

Webinar

How to Buy a House in The Netherlands

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Happy Living

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Program

How to Buy a House in The Netherlands

1. Your Budget

- **Maximum Loan**
- **Additional costs**
- Own savings
- Energy Label
- Rent or Buy
- 30%-ruling

2. Market & Searching

- **Housing Market**
- Searching → Finding
- Value vs Price
- **Real estate agent**

3. Attractive Bidding

- **Over-Bidding**
- Being attractive
- Bidding Clauses
- Bank guarantee
- **MortgagePromise**

4. The Best Mortgage

- Financial Plan
- Interest + Repaying
- Future Proof
- **Provider selection**

5. Hassle-free Moving

- Deposit
- Notary
- Property Transfer
- Insurance

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Good to Know

No need to take notes

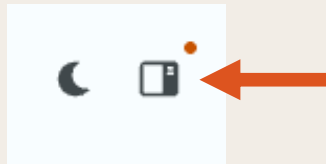
- You may download the presentation afterwards

After the webinar

- Please let us know your comments

Your Questions

Use the chat function



- Click this icon:
- Questions relevant to everybody →
Answered during the webinar or in the Q&A
- Personal questions →
Private answer during of webinar
or after the webinar by e-mail

What do you want to know?

- Please let Bram know in the chat right now ...



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Our mission: Happy Living



✓ Fully independent



✓ Full service



✓ Family rules

Common mistakes

Searching anywhere → Focus increases your chances

Bidding as a foreigner → Make sure you have local knowledge

Mindlessly overbidding → Offer the real value

Picking the lowest interest % → Select the best mortgage in € & 

Copying your friends choices → Set your own & personal priorities

Set your budget: what can you borrow and buy?



Discover your maximum mortgage and additional costs

I'm going to buy that house together with ▸ Julia .

Julia is permanently employed ▾ and earns € 34,000 🧮 per year.

Example calculation

Questions?
Call

+31 30 208 2010

What determines your purchasing budget?



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

Personal savings & assets: € 15.000 and up!

Personal debts: € 1,000,- personal debt → € 5,000,- lower mortgage!

Under 35 & Purchase Price < € 525,000 : no transfer tax!

Dear Caesar & Julia,

This is your personal mortgage calculation

Your Mortgage	Net Monthly	Contributed Own Money	Purchase Price
€ 447,148	€ 1,526	€ 15,907	€ 450,000

Max mortgage by income	€ 456,302
Income Caesar	60,000
Income Julia	34,000
Student debt per month Julia	100
Energy label	Label A+

Mortgage needed	€ 447,148
Interest 3.51%	1,308
Repayment	702
Gross monthly payment	2,010
Tax refund	484
Net monthly	€ 1,526

Purchase price exising house	€ 450,000
Transfer tax	0
Investments in energy-saving	2,500
Purchase costs:	10,555

Real estate agent	3,500
Technical inspection	375
Appraisal costs	675
Advisory costs	2,495
Bank guarantee	450
NHG costs	1,810
Notary	1,250

Total purchase costs:	10,555
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Total to be Financed	€ 463,055
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Mortgage needed	447,148
Contributed own money	15,907

Balance	€ 0
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Additional costs

New-build property

Approximately 10% of the purchase price

- Interest during construction*
- Additional work / upgrades
- Double charges / bridging loan*
- Advisory fees*
- NHG (National Mortgage Guarantee)*
- Notary fees*

* Tax deductible

Existing property

Approximately 3-5% of the purchase price

- Transfer TAX
 - 0%: exemption for buyers aged 18–34 with a purchase price up to €525,000
 - 2% if the exemption does not apply to you
 - 10.4% for investors
- Valuation*
- Structural survey
- Renovation
- Double charges / bridging loan*
- Advisory fees*
- Bank guarantee*
- NHG (National Mortgage Guarantee)*
- Notary fees*

Energy label



Label	Extra loan	Extra for Sustainability
A++++ met garantie	50.000	-
A++++	40.000	-
A+++	30.000	10.000
A++ / A+	20.000	10.000
A / B	10.000	10.000
C / D	5.000	15.000
E / F / G	0	20.000

Ground lease ('Erfpacht')

Ground lease or Lease Hold: the home is built on land owned by someone else, usually the municipality.

Bought off or not!?

- **Perpetual leasehold:** usually little to no impact on the property's value
- **Temporary or not bought off:** (significant) impact on value → thoroughly check the leasehold terms!

Ground lease revision?

- Can still affect the value, even if the revision is more than 5 years away!

Rule of thumb

- When buying, buying off the leasehold is usually the most cost-effective option.

Buy or rent

When to buy

- High job security
- You have enough savings
- More living comfort for your money
- Freedom to renovate
- Long-term investment
- Investing in energy savings
- You plan to go for freelance

When not to buy

- Low job security
- Preference for flexibility
- No short-term risks
- Relationship status = 'complicated'

Prices are still rising, but ... never buy just to buy!

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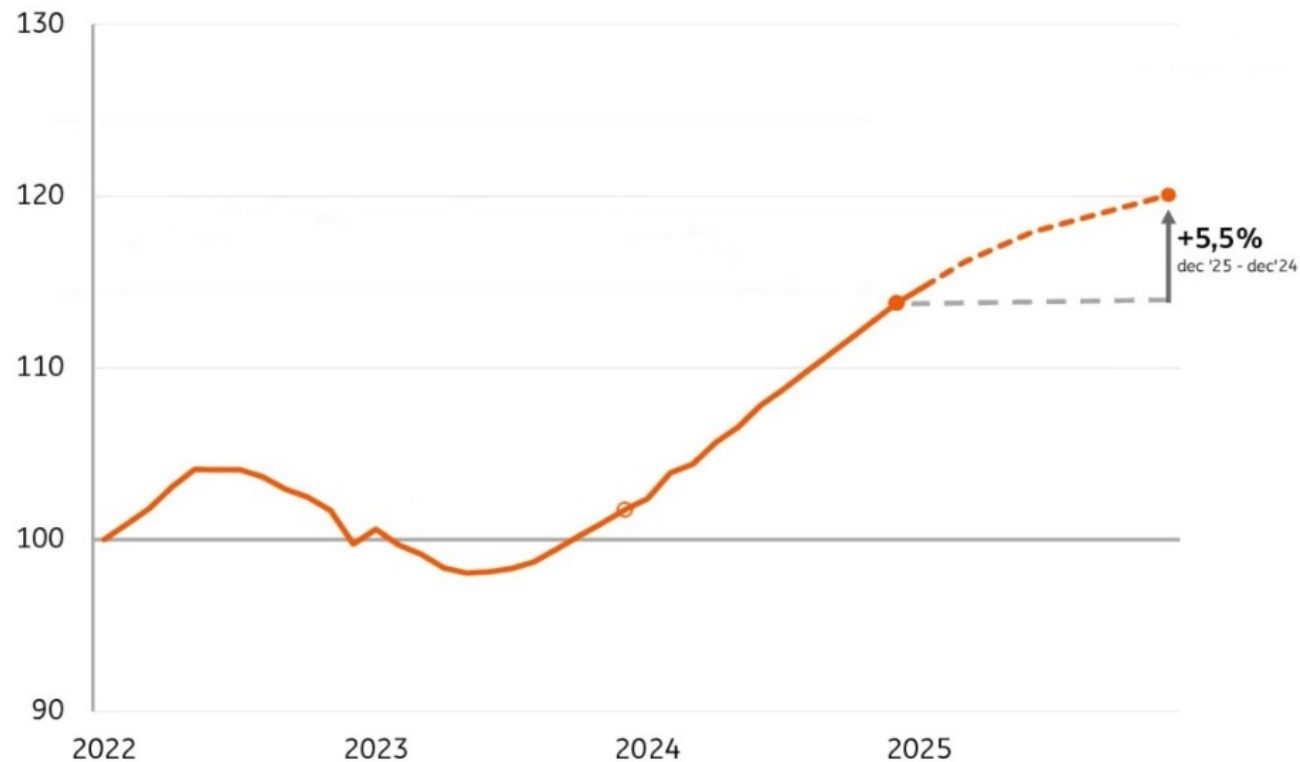
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Housing Market 2025

Average purchase price Q4-2024 (big-4 cities): 450.000 (+12,3% vs 2023)

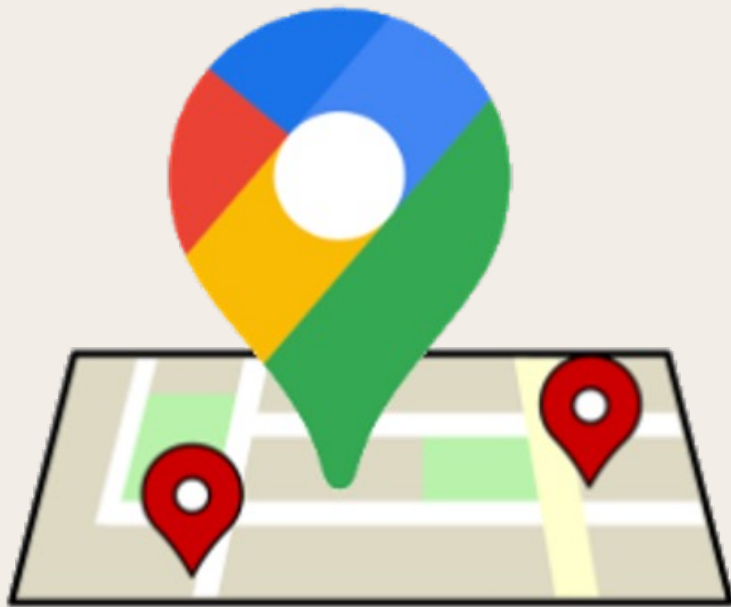
Projection ING-bank for 2025



- **Structural shortages**
- Inflation
- Higher wages
- Extra loan capacity
- Home equity current owners

Searching anywhere → Focus increases your chances

**The less you search,
The more you find!**



Location, location, location

Size matters

- M2

Property type

- Existing or new
- Single-family home, apartment, flat
- Style (very personal)
- Technical condition

Bidding as a foreigner → Get local knowledge



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Bidding as a foreigner → Get local knowledge

Yes, I know, real estate agents have ... reputation

But you are in need of

- Actual market info (Funda is old news)
- Knowledge of the local market
- Construction expertise
- Negotiating without emotions
- Credibility with the seller
- Likeability with the selling agent

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***“Most people know the price,
only a few know the value.”***

Oscar Wilde

Waht should we pay?: Price ↔ Value

Asking price

- Seller decides
- Check Funda
- Any value

WOZ-value

- Local valuation
- Used for local taxes
- As of jan. 1st last year

Purchase price

- You decide 😊
- Purchase agreement
- Important for NHG + transfer tax

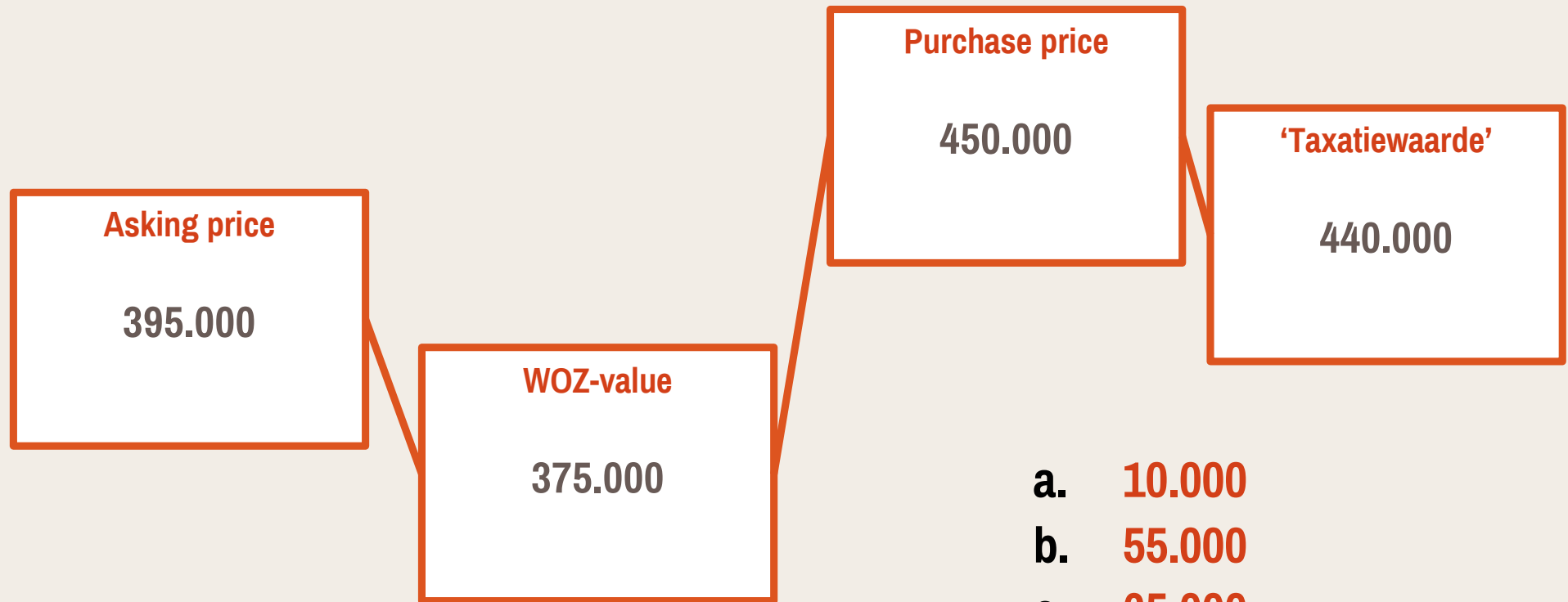
'Taxatiewaarde'

- Valuator
- Renovation included
- Determines maximum mortgage

Attention!

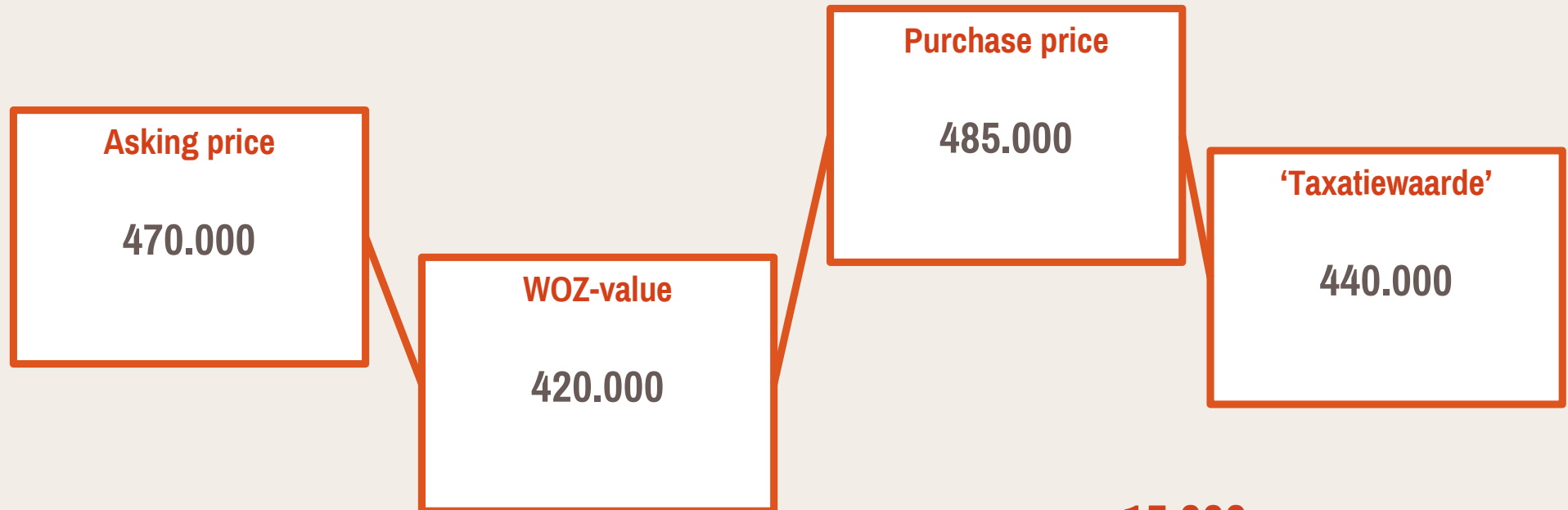
Mortgage amount can never exceed the appraisal value.
If overbidding, more own funds are required.

How much was overbid here (1)?



- a. 10.000
- b. 55.000
- c. 65.000
- d. 75.000

How much was overbid here (2)?



- a. 15.000
- b. 20.000
- c. 45.000
- d. 65.000

Mindlessly overbidding → Offer the real value

Your agent is your friend



Hanno is your guide

Prepare your bid in detail

- Purchasing capacity
- Energylabel
- Total mortgage
- Monthly costs

A bid is more than just an amount (1/2)

Object

- What you are bidding on, including/excluding movable property

Price

- Amount in euros

Justification

- Not mandatory, but makes your offer more convincing – preferably avoid round numbers

Delivery date

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

(Dissolving) conditions

- Financing
- Structural condition / maximum repair costs
- Sale of own home
- ...

Validity period

- How long the offer remains valid

Confirmation

- An email helps prevent misunderstandings

A bid is more than just an amount (2/2)

Seduce and convince (yess ... it's like dating 😊)

- Work on your likeability with the seller and their agent
- Motivate why you want to buy the house
- Make a reasonable offer
- Convince the seller that you are reliable
- Avoid contingencies that you can control

- Your mortgage mapped out in advance
- Certainty for you and the seller
- Bank guarantee arranged and secured
- Investment

- | | |
|------------------|--------------|
| • Initial | 333,- |
| • Succesfuyl bid | <u>666,-</u> |
| • Total: | 999,- |





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Dutch Mortgage Providers



Hypotheekaanbieders in Nederland

ABN·AMRO

AEGON

Allianz

asn bank

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

bijBouwe

BLGwonen



BNP PARIBAS

Centraal
Beheer



Duitse VOLKSBANK
Hypothek

HYPO TRUST

40+ providers

ING



IQWOON

Jungo

LLOYDS BANK

Mer

50+ brands

MUNT
YPOTHEKEN

nationale
nederlanden

NIBC
DIRECT

obvion

Rabobank

147.000+ productcombinations

Reaal

ROBUUST
sterk geregeld voor nu en later

SNS

syntrus

telli

Triodos Bank

tulp hypotheeken

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venn
HYPOTHEKEN

VISTA
hypotheeken

Woon

Picking the lowest interest % → Select the best mortgage

Acceptance

- You and your financial situation

Conditions

- Time gap between interest offer and transfer
- While the mortgage is active
- When you move
- Lender's reputation

Interest

- What you pay now
- The surcharges you (won't) pay in the future!
- Renewal conditions

Attention!

The lowest interest rate
is not the same as
the lowest interest cost

The most important factor in selecting a mortgage



Before selecting *any* mortgage ...
... (we) start with *your* financial future.

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Questions & Answers

Free Personal Appointment
www.hanno.nl/appointment



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.....
Al jouw financiën.
Aangenaam geregeld.
Altijd op orde.

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