How We Moved to the Netherlands on the DAFT Visa (The Whole Process, Step by Step)

We're Amanda and Glen Sharp. Two semi-retired grandparents who decided we weren't ready to spend our next chapter sitting still in the US.

Portugal was our first plan. On paper it looked perfect. In practice, we hit a wall. The paperwork kept changing under our feet, the timelines stretched on with no clear end, and every time we asked a question the answer was "you'll need a lawyer for that." The legal bills started piling up before we'd even bought a plane ticket. After months of feeling like we were paying experts just to translate our own confusion back to us, we stopped and asked a different question: was there somewhere that actually wanted us?

That's how we found the DAFT visa. And honestly, the difference was night and day. We did almost all of it ourselves. Here is exactly how, in the order we did it, so you can skip the stumbling we did along the way.

A quick note before we start: this is our experience, not legal advice. Rules shift, and your situation may have wrinkles ours didn't. We've linked the official sources throughout so you can always check the current details yourself.

First, what the DAFT visa actually is

DAFT stands for the Dutch American Friendship Treaty, a 1956 trade agreement between the US and the Netherlands. It gives American citizens a remarkably simple path to live and work in the Netherlands as self-employed people. No corporate sponsor, no points system, no salary threshold, and no language requirement. You register a business, set aside a modest amount of capital, and you're eligible for a two-year residence permit that renews.

You can read the official version on the Dutch immigration service site here: IND, residence permit for self-employed persons.

The two big things to understand up front:

It is for self-employment only. You run your own business. You cannot take a salaried job for a Dutch company on this permit. If that's what you want, you'd need a different route entirely.

As US citizens, you are "MVV exempt." That's a mouthful, but it's wonderful news. It means you do not need an entry visa arranged in advance. You can fly over on the standard 90-day Schengen entry and do the whole application from inside the country. No embassy appointments back home, no waiting for permission to even arrive.

What to do before you leave the US

This is the part we wish someone had grabbed us by the shoulders about. A few things are far easier to handle on American soil, and forgetting them means expensive transatlantic headaches later.

Get your documents apostilled. An apostille is an official stamp that makes a US document valid abroad. You'll want your birth certificates apostilled, and your marriage certificate too if you're moving as a couple like we did. You request these through the office of the Secretary of State in the state that issued the document. Do this before you fly. Trying to do it from Europe is slow and miserable.

Sort out interim health coverage. You cannot get Dutch health insurance until your residence application is in motion, so there's a gap to bridge. Some travel or nomad insurance policies need to be purchased before you leave the US, so look into this early rather than assuming you'll figure it out on arrival.

Have your savings ready to move. You'll need to transfer money for the capital deposit and living costs. Services like Wise tend to give far better exchange rates than a traditional bank wire, and it's worth setting that up while you still have easy access to your US accounts.

The step-by-step, in the order we did it

Step 1: Land in the Netherlands

You enter visa-free for up to 90 days under the standard Schengen rules. The clock starts now, so the goal is to get the core pieces in place within that window. We treated it like a project with a deadline, because it is one.

Step 2: Secure temporary housing (and start the hunt for permanent)

Here's the honest reality nobody told us: you almost certainly won't walk straight into your forever home. Most people line up around a month of temporary housing first, a short-term rental or furnished apartment, and use it as a base while they search for something permanent.

One important catch to plan around: temporary housing usually will not let you register with the municipality. To get your BSN later (Step 6), you need a real, registerable address, meaning a permanent rental in your own name or a place where the owner gives written permission for you to register there. Plenty of short-term rentals don't allow that. So think of temp housing as your landing pad and your search base, not as the address you'll register with the city. Lock down a registerable address before you reach the municipality step.

We'll be straight with you: housing was the hardest single part of this whole move, harder than any of the visa paperwork. The rental market is tight, and landlords often want proof of Dutch income you don't have yet. Many newcomers prepay several months of rent to make a landlord comfortable. Budget for that possibility and start searching well before you fly.

A good makelaar (the Dutch word for a real estate agent) is worth their weight in gold here. A trusted one can walk you through places over video while you're still in the US, so you don't land completely empty-handed. That said, we found there's no real substitute for being here in person to tour a place, get a feel for the neighborhood, and make a landlord trust you. Our advice: use temporary housing to buy yourself the time to find the right permanent place rather than rushing into the first lease you can get.

Step 3: Submit your application to the IND

The IND is the Immigration and Naturalisation Service, the Dutch equivalent of US immigration. You file the application for a self-employed residence permit under the treaty. The helpful part is that you can submit it before your file is fully complete. You send in the core form and your passport details, and they issue you a tracking number. The remaining supporting documents can follow.

The 2026 application fees are €423 for the main applicant, €254 for a spouse or partner, and €85 per child, per Cardon & Company's 2026 guide. You can also confirm current fees directly on the IND site.

Step 4: Give your biometrics

This is the first thing that happens after you send your application, and it's a full appointment of its own, so book it in and plan your day around it. The IND calls you in to record your biometrics: your fingerprints, a passport photo, and your signature. These get tied to your file and your eventual permit card. Bring your passport and your application or payment confirmation.

You can't get your sticker until this is done, so treat it as the gateway to everything that follows rather than a quick formality.

Step 5: Pick up your residence endorsement sticker

After your biometrics appointment, you collect a residence endorsement sticker (the Dutch call it a verblijfssticker) from an IND desk. This little sticker is more important than it sounds. It grants you your DAFT rights right away, before the final decision: the right to live here, to work as a self-employed person, and to travel in and out of the country freely while your application is processed.

Step 6: Register with the municipality and get your BSN

You make an appointment with your local city hall, the gemeente, to register as a resident. This is the step that requires the real, registerable address from Step 2, not your temporary housing. In return you receive your BSN, a citizen service number that works a bit like a Social Security number. You need it for banking, taxes, insurance, and basically every official thing that follows.

Bring your passport, your apostilled birth certificate (and marriage certificate if relevant), and proof you're allowed to live at the address, which means either your rental contract in your own name or the owner's written consent for you to register there. Some cities, like Amsterdam, now let you walk in without an appointment, but most still want one booked ahead.

Step 7: Register your business with the KvK

The KvK is the Dutch Chamber of Commerce. Every business operating in the Netherlands registers here, and this step comes before the bank, because the bank will want to see your registration. Most DAFT applicants choose an eenmanszaak, a sole proprietorship, also called a ZZP. It's simple and inexpensive, and it suits the kind of small, flexible operation a lot of us are running at this stage of life.

You can only register once you have your BSN, so this naturally falls after the municipality step. The registration fee is around €80, and you book an appointment on the KvK website. Once you're registered, the KvK automatically passes your details to the tax authority, which issues your VAT number a few days later. Official guidance for starting out lives on business.gov.nl, the Dutch government's portal for entrepreneurs.

Step 8: Open a Dutch business bank account

Now that you're registered, you can open the business account that will hold your capital. This is the order that trips people up, so it's worth saying plainly: you generally need your BSN and your KvK registration before a bank will open a business account for you. That's why the bank comes after the Chamber of Commerce, not before.

A heads up from our own experience: traditional Dutch banks can be slow and picky with newcomers, and onboarding sometimes takes a couple of weeks. Many people use fintech banks like Wise or N26, which tend to have faster, more flexible onboarding. Worth researching which option fits your situation before you arrive so you're ready to move the moment your KvK number lands.

Step 9: Deposit your €4,500 and leave it there

The core financial requirement is €4,500 of capital sitting in your Dutch business account, confirmed by the IND's own guidance. This is not a fee. The money stays yours. But it does need to stay in the account throughout your stay, because the IND checks that the capital is still there both at application and at every renewal.

Step 10: Get an opening balance sheet from a Dutch accountant

The IND wants proof that your €4,500 is real and properly accounted for. That proof is an opening balance sheet, prepared and signed by a qualified Dutch accountant or bookkeeper. This is one of the few places we happily paid a professional, because it's required and they do it quickly. It's a far cry from the open-ended legal bills we ran up in Portugal.

Step 11: Complete your application file

Now you send the IND the rest of what they need: your KvK registration extract, your business bank statement showing the deposit, and that signed opening balance sheet. With a complete file, you wait for the decision.

By law the IND has up to 90 days to decide, though plenty of straightforward cases come back faster. When it's approved, you make an appointment to collect your actual residence permit card.

After you're approved (you're not quite done)

Getting the approval letter feels like the finish line. It's really the starting line for being properly set up. A few things matter in your first months.

Arrange Dutch health insurance. Once you live here, you are legally required to take out Dutch basic health insurance, and you must do it within four months. This is straight from the Dutch government: government.nl on health insurance and residence permits. Coverage can apply retroactively to the start of your residence, so don't drag your feet on this one. The standard basic package is the same everywhere by law, but premiums and extras vary by provider.

Run a genuinely active business. This is the single thing that protects your renewal. The IND isn't looking for you to be wildly profitable, but it does want to see real commercial activity. Keep your books, send real invoices, and treat it like the actual business it is.

What renewal and the long term look like

Your first DAFT permit is good for two years. Before it expires, you apply for an extension, and the IND reviews your annual accounts to confirm two things: that the business has been active, and that your €4,500 capital stayed in the business. This is confirmed in the official treaty documentation and the IND's self-employed permit page.

After five years of continuous lawful residence, a bigger door opens. You can apply for permanent residence, which lets you stay indefinitely without tying your status to the business anymore. The requirements, including health insurance and registration in the municipal records, are laid out by the Dutch government here.

Citizenship is also technically possible at that point, but here's the honest caveat for fellow Americans: the Netherlands generally does not allow dual nationality, so naturalizing usually means giving up your US passport. In practice, most Americans we know choose permanent residence instead. It gives you the security and the freedom to stay for good while keeping your US citizenship intact.

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