Living and working in the Netherlands
INFORMATION FOR INTERNATIONAL GUESTS
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Welcome to UMC Utrecht. Founded in 1817 as the nation’s first Academic Hospital and located in the heart of the Netherlands, UMC Utrecht is one of the Netherlands’ leading and largest University Medical Centers. UMC Utrecht is closely connected to and cooperating with Utrecht University. UMC Utrecht has approximately 12,000 staff members, 1050 hospital beds, 30,000 admissions a year, 3500 bachelor and master students and 500 PhD students.

UMC Utrecht is located in the centre of the Netherlands. Utrecht is the 4th largest city in the country with more than 300,000 inhabitants.

This brochure is for international guests and their family members. In it, you can find everything you need to know to make a good start in Utrecht.

The International Service Desk (ISD) is happy to offer its services to all incoming staff, current international staff, and guests of UMC Utrecht and Utrecht University. The ISD will assist you with the various procedures that are required to work and live in the Netherlands legally.

Who does what?
The International Service Desk can help you with all your questions about your visa, housing, and anything you and your family may have to deal with while living in the Netherlands. If you have questions about your contract (hospitality agreement) or your workplace, you can contact the HRM Service Centre of UMC Utrecht. You can find the address data of the HRM Service Centre at the end of this brochure.
2 LIVING IN THE NETHERLANDS

2.1 Municipal Office and Residence Permit

Within five days after your arrival you have to go to the population office (town hall or municipal office) in the town where you have come to live to register as a citizen of that town.

This action will start a process that ultimately leads to a Citizen Service Number (BSN = social security number) that will be sent to your home address. This number is essential for all formal procedures in the Netherlands.

If you arrive from a country that is subject to visa requirements, you will also have to contact the Immigration and Naturalisation Service (IND) as soon as possible upon arrival in the Netherlands in order to pick up your residence permit.

If you will be living in Utrecht, ISD can organise both procedures for you and arrange that you will be able to pick up your BSN and residence permit from the municipality’s Expat Center at the same time. To do this, a number of documents will have to be submitted beforehand, the most important of which is your rental agreement. ISD will contact you as soon as possible to arrange these matters.

If ISD cannot arrange this appointment prior to your arrival, for instance because you will not be living in Utrecht, you will have to make an appointment with the specific municipality yourself. You will have to bring along the following documents: a copy of your passport, your (legalised) birth certificate (and those of any accompanying family members); your (legalised) marriage certificate (if married and your partner accompanies you); a copy of your hospitality agreement and a copy of the housing agreement in the Netherlands and the housing address. The ISD is happy to advise you when needed.

2.2 Citizen Service Number (BSN)

Everybody who will be living in the Netherlands for more than four months, needs to obtain a citizen service number (to apply for health insurance and to open a bank account, among other things). It may take some time before a BSN number is issued by the municipality. We advise you to bring some cash with you to bridge the first two or three weeks in the Netherlands.

2.3 Opening a bank account

If you intend to stay in the Netherlands for a longer period of time, we advise you to open a Dutch bank account. As soon as the municipality will have issued you a BSN, you can go to any bank and open a bank account. Some of the most popular Dutch banks are:

- ABN AMRO
- ING
- Rabobank

2.4 Dutch language courses

If you are interested you can follow a Dutch language course with the Babel Language Institute. More information is available on their website.

2.5 International Neighbour Group

The Utrecht University International Neighbour Group (ING) organises a wide range of social activities for international guests, graduate students, post docs and staff members. Their membership is automatic. The same does not apply to international students as they have their own student organisations. The ING is supported financially by the Executive Board of the university. The organisation is run by volunteers, all of whom work for, or are connected with, Utrecht University and UMC Utrecht. More information is available on their website.
2.6 Access (serving the international community)
Access is a voluntary not-for-profit organisation that serves the needs and interests of the international community in the Netherlands. It is staffed by a team of volunteers who have themselves experienced the expat relocation process and are able to provide comprehensive information, advice and support on all aspects of living and working in the Netherlands. Access has an office in the town hall of the city of Utrecht. More information is available on their website.

2.7 International School Utrecht
Since August 2012, the International School Utrecht (ISU) has opened its doors. ISU provides a high-quality and accessible international learning environment to children from diverse international backgrounds.

ISU educates to unite, bridge cultures and at the same time celebrate difference. Community spirit, from the local to the global, is a key part of the school ethos.

ISU is the first official Dutch International School in the Province of Utrecht. The school is funded and recognised by the Dutch government, and it offers academic programmes for international pupils living in Utrecht and the surrounding area. The funding provided by the Dutch government ensures the ISU has a fee structure that is accessible to many families. More information is available on their website.

2.8 New to Holland – Dutch government immigration website
If you come to the Netherlands to live, work or study, you are likely to have some questions about the arrangements you need to make. This site will try to answer the most frequently asked questions and provide information about themes such as work, permits and visa, health care insurance and taxes. Please note that all permit and visa requirements will have to be applied for via the Utrecht University ISD. You should not do this by yourself. More information is available on the New to Holland website.
Citizens of the EU, EEA and Switzerland do not require a visa. Citizens of all other countries do. Below, please find information about the visa application procedure. Beneath you see the procedure to apply for a visa.

**RECOGNISED SPONSOR**
UMC Utrecht is your recognised sponsor. This means that we, under strict conditions, applies for you (as a guest) and your family members’ – if any – visa and residence permits with the Immigration and Naturalisation Service. The Netherlands has strict legislation with regard to immigration policy and, therefore, only the employer is entitled to apply for your visa and residence permit. If it turns out that employees or guests are employed illegally with UMC Utrecht, the UMC Utrecht may lose its recognised sponsor status. This would have a huge impact on all the international employees and guests and ISD, therefore we strongly advise you to run all visa matters by the ISD.

### 3.1 Procedures

#### 3.1.1 VISA APPLICATION
The Entry and Residence (in Dutch: TEV) procedure allows for an ‘all-in-one’ application for a visa (in Dutch: MVV), work permit (in Dutch: TWV) and residence permit (in Dutch: VVR). The complete procedure, including gathering all the required documents, takes about three months. Upon accepting the hospitality agreement, UMC Utrecht will inform the ISD about your employment with UMC Utrecht. The ISD will then contact you as soon as possible in order to start the TEV procedure.

*Please do not take individual action towards applying for a visa as this will delay the procedure. Only the employer, as a recognised sponsor, is entitled to apply for your visa*

#### 3.1.2 PROCEDURE
As soon as ISD has received all the required documents, ISD will contact IND to start the visa application at the IND. As soon IND informs ISD that your visa application has been approved, ISD will let you know. From that moment you can make an appointment with the Dutch embassy in your country or the country you currently live in, to personally pick up your visa (MVV).

#### 3.1.3 PICKING UP YOUR VISA FROM THE DUTCH EMBASSY
Please enquire prior to the appointment as to which documents you are expected to present to the embassy. You are usually required to bring at least the following documents:
- Letter from the IND with regard to the approval of your visa application;
- Passport (must be valid for at least another six months);
- If you are picking up your visa in a country other than your home country, you will have to present a valid residence permit for that country too;
- Visa (MVV) application form.

You will have to apply with the embassy for the visa no later than three months following the date of the letter from the IND. Please note that it may take at least two weeks before the visa is issued.

**NB:** The visa-issuing embassy has the final decision-making authority about the visa application. They will also request your biometrical data (such as fingerprints) and a passport photo in order to be able to issue your residence permit. ISD strongly recommends that you do not book your ticket until after you get your passport back from the embassy.

#### 3.1.4 COSTS OF VISA AND RESIDENCE PERMIT
UMC Utrecht will pay the costs of the visa and residence permit applications for you and any accompanying family members.
3.2 Residence procedures

3.2.1 PICKING UP YOUR RESIDENCE PERMIT
Upon arrival in the Netherlands, you must pick up your residence permit from the IND. This permit is a pass demonstrating your legal stay in the Netherlands which you will be required to have on you when you are in public places. The permit also allows you to travel to and from the Schengen countries for a maximum of three months. The ISD will inform you when you can pick up your residence permit.

3.2.2. TUBERCULOSIS (TB) TEST
In order to be issued a residence permit and depending on your nationality, you will have to agree to take a TB test. This test will have to be taken at the Municipal Health Service (GGD) within three months of arrival in the Netherlands. The TB test costs €45 and will not be reimbursed.

3.2.3 CHANGES IN YOUR PERSONAL OR WORK SITUATION
The Netherlands has strict immigration legislation. This means that ISD will have to inform the IND about any changes in your personal and/or work situation such as a change in your salary or employer or when you move house or discontinue your employment and return home earlier than planned.

Always inform us as soon as possible of any changes in your situation

3.2.4 FAMILY
UMC Utrecht is your recognised sponsor and, therefore, responsible for your legal stay in the Netherlands. If you bring along any family members, you will be responsible for them. This means that you will have to inform the IND of any changes in their situation yourself. If you refrain from doing so, this may have consequences for your residence permit.

3.2.5 ‘COMING TO WORK IN THE NETHERLANDS’ BROCHURE
This brochure will provide you with further information about the visa application, the required documents and the conditions both employer and employee will have to meet. We recommend you to read this brochure.

3.3 Leaving the Netherlands
As soon as your hospitality agreement with UMC Utrecht or your residence permit expires, UMC Utrecht is obliged to inform the IND thereof. If, consequently, you have no valid reason (such as a job elsewhere in the Netherlands) to remain in the Netherlands you will have to leave the Netherlands as soon as possible after your permit expires. If you do not, you will then be illegally residing in the Netherlands. The Dutch government sees this as a criminal offence. Any costs the state will have to make to deport you will be recovered from UMC Utrecht that, again, will recover them from you.

Please remember to deregister from your municipality when you leave the Netherlands as this may, too, have further consequences.
4 HOUSING MATTERS

Utrecht is a very popular international university city and, therefore, finding housing is extremely difficult, especially when you are on a tight budget. When you are preparing to come to Utrecht, housing is probably the most essential matter that has to be arranged. UMC Utrecht has a housing programme with Short Stay Solutions (SSH), a local housing corporation. UMC Utrecht has reserved a variety of furnished accommodation especially for international staff, researchers and guests with SSH.

You can register and view the available rent offers online and reserve temporary housing prior to your arrival in the Netherlands. The reserved accommodation can be rented for a maximum of one year. Although UMC Utrecht aims to house as many applicants as possible through this programme, availability is not guaranteed.

IMPORTANT:
Please do not underestimate the difficulty of finding housing in Utrecht.

It is recommended you look for housing via SSH (or another way, if you prefer) as early as possible when planning your stay in Utrecht. Note that it is mandatory to have legal residency in the Netherlands from the moment of your arrival onwards.

You can find general information about housing on our website. You can register for reserved housing with SSH.

If you have questions or need more guidance in finding housing, please contact ISD.

4.1 Registering with Short Stay Solutions (SSH)

In order to register with SSH, please follow these steps:
1. Go to the SSH website.
2. Carefully read the Terms & Conditions Utrecht University Guest/Staff 2015-2016 (scroll down to the bottom).
3. In order to register, click ‘Register’ (top of the page) and then click ‘Register for Reserved Accommodations’ and fill out the form. Make sure to choose the following options under (Educational) Institution:
   a. City: Utrecht
   b. Educational Institution: Utrecht University (UU)
   c. Department/Faculty: UU Medical Sciences – International Staff
   d. Type of Resident: UU International Staff.

4. Please note that the rental period must always be a period of full calendar months (i.e. 1 Sept. – 31 Dec.).
5. You can submit your application at the earliest 4 months prior to the expected arrival date.
6. After you have registered, please notify us by email. This is important because we will need to approve your request for housing. After our approval you will receive a confirmation email. The sooner we are informed, the earlier you can start to look for accommodation in the housing database.

IMPORTANT:
1. PhDs are considered employees at UMC Utrecht rather than students, so you will be addressed as ‘staff’, except when booking accommodation with SSH. When you register at SSH choose the input field ‘Department/faculty’ for the option ‘UU-name faculty-International PhD’.
2. If you need to edit your personal information (for instance a change of rental period), we will need to approve your housing application again. Do not forget to send us an email in that case, so we can check your application.
3. If there is no (suitable) accommodation available with SSH for the requested rental period, you could consider changing your arrival date, if at all possible. The ISD staff can advise on when SSH accommodation is available.

We would like to emphasise the fact that you are fully responsible for the contract and have to observe the conditions of SSH. For questions about the housing procedure, we would like to refer you to SSH.

4.2 Other ways to find accommodation

UMC Utrecht has some accommodation for PhD students available apart from SSH. Please ask the HRM department or your supervisor about the possibilities. If you are unable to find suitable housing via SSH, or if you prefer to find accommodation by yourself, you can also look into the private sector. For information about other ways to find accommodation, please go to our website. This site includes information on rental agencies, real estate agencies and search platforms for finding accommodation. You can also post an advert on the International Neighbour Group website.
If you are going to work at UMC Utrecht soon, it is very important to learn more about working and living in the Netherlands and UMC Utrecht itself. Once you have arrived in the Netherlands you will be invited to a meeting with one of our ISD staff to discuss all kinds of practical matters to do with your stay in the Netherlands.

5.1 Taxes and allowances

5.1.1 INCOME TAX
Everyone living in the Netherlands in general must submit an annual income tax return. Tax is imposed on your income. If you do not receive a salary from UMC Utrecht but, for instance, a grant from your home country or you have personal resources, you are still subject to taxation. If you do not submit a tax return, the Tax Office will make an estimation of the amount of your income. You will then receive a tax assessment as well as a default penalty. If you need assistance in submitting your tax return, please contact the ISD. They can refer you to a tax consultant who, for a fee, can help you with this.

5.1.2 OTHER TAXES
In the Netherlands, the following (municipal) taxes are being imposed:

PROPERTY TAX (IN DUTCH: OZB)
The owner of a property is obliged to pay the municipality an annual property tax. The property tax is based on the value of the property, according to the Real Estate Valuation Act (WOZ). Each year, the municipal council decides on the property tax percentage for that year.

SEWERAGE LEVIES
The owner of a property is obliged to pay tax towards the costs of the maintenance and upkeep of the sewerage. This includes the discharge of rainwater and the regulation of groundwater.

5.1.3 SUPPLEMENTARY ALLOWANCES
Under certain circumstances, the government contributes towards the costs of living. Whether you are entitled to one or more of these supplementary allowances strongly depends on your personal situation and income. There are five different supplementary allowances that are concisely explained below.

RENT ALLOWANCE
This allowance is intended as a contribution towards the rental costs, which may be too high in view of your income. Entitlement to this allowance depends on income, family composition, type of house and the age of the tenant.

CHILD BENEFIT
This is a contribution towards the costs of raising one or more children up to the age of 18. This allowance can be applied for with the Sociale Verzekeringsbank (SVB, the organisation that implements national insurance schemes in the Netherlands).

SUPPLEMENTARY CHILD BENEFIT
This is a supplementary allowance contributing towards the costs of children up to the age of 18. To be considered for this allowance, the joint income of both parents is not allowed to be too high. The Tax Office will inform parents who are entitled to this allowance.

CHILD CARE BENEFIT
This is a contribution for parents towards the costs of child care.

HEALTH CARE ALLOWANCE
This is a contribution towards the costs of your Dutch health care insurance. The specific amount depends on your income.
5.2 Holidays and balance days

PUBLIC HOLIDAYS
Unless you work in patient care, you will not be expected to work on the following public holidays:
• New Year’s Day
• Good Friday
• Ascension Day
• Day after Ascension Day
• Easter Sunday and Monday
• Whit Sunday and Monday
• King’s Birthday
• Christmas and Boxing Day

5.3 Insurances

5.3.1 HEALTH INSURANCE
Within four months of your arrival in the Netherlands, you will have to take out basic health care insurance (on penalty of a fine) with a health care insurer. The basic insurance covers the costs of regular medical care, such as the costs of a general practitioner, pharmacy costs and the costs of a stay in hospital. You are not obliged to take out further supplementary health insurance. The obligation to take out basic insurance, however, also extends to your partner and children if they are also living in the Netherlands. No premiums have to be paid for children under the age of 18. You are free to select a specific insurance company.

The Netherlands’ health care system is organised around the general practitioner. Everyone should register with a family doctor, who is the first person you should go to when you have a medical problem. If you need treatment by a specialist, the family doctor will refer you.
The 8 UMC’s in the Netherlands have a collective health care insurance for the benefit of their staff and their family members: The UMC Zorgverzekering. You can, however, privately take out health insurance with any other insurance company.

PLEASE NOTE:
Because basic health insurance is obligatory in the Netherlands, many embassies require you to show proof of valid medical insurance (travel insurance) when you collect your visa to travel to the Netherlands.

5.3.2 DO YOU HAVE TO TAKE OUT BASIC HEALTH CARE INSURANCE?
By way of a flow chart, you will be able to determine whether you need to take out basic health care insurance with a Dutch insurer. ISD will be happy to assist you once you have arrived in the Netherlands.

The Sociale Verzekeringsbank (SVB) is the organisation that implements national insurance schemes in the Netherlands. If you want to be sure where you stand, you can always submit your case to the SVB. You can do this by submitting the ‘Investigation into Wlz insurance’ form. You have to answer the questions in this form and submit it to the SVB. The SVB will determine whether your personal situation obligates you to have to take a Dutch health insurance.

AON
AON is an insurance provider catering specifically for students. They also offer basic health care insurance for scientific staff. This insurance may be interesting to you, since you can terminate the insurance without having to give notice.
If you take out AON’s ICS Complete – Health, Travel & Stay insurance, for a small amount per day you will be insured against medical costs and also liability.

5.3.3 LIABILITY INSURANCE
Liability is the obligation arising from the operation of law or agreement to compensate a loss or damage. In the Netherlands, it is common (though not obliged) that individuals have legal liability insurance that covers the costs of damage or loss caused upon someone else. It is a private insurance that cannot be arranged by the employer.
RELEVANT WEBSITES

IMPORTANT DOCUMENTS TO BRING TO THE NETHERLANDS
• Passport and visa
• Travel insurance
• Birth certificate (translated and/or legalised)
• Marriage certificate (translated and/or legalised)
• Proof of registration with and deregistration from the municipality (in view of a 30% scheme application)
• Cash to cover the first costs of living during at least two weeks
• Passports and visa of accompanying family members
• Diplomas (translated and/or legalised)

Relevant websites

1. Euraxess for researchers
2. Site Dutch government
3. Housing Utrecht University
4. Come to work in the Netherlands (IND)
5. AON basic health care insurance
6. Sociale Verzekerings Bank
7. Dutch language course
8. International Neighbor Group
9. Public Transport - train - bus - general
10. International School Utrecht
11. University Utrecht international staff and guests
FLOWCHART - WHERE TO START AND WHAT TO DO

ISD will contact you about you and your family members' (if any) visa applications. ISD will require a number of documents to organise this for you. Submitting these documents must be your first priority.

Then, a number of other issues will need your attention, see the flow chart below.

START HERE

Arrange housing (if possible) via SSH

Does your nationality require an MVV (entry visa) and/or VVR (residence permit)?

Yes

Collect documents for MVV/VVR application

Does your nationality require an MVV (entry visa)?

Yes

After you have received your V-number from ISD: Make an appointment with the Dutch embassy

No

Collect your MVV sticker from the Dutch Embassy

No

Arrange Travel Insurance

Yes

Book your flight/make travel arrangements

Inform the International Service Desk of your arrival date and address in the Netherlands

Travel to the Netherlands!
CONTACT INFORMATION

International Service Desk (ISD)
Heidelberg 8, room 036 - 038A
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