

### How to go about it

There are lots of different options, but perhaps you don't know what's going on with the seams and cracks in your house. The FIX brigade ([www.fixbrigadezaanstad.nl](http://www.fixbrigadezaanstad.nl)) can help you with this. Perhaps you don't know whether your cavity wall is insulated. Or perhaps you don't know the energy label of your house. Ask an energy consultant or visit [www.duurzaambouwloket.nl/zaanstad](http://www.duurzaambouwloket.nl/zaanstad).

The smartest thing to do is to go for the investment with the highest return. Starting with the highest return, these are:

- f. Cavity wall insulation (please note, however, that nowadays it's obligatory to have an investigation into the presence of animals carried out)
- g. Roof insulation
- h. Solar panels
- i. Simple measures
- j. Floor insulation
- k. Windowpanes
- l. Heat pump
- m. Solar boiler

Naturally, the available measures will vary per house, so asking advice from an energy consultant will be useful.

### Applying for a subsidy

Once you have chosen a measure, you can work with one of the financial consultants. They will give you advice regarding your best options: subsidy and/or loan.

The municipality can also help you apply for a subsidy. In 2024, the municipality will offer an additional subsidy on top of the national subsidy, especially for residents of Poelenburg/Peldersveld.



### Municipality of Zaanstad

Dept. Communications and Cabinet

Stadhuisplein 100, 1506 MZ Zaandam  
Postbus 2000, 1500 GA Zaandam

T14 075  
[antwoord@zaanstad.nl](mailto:antwoord@zaanstad.nl)  
[www.zaanstad.nl](http://www.zaanstad.nl)

# Making your home more comfortable

## Insulating your home is now very attractive

# Make your home more comfortable – and feel more comfortably off at the same time

You have probably heard or read about ways to make your home sustainable. Perhaps you think it costs a lot of money and is a lot of hassle. But that is not the case at all. Thanks to (financial) support from the municipality of Zaanstad, the province of North Holland, the national government and the Nationaal Warmtefonds (National Heat Fund), you can now stay comfortable – not only in a comfortable home without any draughts, but also financially comfortable. You can benefit from this too. How? Read all about it in this brochure.

### Why make your home more sustainable?

- Save the environment: use less (fossil) energy
- Live in a more comfortable home. No more chill or draughts in your home.
- Spend less money on energy costs.
- Get a higher return with sustainability than with your savings.

### How to make your home more sustainable

- The smartest thing to do is to use less energy by insulating your home. You can insulate the floor, roof, facade/cavity walls and windowpanes, and take one or more small measures to prevent draughts. We will give you an example calculation for each type.
- Generate sustainable energy yourself, for example by installing solar panels on the roof. We also offer an example calculation for this.
- Use sustainable devices and appliances in your home. For example, use a heat pump instead of a gas boiler. Or use an electric hob.

The calculation examples apply to owner-occupied terraced houses. If you live in a rented house, you can find out what you can achieve with your landlord or housing association. If you are a member of a homeowners' association, different rules apply. Visit [wonen.zaanstad.nl/energiezuiniger](https://wonen.zaanstad.nl/energiezuiniger) and click on "Ik woon in een VvE" (I'm part of a homeowners' association).

The example calculations only take into account a national subsidy and the Nationaal Warmtefonds (National Heat Fund).

Source: [verbeterjehuis.nl](https://verbeterjehuis.nl).

In the course of 2024, the municipality of Zaanstad will be offering subsidies that will make insulating your home even more attractive. A special Warmtefonds mortgage is currently already available for residents of Zaandam-Oost. We will tell you more about this during the festival.

### Example calculations

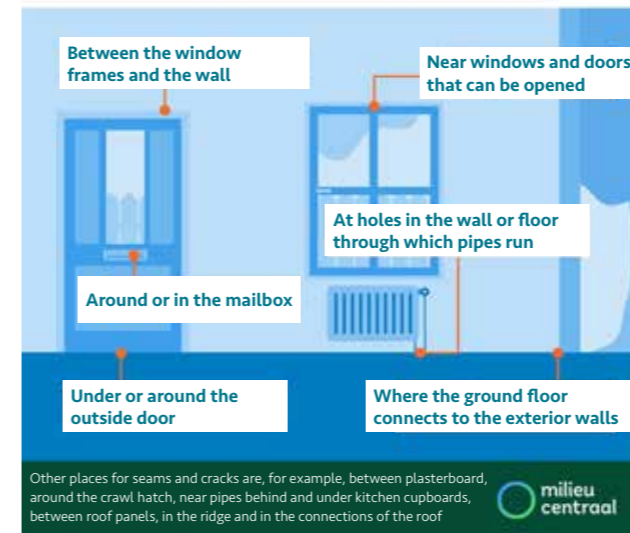
- a. Roof insulation: costs €5,100, subsidy €1,600, actual investment: €3,500. Annual savings based on 2023 average gas price: €540. Return: 5.5% (current return on savings accounts: 2.46%). For those who don't have any savings, a loan from the Nationaal Warmtefonds (National Heat Fund) is possible:

### Terms & Conditions Nationaal Warmtefonds

- A low interest rate (as low as 0% if your income is less than €60,000).
- No formalisation fee, and no notary required.
- You may make early repayments without penalty.
- No age limit: people over 75 can also take out a loan.
- The amount you can borrow is between €1,000 and €27,000.
- You can choose a repayment term of 7, 10 or 15 years. If you borrow €15,000 or more, 20 years is also possible.
- The interest rate will remain unchanged during the entire term of the loan and is in many cases tax deductible (in box 1).
- You will pay a fixed amount per month for interest and repayments. At the end of the term, you will have repaid the entire loan.

The Municipality of Zaanstad will help you fill out forms for the subsidy and for products from the Nationaal Warmtefonds.

### WHERE DO YOU FIND SEAMS AND CRACKS?



- b. Floor insulation: costs €2,250, subsidy: €530, actual investment: €1,720. Annual savings based on 2023 average gas price: €110. Return: 4.5%.
- c. Cavity wall insulation: costs €1,100, subsidy: €310, actual investment: €790. Annual savings based on 2023 average gas price: €240. Payback period: 3.5 years. Return: very high. Before you have your cavity walls insulated, you should have them checked to ensure that no animals will be affected. This does make cavity wall insulation more expensive these days and will take more time.

- d. Windowpanes: costs €3,700, subsidy: €900, actual investment: €2,800. Annual savings based on 2023 average gas price: €90. Return: 5%.
- e. Simple measures, such as a letterbox brush, a draught strip, radiator foil and sealing seams and cracks. Maximum costs: €1,800. Annual savings: avg. €95. Note: Remember to ventilate your home.

Note: No rights can be derived from the calculation examples, as prices of energy and materials can change quickly.

### Generating your own energy

Solar boiler and solar panels. A boiler costs €6,500 for a large family, with a subsidy of €1,800, so the actual costs are €4,700. Annual savings based on the current gas price: €300.

Solar panels cost €3,300 for 6 panels. You will save €600 euros per year, so the solar panels will pay for themselves in just over 5 years. Currently, solar panels are widely available again. They easily last 20 years, so after those initial 5 years, for the next 15 years, you would be earning money with your solar panels.

### Alternative installation

A hybrid heat pump (only works on gas when it is freezing) costs €6,000 without a central heating boiler. It comes with a €2,500 subsidy. Actual investment: €3,500. Ideally, you will save €400 per year.

