

Real Estate Research Manual (English pirate version 2021)

*Based on VAN WIE KOOP, HUUR OF KRAAKI K EIGENLIJK?
DOE-HET-ZELF ONLINE VASTGOED ONDERZOEK SPOK publication 2009*

Preface

The real estate industry would like to present itself as the people we trust to shape city planning and housing for us. But even swollen sections in their business plans about social responsibility and miscellaneous self-formulated codes of conduct do not offer a smallest counterweight to the heavy weather in which people are at the moment. Politicians are terrified about the knots that tie the business as usual and the criminal underworld together. Other politicians turned out themselves to be whole or half crooks, speculators or hardcore real estate entrepreneurs.

Contractors, notaries, appraisers, estate agents, bankers, lawyers and other professionals are also regularly unmasked, even civil servants have been exposed as participants in crook networks. This problem is politically urgent, but it already exists already for long and also every time it turns out to be much broader than expected.

Your lovely house

Your own home is a place where you should feel safe and comfortable. But your house can be also the direct object that others only want to make money with. The social discussion about the contradiction with on the one end ownership of property and, on the other end the people who live in it is very rough to say the least. Parliamentary debates on rent liberalization, more privatization of housing, the squatting ban and mortgage interest relief are characterized by huge interests, populism and taboos. Structural improvement remains far away...

In the meantime... as a tenant or a squatter or even a potential future buyer of a lovely little house you run the risk, maybe without immediately knowing it, you have to deal with one of the many crook types who are active on the real estate market. The traditional us-knows-us from the real estate world and its forests and labyrinths of intermediaries, companies, foundations that were crook players hide behind makes them raking in huge fortunes relatively unnoticed.

The users like tenants, squatters and buyers who are presented with the bill. Sometimes in the form of high rising rental or selling prices forced upwards by speculation, sometimes in the form of thugs who try to literally force you out of the place. While much is regulated in tenancy law and by permits, large parts of it are the real estate market is paradoxically still a Wild West. Also outside the direct crook part of real estate there are hardcore professionals who hold on and have their affairs well organized and managed and know exactly where the profits can be made. The bag fillers are constantly escaping the gaze of the public and local governments, while on the other hand society as a whole is being defrauded and deregulated by the ever-rising prices and limited housing production. As being a tenant, a squatter or buyer it is therefore important to establish a good information position yourself. In particular squatters will in their search for houses regularly encounter crook and speculation practices.

SPOK, heroes from the past

The Spekulative Onderzoeks Kollektief (SPOK) was founded in 1979. It had at the time her background in a number of Amsterdam neighborhood action committees and squatters. Dozens of publications have been made by her over the years appeared in which, among other things, individual housing speculators were put in their shirt. In other publications municipal urban renewal plans got criticized.

The researchers who worked for SPOK were volunteers who work from their different backgrounds have gained insight and experience with it countering housing speculation, slumlords and fraudulent investments. From this background knowledge it assisted its residents with concrete research skills whose position is threatened on the housing market.

In addition, SPOK employees disseminate their research results among politicians and media to draw attention to the position of tenants and squatters. After years of dealing mainly with paper SPOK also maintains close ties with the end of 2005 established weblog <http://www.speculanten.nl> . This site published dozens of notable articles, but shut down around 2012.

Published on paper, in book form, among other things:

- Spekulatieonderzoek. Gids voor krakers, huurders en aktiegroepen (1982)
- De heren zijn toch geen inbrekers? - Handleiding voor onderzoek naar personen en zaken (1994) (<http://www.xs4all.nl/~ravijn/spok/>)
- Van wie koop huur of kraak ik eigenlijk? (2009)
- In de Lift, a critical perspective at the gentrification of Amsterdam's Indische Buurt (2011) <https://www.yumpu.com/nl/document/view/20187290/in-de-lift-spok>
- The SPOK ceased as a physical and publishing active group in 2020. Tips and advice about real estate research can still be obtained from spok@squat.net

Research

This short guide or manual aims to show you how to get relatively easily insight into the world of property owners and real estate and the misleading constructions with what they are serving themselves. Our intent with this guide is to monitor the people and constructions you are dealing with. An informed and warned reader of this guide of manual counts hopefully for two.

The position of tenants, squatters and buyers benefits when they take matters into their own hands with simple online research on property owners. With the explained basic research techniques you will gain quite quickly insight into the situation where in you are yourself, but also a glimpse into what else is going on in this real estate world.

After some research the connections between housing shortage, empty property, price explosion and self-enrichment will probably become clear. The topic of real estate speculation has not been a thing from slogans or banners out of historical squatter movies of the years 70 and 80 of the last century. The possible constructions to become filthy rich on housing are only increased.

In this short guide or manual, we will help you on how to use targeted research. Most of the information is already available on the internet and can be quickly found for free. Other information is easely accessible with paying some money. Slowly or maybe even fast it becomes known what it is is actually the type who stands shouting in front of yours squat or starts a court case or collects the money you have to pay for mortgage or rent.

By knowing who you are renting, squatting or buying from you can make a calculation what to expect and maybe prevent many problems in advance. Maybe it's a start of bigger research work that can make publications on independent media or mainstream media to unmask or reveal housing speculation or crook-business, criminal connections or bad government planning. It can also fire up your court case against a property owner, government or justice department to provide a permit or evict for a slum-lord like the owner of the property you are living in.

Practical

This research manual is based on the internet. Crucial information of all kinds registering institutions are becoming increasingly available. Semi-government agencies like het Kadaster, where the information about the property is maintained and het Handelsregister of de Kamer van Koophandel (Chamber of Commerce), which information about corporate structures are all on-line. A great deal of it is spent the information is sold as a product: it is collected commercially and sold. So there are some costs associated with research work. In practice, it means that the amateur real estate researcher's research work can be done from a desk with a computer with internet connection.

The internet is also a medium where more and more people share their information and their own experiences with each other. Due to the presence of large amounts of information it pays to write small articles and combine information, so that new connections can be made.

The most important information sources and search methods on the Internet that we present in this manual are het Kadaster and Handelsregister van Kamer van Koophandel. In addition, there are the different types of search engines, as well as some interesting websites that are sometimes out of reach of search engines. The information what we are talking about has roughly three limitations. There is information for what payment has to be arranged, there is information that needs to be logged in and there is information for which (only) a specific website or search engine needs to be used visited. Finally, there is the other information, which has no real limitations and via general search engines such as Google and Drimble is available.

With the information that you can freely collect on the internet, you can sometimes already do a lot: Google the name of a real estate dealer and sometimes immediately delivers one top hit! However, the information from het Kadaster and het Handelsregister already goes a lot further into the depth, while access to it is hardly more complicated. We strongly recommend not to pass up those two sources. The costs are, for sure on-line, very clear and registration often only takes a minutes, after that paid information is available immediately at the click of a mouse.

Plans?

Local government have the duty to make public all the building plans and permits etc, so people and organisations can be informed and possibly appeal against these permits and plans.

Building permits, monumenten permits and more are now under one call 'Omgevingsvergunning' In Amsterdam they publicise de omgevingsvergunningen via <https://www.amsterdam.nl/nieuws/kennisgevingen-bekendmakingen/> But every gemeente has it own site to publicise these things.

Also Amsterdam has a Bouwarchief where you can find the whole building history of a building, like plans permits, drawings and much more. This information out of Bouwarchief is for free in Amsterdam. In this way you can closely see what is the construction of the building you want to know everything from.. <https://formulieren.amsterdam.nl/TriplesForms/DirectRegelen/formulier/nl-NL/evAmsterdam/InzageBouwarchief.aspx/fSTD>

A load of information

Make a file of your researchwork. First you find out what is to get for free via internet like google and drimble, see if there are any buildingplans or other plans going on. And once you have access codes for het Handelsregister and Kadaster, only then can you really start. The manuals of het Handelsregister and het Kadaster itself explain all the details for all search methods that know their systems. In this manual we mainly talk about combining that information.

If you start at the address of a building that you want to know more about, you can enter it look up the owner directly in the Kadaster and look in the Handelsregister to see which companies there are possibly associated with the address. The owner of the property can be a business is registered elsewhere and the companies that are registered at the address are possible owner of real estate elsewhere. By alternately checking the Kadaster en handelsregister consult you can quickly answer many possible questions such as:

- are there any plans for the property or plot of land?
- which other properties does an owner own?
- which other companies are associated with the owner?
- in the name of which other companies does the owner have more real estate?
- who bought the property and for how much?
- how long has the previous owner had the property; is the property quickly resold?
- how was the purchase of the property financed, which bank was involved?
- is there an attachment creditor of the property, who is that and why has it been attached?
- can the company that owns a property develop it financially?
- is the real estate company involved a landlord or a developer?
- who is hidden behind a web of real estate companies?

Finding answers to all questions can take some time. Partly based on the answers you can determine for yourself whether the owner of the property will give you a good chance for your action or a reliable party to be doing business with. You can of course also turn to the Internet. As told before typing an address or a name into Google or Drimble sometimes creates a world of information.

Sometimes the research is really complicated. In doing so, the danger could be that you get lost. If at some point you immediately get the entire collection of information it can be overwhelming. So it is always good to share the information amongst each other and discuss it. Friends can help you on the way and advise you in drawing conclusions from the available information.

Right, there are still questions that cannot be answered even with an abundance of information.. Suitcases change hands, notaries turn a blind eye, one official takes an envelope.

In any case, we hope that are able to learn doing some research with this manual; more than you are told on the neat project developer's sign on the facade and with the photos of the real estate agency's site. If you have good complete story, write about it! Everybody can always use your information somewhere.

Handelsregister <https://www.kvk.nl/zoeken/handelsregister/>

De kamer van Koophandel (Chamber of Commerce) maintains a Handelsregister (Trade Register). Every legal entity (company, foundation or association) has an underlying file. In that file contains annual figures, (notarial) deeds and any changes. These so-called filings provide a picture of how legal liability within a legal entity is regulated. This information provides other companies and individuals legal certainty when entering into business relationships. The Kamer van Koophandel provides extracts from the Handelsregister showing the current situation of a legal entity summarize as well who are the people and addresses behind the legal entity. In an uittreksel from the Trade Register you can find: - the contact details of the legal person (address, PO box, telephone, e-mail) - the names under which the legal person acts - the concern relaties corporate structure within which the legal entity falls - which persons manage the legal entity - who are the shareholders of the company's capital - the dates on which the directors and shareholders took up their duties - what the assets of the legal person are - whether the legal entity has been dissolved, is bankrupt or a receiver has been appointed - data regarding any previous addresses, directors, shareholders and trade names The concern relaties are quite special because it gives away the corporate structure. So you can possibly find out here that the company you doing research on falls actually under a bigger concern, that bigger concern has probably other persons that run the legal entity or own it or are share holders. So the concern relaties can reveal the real bosses in the corporate pyramid structure. Among the deponeringen you can find: - (notarial) deed of incorporation - registrations and deregistrations of directors - changes of address - annual accounts - changes in the corporate structure Het Hnadelsregister has an extensive search engine to switch between the hundreds of thousands of registered legal entities to find the right one. This free of charge through the internet accessible search engine is the portal to the final paid information. You can search by Chamber of Commerce file number, company name, trade name and address details. Access to the paid information on the website is possible online or after registration and getting an access code and password by email. The uittreksels/cencern relaties etc can then easily be requested on-line.

If you want to know more about a person or company than just the involvement with one specific property you can request the list with all the properties belonging to the person or company is related. You can see a regional or national overview on the object list. There are two types of object lists. <https://www.kadaster.nl/zakelijk/producten/eigendom/objectlijst-rechthebbende>
-On the objectlijst betrokkene you will come across all buildings where the person or company via another owner is involved.
-On the objectlijst rechthebbende you will find all the properties where the person or company is independently entitled.

A owner or a company can have hundreds or even thousands of properties. You have to pay for these objectlijst per property, with a lot of property this price can go sky high. So it is very wise to first ask a offerte (price indication) of the objectlijst!

For a clear overview, it is advisable to view both lists. Mainly to be expected developments can be read from the objectlijst betrokkene. Here you will find for example also the properties for which the person or company has a provisional purchase contract.

KADASTER <https://www.kadaster.nl/>

Het Kadaster is the institution that keeps track of who for every square meter and all real estate properties of the Netherlands and who can call themselves as "legal claimant" or the owner. This information is important for legal certainty in real estate trade.

Het Kadaster supplies a kadastraal bericht/ uittreksel and one per kadastraal address and a Hypotheek bericht / uittreksel that summarizes the situation at that time, as well as the over time registered (notarial) deeds on which this ownership information is based.

- In the kadastraal bericht you can find who are the owner(s) of a address. And possibly also with who the owner made a koopakte (buying contract).

- In het hypotheek bericht (mortgage message) you can see if there is a bank at that time mortgage has been taken out. You can also see whether someone has seized the property (beslag) due to, for example, debts of the owner.

Because ownership and financing are not always designed in the same way it is advisable to request both the cadastral report and the mortgage report. Only in this way can you be sure that you do not have any seizures, preliminary purchase contracts and financing constructions.

Under the designation "Hyp4" you will find documents that form the basis of het Kadastraal bericht. This mainly concerns deeds on sale and provisional sale, division, exchange and redistribution and auction. In short: transportdeeds. You will see how the sale is displayed of an address, who was involved and what price for it is paid. <https://www.kadaster.nl/producten/akten-onderzoek/koopakte-opvragen>

Under the designation "Hyp3" you will find deeds that form the basis of the hypotheek bericht (mortgage message). This concerns, among other things, mortgage deeds and attachment aktes, like seizures or extreme debts of the property. In short, it is in the aktes not so much about the trading of real estate but about encumbrance, with which restrictions are imposed by third parties on the trading of that real estate by the owner. You can read in it what the provisions of the mortgage are or why there is an seizure (beslag) laid.