

## BUYING A HOUSE AS AN EXPAT: FEELING HOME IN EINDHOVEN



Ilji is South Korean and works at ASML as a Mechanical Engineer. She comes from a high-tech region of South Korea where she studied Aerospace Engineering. She happened to meet a Dutch recruiter and now she lives and works in Eindhoven, more than 8,000 km from her homeland. Her second home, she says herself. She has been living in her new home for almost a year now. Strik Creemers & Partners helped her with financial advice. In her story below, you can read how things panned out and how she is doing now.

### **It started with a pizza slice**

We meet Ilji at her new home. It's the first time we actually meet in person. Due to Covid-19, contact so far has been via video calls. She lives in a small, friendly neighbourhood in a bungalow with one bedroom, one bathroom, study and a garden with gazebo. It is very light and spacious and a lot of wood has been used in construction. It's very natural and sustainable - exactly what she was looking for.

Ilji commences: 'I went with a friend to a recruitment event at a university where she studied. At the time, I had been working as a Research Scientist in South Korea. I sat down somewhere in the back with a slice of pizza. Despite having indicated no interest beforehand, I ended up talking to a recruiter from Yacht. His story about Eindhoven's openness and opportunities as a high-tech region, its open culture and life-work balance immediately appealed to me.'

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## **Contract with ASML**

Her interest was piqued. Her resume was submitted with her background details. An hour later, she signed. A contract at ASML followed.

Ilji: 'After graduating, I studied in England at Cranfield University where I did a post-graduate course in Astronautics. But I missed my family. So I decided to return to South Korea.' 'Eindhoven was much more like the area I come from, the way I experience it. I had not planned to come here, but when the opportunity arose to work at ASML, I went for it.'

## **Buying your own home in a different country**

After a year, she decided to take the plunge and start looking into buying a house. At that time, there was speculation of an economic recession due to the uncertainty surrounding Covid-19. The impact of the recession was uncertain and the housing market was frozen. 'Lots of people told me to be careful, but I felt it made sense to buy a house to live in my own place.'

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In her search for a home of her own, she contacted Evert Creemers, financial advisor at Strik Creemers & Partners, for financial advice and to determine what amount she could handle in terms of mortgage.

Ilji: 'One of my contacts at Yacht suggested me to contact Evert from Strik Creemers & Partners. We had to have online calls at the time, due to Covid. He explained everything in English very clearly and he really immersed himself in my personal situation. I could tell from the answers he gave to my questions that he was very knowledgeable about the property market. I felt I could really trust him and he explained things very well, so I was able to make a choice that suited me.'

'In the financial advice we give, we always delve into the person's personal situation. Based on the overall picture and the things that the client says are important to him or her, we create the right insights for them to make informed choices.'

Evert Creemers, financial advisor at Strik Creemers & Partners

## **Luck**

When an advert for the De Kleine Akker project in Eindhoven caught her eye, it totally fitted the bill for her. A project with 14 houses and flats that would be developed sustainably and with reused materials.

Ilji: 'I was one of the lucky ones to be allocated a house. All I needed was a financial check, prepared by Strik Creemers & partners, to show that I had the financing in place to confirm my registration. After a minor delay due to an environmental survey the project got underway, and a year and a half after I applied I got the key to my house.'

Ilji likes her home and the neighbourhood she lives in. Ilji: 'I live in a lovely and safe neighbourhood. I can cycle to work in Veldhoven. Shops and restaurants are nearby, and I

get on well with my neighbours. My neighbour immediately came to help me hang the ceiling lamp.'

### **Tips for other expats**

Ilji found it quite easy to find and buy a house in Eindhoven. What would she say to other expats looking to buy a house in Eindhoven? 'If you are an expat working in Eindhoven and looking to buy a house here, it is important to explore and get a sense of the kind of house and area where you want to live. But make sure you are well prepared, by seeking advice on your financial situation and your options. A professional financial advisor you can really trust makes a big difference.'

### **Feeling at home**

Ilji is very family-oriented. She misses her parents and her brother. Even so, she is beginning to feel at home in Eindhoven 'Now I can travel again, I would like to go back to South Korea once or twice a year to visit family and friends. When I am back home now, I don't feel the same connection as when I lived there. My work and my social life are in Eindhoven now. Every time I arrive at Schiphol Airport or Eindhoven Central Station, this feels like my home away from home.'

In the future, she definitely wants to return to South Korea someday. When, is still an open question. Ilji concludes: 'I live for today, we will see what tomorrow brings.'

Thank you very much for your story, Ilji. On behalf of the team at Strik Creemers & Partners, we wish you the best of luck.

***Are you also an expat looking to buy a house in the Netherlands?  
Contact Evert Creemers or one of our other financial advisors. We  
are happy to help.***