

Letting conditions

Income standard

The tenant is required to meet the income standard. As a rule of thumb, the gross income per month (without taking temporary allowances into account) needs to be a minimum of 3 times gross monthly rent and for leasing with a partner the joint gross income per month needs to be minimum of 4 times the gross monthly rent.

Employed

Included in the calculation of the monthly income is the gross salary including holiday allowance and excluding bonuses or other variable allowances.

Self-employed person

The gross monthly income is calculated by dividing the net annual profit before taxation from the past two years by 24. For self-employed persons, a deposit of two months applies.

Retired person

30% of the available monthly income can be added to the gross monthly income to meet the income requirement.

Extra income

10% of the assets divided by 12 can be added to the gross monthly income. Spousal maintenance can be added for 100% to the gross monthly income (child maintenance is not added).

Leasing together

Both incomes can be added for 100% to meet the joint income requirement. We do not lease houses to students.

Other conditions

- The minimum lease period is 1 year, unless communicated otherwise
- For all houses of LIV, a **deposit of 1 months** applies by default
- Possibility diplomatic clause in consultation
- Possibility guarantor in consultation. Guarantors require the same income requirements and documentation as tenants

Documents

Standard documents:

- A clearly legible colour copy of a valid ID card or passport (front & back) in accordance with the guidelines of the central government
- Is your origin outside of the EU? In that case we would like to receive a copy of your Dutch residence permit

We offer you the possibility to provide your financial information through the [Ockto app](#). With the Ockto app, your data is easily retrieved from Dutch government websites. This saves you a lot of time when collecting all this data and ensures that this is done for you in a safe and easy way. For example, you do not have to request the Extract from the Personal Records Database at the municipality, which will save you time and money. You will receive the Ockto invitation from us after viewing the house.

Additional documents with Ockto

- None

Additional documents without Ockto

- Extract Personal Records Database with Address History (available at the municipality where you are registered, not older than 1 month)
- Copy bank card for the direct debit authorisation
- Landlord statement or mortgagee statement of your current house
- If your house has been sold:
 - Last annual income statement from your mortgage lender
 - Purchase agreement (sale own house)
 - Mortgagee statement (available with your mortgage lender)
- Divorce settlement (if you are divorced, due to extra income or expenses)

+ **employed person:**

- Employer's statement (not older than 1 month)
- Copy last 3 payslips
- Copy statement of bank account showing last 3 salary transfers
- Copy bank card of the same bank account number as the statement of account
- Employed for a shorter term than three months? Please upload additionally your signed contract of employment

+ **self-employed person:**

(Take a mandatory deposit of 2 months into account)

- Proof registration Dutch Chamber of Commerce (not older than 1 month)
- Audit reports of the last two years (signed by your accountant or bookkeeper)
- Copy last assessment notice income/corporation tax
- Personal income statement (previously IB60 and IBRI) of the past 2 years
- Copy statement of business account (not older than 1 month)
- Copy bank card business account

+ **person entitled to a benefit/retirement:**

- Copy last annual income statements (old-age pension)
- Copy statement of account showing last 3 benefit/retirement transfers
- Copy bank card of the same bank account number as the statement of account