



ZERO COMMUNITY

The American Alliance



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1. Introduction

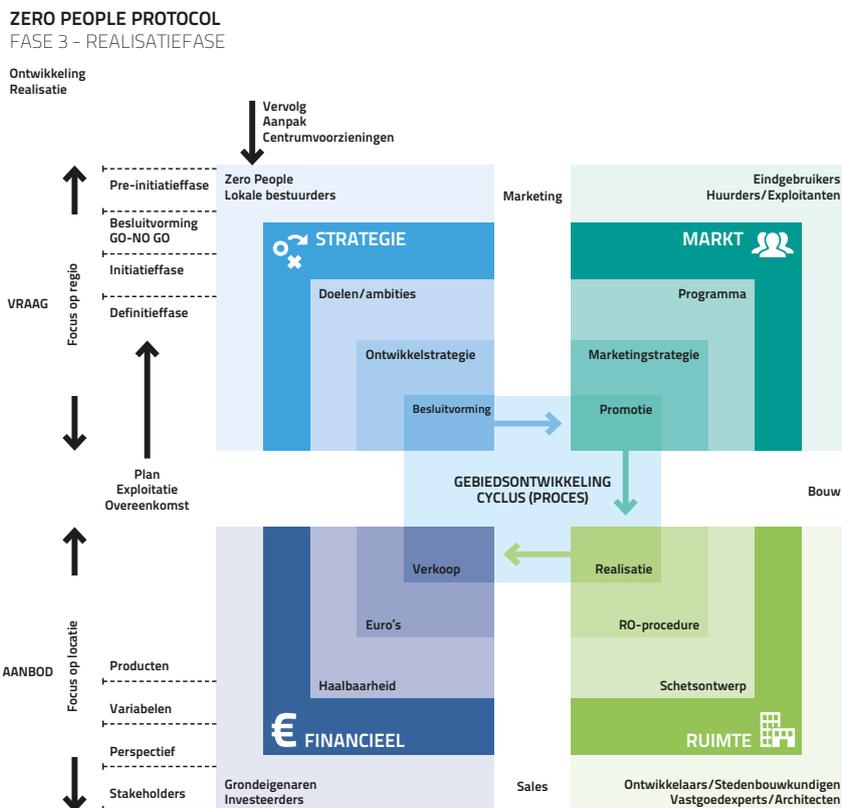
ZERO PEOPLE – is a developer with excellent reputation from the Netherlands. Specialized in realizing sustainable area developments. Solicited and unsolicited, ZP develops transformations of existing buildings and add value through creative real estate concepts at unsuspected locations, whereby sustainability and new value are added through customization.

Together with various parties, extensive experience and our specific working method, investments are made that lead to results in the short and long term, the ZERO COMMUNITY act.

In recent years, ZP-has focused on the development of houses and apartments in urban areas. The focus is on the transformation of vacant office and commercial spaces as well as expansion of the housing stock through densification. In order to operate in a promising way, ZP-has bundled its experiences in a so-called project & area protocol which also works as a businessmodel for any real estate project.

The protocol provides insight into the unorthodox thinking and working method of ZP and gives direction to the collaboration with partners and stakeholders. The protocol describes our action plan. It indicates how we work, with whom, in which phases and with which instruments in order to achieve optimal cooperation between parties. This approach leads to tailor-made solutions that, with the right investments and commitment, are converted into an effective and sustainable result.

This approach has also been elaborated in an interactive projectmanagement system, with which the various parties involved inform each other and the progress of the project is monitored. The basic principle is that ZP works in conjunction with all parties within a transparent and insightful process in all phases of (area) development.



2. Development of affordable residential area and residential buildings

“AS A DEVELOPER, THE QUESTION IS, HOW MUCH MONEY DO YOU WANT TO PUT IN THE DIRT WHEN YOU DON’T KNOW WHAT THE FUTURE IS GOING TO HOLD?”

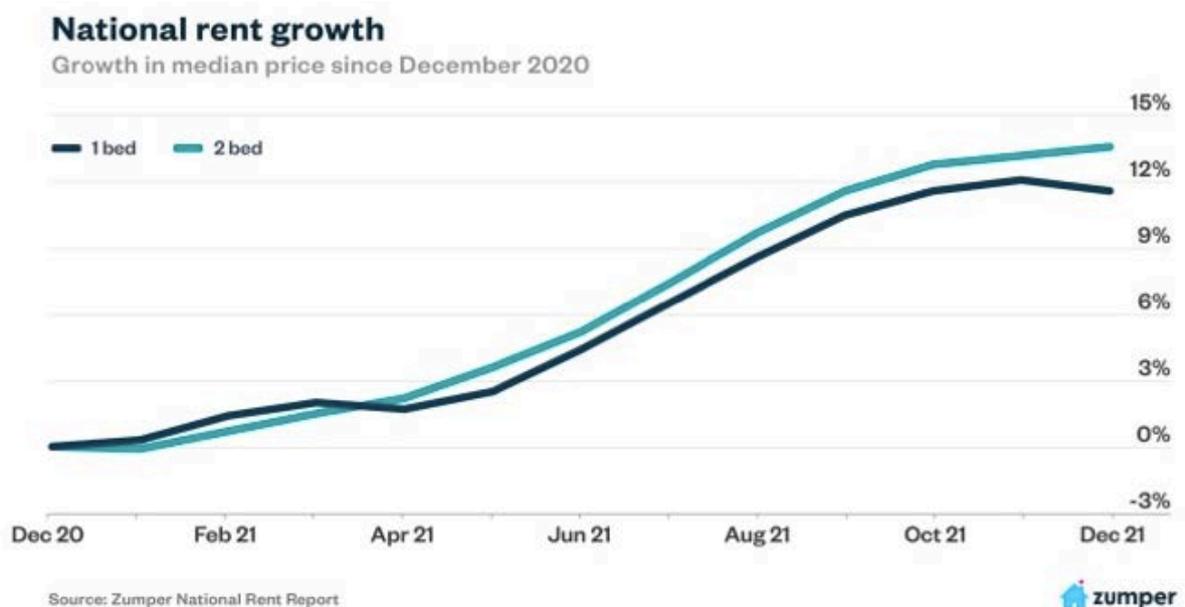
As a result of the economic and real estate crisis followed by an global pandemic, the Real Estate Development has fallen significantly behind in the development and construction of large numbers of homes. That is a problem, because while the challenge for builders, in the short term, might be that they have too many homes and not enough buyers, the challenge for the country, in the long term, remains precisely the opposite: There are not enough houses for all the people who want them.

Other analysts come up with different figures, but pretty much everyone agrees that the country hasn’t been building nearly enough homes to keep up with demand, especially for middle and lower-income families. The failure to build those units is the single biggest contributor to the affordability crisis that in recent years has spread from a few coastal cities to a much larger swath of the country.

“MEDIUM RENT CONTRIBUTES TO A VITAL LIVING ENVIRONMENT”

So many questions, so many housing requirements. Not everyone fits into the standard picture of owning or renting their own home. And sometimes more is needed than just an attractive place to live. The Stage of Life, status, health or personal preferences require a different approach with specific solutions. To make pleasant and affordable living possible for a large group, Zero People is working on various projects in which attention is paid to this target group.

The **US rental market** is undersupplied, and since housing prices are reaching ever higher, more Americans will be forced to turn to renting. Most will believe their rental will be a short term transition but without new construction seriously increasing pace, their tenancy might be much longer



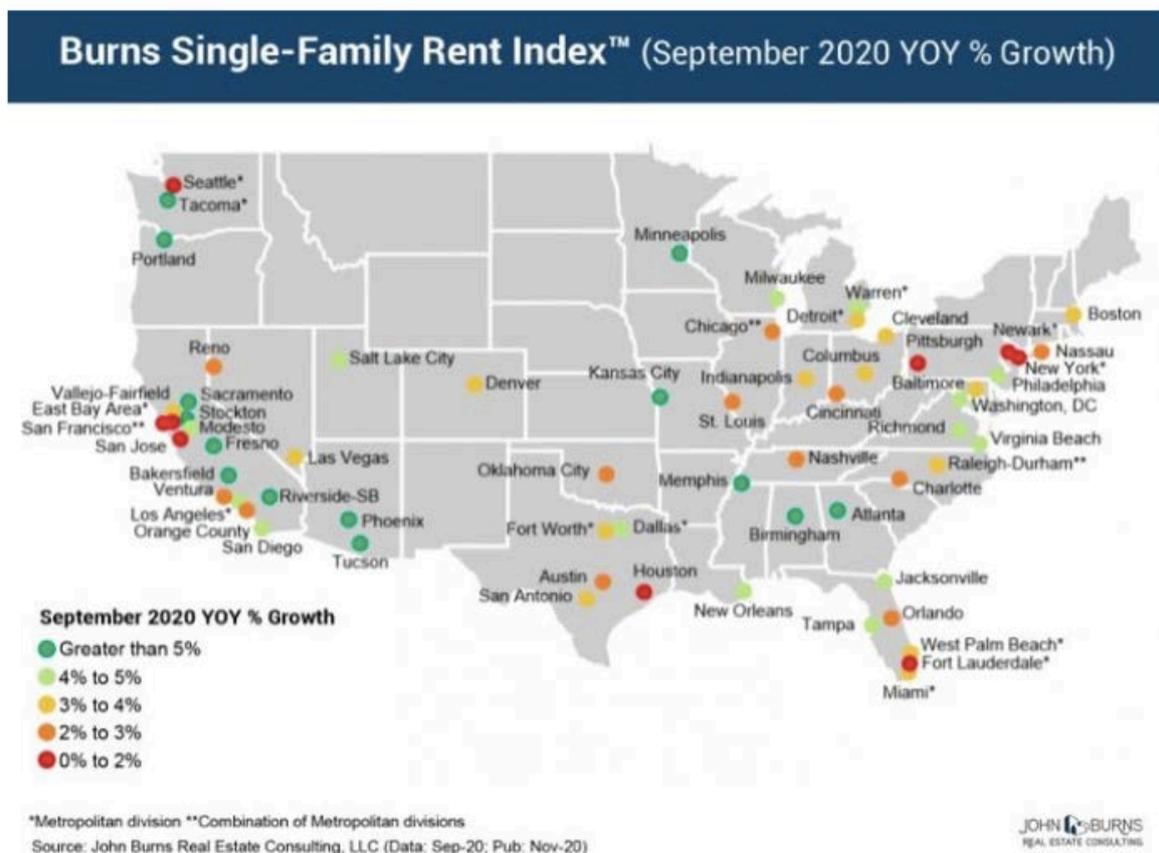
US Rent price growth in 2021. 1 Bedroom rent prices fell in December. Screenshot courtesy of Zumper.

Demand for mid-market rental homes is growing at an unprecedented rate. These are private sector homes with a rental price between \$725 and approximately \$ 1,659 per month (price level 2022). More and more people are looking for an affordable home in this price range, partly because the prices of owner-occupied homes are too

high. Demand is increasing, especially in urban areas. In the coming years we want to ensure that the affordability and availability of mid-rental housing is guaranteed in our plans.

A healthy and strong mid-rental sector is important for the housing market. Many people find temporary housing in this sector. For example, if they start their first job, split up or before they can or want to move on to an owner-occupied home or social housing. There are also tenants, such as seniors, who opt for a mid-range rental home for convenience and comfort. They are mainly looking for a good residential location and do not want the hassle of maintaining an owner-occupied home. People with a middle income such as police officers, teachers and nurses do not have an easy time in their search for suitable and affordable housing. This group often earns too much for social housing, while prices in the private rental sector are too high for them and there are few affordable owner-occupied homes to be found. The housing shortage is still rising and house prices will continue to rise. This will put further pressure on the position of middle income earners in the housing market. A vital living environment does not only consist of a specific target group. The good housing mix with social, medium and expensive housing ensures a vital living and living environment and facilities with viability.

The **Burn's Single Family Rent Index™** is showing rising new lease rents in many cities. These have growth rates above 5%. According to their report, US single-family rents accelerated 3.8% YOY in September, roughly unchanged from August's 3.9% YOY growth. This is down about half a percent from last year, however the pandemic has taken a toll on all rental property.



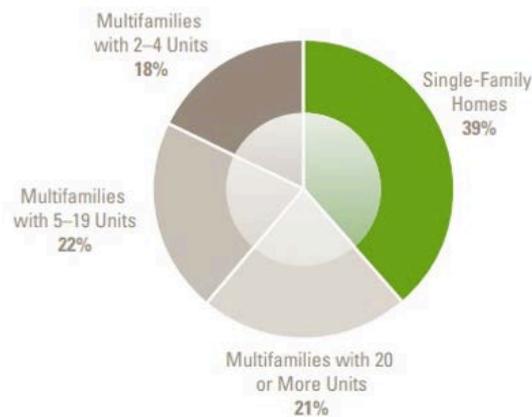
Screenshot courtesy of John Burns Real Estate Consulting

None of the markets they report on saw a rent decline. (Read more at realestateconsulting.com/burns-single-family-rent-index-september-2020). With a rise in home construction and new home sales records, we can see the **single-family housing market** is the place to be in 2021.

Some of the [best cities to buy rental property](#) rank high due to their greater listings of single-family properties. A house with multiple bedrooms, bathrooms, yard space and storage space describes paradise for many renters and a brilliant opportunity for real estate investors.

Single-Family Homes Now Account for Well Over One-Third of the Nation's 47 Million Rental Units

Share of National Rental Stock



Notes: Stock estimates include renter-occupied units, vacant units for rent, and rented but unoccupied units. Single-family homes include detached and attached units, mobile homes, and units such as RVs and boats. Source: JCHS tabulations of US Census Bureau, 2016 American Community Survey 1-Year Estimates.

Now that we have had to be at home so much because of corona, we realize more than ever post-corona how important affordable and pleasant living is. In the middle segment, many people have difficulty finding a suitable home: there are currently too few of them. Middle-income people often earn too much for social housing, while the affordability of owner-occupied and rental housing in the private sector is under pressure in a tight housing market. The position of middle income earners looking for a home has come under increasing pressure in recent years. Where previously it was mainly a problem of the large cities, we see that the prices for owner-occupied homes and rents in the free segment have also increased further, making the position of middle-income people more difficult. Although the government is fully committed to catching up with the housing shortage, the housing shortage is expected to increase further in the coming years due to the growth in the number of households. As a result, there is a good chance that it will remain difficult for people with a middle income to find an affordable home. First-time buyers on the housing market are therefore more often dependent on a rental property in the private sector. This segment offers flexibility to home seekers on the housing market. At the same time, 40% of middle-income tenants in the private rental sector have a high housing ratio, according to EIB-research, which means that these people may be able to save less money for an owner-occupied home.

3. Millennials, Work at Home, and Virus Evaders

Aging millennials who can't afford to buy a house, yet have the opportunity to move away from urban centers, and others who just want a safer, transit-free, suburban or rural lifestyle, and many Covid 19 evaders are seeking **houses for rent**.

“GIVEN DEMOGRAPHIC TRENDS RCLCO FORECASTS MUCH GREATER DEMAND THAN THE CURRENT PACE OF PRODUCTION, WHICH COULD RESULT IN A SIGNIFICANT SUPPLY SHORTFALL, SUGGESTING THE SECTOR PRESENTS A STRONG MARKET OPPORTUNITY IN THE COMING DECADE,” — GLOBEST REPORT.

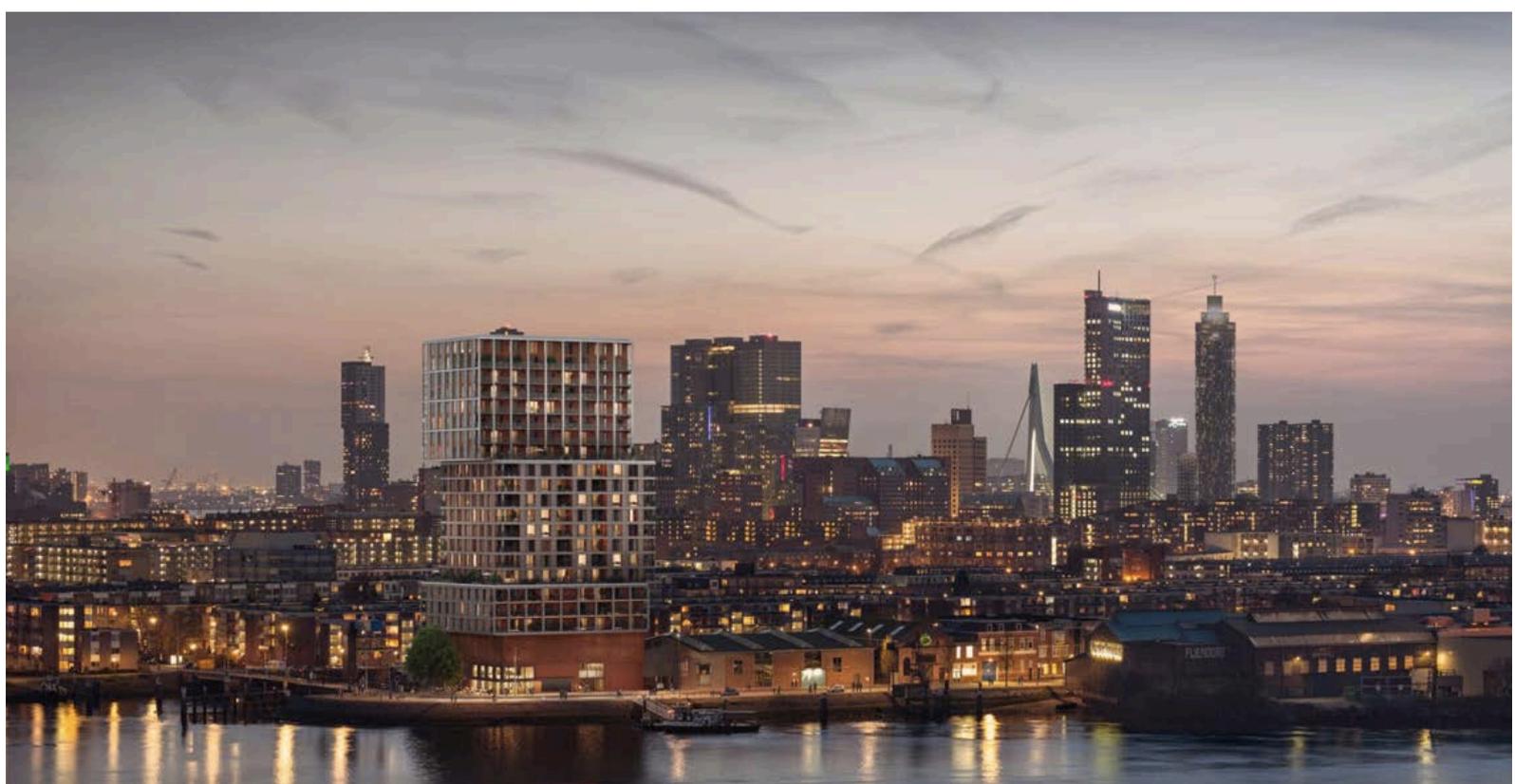
There will be a supply shortfall, including **built to rent detached houses**: “Based on current trends, RCLCO believes the single-family rental market will likely be undersupplied over the next 10 years, despite the increased attention the segment is currently receiving.” — RCLCO Real Estate Advisors.

It is crucial that these homes meet the needs of those people who are looking for a home the most. This means that a significant proportion of these homes must be affordable for people with a low or middle income. Municipalities are responsible and have an interest in the balanced and effective development of their territory. Concrete goals and ambitions have been formulated together with the higher authorities to steer growth in the right direction. These interests, goals and ambitions have been established in policy memorandums, structural visions, retail visions and council programs based on economic, spatial and social pillars. Governments increasingly demand and desire an active role from the business community. The wish is to realize the set goals together with private parties and to arrive at a joint investment to improve the living and business climate of residents in particular, and thus increase the quality of life and attractiveness of the municipalities concerned.

Trending Single Family House Factors

There are a number of property management trends for single-family units:

1. work at home means living in a multi-room house, within a home office
2. migration out of dense urban areas to rural areas where most house building is happening
3. accelerated need for digital service delivery because of distances
4. individual profit margins on all rentals shrinking making efficient management even more relevant
5. challenge from big rental property conglomerates trying to buy up properties
6. tenant rent default as rents rise along with regional employment trends
7. government regulation threats from safety to renter protection



4. ROTTERDAM IN AN AMERICAN ALLIANCE

Zero People has her roots in Rotterdam the Netherlands and knows this city like the back of her hand. It is therefore not surprising that ZP feels like a fish in water in this city and sets its priorities there. That is why the focus is primarily on this city. Because if you want to densify and add value, you have to know and recognize the movements that are active in the city. Moreover, Rotterdam has previously been the successful working area of ZP. Moreover, the vision of ZP. fits in seamlessly with the ambitions of the municipality of Rotterdam itself, as expressed in its policy document: Course to 2030.

In short, the ambition of the municipality comes down to : “A view of the attractive residential city with clear priorities. The vision focuses on the role of housing in the overall ambition to make our city stronger and more attractive. The quality of 'plus' living in Rotterdam is very decisive for the satisfaction, identity, self-reliance and participation of Rotterdammers and of great importance for the economic development of the city. The focus is on meeting the growing demand for housing in Rotterdam and better housing quality.”

Overseas the sense of urgency is not different from our own ambition. And within the network approach of ZP we combine teams of specific knowledge to build a feasible business case. With a huge lead in the rental market at home. The Dutch real estate market constitutes a minor share of the global real estate market. This is why more and more investors are investing in international real estate. Recent figures from INREV reveal that in 2019, more than €72 billion is available globally for investing in cross-border real estate.

Investing in international real estate thus makes it possible to benefit from broader availability of investment grade real estate and higher liquidity. Spreading a real estate portfolio internationally simultaneously provides diversification and optimisation of the investment portfolio. In order to optimally benefit from this, mature real estate markets with a low risk profile are preferred. Investing directly in foreign real estate is possible in these markets, although also through indirect discretionary investments.

The forecast for global investments are good and studies indicate that investing in international real estate offers excellent diversification advantages. You are able to choose from various investment strategies: investing through funds, club deal/joint ventures, direct investments or a combination of these. We always tie in the selected investment form with your objectives and governance requirements. We promise that local authorities, corporations and investors can improve cities, each working from its own role. Area development is the key in this regard. In this respect, we go further than many other investment developers.

Together with our strategic partners, Zero team delivered successful business for Rotterdam and greater area with a pioneering plan for Rotterdam Zuid. De Piekstraat. With social housing, mid income buy and rental housing and a mix of high end, offices and social functions, the so-called social impact investments. With attention to self-esteem development and coaching through sport or work. Attention to a broad target group ensures a vital and pleasant living environment This is a significant fact in urban sustainability.

5. A Vital living environment

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6. BUSINESS STATEMENT

The ambition of and international interest in (the region of) Virginia, North of Washington, South of Virginia Beach, The state Florida, Orlando down to Fort Lauderdale require urban densification. In many places in those city's there is room to increase the dynamics in diversification in affordable housing and to realize more metropolitan vibrancy. This starts with the expansion of an extremely varied housing offer in the center of the city, followed by a wide range of facilities. Homes for students, starters, settlers, families, expats and retirees within the state and abroad.

ZP may have a commercial interest, but succeeds based on social relevance and sustainability, because our projects have a clear social added value in addition to financial added value.

Because ZP is convinced of its working method and the development possibilities of houses and apartments in urban centers, we are prepared to invest in a risk-bearing manner and go beyond well-intentioned advice to property owners and local municipalities. ZP is thus taking up the gauntlet to work together as a private party and to make a success of the densification task.

TO GOOD TO BE TRUE?

Of course, a developer offering to solve densification with its own investments sounds too good to be true. ZP is a developer with a commercial interest, in which we want to earn back our efforts and investments. Our expertise and knowledge focuses on targeted investment in real estate in good locations. ZP-has been successful with this in several municipalities, showing that we can give an impulse to the level of housing in collaboration and cooperation with parties. The approach of a 'plot' is always part of a total package of measures. That is why ZP assumes cooperation and coordination with the government and its (social) partners. Targeted investment in real estate is accompanied by a good regional analysis and coordination with related policy measures and projects.



7. FACTS

In recent years, ZP has seen that despite the consequences, the crisis and post corona now offers opportunities again. The possibilities are created by the following trends :

- . There is a great need for densification ;
- . There is a great need for a lot of varied new construction / new residential environments ;
- . The market demands initiatives ;
- . Financial institutions, insurance, government and business have shrunk, making many buildings available for a different use;
- . Environmental legislation (think of the energy task) requires adjustments.

These trends offer ZP the opportunity to deploy knowledge, experience and risk-bearing investments. Based on a sharp analysis and cooperation with local parties, we are committed to a targeted and sustainable development of the location.

8. Distinctive Power of Zero Community

Directing role:

ZP provides the customer with adequate insight into the plans and its clear working method. Our business case takes care of everything when selling, replacing and renovating real estate.

Maximum result:

ZP seeks the limit of the maximum achievable. We are going for mass development. A good product (or area) that connects seamlessly with supply and demand in the market. "Scaling up" is the key word here.

0% Risk in implementation:

In all our business cases, the project is subjected to the 'Market', 'Finance', 'Spatial' and 'Strategy' perspectives, resulting in guaranteed sales, a thorough feasibility study, a supported spatial plan and a good positioning & process to realize the project within the agreed schedule.

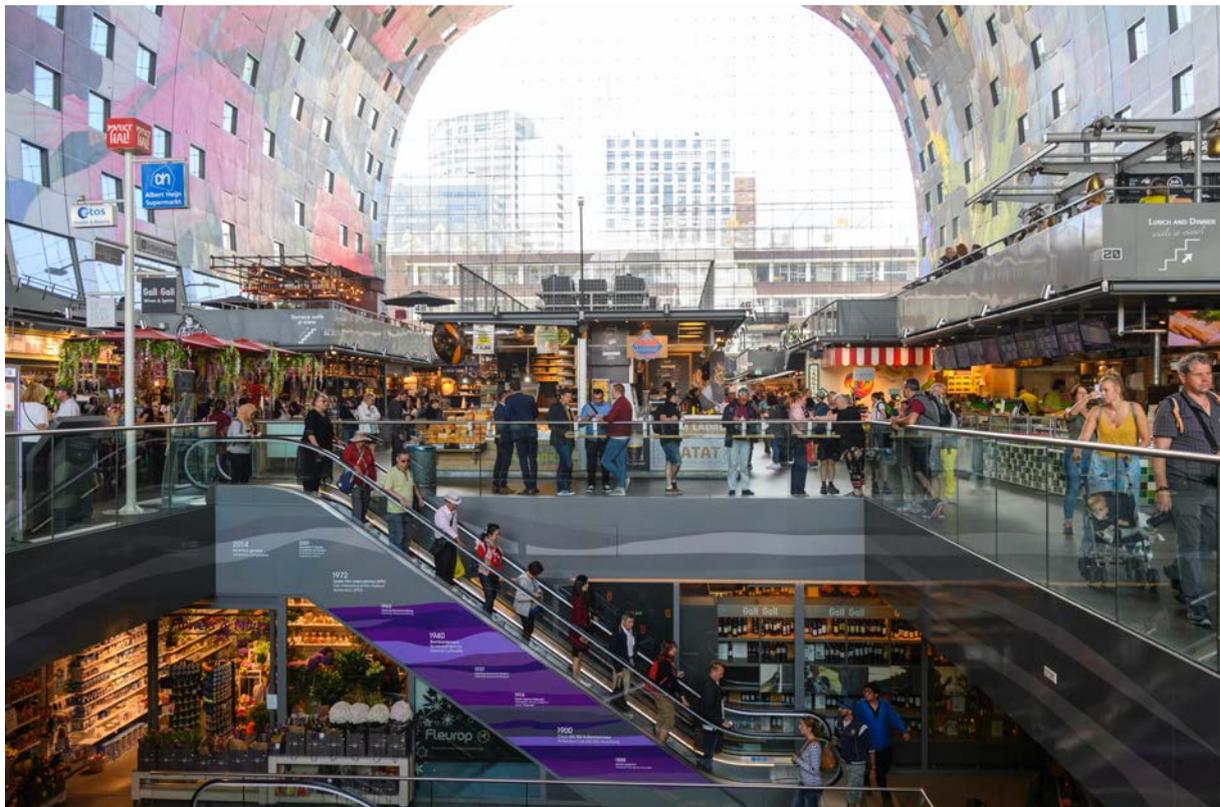
Turnkey conditions and contracts

The ZP DMB 2017 provides unambiguous rules to guarantee the contract agreements and scope of delivery. The DMB 2017 is different from the regulation in accordance with UAV 2012 and UAV-GC 2015 because the arbitration provisions have been cancelled. AKD Lawyers has been involved in the establishment of these own terms and conditions for ZP since 2012 and ensures up-to-date contracts.

Highest quality for the best price

The DMB 2017 serves as a guarantee in the elaboration of the agreed design and program of requirements for the customer from the intention phase. ZP. itself selects specialized subcontractors and suppliers for the know-how and quality of the product. The design responsibility rests entirely with the construction company, which fulfills this management task from the preliminary design to the implementation drawings. During the realization, the construction company is also fully responsible for the process and realization of all parts of the

project. Control of the agreements and communication takes place between the construction company and the quality manager according to the progress of the work.



9. Approach to densification an integrated approach

An unorthodox approach

The approach to central areas is by definition complex. Due to the involvement of several parties with their own 'real estate interests', the client is often not clearly united in one person during the process and therefore difficult to manage. By organizing the interests well in advance, ZP introduces instruments for the directing role. Agreements are made in advance with property owners to facilitate the 'shopping basket' in the process of project or area development. From this position, ZP directs the restructuring

This supply-driven approach provides a commercially working model. Our approach focuses – from the position of the land owner – on the end user from a regional perspective. An important aspect of this is the prior testing of the development concept against the market and financial parameters. The coherence of the existing commercial facilities, public facilities and other relevant (real estate) developments is also explicitly examined.

The high requirements with regard to sustainability ensure new construction at existing locations and thus a higher concentration of equal functions. Our inner-city development initiatives involve good (re)developments in strategic locations and are closely followed by both national and international investors.

The drawing, calculation and elaboration of the strategic, spatial, financial and legal components are integral to this and their content is closely related to the market analysis. In order to achieve results in this complex environment, ZP.S has developed a uniform approach together with TU Delft, in which the process of the phases to be followed in project and/or area development and the relationship to each other is described in the form of

a development protocol. In each phase of the approach, an integral assessment is made from the perspectives: strategy, market, space and finance. (see figure 1)

ZERO PEOPLE PROTOCOL

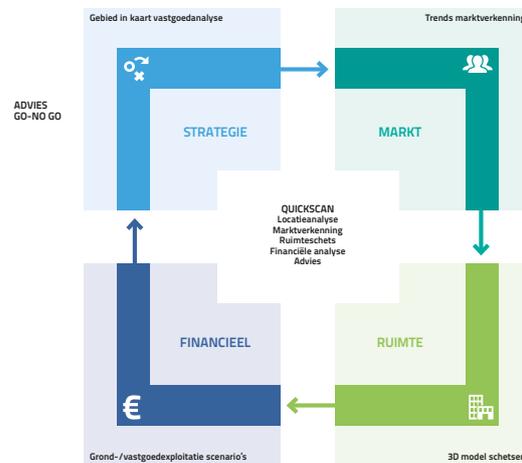


Figure 1

The development process switches between the supply of the parties involved and the needs of the end user in a regional context to the spatial and financial possibilities that locations can offer. Information is collected and exchanged for each phase of the project or area development (pre-initiative, initiative, definition and realisation). The results of the analyzes and considerations between the different perspectives together form the basis for a Go-No Go decision to move on to the next phase. Each phase has different instruments and agreements to guide the process and shape the cooperation between the parties.

10. Coherence between project area and municipal scale

Experience shows that 'own' projects are always being developed based on individual location interests. Certainly with regard to the development of facilities, there is a common area. It is important to see the coherence and relationship with the immediate environment and in a regional perspective. The decisions for the project area influence the environmental factors (living and business climate) on a municipal or regional scale.

Rural municipalities often have several cores, each with a specific catchment area and level of facilities. Changes in one of the centers often also have an impact on the other centers. This also applies to the ambitions of the Randstad. They want to enhance the quality of life in the centers of cities by attracting residents and are committed to large-scale developments and maximum diversity of the housing supply in the city.

This can lead to an impasse for the implementation of the municipality's economic and social plan because individual projects have priorities and interests that are not in line with the general interest. The municipality is responsible for cohesion, but due to the difference between general and individual interest, agreements between private and public parties can be delayed and prove unworkable. The municipality has an important coordinating role in this and benefits from a clear and transparent assessment framework and development process.

It is essential to continue to see and communicate the effects and the perspective as a whole. The ZERO PEOPLE Protocol (ZP) has been developed to provide insight into the process between the various parties and from the

different perspectives and interests. The protocol continuously switches between the scale level of the region and the underlying location(s) and between supply and demand.

Focus

The area of attention from the protocol focuses on expanding the housing supply in the city center of Rotterdam in places where existing commercial real estate has become unattractive and better locations are/will become available for these functions due to mobility, sustainability and functionality, so that buildings become available. The above-average vacancy rate and the expiring leasecontracts have often reached the necessary urgency to seriously consider and then give shape to the transformation and/or redevelopment of these buildings into housing and facilities via high-rise buildings.

11. strategic angle

Livability

The most important task for city centers is to maintain or enhance the quality of life. The quality of life is determined by the living environment, employment opportunities and the level of facilities. This is why many municipal council programs pay attention to this. In the ZP, the effects on the quality of life and the achievement of certain social goals are explicitly included in the strategic considerations in the decision-making process.

Support base

Due to the scale, local support is essential. This involves both social and political support. Due to its size, initiatives only have a chance if society (residents, entrepreneurs and social institutions) are directly involved in the development. Strong local cohesion and involvement makes more possible. Of course, it is not always possible to create unanimous support for this, so that not all objectives can be achieved, or even greater or other interests play a role. A precondition is to continue to communicate broadly from an administrative point of view and to facilitate the perspective in priority and time during the process and development. Good substantiation and communication of choices made in the development process is essential.



Vacancy/ Optimization

An important aspect of the development is the prevention and resolution of vacant properties in the municipality. When making plans, consideration is given to the possible reuse of existing buildings by expanding, changing or expanding functions. A choice can also be made for demolition-new constructions or the demolition of buildings to improve the public space. Here too, smart switching between the different scale levels and coordination between the various parties applies.

12. market angle

Competition in the region

ZP closely monitors the offer of price/product combination in the immediate vicinity, the district, the city and the region. In order to coordinate the offer adequately, prior to the plan development, various advisors active in the region concerned, such as banks, brokers, fellow developers and the relevant municipal authorities, are also consulted prior to the plan development.

Housing vision

The housing vision ensures that the city also develops positively as a residential city in the longer term. The focus is on meeting the growing demand for housing in city centres, strengthening the balance in the housing stock, improving housing quality and ensuring that it is good living in the city for everyone on a daily basis, including the elderly or them. Who have less to spend.

Relationship with existing entrepreneurs

It is also important that any new offer is coordinated, or is given the space to respond to this with existing and potential new entrepreneurs. The smaller entrepreneur, retailer wants to attract the customer to his store or in any case avoid that the customer does his shopping and shopping elsewhere. In order to gear the range of facilities even better to the intended target group in the ZP-project concept, collaboration is necessary and it is desirable to coordinate the plans with the existing facilities.

13. SPATIAL ANGLE

Connecting the planning preparation from the market.

From an economic, socio-geographical and/or spatial point of view, various government policy documents are drawn up. This includes structural plans and visions, zoning plans, image quality plans, so-called 'sunspots' and traffic plans.

These policy documents often date from different management periods, whereby directors, councilors and civil servants no longer have an accurate picture of the available framework and the various backgrounds. Also, the current market situation often no longer matches the decision-making process, which has often undergone years of preparation. It is therefore of great importance to link up with market developments at an early stage of the planning preparation.

The often capricious market conditions also require a flexible elaboration of spatial processes, whereby the long-term development must be mapped out. First of all, based on the available information from the market approach, administrative tasks and ambitions should be looked at here so that the formulated project objectives are aligned at both administrative and official level. On the basis of this, it can become clear whether the policy can be adjusted or expanded to enable certain developments within the administrative frameworks.

The spatial planning process

New project or area developments usually conflict with the current zoning plans because of new insights, changing economic conditions or a changed market situation. Project and area development based on the market situation is based on further elaboration and/or flexible destinations, in contrast to many current zoning plans, in which the destination is laid down in detail. As a result, the municipal coordinating role to achieve area development itself is limited.

This protocol argues for an analysis and planning process first from a market technical perspective. Only then will it be considered whether a revision and/or amendment of zoning plans is necessary on the basis of urban development preconditions and image quality characteristics. The current market: 'for whom are we doing it and with what economic and social perspective' is not sufficiently included in the policy documents that have been reviewed and approved at official level. By including amendment powers and flexible destinations in the new zoning plans on essential points, municipalities can respond more quickly and adequately to change processes from the market.



Appropriate design

The design assignment is to come up with a suitable design based on the market analysis that matches the possibilities of the location. The elaboration of the design takes place from coarse to fine, from sketch to construction drawings. The design must also radiate the ambition that fits the (social) task, but must also be realistic and feasible based on the financial preconditions and possibilities.

14. Financial angle

Financial feasibility

In order to ultimately realize the plans and ambitions, testing for financial feasibility is an important part of the protocol. This also includes devising financing strategies and elaborating forms of cooperation and contract. The ability to calculate and draw interactively and to use objective data improves the transparency of the negotiation process. This is also part of the final decision-making in the public and private sectors.

Long term perspective

When elaborating the financial feasibility, we do not only look at the short term. The long-term perspective is presented as accurately as possible, with which the investment value of the development can also be expressed. An integral assessment of the social costs and benefits is also included in this.

ZP as director

ZP brings the right parties together based on its own responsibility and/or interest and brings these parties together in a project or partnership and is in charge of this process that must be completed.

ZP makes use of various roles that it can fulfill based on its responsibilities and powers.

The possible positions of ZP are for

1. investor/investor :

ZP is willing to act as a delegated developer

To act on area development, real estate development and for example as a producer.

2. client :

ZP is prepared to the development from initiative to implementation phase.

The clients can be both public and private parties.

3. advisor :

ZP can act as an advisor for developing parties, which can be controlled and monitored from ZP on the development.

