



Knowledge of Dutch Society brochure Information for the permit holders

You have received a permit and will soon be moving to a home in a Municipality. You probably have many questions about the relevant procedures and you would like to know what is in store for you in the first few months in the Municipality.

This brochure provides you with brief information on the Knowledge of the Dutch Society training (KNM training) offered to you by the COA. This training is part of the programme “preparation for civic integration” which the COA offers you. In addition, you will find information about six important subjects dealt with during the Knowledge of the Dutch Society training:

- your own accountability
- practical organizational matters for moving into the Municipality
- living in the Netherlands
- work and income
- duty to integrate
- health care in the Netherlands.

Why is it important to start the preparation for civic integration at the COA?

You may have a great deal of time in the reception centre. In that case, preparing your civic integration into Dutch society is a useful way of spending your day that does not involve any costs and that reaps you benefits at a later date. If you start with the COA, you will already speak some Dutch by the time you move to the Municipality. You will also be familiar with the various institutes you will be dealing with. You will know which steps to take and are soundly prepared for the first few months of your residence in the Municipality.

What does the COA do for you?

The COA wants to help you by teaching you how to take care of the main matters yourself. Permit holders often need practical information about the Netherlands. For instance, about health care, work, income, housing and manners in the Netherlands. And about the duties each newcomer has: civic integration.

COA's Knowledge of the Dutch Society (KNM) training provides you with sufficient practical knowledge to prepare your residence in the Municipality.

Your own accountability

The Dutch bring their own affairs in order. This is an important principle in Dutch society. Terms such as your own responsibility and your own initiative are important to the Dutch. Therefore, these two terms are the main theme in COA's KNM training.



Practical organizational matters for moving into the Municipality

The COA is looking for a suitable home for you in the area of the reception centre where you are currently residing. As soon as they have found a suitable home for you, you will sign a tenancy contract with a housing corporation. After signing the tenancy contract, you have two weeks to arrange your move.

There are a number of matters that you must have arranged before the home is available. Without these arrangements, your move is virtually impossible:

Proof of identity (residence permit)

Are you in possession of a valid residence permit? All persons over 14 years of age must be in possession of a valid proof of identity. The police may ask you to show your identification. If you cannot show them proof your identity, you may be taken to the police station where your identity will be checked. You may also be fined if you cannot show them proof of identity.

Employers must check the identity of their employees. This is why you have to show a valid proof of identity when you start work somewhere. You will also have to identify yourself before you can receive medical care. This obligation to show identification for health care applies to everyone, including minors below the age of 14. It is therefore recommended that you and your underage children arrange to have a valid residence permit as soon as possible. The COA staff at the reception centre will instruct you about this.

Registration into the municipal personal records database (BRP) and personal identifier

Have you registered with the Municipality in which you are residing? As a resident of the Netherlands, you must be registered in the municipal personal records database (BRP). In addition, you must have a personal identifier (BSN). This BSN is a unique personal registration number for everyone who is registered in the BRP. You need this number in order to work. You will also need this number for all applications you file with governmental agencies such as for child allowance and rent benefits. Read more about this in the BRP registration brochure.

Bank account

Everybody in the Netherlands has a bank account and an accompanying bank card with PIN code. You may choose which bank to open an account with. Without your own bank account, you cannot receive any monies, such as wages, benefits, child allowance or other allowances. In order to open a bank account, you must show a valid residence permit and have a BSN number. If you do not have your own bank account yet, arrange to make an appointment with the bank of your choice soon. Otherwise, you cannot receive any income from the Municipality and without income you cannot buy any food or pay any rent.

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Living in the Netherlands

The low-rent homes in the Netherlands are rented out by housing corporations. Low-rent homes are cheap homes for people with a low income. These homes are often the property of a housing corporation, with which you will sign a tenancy contract. From that moment, you are the tenant. As a tenant, you must pay the rent and you are responsible for small repairs, cleaning your home and the upkeep of your garden. You will take care of painting or wallpapering the walls, doors and ceilings, the carpet, curtains and furniture. The housing corporation takes care of the larger maintenance.

It is expensive to live in the Netherlands. In addition to the rent and the upkeep of your home, you must pay the costs of utilities: water, electricity and gas. If you do not want to spend too much money on this, you will have to be economical with the utilities. The COA staff will give you more tips on this during the KNM training.

The Netherlands is a densely populated country, with people of various cultures living close together. According to Dutch law, everyone is equal, but that does not mean everyone is the same. Everyone must show consideration for others by not causing any nuisance.

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Work and income

In the Netherlands, everyone must foresee in their own livelihood by working. This applies both to men and women. If you do not succeed, the government will help you find a job.

As long as you have not found a job, you will receive a benefit under the Work and Social Assistance Act (WWB). This benefit allows you to bridge the period until you have found a job. Your benefit is paid by all people working in the Netherlands. They pay taxes and premiums for this. You are obligated to look for all kinds of normal work. Even for jobs that do not directly match your education and experience. Your Municipality can help you with this. If the Municipality notices that you are not doing your best to find a job quickly, they may lower or even discontinue your benefit.

Allowances

If your income is too low to pay all monthly costs you may be entitled to a number of allowances. These are compensations in the costs for care, rent, and child care. You are yourself responsible for the application of these allowances via website www.toeslagen.nl. Here you will also find all information about the compensations. The **child allowance** means that the government is paying part of the costs involved in raising a child. If you are living or working in the Netherlands and have children



younger than 18 years of age, you are probably entitled to child allowance. You will receive the child allowance from the Social Security Bank (SVB). As soon as you have a BSN, you will apply for the child allowance for your children yourself. The COA will discontinue the payment of the financial contribution for your children three months after you have become entitled to child allowance. You can read more about this in the Child Allowance fact sheet.

Do you have underage children and are you receiving child allowance? In many cases you will be entitled to the **child-dependent budget**. The child-dependent budget is an additional compensation from the government in the costs for children up to the age of 18 years. The amount of the child-dependent budget is determined by the family income, number of children and their ages.

In order to apply for the allowances, you will need a DiGid code. This is an electronic code and signature offering access to the website of governmental bodies. You are yourself responsible for applying for a DiGid code.

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Duty to integrate

It is required that you learn the Dutch language. For instance, to do the shopping or to talk to doctors. If you know and understand the language, you can make contact with your neighbours or with the teachers and other parents at your children’s school. If you can read Dutch, you can understand letters received from the government bodies.

The government believes that a certain command of the Dutch language and knowledge of the Dutch society is essential to allowing someone to reside in the Netherlands. If migrants choose to come to the Netherlands, they may be expected to actively participate in society. The government also believes that this applies to people who receive asylum in the Netherlands. Therefore, it has been laid down by law that everyone establishing themselves in the Netherlands must meet the duty to integrate.

This duty to integrate means that you should pass the civic integration exam within three years after obtaining your residence permit. During the exam you must prove that you speak, read, write and understand sufficient Dutch and that you have sufficient knowledge of the Dutch society.

You must arrange and pay for your civic integration yourself. If you do not have enough money for the civic integration course and its exam, you can borrow the money. You can read up on how this works exactly on www.inburgeren.nl.

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Health care

Health care in the Netherlands is governed by the health insurance act.

Basic health insurance and threshold

Everyone working or living in the Netherlands is under legal obligation to have a basic health insurance. This is the same for everyone and covers the costs of family doctor, hospital or pharmacy. The national government determines the contents of the basic health insurance.

All adults have a threshold for the compensation from the basic health insurance. This means that you have to pay part of the health care costs yourself; up to this amount the health insurer will not compensate your costs. This threshold does not apply to everything within the basic health insurance. Your visits to the family doctor, midwifery and maternity care, for instance, fall outside the scope of the threshold.

Additional insurance

The basic insurance compensates a great deal, but not everything. If you need treatment, for instance from a dentist or a physiotherapist, you can take out additional insurance. Of course, this may greatly increase the monthly premium you have to pay for the health care insurance. An additional health care insurance is not required.

Primary and secondary health care

If you need care you can use primary health care without restrictions. This can be a family doctor, a dentist, a psychologist or a general social worker. Primary health care can resolve most health issues. This is cheaper than hospital care.

You can only use **secondary health care** (e.g., a specialized doctor at the hospital) after referral from your family doctor. If you are sick, you must first go to your family doctor and not to the hospital. It is therefore important that you seek a family doctor in the area as soon as you have moved to your home in the Municipality.

Emergency doctor's station and Accident and Emergency department

Emergency doctor's stations are intended for acute questions from patients outside office hours and they offer medical care that cannot wait until the next working day. They are usually first contacted by telephone. When advice per telephone does not suffice, the patient will visit the emergency doctor's station.

The Accident and Emergency department is a specialized hospital section aimed at medical and nursing acute care. You can go to Accident and Emergency after you have become unwell or have sustained injury and have been brought to Accident and Emergency per ambulance. Your family doctor can also refer you to Accident and Emergency. It is not for you to go to Accident and Emergency at your own initiative. Those who report to Accident and Emergency without referral from a family doctor must pay a contribution of 50 EUR.



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