

Guide to Buying a House in the Netherlands

Discover everything about purchasing property in the Netherlands as a foreigner.



Purpose of the Guide

Help you decide if you need to buy a house in the Netherlands

Share basic information about the Dutch housing market

Provide comprehensive information about searching for a house, attending viewings, and bidding on a house

Help you understand Dutch mortgages and how to apply for one

Share all the costs involved in buying a house

Provide information about owning a house and the costs involved

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Introduction

Hey there!

I'm happy to see you here because it means you're serious about buying a house in the Netherlands. Congratulations on this huge step—you won't regret it.

Thank you for purchasing this guide. I hope it will be helpful in your journey to buying a home.

Buying a house here was an excellent decision for me. Still, I wish navigating all the specifics and challenges had been more straightforward. It took quite some time and energy to figure everything out for a successful purchase and even more time to understand the aspects of owning a house.

That's why I decided to write this guide, which includes everything I know about buying and owning a house in the Netherlands. My goal for this guide is to be the only information resource you need to successfully purchase your cozy corner in the flatland.

[Watch the introduction video](#)

Author

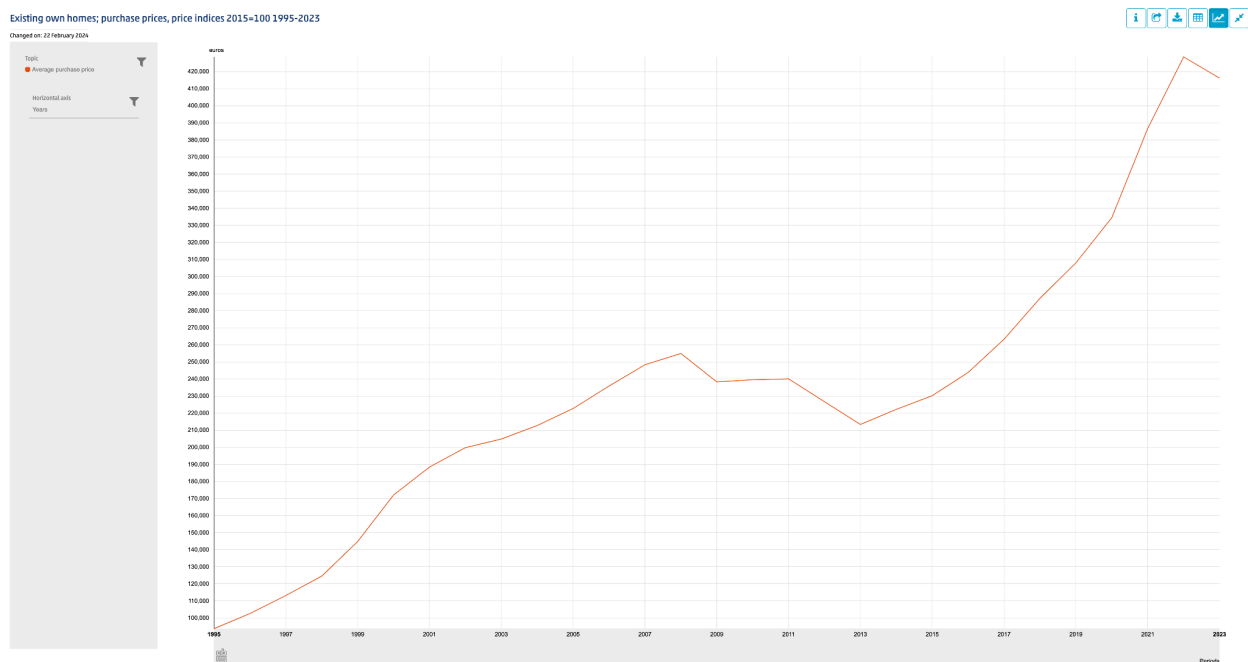
My name is Dmitrii, and I have been living in the Netherlands since 2022. You might know me from my [YouTube channel](#) or my [Russian channel](#), where I create videos about living in the Netherlands, or from my blog slowandsteadyblog.com.

Dutch Housing Market

Overview of the Dutch Real Estate Market

The Dutch real estate market has been significantly growing in the last few decades, especially with a significant increase in the 2010s decade.

You can see on this graph that since 2013, the average house price almost doubled.



There are several factors for that, but mainly due to the government's decision to set very low mortgage interest rates after the economic crisis in 2008 (some years it was close to 0%) and implement other measures to boost residential home ownership, e.g., the ability to easily take up a mortgage and finance 100% of the price of the house.

In addition, world trends of immigration and the Netherlands in particular attracted many expats in recent years, and the country faced house shortages that were even more strained by the COVID-19 supply shortage, which made the situation worse.

Despite many talks about the worsening situation and issues in the housing market, the Netherlands remains one of the best countries in Europe in terms of Mortgage or House Price to Income ratio. Together with the affordable and relatively simple mortgage practices, it creates an amazing environment for homeowners.

Current Trends and Statistics

Despite a slow cool-down period in 2023 when mortgage interest rates were raised close to 4%, the market started heating up again in 2024, with no signs of change. Housing shortages remain significant, especially in some areas.

In the first half of 2024, the average house price increased by 6-7% and is likely to continue growing.

The most expensive cities are still in the Randstad area, with Amsterdam being the priciest city, along with its satellites like Amstelveen and Haarlem. Utrecht is a very close second to Amsterdam.

For perspective, here are the average house and square meter prices for the 20 most populated municipalities, based on 2024 Q2 housing market statistics:

1. **Amsterdam:** €603,173, price per m2: €7,639
2. **Haarlem:** €523,504, price per m2: €5,249
3. **Haarlemmermeer:** €517,500, price per m2: €4,353
4. **Amersfoort:** €469,364, price per m2: €4,307
5. **Utrecht:** €468,629, price per m2: €5,272
6. **Eindhoven:** €441,113, price per m2: €3,973
7. **The Hague:** €438,677, price per m2: €4,067
8. **'s-Hertogenbosch:** €437,420, price per m2: €4,070
9. **Almere:** €433,807, price per m2: €3,877
10. **Breda:** €424,718, price per m2: €3,881
11. **Zwolle:** €411,144, price per m2: €3,677
12. **Zaanstad:** €409,203, price per m2: €3,945
13. **Nijmegen:** €405,301, price per m2: €3,984
14. **Apeldoorn:** €391,798, price per m2: €3,412
15. **Rotterdam:** €391,061, price per m2: €4,057
16. **Arnhem:** €387,258, price per m2: €3,405
17. **Tilburg:** €362,354, price per m2: €3,297
18. **Enschede:** €325,461, price per m2: €2,829
19. **Groningen:** €323,901, price per m2: €3,404
20. **Leeuwarden:** €283,902, price per m2: €2,586

Types of Housing in the Netherlands

There are various types of houses, but generally, each property can be categorised into one of these types:

- **Apartments or flats (*Appartement*):** Regular apartments, sometimes with an outside area, mostly common in urban areas, especially in Rotterdam. Apartments are among the cheapest types of housing in the Netherlands.
 - **Terraced house or row house (*Tussenwoning*):** The most common type of dwelling in the Netherlands, where you share walls with neighbors. Often comes with a garden and sometimes a front yard.
 - **Corner house or End-of-terrace (*Hoekwoning* or *Eindwoning*):** Similar to a row house, but located at the end of the building, so you only share one wall with neighbors.
 - **Detached house (*Vrijstaande woning*):** Stand-alone houses without any shared walls. Often have a garden and a parking garage or driveway. These are among the most expensive houses in the country.
 - **Semi-detached house or double house (*2-onder-1-kapwoning* or *Halfvrijstaande woning*):** Houses with two families sharing one wall. Slightly cheaper than detached houses but still expensive.
 - **Houseboat (*Woonboot*):** A unique type of dwelling in the Netherlands. They are interesting to view but won't be discussed in this guide due to their different mortgage and buying conditions, which are more complex than regular houses.
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Making the decision

Any house purchase starts with decision-making, and there are plenty of decisions you will need to make for such a huge acquisition. It's likely to be one of the biggest purchases you will ever make, so make sure you are well-prepared.

Emotional Criteria for Buying a House

It's hard to give tips on an emotional decision to buy a house because it's based on personal preference, but here are some pointers.

I prefer a good old Pros and Cons list for making emotional decisions. It doesn't mean that if you only find Cons, you have to drop the idea of buying, but it might show how much you want it when you look at a poor Pros list and still think, "Ah, screw it, I still want to buy it." In that case, you'll have your answer.