

Family fund expands loan options: and offers support for first-time home buyers

Reasons for expanding loan options

The board has decided to expand its lending policy. Family members buying their first home can borrow from the fund to cover additional costs. This is to help first-time buyers in the current overheated housing market to find a place to live.

In addition to the existing options for loans for study costs or cultural purposes, family members can now also apply for a loan for costs related to the purchase of their first home – with the exception of the purchase price or its financing (i.e. everything except the mortgage).

With this expansion, the fund hopes to contribute to a smooth transition to independent living for younger family members, given that the supply of social housing has declined sharply since 2016.

The loan may cover:

- Transfer tax, notary fees and other buyer's costs
- Renovations or necessary modifications to the home
- Sustainable investments such as insulation or solar panels
- Temporary double costs (e.g. rent during the transition phase)
- The costs of technical building inspection

Conditions

The board is making part of its assets available for an initial period of five years and, for now, assumes applications for a maximum of 20,000 euros.

The following conditions apply:

1. Application: The application must be submitted in writing and must be motivated and accompanied by a budget and an explanation.
2. Exclusion of mortgage: The loan may not be used for the purchase price of the home or to repay (part of) a mortgage.
3. Maximum loan amount: The maximum amount is determined on a case-by-case basis, depending on the funds available within the fund.
4. Interest and repayment: The loan is provided at a low interest rate, with a repayment term to be determined in consultation (in principle, a maximum of 5 years).
5. First home: The scheme is intended exclusively for the purchase of a first home.

Conclusion

If you are considering applying for a loan, it is advisable to consult with us before submitting an official application. Here is the email address of the treasurer: piavow@entreeadvies.nl

Pia van Oord

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