



Housing

- Renting a house
- Buying a house or apartment

Sponsors



Housing



winstoors in woonbemiddeling



Renting a house

If you are planning a short-term stay in Leiden (under three years), renting is your best option. After all, rental contracts can easily be altered and you are spared the inconvenience of arranging major repairs or maintenance, and the risk of not being able to sell the property before your departure back home. There are many options for renting a property in the private sector in the Leiden area, which include fully furnished and unfurnished houses.

Depending on your personal situation, our preferred partners **Rots-Vast Groep Leiden** and **Eigen Haard Oegstgeest** can be of assistance in finding you a suitable home.

Finding a suitable home for you and your family is not easy if you are not knowledgeable of the local market. As an expat, you will require several conditions in the tenancy agreement, for instance, a diplomatic clause which enables you to end a contract. Our brokers will ensure that your contract will not contain any conditions that do not fit your personal situation. A full English translation of the contract will also be supplied.

If you plan to rent a house, it may be useful to be aware of the following facts:

- You will pay rent in advance on a monthly basis.
- A month's worth deposit is common. Some landlords require two months rent as a deposit. The deposit will be refunded as soon as possible, after the lease has been ended.
- The preferred partners can also assist you in arranging the refund of the deposit to your account.
- A real estate agent will generally ask a fee of a month's rent plus 19% VAT.
- Major maintenance is the responsibility of the house-owner, minor repairs are your own responsibility.

It is also possible to rent short stay houses or apartments: all expenses are included or will be included after our partners have negotiated with your landlord.

This means that you will only pay one monthly amount which covers all expenses such as utilities, internet, TV and local taxes.

The preferred partners are companies that have proven to be professional and successful in the expat market. Many expats have found a home through our partners and have been assisted with all the details concerning renting a home in Leiden and surrounding areas.

Several international companies work exclusively with these partners because of their high level of service and professionalism.

Buying a house or apartment

When you become a house-owner in the Netherlands, you are entitled to claim certain financial benefits. If the house which you have bought is your primary residence, your mortgage (*hypotheek*) interest payments will be subject to tax deductions and even the expenses for the notarial deed etc. are tax deductible. Moreover, if you rent a house and your employer pays the rent or contributes to it, this is taxed as a benefit. If you are considering buying a house, it is advisable to meet with a mortgage advisor at your bank or an agency first, in order to make a realistic estimate of the price class which is most suitable in your particular situation.

You can contact the real estate agent to keep you informed of suitable properties which are for sale, to arrange viewings and for practical advice. A real estate broker's commission will usually lie between 1 and 2% of the purchase price, plus VAT (*BTW*).





Housing

When buying a house, it is important to be aware of the following facts:

- For properties advertised as KK (*buyer costs, kosten koper*), you will be obliged to pay the additional expenses such as the services of an estate agent, transfer costs etc. On average these expenses will comprise approximately 6% of the house price. If a house is advertised as "*vrij op naam*", this means that all expenses are included in the price. This is only the case when it concerns a newly built house.
- During your negotiations for buying a house, the seller's estate agent is still permitted to receive other parties for a viewing of the house. The estate agent will generally act in the best interest of the seller, bear this in mind. You may protect your interests by hiring one of our preferred partners.
- Base the price which you are willing to pay for a house on the market value of the property, not the asking price. Make sure your proposition for a price is made, subject to the condition that you will be able to arrange financing within a certain period of time. The written agreement is known as the Presale Agreement/Contract of Sale and signed by both the buyer and seller of the property. You are allowed a 3-day cooling-off period during which you may still withdraw from the agreement. When this period has expired, you may risk a penalty of 10% of the asking price if you pull out of the agreement.
- Banks may lend you a sum of money the equivalent of up to five times your annual salary if you meet the following conditions:
 - You have a valid residence permit.
 - You have lived in the Netherlands for at least five years.
 - If self-employed, you are able to produce your company's financial records of the last three years and you are able to prove future potential earnings.
- You will find a wide variety of mortgages (*hypotheken*) on offer, however, for an expat it is advisable to do your homework and consult with friends or family for recommendations in order to choose the ideal format.
- When it comes to the actual purchase of a house, you will be asked to provide a property valuation report (*taxatierapport*), which is usually arranged by a valuer (*taxateur*) who will charge a fee.
- To conclude the sale, both parties must sign a transfer contract (*akte van levering*). Generally, this contract will be in Dutch, therefore it is advisable to arrange for an interpreter in advance if you feel this is necessary. ■



Expat Centre Leiden

The Expat Centre Leiden provides a warm welcome to expats who live and work in the Leiden region. The Expat Centre will help you find answers to questions about the issues you will deal with when settling in Leiden.

Expat Centre Leiden
Stationsweg 41
2312 AT Leiden
T +31 71 516 6005
E welcome@expatcentreleiden.nl
W www.expatcentreleiden.nl