



ONE-STOP SHOPS IN THE EU: CURRENT AND FUTURE ROLE IN BUILDING RENOVATION

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*Criteria for a financing offer fit to energy-efficient home
refurbishments*

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Criteria for a financing offer fit to energy-efficient home refurbishments

Key points

- ✓ Home refurbishments segmentation
- ✓ Financing offer / market gap
- ✓ What is needed?

Criteria for a financing offer fit to energy-efficient home refurbishments

Home refurbishments segmentation

	Renovation market share*	Impact on climate change mitigation objectives
1 or 2 measures retrofits 12 k € or less	95% of home refurbishments performed by professionals	Minimal or negative (drain homeowners investment capacities)
3 measures and + (refurbishments allowing to improve home EPC label by 2 steps) 12 k € to 75 k €	5% of home refurbishments performed by professionals	Reduction of energy consumption by 50 to 75%

* Enquiry by ADEME on single-family home retrofits in France (TREMI)

Criteria for a financing offer fit to energy-efficient home refurbishments

Financing offer / market gap

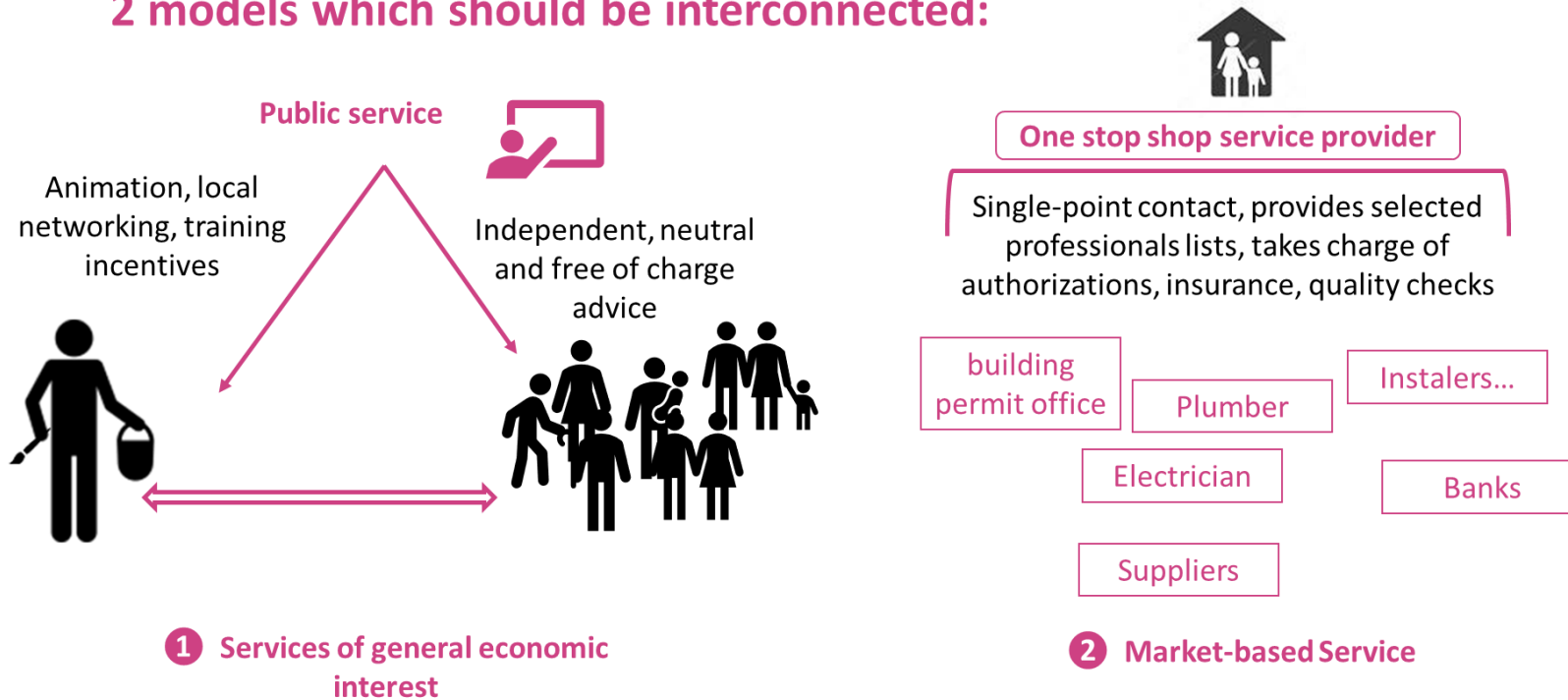
	Financing offer	Market gap
1 or 2 measures retrofits 12 k € or less	Consumer loans (7 to 10-year duration) → easy to get	✓ Need to implement Building Passport to ease monitoring of step by step retrofits ✓ Difficult to finance advisory service performed ahead of works
3 measures and + (refurbishments allowing to improve home EPC label by 2 steps) 12 k € to 75 k €	<ul style="list-style-type: none"> • Scarce offer for elder home owners • And for low-income homeowners => Need to extend loan duration	✓ Amount too small for Home loans / Mortgage loans ✓ For home acquisition+ refurbishment: Need to integrate refurbishment works assessment in the financing process

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What is needed?

1. Finance Advisory to households

2 models which should be interconnected:



→ A scheme like Energy Efficiency Certificates... but with no price fluctuation!

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What is needed?

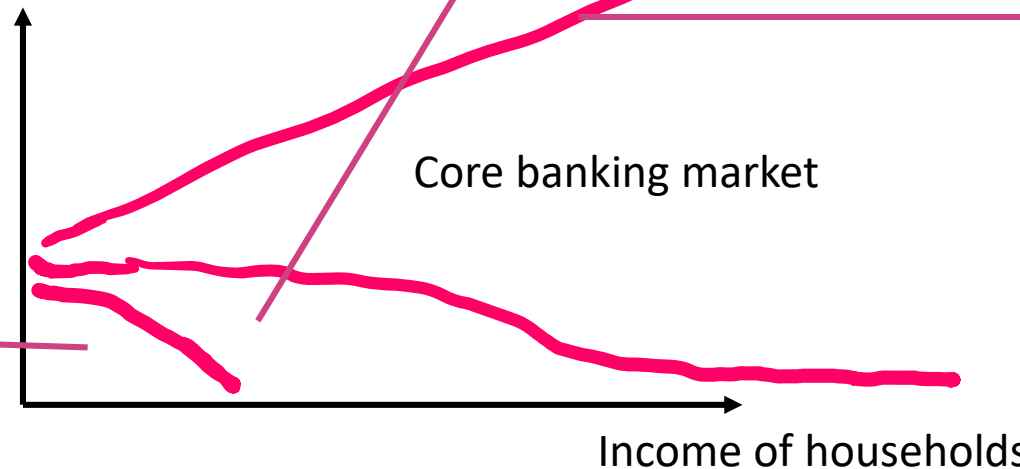
- ✓ Experiment and develop Financing schemes taking into consideration the asset improvement...

For example:

- Consider Energy savings when assessing repayment capacity
- Extend duration
- Equity release
- Etc

Size of market
(financing
refurbishments)

Subsidies





Setting up innovative
energy efficiency service packages
for home renovations

Thank You

Françoise Réfabert
Energies Demain



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[Financingbuildingrenovation.eu](https://financingbuildingrenovation.eu)