

DUTCH EXPATS HOUSING.
HOME IS WHERE THE HEART IS.

AREA GUIDE

THE COMPLETE EXPAT GUIDE TO

Utrecht

The heart of the Netherlands, literally and figuratively

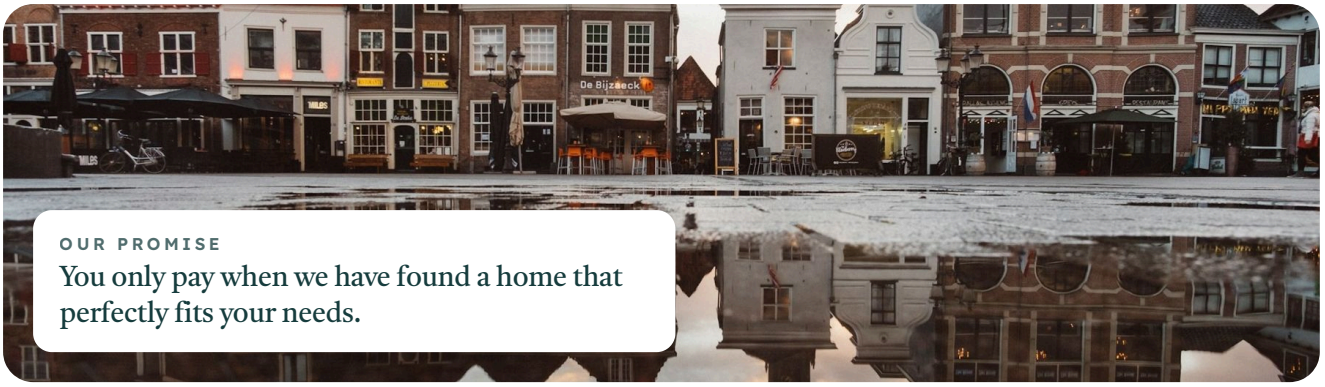
Edition 2026 / 2027 · Neighbourhoods, food, schools, healthcare, sports, cycling and Dutch life

www.dutchexpatshousing.nl

INSIDE THIS GUIDE

Welcome to Utrecht

This guide is written by the team of Dutch Expats Housing. We help internationals find a home in the Netherlands every week, and we put everything we tell our own clients about Utrecht in one place: where to live, where to eat, where your children can go to school, which sports club to join and how to feel at home the Dutch way.



OUR PROMISE
You only pay when we have found a home that perfectly fits your needs.

01 Welcome
02 Neighbourhoods
03 Eat & drink
04 Schools & education
05 Healthcare
06 Sports & clubs
07 Cycling routes
08 Getting around
09 Live like a local
10 Your first 30 days
11 How we help

All information was checked in November 2026. Restaurants, opening hours and rents change; always check the website of a venue before you go.

CHAPTER 01

Welcome to Utrecht

THE CYCLING CAPITAL OF THE WORLD

Utrecht sits right in the middle of the country, and everything revolves around it: Utrecht Centraal is the busiest railway station in the Netherlands. The city combines a medieval centre with unique wharf cellars along the Oudegracht, the tallest church tower in the country and one of the youngest populations in Europe thanks to its big university. Locals cycle everywhere and the green Utrechtse Heuvelrug forest starts just outside the city.

POPULATION	TYPICAL 2-BED RENT	TO AMSTERDAM / SCHIPHOL	BEST FOR
about 375,000	€1,700 to €2,500 p/m	about 27 min / 30 min	Young professionals, families, academics

Why internationals choose Utrecht

- The most central location: every major Dutch city within an hour
- A beautiful historic centre that is still a real living city
- Strong job market: university, UMC Utrecht, ministries, tech and finance
- Consistently ranked among the best cycling cities in the world
- Forests, lakes and castles on the doorstep

Rents in this guide

All rents are indicative monthly rents for unfurnished, mid-market homes in 2026, excluding utilities. Furnished homes and family houses are usually higher.

Your official starting point

International Welcome Centre Utrecht Region (IWCUR): registration, BSN and permits for internationals in one place.

CHAPTER 02

Neighbourhoods

Every neighbourhood in Utrecht has its own character. Here is where our clients love to live, and who each area suits best.

Binnenstad (historic centre)

Couples and young professionals

2-bed €1,800 to €2,600

Living in a canal house with the Dom tower as your neighbour. Wharf terraces along the Oudegracht, independent shops and the station on foot.

LOCAL TIP

Eat on a wharf terrace right at the water level of the Oudegracht: unique in the world.

Wittevrouwen

Young families and professionals

2-bed €1,800 to €2,500

Charming 19th century streets just east of the centre, with the Griftpark, small shops and a strong neighbourhood feel.

LOCAL TIP

Griftpark has a children's farm and outdoor events all summer.

Oost: Oudwijk, Abstede & Watervogelbuurt

Families and UMC / university staff

2-bed €1,900 to €2,800

Elegant houses near the Wilhelminapark, close to the Utrecht Science Park and UMC Utrecht. Green, quiet and very popular.

LOCAL TIP

Take the children to the Wilhelminapark pond and the old tea house on a Sunday morning.

Lombok

Creatives and foodies

2-bed €1,500 to €2,100

Multicultural neighbourhood west of the station, famous for the Kanaalstraat with Turkish and Moroccan bakeries, butchers and grocers.

LOCAL TIP

Buy fresh flatbread on the Kanaalstraat in the morning and olives on the way home.

CHAPTER 02

Neighbourhoods, continued

Oog in Al

Families **2-bed €1,900 to €2,800**

Peaceful neighbourhood along the Leidsche Rijn canal with 1930s family homes and villas, a few minutes by bike from the centre.

LOCAL TIP

Swim, skate or picnic along the canal; in cold winters people skate here.

Tuindorp

Families wanting a garden **2-bed €1,900 to €2,800**

Green 'garden village' in the north with spacious family houses and wide lanes, close to the Noorderpark and the Vecht river.

LOCAL TIP

The start of the beautiful Vecht cycling route is around the corner.

Leidsche Rijn & Vleuten

Families wanting new build homes

2-bed €1,700 to €2,400

The largest new district in the country, with modern homes, plenty of schools and the enormous Máximapark. Fast connection to the centre.

LOCAL TIP

Máximapark is bigger than Central Park in New York: great for cycling and festivals.

Zeist & Bilthoven

Families who love nature **2-bed €1,900 to €3,000+**

Villa villages in the forest east of Utrecht, with castles, heath and woods. Quiet and green, with good connections to the city.

LOCAL TIP

Walk around Slot Zeist and continue straight into the forest.

CHAPTER 03

Eat & drink

From brown cafés to rooftop lunches: the places locals actually go to.

Iconic Utrecht

Winkel van Sinkel OUDEGRACHT	Grand café in the first department store of the Netherlands, with large stone statues on the façade.
Wharf cellars of the Oudegracht CENTRE	Restaurants and bars in medieval storage cellars at water level. Book a table outside on a summer evening.
Broodje Mario CENTRE	Small Italian sandwich stall that has been an Utrecht institution for decades.
Neude library NEUDE	The city library in the old monumental post office, with a café. Beautiful place to work or read.

Dinner & casual

Gys CENTRE	Organic, mostly vegetarian food. Great burgers and salads.
Kanaalstraat LOMBOK	Turkish, Moroccan and Middle Eastern food at good prices.
Twijnstraat & Lijnmarkt CENTRE	Small streets packed with independent restaurants and cafés.

CHAPTER 03

Eat & drink, continued

Bars & brown cafés

Café Ledig Erf TOLSTEEGBRUG	Classic beer café on the corner of two canals, with a big terrace.
Student bars around the Janskerkhof CENTRE	Young, lively and affordable.

Very Dutch, very Utrecht

Flower market Janskerkhof SATURDAY	Buy a bunch of tulips for a few euros, like every Utrechter does on Saturday.
Theehuis Rhijnauwen BUNNIK	Famous pancake house in the forest, the perfect stop on a bike ride along the Kromme Rijn.

Markets

Vredenburg market WEDNESDAY & SATURDAY	The big market in the centre.
Flower market SATURDAY	On the Janskerkhof.
Fabric market (lapjesmarkt) SATURDAY	On the Breedstraat, an Utrecht tradition.

CHAPTER 04

Schools & education

School is compulsory from age 5 and most children start at 4. Subsidised international schools cost a fraction of private schools but have waiting lists, so contact them as soon as your move is confirmed.

International schools

International School Utrecht (ISUtrecht) UTRECHT	Primary and secondary, IB programmes, government subsidised. The main international school for the region.
International schools in Hilversum and Amersfoort REGION	Alternative options within 25 minutes if ISUtrecht has a waiting list.

International or Dutch school?

Staying two or three years? An international school keeps your child's education portable. Staying longer, or with young children? Many expat families choose a local Dutch school: children become fluent within a year and make friends in the neighbourhood. Bilingual secondary schools offer a middle way.

CHAPTER 04

Schools & education, continued

Dutch and bilingual education

Dutch primary schools (basisschool) EVERY NEIGHBOURHOOD	Free and of good quality. Utrecht has a strong choice of school types (Montessori, Dalton, Jenaplan).
Bilingual secondary (TTO) UTRECHT	Several schools offer bilingual education with a Dutch diploma.

Universities & higher education

Utrecht University CENTRE & UTRECHT SCIENCE PARK	Top ranked research university with many English taught programmes.
HU University of Applied Sciences Utrecht UTRECHT SCIENCE PARK	Large applied university.
HKU Utrecht School of the Arts SEVERAL LOCATIONS	Design, music, media and theatre.

Childcare (kinderopvang)

Daycare (kinderdagverblijf) for ages 0 to 4 and after school care (BSO) for ages 4 to 12. Working parents can receive childcare benefit (kinderopvangtoeslag) through the Dutch tax office. Put your child on a waiting list as early as possible.

CHAPTER 05

Healthcare

Hospitals

UMC Utrecht UTRECHT SCIENCE PARK	Academic hospital, including the Wilhelmina Children's Hospital and next to the Princess Máxima Center for children's oncology.
Diakonessenhuis OOST	General hospital close to the centre.
St. Antonius Ziekenhuis LEIDSCHE RIJN & NIEUWEGEIN	Large teaching hospital with top cardiac care.

How Dutch healthcare works

112	The emergency number for police, ambulance and fire brigade.
Huisarts (GP)	Register with a GP close to your home as soon as you have an address. The GP is the gatekeeper: you need a referral for hospital care.
Huisartsenpost	Out of hours GP service for evenings, nights and weekends. Always call first.
Health insurance	Basic insurance (basisverzekering) is mandatory within four months of registering or starting work, and is backdated. Compare policies every year in November and December.
Own risk (eigen risico)	The first part of your yearly medical costs is paid by you. GP visits are free of this.
Dentist & physio	For adults these are only covered by supplementary insurance (aanvullende verzekering).
Apotheek	Pharmacy. Prescriptions from your GP go straight to your registered pharmacy.
Children	The consultatiebureau checks babies and young children and gives vaccinations, free of charge.
Kraamzorg	After giving birth a maternity nurse comes to your home for about a week. Book it early in your pregnancy.

In an emergency always call 112. For urgent medical questions outside office hours call the huisartsenpost of your area.

CHAPTER 06

Sports & clubs

The fastest way to make Dutch friends? Join a club (vereniging). Clubs are run by volunteers, have their own clubhouse with a bar, and the drinks after the match matter as much as the match itself.

Kampong HOCKEY, CRICKET, TENNIS & MORE	One of the largest hockey clubs in the world, with an enormous social and youth programme.
FC Utrecht FOOTBALL (WATCH)	Passionate supporters at Stadion Galgenwaard.
Rowing clubs ROWING	Student clubs and local clubs such as Viking row on the Vecht and the Amsterdam-Rijnkanaal.
Krommerijn swimming pool SWIMMING	Beautiful old outdoor swimming pool near the Kromme Rijn.
De Vechtsebanen ICE SKATING	Indoor ice rink for skating lessons and ice hockey; very Dutch.
Singelloop & Maximapark RUNNING	The Singelloop around the city canal in October is the run of the year.
Utrechtse Heuvelrug MOUNTAIN BIKING & HIKING	Forest trails and mountain bike routes in Zeist, Driebergen and Amerongen.

Tip: the kantine

Members are expected to help out a few times a year, for example behind the bar or as a referee for youth teams. It is the best way to get to know people.

CHAPTER 07

Cycling routes

The Dutch have more bikes than people. These are our favourite rides from Utrecht, from an easy Sunday loop to a proper day out.

25 km one way	**Along the Vecht** From the centre north along the river Vecht past castles and country houses to Maarssen and Breukelen, the village that gave its name to Brooklyn.
15 km loop	**Kromme Rijn & Amelisweerd** Through the forest estate Amelisweerd to the pancake house in Rhijnauwen. A Sunday classic.
40 km loop	**Utrechtse Heuvelrug** Forest, heath and hills (yes, hills) via Zeist and Driebergen.
30 km loop	**Dutch Water Line forts** Along the UNESCO listed forts of the New Dutch Waterline, such as Fort Vechten and Fort Rijnauwen.

Cycling the Dutch way

- Lights front and rear are mandatory after dark.
- Holding your phone while cycling is forbidden and fined.
- Traffic from the right has priority unless signs or 'shark teeth' road markings say otherwise.
- Use two good locks, one of them a chain lock attached to something fixed.
- Buy second hand at a bike shop, or start with a subscription bike (for example Swapfiets) while you settle in.

CHAPTER 08

Getting around

- Utrecht Centraal is the busiest station in the country: direct trains everywhere.
- Under the station square is the world's largest bicycle parking, with space for about 12,500 bikes.
- Trams connect the centre with the Science Park, Nieuwegein and IJsselstein.
- Schiphol is about 30 minutes by direct train.

Day trips from Utrecht

Kasteel de Haar DAY TRIP	The largest castle in the Netherlands, 20 minutes away.
Utrechtse Heuvelrug DAY TRIP	Forest walks, heath and castles.
Amsterdam DAY TRIP	27 minutes by train.

Public transport tips

Always check in and out. Use the NS app and 9292 for journey planning. If you travel by train often, an NS subscription with off-peak discount pays for itself quickly.

Plan bike trips with the free 'knooppunten' (junction) network: numbered signposts that let you link routes together.

CHAPTER 09

Live like a local

Only in Utrecht

Dom tower	At 112 metres the tallest church tower in the Netherlands. Climb the 465 steps for the view.
Cycling capital	Utrecht has bike streets where cars are 'guests'. Learn the hand signals quickly.
Trajectum Lumen	A free light art route through the centre that turns on every evening.
Koningsnacht & Vrijmarkt	The night before King's Day the city fills with music, and the next day becomes one huge free market.

The Utrecht calendar

26 & 27 April	Koningsnacht and the Vrijmarkt, one of the largest free markets in the country
September	Uitfeest: free start of the cultural season
September/October	Netherlands Film Festival
October	Singelloop run
November	Le Guess Who? music festival

National days to know

27 April	Koningsdag (King's Day): wear orange, the whole country is one big street party and flea market
4 & 5 May	Remembrance Day (two minutes of silence at 20:00 on 4 May) and Liberation Day festivals
5 December	Sinterklaas: gifts and poems, the most important children's celebration
31 December	Oud en Nieuw: oliebollen, fireworks and New Year's dives

CHAPTER 09

The Dutch way

Ten words you will hear on day one

Gezellig
Cosy, warm, fun together. The most Dutch word there is; you will hear it every day.

Borrel
Drinks and snacks after work, often on Friday. Say yes to the first invitation.

Lekker
Tasty, but also nice, good or comfortable. 'Lekker weer' means nice weather.

Uitwaaien
Walking in strong wind to clear your head, ideally on the beach.

Doe maar normaal
Just act normal. The Dutch dislike showing off.

Tikkie
A payment request via your banking app. Splitting the bill is completely normal.

Huisarts
Your family doctor and your first stop for every medical question.

Fietsenstalling
Bicycle parking. Never leave your bike outside one near a station.

Gefeliciteerd
Congratulations. At a birthday you congratulate everyone in the room.

Hoi / Doei
Hi / Bye. Informal and used by everybody, even at work.

Dutch habits, explained

Dinner at six	Most Dutch families eat between 18:00 and 19:00. Restaurants are busy early.
The agenda	Social plans are made weeks ahead. Spontaneous visits are rare, so do not take it personally.
Directness	Dutch feedback is honest and to the point. It is meant as respect, not rudeness.
The birthday circle	At home birthdays guests sit in a circle and congratulate the whole family. Bring flowers.
Paying by card	Debit card (PIN) is king. Some shops and restaurants do not accept credit cards.
Shopping hours	Shops usually close around 18:00, with a late shopping evening (koopavond) once a week. Most city centres open on Sunday.
Rain gear, not umbrellas	Wind breaks umbrellas. Buy a proper rain jacket, or rain trousers if you cycle daily.
Waste separation	Separate paper, glass, plastic and organic waste. Your municipality sends a calendar.

CHAPTER 10

Your first 30 days

Print this page and tick the boxes. Our clients get help with almost every step.

- [ ] **Register at the municipality (gemeente)**
  Within 5 days of arrival. You receive your BSN, the number you need for everything.
- [ ] **Apply for DigiD**
  Your digital ID for taxes, healthcare and government websites.
- [ ] **Open a Dutch bank account**
  Needed for your salary, rent and Tikkies. We arrange this with ING.
- [ ] **Take out health insurance**
  Mandatory and backdated to your registration date.
- [ ] **Register with a GP and a dentist**
  Do this before you need one; some practices have waiting lists.
- [ ] **Apply for the 30% ruling**
  If you qualify, your employer applies within four months of your start date.
- [ ] **Set up energy, water and internet**
  Many rental homes come empty, so arrange this before you move in.
- [ ] **Furnish your home**
  Rent a complete furniture package if you do not ship your own.
- [ ] **Get a bike and two locks**
  The fastest way to get around every Dutch city.
- [ ] **Public transport**
  Tap in and out with your contactless bank card (OVpay) or get a personal OV-chipkaart.
- [ ] **Schools and childcare**
  Register early; international schools and popular daycares have waiting lists. Check whether you qualify for childcare benefit (kinderopvangtoeslag).
- [ ] **Driving**
  Check whether you can exchange your driving licence. A short lease car bridges the first months.



CHAPTER 11 · HOW WE HELP

Your new home in Utrecht, found for you.

Our team searches the rental market for you every day, including homes that are not online yet. From the first call to the day you get your keys. And you only pay when we have found your home.

Complete housing search

From intake call to signed contract. Personal search with daily matches, often before homes reach the public portals.

Off-market network

Access to homes from our network of rental agents before they are published.

Viewings & negotiation

We request viewings, prepare your file and write your rental proposal.

Contract check

We explain the Dutch rental contract in English before you sign.

Utilities & internet

Energy, water and wifi arranged through our partner Easy Nuts.

Furniture packages

Move into a fully furnished home with our partner Keypro.

Bank account & 30% ruling

Bank account via ING and the 30% ruling with Tax Globalizers.

Short lease cars & moving

Mobility via Blankert Shortlease and international moving with our partners.

Book a free consultation at www.dutchexpatshousing.nl

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