

Expats Buyer's Checklist

Buying Property in Germany

Rheinland-Pfalz Edition · 2026 · For All Expats

25+

Checklist Items

6

Key Stages

Free

To Download

Who is this for?

Created by Zohaib Ahmed — an expat who grew up in Kuwait and has lived in Germany for over 10 years. Covers everything a non-German buyer needs before, during, and after purchasing property — from SCHUFA to Grundbuch entry.

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Before You Start Searching

Get finances and paperwork ready before viewing any property

- Know your budget — property price PLUS ~10–11% buying costs on top
→ E.g. on a €500K property, hold ~€55K for costs alone (tax, notary, agent).
- Have your down payment ready — minimum 10–20% recommended
→ German banks require min. 10% equity. 20% gets you significantly better rates.
- Get a SCHUFA report and verify it is clean
→ Free once per year at meineschufa.de. Dispute any errors before applying.
- Understand your Steuerklasse and its effect on lendable income
→ Banks use your net income after tax. Married couples: Class III/IV can increase borrowing.
- Check your visa/residency status allows a mortgage
→ EU citizens: no restriction. Non-EU with valid residence permit: generally fine. Visitor visa: no.
- Obtain a mortgage pre-approval letter (Finanzierungsbestätigung)
→ Without this, serious sellers and Maklers will not take your offer seriously.

■ Expat Tip — Foreign income & German banks

Many German banks are uncomfortable with non-German income. ING, DKB, and Hypofriend are more expat-friendly. A mortgage broker (Baufinanzierungsberater) who knows your profile is worth their fee — they know which lender to approach for your situation.

2

Financing & Mortgage

Understand your loan fully before signing

- Compare at least 3 mortgage offers — not just your house bank
→ Use Interhyp, Dr. Klein, or Hypofriend. Your Hausbank is rarely the most competitive.
- Understand Zinsbindung — the fixed-rate period
→ German mortgages typically fix for 10 or 15 years, not the full 25–30 year term. Know your refinancing risk.
- Check if the loan includes Sondertilgungsrecht (early repayment option)
→ Usually 5–10% of original loan per year without penalty. Negotiate this in the contract.
- Calculate your true monthly cost — mortgage + Grundsteuer + insurance + maintenance
→ Use the free calculator at evolvetac.de to see the real monthly outgo figure.
- Understand Beleihungsauslauf (loan-to-value ratio)
→ Below 60% LTV = best rates. 60–80% = standard. Above 80% = risk premiums added.
- Confirm the bank will lend on your specific property type
→ Banks can decline heritage-listed buildings, low energy classes (F/G/H), or unusual plot sizes.

■ Watch out — Refinancing risk after Zinsbindung

Most German mortgages only fix for 10 years. If rates are higher at refinancing, your monthly payment can increase significantly. Always stress-test your budget at 5–6% interest.

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Property Search & Making an Offer

What to check before making any commitment

- Verify the Energieausweis (energy certificate)
→ Required by law. Class A–C is ideal. F–H properties face mandatory upgrades under EU law.
- Check the Grundbuch (land register) extract
→ Ask the Notar for an extract. Look for Grundschulden, Wegerechte, Wohnrechte — these transfer with the property.
- Review the Baulastenverzeichnis (building obligations register)
→ Separate from Grundbuch. Contains obligations like shared access routes and boundary build permissions.
- For flats: inspect the Teilungserklärung
→ Defines your share of communal costs. Check for Sonderumlage (special assessments) — can be €5K–€30K.
- Request the last 3 years of Eigentümersversammlungs-Protokolle
→ Owners' meeting minutes reveal planned repairs, disputes, and upcoming major costs. Critical for flats.
- Check the monthly Hausgeld amount and what it covers
→ Monthly communal fee for flats. Typical range €150–€500/mo. Ask for the full Wirtschaftsplan.
- Verify the Bebauungsplan — what can be built on adjacent land
→ Your view or quiet street could change. Check building rights at the local Bauamt.
- Get an independent Gutachter (building surveyor) for properties built before 1990
→ Check for asbestos, damp, roof condition, and heating system age before committing.

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Due Diligence & Notar Process

The legal process — take your time, read everything

- Always use a Notar — it is legally required for all property purchases in Germany
→ The Notar is legally neutral and represents both parties. You may additionally bring your own legal advisor.
- Request the Kaufvertrag (purchase contract) draft at least 14 days before signing
→ You are legally entitled to this. Read every single clause. Do not allow anyone to rush you.
- Have the contract reviewed by an independent lawyer if anything is unclear
→ Cost: €200–€500. Many lawyers offer expat-specific conveyancing services in English.
- Confirm the Auflassungsvormerkung (priority notice) is registered in the Grundbuch
→ This protects you between signing and final transfer. Never transfer money without this in place.
- Clarify exactly which fixtures and fittings are included in the sale
→ German sellers routinely remove kitchens, light fittings, and built-in shelving. Get it all in writing.
- Confirm a written Übergabeprotokoll (handover protocol) will be completed on key day
→ Document every defect, all meter readings, and every item present. Sign nothing before checking.

■ Expat Tip — Don't rush the Notar appointment

German Notare are used to buyers signing quickly. As an expat, insist on having the contract in advance, take your time, and ask every question you have. It is your legal right.

5

Closing & Payment

Final steps before the keys are yours

- Pay the Grunderwerbsteuer within 4 weeks of notarisation
→ In Rheinland-Pfalz: 5.0% of purchase price. Late payment delays your Grundbuch entry.
- Do not transfer the purchase price until the Notar gives written release
→ The Notar confirms all conditions are met — Grundbuch priority notice registered, lender approved.

- Arrange Wohngebäudeversicherung (building insurance) before Übergabe
→ Banks require proof of insurance before releasing mortgage funds. Get quotes from HUK24, DEVK, or Allianz.
- Transfer all utilities on the handover day itself
→ Electricity, gas, water: contact providers immediately. You are liable from the day you take possession.
- Re-register at Einwohnermeldeamt within 2 weeks of moving in
→ Update your Anmeldung with your new address. This is a legal requirement within 14 days.

6

After Purchase

Admin most people forget — sort these early

- Wait for the Grundsteuerbescheid from the Finanzamt
→ You'll receive a property tax notice in year one. Amount depends on assessed Grundsteuerwert and local Hebesatz.
- Submit Grundsteuererklärung if required (one-time 2025 reform requirement)
→ Germany's Grundsteuer reform requires a one-time owner declaration for most properties.
- Set up a maintenance reserve fund immediately
→ Rule of thumb: 1% of property value per year. For a €500K property, set aside €5,000/yr.
- Check if your property qualifies for KfW energy efficiency grants
→ Insulation, heating, windows: up to €75,000 in subsidised loans or direct grants available.
- Update your Hausratversicherung (contents insurance)
→ Your renter's contents policy needs to be updated or replaced with a homeowner's policy.
- Understand Nachbarrecht — German neighbour law
→ Tree heights, fence positions, noise hours (Ruhezeit), and Kehrwoche obligations vary by Bundesland.

Summary: True Cost of Buying in Germany

Based on a €500,000 property in Rheinland-Pfalz. Adjust proportionally for your price.

Cost Item	Rate	On €500K	Notes
Property price	—	€500,000	The headline number
Grunderwerbsteuer	5.0%	€25,000	RLP rate; due within 4 weeks
Notar fees	~1.5%	€7,500	Fixed by law (GNotKG)
Land registry (Grundbuch)	~0.5%	€2,500	Included in Notar invoice
Estate agent commission	3.57%	€17,850	Split 50/50 since 2020
Building survey (optional)	fixed	€500–1,500	Strongly recommended
Total one-time buying costs	~10.6%	~€53,350	
Total cash needed at closing	—	~€153,350	Assumes 20% down payment

Estimated Monthly Costs After Purchase

Based on €500K property, 20% down, €400K loan at 3.5% over 25 years.

Item	Monthly Cost	Notes
Mortgage (principal + interest)	€2,002	3.5%, 25 yrs, €400K loan
Grundsteuer (property tax)	~€67	Kaiserslautern Hebesatz 610%
Wohngebäudeversicherung	~€45	Building insurance
Maintenance reserve	~€417	1% of €500K per year
Total estimated monthly outgo	~€2,531	

Need personalised guidance?

Book a 1-on-1 consultation with Zohaib — he'll review your specific property, mortgage offers, and full cost picture before you commit. Starting at €49 / 30 min.

■ calendly.com/YOUR_USERNAME ✉ eitconsulting@evolvetac.de ■ WhatsApp: +49...

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5 things most expats forget

1. Grunderwerbsteuer is due within 4 weeks — not at completion, at signing.
2. Building insurance must be in place BEFORE you get the keys.
3. German sellers often remove the kitchen — always confirm in writing what stays.
4. You must re-register (Anmeldung) at your new address within 14 days of moving in.
5. Your mortgage rate fixes for 10 years — stress-test refinancing at 5–6%.