0% loan, The Netherlands

CONCERTED ACTION
ENERGY EFFICIENCY
DIRECTIVE

Description of the action:

- The loan is aimed at making homes more sustainable
- National government, several commercial banks and EIB
- Government funding

Aim of the action:

- Helping households with no loan capacity with an income under €60.000 to make their home more sustainable

Type of the action:

0% loan up to €10.000

Period of the action:

2023- 2026 or beyond until the money runs out

Target group(s):

Private homeowners with a gross income of €60.000 or less

Is the action aimed at

_ vulnerable households
_ worst performing buildings
_ both

Volume/budget (€):

2023 €73mln

Pros

- Households without financing possibilities can still take measures using the 0% loan
- Long term energy cost reduction
- If no funds become available the loan does not have to be repaid

Cons

- People in financial distress are loan avers
- A loan is still debt to them
- General distrust in the government amongst the target group

Expected or measured impacts

Measured impact 2023

- 9.700 loans
- Average loan €10.000
- 10.130 measures

Further information

https://www.warmtefonds.nl/particulieren/voorwaarden-energiebespaarlening#86b1560f-724d-4d71-bc8d-0f9366cb6845

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