

An aerial photograph of a Dutch city, likely Utrecht, showing a dense cluster of buildings with red-tiled roofs. A prominent Gothic church tower, the Dom Tower, rises on the right side of the frame. The sky is blue with scattered white clouds. The text 'HANNO' is overlaid in a white sans-serif font on an orange rectangular background in the top center.

HANNO

Handout

Hanno Webinar

How to Buy a House in the Netherlands?

Disclaimer

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Do you have a question? Are on the brick of buying? Or already bought a house? → Contact Hanno right away. We are here to help you!

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 Mortgage Promise

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

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2. The Dutch housing market → page 6
3. How to buy a house in the Netherlands?
 - a. Orientation - What can you borrow and buy? → page 15
 - b. Bidding - How to make a winning offer? → page 33
 - c. Financing - How to get the best mortgage? → page 55
4. Personal questions

1. Today's team



Cees Vernooij
Founder



Bram Bolman
Mortgage expert

Welcome to Hanno

Our mission: to make you financially happy



✓ Fully independent



✓ Full service



✓ Clear and fast



✓ Personal & tailored advice



✓ Competitive fees

HANNO

2. The Dutch housing market

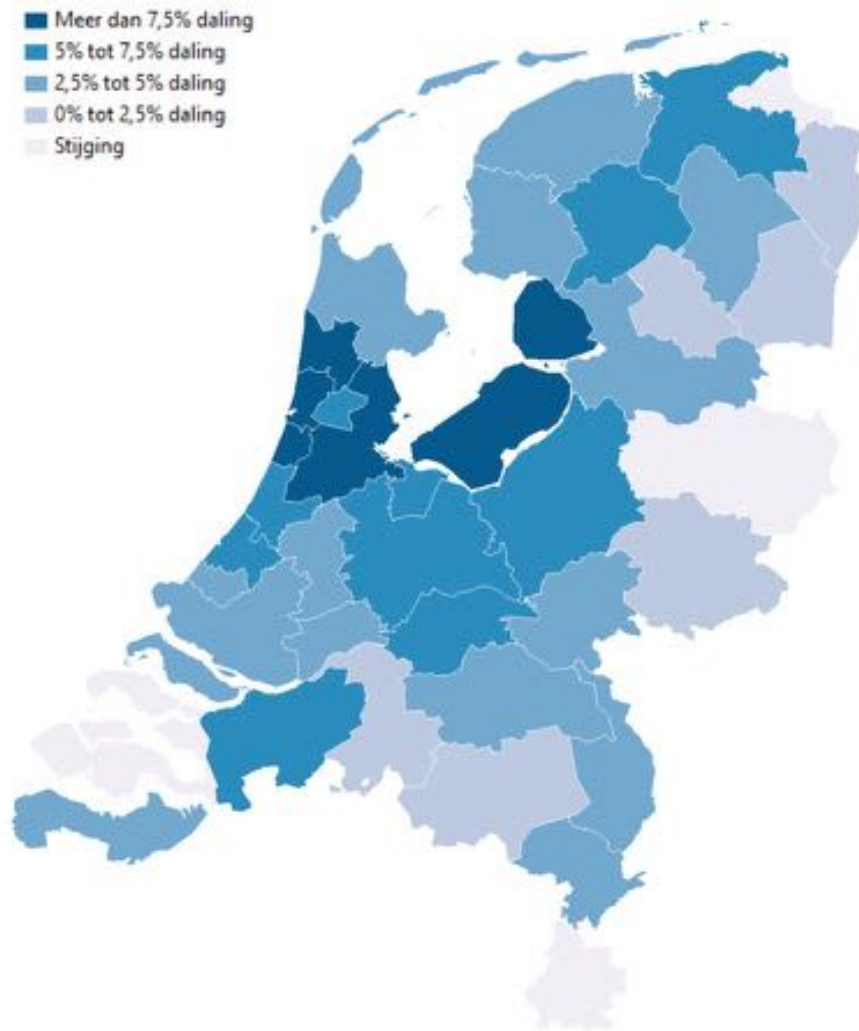
- Market back to 'normal'
- Buyers market
- Average purchase price Q4: € 407,000
- Properties sold above the asking price:
still exists, mainly in lower half of the market
- Sellers have to accommodate to new market conditions



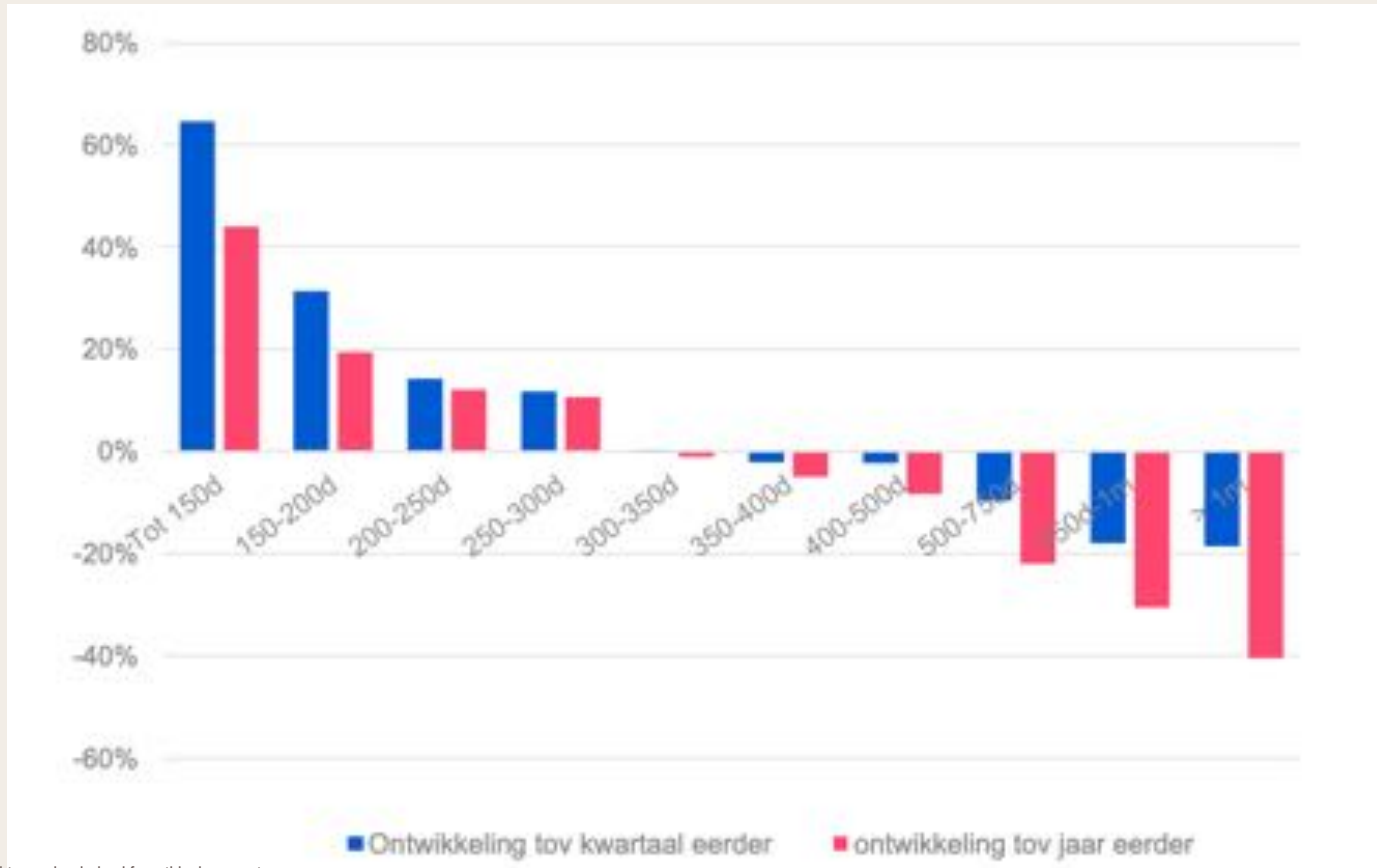
Average transaction price / # transactions



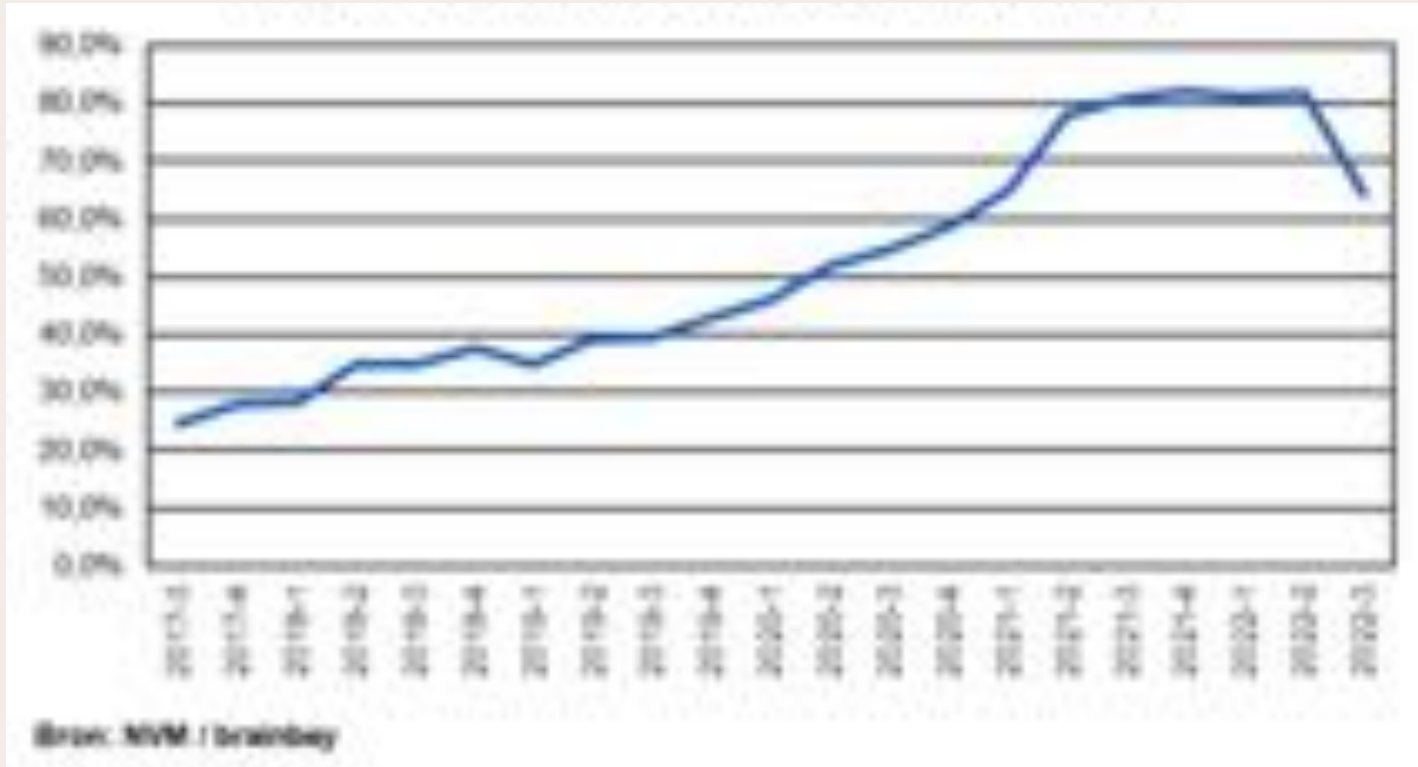
Significant differences per region



Development # transactions by price level



Transactions above initial price



To buy or not to buy

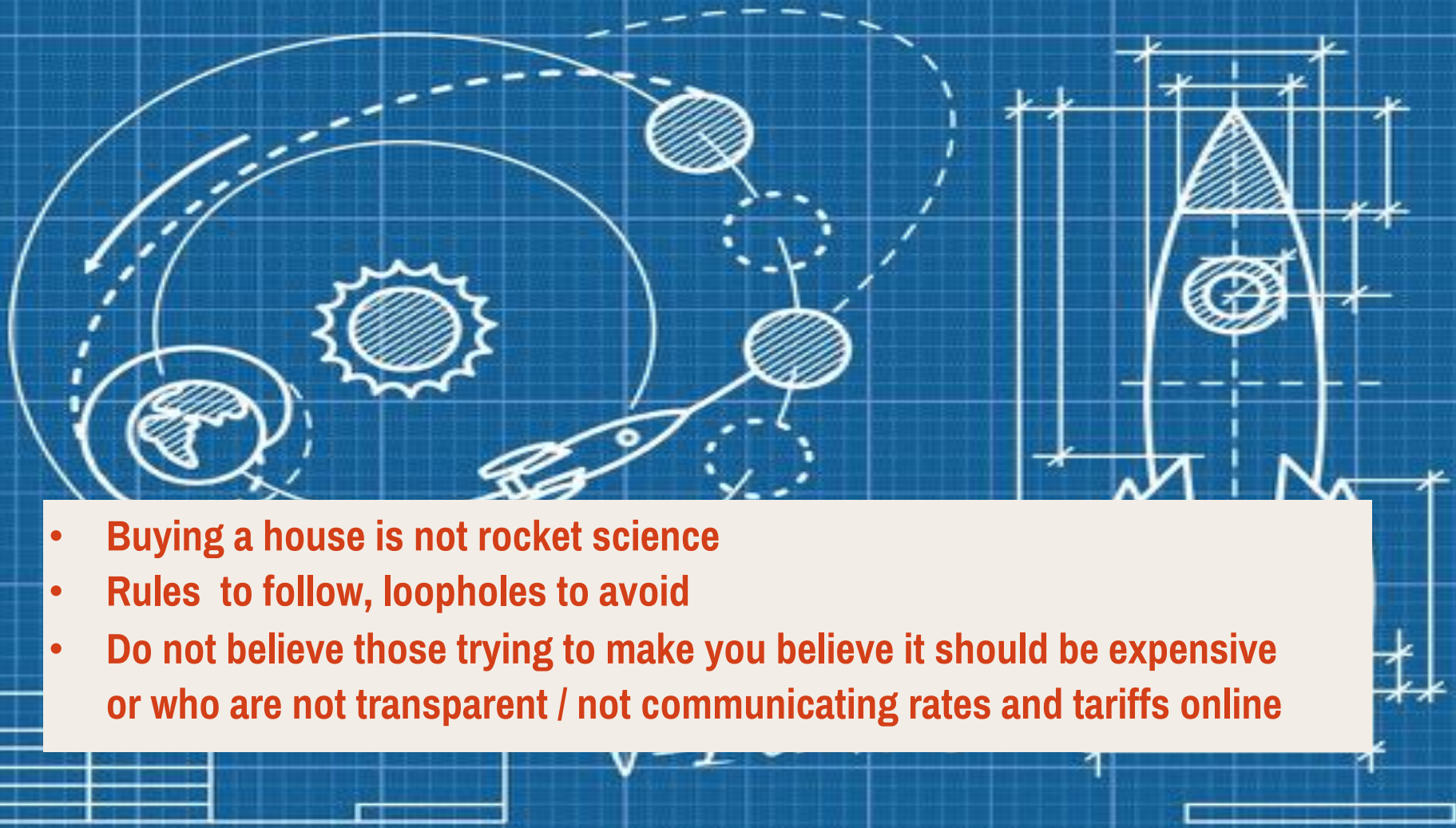
When to buy

- ✓ High job security
- ✓ Enough savings
- ✓ More value for money
- ✓ Freedom to renovate
- ✓ Long term investment
- ✓ > 3 year horizon
- ✓ Invest in energy saving

When not to buy

- ✓ Low job security
- ✓ Work in industry affected by energy crisis / inflation / war Ukraine
- ✓ Desire for flexibility
- ✓ No short term risks
- ✓ < 3 year horizon

- ✓ Window of opportunity: more choice, more negation power, interest rates



- **Buying a house is not rocket science**
- **Rules to follow, loopholes to avoid**
- **Do not believe those trying to make you believe it should be expensive or who are not transparent / not communicating rates and tariffs online**

Buying a house the Dutch way

Most common differences compared to other countries

- ✓ Estate agent: exclusive assignment from a seller or buyer of a property
- ✓ Loan to value: up to 100% of the value of your house
- ✓ Loan to income: very strict government rules on maximum loans and affordability
- ✓ Purchasing/financing costs: +/- 5%, including 2% transfer tax. No VAT applicable
- ✓ Preliminary purchase contract: 3-day cooling-off period
- ✓ Interest rates are non negotiable
- ✓ Mortgage providers: strictly regulated and therefore very bureaucratic
- ✓ Mortgage interest: tax deductible (strict fiscal conditions apply)



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

3. Your Home Buying Road Map: Orientation

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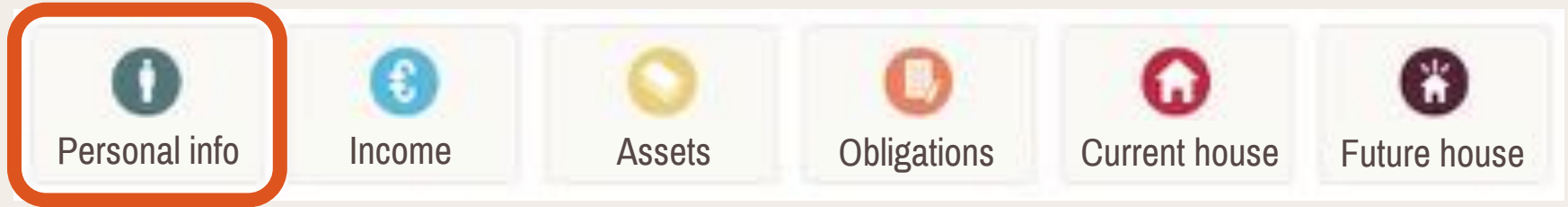
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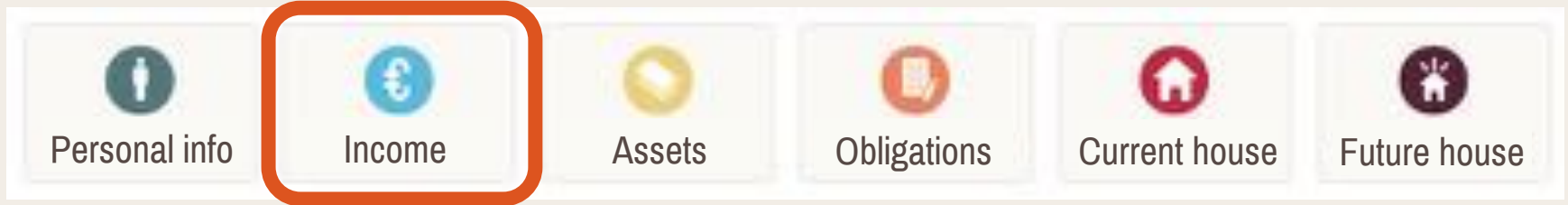
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To qualify for a mortgage



- For expats**
- ✓ EU-citizen | permanent work permit | highly skilled employee
 - ✓ At least six months in the Netherlands (differs per bank)
 - ✓ 'BSN-nummer' (citizen service number)
 - ✓ The house has to be your formal residence
 - Exceptions may apply!

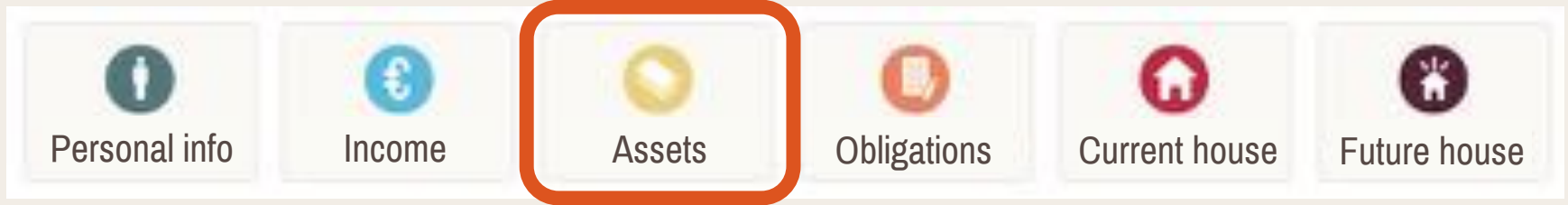
Set your budget: determine your maximum mortgage?



- Stable income – 30%-ruling may lead to extra mortgage possibilities
- Couple or single
- Employee: fixed contract
- Entrepreneur: at least 3 years in business

Rule of thumb: borrow up to 4 - 5 times your gross income

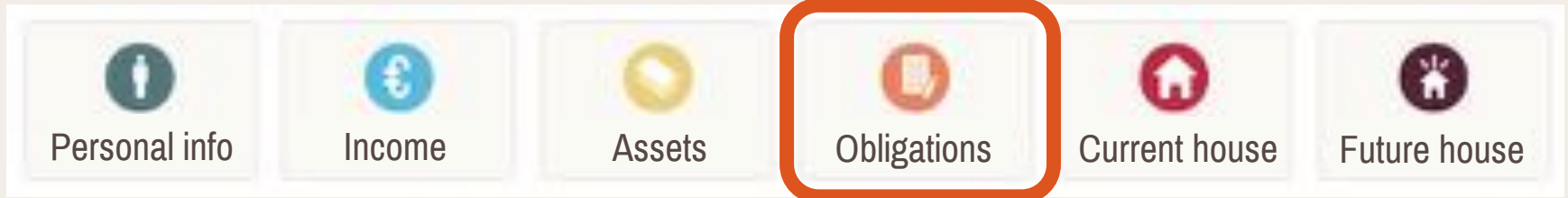
To qualify for a mortgage



- Own capital: minimal 3 – 5 % of purchasing price *in a Dutch bank account*
- This is including 'property transfer tax':
 - 2% 'normal'
 - 0% for: first time buyers | Age < 35 | Transfer price < € 440.000
 - 10,4% for investors / buy to let

Buyer	Sarah	Purush & Aisha
Age	32	36 / 39
Purchase price	€ 350.000	€ 550.000
Transfer tax		€ 11.000
Construction survey	€ 400	€ 400
Real estate agent	€ 6.000	€ 8.000
Notary	€ 1.200	€ 1.200
Hanno Advice fee	€ 2.195	€ 2.495
National mortgage guarantee	€ 2.100	
Valuation	€ 650	€ 650
Total	€ 362.545	€ 573.745
Valuation (= max. mortgage)	€ 350.000	€ 545.000
Own assets	€ 12.545	€ 28.745
% of transaction price	3,6%	5,2%

Set your budget: determine your maximum mortgage?



- Current account debts
- Personal loans
- Credit cards
- Study loans
- Alimony
- This will be checked in official registers!

Set your budget: Price \neq Value

- ✓ Registered appraisal value ('WOZ-waarde')
 - Value according the the local municipality
 - Current year minus 1
 - Used for local property tax
 - Check: www.WOZwaardeloket.nl
- ✓ Asking price ('Vraagprijs')
 - Advertised on e.g. Funda
- ✓ Purchase price ('Koopsom' or 'Koopprijs')
 - What you pay the seller
- ✓ Appraisal value ('Taxatiewaarde')
 - Nothing to do with taxes
 - Value stated by an official valuator
 - Leading value for the mortgage provider

Set your budget: purchasing & financing costs

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

- Transfer tax:
 - 0% for first time buyers aged 18 – 35 for homes < 440,000
 - 2% if the exemption doesn't apply to you
 - 10.4% 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



tax deductible!

Set your budget:

Borrowing to the max vs living to the max

Personal live and spending habits

- ✓ Currently saving
- ✓ How important is your house

Future income development

- ✓ Career
- ✓ New job
- ✓ Family expansion?

Current assets

- ✓ Savings
- ✓ Access Value
- ✓ Donation

Future plans

- ✓ Moving to your home or other country
- ✓ Hobbies
- ✓ World trip
- ✓ ...

Set your budget → www.hanno.nl/calculate



Buy a house in the Netherlands

Calculate your mortgage

Ik heb voornam en ik wil een bestaande woning kopen

Voorbeeld-berekening
Beijk hier

Vragen? Bel
030 - 208 2010

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)

funda

604 results

all submitted that system.

© Tarkenton Press

Price

Source: E. D. Munnich

6. REFERENCES

Statistical analysis

See [Bibliography](#) for complete listing. [Return to top](#)

© 2004 Blackwell Publishing Ltd *Journal of Internal Medicine* 255: 105–112

• **Study all participants.**

Property Type

 Springer

 Apartment

* All property types

Design en finale

 Test

Service 11 days

• **Service 10 days**

Since 10 days

Since 82 days

 [File](#) [Reporting Files](#)

* 410/090-474/000

Order by Catalogue #

15-14

1. **Introduction**

Go house hunting – When in your potential new house ...

Seller and buyer: active information obligation

- Be enthusiastic, yet critical
- Is the provided information correct?
- Legal obligations: like pollution, development plan or ground lease > check with your estate agent!
- Apartment: owners association ('Vereniging van Eigenaren' or 'VvE')
 - Active/not active, current savings and upcoming obligations or plans
- Condition of the building and maintenance: survey or not?

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 – 5,000)
- ✓ 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.**

Ask your estate agent for ...

Housing market is a very local market

- Local m² prices
- Property availability
- Actual market conditions
- Typical 'expat neighbourhoods'
- ...


Example mail
pre-Funda announcement
from broker

FW: New listings 16/10/19 [AD100041-9769419] - Inbox

Message

Delete Archive Reply Reply to All Forward Attachment Move Junk Read/Unread Follow Up Send to OneNote


FW: New listings 16/10/19 [AD100041-9769419]

 **Cees Vernooij** <cees@vernooi.com>
Wednesday, 27 November 2019 at 12:16
Cees Vernooij
[Show Details](#)

Dear Cees and Karin,

Please find the new listings below, these are not visible on Funda yet.
If you are interested, please let me know ASAP, so you I can make an appointment for a viewing before it appears on Funda.

Appartement/flat (galerijflat), Hardenbroek 44 , 3452NK VLEUTEN, Vraagprijs € 275.000 k.k.
De appartementsgebouwen aan de Hardenbroek ademen de sfeer van vroeger tijden. De gevels doen denken aan statige patriciërshuizen, maar bij binnenkomst zie je direct dat het interieur modern-comfortabel is. The best of both worlds, dus, en dat kunnen we eigenlijk ook zeggen over de locatie. In de sfeervolle wijk Vleuterweide met zijn gevarieerde bouw ligt dit complex in de Hoven, dichtbij allerlei voorzieningen (denk winkelcentrum Vleuterweide, kinderopvang, scholen, de Cultuurschool, horeca, openbaar vervoer met bus en trein) maar ook op steenworp afstand van het immense Máximapark, recreatieplas Haarlijn, sportvelden en polders. Dus of je nu houdt van stadse drukte en gezelligheid of de voorkeur geeft aan groene ruimte en rust; beide zijn hier makkelijk te vinden.




Klik op de foto voor meer info.

• Soort object	: Appartement/flat
• Bouwjaar	: 2009
• Ligging	: In woonwijk
• Inhoud	: 280 m ³
• Woonoppervlakte	: 84 m ²
• Totaal aantal kamers	: 3
• Aantal slaapkamers	: 2
• Overig parkeren	: openbaar parkeren
• Energielabel	: Klasse A

Tussenwoning (eengezinswoning), Duivenkamp 375 , 3607BC MAAKSEN, Koopsom € 315.000 k.k.
Beschikbaar voor huurders van Portaal en Mitros t/m 30 oktober 2019. Voordat deze woning op de vrije markt wordt aangeboden krijgen huurders van Portaal en Mitros voorrang om de woning te kopen.

• Soort object	: Tussenwoning
• Bouwjaar	: 1976
• Ligging	: Aan water, in woonwijk
• Inhoud	: 280 m ³
• Woonoppervlakte	: 105 m ²
• Perceeloppervlakte	: 143 m ²
• Totaal aantal kamers	: 5
• Aantal slaapkamers	: 3
• Tuin	: Normaal, zuidwest, 4,50 x 15



Klik op de foto voor meer info.

Hanno Mortgage Promise

✓ Peace of mind ✓ Bigger chance ✓ Lower costs

- ✓ Exact possibilities in advance
- ✓ Best mortgage lenders available
- ✓ Without 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 verbouwingskosten zijn inbegrepen in de koopsom.

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

Uitgavedatum: 8 februari 2019
Documentcode: HQN6ZZF

Meer weten over de Hanno HypotheekBelofte?

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Ge geldigheid en voorwaarden

De genoemde bedragen in dit certificaat zijn door Hanno berekend op basis van wettelijke normen, de actuele rentestand en getaxeerd op de door aanvragers aan Hanno versochte gegevens over de persoonlijke situatie waaronder inkomen, financiële verplichtingen, verslagen, eventuele huidige woning en hypotheek op gemeentelijke datum. Bij de bepaling van de mogelijke koopsom is rekening gehouden met toekomstige kosten. Gemeentelijke bedragen kunnen wijzigen door onder meer veranderingen in de persoonlijke situatie, wettelijke wijzigingen, rentestanden en hypotheek- en aanpakvoorwaarden bij hypotheekverstrekking.

Zie www.hanno.nl/voorwaarden voor alle voorwaarden van dit certificaat.

HANNO
MORTGAGEBELOFTE

Regelt geldzaken
voor leuke mensen

3. Your Home Buying Road Map: Bidding

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

Determine price – Ground lease (erfpacht)

Ground lease: standard is 'Continuous'

- You buy the house and *the right* to use the land. Not the land itself.
- (Bi-)Annual payment for land use ('canon')
- Periodic revision, every 50 – 75 years
- Might be bought off for a certain period of time ('tijdelijk afgekocht tot 20xx')

Actual possibilities / other types

- **Perpetual** ('vastgeklikt'): forever fixed ground rent → limited impact on mortgage
- **Bought off** ('eeuwigdurend afgekocht'): no ground rent obligations: no impact on mortgage and/or house value

Determine price – Ground lease

Temporary ground lease

- Affects value of your house. Even when revision is in 5 or more years.

Rule of thumb

- Buying off ground lease is the most beneficial when buying a house.

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

Smart bidding – What is an offer?

Object

- What's the object you're bidding on?
- With or without moveable property?

Price

- Amount in Euro

Explanation

- Not required but is more convincing
- Do not round off your bid

Transfer date

- Try to be flexible – what does the seller want?

(Cancellation) clauses

- ✓ Financing
- ✓ Structural / maximum amount of repair cost
- ✓ Sell own house first
- ✓ National Mortgage Guarantee
- ✓ ...

Term

- ✓ How long is your bid valid?

Confirmation

- ✓ An email prevents misunderstandings

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

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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HANNO

Regel geldzaken
voor leuke mensen

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

Don't get carried away

- Stick to your plan (wishes and budget)
- Enquire about the sales procedure (in advance)
- Did you make a good (final) offer?
 - Stick to it
 - Refer to the explanation and benefits of your bid
- Don't despair. There are 7 million houses in the Netherlands 😊

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Bid accepted? Take action!

Send an email to confirm

- With all the terms and conditions → See your offer

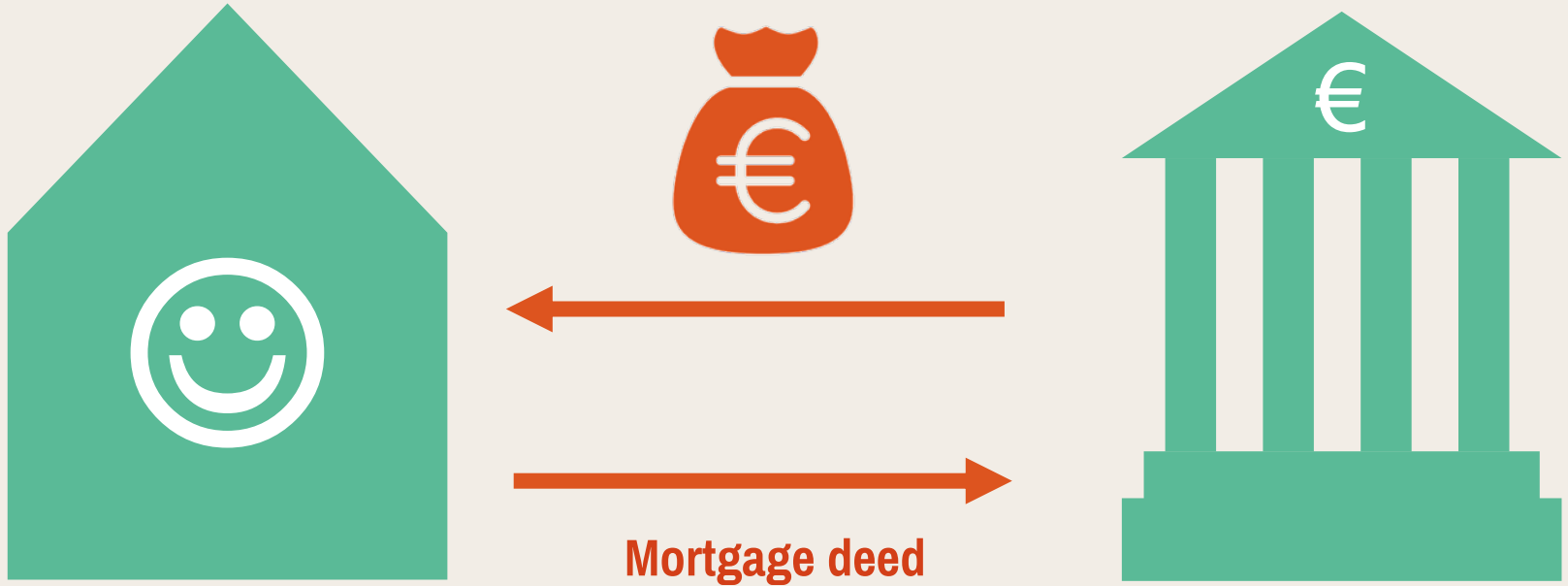
Call in the cavalry

- Inform your financial advisor (Hanno 😊)
- Get an appraisal
- Plan the preliminary purchase agreement
- Choose a notary
 - The notary has to be recorded in the purchase agreement
 - Discuss the fee in advance

Involved parties

- Current home owner or real-estate developer
- Seller broker/agent
- Your real estate broker
- Construction specialist: inspects on necessary repairs or maintenance
- Valuator: appraisal report
- Mortgage advisor and handling agent: Hanno
- Mortgage provider (bank, insurance company, pension fund)
- Notary
- Credit registration agency ('Bureau Krediet Registratie' or 'BKR')
- Dutch National Mortgage Guarantee ('Nationale Hypotheek Garantie' or 'NHG')

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

Taken voor: Verstrekt: Afloosvorm: Deckingsgraad: Benodigde hypotheek:

Nieuwe hypotheek... Alle verstrekkers Annulteren Bereken € 200.000

Woningwaarde: NRG1:

€ 250.000 28

Wijzig renteperiodes

	Variabel	1 jaar vast	5 jaar vast	10 jaar vast =	20 jaar vast
Rabobank GroenHypotheek Annuleren Basis				0.80	
Rabobank GroenHypotheek Annuleren Plus				0.95	
ABN AMRO Budget (incl. fullbank en duurzaamheid)	1.45	1.04	1.12	1.14	1.70
Vesta Hypotheken Energieplus A (incl. duurzaamheid)		1.00	1.02	1.15	1.65
Hypotheek via Leningen Hypotheek		0.90	1.01	1.20	1.74
ABN AMRO Woning (incl. fullbank en duurzaamheid)	1.45	1.14	1.22	1.24	1.80
Academy Station	1.45	0.85	1.01	1.25	1.77
Lloyds Bank Hypotheek (1)	1.40	0.90	1.05	1.25	1.80
REAL (excl. Woning Hypotheek)		0.85	1.22	1.25	1.85
Triodos Bank N.V. Klimaat Plus Hypotheek		1.00	1.15	1.25	1.75
Hollandsche		1.10	1.25	1.25	1.75
ABN AMRO Hypotheek (incl. GroenBank Woning)		1.10	1.15	1.25	1.77
Hypotheek (Control Point)		1.20	1.35	1.29	1.88
Real (excl. Woning Hypotheek)	1.80	1.18	1.25	1.29	1.83
Real (excl. Woning Hypotheek)		1.20	1.15	1.25	1.75

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



Mortgage interest is income-tax deductible



Select your interest rate

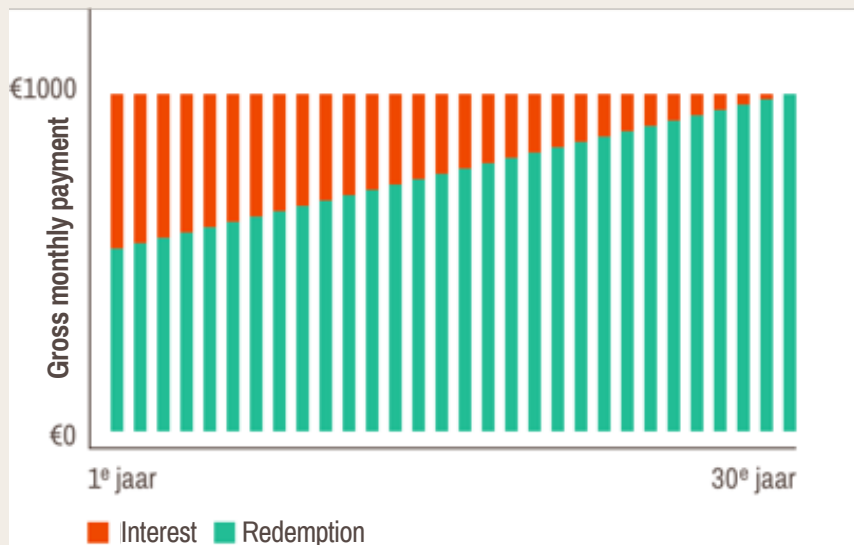
Personal choice

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

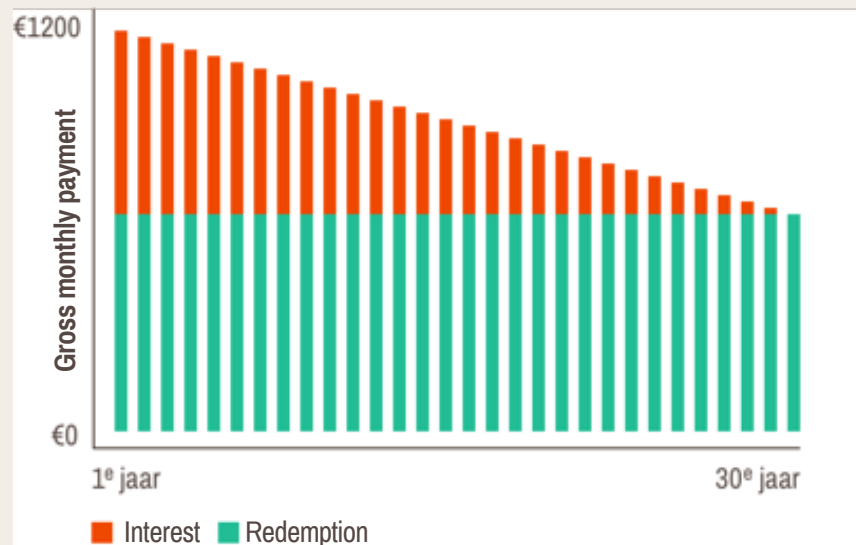
→ Calculate scenario's

Repay your loan

Level payment mortgage (‘annuïtaire hypotheek’)

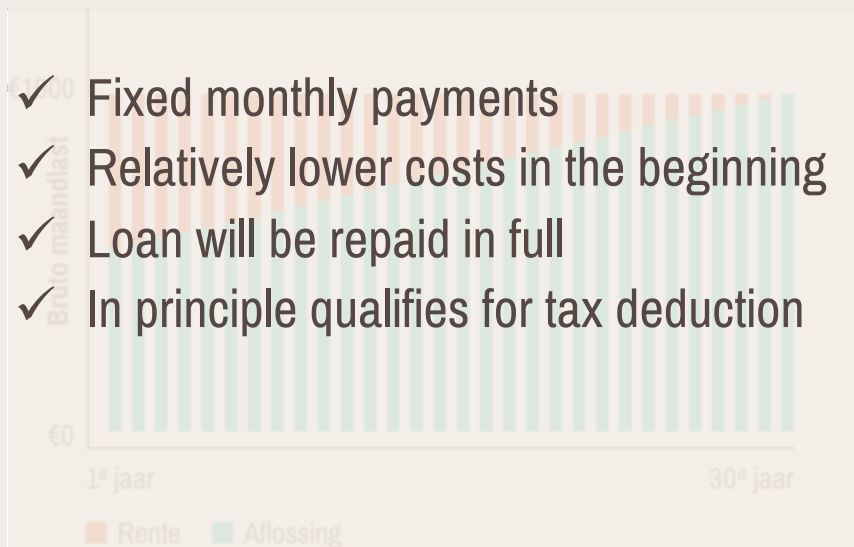


Straight line mortgage (‘lineaire hypotheek’)

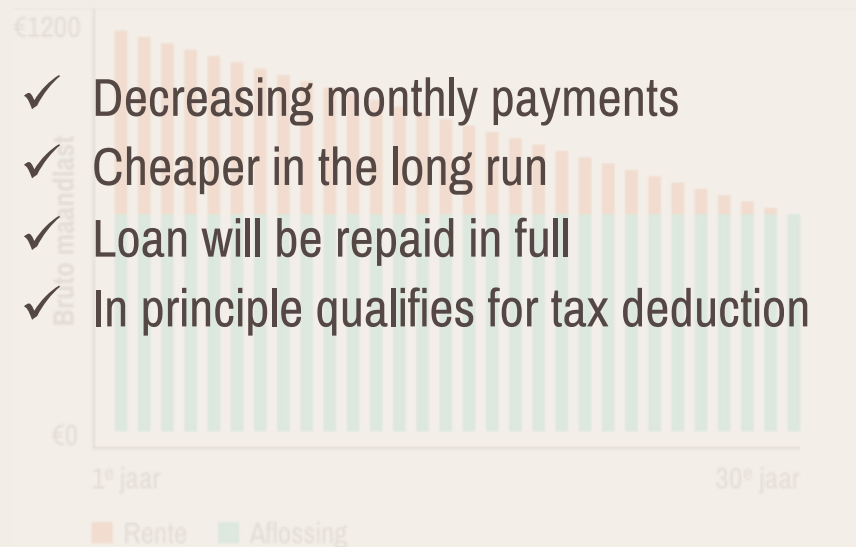


Repay your loan

Level payment mortgage (‘annuïtaire hypotheek’)



Straight line mortgage (‘lineaire hypotheek’)



3. Your Home Buying Road Map: Financing

A. Orientation

How much can you borrow and buy?

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

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

Do you have a question? Are on the brick of buying? Or already bought a house? → Contact Hanno right away. We are here to help you!

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.**

Mortgage providers in the Netherlands



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



BLGwonen



BNP PARIBAS



Hypotheek



ING



JOUW HYPOTHEEK

Jungo



LLOYDS BANK



nationale
nederlanden



NIBC
DIRECT

obvion

Rabobank



ROBUUST
sterk geregeld voor nu en later



SNS

syntrus

achmea

telli

Triodos Bank

tulp hypotheek



venn
HYPOTHEKEN

VISTA
hypotheek

Woonf

Hanno!



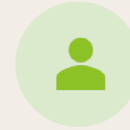
Bank

- All banks
- Same rates



Self-service

- Master your own data
- Save time & money



Independent advisor

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

❖ All providers

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

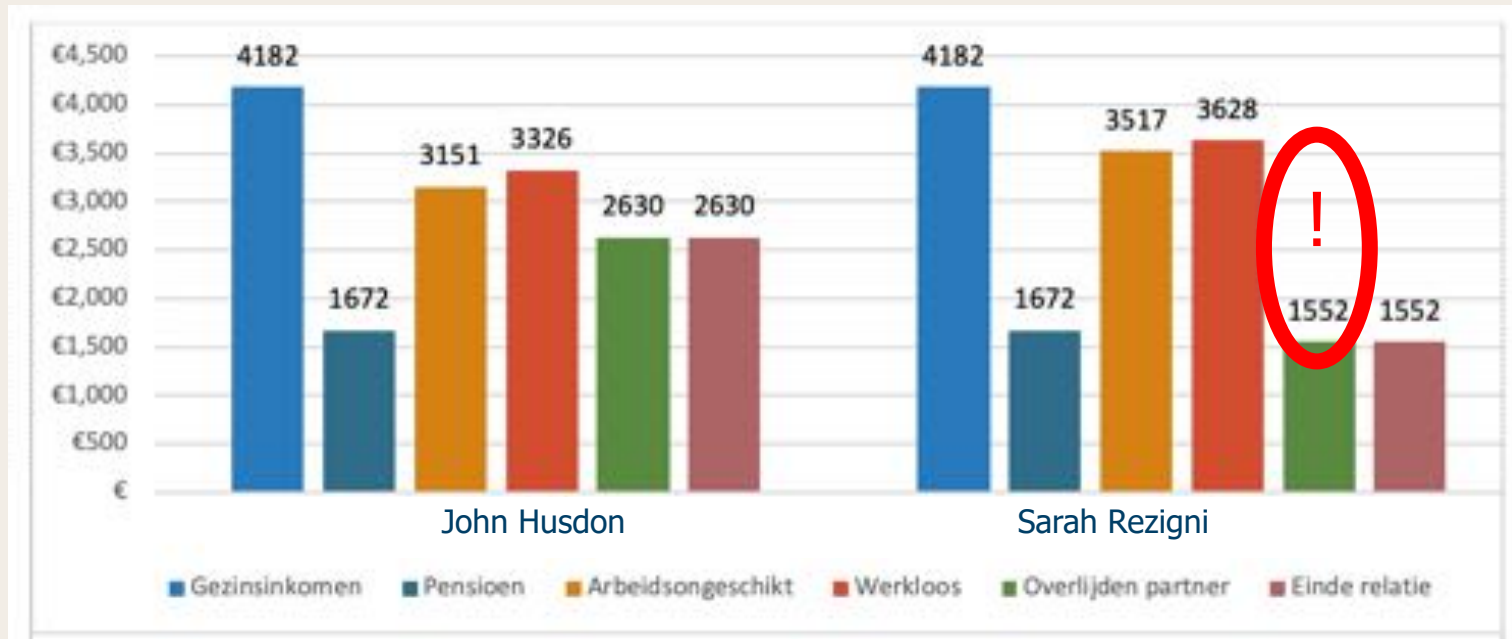
- ✓ Repayment possibilities
- ✓ Renting possibilities
- ✓ Loan-to-value surcharges
- ✓ Institutional reputation

What is the **most important** factor
when selecting the right mortgage(provider)?



Personal financial plan

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



Tailored mortgage plan



Hypotheekbedrag
€ 409.000

Overname
€ 313.194

Toetsrente
2,416 %



Ruimte



Grafiek



Fiscaliteit

HANNO






[+ Leningdeel](#)

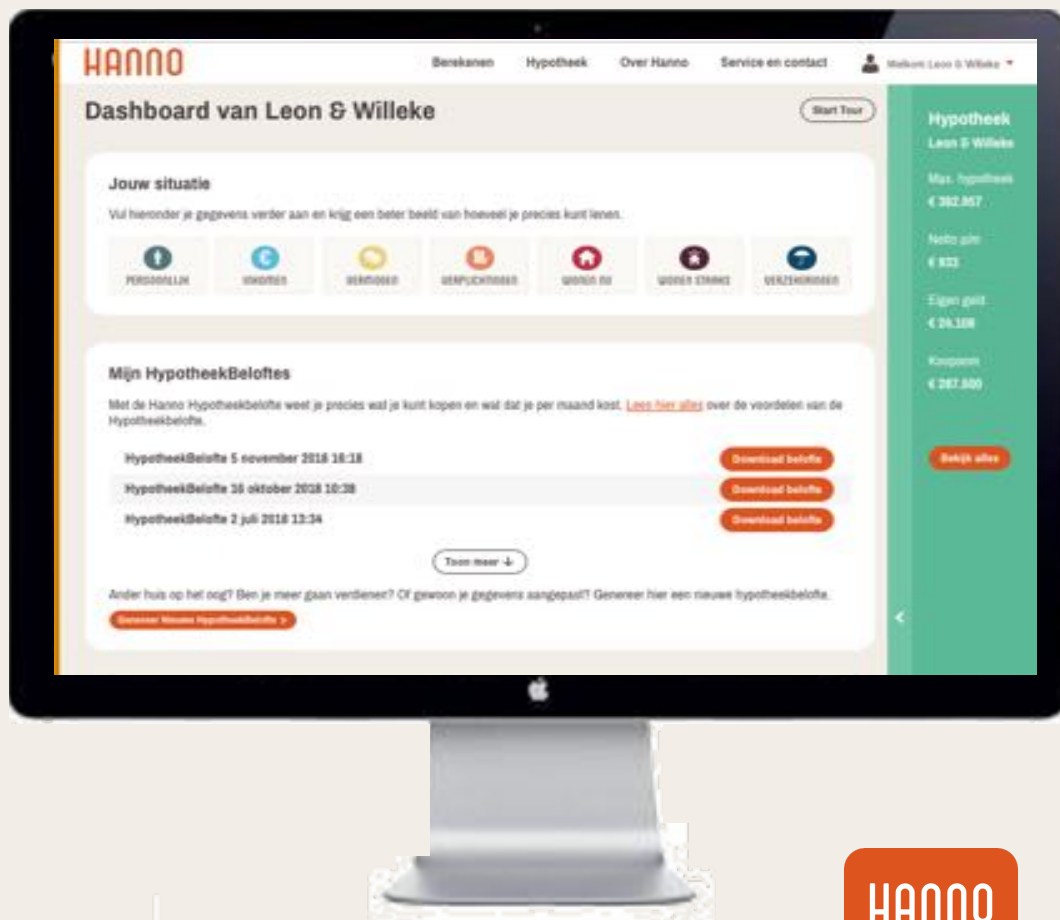
Vorm	Bedrag	Looptijd	Rente	Rentevast	Daarna	Gedurende	Aftrekbaar	Bruto	
➤ Banksparen	€ 158.000	360 mnd	2,80 %	240 mnd	5,00 %	120 mnd	240 mnd	€ 641	
➤ Annuïtair	€ 153.000	360 mnd	2,10 %	120 mnd	5,00 %	240 mnd	360 mnd	€ 573	
➤ Aflossingsvrij	€ 100.000	360 mnd	2,30 %	120 mnd	5,00 %	240 mnd	240 mnd	€ 192	
Totaal	€ 409.000							€ 1.406	

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

Maand	Rente	Aftrekbaar	Inleggen/Aflossing	Vermogen	Zekerheden	Erlpacht	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](#)

Antweder	Beleef afkijken	Staat rente	Automatische rentebetaling	Beleef	Overschrijdinggetoelate
	 ING ING Hypotheek € 1.353 <small>netto eerste maand</small>	 Centraal Beheer Centraal Beheer Thuis Hypotheek € 1.343 <small>netto eerste maand</small>	 obvion Obvion Compact Hypotheek € 1.343 <small>netto eerste maand</small>	 RegioBank RegioBank Budget Hypotheek € 1.343 <small>netto eerste maand</small>	 ABN-Amro ABN Hypotheek € 1.345 <small>netto eerste maand</small>
✓ Salontekening bij goedkeuring					
Alle eigenschappen	meer lezen	meer lezen	meer lezen	meer lezen	meer lezen
Eerste eerste maand	€ 1.322	€ 1.434	€ 1.495	€ 1.495	€ 1.499
Totaal bruto betalen	€ 345.219	€ 333.796	€ 333.473	€ 333.915	€ 335.697
Totaal bruto rentebetaling	€ 208.071	€ 188.023	€ 188.071	€ 188.261	€ 191.808
Rente	1,89 % - 2,16 %	1,82 % - 1,87 %	1,79 % - 1,89 %	1,79 % - 1,89 %	1,81 % - 2,01 %
Automatische rentebetaling	Ja NUP	Tijds loopstij	Tijds loopstij	Ja NUP	Ja NUP
Rente bij passeren	Offertevoet	Offertevoet	Offertevoet	Offertevoet	Offertevoet
Geldigheid rentewandel	6 maanden en 2 weken	4 maanden	3 maanden	3 maanden	3 maanden
Verlooptijd	6 maanden	3 maanden	3 maanden	6 maanden	6 maanden
Voorwaarden uitbreiden	Ja	Ja	Ja	Ja	Ja
Voorwaarden		De maximaal verwachte hypotheek op basis van LTV bedraagt € 301.107 (huidige waarde € 400.000).	De maximaal verwachte hypotheek op basis van LTV bedraagt € 301.079 (huidige waarde € 400.000).	De maximaal verwachte hypotheek op basis van LTV bedraagt € 301.079 (huidige waarde € 400.000).	De maximaal verwachte hypotheek op basis van LTV bedraagt € 300.017 (huidige waarde € 400.000).
	Print overzicht	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

Mortgage arranged

Make the deposit ('waarborgsom')

- ✓ Via bank guarantee or own savings

Insurances

- ✓ Household and home insurance
- ✓ Update personal insurances

Check mortgage deed and memorandum of settlement

- ✓ Amounts
- ✓ Agreements
- ✓ ...

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

Live carefree

Before moving

New house or renovation?

- ✓ Invoices via mortgage lender

First mortgage payment

- ✓ Often differs from contract because first period isn't a complete month

Taxes

- ✓ Request preliminary tax assessment
- ✓ Consider hiring a tax advisor

Ongoing

Continuous monitoring

Your financial situation changes frequently

- ✓ Interest rates and conditions
- ✓ Personal situation
(work, new family member, divorce, ...)
- ✓ Rules and regulations

Hanno Mortgage Plan

- ✓ A monthly check
- ✓ Your mortgage always up to date
- ✓ Major maintenance every five years

What if you move abroad (as a home-owner)?

Sell

- ✓ Consider actual market conditions
- ✓ Repay your outstanding mortgage without a fine

Rent out

- ✓ Mortgage Interest tax deduction no longer allowed
- ✓ In most cases not officially accepted by mortgage provider
 - ✓ Refinance to an 'investor mortgage'
 - ✓ Higher interest rates and additional self investment will apply
- ✓ Short term contracts (0-2 years) are possible within tenant protection legislation

What Hanno does for you

A. Orientation

How much can you borrow and buy?

- ✓ **Set your budget**
- ✓ Determine your wishes
- ✓ Go house hunting
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Hanno makes you financially happy



Personal financial advice

1. First the person
 2. Then the possibilities
 3. At last the mortgage lender
- Not the other way around!**



Clear and fast

- ✓ Prepare in advance
 - ✓ Modern software
 - ✓ Ongoing checks
- Contemporary**



Competitive fees

- ✓ No commissions
 - ✓ Efficient and economical
 - ✓ Social enterprise
- Happy finances**

HANNO

4. Questions?

→ www.hanno.nl

A question? On the brick of buying? Already bought a house?

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Hanno

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