TECHNICAL APPENDIX

Foundation repair: financeable for homeowners?

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AFM

1. Data and method used

1.1 FunderMaps

The source for the building-specific risk labels and repair cost estimates in this study is the FunderMaps application of the Knowledge Centre for Tackling Foundation Issues (KCAF). This foundation collects, processes and presents information on foundation problems. The FunderMaps risk model estimates the likelihood of various types of foundation-related issues. At the level of individual buildings, this model assigns a foundation risk label ranging from *"no increased risk"* to *"high risk"*. In addition, for buildings with (increased) foundation risks, the model provides an estimate of the costs of full foundation repair.

FunderMaps conducts risk analyses for several categories of foundation-related issues[1]. In this study, we use the *overall* foundation risk label per property, in which the different types of issues are jointly weighted to arrive at a single foundation risk assessment. The two most significant individual foundation issues are: (i) dry-stand risks for wooden pile foundations, and (ii) insufficient drainage depth for shallow foundations. In brief, these two risks can be described as follows:

- Dry-stand risk for wooden piles: wooden pile foundations may be affected by fungal deterioration (pile rot) if the piles become exposed to air due to falling or persistently low groundwater levels. The longer the piles remain dry, the greater the resulting loss of structural strength.
- Insufficient drainage depth: for properties with shallow foundations, the groundwater level must not be too high, as this can lead to rising damp and deterioration of the structural condition of buildings. Subsidence can reduce drainage depth. In addition, differential settlement may happen.

Other foundation-related issues also exist, such as bacterial deterioration ("pile pest"), negative skin friction (downdrag), and differential settlement (part of the drainage-depth analysis). These risks are incorporated into the overall foundation risk label to the extent that the relevant analyses are available. For several risks, nationwide analytical coverage is not yet complete. As a result, the overall risk label remains an approximation—an attempt to provide the best possible overview based on all available data and analyses.

The risk model produces risk estimates for the various foundation-related issues based on available data and monitoring information. This includes, for example, groundwater-level data from water authorities or municipalities, archival records, and limited or extensive foundation inspections of buildings. In some cases, the risk label is based on confirmed data regarding the actual condition of the foundation of a specific property (highest reliability). In other cases, the risk label is based on derived data, such as confirmed information from neighbouring properties or indicative model-based estimates using, for example, construction year, building height, facade characteristics and subsurface data, supplemented with data analyses. For properties with the highest risk label (risk label D), the label is in almost all cases assigned based on confirmed data, as shown in Table 1.

[1] See Soorten Funderingsrisico · Laixer/FunderMaps Wiki · GitHub

Table 1 Reliability of risk assessment by foundation risk label at the building level

	Confirmed	Cluster	Supercluster	Indicative	Total (share)	Total (number)
Risk label A	15,8%	3,1%	21,0%	60,1%	100%	2.416.031
Risk label B	2,3%	0,5%	4,8%	92,4%	100%	3.309.177
Risk label C	75,9%	0,4%	1,9%	21,8%	100%	524.487
Risk label D	100,0%	0,0%	0,0%	0,0%	100%	178.176
Unknown	100,0%	0,0%	0,0%	0,0%	100%	12.032
Total	16,3%	1,5%	10,5%	71,8%	100%	6.439.903

Source: FunderMaps

Note: "Established" indicates that verified evidence is available regarding the condition of the foundation. Cluster means that the risk assessment is based on a comparison within a group, whereas supercluster refers to a group comparison conducted at a larger scale level. For indicative, the risk assessment is purely model-based and therefore subject to greater uncertainty. The total numbers are slightly higher than the totals in Table 1 of the main report. This is because we lose a small number of observations (<1% of the linked buildings) during the linkage with CBS Microdata. These cases concern situations where multiple buildings correspond to a single housing unit (see Section 1.2 below).

Risk labels

The risk analysis assigns each building in the Netherlands a risk classification from A (no increased risk) to D (high risk) regarding foundation damage. This overall foundation risk label should be interpreted as follows[2]:

- Foundation risk label A: No increased risk; the probability of damage is <1%. This category includes, for example, buildings with concrete pile foundations, which are not susceptible to pile rot. Buildings that have already undergone foundation repair are also included in this label.
- Foundation risk label B: No increased risk, although these buildings may be susceptible to foundation-related issues. The probability of damage is <15%. These buildings may theoretically be sensitive to foundation-related issues—for example because they have wooden pile foundations—but based on the available data and the risk analysis, there is no indication of increased risk. No signals of damage or elevated subsidence have been detected.
- Foundation risk label C: Slightly increased risk, with a probability of damage >65%. These buildings may, based on soil and groundwater conditions, foundation type, and construction period, have an elevated risk of developing future foundation-related issues, although there is not yet (or only limited) evidence of actual problems. Examples include buildings where the current groundwater level does not yet cause issues, but model-based expectations of groundwater changes indicate potential future dry-stand risks for wooden piles or insufficient drainage depth for shallow foundations. At present, most buildings in this category show little to no visible damage, though the likelihood of future damage is elevated.
- Foundation risk label D: High risk, with a probability of damage >95%. These buildings either have confirmed damage or are already undergoing a deterioration process in which the foundation is weakening or damaged. This may be based on foundation investigations that show damage, demonstrably faster subsidence compared with similar buildings, or evidence from other buildings within the same block that experience foundation-related issues. It may also concern buildings with wooden pile foundations that—based on current groundwater levels—are already exposed to air, meaning that the process of pile rot has already begun.

[2] See Risicoduiding · Laixer/FunderMaps Wiki · GitHub

Foundation risk labels C and D differ not only in the probability of damage, but also in the expected timeframe in which damage will materialise, and therefore in the timeframe in which foundation repair will be required. For buildings with foundation risk label C, a process of foundation deterioration has generally not yet begun, but expected future changes in groundwater levels indicate that such a process is likely to start within the next 20–25 years. When this deterioration process starts, there will not immediately be structural damage to the building. It may still take up to 20–25 additional years after the onset of this process before foundation repair becomes necessary. This implies that for buildings with a C label, any required foundation repair—if damage does materialise—will largely take place after 2050. For buildings with foundation risk label D, a deterioration process is already underway. This may range from buildings in which the process is already at an advanced stage to buildings where it has only recently begun. As a result, the urgency of foundation repair varies from acute (repair must take place as soon as possible) to less acute (repair will be needed within the coming 20–25 years). We cannot distinguish between buildings with already-materialised damage and buildings where the damage process is ongoing but will materialise between now and 2050. However, it can be assumed that for all buildings with a D label, foundation repair will be required between now and 2050. As a general guideline, buildings with a D label should prepare for possible repair between now and the coming 5–10 years, although this is a rough estimate: in some cases, action may be needed sooner, while in others more time may be available.

In addition, for buildings with a C label, preventive measures may still be available to prevent or delay foundation-related damage. Examples include local interventions to manage groundwater levels. These measures generally lie outside the sphere of influence of individual homeowners and fall under the responsibility of municipalities and water authorities. For D-label buildings, a foundation deterioration process is often already underway, and the scope for preventive measures is significantly more limited.

The foundation risk labels provided by FunderMaps are indicative and intended as decision-support tools, for example to prioritise further investigation. In practice, a D label should trigger follow-up research to determine the precise extent and nature of the foundation-related issues for the specific building.

Estimated repair costs

The FunderMaps risk model also includes an estimate of the foundation repair costs at the building level. This concerns the costs of foundation repair itself—not the costs of (consequential) damage resulting from foundation-related issues. The cost estimate varies per building and is based, among other things, on the type of repair method (which depends on the foundation type), a region-specific square-metre price for that repair method, and the total square metres of the building. Regional differences may arise, for example, because repairs in densely built urban areas are more complex and therefore more expensive, or because subsurface conditions differ—for instance, buildings in Rotterdam may require longer piles than those in Friesland. It is important to note that these estimates refer to the costs of fully restoring the foundation. In some cases, cheaper measures may extend the lifespan of the foundation without fully restoring it; however, such measures may allow the underlying foundation-related issues to re-emerge in the longer term. Furthermore, the cost estimates are based on current market conditions. If increased attention to foundation-related issues leads to a surge in demand for foundation repair, scarcity in available repair capacity could drive up repair costs.

1.2 CBS Microdata

The results of this study are based on AFM's own calculations under project number 3137, using non-public microdata from Statistics Netherlands (Centraal Bureau voor de Statistiek).

Linkage with CBS Microdata

FunderMaps supplied the building-level data to Statistics Netherlands (CBS) based on building information from the Basic Registration of Addresses and Buildings (BAG). CBS encrypted the building data so it could be linked to residential and commercial units (verblijfsobjecten). Units include, for example, homes and commercial properties. Within a single building (such as an apartment block), multiple residential or commercial units may exist (e.g. several homes or combinations of commercial spaces and homes). All units within the same building, however, share a single foundation. For this reason, we translate the repair costs from the building level to the unit level. We assume that the repair costs are distributed proportionally across all units in a building. For example: if a building contains five homes (two rental and three owner-occupied) and two shops, the building consists of seven units, and each unit is attributed one-seventh of the total foundation repair costs of the building. We do not account for differences in unit size, as such data is not sufficiently precise at this level. In practice, situations involving multiple (types of) owners within a building can pose obstacles to foundation repair, since consensus between owners is required. These coordination issues are not included in the analysis in this study.

In the linkage from FunderMaps building-level data to CBS unit-level data, there were a small number of cases (<1% of the linked buildings) where multiple buildings corresponded to a single unit. This may involve ancillary buildings (such as sheds) associated with a main building (house), or cases where two homes have been merged in reality but are still registered in the data as two separate buildings while being only a single unit. For each unit, only one set of repair costs is linked; repair costs associated with the additional buildings fall away. In the analysis, we include only units with a foundation (i.e. excluding houseboats and similar cases) for which a foundation-related issue assessment is available.

Datasets used

The starting point for the CBS data is the linkage with the housing database (Woonbase). [3] In the population dataset Woonbase Households, all households are included that are registered in the Netherlands either on 1 January or on 31 December. This dataset contains household characteristics, with characteristics of the persons belonging to the household, and with characteristics of the residential unit in which the household resides. Through this linkage, we identify which households live in the residential units associated with foundation-related issues. In addition, we use the financial-economic component of Woonbase, which contains data on income, assets, housing costs and other relevant financial-economic variables. This provides, for each homeowner, information on assets (bank and savings balances and the value of investment holdings), the home value (WOZ value), the outstanding mortgage debt, and the qualifying income on the basis of which lenders determine the maximum permissible mortgage. For certain homeowners with a foundation risk label D, data on required repair costs, the WOZ value or assets are missing. As a result, depending on the analysis, the number of underlying observations is lower than the total number of homeowners with a D label. Chapter 3 of this appendix, which presents additional results, specifies the number of underlying observations for each analysis.

Reference date

The FunderMaps data reflects the situation in August 2024. We link this data to CBS household information referring to 1 January 2023 (the most recent CBS data available at the time of the study). For this linkage, we make the implicit assumption that the condition of the foundation on 1 January 2023 is

[3] See Woonbase: Basisbestanden | CBS and Woonbase: Financieel Economisch | CBS

the same as in August 2024 (i.e. no deterioration has occurred in the interim, but no repair either). We assume that homeowners are confronted with the necessity of foundation repair on January 1st, 2023. The repair cost estimates in the FunderMaps model are expressed in 2025 prices. Since we analyse the financial position of households on 1 January 2023, we apply an inflation adjustment to express the repair costs in 2023 prices.

Loan-to-income norms Nibud

In the analyses in Chapter 5, we calculate the maximum mortgage per homeowner. For this purpose, we use the loan-to-income norms established by Nibud. [4] For each homeowner, we link the applicable Nibud norm—based on income and pension status (AOW/non-AOW)—to the CBS Microdata to determine the maximum permissible mortgage. In these calculations, we apply a 5% interest rate and assume a 30-year annuity mortgage.

[4] See Rapport Advies Financieringslastnormen 2023 (2022) - Nibud, see 'Bijlage financieringslastnormen 2023'

2. Numbers in perspective

Due to differences in definitions, scopes and methodological choices, various estimates exist regarding the scale of foundation-related issues. Several factors help explain the divergence between available studies.

First, there is no uniformity in the terminology used. Some studies focus on buildings, others on homes, and in some reports these concepts are even used interchangeably. A single building can contain multiple addresses and therefore multiple residential or commercial units. As a result, the number of buildings with foundation-related issues is not the same as the number of addresses, and that number differs from the number of homes affected. For example, KCAF (2025) refers to 168,000 buildings with urgent foundation-related issues, compared with 269,000 addresses. In this report, we refine the scope further to homes and homeowners. This means that, for example, commercial buildings and addresses associated with shops fall outside the scope of our numbers, whereas they are included in studies that report the number of buildings or addresses.

Secondly, studies incorporate different underlying damage mechanisms, such as settlement, dry-stand risks for wooden pile foundations, and deterioration driven by climate-related changes in groundwater levels. Not all mechanisms are included in every model, and for several processes—such as shrink-swell behaviour of clay soils or bacterial deterioration—reliable long-term data are lacking. This increases the margins of uncertainty.

A lack of high-quality data also introduces uncertainty into the risk models used. For many buildings, even basic information on the type of foundation is unavailable, let alone information on its condition. As a result, (model-based) estimates must be made (Deltares, 2024). As more data becomes available (KCAF, 2025), risk assessments in more recent publications likely provide a more accurate picture of the issue.

The methodological foundations of studies vary widely, which further contributes to the broad range of estimates. For example, some studies rely on expert assessments (Deltares/TNO, 2021), others use indirect indicators of foundation-related issues such as construction year, soil type or settlement maps (Sweco, 2018), and still others rely on macro estimates based on the number of buildings combined with assumptions about whether they have wooden pile foundations or shallow foundations (Deltares, 2024). FunderMaps (2024, 2025) and Deltares (2024) use risk models to estimate the likelihood of foundation-related issues. These risk models underpin the figures cited in the advisory report by the Council for the Environment and Infrastructure (RLI, 2024).

Approaches to risk assessment also differ substantially: some estimates focus solely on buildings with current moderate to severe damage, while other studies include buildings that may face increased risks in the future due to ongoing subsidence and climate change. Studies also differ in their assumptions about the moment when damage becomes relevant. For example, the RLI report (2024) refers to 425,000 buildings with foundation-related issues, a number that could double in the longer term to 730,000–780,000 buildings. Based on the same report, ABD (2025) refers to 25,000 homes for which repair is urgent and another 80,000 homes for which the situation is severe and major repair is required. Given the methodology used in ABD (2025), these figures likely refer to 25,000 and 80,000 *buildings*.

Based on the chosen time horizon, different statements can also be made in our study about the number of homeowners facing foundation-related issues. For example, based on Table 1 in our study, more than 480,000 homeowners face an increased or high risk of foundation-related issues. If we incorporate the probability factor (65% for label C and 95% for label D), this translates into an estimated 350,000 homeowners who will eventually face foundation-related issues. If we look only at homeowners for whom a process of foundation deterioration is already underway (foundation risk label D), then 121,000 homeowners face a high risk, of whom an estimated 115,000 will experience or are already experiencing foundation-related issues. Based on the same data, the time horizon used when assessing foundation-related issues therefore has a substantial impact on the reported numbers.

The FunderMaps application of the Knowledge Centre for Tackling Foundation Issues (KCAF) provides the most complete overview of the foundation-related issues in the Netherlands. In its Stand van het Land publications (KCAF, 2024; KCAF, 2025), it presents a comprehensive and reliable national overview of foundation types and the condition of foundations. Compared with 2024, the 2025 edition reports higher numbers, particularly for buildings with a foundation risk label C. The main reasons for the revised figures are newly available information on confirmed issues and updated KNMI climate scenarios compared with earlier studies. This demonstrates that knowledge and risk estimates regarding foundation-related issues continue to evolve. This study uses the most recent version of the FunderMaps foundation risk model as its data source.

The numbers in Table 1 of our study, based on the FunderMaps data, align well with the figures reported in the recent KCAF (2025) and RLI (2024) publications. The Council for the Environment and Infrastructure refers to 425,000 buildings based on the risk model of Deltares (2024) and the KCAF FunderMaps application (2024). KCAF (2025) provides an update based on the most recent data, estimating 487,000–537,000 buildings with an (slightly) increased risk of foundation-related issues. In our data, we observe a comparable number of buildings with an (slightly) increased or high risk: when we take 95% of buildings with a foundation risk label D plus 65% of buildings with a foundation risk label C, our estimate falls within the range reported by KCAF (2025). The exclusion of buildings/homeowners with a foundation risk label C is therefore the main reason why the numbers in this publication may appear lower than those in other reports.

3. Additional results

Chapter 3

Table 2 Home type characteristics by foundation risk label

Home type	Risk label A	Risk label B	Risk label C	Risk label D	Total
Detached home	7,2%	19,2%	13,0%	12,9%	991.464 (13,0%)
Semi-detached home	4,9%	13,2%	9,4%	8,0%	682.218 (9,0%)
Corner home	11,5%	15,7%	9,7%	9,7%	996.666 (13,1%)
Mid-terrace home	29,2%	33,6%	22,0%	26,7%	2.311.165 (30,3%)
Multifamily home	47,1%	18,3%	45,9%	42,7%	2.634.631 (34,6%)
Total	3.471.584 (100%)	3.236.824 (100%)	680.495 (100%)	219.799 (100%)	7.618.354 (100%)

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Note: In the tables in this appendix, we have omitted the categories where the foundation risk label or characteristic is “unknown”. As a result, the percentages do not always add up exactly to 100%.

Table 3 Type of owner by foundation risk label

Type of owner	Risk label A	Risk label B	Risk label C	Risk label D	Total
Owner/user	53,1%	66,3%	53,9%	55,1%	4.485.062 (58,9%)
Housing association	34,0%	23,8%	23,9%	25,1%	2.168.428 (28,5%)
Landlord other than housing association	12,8%	9,9%	22,1%	19,7%	959.489 (12,6%)
Total	3.471.584 (100%)	3.236.824 (100%)	680.495 (100%)	219.799 (100%)	7.618.354 (100%)

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Table 4 Construction year of home by foundation risk label

Construction year	Risk label A	Risk label B	Risk label C	Risk label D	Total
Before 1905	0,24%	4,69%	16,02%	16,71%	307.187 (4,03%)
1905-1925	0,18%	7,29%	16,84%	21,84%	406.335 (5,33%)
1925-1945	0,23%	13,13%	21,98%	29,31%	648.383 (8,51%)
1945-1955	1,07%	7,60%	5,84%	4,07%	332.620 (4,37%)
1955-1965	5,20%	14,42%	10,57%	7,45%	736.987 (9,67%)
1965-1975	19,80%	14,54%	8,01%	5,28%	1.225.149 (16,08%)
1975-1985	19,70%	11,55%	6,05%	4,09%	1.108.250 (14,55%)
1985-1995	17,22%	10,39%	5,69%	3,79%	981.563 (12,88%)
1995-2005	15,05%	7,08%	4,94%	3,03%	792.515 (10,40%)
2005-2015	12,32%	4,85%	3,30%	2,81%	613.662 (8,06%)
2015-2020	5,34%	2,78%	0,62%	1,41%	282.894 (3,71%)
2020-2025	3,64%	1,69%	0,15%	0,21%	182.777 (2,40%)
Total	3.471.584 (100%)	3.236.824 (100%)	680.495 (100%)	219.799 (100%)	7.618.354 (100%)

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Table 5 Homeowner characteristic: member of an owners' association (VvE) by foundation risk label

Member VvE	Risk label A	Risk label B	Risk label C	Risk label D	Total
No	75,3%	90,6%	75,8%	77,4%	3.710.441 (82,7%)
Yes	22,6%	7,4%	21,5%	19,7%	679.810 (15,2%)
Total	1.845.090 (100%)	2.145.600 (100%)	366.896 (100%)	121.133 (100%)	4.485.062 (100%)

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Table 6 Homeowner characteristic: Province by foundation risk label

Province	Risk label A	Risk label B	Risk label C	Risk label D	Total
Friesland	3,7%	2,2%	14,5%	12,4%	184.586 (4,1%)
North Holland	20,1%	9,6%	21,0%	12,2%	671.638 (15,0%)
Overijssel	2,9%	3,9%	36,2%	32,9%	309.488 (6,9%)
South Holland	31,1%	9,8%	11,1%	40,6%	873.890 (19,5%)
Other Provinces	42.2%	74.5%	17.2%	1.9%	2.445.460 (54,5%)
Total	1.845.090 (100%)	2.145.600 (100%)	366.896 (100%)	121.133 (100%)	4.485.062 (100%)

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Table 7 Characteristic homeowner with foundation risk label D: municipality

Municipality	Risk label D
Dordrecht	5.3%
Haarlem	10.0%
Rotterdam	19.9%
Other municipalities	64.8%
Total	100,0%

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Chapter 4

Table 8 Characteristic home type by direct affordability of repair costs

Home type	Not affordable	Affordable	Total
Detached home	19,8%	25,3%	26.376
Semi-detached home	11,4%	14,5%	15.191
Corner home	11,7%	12,3%	14.398
Mid-terrace home	33,8%	30,5%	39.306
Multifamily home	23,2%	17,3%	25.292
Total	75.308 (100%)	45.352 (100%)	120.660

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Note: The research population used in the analyses in Chapters 4 and 5 consists only of homeowners with a foundation risk label D. For a small part of this population, data on repair costs, WOZ value or assets are missing. As a result, these homeowners are excluded from certain analyses in Chapters 4–5, and the total number of underlying observations is therefore lower.

Table 9 Characteristic home value (WOZ value) by direct affordability of repair costs

WOZ value	Not affordable	Affordable	Total
Less than 150 thousand euro	1,3%	0,7%	1.327
150-250 thousand euro	20,2%	12,5%	20.854
250-350 thousand euro	29,4%	25,6%	33.765
350-450 thousand euro	18,7%	21,1%	23.642
450-550 thousand euro	11,7%	13,8%	15.047
550-650 thousand euro	7,1%	9,2%	9.553
More than 650 thousand euro	11,5%	17,0%	16.357
Total	75.308 (100%)	45.352 (100%)	120.660

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Tabel 10 Characteristic age of reference person household by direct affordability of repair costs

Age	Not affordable	Affordable	Total
35-	15,7%	8,1%	15.491
35-45	20,8%	13,3%	21.702
45-55	22,5%	20,7%	26.296
55-67	23,8%	31,4%	32.135
67+	17,3%	26,5%	25.036
Total	75.308 (100%)	45.352 (100%)	120.660

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Tabel 11 Characteristic outstanding mortgage debt of 0 euro by direct affordability of repair costs

Mortgage fully repaid?	Not affordable	Affordable	Total
No	88,8%	73,1%	99.999
Yes	11,2%	26,9%	20.661
Total	75.308 (100%)	45.352 (100%)	120.660

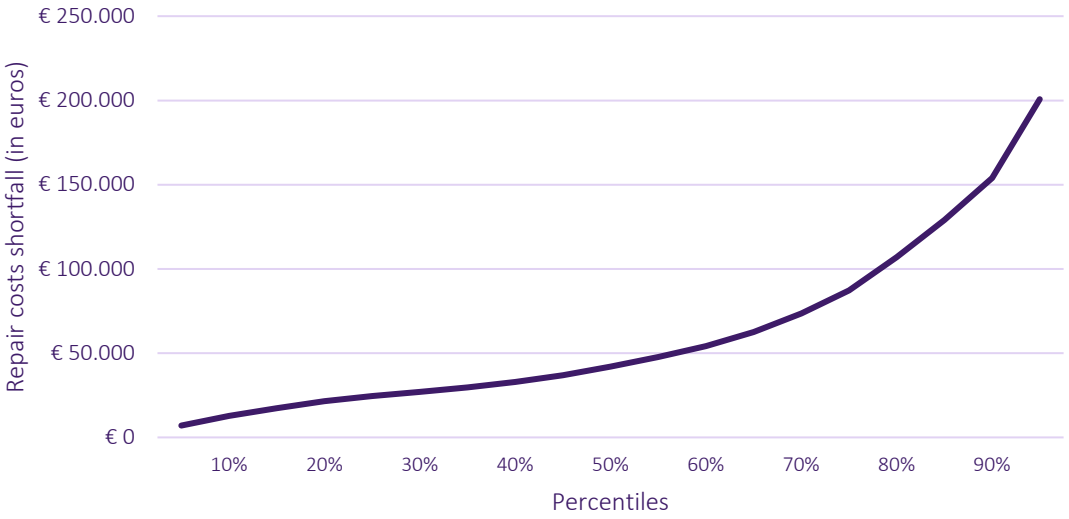
Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Tabel 12 Characteristic housing costs as a percentage of income by direct affordability of repair costs

Housing costs - percentiles	Not affordable	Affordable	Total
1 (lowest housing costs)	5,7%	16,0%	11.549
2	7,4%	13,3%	11.556
3	8,4%	11,6%	11.587
4	9,3%	9,9%	11.532
5	10,0%	8,8%	11.561
6	10,4%	8,2%	11.521
7	10,7%	7,6%	11.511
8	11,0%	7,2%	11.556
9	11,3%	6,7%	11.543
10 (highest housing costs)	11,3%	6,6%	11.521
Total	75.308 (100%)	45.352 (100%)	120.660

Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Figure 1 Distribution of repair cost shortfall in euros



Source: FunderMaps and CBS Microdata, processed by AFM (2026)

Chapter 5

Table 13 Groups within / outside the standard mortgage financing capacity in (i) the current situation, (ii) the scenario in which the full repair costs are borrowed, and (iii) the scenario in which only the shortfall is borrowed

	Current situation	Borrowing full repair costs	Borrowing repair cost shortfall
LTV & LTI below 100%	105.830 (88.7%)	85.378 (71.6%)	93.765 (78.6%)
LTV above 100%	1.904 (1.6%)	5.881 (4.9%)	4.238 (3.6%)
LTI above 100%	9.898 (8.3%)	20.836 (17.4%)	15.838 (13.2%)
LTV & LTI above 100%	1.682 (1.4%)	7.219 (6.1%)	5.473 (4.6%)
Total	119.314 (100%)	119.314 (100%)	119.314 (100%)

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 14 Characteristic age of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

Age	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
35-	81,9%	5,2%	9,9%	3,0%	15.390 (100%)
35-45	82,9%	5,2%	9,1%	2,9%	21.548 (100%)
45-55	87,4%	2,3%	8,3%	2,0%	26.020 (100%)
55-67	88,0%	1,4%	9,2%	1,4%	31.671 (100%)
67+	90,1%	0,7%	8,1%	1,0%	24.685 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
35-	67,1%	10,0%	13,1%	9,7%	15.390 (100%)
35-45	76,6%	5,2%	12,3%	5,8%	21.548 (100%)
45-55	78,0%	3,5%	13,9%	4,6%	26.020 (100%)
55-67	81,9%	1,7%	13,0%	3,4%	31.671 (100%)
67+	83,8%	0,4%	13,9%	1,9%	24.685 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Tabel 15 Characteristic housing costs as a percentage of income of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

Housing costs-percentiles	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
1 (lowest housing costs)	97,51%	0,51%	1,51%	0,47%	11.531 (100%)
2	97,34%	0,68%	1,56%	0,42%	11.534 (100%)
3	96,59%	0,93%	1,88%	0,60%	11.561 (100%)
4	96,10%	1,10%	2,15%	0,64%	11.518 (100%)
5	95,06%	1,54%	2,68%	0,71%	11.548 (100%)
6	93,77%	1,63%	3,76%	0,83%	11.513 (100%)
7	91,14%	1,99%	5,65%	1,22%	11.503 (100%)
8	86,62%	1,98%	9,91%	1,49%	11.547 (100%)
9	78,61%	2,55%	16,89%	1,95%	11.539 (100%)
10 (highest housing costs)	58,13%	3,00%	33,67%	5,20%	11.513 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
1 (lowest housing costs)	94,54%	1,67%	2,30%	1,49%	11.531 (100%)
2	93,08%	2,34%	3,12%	1,46%	11.534 (100%)
3	91,17%	3,07%	3,93%	1,83%	11.561 (100%)
4	88,55%	3,46%	5,44%	2,54%	11.518 (100%)
5	85,54%	4,43%	6,91%	3,12%	11.548 (100%)
6	82,33%	4,45%	9,25%	3,97%	11.513 (100%)
7	77,39%	4,62%	13,33%	4,66%	11.503 (100%)
8	70,58%	3,98%	19,23%	6,22%	11.547 (100%)
9	62,19%	4,05%	26,02%	7,75%	11.539 (100%)
10 (highest housing costs)	43,72%	3,84%	40,18%	12,26%	11.513 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 16 Characteristic income of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

Income percentiles	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
1+2 (lowest incomes)	75,10%	0,12%	23,83%	0,95%	23.668 (100%)
3	87,58%	0,22%	10,64%	1,56%	11.952 (100%)
4	89,48%	0,59%	8,27%	1,67%	11.938 (100%)
5	92,33%	1,53%	4,69%	1,44%	11.974 (100%)
6	93,06%	1,80%	3,54%	1,60%	11.970 (100%)
7	93,22%	2,31%	3,01%	1,46%	11.964 (100%)
8	93,10%	2,71%	2,54%	1,66%	11.949 (100%)
9	93,05%	3,23%	2,09%	1,64%	11.937 (100%)
10 (highest incomes)	94,70%	3,30%	0,85%	1,15%	11.962 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
1+2 (lowest incomes)	59,66%	0,28%	36,01%	4,06%	23.668 (100%)
3	73,99%	0,39%	19,48%	6,14%	11.952 (100%)
4	77,58%	1,34%	14,68%	6,40%	11.938 (100%)
5	82,29%	3,22%	8,63%	5,85%	11.974 (100%)
6	84,39%	4,65%	5,86%	5,10%	11.970 (100%)
7	85,38%	6,01%	4,49%	4,12%	11.964 (100%)
8	86,38%	5,91%	3,53%	4,18%	11.949 (100%)
9	86,40%	6,88%	3,05%	3,67%	11.937 (100%)
10 (highest incomes)	89,74%	6,49%	1,49%	2,28%	11.962 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 17 Characteristic Financial assets (per 20th percentile) of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

Financial assets quintiles (bank and saving balances and investment holdings (box 3))	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
1 (lowest assets)	80,82%	2,39%	14,94%	1,85%	23.775 (100%)
2	87,44%	2,14%	8,89%	1,52%	23.880 (100%)
3	89,84%	1,47%	7,36%	1,33%	23.912 (100%)
4	92,39%	1,24%	5,25%	1,13%	23.868 (100%)
5 (highest assets)	92,98%	0,75%	5,06%	1,21%	23.879 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
1 (lowest assets)	59,92%	6,21%	25,05%	8,82%	23.775 (100%)
2	72,83%	5,15%	16,32%	5,70%	23.880 (100%)
3	81,16%	3,30%	11,91%	3,63%	23.912 (100%)
4	87,86%	2,11%	7,43%	2,60%	23.868 (100%)
5 (highest assets)	91,08%	1,00%	5,71%	2,21%	23.879 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 18 Characteristic direct affordability of repair costs of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

Repair costs affordable directly?	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
No	86,29%	1,96%	10,19%	1,56%	74.237 (100%)
Yes	92,66%	0,99%	5,18%	1,16%	45.077 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
No	70,04%	5,11%	18,19%	6,67%	74.237 (100%)
Yes	92,66%	0,99%	5,18%	1,16%	45.077 (100%)
Total	93.765	4.238	15.838	5.473	119.314

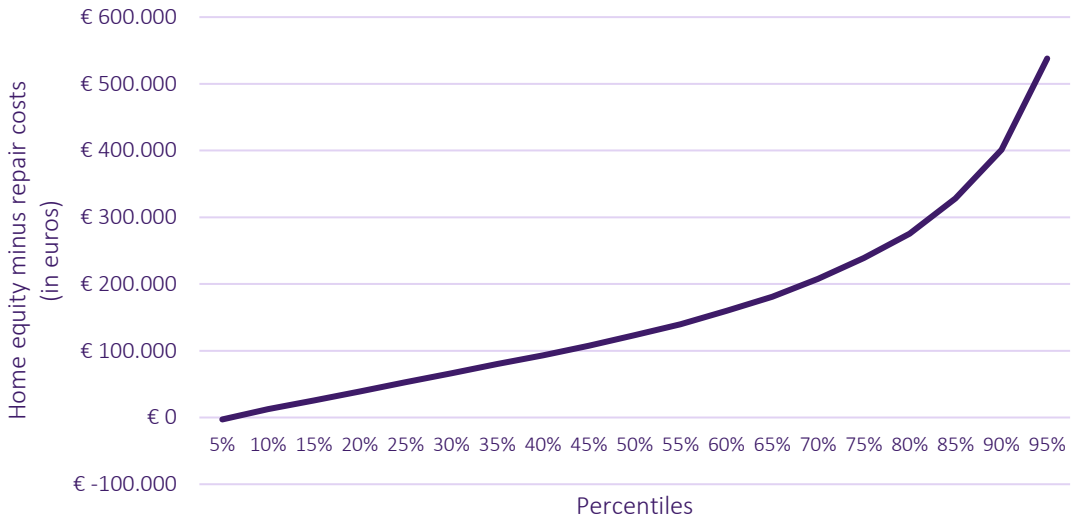
Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 19 Characteristic: home equity (home value minus outstanding mortgage debt) higher than repair costs in the scenario in which the repair cost shortfall is borrowed

Current home equity higher than repair costs?	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Borrowing repair cost shortfall					
No	18,9%	32,4%	7,0%	41,8%	13.100 (100%)
Yes	86,0%	0,0%	14,0%	0,0%	106.214 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Figure 2 Distribution of home equity minus repair costs for the group of homeowners who fall outside the standard mortgage financing capacity solely on the basis of LTI (15.838 homeowners, see previous table)



Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 20 Characteristic home value (WOZ value) of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

WOZ value	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
Less than 150 thousand euro	84,41%	5,90%	7,29%	2,40%	1.289 (100%)
150-250 thousand euro	86,86%	2,54%	8,89%	1,72%	20.641 (100%)
250-350 thousand euro	89,15%	1,87%	7,60%	1,38%	33.447 (100%)
350-450 thousand euro	90,62%	1,36%	6,77%	1,25%	23.372 (100%)
450-550 thousand euro	89,99%	1,16%	7,61%	1,25%	14.858 (100%)
550-650 thousand euro	89,47%	0,79%	8,65%	1,08%	9.434 (100%)
More than 650 thousand euro	86,08%	0,67%	11,69%	1,56%	16.163 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
Less than 150 thousand euro	68,04%	10,55%	12,80%	8,61%	1.289 (100%)
150-250 thousand euro	73,13%	5,85%	14,04%	6,99%	20.641 (100%)
250-350 thousand euro	77,82%	4,42%	12,79%	4,98%	33.447 (100%)
350-450 thousand euro	81,95%	2,96%	11,58%	3,51%	23.372 (100%)
450-550 thousand euro	81,36%	2,36%	12,67%	3,61%	14.858 (100%)
550-650 thousand euro	81,58%	1,62%	13,20%	3,60%	9.434 (100%)
More than 650 thousand euro	78,92%	1,34%	16,35%	3,39%	16.163 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)

Table 21 Characteristic home type of the groups within/outside standard mortgage financing capacity in (i) current situation, and (ii) the scenario in which the repair cost shortfall is borrowed

Home type	LTV & LTI below 100%	LTV above 100%	LTI above 100%	LTV & LTI above 100%	Total
Current situation					
Detached home	88,31%	1,46%	8,72%	1,50%	25.583 (100%)
Semi-detached home	91,01%	1,58%	6,21%	1,20%	15.102 (100%)
Corner home	89,44%	1,52%	7,87%	1,17%	14.342 (100%)
Mid-terrace home	89,34%	1,44%	7,94%	1,28%	39.132 (100%)
Multifamily home	86,29%	2,04%	9,89%	1,78%	25.058 (100%)
Total	105.830	1.904	9.898	1.682	119.314
Borrowing repair cost shortfall					
Detached home	79,42%	2,69%	12,39%	5,50%	25.583 (100%)
Semi-detached home	84,21%	3,20%	9,44%	3,15%	15.102 (100%)
Corner home	80,05%	3,58%	12,33%	4,04%	14.342 (100%)
Mid-terrace home	77,85%	3,87%	13,67%	4,62%	39.132 (100%)
Multifamily home	74,67%	4,14%	16,40%	4,79%	25.058 (100%)
Total	93.765	4.238	15.838	5.473	119.314

Source: FunderMaps, CBS Microdata and Nibud, processed by AFM (2026)