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What happens if house prices fall in the Netherlands?

If the Dutch housing market is to remain accessible, sufficient homes must be built in the coming years. Although house prices have been rising for some time, any price drop always remains a risk for homeowners. If prices fall rapidly, the value of a house may at some point become lower than the mortgage debt on the property.

Where did house prices change in the Netherlands in Q1 2025?

Netherlands' house price annual change: Price trends remain uneven across regions. Provincially, Utrecht and Groningen posted the strongest annual increases in Q1 2025, with the House Price Index for Existing Homes Sold rising by 12.96% and 12.95%, respectively. Drenthe (12.66%) and Overijssel (12.36%) also reported robust gains.

What problems do first-time buyers face in the Dutch housing market?

For first-time buyers in particular, finding a place to live is a major challenge. DNB examines the problems in the Dutch housing market and suggests solutions. Starting in July 2022, house prices fell for a year. This was due to a combination of rising mortgage rates and a deteriorated economic outlook.

Why did house prices rise in the Netherlands?

According to Statistics Netherlands (CBS), the House Price Index for Existing Homes Sold rose by 8.77% year-on-year, or 5.24% when adjusted for inflation. "The main drivers [for price increases] were falling mortgage rates, the supply shortage, and higher household incomes," noted experts from ABN AMRO.

What are the mortgage interest rates in the Netherlands?

Netherlands' mortgage loan interest rates: According to the ECB figures, as of March 2025, the average interest rate on loans to households for house purchase in the Netherlands reached 3.46% for new loans, a 33 b.p. decrease since the same period a year ago. As for the outstanding loans, the indicator stood at 2.68%, up 10 b.p. since March 2024.

A request for proposals (RfP) has been drawn up for around 450 MW of storage capacity in Michigan and Tennessee Valley Authority (TVA) wants a 100 MW battery energy storage system (BESS) for its new 1.55 GW gas and ...

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Figure 1: Utility-scale "Solar + ESS" tender auctions in India Source: Tendering Authorities, JMK Research
The recent "Solar + ESS" auction results highlight the growing ...

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With demand increasing over the remainder of the forecast period, tender prices are forecast to rise ahead of input costs, with prices rising by 22% over the whole of the forecast period (4Q2021 to 4Q2026). Materials ...

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