

New Dutch mortgage norms for 2026: key changes and their impact

Each year, adjustments to lending norms, sustainability incentives and the National Mortgage Guarantee (NHG) influence borrower behaviour and capital flows in the Dutch housing market. In 2026, several targeted changes will take effect, subtle in scale, but meaningful in how they influence borrowing capacity, demand patterns and the risk profile of new mortgage production. This article provides a concise overview of the upcoming adjustments and their implications for market activity, sustainability trends and risk mitigation in the year ahead.

- Sustainability incentives become more selective, reducing the premium for top-label homes but keeping efficient properties attractive.
- A higher, uniform NHG limit broadens access to guaranteed loans, supporting overall market stability.
- The new lending norms are slightly stricter, however, the expected income increases will compensate for this.

Understanding what's changing in 2026

The Dutch mortgage market is known for its robust regulatory framework, a structure that enhances transparency and stability for lenders, investors and borrowers alike. Clear legal standards, including the National Mortgage Guarantee (NHG), provide stability and transparency for all market participants. These regulations evolve annually to reflect economic conditions,

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affordability trends and sustainability objectives. In 2026, three areas will see notable updates: lending norms, sustainability-related borrowing capacity and the NHG cost limit.

Adjustments to Lending Norms

Starting January 1 next year, lending standards will be recalibrated. Initially, households will be able to borrow slightly less for the same income compared to 2025.

With wage growth expected to increase by 4.1%, most households will see their borrowing capacity rise next year. For higher incomes, the wage increase in euros will be greater than for lower incomes. As a result, the maximum mortgage will also increase more for higher incomes than for lower incomes.

Sustainability incentives become more selective

The additional borrowing capacity for highly energy-efficient homes (label A+++ and A++++) will be reduced. Until now, buyers of these top-label homes could borrow extra for both the property itself and additional energy-saving upgrades.

In 2026:

- The extra borrowing allowance for the most energy-efficient homes will be trimmed, reflecting diminishing

added value from measures such as solar panels and anticipating the end of the net-metering scheme in 2027.

- The separate allowance for additional sustainability upgrades in A+++ homes will be scaled down, as these homes are already considered highly efficient and often used this allowance for extra solar panels.

This marks a shift towards more conservative sustainability incentives, though energy-efficient homes will continue to offer borrowing advantages and remain attractive to buyers.

NHG limit raised and cost cap unified

The NHG (National Mortgage Guarantee) remains a cornerstone of risk mitigation in the Dutch housing market.

In 2026:

- The NHG limit increases from €450,000 to €470,000, and up to €498,200 when combined with approved energy-saving investments.
- A single cost limit will apply across all property types, eliminating previous distinctions for mobile homes and houseboats. Mortgage providers have the discretion to decide whether they wish to finance these special collateral assets.

- The NHG fee that borrowers pay to apply for NHG stays at 0.4% of the mortgage amount, continuing to offer borrowers lower interest rates and lenders reduce their credit risk.

Market implications

Taken together, the 2026 changes point to a balanced outlook:

- Short-term caution: Borrowing capacity may dip slightly at the start of 2026, potentially slowing transaction volumes in the first quarter—especially for buyers searching at the limit of their financing possibilities.
- Medium-term optimism: Wage growth should restore demand, supporting price stability.
- Sustainability strategy: Reduced incentives for top energy labels may temper demand for ultra-efficient homes, but properties with solid energy performance remain attractive.
- Risk management: The higher NHG limit and uniform cost cap broaden the pool of eligible buyers, reinforcing market resilience.

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