



Mortgages for temporary employees

If you have a temporary contract and wish to buy a house, you may have difficulty finding a good mortgage to suit your needs. This is all the more true when there is no prospect of a permanent contract, since most mortgage providers require a declaration of intent for permanent employment. The University of Amsterdam (UvA) has made agreements with the mortgage brokers De Kredietier in Amsterdam in order to help staff find the best possible mortgage. Of course, certain conditions still apply.

The process starts with an informal intake interview at De Kredietier, during which a mortgage adviser will map out your situation and determine what the mortgage options are. The adviser will also calculate the monthly mortgage payments and assess mortgage feasibility in each case. To conclude, a subsequent course of action will, if so desired, be planned.

To make an appointment, email uva@kredietier.nl or phone +31 (0)20 575 33 20. Further information can be found on the De Kredietier website <http://www.kredietier.nl/>

Employer's statement

An employer's statement (werkgeversverklaring) is a statement issued by your employer providing information on the nature of your appointment and your salary. This statement is important if you want to take out a mortgage.

You can request an employer's statement at the Service Desk from the Administrative Center (servicedesk-ac <servicedesk-ac@uva.nl or +31 (0)20 525 5999). The completed employer's statement is sent to your home address, you will receive a scan of it by email.

For a temporary employment contract with a pending agreement for continued employment, the employer's statement must be filled out by an authorised employee in your unit. Some mortgage lenders have their own form that employers must fill in. You can send this form to the Service Desk AC to be completed, or bring in the form after phoning. The Service Desk AC prefers its own employer's statement.