

FinSH project

Holistic approach to tackle energy poverty in social housing



- **International solidarity and development NGO :**



- **Grounded in 1976, after the first oil shock**
- **More than 190 staffs on 50 projects in France and 12 developing countries**
- **Budget 2010 : 6 M€ - 2011 : 8 M€**

Context of the project

- Combining financial, social and energy approaches to enhance access to energy efficiency retrofitting

- Project supported by

Intelligent Energy  Europe

- Cofinanced in France by:



- Partners:

- GERES (FR) - coordinator
- Severn Wye Energy Agency Limited (UK)
- Ecuba Srl (IT)
- Otto-von-Guericke-Universitaet (DE)
- Krajowa Agencja Poszanowania Energia S.A. (PL)
- SCIC Habitats Solidaires (FR)



Project objectives

- Reinforce communication and sharing of experiences among European countries on tackling energy poverty in social housing.
- Promote financing initiatives that enable residents to obtain significant savings on energy bills and bigger comfort.
- Enhance environmental sustainability by the reduction of GHG emissions.
- Spread good practices

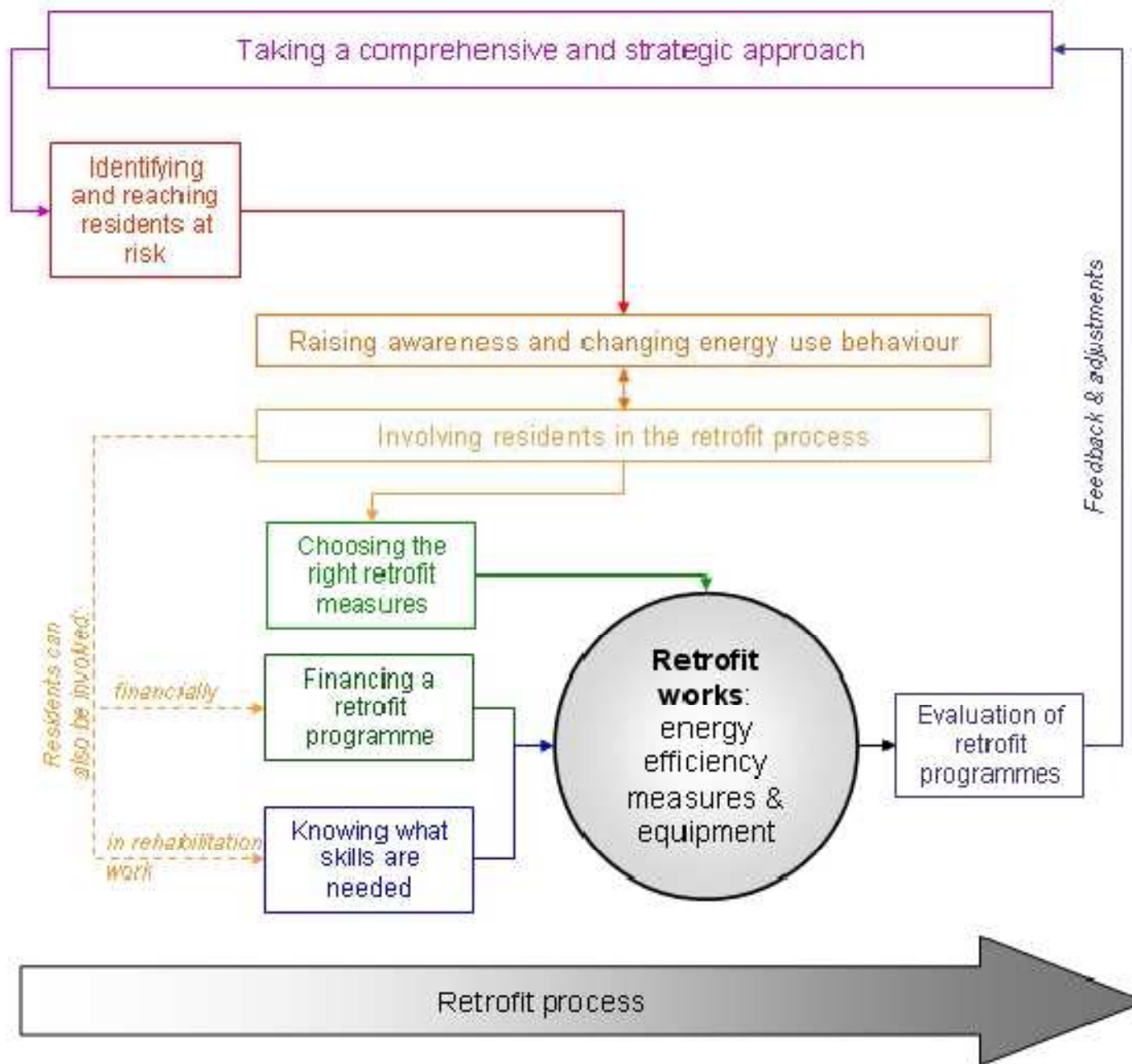
Target groups

- **Social housing providers / local and national authorities**
- **Associations, supporting organisations ...**

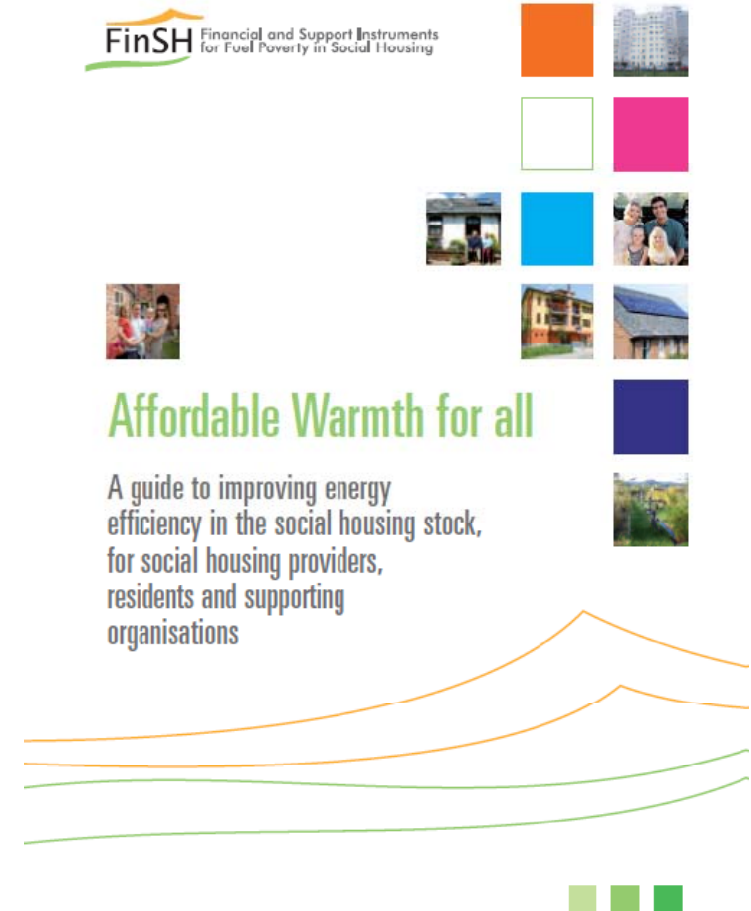


- **Analysis of available financial products for energy efficiency renovations, production case studies**
- **Research among and involvement of financial institutions being interested in financing energy retrofitting projects**
- **Review of energy poverty situation in partner countries and guidance needs of SH providers and tenants**
- **Social Housing good practices review in the partner's countries and identification of relevant case studies**
- **Dissemination**

- **How to design a comprehensive strategy on energy poverty in social housing**
- **Who needs support**
- **Raising awareness and changing energy behaviour**
- **Involving tenants in the retrofit process**
- **Choosing the right technologies**
- **Financing the project**
- **What skills are needed**
- **Evaluating the project**



- « Affordable Warmth for all » - A guide to improving energy efficiency in the social housing stock, for social housing providers, residents and supporting organisations
- The selected strategy is divided into 8 sections, each one illustrated by success stories reviewed in the FinSH project.
- Case studies



- **In Poland – Thermo-modernisation program**
 - Grant subsidy from the State of 25% based on the 10 years heat cost savings (at least reduction of 25% of the heat demand).
 - Beneficiaries: housing associations, private landlords.
 - Key point: the banks are well associated
 - Energy audits are required.



- **PAYS – Pay As You Save (UK)**
 - Experimentation conducted a State support
 - Long term loan for whole-house energy efficiency retrofits
 - Repayments are less than the foreseen savings
 - Arrangements to enable the loan to stay with the property and be passed to the new occupants if people move
 - Involvement of banks / social housing providers / home owners supporting organisations

- **Personal micro credit (France)**
 - Loan with a larger access (low income households)
 - Support of NGO or social workers
 - But necessity to find a solution for the repayment of the loan, the duration of repayment is quite short. Energy savings are not sufficient.

- **Experimentation in Italy (Emilia region)**
 - **Rent increase of 50% of the energy savings foreseen for 15 years.**
 - **Loan financed by the Municipality (66%) and the tenants (33%)**



- **Carbon Emission Reduction Target (CERT) mechanism**
 - Fuel suppliers are obliged to achieve carbon savings targets
 - A part of the measures have to target priority group = low income households, age, disability.
 - Large scale operations
 - Involvement of local authorities



- **Fruitful** multi-partner approaches: **local authorities, landlords, tenants associations, banks ...**
- The role of public authorities: **an essential involvement**
 - **Political will**
 - **Financial support (subsidies, loans, guarantor) – often a supplement to other resources**
- Social support **for residents & evaluation of retrofit programmes are necessary**
- **Overcoming financial barriers is not enough**





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