

The 6 steps to become a homeowner in Brussels!

1

I GET
INFORMATION

- The Housing Fund is here to help you with all your questions about buying a property in the Brussels-Capital Region.
- Simulate your loan to find out your borrowing capacity and the conditions: monthly payment, interest rate, duration, etc.
- Once you have found a property and have a purchase agreement, you will be given an appointment with us as soon as possible.

2

I HAVE FOUND
MY FUTURE HOME

You have made your choice.
Before committing yourself to the purchase, we recommend that you:

- **Take advice from your chosen notary** (www.notaire.be).
- Contact the relevant departments for any housing-related town **planning questions**.
- Find out about possible **condominium charges**.
- Make an **estimate of the possible renovation** to be done.



3

I AM COMMITTED
TO BUY

You've found a home and signed a commitment to buy. We advise you the following:

- Plan a **deposit** that may be required when signing a preliminary purchase agreement
- Include a **suspensive clause on obtaining a mortgage loan** for at least six weeks from the date of signing the preliminary purchase agreement.



4

I SUBMIT
MY APPLICATION

Contact us to **make an appointment**.
An advisor will set up an appointment for you within 3 weeks.



5

I PREPARE
MY CREDIT
APPLICATION

- You must pay the Fund the **appraisal costs (€324)** and provide **proof of payment before** the Fund orders the expert to carry out the appraisal of the home.
- An adviser in charge of your case will **arrange a second meeting** with you to analyse the contents of the expertise and the documents requested.



6

I RECEIVE
THE FUND'S
DECISION

- If your loan is approved, you will receive a **letter confirming that your loan has been granted**. You must then **pay the application fee (€60) within 8 days** of this confirmation. If you fail to do so, the credit offer cannot be finalised.
- Before signing your loan agreement with the notary, **you will sign your loan offer** with the Fund.
- The **loan deed will be signed** and the funds made available **in accordance with the deadline specified** in the preliminary purchase agreement.