

The logo for FIT HOME. 'FIT' is in blue with a blue house icon above it. 'HOME' is in black.

cost neutral, end to end retrofitting



Richard van Rooij
Co-founder
De Woonpas & GVR

Cleverly retrofitted with GVR



Where to start.....



- The financial vulnerable group of homeowners (income \leq modal) is lagging behind in the Dutch energy transition.
- Existing national financing solutions (loans and subsidies) are not accessible for this vulnerable group (CBS.nl) due to complexity and credit check:
 - Nationaal Warmtefonds: 10% loans \leq modal income (1050 loans in 2022)
 - ISDE subsidies: 16% subsidies \leq modal income (1350 subs. in 2022)
- Therefore the financial gap between rich and poor is ever increasing and the energy transition lags behind plan.
- Public money is spent on supporting 'rich people' and 'unnecessary' competition with commercial banks.



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Our conclusion



- To make home retrofitting affordable for everyone, the solution can not be a ‘loan’ in the context of the traditional legal framework.
- Research commissioned by the Dutch government shows that financial solutions alone do not meet the needs of the majority of homeowners and specifically the vulnerable group.
- There is a strong need for integrated solutions which combine funding and execution of home retrofitting.
- The solution must be (financial) accessible for everyone and transferable to a future homeowner on sale of the house.
- So we had to think out of the box.



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A smart solution with one clear goal:

Making home retrofitting accessible to everyone, in cooperation with municipalities.

Fully unburdened, without hassle and own investment.

Helping homeowners to save on their energy bill and fight energy poverty together



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'No regret measures'



solar panels



roof insulation



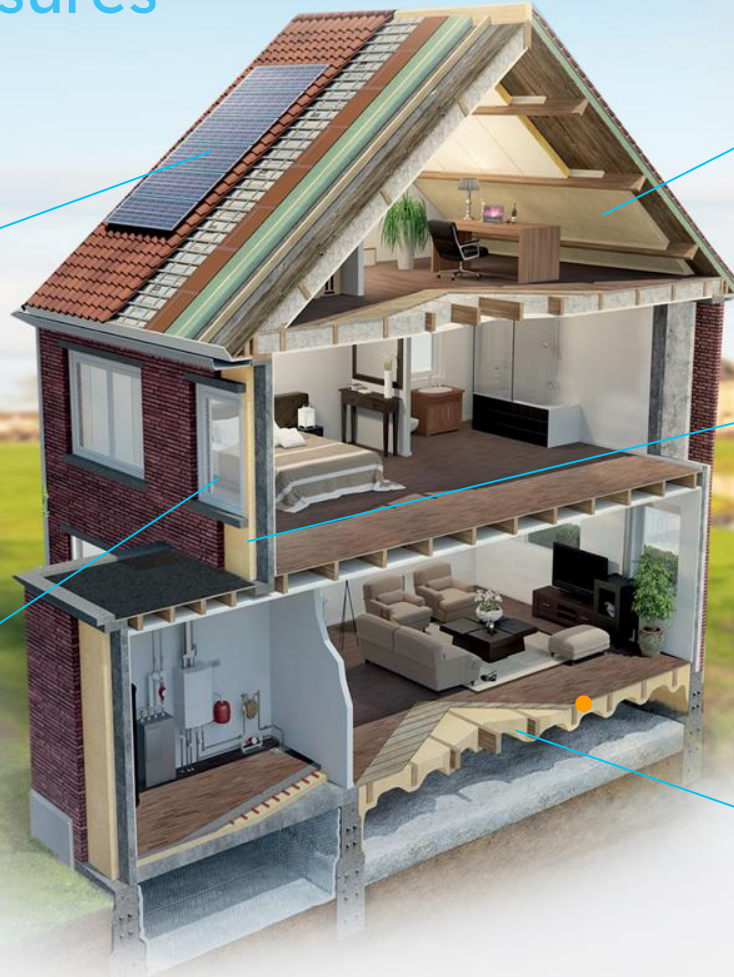
cavity wall insulation



glass insulation



floor-/ground insulation



Verduurzamen zonder gedoe.



Gemeente
Montfoort 

For the municipality

- For all homeowners
- Compliant with local energy policy
- Scalable
- Insight and control on transition process
- No public money spent
- No financial risk
- Very low impact on organisation
- Social policy can be applied
- Stimulates the local economy



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For Eve and Mr and Mrs Brown



- A sustainable, future proof home without hassle or own investment
- Cost neutral (increasing savings from the start)
- Fully serviced by a GVR certified partner
- The right measures specifically for their home
- Guaranteed quality and long-term warranties
- No debt or obligation when selling the home
- Not only sharing the benefits with future owners, but also the costs!



Verduurzamen zonder gedoe.

Slim geregeld, Tim



Jouw
persoonlijk
aanbod



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For the contractors

- Secured work stock all year round
- Compliant with nature preservation obligations
- Concentrated on local level
- No acquisition needed
- Maximum conversion on offers
- Fair prices
- No payment risk
- Scalable

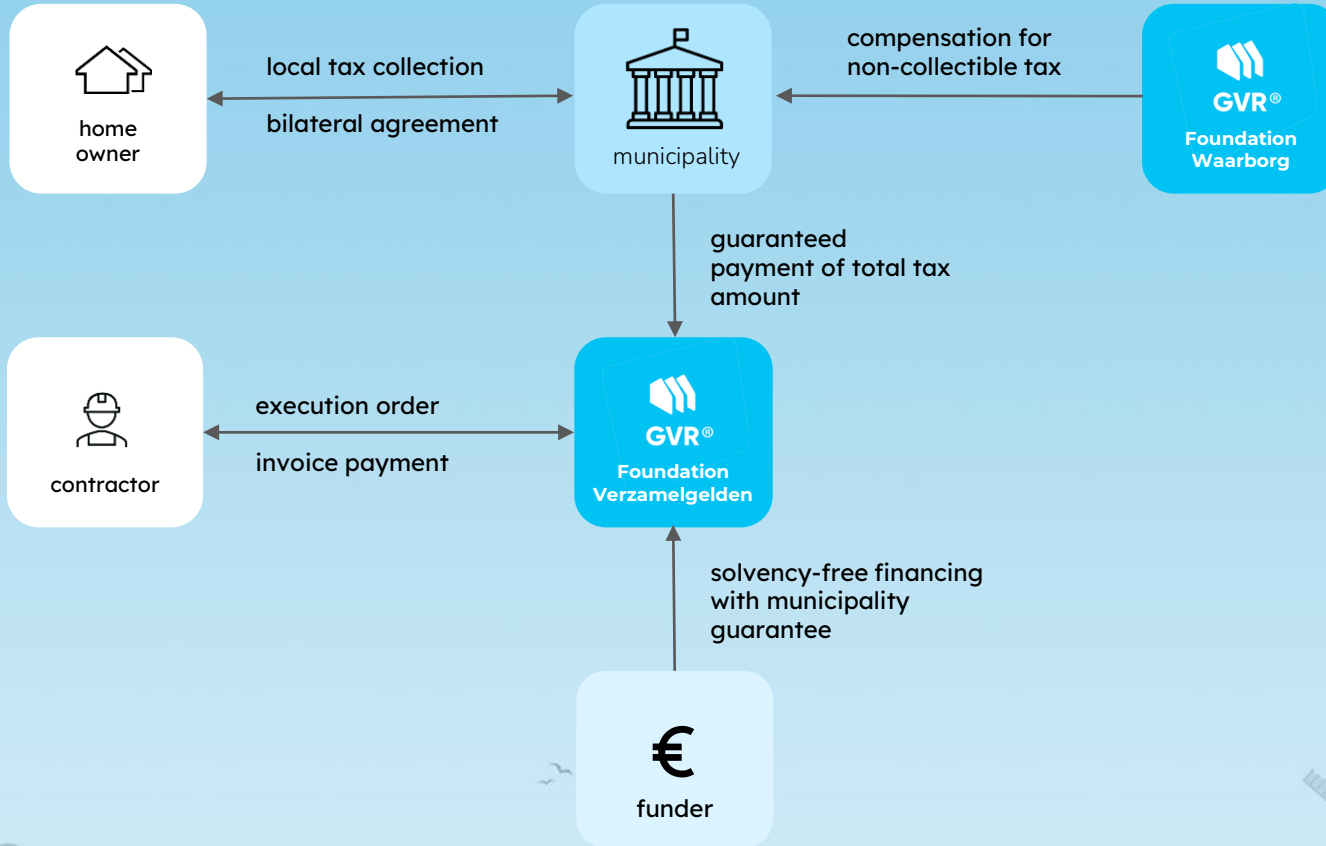


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Financial scheme (simplified)



Current status

60 happy homeowners
with a future proof home
and savings on energy bill

customer satisfaction:
8,5 / 10



"Ik vind het prettig dat ik gespreid kan betalen want op dat moment hadden we het geld niet om te investeren. En waar moet je beginnen? We kregen hierbij hulp tijdens de bijeenkomsten. Dat klonk heel vertrouwd allemaal."

FAM. OTTEN



"Het comfort is ook direct merkbaar, wij hebben altijd een steenkoude vloer en ramen gehad, maar de verwarming kan daadwerkelijk gewoon al een paar graden omlaag."

FAM. VAN DER HOEVEN



"Ik heb er met vrienden en collega's over gesproken en die zeiden "had onze gemeente maar zo'n regeling!"

D. SCHAEFER



"De GVR regeling is ideaal voor ons en ik denk voor heel veel mensen. Het is toch een grote investering waarvoor wij het geld niet op de plank hebben liggen. Met de GVR kunnen we toch de nodige stappen maken."

A. VAN ELST

"We hebben de GVR al aan andere aanbevolen! Je huis wordt verduurzaamd zonder dat je er zorgen over hebt. En het kost je niets."

TESINK

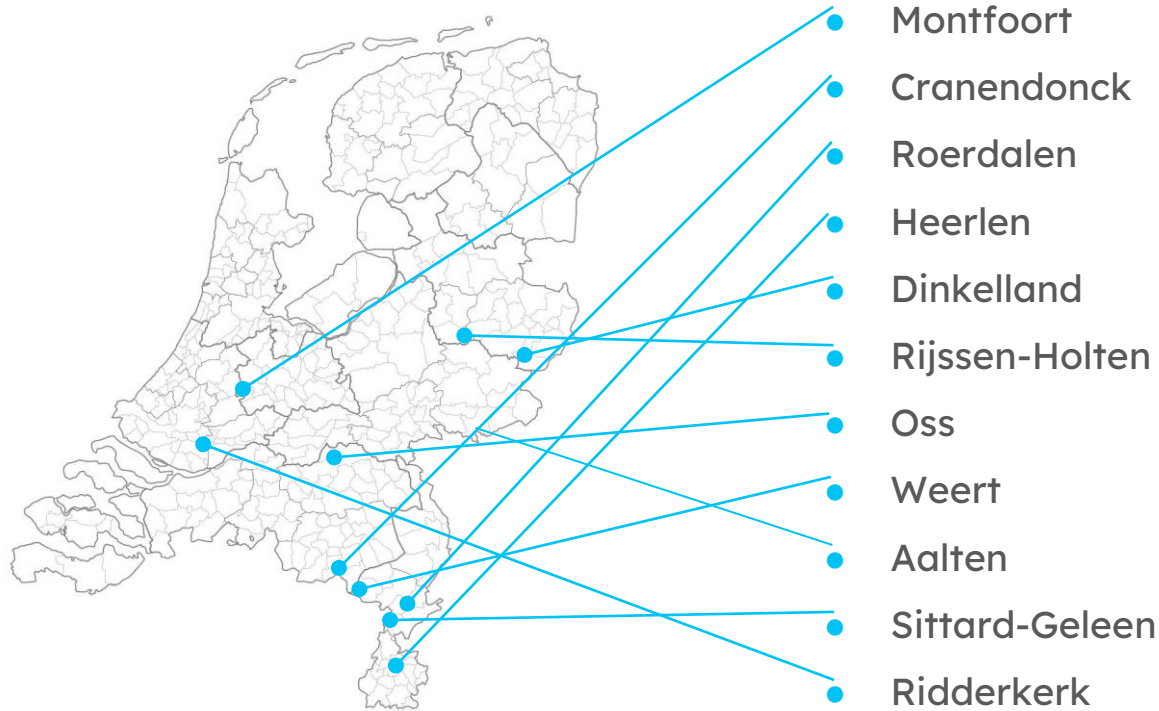


"Alle punten waar je het huis kan verbeteren worden netjes benoemd. En dan merk je dat je ook in een jaren 70 woning best veel kan doen."

V. OTTENHOF



Participating municipalities by Q1 2024



'Lead time' and forecast



GVR licensed to third parties, starting from 2025



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2020

100

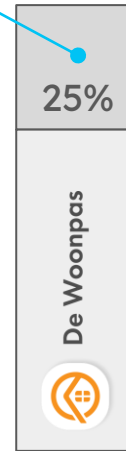
->2023

3.000



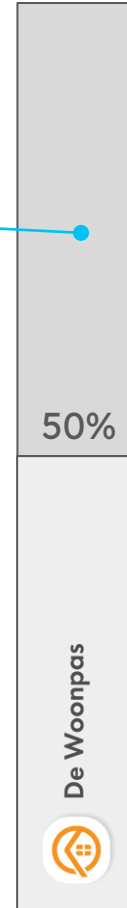
2024

12.00



2025

30.000



2026



‘If you do what you did, you’ll get what you got’



There is a strong consensus on the need for accessible and transferable financing of private home retrofitting, but... it took some time to overcome a lot of resistance from the established order.

- Dutch Climate Deal was drawn up with traditional partners and no invitation to ‘new kids on the block’
- Municipalities focus on and hope for national government initiatives
- Not-invented-here-syndrome at government level
- Reluctance to public-private initiatives
- Inside-the-box thinking: focus on traditional financial legislation (Wft) and schemes
- No integral approach - focus on financing only, not combined with execution



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Then.....why did we succeed?



- Because we knew we were on the right track
- Because we are convinced that public-private partnerships is the only way
- Because we understand that it took some time to get to know and trust us
- Because we are not afraid of angry civil servants 😊
- Because we found some brave Aldermen
- Because we showed municipalities that it works
- Because we just kept on going



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To scale up the GVR we can use some help



- Competitive funding is one of the key success factors, especially with current rising interest rates



- Encouragement of municipalities by European and national governmental organisations is very helpful
- Study on local tax-schemes in other European countries for duplicating GVR to national schemes in Europe
- Open invitation to organisations who are willing to participate in scaling up GVR on national and international level.



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NEW!: GVR for Housing Corporations



- EC - Life 2022 subsidiary granted to us this summer 🏠
- The project started on September 1st
- Proof of concept with 1.500 rental houses
- Complementary to GVR

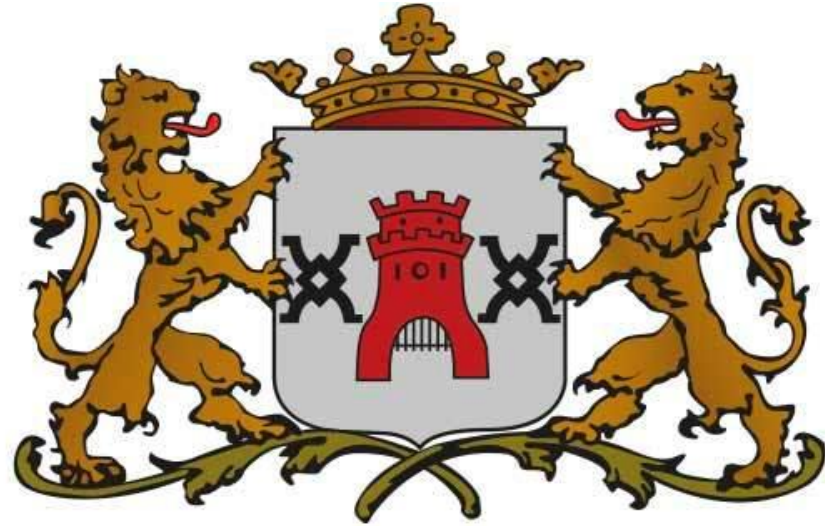


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Gemeente Montfoort



One of the first



participating municipalities

As a municipality I have been given the following challenges, all related:

- Responsible for the energy transition of buildings off gas and CO2 neutral in 2050
- Fight energy poverty
- Protect endangered species

As the responsible Alderman I faced the following internal challenges

- Lack of knowledge
- Lack of personnel capacity
- Limited financial resources
- Lack of instruments
- Encourage homeowners to take action

So we had to do things differently

- Act independently from central government
- Outside the box approach
- Looking for public-private cooperation
- Embrace innovation

What did that ask from me and my organisation

- Political courage
- Group of enthusiastic and committed colleagues
- Trust in external private partner
- Flexibility and creativity in pioneering processes

gvr.nl

