

## 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 by 24. For self-employed persons, a deposit of three months applies, incl. service and heating costs.

### 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 2 months** applies by default (incl. service costs)
- Possibility diplomatic clause in consultation
- Possibility guarantor in consultation

## 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
- 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:

- 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
- The copy of last 3 payslips (noted in **red** above) can be replaced by a print-out of Mijn UWV. This can be requested at <https://www.uwv.nl/particulieren/mijnuwv/uw-arbeidsverleden-en-loongegevens-bekijken-en-opvragen/detail/mijn-verzekeringsbericht-downloaden>

### Self-employed person:

(Take a mandatory deposit of 3 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