



Social Loan

Establishing the conditions needed for environmental and social sustainability is the global challenge of our time – and one that we can only overcome together. Berlin Hyp's ESG strategy is comprehensive and multi-dimensional. It takes into account environmental, economic and social aspects relating to the Bank's core business. Berlin Hyp is aware of the growing relevance of social factors in the real estate industry. Through the implementation of targeted incentives for promoting affordable housing, the Bank is looking to support low-income households, strengthen social cohesion and reduce inequality.

Social Loans support the financing of affordable housing in Germany and the Netherlands

Social Loans from Berlin Hyp are used to finance properties that offer affordable housing and thus make a targeted contribution to supporting low-income households in society.

Specific eligibility criteria apply for Social Loans in Germany and the Netherlands

Berlin Hyp's Social Loan was developed for Municipal housing companies, housing cooperatives and private housing companies and project developers, who are publicly committed to social responsibility and the provision of affordable housing and the Dutch "toegelaten instelling". Specific eligibility criteria for buildings in Germany and the Netherlands must be fulfilled.

In both of these markets, the maximum gross cold rent (excluding heat but including ancillary costs) is one of the decisive factors for determining whether housing may be designated as affordable and thus eligible for a Social Loan. Compliance with holistic ESG strategies is also supported by the formulation of minimum requirements for energy efficiency in buildings. Berlin Hyp thus combines social and environmental aspects and links these in a sensible and useful manner.

Our Sustainable Finance Framework is the overarching framework for our Social Loans. This framework has been verified by the ratings agency ISS within the scope of a Second Party Opinion.

Berlin Hyp supports the financing of properties with affordable housing by offering a margin discount

We want to support our customers with their investments for financing affordable housing and offer them financial incentives as well. This is why we grant a margin discount for the financing of properties that stand out in terms of social responsibility, as our goal is to provide incentives for social sustainability on the real estate market. Social Loans are an attractive financing instrument to underscore your ESG strategy and to present your energy performance to the public in a transparent way.

Our Social Loan

- Supplementary agreement to the loan agreement
- Can be combined with all financing offers from Berlin Hyp
- Loan parameters can be flexibly adapted to your requirements, with favourable margins in the case of designation as a Social Loan
- Social financing with a focus on usage in marketing communication



Please feel free to get in touch with us. You can find your [contact partners](#) here.