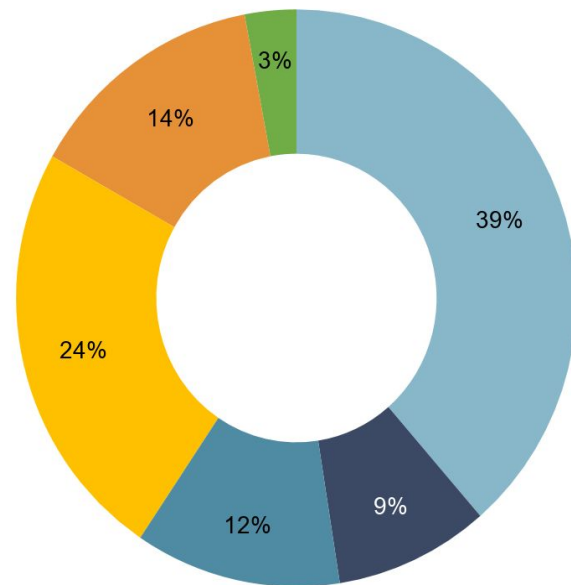
● A family friendly environment ● Being close to the countryside ● Commuting time to school for the kids  
● Communing time to work ● The big city vibe and cultural attractions ● The presence of other expats

# *How long are you prepared to commute?*

Tenants

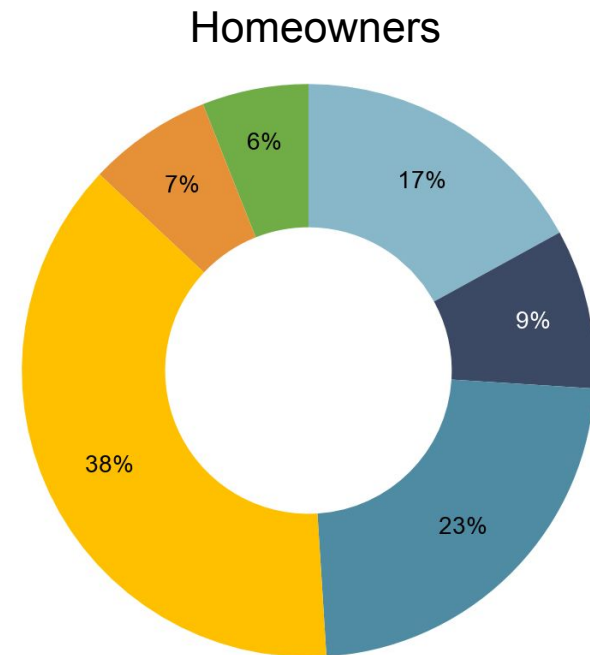
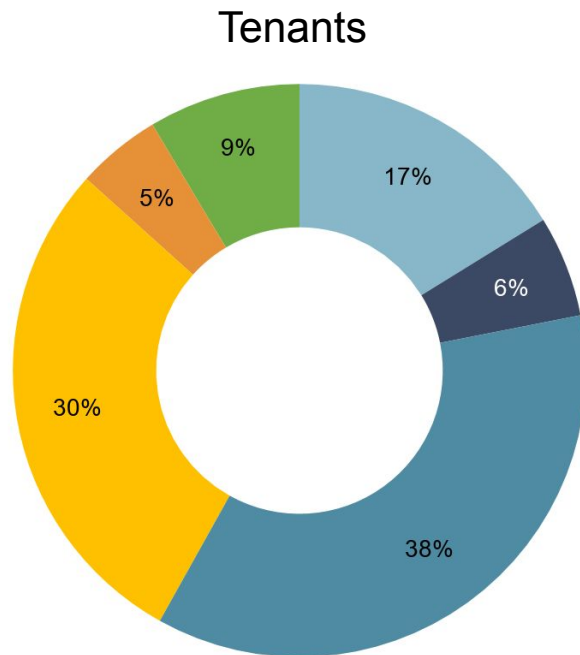


Homeowners



- Up to 30 minutes by bike
- Up to 30 minutes by car
- Up to 30 minutes door to door by public transport
- Up to 45 minutes door to door by any means of transport
- Up to an hour door to door by any means of transport
- More than an hour

# *Where would you ideally like to live?*



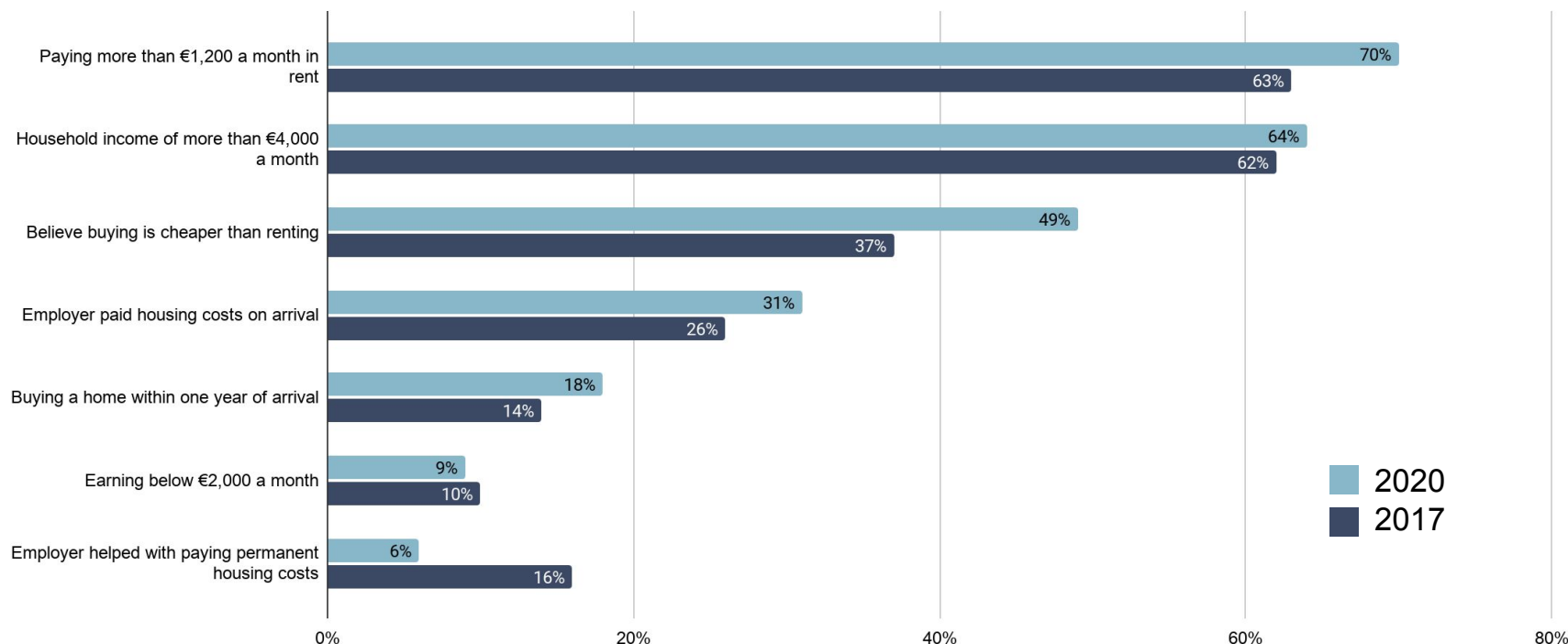
- A city centre
- Commuter town, no more than 30 minutes from a city
- No more than 20 minutes from a city centre
- Quiet residential area in a large city
- Small, self-contained town
- Village or countryside

# *What changed in three years?*

A look of the main developments in three years since the first ICAP survey in 2017

# *A comparison of the key findings,*

We looked at what has changed in our key findings in three years. Although there has been little change in gross income per household, we found the respondents are paying more rent, are more likely to buy a home within a year and are less likely to get permanent help with housing costs.



*Note: The questions asked about several of these issues varied slightly between the two surveys, which may explain the changes, as may the larger sample size.*



# *2017 recommendations – progress?*

***The 2017 report contained eight concrete recommendations. Here we look at what progress has been made in putting each of them into practice.***

## **1. Boost provision of realistic information about how the housing market works**

Almost a quarter of new arrivals (23%) say lack of information about how the market works is a problem. This is up from 17% in 2017, indicating more work needs to be done.

## **2. Set up a ‘keurmerk’ for housing agencies to improve trust**

Makelaar’s Vereningen Amsterdam has launched a ‘certified expat broker’ keurmerk but does not actively promote this to the international community. The qualifications needed to join are also unclear. This should be made more explicit.

## **3. Encourage housing corporations to target the international community**

There has been little change in the proportion of AMA residents living in housing corporation property - whether rent controlled or free sector - with the figure remaining at around 18-19%

# *Progress continued*

## **4. Encourage the provision of furnished rental accommodation in the private sector**

Official city policy is to phase out the use of furnished short-stay accommodation and no licences are being renewed. This will impact on the amount of furnished accommodation available to new arrivals, who often prefer to live in a home rather than hotel.

## **5. Encourage housing corporations to develop rent-controlled property with tenancy contracts of, say, two years, for low earners.**

Tenancy agreements of two years are now legal in the Netherlands, and special contracts for the under 27s have also been introduced.

## **6. Consider flat-sharing as a way of boosting the supply of affordable housing for all Amsterdammers**

The city has been cracking down on unlicensed flat-sharing, which, anecdotal information would indicate, has led to a sharp reduction in the amount of flat sharing available. Some 9% of AMA residents are sharing a flat with at least two others.

# *Progress continued*

## **7. Ensure the rents in micro apartment developments remain below €800 a month**

It is unclear if this sector is continuing to grow in the AMA and we did not focus on it in this survey.

## **8. Focus on bike commute time and closeness to big city vibe in promoting areas outside Amsterdam itself.**

The IN Amsterdam website now includes detailed information about other regions within the greater Amsterdam Area, commuting times and other practical information to try to spread demand.

# *Conclusions and recommendations*

## *2020 Conclusions*

This survey took place during May 2020, during the early days of the coronavirus in the Netherlands. At the time of data review it was not felt that there was significant coronavirus impact on the details shared by survey participants, who were asked about their recent/past experiences in finding a home, and not the impact of the situation on finding a place to live at the time of the survey.

1. Most people get no help from their employer in paying for their permanent accommodation, and the percentage getting help may have gone down.
2. Understanding how the housing market works remains a problem for almost one quarter of new arrivals, and income requirements set by landlords are now the second major problem people encounter in finding a home.
3. The gap between what internationals are paying in rent and what they say they can afford is widening and there has been an increase in the number of people paying more than €1,200 - the middle market bracket - in rent.

## *2020 Conclusions continued*

4. Scams, illegal letting and a lack of trust in housing brokers remain serious issues.
5. Buying is a serious option for many, internationals believe it will be cheaper than renting.
6. More needs to be done to ensure there is sufficient and affordable rental accommodation for young, low paid internationals in particular.

# *Recommendations*

1. Continue to provide realistic and visible information about how the housing market works and what is available to internationals. The website (<https://www.iamsterdam.com/en/living/everyday-essentials/housing/rental-property>) should be rewritten to focus on what the housing options for internationals are in reality, rather than to focus on private and housing corporation social housing which is not an option for new arrivals.
2. Continue to encourage housing corporations to target the international community with mid-market rentals. Involve housing corporations in discussions about housing.
3. Encourage the MVA to more actively promote its 'expat' keurmerk, with a clear explanation of what it means.
4. Continue to work towards developing a realistic approach to housing international workers when they arrive. Both short-stay rental apartments and flat sharing have been key in helping new arrivals settle in and find a permanent home.
5. Make combating fraud and scams a priority.

# About Stichting ICAP

ICAP 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.

[www.icapnl.com](http://www.icapnl.com)