



3rd EEMI BAUHAUS EVENT
February 22, 2021

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History



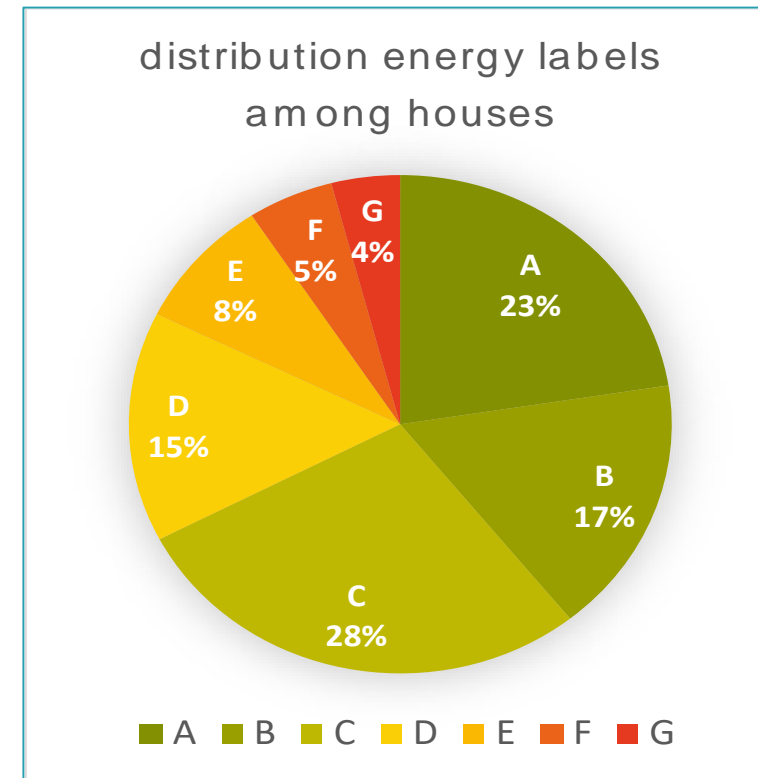
*) Verder Hypotheken is a brand name of Jungo B.V.

Ambition climate agreement NL market

Dutch government

- ✓ 2030: Improved sustainability for 1,5 million houses
- ✓ 2050 All houses are "gasless"
- ✓ Less than 25% of registered labels is A

Energylabels per 1-1-2020



Consumers response

Buyers are willing to pay a premium on houses



- ✓ Average investment in a Dutch home to improve the Energy label is more or less the same as the average premium in value
- ✓ Average cost to improve from G to A is EUR 22.000
- ✓ Average premium G to A is EUR 17.000
- ✓ Discounted Energy savings G to A is EUR 21.000
- ✓ Energy usage from G to A is -65%

Note:

before 2015 premium was practically zero

Response Dutch mortgage market

Mortgage providers

- ✓ Nothing; or
- ✓ Offer discount on A-label: and/or
- ✓ Additional borrowing capacity (>100% LTV) based on limited list of energy saving measures (by law)

Main focus on rewarding homes which are already green

Verder Mortgages

- ✓ Energy label based pricing
- ✓ Verder Green loan part at low costs, for all improvements
- ✓ Facilitating the improvements with a consultancy firm as partner

Main focus on improving

Partnering with consultancy firm

Oplossing	Verbetering comfort	Jaarlijkse besparing	Uitstoot vermindering	Investering	Terugverdientijd	Rendement
Zonnepanelen	n.v.t.	€ 756	1.921 kg CO ₂	€ 4.458,69	5,9 jaar	6,1%
Vloerisolatie	n.v.t.	€ 206	451 kg CO ₂	€ 2.182,34	10,6 jaar	4,3%
Isolatieglas	n.v.t.	€ 508	1.112 kg CO ₂	€ 5.611,34	9,7 jaar	4,1%

Partnering with consultancy firm



JAARLIJKSE BESPARING

€ 756



JAARLIJKSE OPWEK

3.358 kWh



VERMINDERING UITSTOOT

1.921 kg CO₂

Bijbehorende offertes

PV10245 **GEADVISEERD**

TrinaSolar

11 TrinaSolar panelen van 325 wattpiek inclusief SolarEdge omvormer, optimizers en installatie

€4.458,69

€756 / jaar

5,9 jaar

3 / 3 offertes geselecteerd 

PV10245 • 11 Trina Solar panelen van 325 wattplek Incl...

GL10819 • 27m² HR++ Isolatieglas

VL10253 • 53m² Vloerisolatie met 14cm Icnene H2Fo...

HUIDIG MAANDBEDRAG

€ 294

NIEUW MAANDBEDRAG

€ 176

INVESTERING

€ 12.252

RENDEMENT

6,5%

COMFORTKLASSE WONING 



MAANDELIJKS



JAARLIJKS

KOSTEN



CO₂-UITSTOOT



STROOMVERBRUIK



GASVERBRUIK



HUIDIGE SITUATIE

€ 3.529

8.276 kg CO₂

7.000 kWh

2.400 m³

TOTALE JAARLIJKSE BESPARINGEN

€ 1.417

3.366 kg CO₂

3.358 kWh

812 m³

NIEUWE SITUATIE

€ 2.112

4.910 kg CO₂

3.642 kWh

1.588 m³

3.366 kg CO₂ / jaar

STAAT GELIJK AAN



29 keer
naar Parijs vliegen



1.043 liter
diesel verbranden



1.002 hamburgers
van 100g rund eten



155 bomen
aan het compenseren

Incentives to improve sustainability

Energy label based pricing

- ✓ The better the energy label, the lower the interest rate
- ✓ Better energy label, increases the value of the property
- ✓ Improving sustainability decreases monthly costs

Verder Green loan part

- ✓ No profit for Verder: interest at or below cost price
- ✓ Low interest is 10 year fixed
- ✓ Savings on monthly energy costs is demonstrable bigger than extra monthly cost on interest and redemption.

One stop shop

- ✓ Energy savings advice
- ✓ Offerings for realisation
- ✓ Financing the investments
- ✓ Realising the improvements
- ✓ Registration of new energy label

Our view on sustainability

- ✓ Focus on **improving** the sustainability

(with 80% of building stock built before 2000, E. Piantoni, 2nd Bauhaus Event)

However:

- ✓ Funders who embrace sustainability should incentivise the improvement
 - ✓ Exposure at default is less due to higher value of the property
 - ✓ Default risk is lower due to lower monthly costs
- ✓ Governments who embrace sustainability should incentivise the funders and the home owners
 - ✓ Energy label based capital charges for mortgage providers
 - ✓ Tax incentives for home owners

Questions

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