



The ins and outs of **BUYING A HOUSE**


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INTRODUCTION

Buying a house? Great! But it can be nerve-racking as well... What do you actually need to look out for? And how do you find your dream home? To get you started, here is a useful overview of everything that's involved in buying a house.



Buying a house isn't something you do every day! There are major financial implications, but at the same time, you're investing your heart and soul in the buying process too. Before you know it, you can already picture yourself living in that beautiful flat, that characteristic farmhouse or that great family home in a child-friendly neighbourhood. But there are a few things to think about before signing the contract. What do you need to focus on? And is your dream home actually financially feasible?

This step-by-step plan will explain exactly what to expect and when to expect it. Because we all love surprises, just not when we're buying a house.

We'll kick things off with an important question: are you going to buy first or sell first? The answer depends entirely on your situation. Then, we'll take you through the entire process of buying a property, from the first introductory meeting with our estate agent, to viewing houses and the purchase of your dream home. We've organised everything conveniently in a visual timeline in text and video.



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BUY FIRST OR SELL FIRST?

The wisest course for you to take depends on your situation. And on what gives you the most peace of mind. It may mean dealing with twice the monthly expenses for a while but only moving once. Or you may have more peace of mind if there's less financial pressure and accept that you may have to live in a different home temporarily.

BUYING FIRST: THE BENEFITS

1

Dream home

Do you have the time to look for a dream home and only want to move once you've found it? The advantage of finding the perfect home first and only putting your own home up for sale afterwards is that you don't have to make any compromises!

2

Keep on living at home

If you buy a new house first, you know you won't end up without a home temporarily and have to stay somewhere else in the meantime or rent something, for example. It's nice to have that feeling of security.

3

A single move

If you move directly into your new home, you only have to pack, move and unpack everything once. That saves a lot of work, time and usually costs too!

BUYING FIRST: THE DRAWBACKS

1

Double charges

If you buy your new house first, then you'll still need to sell your old house. And that can take quite a while sometimes. So the risk here is that you may temporarily have a double mortgage.

2

Budget?

Chances are that the proceeds from the sale of your current house will determine your budget. €50,000 more might mean a house with an extra room or a better neighbourhood after all. Buying first, not having a clear idea of what you may spend, you'll have less certainty whilst negotiating.



SELLING FIRST: THE BENEFITS

1

Security

The market can change in a flash. If you decide to sell first, you'll have a fair idea of how much you will earn. Whereas if you choose to wait a little longer, chances are the market will change slightly. Or more than slightly. That could be to your advantage, but it could also have a negative outcome.

2

Clear budget

It's nice to have a clear idea of what you can spend. It strengthens your position during negotiations. If you sell first, the money will already be in the bank. You'll know exactly how much you may spend. Maybe that great neighbourhood after all, or buying that house with the extra room or having some funds left over to renovate or make the home more sustainable.



SELLING FIRST: THE DRAWBACKS

1



Temporarily homeless

Have you already sold your own house but not found a new one yet? Then you'll have to find a solution. Either rent something temporarily or stay with family or friends. Consider this dilemma well in advance.

2

Rushed

If you've sold your current house, that means the transfer is looming. That deadline may make you feel rushed and put you under pressure when looking for a new home. It's really important that you buy something that will make you happy in the long term!

Conclusion

As mentioned, the wise course for you to take depends on your situation. What can you handle financially? What will impact your family the least? Of course, there are different ways of mitigating drawbacks: you can push the transfer date a bit further into the future, get a bridging loan... It's good to have a clear idea of what's important to you. Our estate agents would be happy to sit down with you and discuss options!

THE BUYING PROCESS STEP BY STEP

You're ready: the time to buy a home has come. Fortunately, you don't have to do it all by yourself. Your estate agent has all the knowledge and expertise to assist and advise you at every stage of the buying process.

 TIP! Each step contains links to useful videos!



We guide you through the whole journey,
**from the first meeting to signing
the contract at the notary.**

Getting to know you

Who are you?
What are you looking for?

Is your information up to date?

Fill in data securely on [move.nl](https://www.move.nl).

Appointment confirmation

What can you expect from us?

Start searching!

Using Copaan as well
as our own channels.

Copaan

Our smart search system!

Financial plan

Before you start looking,
know what you can spend.

Viewing

We literally view with you.

Bidding and negotiating

This is where the excitement
starts! We're one step closer.

Bid accepted!

Consensus on the contract.



Bought!

Congratulations! After one
week: deposit/bank guarantee.

Bought subject to conditions

Conditions precedent?

Purchase contract

Contract okay and
everything clear?

Inspection and transfer

Does everything still
look good? Take a
meter reading.

Notary

Signing and key transfer.

Follow-up

Even after the transfer,
we're still here if you need us.
You can always call us!



STAP

1 Getting to know you

For you to receive genuinely good support in buying a home, it's extremely important that you and your estate agent get to know each other. Who are you, and what are you looking for? Country or city? Are you in a hurry or do you have plenty of time? Equally important, where do you see yourself living 5 to 10 years from now?

Identifying your wishes and needs with your estate agent will give you a clear picture of your situation and your housing requirements. This makes the search for your new home much easier. Which is a relief!



Who are you?

Are you looking for a house for just yourself, or are you moving with your partner? Do you have children? Or are you a first-time buyer on the housing market, perhaps with plans to have children in the future? To give you the best support, we want to know as much about you as possible.

Why do you want to buy a house?

We all have our own reasons for looking for a new home. Maybe you want a smaller house now that the kids have left home. Or perhaps the time has come to set up an office in your home. Sometimes the reasons are less pleasant, such as a divorce. Whatever your situation, it helps our estate agent to know what your situation is. That way, you can be sure your new home caters to your housing requirements. There's a house out there for everyone!

Housing requirements

The search for a home becomes a lot easier if you have a clear idea of what you're looking for. It may seem straightforward. But what really matters to you? The neighbourhood or the size of the garden? An extra room, or is a great view at the top of your list? And are you looking for a permanent home, one you intend to stay in forever? Or is your real dream home not within reach yet, and will this be an intermediate step? Our smart search system Copaan (more on that later) helps us get a clear picture of your home requirements – but also what the definite deal breakers are.

In a hurry or not?

Perhaps you've already sold your old home and the transfer is fast approaching though you haven't found a new home yet. Or maybe you're perfectly happy in your current home and want to take your time and see if your dream home shows up on the market. Whatever your situation, our estate agent will actively assist you in your search. Whether you're in a hurry or not.

STAP

2 Is your information up to date?

The next step is to check all your details. Do we have everything we need to start looking for your new home? There's less red tape involved than when you sell a house, but we do need a copy of your passport and your name and address to officially start your search.



STAP

3 Appointment confirmation

After an extensive introductory meeting, your estate agent will put everything on paper for you in a service contract. This way, you'll know exactly what to expect and when to expect it. From finding suitable houses, going along to viewings and doing a technical construction check to carefully reviewing the purchase contract. Even after the transfer, our estate agent will be available for help.

Estate agent fee

Our estate agent also confirms the fee for supporting the purchase in the service contract. It's important to have everything recorded on paper. This prevents unwelcome surprises!



Continue:

[What is an estate agent fee?](#)



STAP

4 Financial plan

Buying a home always starts with a solid financial plan. Knowing the maximum you can spend makes it easier to find a house. It also gives you a head start when bidding. And it protects you from any financial surprises later on. For you or for the seller. And that puts you in a stronger position!

Why a financial plan?

Developing a financial plan before you start looking will give you peace of mind. You'll know exactly what your budget is. And which houses are out of reach. Or you may be pleasantly surprised to find that what seemed unattainable is within reach after all! That will help you search more efficiently. Later, when you place a bid, you'll already know that it's feasible. And our estate agent will know that too. That strengthens your position when negotiating. Sounds good right?

What needs to be looked at?

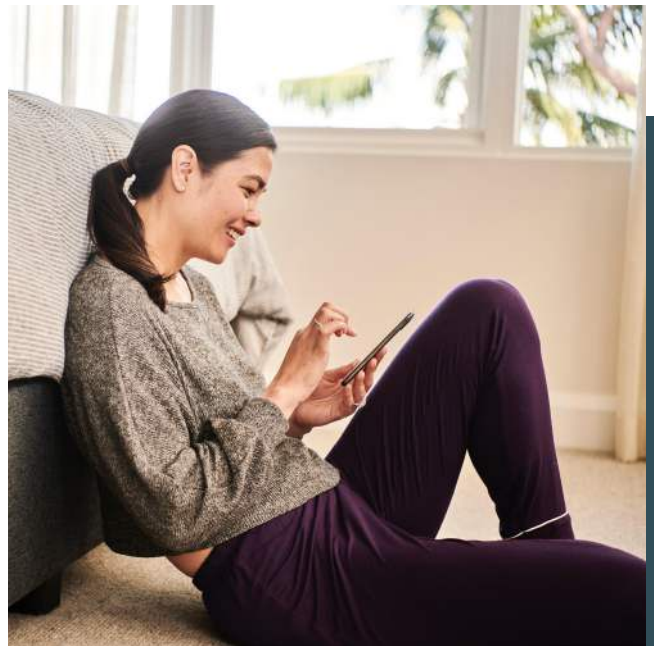
Have you talked with a mortgage advisor before? Then you know that they look at your income, assets, any debts you may have and your age. For instance, mortgage lenders already take into account what your retirement income will be from the age of 57. There are several attractive schemes for first-time buyers. And renovating a house sustainably can also bring financial benefits. The independent mortgage adviser will discuss all your options with you.

Types of mortgages

There are mortgages where, over time, you start paying more each month. Or less. But there are also mortgages that consist partially of an interest-only loan. What's the best mortgage for you? That depends on your situation. An independent mortgage adviser can tell you exactly what your options are.

Looking for a pleasant independent financial adviser? Meet

[The Hypotheekshop.](#)



Continue:

[How do you determine your budget?](#)



STAP 5 Copaan

The search for your dream home starts with good preparation work, in which you identify the requirements your new home absolutely must meet and what the deal breakers are. That will make the process of searching more efficient for you and your estate agent.

Our smart Match System Copaan helps with this. It enables you to collect all your housing wishes and needs. Equally important, it lets you prioritise. Copaan then sends you housing matches by e-mail. Copaan is a tool, but it goes without saying that our estate agent will also proactively search for your dream home too!



Composing a search profile

Fill in your profile in your personal online Copaan environment: the standard things, such as family composition, budget and type of house. But also whether you like to have a south-facing garden, how many bedrooms you want and your neighbourhood or neighbourhoods of preference.

Prioritising

Once you have identified all your wishes, it's time to start prioritising. Which requirements are non-negotiable? What do you want? And what's less important? You can also indicate for each neighbourhood how much you would like to live there. Copaan then calculates how much a house matches your profile in terms of a percentage, giving non-negotiable requirements more weight than things you would simply like to have. You can adjust your profile anytime during the search process!

Update

You choose how you receive your house matches: once a day or in real time. And you decide from what percentage onwards you would like to receive matches. The minimum is 50%. Copaan conveniently collects all your matches under one tab. You will also immediately see the pros and cons of each house. Clear and easy to use!

Tool

Copaan is a tool. One that supports you in your search. Of course, our buying agent is also on top of things and will look for matches in our network of estate agents, as well as homeowners. If there's a perfect match on the market, we'll call you immediately. We'll do everything in our power to make your search as effortless as possible.

STAP

6 Start searching!

Everything is ready. Your needs and wishes have been entered into the system. Let the search begin!

Together, we continuously monitor Copaan. If you like, you can receive a notification as soon as a house match materialises. We also closely monitor developments and will call you immediately when a suitable house comes on the market. A quick response is important!

Proactive

Of course, our estate agent also searches our own network. We see all new houses first. Often before they're even listed on Funda. We also know many homeowners, some of whom may still be hesitant about selling. But what if we can suggest a really nice buyer?



STAP 7 Viewing

And then suddenly there it is: the house you've been waiting for. It meets all your expectations, and you can even visualise living there. High time for a viewing! Of course, your estate agent will accompany you.

TIPS INCLUDED!

Viewing together

A house should come to life when you walk around in it. You should be able to imagine straight away where you'll put your sofa. Or a cosy evening with friends around the dining table. Children or grandchildren in the garden. Our estate agent will accompany you to the viewing, so you can let everything sink in. It has to feel right!

Expertise

We take the burden of examining and assessing the structural, financial and legal aspects of a house off your hands. What kind of structural condition is the house in? Are there any hidden defects? And is the asking price realistic? Our estate agent will also look at the house's energy label. This label indicates on a scale from A with 4 pluses to G how energy-efficient a house is. This is another important factor in your decision!

Our estate agent pays close attention to all of these aspects during the viewing – so you don't have to. Together we can then weigh all the pros and cons so you can make a sound decision. And if we're not enthusiastic, we'll let you know. Because you really should be happy in your new home. You listen to your gutfeeling, your realestate agents checks in on the rest.



Continue:

[Viewing: take the estate agent with you?](#)





Viewing tips

What do you actually pay attention to when viewing a house? And what are the dos and don'ts? Here are some useful tips!

1 When in doubt: visit!

Is the layout convenient? Does the house suit us? If in doubt, definitely arrange a viewing. A house is best experienced in real life. Bathrooms, for instance, are difficult to photograph and often turn out to be more spacious than on the photo. The neighbourhood may surprise you, and perhaps that unconventional interior may turn out to be quite cosy...

You won't know for sure until you see it for yourself. Does it exceed your expectations? Great! Does it disappoint? Then at least you can remove the house from your list with a clear conscience. Prepare to be surprised!

2 Make yourself at home

Many viewers tend to walk around a house alone during a viewing. We know it can feel uncomfortable to sit on the sofa in someone else's house, but do it anyway. It's the best way to experience what it will feel like to live in this house yourself. The view from the sofa, the feeling of space when you're sitting at the dining table... All these things are good to experience.

3 Explore the neighbourhood

The neighbourhood is at least as important as the house. If you don't know the neighbourhood well, walk or bike around it a bit. Get a taste of the atmosphere, visit some shops, drop in at the bakery... How will the children cycle to school? How will grandpa walk from the bus stop to your house? Are the neighbours nice? These are all important considerations.

Continue:
[Viewing tips!](#)



4 Focus

Your buying agent is there with you and will focus on all the technical issues, so you don't have to. You will be guided by your feelings. After the viewing, you'll discuss everything with your estate agent: in addition to being our dream house, is this also a good investment? Weigh all of the factors so you can make the right decision.

5 Zoom out

It's not always easy to see through the current layout of a house. Try anyway, because the way a house is being used now and what you're likely to do with it are two different things! Where would you put the sofa? Can you convert the closed kitchen into an open one? Would a room divider provide more privacy in a studio? Zoom out for a moment: does this house offer the possibilities we are looking for?

6 Keep track

If you intend to visit several houses, take note of what you saw during or right after the viewing. You will forget faster than you think which bathroom felt more spacious than in the photo or which rooms were brighter than expected. Bring a pen and paper or keep your phone handy! Taking photos is fine too, but make sure you ask if that's okay first.

7 When in doubt: don't buy!

If you're not sure whether to visit a house or not, we recommend that you do. You've got nothing to lose. If you're having doubts about whether or not to buy a house, don't do it! Keep looking for a house where everything is right.



STAP

8 Bidding and negotiating

You've finally found your dream home and you're about to place a bid. This is when things really get exciting!

Momentum

Putting in a competitive bid, that's our speciality. Because you already have a financial plan, you don't have to wait for an appointment at the bank first. Financing is a formality, so you can respond quickly. There's momentum! You're a solid buyer. That's a welcome guarantee for the selling party.

What does a bid consist of?

A bid consists of four elements: the purchase price, the conditions precedent, the transfer date and the items you, the buyer, want to take over. The price and conditions are negotiable in many cases. Our estate agent will help you put together a strong bid. Bids are made in writing, usually by e-mail. The selling party decides how the bidding process is organised. There are several methods.

METHOD 1: Bidding by 'tender'

With bidding by 'tender', there's a deadline for the submission of bids. All interested parties therefore receive one opportunity to make their best bid. You cannot see what other candidates have bid.

After the deadline, all bids are assessed. The seller chooses a bid, which may be the highest, but it doesn't have to be. A bid that isn't limited by the condition of having to arrange financing can be extremely appealing because it offers security. Or maybe the seller simply feels one of the bidders deserves the house.

METHOD 2: Negotiating

You can also choose to negotiate. After you've made a bid, it's up to the seller to accept it or reject it. Indeed, the seller is free to choose with whom he or she wishes to negotiate. As soon as the seller makes a counter-offer, you're officially negotiating. From that point on, the seller isn't allowed to negotiate with other bidders without informing you. Your bid may also be completely rejected. Or you may be asked to make a final bid. This sometimes happens when there are several bids on the table.

METHOD 3: One-off bid

Another option is to make a final bid immediately. In that case, there will be no negotiation. This speeds up the buying process, which can be attractive to the seller. And for you! Our estate agent closely supervises the bidding process. What's a smart bid? What are the right negotiation tactics? Together, you can keep a cool head!

Continue:

[Found your dream house, now what?](#)
[How do I place a bid?](#)
[When are you in negotiations?](#)



STAP

9 Bid accepted!

You negotiated – or perhaps you didn't even need to – and the seller has accepted your bid. Congratulations! But nothing is on paper yet. So don't cheer too soon.

Consensus on the contract

There is now a consensus on the contract: both parties agree to put the sale in writing. A consensus on the contract is not binding yet, but neither is it entirely non-binding.

The start of two processes

From this point on, there will be two processes: one for the transfer of the house and one for the financing. The latter is in the hands of the mortgage broker. The first is completely under the control of your buying agent.



STAP 10 Purchase contract

There is now consensus on the contract, so the time has come to deal with the paperwork. The draft purchase contract is drawn up by the selling party. Or, if you are buying a house in Amsterdam, by a notary.

The purchase contract states, among other things:

- a description of the property
- the purchase price
- the conditions precedent
- the transfer date
- the list of items to be taken over
- all other agreements

Of course, everything is carefully checked by our buying agent. Is everything correct? Both you and the seller sign the contract. In the past, this was almost always done at the estate agent's office, but nowadays it's increasingly done digitally.

'Plus costs'

Did you buy the house 'plus costs', which is usually the case? This means that any additional costs in the process of becoming the owner of the property are to be paid by the buyer. 'Plus costs' include a transfer tax (2% of the purchase price of the property) and notary fees. The choice of notary is up to you.

Three-day cooling-off period

As soon as you receive a signed copy of the purchase contract, a three-day cooling-off period of at least two working days kicks in. Should anything unforeseen change in your situation within this time, then, in principle, you can still cancel the purchase. After these three days, the agreement is binding. Neither of you can get out of the contract anymore. **Congratulations!**



Continue:

[Purchase contract: what does it contain?](#)
[Three-day cooling off period?](#)



STAP

11 Bought subject to conditions!

The papers are signed and the cooling-off period is over: you've bought a house subject to conditions! Were there no conditions precedent? Then the sale is even final!

Conditions precedent

If there are conditions precedent, then you still have a bit of a wait. For example, there may be a condition that requires you to obtain financing for a certain amount or at a certain interest rate. Or that a technical inspection has to be carried out first, which does not reveal anything unexpected.

The conditions are always clearly stipulated in the purchase contract, and they're always subject to a deadline. Usually around six weeks.

Appraisal

The bank will want to be sure that the price is realistic and will request an appraisal from an independent appraiser. We can help you with this.

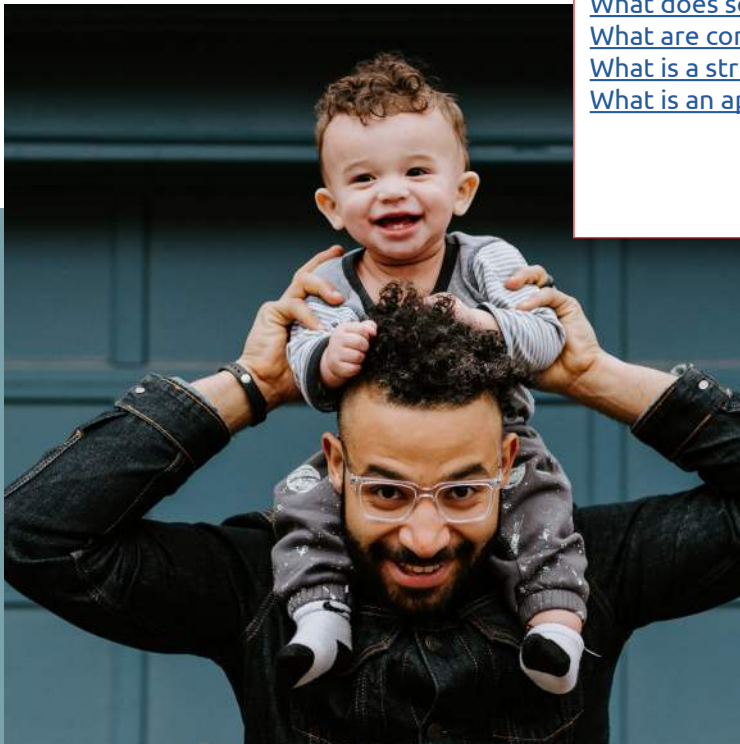
Continue:

[What does sold subject to conditions mean?](#)

[What are conditions precedent?](#)

[What is a structural inspection?](#)

[What is an appraisal?](#)



STAP 12 Bought!

The conditions precedent have expired: the purchase is final.
You have bought a house!

Security deposit / Bank guarantee

Within a week after the purchase becomes final, you must transfer the deposit – if so agreed in the purchase contract – or the bank must issue a guarantee.

The deposit is a percentage of the purchase price, usually 10%, which the buyer transfers to the notary as collateral, so to speak. This way, the seller can be sure that everything will work out. A bank guarantee is a guarantee, if needed, from the bank that the deposit payable by the buyer to the seller will be met. Your estate agent will keep an eye on this!

Don't forget!

It's a good idea to start thinking about already taking a home insurance at this point. After all, it takes effect on the transfer date. And that date is approaching fast! And there's more you need to think about: which utility provider and which moving company to use, if you need one.



STAP

13 Inspection and transfer

The moment has arrived: you're about to get the keys to your new home!
An exciting day.

Bill of settlement

Before the transfer takes place, we will both have received a draft of the title deed and the bill of settlement from the notary. Needless to say, we check everything for you.

Inspection

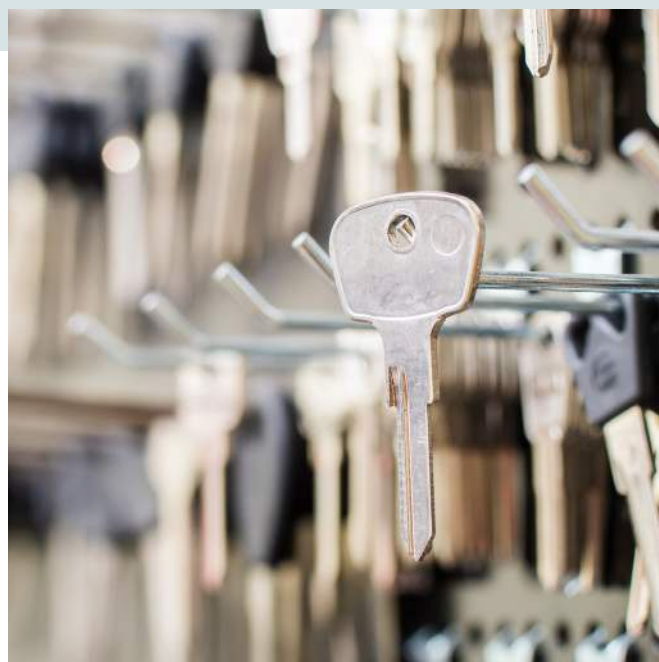
You walk through the house with the seller. Will everything be delivered as agreed? Are all the items to be taken over there? Nothing damaged while moving the furniture? Great.

Meter readings

We will take note of the meter readings for you and send them to you so water, gas, and electricity can be transferred. And then it's time to go to the notary!

Home insurance

We mentioned it above: once the contracts have been signed, you're the owner of the house. From that point on, it's your responsibility to properly insure the house through a home insurance. So make sure you deal with this before you go to the notary to sign the contract!



Continue:

[What does the transfer entail?](#)



STAP

14 Notary

The house is in good order, so it's off to the notary to validate the contract!

Title deed and mortgage deed

At the notary, you will sign the title deed and immediately afterwards the mortgage deed. The title deed is the notarial deed on which the seller officially transfers ownership of the house to you. By signing the mortgage deed, you give your house as collateral to the bank in exchange for your mortgage.

Bill of settlement

The notary ensures that the purchase price is transferred to the selling party after the contract is signed. The notary draws up a bill of settlement with deductible claims, such as property taxes, fees for your mortgage advisor, the notary and the real estate agent fees. Of course we will check everything thoroughly. All those figures can be slightly overwhelming. But they're very important to get right: you will need it for your tax returns!

Keys

The notary reads out all the documents, which you both sign, and then the keys are finally handed over!



Continue:

[Who chooses the notary?](#)

[The title deed: what does it contain?](#)

[What does 'plus costs' mean?](#)

[Going to the notary as a buyer](#)



STAP 15 Follow-up

That's it. You're the official owner of your dream home and the keys are yours. If you intend to renovate, you can get started now. Or move right in, if that's what you had in mind. What happens after that?

Above all, keep in touch! You may have some questions afterwards. Or you may just want to have a chat. Do call us. We're still here for you.

Don't be a stranger!



USEFUL LINKS

What's currently going on in the housing market? What makes a house sustainable? How do you prepare for a move? And after you move, what do you need to consider? We can help you get started with some useful tips.

Copaan

- [2 weeks test of our Match System Copaan \(in Dutch\)](#)

Expat info:

- [The 30% ruling for expats](#)
- [Buying a home in the Netherlands](#)
- [Moving to a new address in the Netherlands](#)
- [The Dutch Tax System explained](#)
- [Dutch Mortgage Requirements](#)
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**Do you have any questions about purchasing in general?
Or a specific question? Feel free to call one of our colleagues!**

TEAM AMSTERDAM

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Opening hours

Monday to Thursday:
8:30 AM - 5:30 PM

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