Selling assignment:

Questions and topics

1. How can you sell a house in the Netherlands?
   1. To sell it private
   2. To sell it by a broker
2. Why is the notary or solicitor (notaris, der Notar) so important?
   1. Because of the law
   2. Because the notary must all real estate selling register in the mortgage registery
   3. You must pay for that (how much???)
3. How does the broker (makelaar, der Makler (Immobilienmakler) work?
   1. He or she makes or better advices the selling price
   2. Or the buying price
   3. He does the negotiations
   4. He or she gets a brokerage
4. What is brokerage (courtage, Courtage) and what is the average?
   1. The money the broker gets for doing the selling or the buying job
   2. The brokerages depends on the price (in Germany till 6%!!)
   3. As low as € 595, - all in your state of residence and Funda.nl Digimakelaars.nl plus brochure, plus negotiations, plus full deed.
5. How to promote people to buy the house?
   1. Look at Funda.nl or NVM
   2. Ads in newspapers
   3. Sale sign in your yard or on the building
   4. Display the brokersshop
6. What kind of houses do they sell?
   1. Detached house /Vrijstaande woning
   2. Two-under-one- roof house/ Twee-onder-een dak
   3. Duplex house
   4. Family house/Eengezinswoning
   5. Corner house/Hoekwoning
   6. Townhouse/Tussenwoning
   7. Appartment/Appartement
   8. Flat
   9. Penthouse
   10. Free housing sector/ Vrije sector
   11. Bugalows
   12. Etc.
7. How big are the house?
   1. Look for more information at:
   2. <http://gemiddeldgezien.nl/meer-gemiddelden/148-gemiddelde-oppervlakte-woning>
8. How big is a plot (bouwkavel, Grundstück)?
   1. Look for information at:
   2. <http://www.itx-bouwconsult.nl/bouwkundige-diensten/kavelprijzen>
9. How are the prices of the houses and that depends on what?
   1. Look for information at:
   2. <http://gemiddeldgezien.nl/prijzen/gemiddelde-prijs-bouwgrond>
   3. <http://www.itx-bouwconsult.nl/bouwkundige-diensten/kavelprijzen>
   4. <http://gemiddeldgezien.nl/prijzen/gemiddelde-prijs-woning>
10. Present your results with powerpoint and an Elevator Pitch

Financial assignments

Questions and topics

1. Present the real estate that shall be financed and describe it in details (Where is it situated? How ist the location? What belongs to it? How is its equipment?)
2. Inform about the price of the object and find out what kinds of costs you have to calculate beside the price.
3. The customer asks the bank for a credit called annuity („Annuitätendarlehen“). Explain this sort of credit with a concrete example.
4. Imagine your customer has saved 50.000 € on his bank account, that he wants to invest in the house project. Give him a concrete offer how to finance the building under the use of the above mentioned amount . This offer shall include:
   * the amount of the whole credit,
   * the interest rate with fixed conditions for 10 years,
   * the monthly rate that has to be paid to the bank. Consider a repayment starting with 2 %,
   * the duration of the credit,
   * the resting amount of the credit after 10 years.
5. Give a short view how the German state helps private persons to finance houses.

Tips and Tops:

Lots of the information can be found on Wikipedia (both in German and Dutch)

BYOD = bring your own device. Dutch students can use your own laptop or mobile in the Netherlands for free. (German students should be aware of roaming costs!