

Question from the buyer:

Is the one-time premium that I am required to pay as a seller at the notarial transfer of the property tax-deductible?

Answer:

No, the one-time premium is not tax-deductible and is deducted from the sales price.

Question from the buyer:

Do I have to declare the Nationale Woongarantie that I received as income?

Answer:

No, you do not have to declare the premium as income (Box 1) but only once in Box 3.

Question from the buyer:

Does my mortgage interest remain tax-deductible for income tax purposes?

Answer:

Yes, the mortgage interest remains tax-deductible, with the exception of the amount equal to the Nationale Woongarantie premium. (see example)*

Question from the buyer:

If I become involuntarily unemployed and therefore receive a Nationale Woongarantie benefit, is this taxable for income tax purposes?

Answer:

No, your Nationale Woongarantie benefit is a net benefit and is therefore tax-free.

Question from the buyer:

If I also receive other benefits in the event of involuntary unemployment, does this have any consequences for my Nationale Woongarantie benefit?

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Answer:

No, this has no consequences for your Nationale Woongarantie benefit.