

WELCOME HOME to Prinsenstad Makelaardij

Welcome to the first issue of the Prinsenstad Makelaardij News. In this edition, you'll find the same themes as in our previous magazine, but now just a bit different, updated, more complete and as the **PRINSENSTAD MAKELAARDIJ NEWS**.



Of course, we are happy to put the profession of real estate agent in the spotlight, and with this journal, we make you even wiser about the housing market. The journal is full of interesting articles for those wanting

to buy or sell a house, or for those who have an interest in real estate. We're glad you've opened this journal!

Sharing makes you wiser

The journal contains useful information for anyone who deals with, or will deal with, buying, selling, or renting a house. In any case, it can be fun to keep up to date with what is happening in the housing market. We love to philosophize about it!

Prinsenstad Makelaardij believes in sharing knowledge, so you'll learn your way around the housing market. In this journal you can find all sorts of information about selling and buying homes, property valuation, appraisal, renting, and other related topics such as moving and styling. Prinsenstad Makelaardij wants to keep you, the reader, well-informed.

Back to the beginnings:

The name Prinsenstad Makelaardij

Where does the name Prinsenstad Makelaardij actually come from? Historically, Delft is the city where Stadtholder William of Orange (Prince of Orange) had his residence. Because of this, Delft is also called the Prinsenstad, or "City of Princes," and that's where our name comes from.

How did we come up with our slogan, "Your life, your agent, your place?" Well, Frans, owner of Prinsenstad Makelaardij, loves a personal approach and short lines of communication. Your housing wish is our homework!

We hope you feel at home in this news, so you can enjoy your coffee while you dream about your ideal home. With great enthusiasm, we present you this journal, hoping that both form and content meet your wishes. Happy reading!



If you'd like to make an appointment to discuss the possibilities, please call Frans van Rijn of Prinsenstad Makelaardij at 015-2002106, or send an email to info@prinsenstadmakelaardij.nl

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Before we dive in, we'd like to give you a bit more background information about Prinsenstad Makelaardij. So if you don't know Prinsenstad Makelaardij and Frans yet, start here.

Prinsenstad Makelaardij

Prinsenstad Makelaardij is a full-service real estate agency. This means that we guide you through the entire process of buying or selling a home. We basically take you by the hand throughout the process, supporting you with advice and action. We know exactly what needs to be done and when, consult with you, coordinate, and of course, always strive for the best result. You can also come to us for professional appraisal services.

We focus on existing homes in Delft and the surrounding municipalities. We do not handle new construction or commercial real estate, and there's a reason for that. We want to be experts in what we do, so we focus on existing homes in Delft and nearby areas, and know all the ins and outs.

TIP > Also check out our Facebook page and news on our website so you don't miss any updates.

Frans the estate-agent and forest ranger

Frans van Rijn is the founder and owner of Prinsenstad Makelaardij. Frans is driven and likes sports, with a passion for real estate and homes. He previously worked for the government, at a consulting firm, as a teacher, and as an assistant real estate agent. His

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passion for real estate was inherited from home, from his father David, who was in finance and active as a real estate investor. In 2018, Frans started his own real estate agency. Frans enjoys kayaking, swimming, cycling, and reading. Frans is also a volunteer forest ranger at Natuurmonumenten (Dutch nature organization). In this way, his passions for the housing market and nature are nicely balanced.

Frans is a real estate agent and appraiser for residential properties and is a member of the European Association of Real Estate Professionals and the Dutch Register of Real Estate Appraisers Foundation. Frans believes it's important to be able to provide clients with a comprehensive real estate service and has therefore completed the training to become a estate-agent and appraiser. He also takes annual refresher courses.

TIP > Also read about our Unique Selling Points on the website of Prinsenstad Makelaardij.

At home in Delft

Prinsenstad Makelaardij is completely at home in Delft and is located on the Buitenwatersloot. With years of experience as a real estate agent in Delft, Frans knows the housing market here inside and out. In addition to Delft, Frans also focuses on nearby cities and villages such as Den Hoorn, Schipluiden, Rijswijk, Delfgauw, Pijnacker-Nootdorp, Zoetermeer, Gouda, The Hague,

and Rotterdam. Frans was born and raised in Pijnacker, so he knows the area not only as a housing market but also as a living environment.

Delft is a vibrant and diverse city. The Technical University attracts not only many students, but also knowledge workers (expats). As a result, Prinsenstad Makelaardij also has a large number of international clients. So, Frans speaks English for part of the day.

Furthermore, Delft naturally has its beautiful old and lively city center. The center of Delft has the vibrancy of a big city and at the same time the small scale of a village. The market, museums, parks, countless shops,



canals, restaurants, theaters, cinema, antique markets, events, and festivities make Delft a fantastic city where many people feel at home.

Vastgoed Nederland: robust and different
Prinsenstad Makelaardij is affiliated with Vastgoed Nederland, an active industry organization with more than 2,000 involved real estate professionals. To be a member of Vastgoed Nederland, you must have the proper certifications as an agent/appraiser and keep your knowledge up to date.



Through multiple knowledge meetings each year and mandatory Continuing Education, we stay informed about the real estate and housing market. This enables us to offer our customers the quality of service you expect from us. Vastgoed Nederland has a database with historical and current housing information. This information allows us to give you well-founded advice and allows you to be stronger during negotiations.

You can be sure that your Vastgoed Nederland agent/appraiser is knowledgeable and behaves like a

good contractor should. If you unfortunately have a complaint, or there is a dispute between you and your Vastgoed Nederland agent/appraiser, you can go to the independent Dispute Committee for Real Estate Agency and the independent Disciplinary Court for Real Estate Agency in the Netherlands. In addition, members of Vastgoed Nederland are required to have professional liability insurance for damages caused by professional errors. Vastgoed Nederland operates under the motto: "Stronger together. That's what we strive for."

Access to all property websites

Vastgoed Nederland has full access to Funda and all other property platforms. Thus, a Vastgoed Nederland agent can make use of all possibilities to promote your home. In addition to Funda, there are many other platforms such as Pararius, where most agents advertise rental properties. Did you know that Vastgoed Nederland also has its own website? (vastgoednederland.nl) There you can directly search for properties offered by Vastgoed Nederland agents.

Bidding book

Using an online bidding book is mandatory for agents affiliated with Vastgoed Nederland. Eerlijk Bieden (Fair Bidding) facilitates the mandatory bidding logbook and thus provides fairness and transparency to you as a seller or prospective buyer.

For more information about the bidding log, please visit: www.eerlijkbieden.nl



SELLING a House: How Do You Do It?

Now let's dive into the world of real estate, and start with selling a house. There's a lot involved in selling a house. In this article, Prinsenstad Makelaardij explains how the sales process of a house works. We assume that you will be selling with the help of a full-service real estate agent. We'll explain the steps in the sales process and give you some handy tips to help you get the best result out of your house sale.

With or Without an Estate-agent?

Selling your home often goes hand in hand with buying another property. In a well-functioning housing market, it's a good idea to sell your current house before buying a new one, while in an overheated market, it might be better to secure your next house first and then sell your own. When you decide to sell, the question arises: should I do it myself or should I use a real estate agent?

- Most people choose to sell their home through an agent. Especially a full-service agent who takes a lot of work off your hands and knows the property market.
- The agent is knowledgeable and works towards a transparent process and achieving the highest possible price for your home
- The agent takes an objective approach and presents your home in a professional way to potential buyers
- You easily earn back the agent's fee, as they take care of the process, save you time, and work to get the best result for your property

Your First Steps with Prinsenstad Makelaardij

After choosing a real estate agent, the first step is a no-obligation introductory meeting at your home. The agent assesses your wishes regarding the sale, gives advice about the asking price, and discusses the sales strategy. The agent

also assesses the condition and level of luxury in the home during a walk-through. Once the asking price has been agreed upon with you, the agent will send you a proposal, including the recommended asking price, agent's commission, and the start-up costs.

TIP ➤ Setting the asking price too high can lead to a longer sale period and may even result in a lower sale price than you had hoped. That's why it's best to start the sale with a realistic asking price!

Preparation and Promotion

Once you have agreed to the proposal and signed the sales agreement, you'll fill in a questionnaire about the home. You'll also note which movable items, such as furniture, appliances, and window treatments, will remain after the sale. You then provide the proof of ownership to the agent. It's also mandatory to apply for an energy label and provide this to the agent. Additionally, it's important that the home looks its best for photos and viewings. An agent will give you tips on preparing your home for sale, can advise on styling, and will arrange a professional property photographer and measurement agency to photograph and measure your home.

All About Presenting Your Home

Of course, when selling your home, you want to achieve the highest possible sale price. Your home's value is determined by several factors. There are countless ways to increase your home's appeal—and therefore its sale price. In this article, we discuss how investing in home staging, professional photography, floor plans, and smart interior tweaks can boost your home's market value.

Investing in Home Staging?

One of the first things you can do is to have your home staged. This ensures your house looks at its best in photos and is attractive during viewings. Home staging goes beyond simply tidying up; the aim is to create a neutral, yet warm atmosphere in which buyers can envision their own lives.

Potential buyers often form their opinions within the first few seconds of a viewing initially from photos on websites like Funda, and later during the actual viewing. A stylish and neatly arranged house creates a strong first impression that lasts. Buyers often make decisions based on emotions. By highlighting your home's strengths and diverting attention from less attractive features, you create an environment where potential buyers feel at home. This can lead to a quicker sale and possibly multiple bids. Home staging will increase your home's selling price. It's especially advisable for empty homes or properties with an outdated interior. This brings us to the importance of photos and floor plans.



The Power of Professional Photos and Floor Plans

Nine out of ten homebuyers start their search online. That's why good photos and clear floor plans are crucial. Videos and 3D models can also be extremely valuable. Nearly all home sellers today choose photos and floor plans taken by a professional and for good reasons.

Professional photographers know how to illuminate spaces, and from which angles your home looks at its best. Real estate photographers use special wide-angle lenses, plenty of lighting, and digital editing to showcase your home in the best way possible. These photos create a stronger visual impact on house-hunters, keeping them on your listing longer and making them more likely to book a viewing.

In addition to photos, floor plans are essential. They provide an overview of the layout and dimensions of your home and help potential buyers better assess if the property meets their expectations. Floor plans for platforms like Funda are often made in Floorplanner, which also provides a file type that allows buyers to interactively view your home's layout.

Homes with professional photos and floor plans generally receive more online views and clicks. This not only increases visibility, but also the chances of serious interest and higher offers. For truly special properties, sellers often opt for a video or 360° photos, giving property seekers an even better idea of the house's possibilities.

Interior Tips for Greater Appeal

Even if you don't have the budget for home staging, there are plenty of simple interior tweaks you can make yourself to boost your home's appeal. Here are a few tips:

Make sure your home is tidy and clean, and remove as many personal items - like family photos - as possible. This helps potential buyers imagine the home as their own. Not everyone has the same taste, so keeping things neutral is



best. A fresh scent and a new coat of paint in a neutral color can do wonders, creating a clean look and making the space feel larger. Bright colors and strong personal touches can scare off buyers.

Good lighting can completely change the atmosphere of a room. Combine natural and artificial light and make sure each space is bright and inviting. Consider placing mirrors to reflect light and make the space seem bigger. Add subtle decor like plants and neutral accessories to give rooms life without being overwhelming.

Reconsider your furniture placement to make the space feel open and accessible. Ensure a logical flow through the rooms, with wide paths and strategically placed furniture for an open feel. If your home is currently empty, try to place some chairs, sofas, tables, cabinets, and beds even if you have to borrow or rent them. Combine this with the tips above, and your property will be much more appealing to potential buyers.

Conclusion

Increasing your home's sale price is possible through smart investments and/or simple adjustments. Home staging, professional photos and floor plans, and thoughtful interior tips can make a significant difference to your home's appeal and sale price. By presenting your home in its best light, you give potential buyers an unforgettable first impression that motivates them to come for a viewing and possibly make a higher offer. Whether you make small adjustments or opt for a bigger investment, it always pays off to make your home as attractive as possible.



Once the agreement is signed, the "for sale" sign can be put up, and the agent will publish your property on Funda, perhaps on other real-estate websites, and on their own agency's website. Your property will also be shared on social media platforms for even more

attention. Finally, the agent will check their database of home seekers to see if there's a potential match.

Home Viewings

Viewings are scheduled by the agent in consultation with you and prospective

buyers. Sometimes, interested parties bring their own buyer's agent. If a lot of interest is expected, the agent can organize an "open house" event in consultation with you. During viewings, the agent presents the home, provides information, answers

visitors' questions, and explains the bidding process.

Home Viewing is an Art

At first glance, viewing a property may not seem like a big deal. Some people even treat it as a fun outing on their day off, or do it simply out of curiosity. Still, there is a lot to say about viewings, especially when you are seriously interested in a property. For those who want to be well prepared, Prinsenstad Makelaardij describes here what to pay attention to during a viewing and while orienting yourself to a property.

Think About What You Want

When we look at a property online, we might think we know the house based on the photos and floor plans. Funda does offer a lot of information, but to get a complete picture, you really need to see the home with your own eyes. Consider your preferences in advance: location, position relative to the sun, layout, and outdoor spaces. During the viewing, you can then check how the actual situation matches your wishes.

Condition and Level of Luxury

When you're viewing the property, look at its maintenance status so you can take this into account if you decide to make an offer. Check the paintwork, the condition of the woodwork (if applicable), the roof, and the masonry. Also, pay attention to the level of luxury and the interior. Unless you are fine with a "fixer-upper," these aspects will largely determine your living comfort and how much you'll need to spend on repairs and improvements.

Location

Not only is the house itself important, but also the neighborhood where it's located. Explore the area and be aware of your surroundings. The neighborhood has a significant influence on your living experience. Neighborhoods can vary in architectural style and available amenities, but also in average age and social context. There are bustling urban areas and quiet suburbs. Also, check for things like public transport, parking, schools, playgrounds, and parks.

If possible, look at the house and its neighborhood before scheduling a viewing! This could help prevent disappointment later.

Energy Label

The house's energy label shows which energy-saving measures have already been taken, and which ones could still be implemented. This shows you what investments may be needed for a more energy-efficient home. The seller is now required to provide an energy label. So make sure to ask for it, and also ask the selling agent to show you the energy-saving measures that have already been applied.

Energie label woningen	Registratienummer	Datum registratie	Geldig tot	Status
	10400700	26-03-2025	26-03-2035	Current
Deze woning heeft energielabel F				
G F E D C B A A+				
Deze woning wordt verwarmd via een aardgasaansluiting				
Verwarmingstype in de wintermaanden				
Risico op hoge binnenstemperaturen in de zomermaanden				
Aandacht herenieuwbare energie				
0,0 %				

Energie label woningen	Registratienummer	Datum registratie	Geldig tot	Status
	10400700	10-03-2025	10-03-2035	D
Deze woning heeft energielabel A+				
G F E D C B A A+				
Deze woning wordt verwarmd via een aardgasaansluiting				
Verwarmingstype in de wintermaanden				
Risico op hoge binnenstemperaturen in de zomermaanden				
Aandacht herenieuwbare energie				
19,8 %				

Homeowners Association (VVE)

If you're buying an apartment, it's important to review the VVE (Homeowner's Association) documents in advance. Think of the annual financial statement, the budget, and the Long-term Maintenance Plan (MJOB). That way, you can determine if you might face unexpected expenses as an owner. Of course, this does not apply to freehold properties; for these, you must estimate maintenance costs yourself and arrange the funds.

Hire a buying agent, so you can do the viewings together and the agent can discuss the condition and technical aspects with you.

Bidding

Once prospective buyers have had the opportunity to view the home and ask questions, it's time to make an offer. For this, the agent opens a bidding logbook. Use of a bidding log is required by the industry organization Vastgoed Nederland. This is a digital log where bids are registered anonymously. After the deadline, the seller and agent can see the bids. In consultation with the agent, the seller decides to whom the home will be awarded. Afterwards, everyone who submitted a bid can see the other bids (anonymized). It's also shown at what price and under what conditions the property was sold to the buyer.

The Purchase Agreement

As the seller, you decide to whom the property is awarded. The agent will point out that the highest bid is not always the best bid. The seller and agent review the offers, the terms and conditions, and any motivation letters.

Once a choice has been made, the agent prepares a purchase agreement including the sale price, any contingencies (such as financing and/or a building inspection), and the date of transfer at the notary. When the purchase agreement is signed by both parties, the agent sends it to the notary. The buyer generally selects the notary for the transfer.

Final Inspection

On the day of the official transfer at the notary, a final inspection of the property takes place. The parties check that the condition of the home is as previously determined. They also confirm that any included fixtures and fittings are present, and the utility meter readings are recorded in an inspection report.

To the Notary

Before and after the transfer, the notary checks the Land Registry for any claims on the property, guardianships, or whether another buyer has already been registered for the property. The notary draws up the deed of transfer

and often also a mortgage deed for the buyer. The notary will then send the deed of transfer to both seller and buyer for review. Of course, the mortgage deed is only sent to the buyer.

At the agreed date and time, the transfer takes place at the notary's office. Here, the deed of transfer is signed by both parties and the keys are handed over to the buyer. Your home is now officially sold! Usually, the buyer signs a mortgage deed for the bank afterward.

To the Notary office

In the Netherlands, you are required to involve a notary when transferring ownership of a property. Yet many people remain unclear about the notary's precise role even though the notary is crucial in the process of transferring a property to a new owner. Why is a notary needed, and what exactly do they do during the transfer? Prinsensstad Makelaardij explains.

Why Do You Need a Notary?

In the Netherlands, the involvement of a notary is mandatory for real estate transfers. This requirement is based on the need to carry out real estate transactions in an honest, transparent, and legally responsible manner. The notary acts as an independent third party, making sure both the buyer and seller abide by the agreed terms. The notary also plays a vital role in the financial settlement of the transaction.

What Does the Notary Do During a Property Transfer? Let's take a closer look at the steps a notary goes through when handling the transfer of a property:

Preparations for the Completion Date

Once you have signed the purchase agreement, the notary receives a copy of it. The buyer chooses the notary, and the selling agent sends the signed agreement there. The notary checks all the documents and details involved in the transaction. This includes verifying in the Land Registry (Kadaster) if the current owner is indeed the lawful owner and checking for any third-party claims or other restrictions on the property.

Another key task of the notary is drafting the deed of transfer (also known as the deed of conveyance). This deed is the official confirmation that the property changes owner. The notary ensures all details are correct and that all agreements are clearly set out in the deed. Many real estate transactions also involve a mortgage when a notary is then responsible for drawing up the mortgage deed, which outlines the terms under which the loan is granted.

The notary also manages the financial side of the transaction via a client (escrow) account. Once all documents are in order, the notary requests the required amount from the bank or financial institution granting the buyer's mortgage. If there is no mortgage, the buyer must ensure payment is made to the notary. The same applies to the 10% deposit, which is usually paid prior to the actual transfer of the funds being held temporarily on this account.

Signing the Deed ("Passeren van de akte")

This is the formal moment of the transfer. You and the seller sometimes accompanied by your respective real estate agents come to the notary's office to sign the deed. On this day, the property officially changes hands. The buyer, seller, and notary sign the deed of transfer. The mortgage deed is signed by the buyer, the bank, and the notary; often, the notary is authorized to sign on behalf of the bank.

Once the funds are in the escrow account and all deeds are signed, the notary arranges for payment to the seller. Out of this account, the notary can also pay other costs, such as broker's fees, mortgage adviser's fees, and their own fees. It's common for the selling party to still have a mortgage on the property being sold the notary ensures it gets repaid. Only the surplus (after the mortgage and fees have been paid) is paid out to the seller.

Registration in the Land Registry

The day after signing, the notary once more checks in the Land Registry for ownership and any new encumbrances. The notary then sends the deed of transfer to the Land Registry for official registration. The registry tracks all land and property ownership in the Netherlands, and registering the transfer means anyone can verify who the new owner is.

Your Guarantee of Security

Altogether, the notary ensures that the seller and buyer can complete the transfer without worrying about irregularities. The notary provides security by safeguarding the legal and financial aspects of the sale, functioning as your indispensable partner in any property transfer.

BUYING a House: How Does It Work?

Buying a house is not easy. Not only the bidding, but the entire purchase process requires a lot from you as a potential buyer. Prinsensstad Makelaardij, a full-service estate-agent, describes the step-by-step plan for buying a house below.

Introduction and Commitment

It all starts with an introduction. During this first meeting, the agent inventories your housing wishes and provides information about the services for buyers. Your available budget and various purchase strategies are also discussed. The agent will then send you an offer, detailing the agreements and the commission (the agent's fee). If you agree with the offer, you, as a prospective buyer, sign the contract to hire the agent for helping you purchasing a property.

TIP ▶ Before contacting an agent, talk to a mortgage advisor to determine your budget! That way, your agent can make offers to your ideal home well-prepared.

The Search for a house

You start looking for a suitable house. When you find a promising property, the agent will schedule a viewing. They will accompany you, inspect the property, look at construction and legal aspects, and advise you on the appropriate amount for an offer. If you aren't enthusiastic about the property, the search simply continues. If you are still interested after the viewing, the agent can, in consultation with you, make an offer. If necessary, they will negotiate with the seller's agent about the price and any contingencies.

Purchase Agreement

If the agent submits an offer on your behalf and it is accepted, you have in principle bought the house. The selling agent drafts a purchase agreement,



which you and your agent review together. If you agree with the terms, the seller signs first, followed by you as the buyer. After signing, you have a statutory cooling-off period of three working days. Within these three days, you can cancel the purchase without providing a reason. If the property was awarded to you with contingencies (such as financing conditions and/or a building inspection), you can still dissolve the agreement later, for example, if you are unable to obtain financing or if the results of the

inspection are disappointing.

Building Inspection

At this stage, you can have a building inspection carried out. The agent will advise you if this is sensible in your case and what the costs will be. If a building inspection is included as a contingency in the contract, you often arrange it during the cooling-off period of three days. If necessary, you can still cancel the purchase after the inspection.

The Building Inspection

A building inspection gives you clarity about the structural condition and any defects of a property. Such an inspection is often carried out before the purchase of an existing home. But what exactly does an inspection entail? In which situations is it useful, and when is it not? And what is inspected? In this article, we extensively discuss the different parts of a property that are examined during a building inspection, and what to pay special attention to.

When is a Building Inspection Performed?

A building inspection is performed in various situations. It is often the standard procedure when buying an older home or when there are doubts about the condition of the house. It can also be wise to have an inspection if you plan to sell your home, so you can offer potential buyers more certainty about the properties condition. Furthermore, an inspection is recommended for homes that have undergone major renovations or in cases of suspected defects.

A building inspection is a thorough visual assessment of various aspects of the home, covering both structural and non-structural components:

Foundation and Basement

The foundation forms the basis of your home. Inspectors look for signs of subsidence, cracks, or moisture problems. Common issues include settling due to poor soil conditions or moisture problems in basements and crawl spaces, caused by poor drainage, ventilation, or waterproofing problems.



The Roof

The roof is crucial for protecting your home from the elements. During the inspection, the condition of the roofing, structure, gutters, and rain-water drainage are checked. Common

problems include leaks from damaged tiles and cement, aged bitumen roofing, and clogged gutters.



Exterior Walls and Masonry

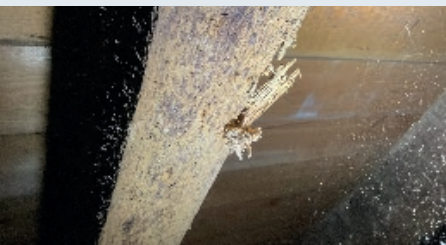
Inspectors look for cracks, damp spots, and the condition of the pointing (mortar joints) in the external walls. Cracks can indicate structural issues, while damp spots are often caused by insufficient insulation or ventilation.

Windows and Doors

This covers the condition of window frames, hardware, and glazing. Issues can range from wood rot in wooden frames to malfunctioning locks and hinges. Excessive condensation or leaks in double glazing are also checked.

Floors and Ceilings

Attention is paid to the structural state of floors and ceilings. With wooden floors, issues like wood rot, mold, or infestation by insects can occur. In concrete floors, fungal growth can be a problem due to moisture.



Installations (Electricity, Gas, Water, Heating)

Though not a deep technical analysis, installations such as electricity, gas, water, sewage, and heating are visually inspected for functionality, safety, and regular maintenance. Problems include outdated wiring, leaking pipes, or improperly mounted air supply and flue pipes.

Insulation and Ventilation

Energy efficiency and a healthy indoor climate are important. Inspectors check if the house is well-insulated and has sufficient ventilation. Problems often originate from outdated insulation materials or inadequate ventilation, leading to moisture and mold.



TIP ▶ Visit the Prinsensstad Makelaardij website or scan the QR code below for a clear Road-map, which describes the entire process of buying and selling a home in detail.



Common Problems

During a building inspection, issues may be identified that would otherwise go unnoticed until they become serious. Moisture problems are a good example and are often visible as mold, which can cause structural damage and health issues. Wood rot is another problem, particularly in floors, frames, or other wooden structures, and poses a risk to the construction's integrity.

Subsidence and cracks in walls are another class of problems. These can threaten the structural integrity of the building and can be costly to repair. Lastly, insulation is a common issue in properties from the mid-20th century and older, leading to higher energy bills and less comfortable living conditions.

When is a Building Inspection Advisable?

A building inspection is usually not mandatory, but sometimes it is. For example, for a mortgage with an NHG guarantee, a building inspection is required if, during the official valuation, overdue maintenance of 10% or more of the property value is found, or if certain areas of the home cannot be adequately inspected (due to being inaccessible).

Regardless of whether it is required, a building inspection is simply useful. Technical inspection reports also include estimated repair costs, giving you a better understanding of a property you may wish to buy. You can also factor these costs into your offer. A building inspection is also helpful if you're planning renovations, as it can reveal items to tackle during the remodel.

A building inspection also looks at sustainability opportunities. For the roof, exterior walls, facades, and installations, a visual inspection is a chance for an expert to provide advice on making the home more energy efficient. This lets you both repair and make your home more sustainable, two birds with one stone!

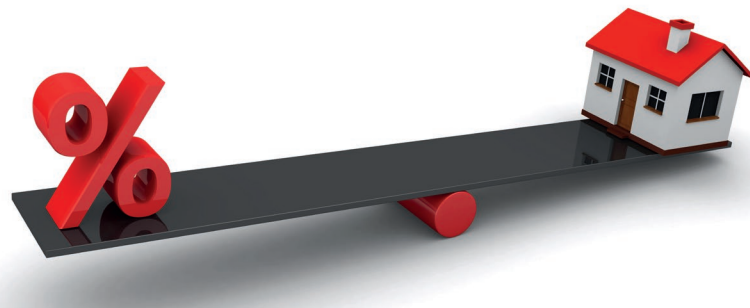
Don't be discouraged by the results of a building inspection. Most homes have some minor (or even significant) issues, but everything can be fixed. However, if you want to find a home with few or no structural problems, focus on houses built more recently, although even these can have construction defects but sometimes these are still under the builder's warranty.

After the expiration of the statutory cooling-off period, the selling agent sends the purchase agreement to the notary.

Mortgage and Valuation

After signing the purchase agreement, it's time to arrange the financing of the

house. If you need a mortgage, your advisor will arrange for an appraiser to determine the market value of the property. This is required, even if the seller recently had the house appraised. Based on your file, the advisor will request a mortgage offer from one or more banks or financial institutions.



The Mortgage Advisor: What Do They Do?

When you are considering buying a house or planning a renovation, you will often need a mortgage (a loan from a financial institution with your property as collateral). This is where the mortgage advisor appears as a valuable guide in the financial world of mortgages. But what exactly does a mortgage advisor do, and what role does this professional play in your search for a home?

The Role of the Mortgage Advisor

A mortgage advisor is a financial expert specializing in helping clients find and obtain the right mortgage. Their expertise is in navigating the complex world of mortgages to ensure you, as the client, find a suitable solution that matches your financial situation and your future plans.

When Should You Contact a Mortgage Advisor?

Here, our explanation focuses on the home-buying process. It is wise to consult a mortgage advisor early in the purchase process, ideally even before you begin your home search. This way, you know in which price range you can look for a property. In a no-obligation consultation, you explore the possibilities for financing your future home. The application for the mortgage itself, however, is only started once you have successfully bought a home after winning a bidding process or after agreeing on a purchase price.

What Information Does a Mortgage Advisor Need From You?

A mortgage advisor starts by collecting detailed information about your financial situation. This usually includes your income details, such as payslips, tax returns, and any additional income sources. They'll also want to know about your savings or possible assistance from parents. In addition, your spending habits, existing debts, and your credit history are reviewed, including things like student loans, car loans, other repayments, and phone contracts. The goal is to get a complete picture of your monthly budget for mortgage payments.

Besides financial details, it is also important to share personal and future plans. What are your housing wishes? What type of home are you looking for? How long do you expect to stay in the property? These factors help determine the most suitable mortgage type and its conditions.

The Relationship Between Advisor and Lender

Broadly, there are two types of mortgage advisors: independent advisors and advisors who work for a lender. An independent mortgage advisor at a consultancy

office is an intermediary between you and possible lenders, such as banks. They have access to a wide range of products from different providers and can compare options to find the best one for you.

A bank mortgage advisor is, of course, not independent and can only offer mortgages from their own bank. Nevertheless, a bank's advisor can sometimes be attractive as there's no extra middleman to pay, and it may be beneficial if you already have other products (such as a mortgage or bank accounts) with that bank. Good past experiences with a bank may also be a reason to go directly to their advisor.

What Does Mortgage Advice Mean?

Mortgage advice is about much more than just finding the lowest interest rate. It is a thorough process in which various options are considered, such as the term of the mortgage, flexibility for extra repayments, your risk exposure if interest rates change, and the rules regarding incapacity for work, divorce, or death. The final advice should fit within your financial expectations and your long-term outlook.

When giving advice, the advisor considers various mortgage forms, such as annuity, linear, or interest-only mortgages. The advice is tailored to your needs and situation. The advisor helps you understand the pros and cons of each type, so you can make a well-informed choice.

Annuity, Linear, or Interest-Only Mortgage?

There are three main mortgage types, which mainly differ in how you pay off the loan. What are these types, and what are the pros and cons?

Annuity Mortgage

With an annuity mortgage, you pay a fixed amount each month, known as the annuity, for the entire term of the loan. This amount consists of both interest and repayment. At the start of the term, the interest portion is relatively high and the repayment portion low. Over time, the interest part decreases and the repayment part increases, but your total monthly payment stays the same. This makes budgeting easier.

Linear Mortgage

With a linear mortgage, you pay off a fixed amount of the principal each month. This means your mortgage debt gradually reduces over time. At the start, your monthly payment is higher as the interest is calculated over the larger outstanding debt. Over time, your monthly payments decrease, as you pay interest over a

smaller debt. Since you pay off the loan more quickly, you generally pay less total interest over the total term compared to an annuity mortgage.

Interest-Only Mortgage

With an interest-only mortgage, you pay only interest during the term, and you do not pay off any of the principal sum. The debt remains the same throughout. At the end of the term, you must repay the entire loan in one go. This type of mortgage was

more popular in the past, but is less common now due to the risks mainly because you must ensure you can pay back the principal at the end of the term.

Today, you may only take out an interest-only mortgage up to a maximum of 50% of the property's value. Financing a house fully interest-only is no longer possible. First-time buyers who take out a partial interest-only mortgage are not eligible for mortgage interest tax relief, whereas this is available for annuity or linear mortgages.

Final Inspection

Shortly before the property is transferred at the notary office, a final inspection is carried out. Parties check whether the condition of the property is the same as at the time of purchase. They also verify that any included items are present in the property. Finally, the energy and water meter readings are recorded.

Notarial Transfer

The notary monitors the deadlines set in the purchase agreement, conducts research in the Land Registry, prepares the deed of transfer, and, if necessary, the mortgage deed. On the agreed date and time, the transfer of ownership takes place. The deed of transfer is signed, after which you as the buyer receive the keys. If you received a mortgage, you will also sign the mortgage deed. Thereafter, the purchase is officially completed, and the house is yours!

TIP ➤ Read more about the notary's activities in the article: "To the Notary office" on page 4

TIP ➤ Visit the Prinsenstad Makelaardij website or scan the QR code below for a clear Road-map, which describes the entire process of buying and selling a home in detail.



RENTING Out a Property: How to do that?

Although renting out a property has become less attractive under current laws and regulations, there are still good reasons why renting out your home can be a good idea. For example, if you are staying abroad temporarily and want to keep your home. Renting in the 'private sector' can also still be attractive for investors. What does the rental process look like and what is required? Prinsenstad Makelaardij explains it below, step by step.

Renting Out Entirely, by Room, or Dividing Up?

It's wise first to determine how you want to rent out your property. You can rent out the entire home, in individual rooms, or subdivide the

property into multiple (sub)addresses. Each rental type has its own rules regarding who can live in the property, how the rental price is determined, and the contract type. Each option has its own pros and cons.



TIP ➤ You often need an extension to your insurance policy when renting out a property. Your insurance company can tell you more about this.

How Much Rent Can I Charge?

The amount of rent you can ask for your property depends on the number of points your home receives in the Housing Valuation System (Woningwaarderingssysteem). Nowadays, only very spacious and luxurious homes those with many points are regarded as free sector. For the vast majority of homes however, the maximum rent is determined by the points system. For renting out separate rooms, this maximum rent always applies.

TIP ➤ Is there a mortgage on the property you want to rent out? You always need permission from your bank.

Check (Local) Laws and Regulations

When renting out a property, you have to deal with laws and regulations. Municipalities each have their own rules for renting out homes. National legislation also affects the possibilities in contract forms. A rental real estate agent is familiar with the relevant laws and regulations and will advise you about your possibilities within the law.

TIP ➤ Are you a (novice) landlord or looking to buy a property to rent out? Get advice from Prinsenstad Makelaardij.

Finding the Right Tenant

Finding tenants requires effort. Nowadays, there are often many interested candidates. This is partly due to capped rent prices and a shortage of rental properties. The challenge is to select from the group of applicants, a tenant who is expected to best fit the property, can afford the rent, and will take good care of the property. The real estate agent will assist you in selecting tenants and in drawing up a rental agreement.

Value Assessment or Professional Appraisal?

A value assessment ('waardeadvies') and a professional appraisal service are different. There are quite a few misunderstandings about what these two services are. That's why, in this article, we provide insight into the differences between a value assessment and a professional appraisal service and give more information about how they are conducted.

In Short

A value assessment is a statement from the estate-agent containing their advice on the asking price of the property. Any estate-agent can provide this statement, as a value assessment has no official status and its quality is not guaranteed. This is different from a professional appraisal service. A professional appraisal or "valuation" which is legally recognized for determining the market value of a property may only be carried out by a qualified appraiser.

Value Assessment

In the case of a value assessment, the estate-agent conducts research into recently sold comparable properties in your area and makes a comparison. The estate-agent also does a tour of the property and asks the owner questions about it. Based on the analysis from the research, the condition of the property, the level of luxury, and the surface area, an advised asking price is given. The value assessment is thus the estate-agent's estimate of the potential sale proceeds of a property.

Appraisal

A certified appraiser is registered with the Dutch Register of Real Estate Appraisers (NRVT). The quality of the appraisal report is further guaranteed by the Dutch Housing Value Institute (NWWI) quality mark. For a buyer to get a mortgage on a property, a professional appraisal meeting these standards must be carried out. Prinsensstad Makelaardij is registered with the NRVT and our appraisal reports, after being approved (validated) by the NWWI, carry this quality mark.

Steps in an Appraisal

The appraiser systematically determines the market value of your property. How does it work? The appraiser receives an appraisal assignment from the homeowner via the NWWI system. Once the appraiser accepts the assignment, it is processed in the appraiser's appraisal software for further elaboration.

Preparation and Property Inspection

First, the appraiser investigates the public and private law aspects of the property. For apartments, the appraiser will request VVE (Homeowner Association) documents from the owner or selling agent. During the property visit, the appraiser determines the condition of the home based on a visual inspection. Photos of the property are taken, the usable floor area is measured, constructional aspects are noted, and a SWOT analysis (strengths,



weaknesses, opportunities, and threats) is made regarding the property's value.

TIP ▶ Is your apartment due for an appraisal? Start gathering VVE documents such as the deed of division, annual accounts, budget, MJOB (Long-term Maintenance Plan), and the secretary's meeting summaries - the appraiser will request these.

Further Processing

The further elaboration of the appraisal report takes place at the appraiser's office. Here, the appraiser looks for recent comparable sales in the area, as similar as possible to the subject property. The reference properties are compared to the property being appraised. An average value from these references forms the basis for the final appraisal.

The appraiser then checks whether the property has extra value-adding features, such as solar panels, a conservatory, a dormer window or a luxury kitchen. Value deductions might also be necessary, for example, if the property is dated or in poor condition. Finally, the market value determined by the appraiser is compared with 'model

values' (computer-calculated values based on data) from NRVT-recognized parties.

NWWI Validation

Next, the appraisal report is sent to the NWWI for validation. The NWWI checks the report for quality and completeness, and examines the substantiation of the market value. As soon as the NWWI approves the report, the client is notified and receives a copy of the appraisal report.

In Which Cases Do You Need an Appraisal Report?

- To obtain a mortgage to finance a property
- If you want to refinance a mortgage
- For renovations requiring bank financing
- When selling a house within the family
- In case of divorce and division or buy-out between partners

Finally, you can make a better buying or selling decision if you know the market value of a property.

Do you have any questions about the appraisal process or about a value assessment? Feel free to call or email Prinsensstad Makelaardij.



RENOVATE Your Home Smartly!

Renovating a home can be fun; you can redesign and upgrade your property to fit your own wishes. However, there's a lot to consider. What will you do yourself, and what should you outsource? How will you pay for the renovation, and what about laws and regulations? This article provides more insight into these topics.

What will you renovate and who will do the work?

Renovating often means new or altered pipework, wiring, and drainage especially for a new bathroom or kitchen. For a roof extension, conservatory, or addition, you usually need design drawings and material/cost calculations, particularly if you need a permit.

What can you do yourself, and when should you get help?

Your own insight, technical know-how, and experience play a big role but so does your available budget. Time constraints (is there a deadline?) and whether you can get extra help also affect your decision. Don't forget that many renovations require specialized knowledge, craftsmanship, and good planning and coordination.

If you're daunted by the renovation, lack the knowledge or experience, but do have the budget to outsource the work, request quotes from one or more contractors.

TIP ▶ On www.floorplanner.com, you can easily create floor plans and 3D animations of your future home. This is also handy for trying out new room layouts.



Laws and regulations for renovations

When making renovation plans, always check the latest laws and local regulations. This helps you determine if you need to apply for a permit. For renovations that don't affect the exterior appearance, you rarely need a permit (except for historic/monument properties). For roof extensions, skylights, awnings, and solar panels, it's wise to check if a permit is needed. Check with your local municipality's permit office (omgevingsloket). If you hire a contractor, they will advise you and apply for any required permits.

Building Code (Bouwbesluit)

All renovations must comply with the Dutch Building Code ("Bouwbesluit"). You can consult the code on the Dutch Government website. The building code is especially relevant when altering the property's structure. Good contractors work in accordance with the building code, know whether a change is allowed, and how it should be done. The code's goal is to ensure safety and quality of housing in the Netherlands.

Financing a renovation

Of course, costs depend on your wishes and how much work you outsource. When planning to renovate, check whether your plans match your available budget. If not, you can see if you can get a loan from a mortgage provider. If you want to increase your mortgage for the renovation, your lender will require an appraisal report, including details of the intended renovations and the

expected increase in value after the work. Only the estimated increase in value can be financed with your mortgage; the rest must be paid from your own funds.



Keep in mind that the market value of your property rarely increases by the full amount you invest in the renovation. The increase is typically no more than 60-70% of your investment,



though this varies by renovation type. Adding square meters to your house such as with an extension can significantly increase the value.

Are you thinking of a bathroom, kitchen renovation, or reconfiguring rooms? Then expect only a limited increase in value.

Energy-saving measures

Energy-saving renovations are an exception in terms of financing. Here, you can sometimes borrow more than 100% of the property value or even get a mortgage interest discount after the renovation. Ask your mortgage advisor for details or check the Dutch Government website for options.

You may be eligible for grants for energy-saving measures such as an Investment Subsidy for Sustainable Energy (ISDE), or loans with attractive

terms. ISDE applies to solar water heaters, heat pumps, insulation measures, and district heating connections and runs until 2030. Thanks to these subsidies, you pay less out of pocket when you invest in these upgrades.

TIP ▶ You can find more info on financing renovations and energy-saving subsidies at the Dutch Government website: www.rijksoverheid.nl.

Woodwork requires maintenance. This applies to wooden frames and doors inside the home, but especially to exterior woodwork. If you're handy, have the right tools (or can rent them), and the time and opportunity, you can get started yourself. Here we outline the pros and cons.



Painting: Do It Yourself or Outsource it?

Exterior of the House

If your window frames and exterior doors are made of wood, regular painting is essential. The exterior of the house is exposed to the elements and must be maintained. Peeling paint and wood rot are obviously undesirable. How often the exterior should be painted depends on:

- The skill of the painter
- The condition of the woodwork
- The quality of the paint used
- The number of paint layers applied
- The intensity of sun and temperature fluctuations

The question is whether to do the work yourself or hire a professional painting company. A painter will inspect the woodwork and estimate what's needed in terms of sanding, repairs, or replacement. The painter also knows which materials (scaffolding, paint, equipment) are necessary and how much time the job will take. All these factors will be detailed in the painter's quote.

Interior of the House

Buying a house? Chances are you'll want to give your new home a fresh color inside. Many people choose to do

this themselves. Painting interior walls, doors, frames, and radiators can be a big job, especially if you first need to remove wallpaper or repair woodwork. You'll need materials (ladder, sander, steam machine) and various products such as water-based paint, brushes, cleaning agents, sandpaper, etc.

Your final decision to do it yourself or hire a pro depends, of course, on your available time, your budget, your own expertise, and the level of quality you expect.

TIP ▶ If you plan to do it yourself, protect floors and furniture with plastic sheeting and masking tape, and use high-quality products. In this case, cheap often turns out to be expensive.

TIP ▶ If painting yourself, use scaffolding for work at height so both hands are free! It's more practical and safer.

How to Find a Good Painting Company

If you decide to outsource your painting, look for a certified painting company. Find a painter with a lot of experience and good recommendations, for example via friends or neighbors. You can also search online for a painter. If possible, check out earlier projects from the company you have in mind to see their work.

Ask one or more painting companies to visit and assess the job. Then, based on their inspection, they can provide a quote. A good quote should clearly include: the scope and nature of the work, the price per hour or per m², material costs, costs for scaffolding, time frame, extra costs for any woodwork repairs, paint types and color numbers, guarantee terms, and VAT. If everything is clearly

listed, the price is fair, and it fits within your budget, the painting work can begin!

TIP ▶ If your house is more than two years old, you pay the reduced VAT rate of 9% for painting work. This also applies to materials and paints, so pay extra attention to the invoice!



The Energy Label and Sustainability

In today's era of relatively expensive energy and climate change, sustainability is an important theme. Making your home more energy efficient will lead to savings on your energy bill and is therefore a good investment. You might also be eligible for government subsidies. In this article, Prinsenstad Makelaardij provides information about sustainability in relation to housing and energy use. We explain what an energy label is and what measures you can take to make your home more sustainable.

What Does Sustainability Mean for a Home?

The sustainability of a property is often defined as how much energy is required to keep it at a comfortable temperature. This depends on factors such as the level of insulation, how the property and tap water are heated, and whether the house is cooled or not. The more you pay for energy, the less disposable income remains. The sustainability of a home is having more and more impact on its market value.

process the data at their office. They then register the energy label in a national database.

Taking Steps: Insulation

If your home has an energy label of C or lower, there is often still room for improvement in energy use. Homes with label B or higher can usually only improve further by upgrading installations (heating, solar panels, cooling, etc.). Insulation concerns the exterior envelope of your home, where heat loss occurs through floors, walls,



NOTE: The energy label affects the legally allowed maximum mortgage on a house; the better the energy label, the higher the maximum mortgage.

The Energy Label in Short

The energy label indicates the energy performance of a property and how it can be improved. The better the energy label, the more attractive this is for your home's market value. The label is based on the home's consumption of non-renewable energy sources (natural gas, oil, coal), expressed in kWh per m² of usable floor area per year. Label A represents low energy consumption, while G indicates high consumption. For new-builds, category A has been expanded with A+ to A++++. The energy label is issued as a certificate that also contains information on possible improvements and is valid for ten years.

When selling or renting out your property, you must provide the buyer or tenant with a valid energy label. If you don't, you risk a fine and will still be required to obtain a label. There are some exceptions; for instance, historic buildings (monumental properties) are exempt.

To obtain an energy label, you'll need to contact a certified energy advisor. They will inspect your home and

Many homes already have some degree of insulation. The year your home was built often gives a good indication of the minimum level of insulation present.

Taking Steps: Heating Installations

Once insulation is in order, you can focus on installations. Heating a home consumes a lot of energy. Improving (or changing) your system can save a lot of energy. If you use an old central heating (boiler), you might consider a heat pump, infrared panels, or connecting to a district heating network. What is feasible depends on your house's type and your municipality's heating plan for your area.

There are also energy savings to be made regarding hot tap water, such as:

- Recovering heat from shower water with a shower heat recovery (WTW) system
- Photovoltaic Thermal (PVT) panels (a solar panel combined with a solar collector that generates both

- electricity and hot water)
- All-electric heat pumps
- Solar water heaters on the roof

TIP > Want to quickly check if a house already has an energy label, and if so, which one? Visit www.energielabel.nl

TIP > Do you have a recent energy label with suggestions for making your home more sustainable? Consult a certified energy performance advisor (EPA) for targeted advice on making your home more energy efficient.



It was a warm summer evening when my neighbor enthusiastically looked over our shared fence and invited me for a drink in his newly landscaped garden. As we sat there with a beer, under the atmospheric lighting and the softly rustling leaves, I was once again reminded of how valuable it is to have an outdoor space. This is a small anecdote from Frans about his time on the Delftsestraatweg in Pijnacker, where he once lived with his family. In this article, we explain the advantages of a garden, a roof terrace, and a balcony. Enjoy reading!

The Garden:

Your Personal Oasis

Let's start with the garden, a concept that evokes warm memories for many. A garden can serve as your personal oasis, far from the hustle and bustle of everyday life. You can opt for a lush green environment with flowerbeds and trees, or a sleek, minimalist look with a modern terrace. The versatility of a garden is unparalleled: you can grow vegetables, let children play freely, or spend long summer evenings with friends enjoying a barbecue. For gardening enthusiasts, a garden is, of course, indispensable.

Imagine: a sunny Saturday afternoon with your children playing on the grass while you relax in a hammock reading a book. Or those evenings where you can stargaze, feeling like you're miles away from the city chaos. A garden gives you space to

Prefer a Garden, Roof Terrace, or Balcony?

breathe and offers a level of privacy that's hard to match.

The Roof Terrace:

Highlights and View

For city dwellers, a roof terrace can be the perfect retreat. The biggest advantage? The view. Roof terraces often offer breathtaking panoramas over the cities we live in. They also

feel light and open, as you're literally above the daily hustle and bustle.

With some creativity, a roof terrace can be transformed into a green oasis as well: think raised flower beds, container gardens, or even vertical gardens. An undeniable bonus of roof terraces is that they generally catch more sunlight thanks to their elevation.

Picture yourself after a long workday, sitting atop your building with a panoramic sunset, a cocktail (or mocktail) in the hand, and peace all around you. It's this almost intangible atmosphere that makes roof terraces so special.

The Balcony:

Compact & Functional

And then there are balconies, often the most underestimated part of our homes, but no less valuable. Balconies are ideal for people who don't need a large outdoor space, but who still want to enjoy fresh air and sunlight. Moreover, residents of high-rise apartments often have a balcony. It's a small outdoor spot you can easily access without needing to take the elevator or stairs all the way down.

Balconies may be small, but their compactness is their strength. They require less maintenance than gardens or roof terraces, and can easily be turned into cozy corners with planters, a table and chairs, or even a small urban vegetable garden in pots. For city dwellers, this often provides the perfect balance between indoor and outdoor living.

Allow yourself to spend a Saturday morning on your apartment balcony: as the city slowly wakes up, you enjoy your coffee among fragrant herbs and flowers that brighten your balcony. That's the kind of simple happiness balconies can offer.

Considerations: Garden, Roof Terrace, or Balcony?

When considering which outdoor space suits you best, various factors



play a role, such as space, budget, lifestyle, and personal preferences. A garden requires space and time investment but offers great freedom and possibilities. A roof terrace mainly demands creative design but generally offers more sunlight than a garden due to its higher position. A balcony, meanwhile, is ideal for those seeking quick outdoor access without much hassle and with plenty of privacy.

If you especially want extensive space and the ability to garden or grow your own vegetables, a garden might be the right choice. If you seek a view and want to enjoy full sun, choose a roof terrace. Are you more practical and have limited space? Then a balcony suits you better.

Your Preference as a Guide

Which of these three options appeals to you most likely also says something about your housing preferences. If a garden attracts you, then at least a terraced house with a small garden might be a good option. If you're happy with a roof terrace, you can find apartments and houses with this feature in city centers. If a balcony is enough for you, or the thought of maintaining a garden is a nightmare, an apartment in a residential tower may suit you better. To each their own!

Micro-oasis

Whether you choose the organic beauty of a garden, the airiness of a roof terrace, or the functional compactness of a balcony, each option uniquely enhances your living experience. Essentially, these outdoor spaces all offer something that enriches our daily lives: connection with nature, room for relaxation, and moments when we can escape our daily routines. So make use of these features in the way that works best for you!

Moving and Checklist

In previous articles in this journal, you have been able to read about topics that all have to do with changing homes, or moving. If you are planning to move, you surely want to know what you need to arrange and do to make your move a successful one.

Prinsenstad Makelaardij has created a checklist for everyone who is moving and doesn't want to forget anything.

We have organized the checklist based on the time left until your moving date and potentially a few weeks after. Not all actions will likely apply to you, so only mark those which are relevant for your situation. You can then check off each action as you complete it. This way, you'll have a good overview of what you've done and what still needs to be done.

Six months to one month before moving day:

- ☐ Cancel rental contract
- ☐ Arrange temporary housing
- ☐ Check and arrange for temporary storage
- ☐ Set aside vacation days for the move
- ☐ Cancel/transfer building and contents of your home insurance
- ☐ Contact moving companies and choose one
- ☐ Possibly cancel the existing energy contract and arrange a new contract for the new home
- ☐ Notify the water company of address change or register with a new water company
- ☐ Notify people/companies of address change for mail
- ☐ Cancel TV, internet, and phone contracts and arrange new subscriptions
- ☐ Ask friends, family, and acquaintances to help with the move
- ☐ Request moving expense reimbursement from your employer
- ☐ Request travel allowance at work

One month to one week before moving day:

- ☐ Order moving boxes
- ☐ Arrange childcare/pet care for moving day
- ☐ Cancel and/or apply for parking permits
- ☐ Notify the municipality of your move
- ☐ Inform the Homeowners Association about your move (if relevant)
- ☐ Start packing boxes with items you won't need until you are in the new home

Week before the moving day:

- ☐ Set aside important papers and valuables
- ☐ Keep the tools at hand that you'll need on moving day
- ☐ Clean the new house
- ☐ Arrange parking for transport on moving day
- ☐ Sort through belongings you want to get rid of and take them to the recycling center or thrift store
- ☐ Disconnect and pack equipment
- ☐ Remove lamps and install temporary light fittings
- ☐ Ask family/neighbors for spare keys required at the transfer of ownership
- ☐ Pack boxes and label them with contents and the room in the new house (kitchen, bedroom, garage, etc.)



Day before the move:

- ☐ Review which items you are required to leave for the new residents, and which will go with you to the new home
- ☐ Defrost and clean refrigerator/freezer
- ☐ Secure the washing machine drum for safe transport
- ☐ Disconnect and pack the last equipment
- ☐ Clearly mark and separate items that will be left in the old home
- ☐ Put clothing, toiletries, and medicines in your hand luggage
- ☐ Pack the last items
- ☐ Set hand luggage aside

On moving day(s):

- ☐ Pick up the moving van (if applicable)
- ☐ Disassemble beds before the moving company arrives and reassemble them in the new home (if necessary, the moving company can do this for you)
- ☐ Give movers instructions on where items should be placed in the new home
- ☐ Take down curtains in the old house and hang them in the new one
- ☐ Check the house for any left-behind items
- ☐ Transport your belongings and hand luggage to the new home yourself
- ☐ Clean the old house

After the move:

- ☐ Return the moving van
- ☐ Return the keys to the old house
- ☐ Check for any moving damage and report it to the moving company
- ☐ Register with the municipality
- ☐ Register with a new general practitioner and dentist
- ☐ Return or arrange collection of moving boxes
- ☐ Submit meter readings for the new house to the water company and energy supplier
- ☐ Inform friends and acquaintances of your new address

2-3 months after the move:

- ☐ Host a housewarming party

COLOPHON

Final editing : Frans van Rijn
Translation : Guy van Rijn, Michael Franks
Graphic design : Hans van Kalsbeek
Graphics care : Nieuw-Kleurrijk, www.nieuw-kleurrijk.nl

Prinsenstad News is printed on wood-free paper. Produced according to the most sustainable standards. Printed with solvent-free inks. The content of the articles may not be appropriate for every situation. Prinsenstad Makelaardij does not intend to give the impression of completeness. Information provided may become outdated. No rights can be derived from the content of this newspaper. No part of this publication may be reproduced in any form or by any means without the prior permission of Prinsenstad Makelaardij.

Delft is a vibrant and diverse city where I've enjoyed working as your personal real estate agent for many years. Thank you for the trust we've received from so many, and I hope you've enjoyed reading this newsletter.

Frans van Rijn



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