



HANNO

Roadmap

How to Buy a House in the Netherlands?

Your Home Buying Road Map

A. Orientation

How much can you borrow and buy?

- ✓ Set your budget
- ✓ Determine your wishes
- ✓ Go house hunting
- ✓ Hire a broker
- ✓ Get Hanno HypotheekBelofte

B. Bidding

How to make a winning offer?

- ✓ Determine price
- ✓ Start bidding
- ✓ Make your offer attractive
- ✓ Consider cancellation clauses
- ✓ Check purchase agreement

C. Financing

How to get the best mortgage?

- ✓ Get appraisal report
- ✓ Seek tailored financial advice
- ✓ Choose mortgage lender
- ✓ Mortgage arranged
- ✓ Go to the notary

Welcome to Hanno

Our mission: to make you financially happy



✓ Fully independent



✓ Full service



✓ Clear and fast



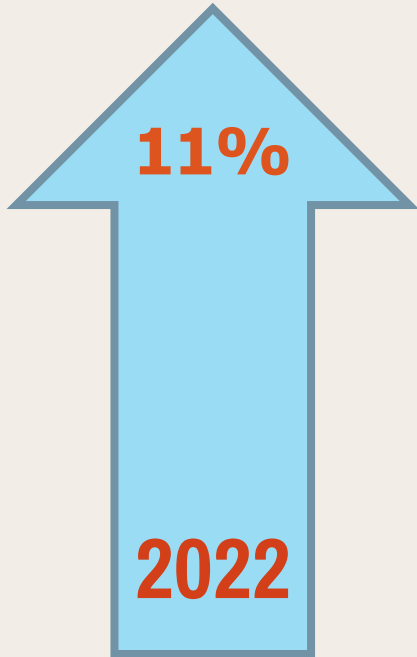
✓ Personal & tailored advice



✓ Competitive fees

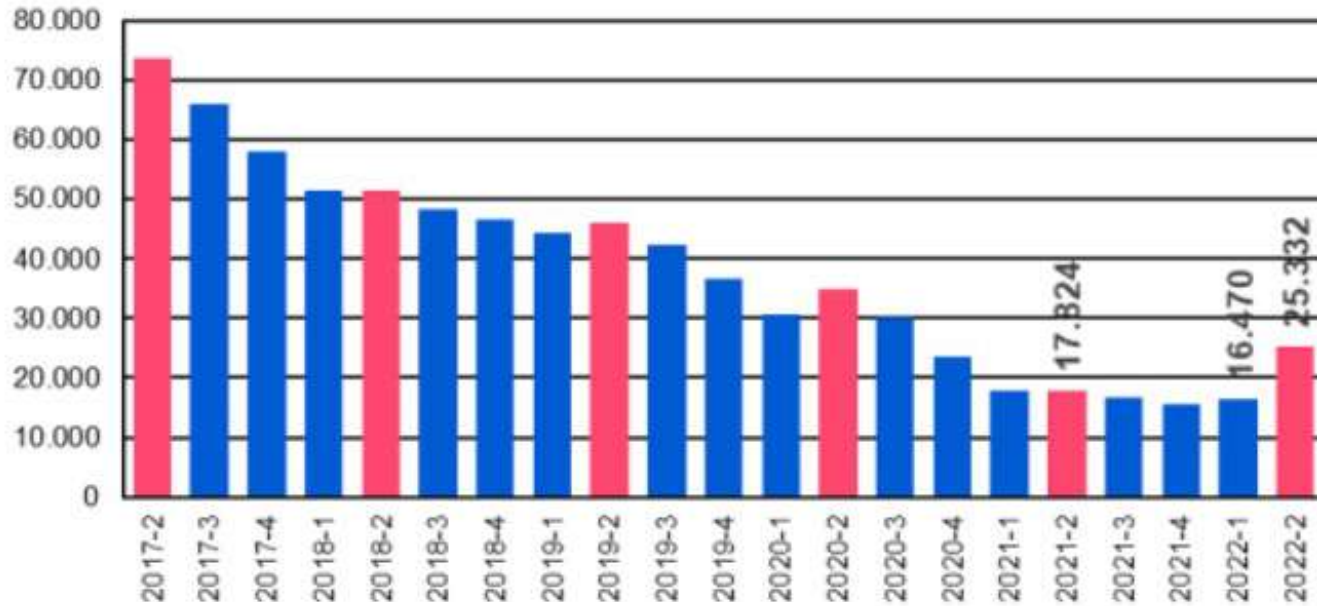
HANNO

The Dutch housing market: Q2 2022 compared to Q2 2021



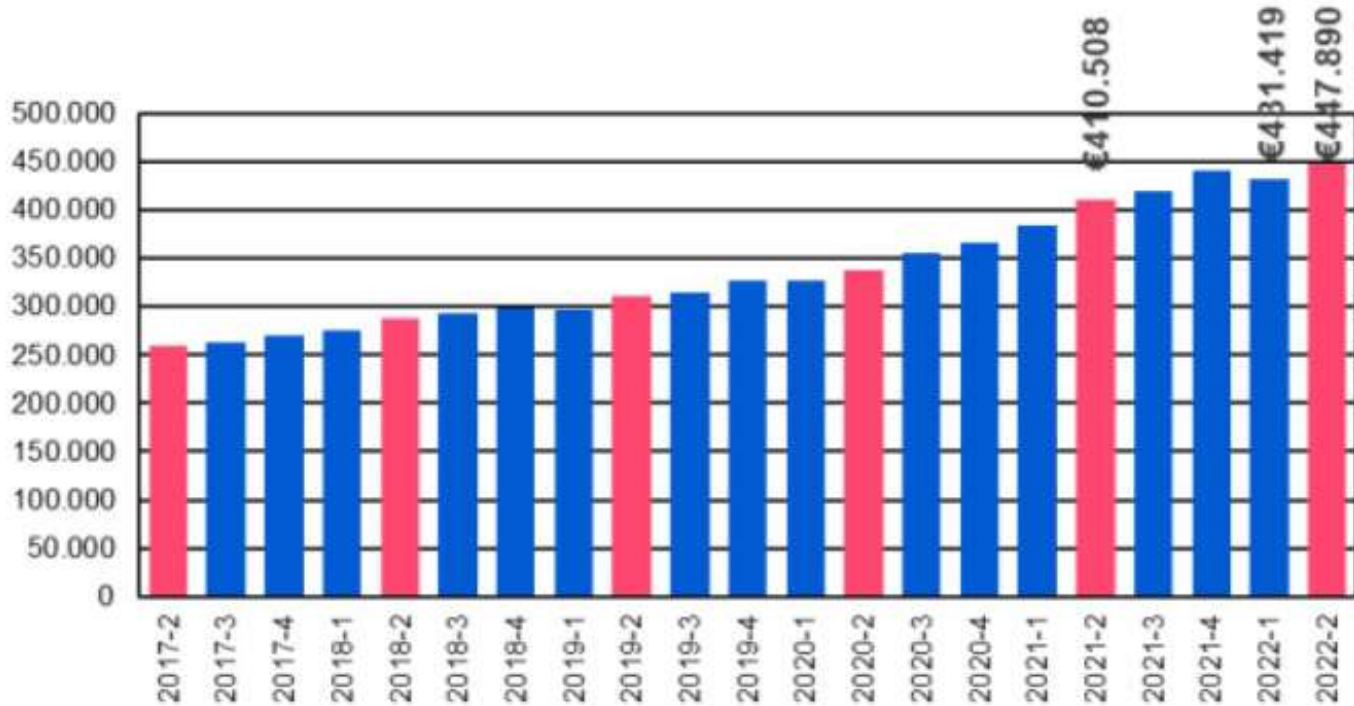
- Market is slightly cooling down
- More houses for sale (+42%), transactions about the same (-1%)
- Average purchase price: € 448,000 (+11%)
- Properties sold above the asking price 80%
- Providers are busy: processing times are longer

Houses for sale



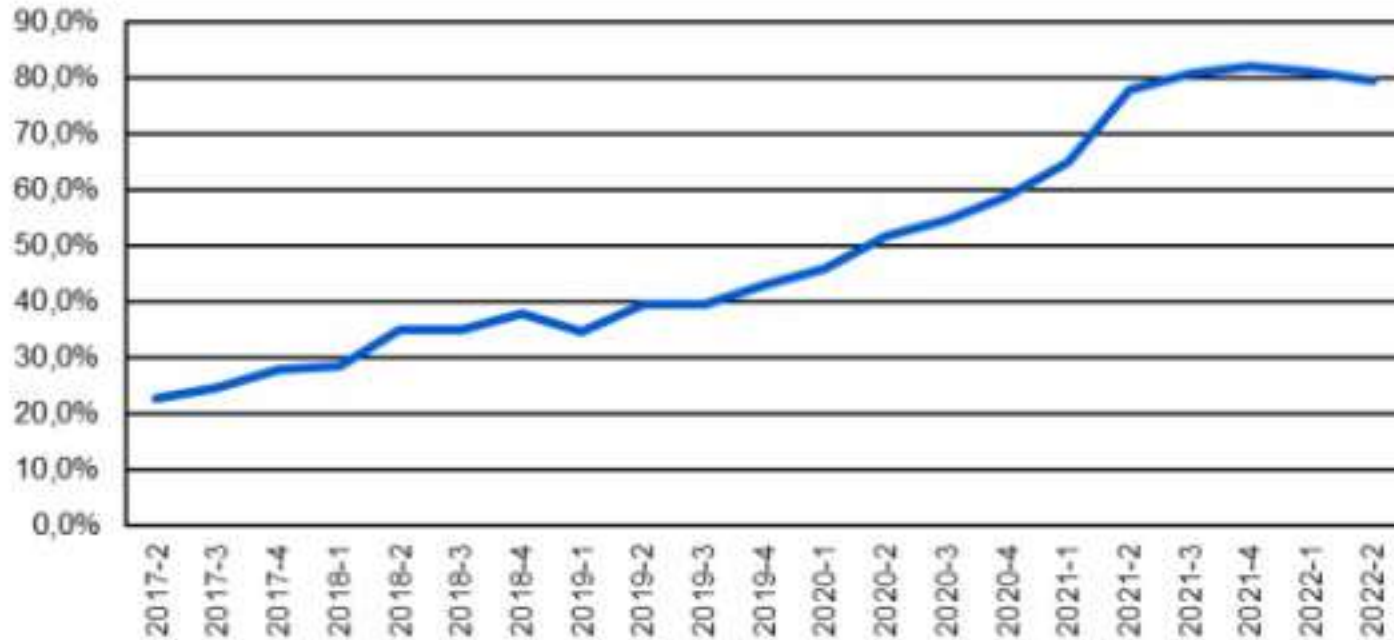
Bron: NVM / brainbay

Purchase price development



Bron: NVM / brainbay

Transactions above initial price



Bron: NVM / brainbay

To buy or not to buy

When to buy

- ✓ High job security
- ✓ You have enough savings
- ✓ More value for money
- ✓ Freedom to renovate
- ✓ Long term investment

When not to buy

- ✓ Low job security
- ✓ Work in corona-affected industry
- ✓ Desire for flexibility
- ✓ No short term risks

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**First find a property,
then arrange the mortgage**

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Set your budget: what can you borrow and buy?



Personal info



Income



Assets



Obligations

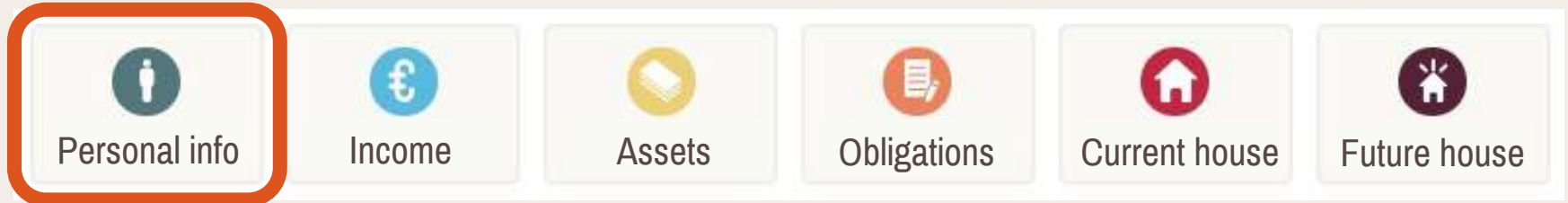


Current house



Future house

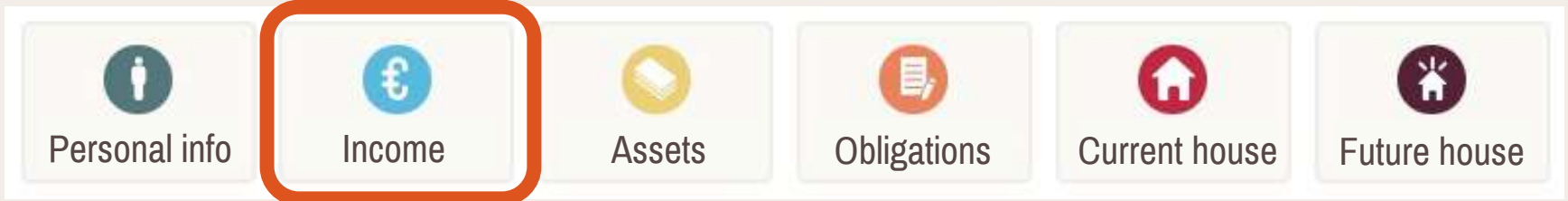
To qualify for a mortgage



For expats

- EU-citizen / permanent work permit / highly skilled employee
- At least six months in the Netherlands
- 'BSN-nummer' (citizen service number)
- The house has to be your formal residence
- Exceptions may apply!

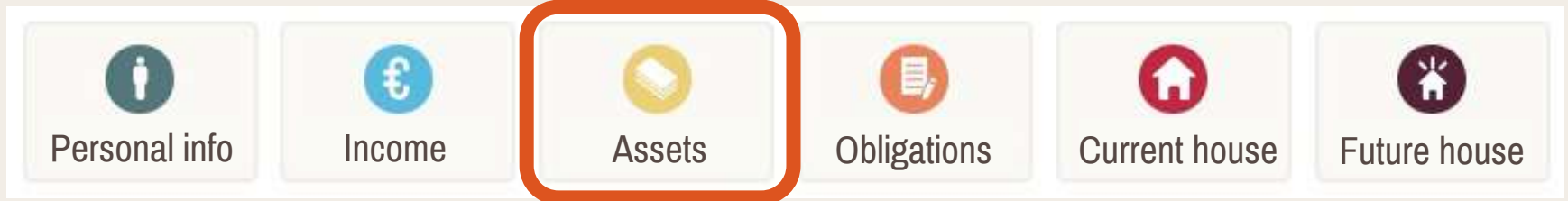
Set your budget: determine your maximum mortgage?



- Stable income
- Couple or single
- Employee: fixed contract
- Entrepreneur: at least 3 years in business

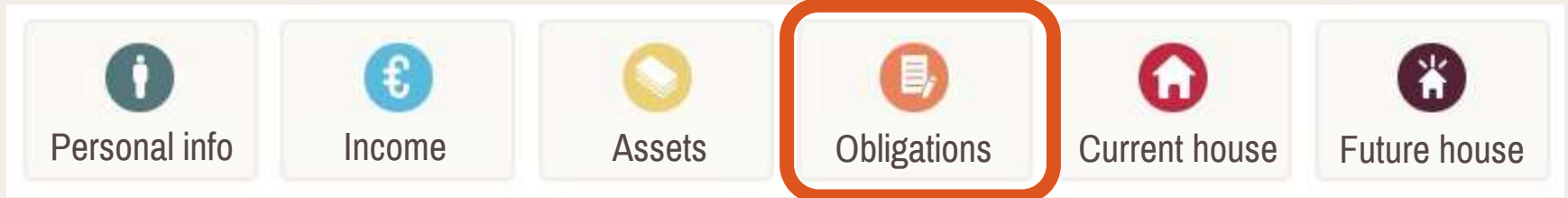
Rule of thumb: borrow up to 4 times your income

To qualify for a mortgage



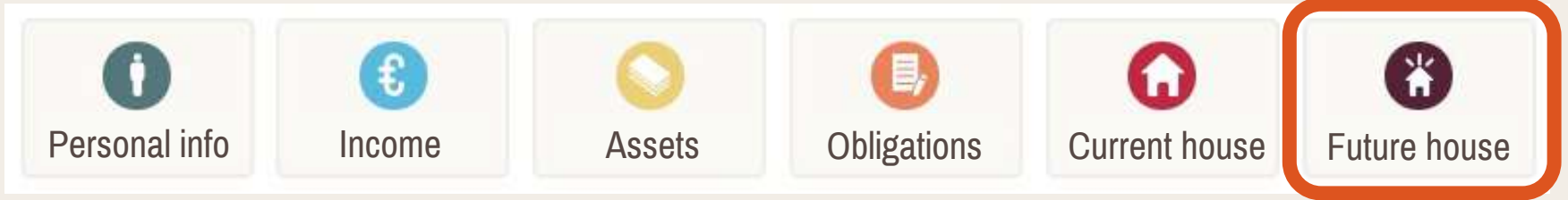
- Own capital: minimal 4 – 6 % of purchasing price *in a Dutch bank account*
 - no more property transfer tax (2%) for first time buyers aged 18 – 35 for homes under 400,000 euros (two buyers and only one aged 18 – 35, the rule applies to his or her share of the house)
 - 8% property transfer tax for investors / buy to let

Set your budget: determine your maximum mortgage?



- Current account debts
- Personal loans
- Credit cards
- Study loans
- Alimony

To qualify for a mortgage



- Asking price
- Registered appraisal value
- Purchase price
- Appraisal value

Set your budget: Price \neq Value

- ✓ Registered appraisal value ('WOZ-waarde')
 - Value according to the local municipality
 - Used by tax authorities
- ✓ Appraisal value ('Taxatiewaarde')
 - Nothing to do with taxes
 - Value stated by an official valuator
 - Leading value for the mortgage provider
- ✓ Asking price ('Vraagprijs')
 - Advertised on e.g. Funda
- ✓ Purchase price ('Koopsom' or 'Koopprijs')
 - What you pay the seller

Set your budget: purchasing & financing costs

✓ Purchasing costs (kosten koper/k.k.)

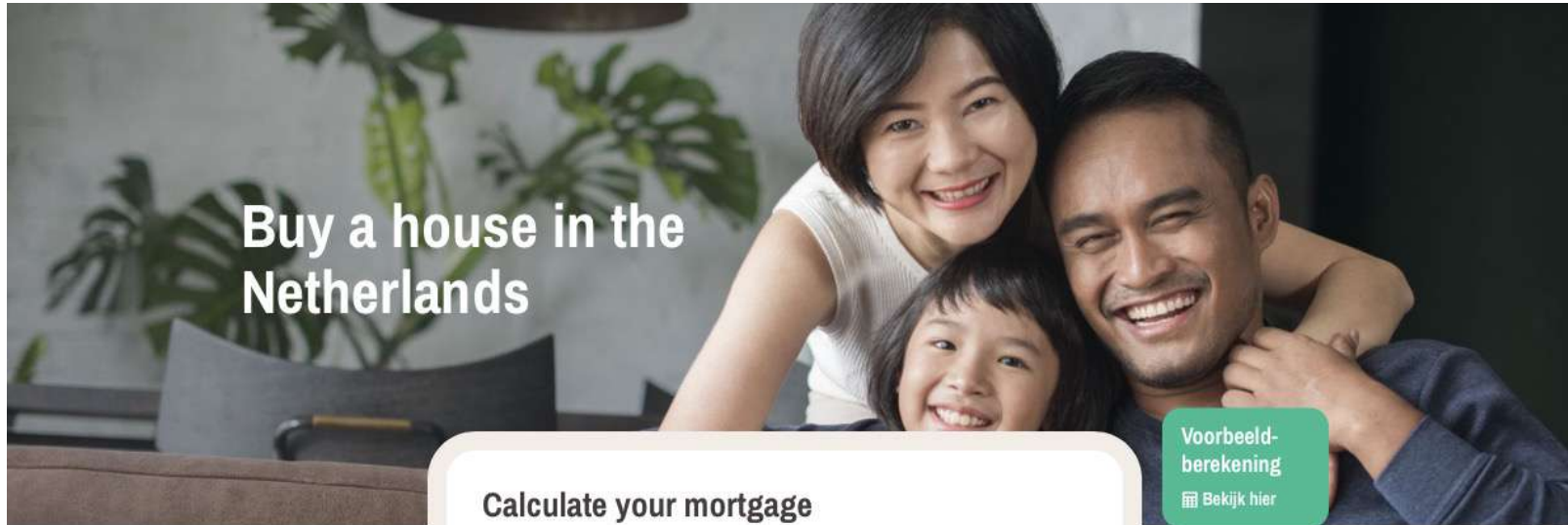
- Transfer tax:
 - 0% for first time buyers aged 18 – 35 for homes < 400,000
 - 2% if the exemption doesn't apply to you
 - 8% for an investment property
- Real estate broker fee: fixed or %
- Construction survey
- Bank guarantee
- Notary: transfer deed

✓ Financing costs

- Valuation fee for the appraisal
- Advice and handling fees
- Dutch National Mortgage Guarantee (NHG)
- Notary: mortgage deed

- Financing costs are in most cases tax deductible

Set your budget → www.hanno.nl/calculate



Buy a house in the Netherlands


Calculate your mortgage

Ik heet en ik wil een .

Voorbeeld-
berekening

 [Bekijk hier](#)

Vragen? Bel

 030 - 208 2010

HANNO

Beste Leon & Judith,

Hierbij het resultaat van jullie hypotheekberekening 

Jullie hypotheek

€ 434.336

Netto per maand

€ 1.427

Ingebracht eigen geld

€ 7.500

Koopsom

€ 450.000

Max hypotheek op inkomen	€ 434.336
Inkomen Leon	46.760
Inkomen Judith	35.450
Creditcard Leon	750
Studieschuld Judith	8.000
Netto per maand	€ 1.427
Rente 2,06% 	746
Aflossing	873
Bruto maandlast	1.618
Belastingteruggave	191
Netto per maand	€ 1.427

Koopsom bestaande bouw	€ 450.000
Overdrachtsbelasting	9.000
Verbouwen	7.500
Advieskosten 	1.795
Bankgarantie 	350
Notaris 	1.101
Aflossing roodstand, leningen en kredieten 	750
Totaal te financieren	€ 470.496
Maximale hypotheek inkomen	434.336
Overwaarde 	49.375
Schenking	25.000
Ingebracht eigen geld	7.500
Saldo (overschot)	€ 45.715

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Determine your wishes & stick to your list

Record your wishes

- Discuss with your partner
- Family situation, now and future (5-10 years)
- Make a written list
- Also write down what you *don't* want
- Discuss it with a real estate agent
- Changed your mind? Re-view your list

✓ **Location, location, location**

✓ **Size**

- Rooms, bathroom, garden/balcony
- M²

✓ **Kind of property**

- Pre-built, new house, self-construction
- Single-family home, apartment
- Style (personal)

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Utrecht +

+ 0 km



funda

904 results

In homes for sale

Save search

Price

From € 350,000

To € 750,000

Neighborhood

2e Daalsebuurt en omgeving, Abstede, B...

NVM open house day

 Show all participants 6

Property type

 House 644 Apartment 250

+ All property types

Days on funda

 Today 5 Since 3 days 12 Since 5 days 31 Since 10 days 105 Since 30 days 255

1 filter Remove filters

x € 350,000 - € 750,000

Order by: Relevance ↓

List Map



Featured by all real estate agents invol...



Featured by Grifhorst Makelaardij Excl...



Featured by Makelaarsland

**Everard Meijsterlaan 52**

3533 CN Utrecht

€ 549,000 k.k.

126 m² / 161 m² • 5 rooms

Punt Makelaars Utrecht

**Slotemaker de Bruinestraat 500**

3515 VM Utrecht

€ 595,000 k.k.

147 m² / 124 m² • 5 rooms

Lauteslager Makelaars

**Roelof Drosthof 42**

3523 KA Utrecht

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Hire a broker ('Makelaar')

Your real estate agent

- ✓ (Local) market knowledge
- ✓ 'Priority lane' to housing market
- ✓ Construction knowledge
- ✓ Enhances your credibility to the seller
- ✓ Negotiating expertise (without your emotions 😊)

Fee

- ✓ 1 to 1,5% / fixed amount (2,500 – 3,500)
- ✓ Discuss no cure-no pay/ initial or break up fee



**Your real estate agent ('aankoopmakelaar') may *not* represent the seller at the same time ('verkoopmakelaar').
You hire an agent exclusively.**

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'Hanno Mortgage Promise'

✓ Peace of mind ✓ Bigger chance ✓ Lower costs

- ✓ Exact possibilities in advance
- ✓ Best mortgage lenders available
- ✓ Withou or limited financial clause
- ✓ Credible and highly attractive bid to the seller
- ✓ Free of charge

→ Ask your Hanno-mortgage advisor
if you meet the requirements

HANNO HYPOTHEEKBELOFTE

Deze samenvatting is uitgegeven aan:

Leon Krijgsman en Willeke Tielman
Eikstraat 14
2466 HA Zeist

Mogelijke hypotheeklening	€ 320.000
Eigen middelen	€ 50.000
Mogelijke koopsom Nieuwbouw	€ 360.000

Meerwerk of verbouwingkosten zijn inbegrepen in de koopsom.

Dit document is een samenvatting met de belangrijkste gegevens uit de Hanno HypotheekBelofte. Let op de documentcode voor de juiste versie van de volledige Hanno HypotheekBelofte.

Lijftijddatum: 8 februari 2019
Documentcode: HQN5ZZF

Meer weten over de Hanno HypotheekBelofte?

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Geldigheid en voorwaarden

De genoemde bedragen in dit certificaat zijn door Hanno berekend op basis van wettelijke normen, de actuele reëlestand en gebaseerd op de door aanvragers aan Hanno versochte gegevens over de persoonlijke situatie waaronder inkomen, financiële verplichtingen, vermogen, eventuele huidige woning en hypotheek op genoemde datum. Bij de bepaling van de mogelijke koopsom is rekening gehouden met bijkomende kosten. Genoemde bedragen kunnen wijzigen door onder meer veranderingen in de persoonlijke situatie; wettelijke tarieven; rentestanden en hypotheek- en aansluitingsvoorwaarden bij hypotheekverstrekkers. Zie www.hanno.nl/voorwaarden voor alle voorwaarden van dit certificaat.

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Determine price – Price indicators

Location, location, location

Compare:

- ✓ Similar homes: Funda and NVM
- ✓ General condition: e.g. renovation needs
- ✓ Other pros and cons

Also important

- ✓ WOZ-value (wozwaardeloket.nl)
- ✓ Price per M² - living area and lot surface
- ✓ Ground lease
- ✓ Apartment: VvE 'Vereniging van eigenaren' co-owners association funding

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Start bidding – smart bidding strategy

How to get your house for the best price?

- Determine:
 1. ultimate price → stick to your budget
 2. opening bid & bidding steps
- ‘Overbidding’: Frequently asking prices are deliberately ‘too’ low:
 - it creates more viewers, more fuzz, more bidders ...
- When in doubt, walk away!

Again: your agent is your friend

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Make your offer attractive

Seduce and convince

- Create goodwill: with the seller *and* his/her broker
- Explain why you want to buy the house
- Make a reasonable offer
- Convince the seller that you are reliable
- Avoid cancellation clauses that you can influence yourself

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Cancellation clauses – only what's really necessary

Cancellation clauses ('ontbindende voorwaarden')

- Your safety net to cancel the purchase agreement without penalties
- Avoids 10% cancellation penalty

Construction survey (not for new houses) ('voorbehoud bouwkundige gebreken')

- Hire an inspection company that can act quickly: ask your broker
- DO NOT make an offer when the seller refuses this survey

Financing clause ('voorbehoud financiering')

- Period of 6-8 weeks to arrange your mortgage

'Hanno Mortgage Promise'

✓ Peace of mind ✓ Bigger chance ✓ Lower costs

- ✓ Higher credibility to the seller
- ✓ Waive of reduce financing clause
- ✓ Mortgage arranged in advance as much as possible
- ✓ Saves 50% of mortgage application time

➔ Free and without obligation at Hanno

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Preliminary purchase agreement ('voorlopig koopcontract')

Preliminary but binding!

- ✓ Not drawn up by a notary, but nonetheless binding after 3-day cooling-off period

Use a standard agreement ('NVM modelovereenkomst')

- ✓ Ask for an English version
- ✓ Make sure the terms and conditions of the purchase are correct
- ✓ When in doubt, DO NOT sign – but ask again
- ✓ Hanno helps – free of charge with your mortgage advice

Three day cooling-off period

- ✓ Cancel the purchase without a 10% penalty

How long do three days last?

Before you receive the preliminary purchase agreement, it takes time to pass your information to the seller, then counting for a 3 day cooling-off period starts.

Signed purchase agreement received on	Cooling-off period ends at 11:59 PM on	Number of days (calendar days)
Monday	Thursday	3
Tuesday	Friday	3
Wednesday	Monday	5
Thursday	Monday	4
Friday	Tuesday	4
Saturday	Tuesday	3
Sunday	Wednesday	3

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What is a mortgage?



Select your interest rate - Actual interest rates

HANNO

Berekenen

Hypotheek

Over Hanno

Expats

Service & contact



Inloggen of registreren

Actuele Hypotheekrente per 23-09-2019

Tarieven voor: Verstrekker: Afloosvorm: Dekkingsgraad: Benodigde hypotheek:

Woningwaarde: NHG?:

Wijzig renteperiodes

	Variabel	1 jaar vast	5 jaar vast	10 jaar vast ^	20 jaar vast
Rabobank GroenHypotheek Annuitair Basis				0.80	
Rabobank GroenHypotheek Annuitair Plus				0.95	
ABN AMRO Budget (incl. huisbank en duurzaamheid)	1.45	1.04	1.12	1.14	1.70
Vista Hypotheken Energielabel-A (incl. nieuwbouw)		1.00	1.02	1.15	1.65
Hypotruster Vrij Leven Hypotheek		0.90	1.01	1.20	1.74
ABN AMRO Woning (incl. huisbank en duurzaamheid)	1.45	1.14	1.22	1.24	1.80
Acadium Bastion	1.45	0.85	1.01	1.25	1.77
Lloyds Bank Hypotheek (1)	1.40	0.90	1.05	1.25	1.80
REAAL Lekker Wonen Hypotheek		0.85	1.22	1.25	1.85
Triodos Bank N.V. Klimaat Plus Hypotheek		1.00	1.15	1.25	1.75
HollandWoont		1.10	1.25	1.25	1.75

Check your personal rate here: www.hanno.nl/interest-rates/

ASN Bank Hypotheek (incl. Duurzaam Wonen)		1.10	1.15	1.28	1.77
Hypotruster Comfort Profijt		1.20	1.25	1.29	1.88
ING Basis (incl. Kort)	1.93	1.19	1.25	1.29	1.83



Mortgage interest is income-tax deductible



Select your interest rate

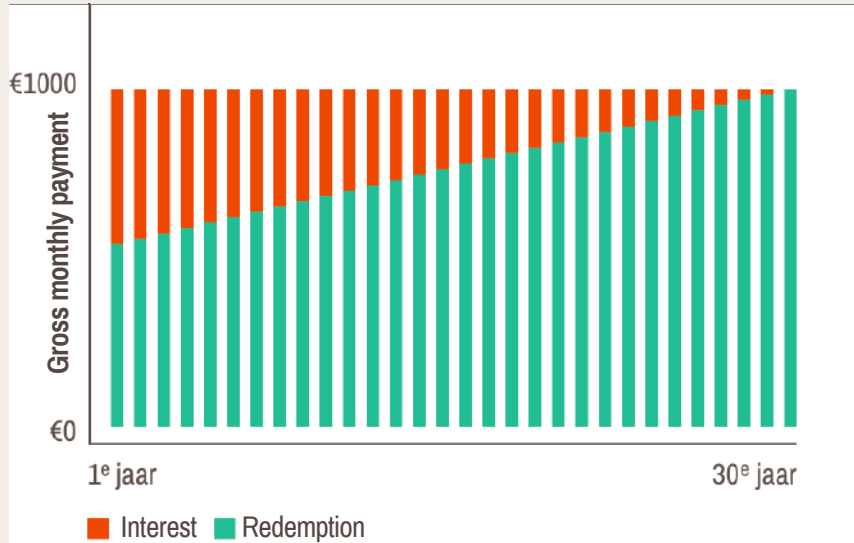
Personal choice

- Loan capacity?
- How long are you going to live in your house?
- Risk sensitivity: can you afford higher interest payments?
- Risk appetite?

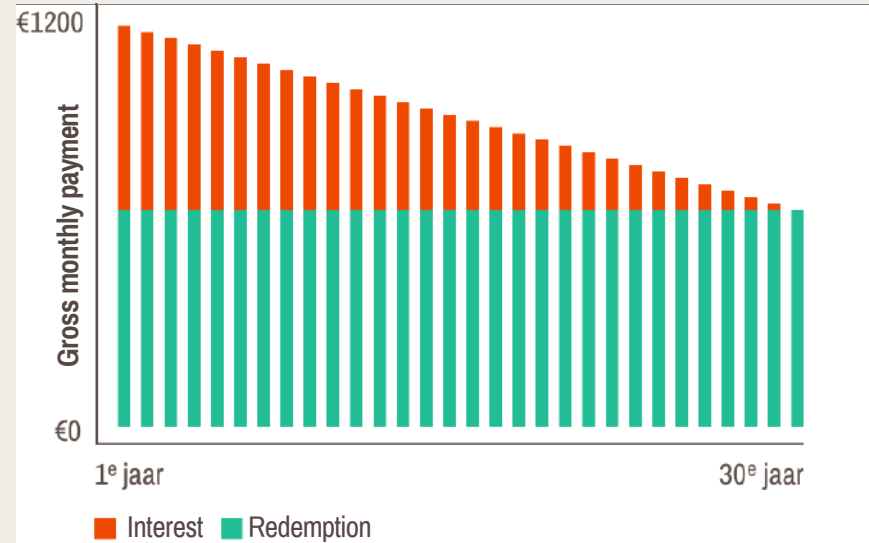
→ Calculate scenario's

Repay your loan

Level payment mortgage (‘annuïtaire hypotheek’)

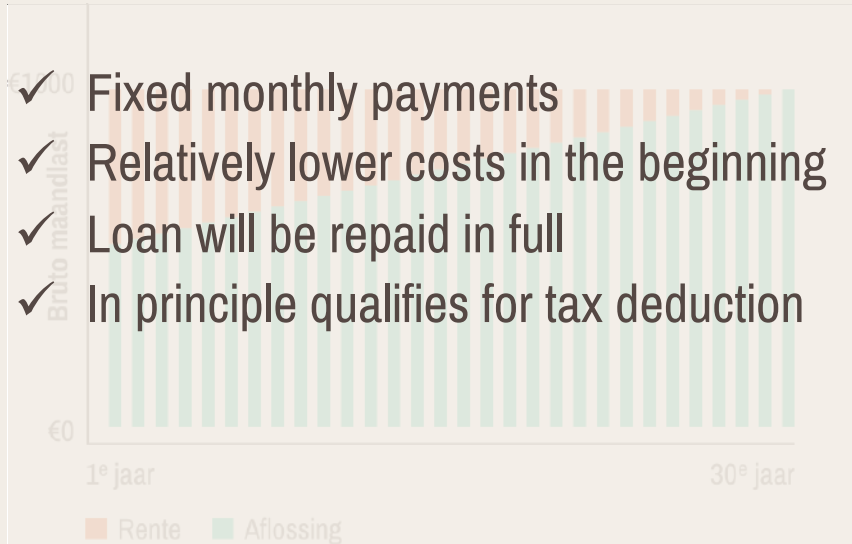


Straight line mortgage (‘lineaire hypotheek’)

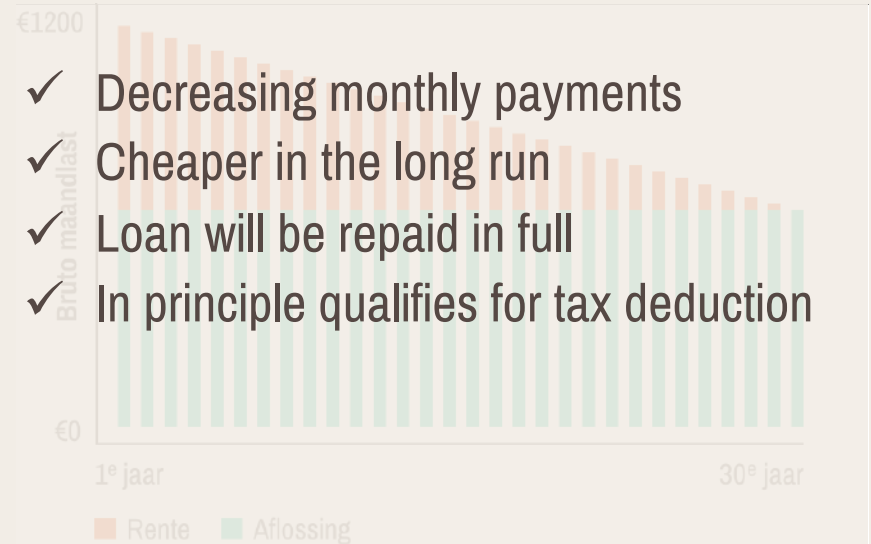


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Level payment mortgage (‘annuïtaire hypotheek’)



Straight line mortgage (‘lineaire hypotheek’)



The Home Buying Road Map

A. Orientation

How much can you borrow and buy?

- ✓ Set your budget
- ✓ Determine your wishes
- ✓ Go house hunting
- ✓ Hire a broker
- ✓ Get Hanno HypotheekBelofte

B. Bidding

How to make a winning offer?

- ✓ Determine price
- ✓ Start bidding
- ✓ Make your offer attractive
- ✓ Consider cancellation clauses
- ✓ Check purchase agreement

C. Financing

How to get the best mortgage?

- ✓ **Get appraisal report**
- ✓ Seek tailored financial advice
- ✓ Choose mortgage lender
- ✓ Mortgage arranged
- ✓ Go to the notary

Make your house more sustainable

Sustainability: lower energy costs, more comfort, better for the environment

- Borrow a little more, pay less
- Prepare on time
- Extra loan capacity in addition to the value of the house
- Up to 106% (maximum of € 25.000), to use for sustainability



Make your house more sustainable

Green mortgages don't exist, green homes do

- Green mortgage interest rates are often misleading
- Green discounts are often out of your own pocket
- However, (more) sustainable mortgage lenders do exist



Get appraisal report

Find a good appraiser – to be able to use appraisal report for mortgage

- Hanno may help to find valuator
- Valuator can only work in his own region
- Make clear arrangements
 - Fee
 - Delivery date: typically 1-2 weeks
 - Renovation work



**Most real estate agents are also valuers.
However they are not allowed to make the valuation report
when involved in the sale or purchase.**

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Mortgage providers in the Netherlands



α.σ.ρ.
de nederlandse
verzekering
maatschappij
voor alle
verzekeringen



BNP PARIBAS



JOUW HYPOTHEEK



sterk geregeld voor nu en later



telliw



Where to get a mortgage?



Your bank

- Sales versus advice
- Combination sale

Your choice

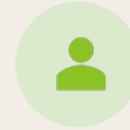
❖ 1 provider



Online – execution only

- No advice fee
- Limited choice
- Do it yourself - in Dutch

❖ 6 providers



Independent advisor

- Fully independent
- Compare rates
- Compare conditions
- Full service

❖ 40+ providers

Hanno!



Bank

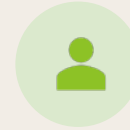
- All banks
- Same rates



Self-service

- Master your own data
- Save time & money

❖ All providers



Independent advisor

- 100% independent
- Personal advice
- Online rates
- Full service

There is more to a mortgage than the interest rate

Offer

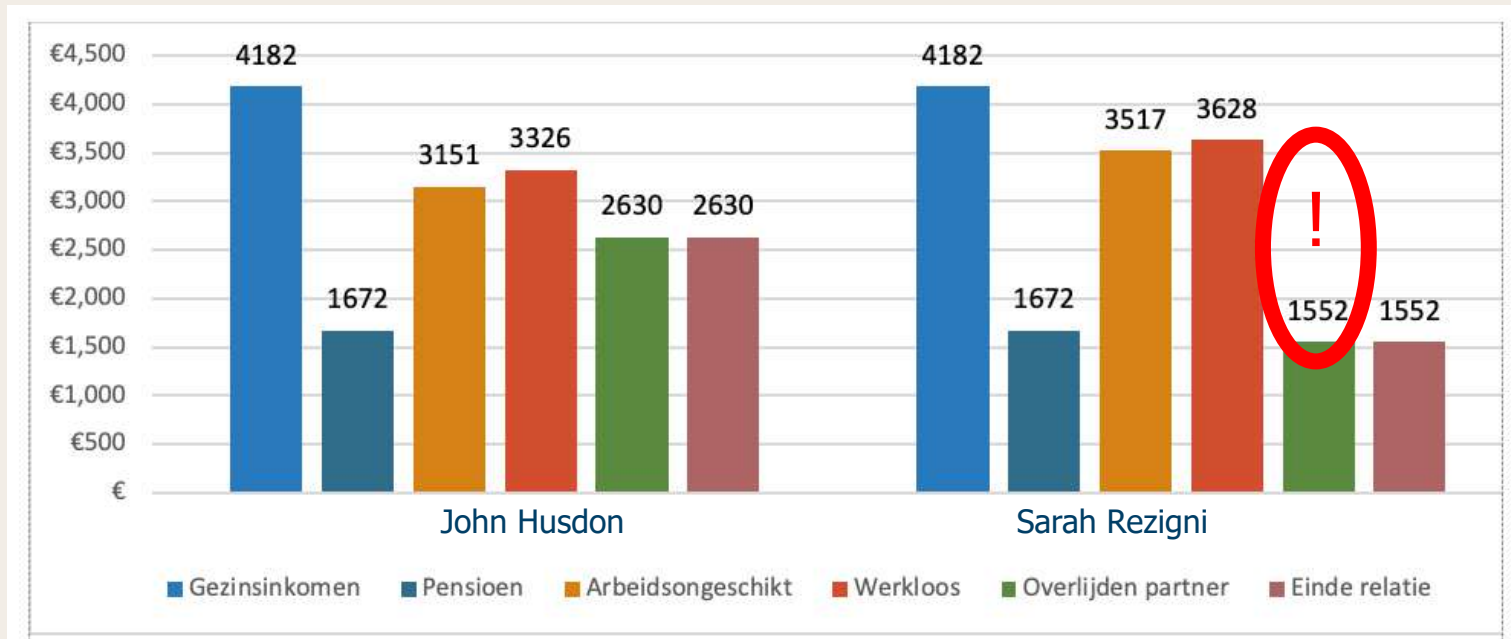
- ✓ Validity term
- ✓ Acceptation terms
- ✓ Interest at transfer date
- ✓ Way of working and processing time
- ✓ Mandatory other products

Conditions

- ✓ Repayment possibilities
- ✓ Renting possibilities
- ✓ Loan-to-value surcharges
- ✓ Institutional reputation

Personal financial plan

Clear overview of your entire financial situation, now and in the future, for better or worse.



Tailored mortgage plan

Hypotheekbedrag
€ 409.000Annuitair
€ 313.194Toetsrente
2,416 % Ruimte Grafiek Fiscaliteit

HANNO

[+ Leningdeel](#)

Vorm	Bedrag	Looptijd	Rente	Rentevast	Daarna	Gedurende	Aftrekbaar	Bruto	
> Banksparen	€ 156.000	360 mnd	2,80 %	240 mnd	5,00 %	120 mnd	240 mnd	€ 641	
> Annuitair	€ 153.000	360 mnd	2,10 %	120 mnd	5,00 %	240 mnd	360 mnd	€ 573	
> Aflossingsvrij	€ 100.000	360 mnd	2,30 %	120 mnd	5,00 %	240 mnd	240 mnd	€ 192	
Totaal	€ 409.000							€ 1.406	

[Jaaroverzicht](#)[Maandoverzicht](#)[Fictieve aflossingen](#)

Maand	Rente	Aftrekbaar	Inleggen/Aflossing	Vermogen	Zekerheden	Erfpacht	Bruto	Fiscaal	Netto	Hypotheek
09-2019	€ 823	€ 823	€ 582	€ 277	€ 0	€ 0	€ 1.406	€ 216	€ 1.189	€ 408.695
01-2020	€ 821	€ 821	€ 585	€ 1.391	€ 0	€ 0	€ 1.406	€ 215	€ 1.191	€ 407.467
01-2021	€ 815	€ 815	€ 591	€ 4.798	€ 0	€ 0	€ 1.406	€ 206	€ 1.199	€ 403.734
01-2022	€ 808	€ 808	€ 598	€ 8.301	€ 0	€ 0	€ 1.406	€ 204	€ 1.202	€ 399.921
01-2023	€ 801	€ 801	€ 605	€ 11.903	€ 0	€ 0	€ 1.406	€ 201	€ 1.204	€ 396.028
Totaal	€ 381.940		€ 326.783		€ 0	€ 0	€ 708.723	€ 64.614	€ 644.109	

[Meer tonen](#)

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Mortgage providers in the Netherlands

43 providers

62 labels

157.000+ product combinations

ABN-AMRO

AEGON

Allianz asn bank

a.s.r.
de nederlandse
verzekering
maatschappij
voor alle
verzekeringen

bijBouwe

BLGwoner

43 providers

Centraal
Beheer

Duitse VOLKSBANK
Hypotheek

HYPO TRUST

ING

62 labels

Jungo

LLOYDS BANK

MUNT
YPOTHEKEN

nationale
mederlingen

NIBC

obvion Rabobank

Reaal

ROBUUST
sterk geregeld voor nu en later

SNS

syntrus | achmea

telli

Triodos Bank

tulp hypotheeken

venn
HYPOTHEKEN

VISTA
hypotheeken

Woonf

Aanbieder ▾

Boetevrij aflossen ▾

Soort rente ▾

Automatische rentedaling ▾

Verlengen ▾

Overbruggingskrediet ▾



ING Hypotheek

€ 1.353

netto eerste maand

✓ Salarisrekening bij geldverstrekker



Centraal Beheer Thuis Hypotheek

€ 1.343

netto eerste maand

obvion

Obvion Compact Hypotheek

€ 1.343

netto eerste maand

RegioBank

RegioBank Budget Hypotheek

€ 1.343

netto eerste maand

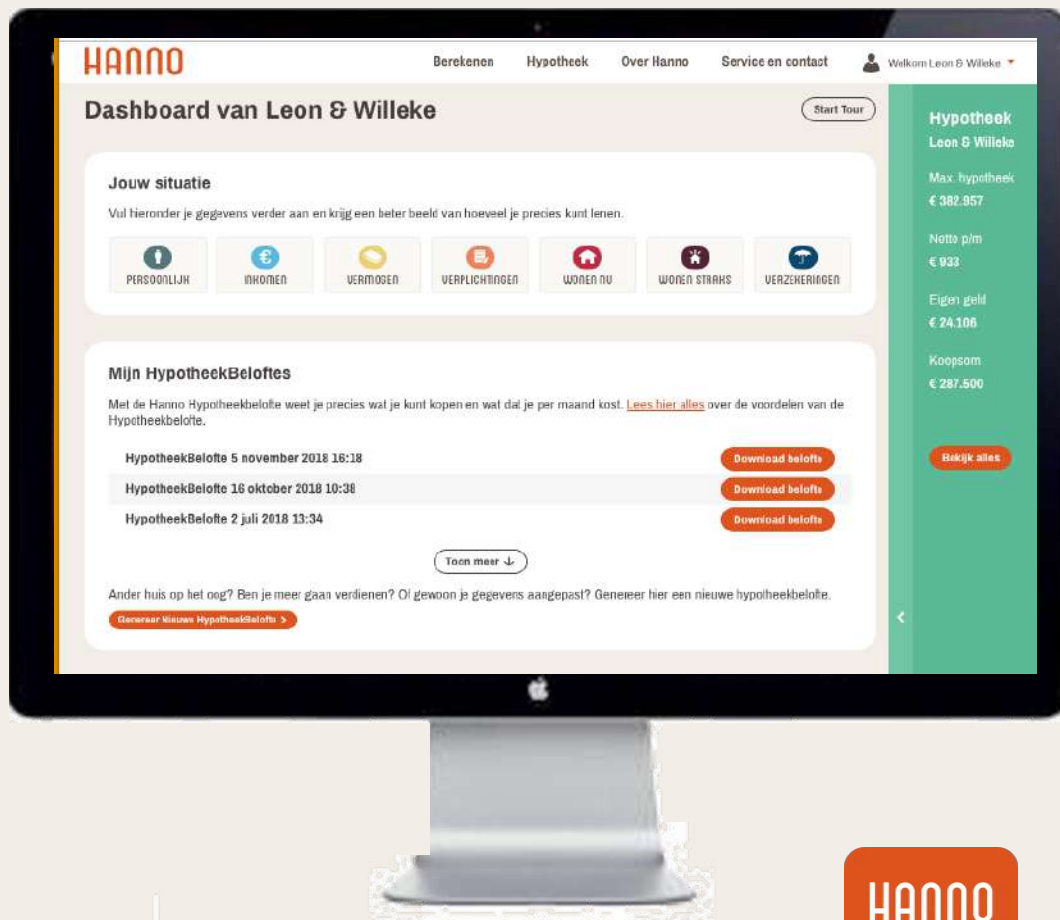


BLG Hypotheek

€ 1.345

netto eerste maand

	meer tonen	meer tonen	meer tonen	meer tonen	meer tonen
Alle eigenschappen	meer tonen	meer tonen	meer tonen	meer tonen	meer tonen
Bruto eerste maand	€ 1.522	€ 1.494	€ 1.495	€ 1.495	€ 1.499
Totale bruto lasten	€ 545.226	€ 533.766	€ 533.672	€ 535.915	€ 535.697
Totale bruto rentelasten	€ 206.571	€ 190.023	€ 189.671	€ 193.061	€ 191.958
Rente	1,86 % - 2,16 %	1,82 % - 1,97 %	1,79 % - 1,99 % ⚠	1,79 % - 1,99 %	1,81 % - 2,01 %
Automatische rentedaling	Na RVP	Tijdens looptijd	Tijdens looptijd	Na RVP	Na RVP
Rente bij passeren	Offertarente	Offertarente	Offertarente	Offertarente	Offertarente
Geldigheid rentevoorstel	6 maanden en 2 weken	4 maanden	3 maanden	3 maanden	3 maanden
Verlengingstermijn	6 maanden	2 maanden	3 maanden	6 maanden	6 maanden
Voorwaarden voldaan	✓ Ja	✗ Nee	✗ Nee	✗ Nee	✗ Nee
Voorwaarden		De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.157 (huidige waarde: € 409.000).	De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.078 (huidige waarde: € 409.000).	De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.078 (huidige waarde: € 409.000).	De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 390.017 (huidige waarde: € 409.000).
Print overzicht	Kies product	Kies product	Kies product	Kies product	Kies product



Where to start:
www.hanno.nl

- ✓ A secure online environment
- ✓ All your information in order
- ✓ Efficient and therefore low cost

Hanno

This is how we get you the best mortgage

100% independent

- ✓ All mortgage lenders
- ✓ 157.000+ mortgages
- ✓ 35.000+ insurances

The best quality

- ✓ Experienced advisors
- ✓ Efficient procedure
- ✓ Ongoing checks

Low fees

- ✓ In your interest
- ✓ No commissions
- ✓ Cost efficient

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- ✓ Go to the notary

Mortgage arranged

Make the deposit ('waarborgsom')

- ✓ Via bank guarantee or own savings

Insurances

- ✓ Household and home insurance
- ✓ Update personal insurances

Check mortgage deed and invoice ('nota van afrekening')

- ✓ Amounts
- ✓ Agreements
- ✓ ...

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Go to the notary

What the notary does for you

- ✓ Property transfer deed
- ✓ Mortgage deed
- ✓ Arranges all payments between parties through a secure account ('derdenrekening')
- ✓ Settles pre-paid local taxes

What Hanno does for you

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HANNO

Welcome at Hanno

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