Rental requirements and income
THE BAANTOWER

Am I eligible for a private-sector rental apartment in The BaanTower?
To be eligible for a rental apartment in The BaanTower, you must meet a few requirements.
To avoid disappointment, you can use the information below to check whether you meet the income requirement.

Below is a summary of the applicable conditions.

If you do not meet these requirements, you are unfortunately not eligible for a rental apartment in The BaanTower and will not be able to register.

Income requirement
A minimum gross monthly income of three times the basic monthly rent is required.
Holiday allowance and irregular working hours allowances are not included in this calculation.

Your partner's income may be included in full.

Any monthly financial obligations, such as alimony, a personal loan or a student loan, will be deducted from your income when assessing affordability.

How do I calculate my gross monthly income?
1. Employment

a. Monthly income: Your gross monthly income can usually be found at the top or in the middle section of your pay slip. Look for terms such as gross monthly salary, basic salary, taxable income or social security wage.
b. Fixed additional income, such as holiday allowance, bonuses, allowances and a fixed thirteenth-month payment, may be included.
c. Variable bonuses, profit-sharing payments and benefits such as company car allowance are not included.

2. Self-employed / freelancer (ZZP)

a. Your most recent annual net income: This is the amount you retain after taxes and social security contributions. You can find this on your 2025 income statement.

3. Pension income

a. The quickest way to view your expected gross monthly pension income and accrued pension entitlements is by logging in to mijnpensioenoverzicht.nl. Here, you can view a complete overview of your state pension (AOW) and pension entitlements, including gross and net amounts.

Rental requirements and income

THE BAANTOWER

4. Benefits (fixed benefits only – unemployment benefits are excluded)

a. Only fixed benefits are taken into account. Unemployment benefits (WW) are excluded.
b. Your gross benefit amount can be found on your benefits statement.
c. Holiday allowance may be included in the monthly income calculation.

5. Savings and assets

a. Freely available funds held in a Dutch bank account may be taken into account.

Ten percent of these assets will be added to your annual income.

Rental conditions and income

Additional rental conditions

- The minimum rental period is 12 months. After this period, the tenancy agreement will automatically continue for an indefinite period.
- The notice period is one calendar month.
- A security deposit equal to two months' basic rent is required.
- The minimum age to rent is 18 years.
- You must provide a valid form of identification. We may verify your details through relevant fraud prevention and/or credit reference databases.
- The information you provide may be verified with employers, benefits agencies or other relevant parties.
- If you have a fixed-term employment contract, an additional assessment may be carried out. Where necessary, additional conditions may apply.
- Pets are not permitted.
- Renting to students or groups of friends is only permitted if you independently meet the rental requirements without the use of a guarantor.
- Advance rent payments, such as paying several months' rent upfront, are not accepted.
- We assess only your current income situation. Future income cannot be taken into account. This means that you are not eligible based on a future employment contract. Your application can only be considered once you have started employment and successfully completed your probationary period.
- Registrations that are incomplete or contain incorrect information will not be processed and may be rejected without further notice.