

Tenancy Terms Checklist

Are you interested in renting a house? Then you can fill out our Rental Calculator via the real estate agent in order to quickly calculate whether you qualify. Are you invited to upload your file? In that case, the following information is required:

Step 1: Personal Data

- A copy of a valid passport or identity document (not a driving licence!)
- A Personal Records Database (BRP) extract, to be requested from your municipality

Foreign identity

In the case of an expat or other nationality, there is not (always) a Dutch identity document available. The visa and/or residence document must be supplied if you are coming from outside the EU. In addition, an additional deposit has to be paid.

- A visa indicating your maximum duration of stay (if you are an EU citizen)
- A copy of your employment contract (in case you have been working in the Netherlands for less than 2 years)

Step 2: Income situation

Are you employed?

If you have an employment income, you must at least have an annual contract with your employer. The probationary period must be over and a declaration of intent - to be stated on the employer's statement - is mandatory.

- An employer's statement
- UWV file

Are you an independent entrepreneur (sole proprietorship, general partnership, self-employed worker without employees)?

In the case of independent entrepreneurship, you have to pay an increased deposit of 3 months' rent including any service charges and heating costs. In addition, your company must have been in existence for at least 2 years.

- The Profit and Loss Account of the past 2 years, approved by an auditor
- A Chamber of Commerce extract
- Last year's final Income Tax Assessment (IB60 form to be obtained from the Tax Administration)

Are you retired?

A more lenient income requirement applies to pensioners. This is taken into account in the income calculation. You need to deliver the following items:

- An annual statement of your old-age pension
- An annual statement of your supplementary pension
- A bank statement showing that your old-age pension and your state pension have been paid

Step 3: Do you have your own assets?

In order to better meet the income requirement, you can add 10% of your own assets to your gross annual income. You must submit proof that you have your own assets by means of an audit opinion or bank statement. Renting on the basis of only your own assets - and no other form of income - is unfortunately not possible. The own assets must be at least €20,000 to be included in the calculation.

Step 4: Current living situation

Are you currently renting a house?

- A landlord's reference (to be obtained from your landlord)

Do you currently have a owner-occupied house?

If your house (subject to reservation) has been sold, then the resolutive conditions must have expired. This ensures that you do not run the risk of double housing costs. If your house has not (yet) been sold, we will include your mortgage costs in the income calculation.

- The Mortgage Holder Statement (to be obtained from the bank/mortgage lender)
- The purchase contract (current) home
- Last year's Annual Mortgage Statement

[Read more on the next page >](#)

Are you living with your parents?

No additional information is required.

Step 5: Monthly commitments

Do you have monthly commitments such as a loan, study debt or do you pay partner/children's maintenance? Provide a copy with a statement of the remaining amount and the monthly obligation.

- A Personal Loan or Continuous Credit Statement
- A copy of the Education Executive Agency (DUO) regarding
- the residual study debt
- A divorce agreement regarding maintenance
- Other obligations

Other

Are you a student?

In principle, we do not let houses to students.

Other situations

In other situations, you should contact the real estate agent. Do you not fully meet the income requirement, but do you think that you have a stable income? Tell the real estate agent about your situation. This means that an assessment is made on a case-by-case basis.

Tips:

- Preferably submit the documents digitally and legibly.
- It is important that the file is complete, so take the time to deliver the (correct) documents. This will speed up the rental process and increases your chances of qualifying for a rented house.
- All documents, such as salary slips, an extract from the Chamber of Commerce, employer's statement, landlord's reference, mortgage holder statement may not be older than 3 months.

Disclaimer

- Woonhave and the real estate agent reserve the right to refuse your file without giving reasons.
- A credit check via Experian is part of the rental procedure.
- When the prospective tenant(s) submit forged documents in order to qualify for a rented house, Woonhave is obliged to report this to the police because of forgery of documents.
- The information you provide will be treated with the utmost confidentiality.
- No right to housing may be derived from the signing of the registration form.
- In connection with the Personal Data Registration Act (Wpr), the undersigned is or are aware that the information provided is included in the administration of Woonhave.
- All verbal announcements concerning the letting of a dwelling are deemed to have been made subject to the consent of the person entitled. If it turns out afterwards that no consent has been obtained, the letting will be deemed not to have taken place and no right can be derived from any communication on our part towards us or towards third parties, whoever this party may be, in the broadest sense of the word. Any liability on our part in this respect is excluded.

Instruction: downloading your UWV verzekeringsbericht

Step 1: Log into My UWV

- Go to the website uwv.nl/particulieren/mijnuwv/
- Log into Mijn UWV using your DigiD

No DigiD? You can request your credentials via digid.nl/aanvragen

Not yet activated the text message verification? You can do this via digid.nl/activeren



Step 2: View your salary history

- Choose "Persoonlijke gegevens" in the menu
- In the "Loongegevens" box select "Controleren"

Step 3: UWV verzekeringsbericht downloaden

- In the "Verzekeringsbericht" box, select "Download printversie".
Warning: all boxes need to be selected
- Save the document on your computer
- Open the document and check your data
- Upload the UWV insurance message in your online Huurdossier

For Apple users:

- Under "Verzekeringsbericht", select "Download printversie"
Warning: all boxes need to be selected
- The PDF will be opened in "Preview" mode
- Close "Preview" mode
- Go to the "Downloads" map (either at the bottom of your screen or via the Finder app)
- Open the document and check your data
- Then upload the UWV insurance message in your online Huurdossier

Note: if you download the UWV verzekeringsbericht, do not change the name and immediately drag the message out the download folder into the calculation tool/email.

