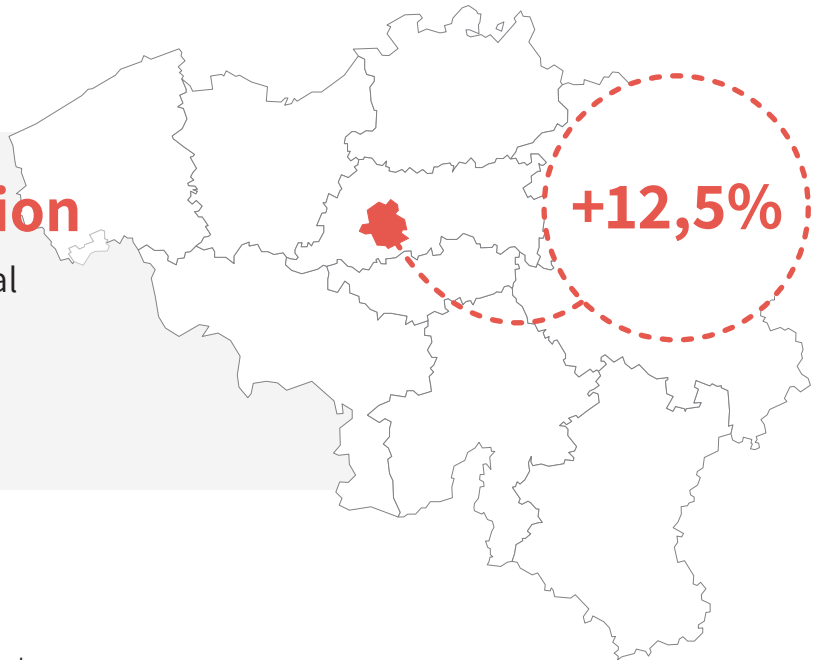


## BUYING A HOME, REGISTRATION FEES

### In the Brussels Region

Registration fees for purchasing real estate amount to

**+12,5%**



### What are registration fees?

Registration fees are a tax levied by the government when registering a deed or document.

### How are they calculated?

They are calculated according to the sale price + charges (minimum basis = the value of the property).

### When are these fees paid?

In general, these fees are paid to the notary when signing the official document, which takes place within at most four months from the date of the preliminary sale agreement.

### Eligibility for an allowance

#### > €200,000 allowance

You may be eligible for an **allowance** (no registration fees payable) on the **first €200,000** of your purchase under **certain conditions** (see reverse).

**= tax savings of €25,000**



## What are the conditions for the €200,000 allowance?



- The property must be located in the **Brussels-Capital Region** and the price **must be no more than €600,000**.
- The purchasers must be **natural persons** (companies are not eligible for the allowance).
- The property must be used or intended for use, in whole or in part, as a **residence** (for a building lot, the allowance is €100,000 and the maximum allowance is €300,000).
- The **entire property** must be acquired in **full ownership** (not part of a building, or in usufruct or bare ownership).
- **You must not have**, on the date of the preliminary sale agreement, **full ownership of another property** intended, in whole or in part, **as a residence, in Belgium or abroad**.
- The property must be **used as your primary residence** within **three years** of registration of the purchase. Anyone also wishing to carry out energy-efficiency renovations – and thus improve the energy performance of their homes – will be granted an additional period of time. In this case, the period is extended to five years.
- Requirement to **maintain the property as your primary residence for an uninterrupted period of five years** (this period begins on the date of registration in the population register or the register of foreign nationals).

To learn more about the legal conditions applicable to the €200,000 allowance, contact a notary

## Is financial assistance available for my property?

The Brussels-Capital Region Housing Fund grants low-interest mortgages to finance the purchase or construction of your home. These are known as social mortgages.

Further information is available at [www.fondsdulogement.be](http://www.fondsdulogement.be).

Consult a notary for all legal conditions and a detailed breakdown of your registration fees.

## Can I reclaim part of the registration fee in certain cases?

If the **property is resold** within **two years**, you can claim back **36%** of the registration fees.

With this, you will have only paid 8% of the registration fees if you resell within two years.

Conditions :

- Not automatic: you must request a refund.
- Request to the public authorities >>> Advice from a notary.
- Within two years of the date of the resale document.