BUYING A HOME ABROAD / FICTIONAL EXAMPLE

# The price is only the starting point.

The Hague, Netherlands | Existing freehold apartment | EUR | Assumed completion in 2026

## Your purchase budget at a glance

This fictional purchase assumes: a €500,000 apartment, €300,000 assumed borrowing, €4,000 in purchase and finance fee allowances, €10,000 interior works and a €10,000 cash reserve. The comparison shows how main-home and holiday-home use affect the purchase budget.

| Planning measure | Main home | Holiday / second home |
|---|---|---|
| Purchase price | €500,000 | €500,000 |
| Tax and purchase / finance fees | €14,000 | €44,000 |
| **Purchase budget** | **€514,000** | **€544,000** |
| Works plus separate cash reserve | €20,000 | €20,000 |
| **Total funds to arrange** | **€534,000** | **€564,000** |
| Less assumed mortgage | €300,000 | €300,000 |
| **Buyer’s cash required** | **€234,000** | **€264,000** |

## The decision that changes the budget

For these assumed facts, the intended use creates a €30,000 difference in transfer tax. The main-home case assumes the buyer will genuinely occupy the property as their principal residence and qualifies for the 2% rate. The holiday-home case uses the 2026 8% rate. No starter exemption is assumed. [1–3]

## Budget status: provisional

The arithmetic is complete for the items listed, but property-level evidence is missing. Taxes are rule-based; fees and finance are illustrative. A lender offer, notary statement and property checks are needed before treating either total as a reliable commitment budget.

SAMPLE ONLY. No actual property, buyer documents, quotations or loan approval have been reviewed. A reserve is money retained, not a fee paid. Figures do not constitute a guaranteed maximum.

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# Where the money goes

Main-home base case | Itemised illustration | Amounts include any applicable VAT where relevant

| Item | Amount | Basis / treatment |
|---|---|---|
| Purchase price | €500,000 | Illustrative purchase price. Assumed taxable value is also €500,000. |
| Transfer tax | €10,000 | 2% × €500,000. Main-home conditions assumed satisfied. [1–2] |
| Notary, deeds and registration | €1,700 | Illustrative combined allowance; includes assumed transfer and mortgage deed / registration costs. |
| Mortgage advice and valuation | €1,500 | Illustrative allowance, excluding deed costs above. Lender must confirm. |
| Technical inspection | €500 | Illustrative allowance; scope and quote required. |
| Translation / administration | €300 | Illustrative allowance; increase if interpreter, legalisation or extra checks apply. |
| Buyer’s agent | €0 | Assumed not appointed. Add a VAT-inclusive quote if used. |
| **Total purchase budget** | **€514,000** | Price plus tax and €4,000 combined fee allowance. |
| Interior works | €10,000 | Optional interior works; separate from purchase costs. |
| Cash reserve | €10,000 | Retained liquidity, not transaction expenditure. |
| **Total funding plan** | **€534,000** | Before deducting assumed mortgage funding. |

## Replace allowances with written quotes

The four fee lines total €4,000 and are illustrative allocations, not supplier quotations or Dutch fee tariffs. Obtain itemised quotes covering all services you need, including VAT, before finalising the budget. The €10,000 tax provision applies only if the main-home conditions are met.

## Avoid double counting

A deposit already paid forms part of the €500,000 price. Deduct it from the cash still due, not from the property’s total cost. If a notary quotation bundles tax or registration, remove the corresponding duplicate line. Works and retained reserves remain separate.

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# What could change the result?

Sensitivity and interpretation | No forecast or lending recommendation

| Scenario | Funds to arrange | Cash after €300,000 loan |
|---|---|---|
| Main home; lower fee allowance €3,000 | €533,000 | €233,000 |
| Main home; base fee allowance €4,000 | €534,000 | €234,000 |
| Main home; higher fee allowance €7,000 | €537,000 | €237,000 |
| Holiday home; base fees, tax at 8% | €564,000 | €264,000 |
| Qualifying starter exemption; base fees | €524,000 | €224,000 |

Fee scenarios are EPI stress assumptions, not market ranges. All rows retain €10,000 works and €10,000 reserve. The exemption row is conditional and is not the base case.

## 01 / Establish the actual intended use

Buying for your own occasional visits does not make a property your main residence. A second home can attract the same acquisition-tax rate as a rental home. Ask the notary to confirm the correct classification and the declaration required before transfer. [1–3]

## 02 / Check any exemption personally

A 2026 starter exemption may apply to an adult buyer under 35 who will use the home as their main residence, has not used the exemption before and meets the €555,000 whole-property value limit and declaration requirements. Joint buyers must be assessed individually. The €500,000 price alone does not establish eligibility. [3]

## 03 / Confirm borrowing and cash timing

€300,000 is a financing assumption for comparison, not an approved owner-occupier mortgage. If only €250,000 is available, base main-home cash rises to €284,000. With no loan, the illustrated funding plan is €534,000, before removing any finance-only fees no longer needed. No monthly payment or tax deduction is assumed.

## 04 / Allow for costs after moving in

An illustrative €2,400 annual owners' association charge is unverified and excluded from acquisition totals. Obtain the current association budget, reserves and planned major works. Utilities, insurance, municipal charges, ongoing maintenance, mortgage payments, annual taxes and moving costs need a separate household budget.

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# Before you commit

Evidence checklist and source register | Prepared 4 October 2026

| Order | Evidence to obtain | Why it matters |
|---|---|---|
| 1 | Notary confirmation of taxable value, intended use and any exemption | Validates the €10,000 or €40,000 tax provision. |
| 2 | Written lender offer and full fee schedule | Confirms available loan proceeds, conditions and cash deadline. |
| 3 | Itemised notary and other supplier quotes | Replaces the €4,000 provisional fee allowance. |
| 4 | Title / tenure, association records, survey and works estimates | Checks the freehold assumption, restrictions, defects and potential assessments. |
| 5 | Buyer-specific residence, permission and cross-border tax review | Establishes the matters this generic example cannot settle. |

## Scope of the sample

This is a demonstration of EPI's purchase-cost analysis, based on a fictional property rather than a listing. It does not establish legal occupancy, title quality, mortgage eligibility or tax residence. Any future letting would require a separate review; permission to let is not established by this purchase budget.

## Sources and calculation basis

[1] Belastingdienst - transfer-tax rates. Official source accessed 4 October 2026.

[2] Belastingdienst - transfer tax when buying a home. Official source accessed 4 October 2026.

[3] Belastingdienst - starter exemption conditions. Official source accessed 4 October 2026.

Tax rules were reviewed on 4 October 2026; confirm the rules applicable at your completion date. All fee allocations and stress scenarios are illustrative. Main-home purchase budget: €500,000 + €10,000 + €4,000 = €514,000; funding plan: €514,000 + €10,000 + €10,000 = €534,000.

## Your personalised report

EPI's €79 reviewed-report service is arranged by agreement. Scope, final VAT-inclusive price and delivery are confirmed before payment. Enquiries: admin@europeanpropertyintelligence.com.