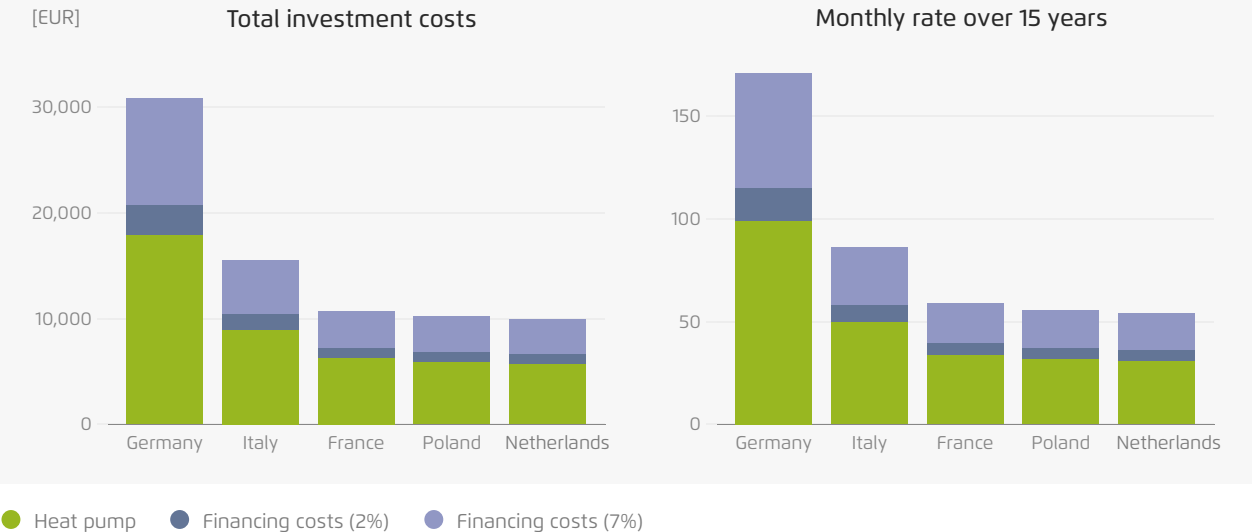


Investment costs and monthly rates for heat pump financing over 15 years

→ Fig. 3



Agora Energiewende (2025) based on Verbraucherzentrale (2025), IZI by EDF (2025), Aira (2025), Enerad (2025), Homedeal.nl (2025). Assuming that 50% of the upfront costs are covered by a grant leaving the remaining 50% to be financed by the household. Does not include maintenance and insurance costs.