

Housing allowance application guide 2026

Applying for housing benefit (huurtoeslag) can be confusing, especially if you are new to the Netherlands and unfamiliar with Dutch government systems. While the VU Accommodation team cannot provide personal assistance with individual housing benefit applications, this guide is intended to help you understand the system and prepare you [to apply independently](#).

It explains what housing benefit is, who may be eligible, which steps you need to take after arrival, and where to find reliable information. Please read the information carefully and follow the steps in the order described to help prevent delays, rejections, or the need to repay housing benefit later. All information in this guide can also be found on [the website of the Dutch government](#).

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1. What is housing benefit?

Housing benefit (huurtoeslag) is a monthly financial contribution from the Dutch government to help people with a relatively low income pay their rent. It is administered by the Dutch Tax Authorities (Belastingdienst) and is a standard form of government support used by students, young professionals and other low-income tenants in the Netherlands.

Housing benefit is **not a loan** and does not need to be repaid, provided you apply correctly and keep your information up to date.

The benefit is paid **monthly in advance** directly to your personal bank account; it is not arranged by the university or your housing provider. At the end of the year, the Dutch Tax Authorities check whether the information you provided was correct. If your situation changes during the year – for example if your income changes or you move to a different address – you must update your details. If changes are not reported in time, you may be required to repay (part of) the housing benefit you received.

Please note that in different documents the terms housing benefit, housing subsidy, housing allowance, and rental allowance are used interchangeably. All of these refer to the same Dutch government contribution towards your rent.

2. Can I apply for housing benefit?

Whether you can apply for housing benefit depends on several basic conditions set by the Dutch government. The list below provides an overview of the most important requirements. You do not need to meet all of these conditions when you start reading this guide, but you must meet them before you can [submit an application](#).

In general, you may be eligible to apply for housing benefit if:

- You are 18 years or older*
- You have a signed rental contract
- You live in independent accommodation (see section 3)
- Your income and savings are below the limits set by the Dutch government
- You are registered at the municipality and have a BSN (citizen service number)
- You have a DigiD, the Dutch digital login system used for government services (see section 8).

**For students under 21, special rules apply which may affect eligibility depending on the type of accommodation and rent amount. Please see section 5 for more information*

3. Independent accommodation

One of the most important requirements for housing benefit is that you live in **independent accommodation**. This term has a specific legal meaning in the Netherlands and does not simply refer to living on your own.

Your accommodation is considered independent **only if** you have your own front door and do **not** share essential facilities with other tenants. This means that you must have:

- Your **own front door** (not shared with others)
- A **private kitchen** (not shared)
- A **private bathroom** (not shared)

If you share a kitchen or bathroom with other students, you are **normally not eligible** for housing benefit.*

In some cases, specific **University Housing rooms have been granted an official exception to this rule. This means that, even though certain facilities may be shared, these particular rooms can still be eligible for housing benefit. Eligibility is assessed per **individual room and rental contract**, not per building.*

*Whether a room is eligible is clearly stated in the **Room University Housing booking system**. If a room is not marked as eligible in this system, it should be assumed that housing benefit is not possible. If you are unsure about the eligibility of your room, always contact **your housing provider** before submitting your benefit application.*

4. Eligibility: age, income and savings

In addition to your type of accommodation and rental contract, your eligibility for housing benefit also depends on your **age** and **financial situation**. The Dutch government uses these factors to determine whether you can receive housing benefit and how much you may be entitled to.

Age: Your age can affect whether your accommodation qualifies for housing benefit.

- Students **under the age of 21** fall under the “youth” rules for housing benefit. This means that stricter rent limits may apply, and not all rooms are eligible.
- From the age of **21 onwards**, students are treated as regular adult tenants for housing benefit purposes. This generally makes it easier to qualify for housing benefit for a wider range of accommodation types.

If you are under 21, it is especially important to check carefully whether your room and rent level meet the conditions described in this guide. In the Room University Housing booking system, it is indicated from which age a specific room may be eligible for housing benefit.

Income: eligibility for housing benefit depends partly on your income. Income from part-time work counts as income, regardless of whether it is earned in the Netherlands or abroad. For more information, please see [this section of the website](#).

Savings (assets): your total savings must be below the annual asset [limit set by the Dutch government](#). This includes money held in bank accounts and investments, both in the Netherlands and abroad. These limits are determined yearly and may change.

If you have a registered partner, your income and savings are assessed together. This may affect your eligibility and the amount of housing benefit you can receive.

5. Rent and housing benefit

Your rental contract usually lists different cost components. The most important distinction for housing benefit is between the **basic rent (kale huur)** and **service costs**.

The basic rent (kale huur) is the rent for the room or studio itself. Service costs are additional charges, for example for cleaning, shared electricity, internet or caretaker services.

As of **1 January 2026**, housing benefit is calculated using **only the basic rent (kale huur)**. Service costs are no longer included in the calculation. When applying for housing benefit, you should therefore always use the basic rent amount stated in your rental contract.

From 2026 onwards, there is **no maximum rent limit to apply** for housing benefit. This means that you may still apply even if your rent is relatively high. However, do note that the Dutch government uses a maximum rent amount for the calculation of housing benefit. For more information, please see [this section](#) of the government website.

6. What you need to arrange before applying

If you are new to the Netherlands, you will not be able to apply for housing benefit immediately after arrival. This is because the Dutch government requires several administrative steps to be completed first. These steps apply to everyone living in the Netherlands and are not specific to VU Amsterdam.

Before you can submit a housing benefit application, you must:

- Be **physically present in the Netherlands**
- Have a **signed rental contract** for an eligible room
- Be **registered at the municipality** and have a **BSN (citizen service number)**
- Have **applied for or received a DigiD**, the Dutch digital login system

The following sections explain each of these steps in more detail, in the order in which they usually take place after arrival.

7. Registering at the municipality and getting a BSN

If you plan to stay in the Netherlands for longer than four months, you are required to register at the municipality where you live. During this registration, your residential address is recorded and you receive a **BSN (citizen service number)**. A BSN is needed for most Dutch government services, including housing benefit.

When registering, you usually need:

- A valid passport or ID
- Your signed rental contract

After registering, you will receive your BSN.

Extra considerations:

To apply for housing benefit, you must be registered **at the address where you actually live**. Some students are temporarily unable to register at their address, for example due to short-stay housing or local registration restrictions. In these situations, it may still be possible to get a BSN, but you will **not** be able to apply for housing benefit until you are registered at your residential address.

In the Netherlands, registering at your actual place of residence is a legal requirement. Being registered at a different address, or not being registered at all, may be considered incorrect registration and can have consequences under Dutch law. Sometimes students are offered rental contracts where registration is not permitted; please be aware that such arrangements can affect access to housing benefit and other government services. Registration rules apply regardless of the type of rental contract or the wishes of a landlord.

If you are unsure whether you can register at your address, it is strongly recommended to contact the municipality directly for advice before applying for housing benefit.

8. Applying for DigiD

DigiD is your personal digital login for Dutch government services, including housing benefit. It is linked to your BSN and is required to access online government portals such as *Mijn Toeslagen*. DigiD is personal and cannot be shared.

You can apply for DigiD via www.digid.nl, but only after you have received your BSN. As part of the application process, an activation code is sent by post to your registered address. This is a standard procedure and means that the process can take several days.

It is strongly recommended to apply for DigiD as soon as you receive your BSN, as you will need it to apply for housing benefit and other government services.

9. Applying for housing benefit

Once you have received your **BSN**, activated your **DigiD**, and signed your **rental contract**, you can apply for housing benefit online via www.toeslagen.nl. You will need to log in using your DigiD.

During the application, you will be asked to provide details about your housing situation and your finances. Make sure you have your rental contract ready and enter the correct **basic rent (kale huur)** as stated in your contract. Do not include service costs in this amount.

Before submitting your application, you can use the [trial calculation \(proefberekening\)](#) on the website to estimate how much housing benefit you may receive. Please note that this is only an estimate and does not guarantee entitlement.

It is important that all information you provide is complete and correct. Incorrect or missing information may delay your application, lead to rejection, or result in having to repay housing benefit later if your details are corrected.

10. After you apply: payments and changes

Housing benefit is paid **monthly in advance** based on the information you provide in your application. At the end of the year, the Dutch Tax Authorities recalculate your entitlement using your actual situation over that year. This recalculation is a standard part of the housing benefit system.

It is your responsibility to keep your information up to date in *Mijn Toeslagen*. Please note that you must report changes if:

- Your income changes
- Your rent changes
- You move to a different address

11. Important reminder

Applying for housing benefit is your own responsibility, and you are responsible for ensuring that the information you provide is correct and kept up to date.

If you receive housing benefit while not eligible, or if incorrect information is provided, you may be required to repay the amount received and, in some cases, an additional fine may be imposed.

If you are unsure about the eligibility of your room, please contact your housing provider. For questions about the application process or your personal situation, reach out to the Dutch Tax Authorities directly on +31 555 385 385.

We hope this guide helps you understand the process better. We wish you all the best on your application!