



**Tackling Energy Poverty:  
Financing and implementing  
sustainable retrofit measures.**

**Results of the FinSH project**





This document has been produced as part of the FinSH project – Financial and Support Instruments for Fuel Poverty in Social Housing.

The FinSH project was established to develop support materials with regard to ‘energy poverty’ in social housing. It is a partnership of organisations in 5 countries: France, Germany, Italy, Poland and the UK. The project runs from December 2007 to May 2010.

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## Content

<b>CONTENT</b> .....	<b>3</b>
<b>FINSH - PROJECT OVERVIEW</b> .....	<b>4</b>
<b>FINSH DETAILED METHODOLOGY</b> .....	<b>7</b>
<b>ENERGY POVERTY</b> .....	<b>8</b>
<b>RETROFITTING BARRIERS TO OVERCOME</b> .....	<b>12</b>
<b>METHODOLOGY FOR SUCCESSFUL RETROFITTING MEASURES</b> .....	<b>15</b>
<b>TAKING A COMPREHENSIVE AND STRATEGIC APPROACH</b> .....	<b>18</b>
<b>INVOLVING RESIDENTS IN THE RETROFITTING MEASURES</b> .....	<b>19</b>
<b>FOCUS ON FINANCIAL MECHANISMS FOR RETROFITTING MEASURES</b> .....	<b>22</b>
<b>CONCLUSIONS</b> .....	<b>28</b>
<b>FINSH OUTPUTS</b> .....	<b>30</b>
<b>FURTHER INFORMATION</b> .....	<b>39</b>
<b>THE FINSH PARTNERSHIP</b> .....	<b>41</b>

## FinSH - project overview

### ■ ■ ■ Project's identity

Acronym	FinSH
Full title	Financial and Support Instruments for Fuel Poverty in Social Housing
Topic & main purpose	Financial and social support for <b>energy efficient retrofitting in social housing</b> in order to tackle energy poverty on the long run.
Financing	The <b>Intelligent Energy – Europe</b> program of the European Union ( <a href="http://ec.europa.eu/intelligentenergy">ec.europa.eu/intelligentenergy</a> ). <b>ADEME</b> and <b>Fondation Abbé Pierre</b> in France.
IEE contract number	EIE/07/146/S12.466277
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Countries: France Germany Italy Poland United Kingdom	 <p>Source: Carthothèque <a href="http://histgeo.ac-aix-marseille.fr/carto/index.htm">http://histgeo.ac-aix-marseille.fr/carto/index.htm</a></p>
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Project website	<a href="http://www.finsh.eu">www.finsh.eu</a>

## ■■■ Objectives & targets

### A focus on Energy Poverty

It is common knowledge that households living in energy poverty are living in social housing apartments and should be sought in the category of people with the lowest incomes. Social housing is responsible for some 45% of the energy consumption in the building sector in the European Community.

Against a background of rising energy prices and the increase in the number of households which are struggling to pay for their energy bills, the Social Housing sector can be therefore considered one of the most important sectors to analyse in order to develop a strategy on energy poverty alleviation and at the same time a 'source' for saving money and energy.

### Combining financial, social and energy approaches to enhance access to energy efficiency retrofitting in social housing

In the 5 partner countries, the FinSH-team has studied, analysed and evaluated local or national initiatives that aimed at, directly or indirectly, alleviating energy poor households by the upgrading of the energy efficiency inside the apartment or building.

The FinSH-team has notably reviewed:

- Existing financial products that could be used to fund retrofit measures for social housing
- Residents' awareness and energy use behaviour, as well as means to deepen their understanding of such issues
- Based on this review, strategy guidelines on financial and social relevant support mechanisms in the development of retrofit programmes were produced.

### The project aimed to develop at least 6 packages of financial and strategic support measures. They were to be disseminated to stakeholders as follows:

1,500 stakeholders from housing sector: social housing providers, private landlords, supporting organisations, local authorities

1,500 stakeholders from financial sector: local authorities, financial institutions, energy providers

It was also intended to raise awareness and provide information to over a million people across 12 different countries. A very ambitious goal, that even if it can not be said it was reached, might have been achieved unofficially. Through the collaborations with institutions of which some of them can count on hundreds of thousands of members (Social Housing Organisations) one can presume to get very close to that number.

## ■ ■ ■ Activities & methodology: achieved outcomes

FinSH was carried out in 3 main steps

### Step 1 – Identification, in each partner country, of:

#### ■ Financial tools & their success factors

Financial products that were specifically dedicated to improving energy efficiency in buildings were analysed. Special attention was given to those that involved Social Housing Organisations (SHO) on the one hand, and private investors on the other. It was important to understand what was the role of the SHO (or tenant or house owner), their reasons for undertaking action, and the dynamics of the financial product.

#### ■ Actors' needs & imperatives regarding financial and social topics

The project carried out a review of energy use behaviour and guidance needs of residents and other stakeholders, in order to identify some of the **common barriers** to retrofit measures.

Thus a market overview was conducted, taking into account the currently developed financial products and their analysis, the state of the social housing stock, the percentage of people living in critical economical and social conditions and their energy behaviour. A set of criteria was developed for each of the separate items in order to enable an in-depth analysis of the data.

### Step 2 – Based on the lessons from step 1, elaboration of:

#### ■ **Methodological tools** focusing on financial and/or social support for energy poor households and social housing associations

#### ■ Concrete financial products for a better access to energy efficient retrofitting

The final aim was to develop a guidance package, for institutional partners and social housing providers, describing:

- financial products that increase the use of energy efficient equipment and retrofit as well as the necessary conditions to replicate them
- a survey of households energy-use behaviour
- an analysis of stakeholders' needs for guidance when implementing energy efficiency measures of financed retrofit programmes
- an outline on strategic and practical support needed by energy poor households

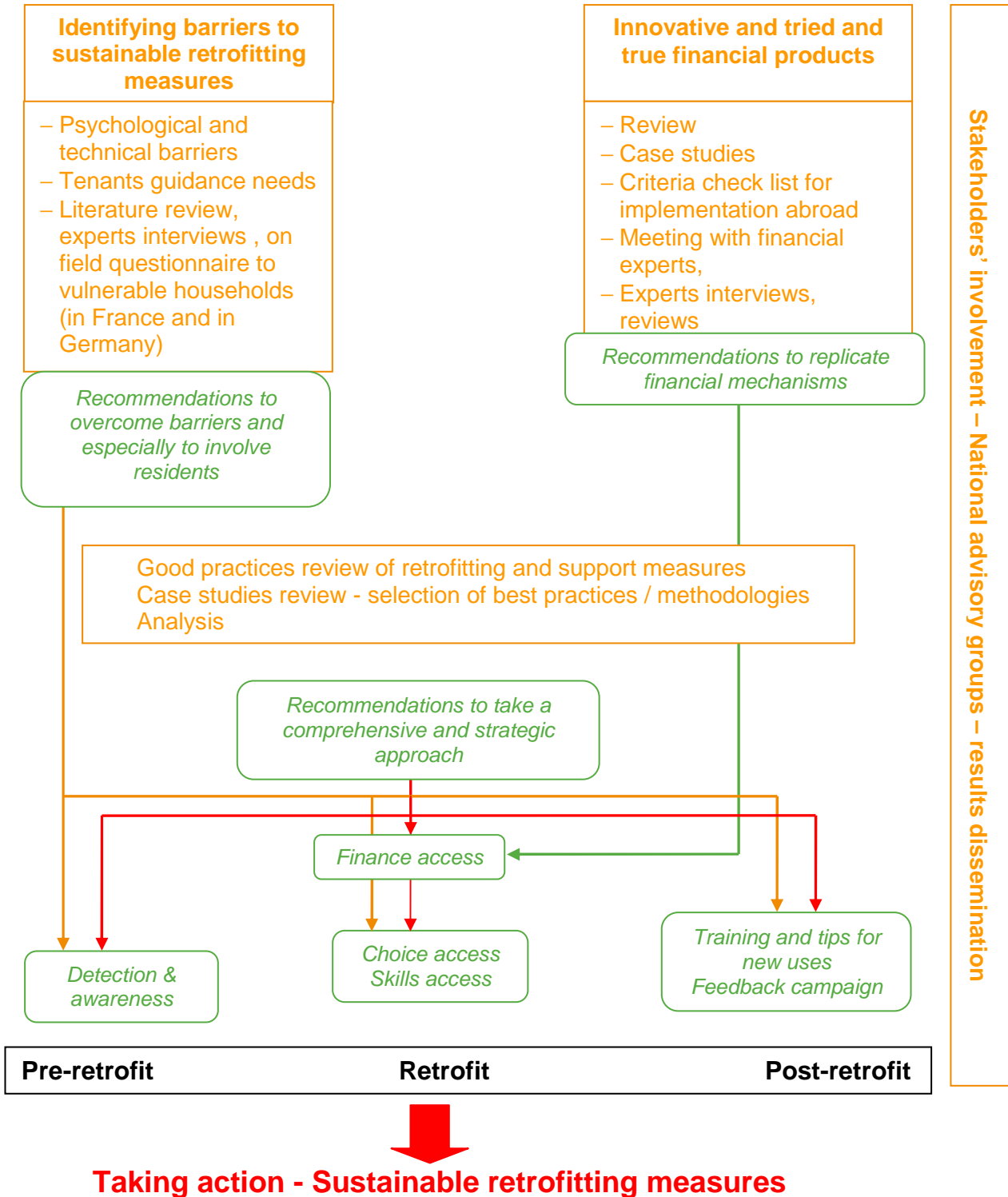
### Step 3 – Dissemination of the results in Europe thanks to:

The dissemination of the designed solutions – that is to say the sharing of reports & guidelines packs – consisted in:

- European stakeholders networks and EU projects events & seminars (e.g. SHARE social housing forums and EPEE European seminar on energy poverty)
- National stakeholders networks events & seminars (e.g. information days)
- Internet website ([www.finsh.eu](http://www.finsh.eu)): downloadable reports and guidance book (pdf file format), updates about the project's results
- Press campaign: A total of 36 media articles were published on a variety of stakeholders magazines. Between copies printed and an e-mail messages forwarded containing press releases a total number of 87.046 persons have been reached.

All dissemination materials were translated into the five languages of the project: English, French, German, Italian, and Polish.

# FinSH detailed methodology



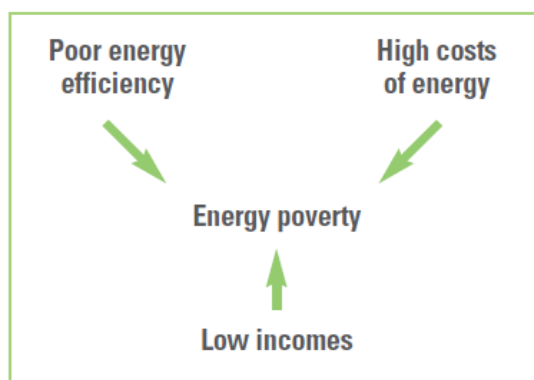
## Energy poverty

### ■ ■ ■ Short overview

Energy or 'energy' poverty is a term used to describe the situation a household finds itself in when it is not able to afford the energy bills for its everyday needs, such as heating, lighting and hot water.

The three major factors affecting the risk of energy poverty are

- high costs of energy
- low incomes and
- poor energy efficiency



Poor Energy Efficiency can be either the result of the bad conditions of a building (or apartment) or an inappropriate energy behaviour of the occupants thereof, or a mixture of the two.

The Poor Energy Efficiency factor is the one that provides the most and more immediate chances of taking actions.

FinSH partnership worked on actions to carry out improving energy efficiency through both buildings improvement and behaviour changes.

## ■ ■ ■ Context in Europe and in each participating country

In general Energy Poverty is a 'new' issue (except for the UK) as measures are concerned from public (local or national) bodies. At date many initiatives have been undertaken to raise the public awareness on this issue with overall encouraging results. In less than three years' time the issue has been identified and recognised by local and national authorities and have lead to political measures or strategies developed to tackle the matter in most of the countries involved in the study.

In all European countries analysed the category of energy poor people is enlarging.

### United Kingdom

The issue of energy poverty (referred to in the UK as fuel poverty) is recognised publicly and in legislation in the UK.

The UK government states on its website (Department for Environment, Food and Rural Affairs) that:

'Fuel poverty - where a household cannot afford to keep warm - damages the health of those living in cold homes and affects their quality of life. The old, children and those who are disabled or have a long-term illness are especially vulnerable. The main cause of energy poverty in the UK is a combination of poor energy efficiency in homes, low incomes and high energy prices.'

The UK Fuel Poverty Strategy 6th Annual Progress Report 2008 gives estimates for the level of fuel poverty in the UK. It indicates that in 2006 there were approximately 3.5 million households in fuel poverty, an increase of around 1 million households since 2005. Around 2.75 million of these were vulnerable households, an increase of around 0.75 million. The increase reflects the impact of energy price rises in recent years on the number of households in fuel poverty. Since the publication of this report the UK has experienced an economic downturn which is likely to have added further to the upward trend in fuel poverty through unemployment and income reduction.

The overall number of households in fuel poverty in England was estimated to be 2.4 million (around 11.5% of all households). Projections for 2008 show a further increase in fuel poverty for England of around 0.5 million households.

### France

Even if the notion of energy poverty was not precisely defined in France, the situation has changed very quickly as a result of a national process launched around the issue.

Unpaid energy bills represent one of the most visible, measurable aspects of energy poverty at present and their numbers are increasing (around 300,000 cases per year).

Funds allocated to assistance with unpaid bills (e.g. Energy Solidarity Fund included in the Housing Solidarity Fund managed by the departmental councils) are also increasing but generally only cover curative action (paying arrears but not tackling the underlying problem). The most modest households devote more than 10% of their income to paying energy costs as against 5% for the best-off households according to the studies reviewed. One study refers to around 12% of disposable income with an additional 8% for fuel. The Abbé Pierre Foundation quotes an average share of 15% for costs borne by the most modest households. These already substantial figures give only a limited picture of energy poverty as they only reflect actual energy consumption rather than the restrictive measures adopted.

According to the experts, energy poverty has now become more visible due to the rise in energy prices, the housing crisis (and ageing housing stock), growing environmental concerns and deepening poverty.

The state of the property is another important factor that can lead to energy poverty. The present housing crisis (fewer people per household so that more people require housing while property prices go up) exacerbates the problem. People encountering difficulties in finding somewhere to live, especially social housing (where waiting lists are very long), are obliged to fall back on the unattractive private rental market where thermal quality is frequently poor.

Laws on building condition do exist to combat unfit housing. As prescribed by law 2000 1208 of 13th December 2000 on Urban Solidarity and Renewal, unfit housing is classed in several categories, such as non-decent or unhealthy housing and dangerous situations (placing the tenant in immediate danger, e.g. risk of collapse). So the tenant of an unfit house can take actions against the landlords, who can be compelled to undertake the required work. As regards energy, the definition of decent housing specifies that it must have "an installation providing normal heating, equipped with systems to supply energy and evacuate combustion products, which is suited to the features of the property".

Electricity and gas supply, heating and hot water systems must comply with safety standards and be in good working order. Apart from these criteria, the thermal quality of the property is not mentioned.

### Germany

As in France, energy poverty as a term is not yet established in Germany. Therefore the term was not familiar to most of the interviewed experts. The phenomenon of people struggling with paying their energy bills had been dealt with only sparsely in politics, science and the public until the beginning of 2008 when energy prices had been increased dramatically. Still it is not dramatic compared to other European countries.

During the last few years the issue gained significant public, political and institutional interest.

Energy prices constantly increased during the last years. In 2006 the average expenses for energy per household were 136€ per month, which equates around 5% of the median net income. According to several social counselling services, the number of low-income households, which specify their energy costs as main reason for calling on debt counselling increased. The number of cases in which unpaid bills cause the interruption of power supply is estimated to be 800.000 per year.

### Italy

The problem is much bigger than local governments acknowledge. The National Institute of Statistics (ISTAT) reports an 11.1% (2007) of families (2.6 million families or 7.5 million people, 12.8% of the population) having their residence in Italy being poor. The actual situation is still less comforting. The global economical crisis has worsened the financial possibilities of the lowest income brackets and those on the edge.

### Poland

The observation of the current social situation in Poland offers a quite pessimistic picture compared to the European average.

The expenses on rent, water, electricity and gas in Poland comprised 23.7% of general household consumption spending, compared to 21.9% in the EU in 2006. The average electricity expenditures of Polish household in 2006 – especially when presented as per capita – were not so high and they

were above 28 PLN [€ 6.40] per capita. The expenditures were higher only in household of the senior citizens, pensioners and self-employed.

The energy expenditures per capita were especially high in the case of single person household – with the average of 48.90 PLN [€ 11.20]. The average energy costs constituted only 3.9% with respect to consumption expenditures of Polish households. Indeed the households characterized by limited income (quintile and deciles of income differentiation) have seen the share rise to 5%.

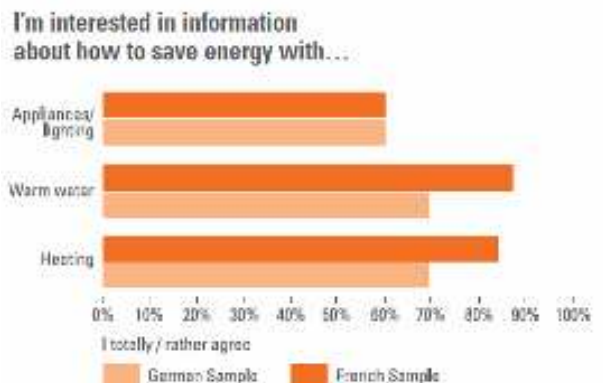
The number of end-users disconnected from the network due to not paying bills, which in 2006 was 185 thousand, can merely indicate the scale of the problem. Presumably in these cases neither the mechanisms of social welfare were effective nor were other social actions, e.g. support schemes of companies, which protect these consumers against using the most extreme measure - cutting access to energy or gas.

Another interesting fact is the number of residential allowances granted to households by communes. Communes cover all costs of payment of residential allowances from January 2004. The budget grant for these allowances was abolished. Thus increasing the number of households in energy poor conditions.

## Retrofitting barriers to overcome

### Main (psychological) barriers

➤ Lack of **energy-relevant knowledge**: it is considered as the most important barrier towards an efficient energy using behaviour. This lack especially affects efficient heating and ventilation. However, the comprehension of energy bills, the underestimation of one's own energy consumption as well as individual saving possibilities, the perceived availability of consulting services or financial and technical resources and the overestimation of knowledge regarding energy are considered important as well.



- Lack of **problem awareness**: it is a barrier linked to this lack of knowledge which happens to be very common amongst energy-poor tenants. They often denied that there is an energy problem and do not see that their own behaviour is relevant to it. Energy poor tenants have little or no awareness on how they can contribute to energy savings or efficiency in their homes, and therefore do not consider it as an issue. In some cases environmental awareness is often associated with the feelings of hopeless resignation and doubtful forecasts.
- **Reduced sense of responsibility**: even if in some places environmental awareness is comparatively high and in general people feel responsible for an economical use of energy they tend to diminish their sense of responsibility, stating that industry is expected to provide customised technical solutions, public institutions are expected to serve as a role model and politics are expected to establish appropriate basic conditions. In contrast to the power consumption, private households only have small needs regarding their own action or regarding political action in order to reduce energy used for heating. In general tenants do not feel responsible for the reduction of their energy consumption, especially when it comes to heating.
- **Specific inefficient habits** can represent barriers. Elderly people tend to overheat their apartments and younger people often show a thoughtless consumption of warm water. Migrants pay less attention to the avoidance of stand-by-losses, use less energy-saving bulbs, and often use improper ventilation through tilted windows.

Every country has its particular habits or behavioural patterns regarding energy consumption that are difficult to change.

- Lack of **evaluations of expected benefits and costs** (monetary parameters as well as expectations regarding profits and losses of comfort, prestige or spontaneity) poses financial savings as the main reason to improve energy behaviour.
- **Overall difficult situation of households**: further obstacles affecting the evaluation of benefits and costs can be based on the households' situations. Low-income households struggle with many daily troubles and thus were assumed to be overstrained or resigned,

which made it difficult to win them for the topic of energy savings. One German expert assumed that some might even perceive the comfort of a thoughtless use of energy as some kind of “last luxury” left in their everyday life. In addition, it was often pointed out that most people were afraid of another instance of control and paternalism, with which they usually are confronted with in their daily life. Thus, they tended to be highly sceptical towards information and consultation offers provided by an unknown third.

- **Frustration** created by the feeling that measures they could take themselves are less effective than what the landlord could do and therefore inhibit permanently any effort. Another general assumption in all countries was that low-income households surely had less electric devices than households with a higher income, but the ones they possess were more inefficient since low-income households often can't pay for more efficient devices. The perceived lack of financial means also concerns investments in retrofit measures: In Italy for instance, it was highlighted that in the opinion of Italian (energy poor) tenants the improvement of energy efficiency in their building was urgently necessary. But since they did not have the financial means to provide in it themselves, they were dependent on national, regional or municipal funds, which were almost always insufficient, if not unavailable.

### Main (retrofitting) barriers

Two major barriers have been identified: the lack of cash exacerbating energy-efficient rehabilitation and the fact that activities are impeded by the so-called investor-user-dilemma in rental buildings, which means that those investing in energy savings are not those who financially benefit from them.

It has become clear that the obstacles are more complex and subjective than often assumed. Therefore decisions concerning rehabilitation measures are influenced by a complex set of external (e.g. economic, physical, legal) as well as internal (e.g. cognition, values, identities, knowledge) factors and processes, which go far beyond a pure financial cost-benefit calculation. It showed that investors often:

- significantly overestimate the actual costs
- significantly underestimate the direct saving potentials
- neglect the positive indirect and long-term effects (e.g. tenants' satisfaction, competitiveness on the housing market, avoidance of outstanding bills and mould)
- are not aware of financial support (grants and loans) available or perceive them as either not appropriate and/or not accessible
- do not know how to choose the most appropriate solutions: especially private investors are not well informed about and/or confused by the complexity of energy-efficient rehabilitations (e.g. wide range of measures, quality control in the scope of the implementation of measures). This leads to either no measures at all or the choice of ineffective solutions
- fear social difficulties, such as inconveniences with their tenants (e.g. complaints if only some properties are improved and others not or due to the substantial change of the external appearance of a building and inconveniences caused during and after the works) or cumbersome decision-making processes in the case of joint ownership
- face technical difficulties, e.g. „hard to treat property which are costly/difficult to improve, few possible solutions in the case of external insulation, as well as anticipated difficulties with new technologies and accompanied concerns

- face administrative and organisational difficulties, e.g. lack of a well-thought-out schedule as regards the choice of professionals, the monitoring of the works and the assistance of the tenants being affected by the works
- do not know how to increase their competitiveness on the housing market by increasing their buildings' energy efficiency since the thermal quality is not yet an established competitive advantage influencing sales and rentals; energy efficiency is more readily taken into consideration for new buildings

### Tenants` barriers

Even though tenants are not in the position to decide about the implementation of measures themselves they perceive barriers, too, which can affect the rehabilitation process indirectly. The following aspects can lead to a non-cooperative environment exacerbating rehabilitation processes:

- perception of a lack of security (could get moved out; landlord may increase the rent)
- a lack of trust in the landlord
- competing priorities (up to a total lack of interest or apathy)
- bad news stories from others
- no motivation to cooperate for improving someone else's property
- perceived hassle involved: upheaval of having work done on home

## Methodology for successful retrofitting measures

The different researches conducted in FinSH project led to the design of a methodology to overcome identified barriers.

As noticed in the listed barriers, financing retrofitting measures represents only a step of a successful energy efficiency retrofit process. It is really difficult to separate the financial mechanism from the global retrofit programme. So we firstly describe what can be considered as key success factors for sustainable retrofitting in social housing in order to alleviate energy poverty.

The methodology developed includes different issues listed below.

### Overall strategy

- What overall strategic approach is taken by the organisation towards alleviating fuel poverty? Is there, for example, a long term perspective and targets for carbon emission reduction, energy consumption or energy poverty reduction? Is this adopted and understood by decision makers within the organisation and how is it monitored?

### Target group/Detection

- How are fuel poor tenants identified? Who are the most in needs?

### Awareness

- How are tenants and housing staff engaged / advised pre-retrofit including outcomes?
- Raising awareness on the possibility to improve energy situation of energy poor households, and of the positive outcomes

### Technical choices

- What means is used to choose, what measures are going to be implemented e.g. survey, advice.

### Finance

- What finance is brought together? Who manages the finance? How is it administered?

### Releasing funds

- How is the finance drawn down? (i.e. the full process).

### Skills

- Who undertakes the works? How are they identified? Are there / they specialists?

### Behaviour

- What action is taken to support and facilitate behaviour change in respect of improving energy efficient behaviour?

- This might include:
  - Change in usage patterns following retrofit, such as use of controls on new heating system
  - Behaviour change not directly related to retrofit, such as electrical appliances, lighting etc

### Evaluation

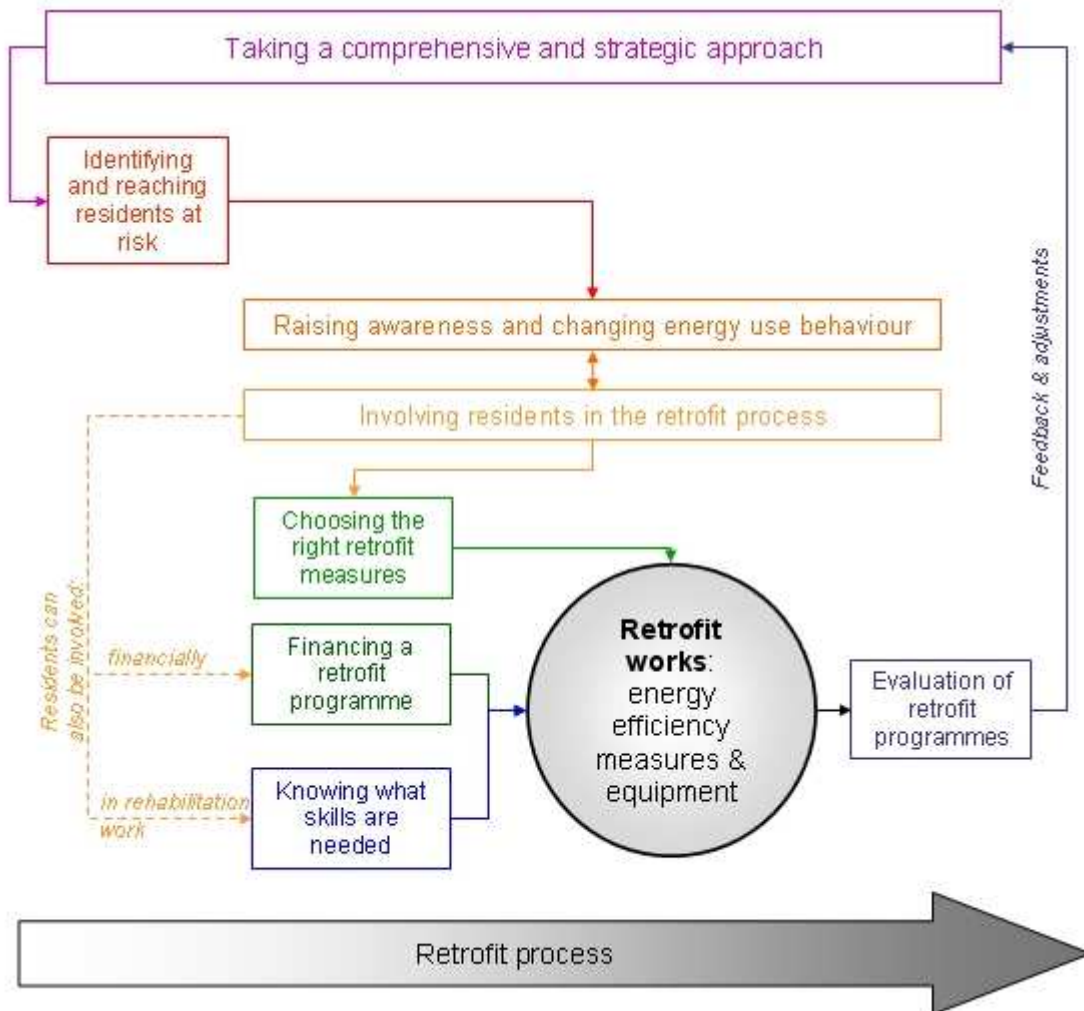
- What evaluation is carried out and what results found? For example to inform the housing provider to improve future programmes for both measures and advice, including tenant feedback, and informing the tenant about the positive outcomes to reinforce their new behaviour.

### Costs and benefits

- What review is done and what are results, as regards capital investment against outcomes? For example this might be in terms of:
  - actual finance payback or realisation of investment in energy savings
  - energy or carbon saved per euro invested
  - reduction in fuel debt/improvement in indoor temperatures/tenant complaints/reported damp problems or indirect effects such as reduced rent arrears
- Payback is defined as the actual financial payback or realisation of investment in energy savings.

Should good practices be developed fulfilling all the above criteria, the 'ideal' model would emerge to tackle energy poverty and create affordable warmth for low-income households.

Hereafter a graph illustrating the overall methodology used for the development of the case studies is presented. Then the success keys to take into account the development of an overall strategy to design and implement sustainable retrofitting measures. All the keys of success are explained more precisely in the FinSH guide. In the following parts of this document, we will highlight the conditions involving energy poor households in retrofitting measures and detail financial aspects.



## Taking a comprehensive and strategic approach

Tackling energy poverty can have many different faces, depending on the individual resources and main objectives of an organisation. In all cases, the benefits go far beyond the reduction of energy bills, comfort improvement and CO<sub>2</sub> emissions, and include effects such as job creation, health and community cohesion. Taking a strategic approach enables an organisation to plan for goals with both short and long term timescales, and provides a framework against which to assess progress. In addition, including a comprehensive raft of measures in the overall process will increase the strategy's immediate and long-term effects.

Good practice factors for an effective and sustainable strategy include:

- The definition of a clear, long-term perspective and aims, including achievable long and short-term objectives, for example in the form of action plans detailing tasks, responsibilities and outcomes
- Linkages made with local, regional, national, EU, global strategic objectives
- A strategic approach to evaluation and monitoring of achievement of aims
- Well-chosen retrofit measures respecting the individual requirements of a building and its users
- A communication policy, ensuring that:
  - strategy is adopted and understood by decision makers within the organisation, residents and all relevant stakeholders
  - advice and information on energy use are freely available and accessible in the right format for all
  - awareness raising proactively seeks to engage the interest and attention of residents and staff, and to ensure a consistent message from all involved in the organisation
- A partnership approach, ensuring a strategic and practical connection with other relevant key actors across sectors, such as:
  - Residents or neighbourhood groups
  - Other housing providers
  - Local authorities
  - Health and social care agencies
  - Climate action groups
  - Energy suppliers
- Effective links with the wider community and reflection of particular community characteristics and needs, including knowledge of the range of vulnerable groups and how to reach them.
- A policy with regard to staff training and skills development on energy issues
- Financial and human resources allocated to ensure the implementation of the strategy
- Offering the most energy efficient homes to the lowest income/most vulnerable households

## Involving residents in the retrofitting measures

### ■ ■ ■ Description of a vulnerable household

Common features of energy poor households and those at risk have been identified by FinSH partners.

Socio-economic indicators, which seem to increase a household risk to be in energy poverty, are:

- low income – especially those that do not qualify for any extra help (e.g. “working poor”)
- economical inactivity such as unemployed and pensioners
- elderly persons
- young families/children, especially single parent families
- people with disabilities or long term illness
- people living alone
- low level of education
- ethnic minority households
- low income single adults
- those living in the most energy inefficient homes (with examples such as private rented, House in Multiple Occupation (HMOs), student lets) or those living in ‘hard to treat’ homes - ones that are practically more difficult and expensive to improve the energy efficiency of through retrofit, typical issues being for example in the UK the roughly 30% of the existing housing stock that has walls without cavities that can be filled, or homes not on the gas main network
- single widows or widowers still living in large homes

Additional factors can be considered as aggravating factors:

- Being tenants
- Living in overcrowded or under occupied dwelling
- Living in countryside or in small towns for example in Poland. This concerns mostly the former workers of PGRs (State Farms System, which was ended) and their families. However, in cities, including the largest ones enclaves of poverty can be found:

### ■ ■ ■ What are the specific characteristics of vulnerable households on the financial aspects?

When developing financial instruments to improve the energy efficiency of the housing stock for households most at risk of energy poverty, it is vital to take into account the position of these households which, in general:

- Have a low income as above specified
- Have few or no financial resources of their own (usually no available savings)
- Cannot make any cash down payment on the work
- May have difficulty in managing repayments (due not only to inadequate resources to meet the repayments but also to possible difficulties in budget management). Also, some households can have problems with the idea of borrowing (especially elderly people who may refuse to get "in debt" and do not want to leave liabilities for their descendants, or people who have already had difficulty repaying an earlier loan)
- May already be over-indebted
- Experience difficulty in projection even into the immediate future (living from day to day and primarily concerned with balancing the household budget)

These main features are the same for both owner occupiers and tenants. The difference lays in the fact that a social housing organisation will organise the retrofitting measures and the fund raising for the tenants.

### ■ ■ ■ Recommendations to include residents in the retrofit process

The following recommendations are based on field experiences.

- In order to sensitise households a large variety of communication channels should be used. Above all the use of multipliers from the same milieu and the creative use of television, print and online media (the latter especially for younger target groups) should be intensified. Particularly the French random sample shows potential to raise the presence of energy savings information in the interviewees' everyday life.
- Comparing one's own energy consumption with other households and exposing misjudgements around the subject of energy and saving measures can trigger an "aha-moment" which elucidates the personal need for action.
- Furthermore, realizing that there are knowledge deficits and that one's own consumption is maybe not below average after all as may encourage a selective search for information and a change of one's own behaviour within the scope of competitions. People whose consumption is indeed below average can be used as multipliers. This serves to prevent the so-called boomerang effect: knowing that one uses less energy than others can lead to people "allowing themselves" a higher energy consumption.
- The households' situation as a whole needs to be considered. Financial deficits are perceived in a variety of areas of life and the supply with household energy does not count among the areas in which the strongest restrictions are experienced. Fighting energy poverty should be embedded in general offers fighting poverty. At the same time, by pointing out how

financial savings in the area of energy may be used for other areas, in which stronger restrictions are perceived, the incentive for energy savings measures may be raised.

- It is vital to demonstrate that an economical use of energy is not a reduction of the living comfort, but may – on the contrary – even enhance it.
- People place high importance on contributing towards climate protection. This may easily be attributed to effects of social desirability. The fact that a high orientation towards climate protection is perceived as socially desirable may also be evaluated and used positively. Acknowledging publicly any energy savings measures may boost people's own efforts.
- The relatively low use and above all the negative assessment of special consultation offers need to be examined more closely. These might hint at the fact that so far anonymous sources of information have been preferred and that people's individual needs have not been considered enough in personal consultations up until now. The inclusion of the target groups when creating comprehensive consultation offers may help to increase the demand and the perceived use of the offers.

It is advisable to use a combination of different communication media, e.g. a broad communication approach including written information via local paper, mail and tenant newsletter combined with the use of different social environments of tenants like their school, their workplace or community as well as social institutions, e.g. health and social care services.

It is important to choose media that are suitable for the accordant target group. In Germany for instance, it had been pointed out that television could be used to present entertaining energy topics in order to arouse public interest. To reach migrants, who are a central target group when dealing with energy poverty, information material should be prepared multilingual, if distributed in multinational neighbourhoods. Written information and such obtained from radio or TV should be complemented by information given personally, preferably in a face-to-face situation by persons and institutions the tenants trust, e.g. social institutions or existing social networks/peers would be most suitable for that contact. Local job centres can be used, too, as long as the autonomy of consultation services announced can be assured.

## Focus on financial mechanisms for retrofitting measures

The financial actors involved in making the funds available and managing those funds include national institutions (government bodies such as national energy agencies, State-owned banks and housing agencies), banks, local authorities, local energy agencies, energy companies, equipment manufacturers, foundations, associations and so on.

Landlords or owner occupiers can also fund the planned renovation work. Finally, tenants may also provide partial funding.

Drawing on the study of existing mechanisms, FinSH partners identified recommendations for financial actors to improve or develop financial instruments designed to reduce energy poverty by improving the energy efficiency of homes and appliances.

### ■ ■ ■ Financial instruments development

In the case of **subsidies**:

Financial stakeholders must therefore take into account the fact that households experiencing energy poverty will be unable to make a down payment on the work. In case of a financial instrument requiring down payment, care needs to be taken to ensure that these households can nevertheless benefit. It is possible to set up an additional mechanism to advance the funds, for example by encouraging providers of social and/or technical support to take the work over and possibly advance the costs. In this case, the support organisation has to raise fund for this co-ordination work. Local authority, energy providers ... could fund this work.

In the case of **loans**:

- Limited repayment ability due to inadequate resources (€ 50 - € 100 per month is usually the maximum vulnerable households can afford in the Western Europe countries). It is absolutely essential to discuss the matter with households)
- The interest rate must be as low as possible so as not to reduce the gains made on energy savings that will go some way towards repaying the loan
- The term, frequency and amounts of repayments must match the needs/concerns of the households in question: it is possible to start from the perspective of rapid repayment due to the genuine difficulty households experiencing energy poverty have in seeing themselves in the future (in which case the creditworthiness of the household must be carefully examined) or of longer-term repayments where the repayments are equivalent to or lower than the savings made as a result of the work. The case study in Italy; also adopted in other places proposes a solution that provides for the amount of the monthly repayment to represent 50% of the energy cost savings expected. I.e. in this particular case, the amount of monthly repayment is 10 € with energy savings representing 20 € per month
- In the case of loans, the need to consider the creditworthiness of households, i.e. their ability to repay the loan (which financial resources are available to repay the loan if appropriate). It is possible either to use as a basis the fall in energy costs on completion of the work or to identify additional resources
- The inability in most cases to make down payments, so that the instrument must provide for pre-funding of the work
- Development of a guarantee mechanism (or use of an existing one)

One possible solution is to bring the property into the financial equation (increased valuation on completion of the work, or using the property as security for the loan). The PAYS – Pay As You Save - scheme in the United Kingdom is one example. During the experimental phase, the government will underwrite the loan.

### ■ ■ ■ The ancillary costs essential for sustainable retrofitting measures: pre retrofit

The measures adopted to improve or develop a financial instrument for energy renovation in social housing must be in balance with existing financial instruments to ensure that they are compatible and can be accessed at the same time.

Where this is not already the case with existing instruments, it is recommended that an independent energy audit or energy audit based on clear, detailed methodology be carried out to choose the most appropriate measures in any given situation. Ideally, this technical approach to energy should be combined with a more social approach which takes account of residents' needs in order to come up with relevant options.

For households experiencing energy poverty (owner occupiers), this energy audit should be offered free of charge in order to prioritize the work needed and estimate the costs. Advantage can also be taken of this opportunity to provide personalized advice on steps that will help to save energy on a day-to-day basis.

### ■ ■ ■ The ancillary costs essential for sustainable retrofitting measures: post retrofit

Information on the benefits of renovation measures and ways to change behaviour must be provided to households free of charge (home visits, personalized advice, etc.). Advice must be designed to help establish priorities in terms of work to be carried out and energy-saving behaviour.

In Frankfurt for example, home visits are made by formerly unemployed people who have received special training. The Employment Agency and the Town Council fund the provision of advice in this way as part of a programme to reduce energy consumption as well as facilitate return to work.

Evaluation after completion of work (formal documentation and data analysis): funding of this evaluation must be planned upstream to ensure that it is undertaken. Evaluation may include metering systems and/or feedback questionnaires. This means expenditure on equipment and possibly software (meters, intelligent meters, readers, etc.) as well as human resources (preparing the questionnaires, deploying the equipment, collecting and analysing data).

This evaluation after completion is still rarely taken into account in existing financial mechanisms but apart of the interest for the beneficiaries, it can also be attractive for financial stakeholders. Including:

- Local, national and European authorities, wishing to receive feedback;
- Private enterprises (energy companies, equipment suppliers, etc.) wishing to get a better idea of the use of buildings and residents' behaviour with a view to improving the service they provide to their customers or upgrading their appliances/equipment in accordance with actual use on site. It is then important to take account of residents' behaviour.

## ■ ■ ■ Transferable Financial Mechanisms

Innovative or tried and true financial mechanisms were detected in the case studies evaluated. Some cases are worth being replicated, if not exactly then with some minor adjustments, and are transferable to other countries.

At this aim the following mechanisms (case studies) are highlighted:

### Italy – Province of Reggio Emilia – Financial tenants involvement



This agreement is developed and signed by the Municipality of Sant Ilario D'Enza (Reggio Emilia) assisted by the Regional Social Housing Association (ACER Reggio Emilia) and two Tenants Associations. The homes of 43 households will be retrofitted so that the tenants will save on the energy bills. The tenants agree to finance in part the retrofitting through a monthly increase of the rent (warm rent), the other part will be financed by the Municipality. The financial mechanism in itself is not new but the agreement between the parties is innovative.

The agreed parties will open a regular loan by a regular bank, running time 15 years, and the costs are divided as follows: 66% will be financed by the Municipality and 33% by the tenants

The augment in rent is 50% lower than the estimated monthly savings on the energy bill by the interventions on energy performance of the apartments..

### Thermal modernisation programme in Poland

This programme provides a state bonus for investors who carries out energy efficiency measures according to the Act "On Support for Thermomodernisation and Renovation Undertakings" of 21st November 2008. This bonus covers up to 25% of the loan contracted for the retrofitting according to the energy audit recommendation. The programme is managed by the Bank Gospodarstwa Krajowego, (The National Economy Bank) using the Thermomodernisation and Renovation Fund. Premium is paid to the crediting bank (from the beneficiary) directly from the premium fund as a repayment of the part of credit instalment just after all the modernisation works are completed.

An external energy auditor checks and approves the technical and financial conditions required.

The success of the mechanism is growing. For the past two years almost 1700 more applications were submitted and the total volume of investments was around 720 million PLN (171 million Euros).

The State and the housing and bank sector stakeholders joined together to implement this national "Thermomodernisation" programme of incentives for renovation. This alliance allowed the banking institutions to get a better understanding of the energy renovation stakes and thus, to readily lend to landlords and investors. Bank services (private or state banks) work in close association with independent auditors (carrying out energy audit and advising on works).

### CERT mechanism - UK

The CERT programme (Carbon Emission Reduction Target) is a four year programme under which electricity and gas suppliers to the domestic market are obliged to achieve carbon saving targets. It applies to all housing, but has specific targets for 'priority' customers who are defined as certain categories of lower income households. Social housing is an important target group for this programme, and so are lower income home-owners

As suppliers have to finance the measures themselves they focus upon the most cost effective measures, which have in most cases been applied already in social housing through earlier programmes.

#### Gwynedd Council 'Here to Help' Insulation Scheme – CERT case Study

In 2006, Gwynedd Council and British Gas agreed to jointly fund a Public Sector Housing "Here to Help" insulation scheme for the 6000 houses owned by the local authority.

Along with funding for energy efficiency measures such as roof, wall and tank insulation this programme included a benefit assessment to ensure that the householder is receiving the state benefits to which they are entitled.

This project also included further support from 5 UK based charity partners including: Help the Aged, Royal National Institute for the Blind, Scope, National Debt Line and Save the Children.

In the first 4 years since the projects inception over **£370, 000** has been spent on **2,200 insulation measures** in over 1500 properties.

For the period between 2008-9 another **£120, 000** has been jointly committed.

The British Gas funding of **£185, 000** was matched by the Local Authority using their 'General Capital Fund' as the Council decided that they would use their allocation in order to help them meet their objectives under the 'Welsh Quality Housing Standard' for thermal efficiency.

#### Measures

During to first four years 2, 242 insulation measures have been installed to 1, 566 properties with the following split:

Loft insulation 150 mm - 444	Cavity Wall Insulation - 1, 167
Loft insulation 200 mm - 350	Hot Water Tank Jackets - 111
Loft insulation 250 mm- 170	

#### Barriers

The project required matching funds from the council in order for the scheme to be implemented.

### 2000 roofs for 2000 families - France

2000 roofs for 2000 families is a programme from Fondation Abbé Pierre - it was allocated 10 million Euros for a period of 3 years. The fund supports the retrofitting of social homes, allocated to people who have economic and social problems and rented at a very low price compared to the housing market price.

The direct beneficiaries are the social dwellings' organizations, generally associative and the insertion projects' managers. Even if the financial aids represent only a small part (5-10%) of the amounts of funds necessary for energy efficient retrofitting, they have a significant impact on the decision to implement the rehabilitation.



The main objective of the programme is to propose dwellings with low energy and water expenses. An evaluation of the results is included in the programme, in order to improve the support provided to the social housing organisations, but also the financial situations of the tenants.

These financial aids are private ones. They represent thus a great opportunity to raise additional funds for retrofitting measures in social housing that are often supported by public funds.

This kind of financial support is seen as transferable. Its replication requires an increase of awareness of private donors on energy efficiency measures in social housing. As they have a significant impact on social and environmental issues, they should be more attractive to the private donors.

### Pay As You Save – Long term loan – An encouraging experimentation in the UK

In the UK, the fact that people move house so frequently is seen as a major barrier to investing in energy improvements with long payback times. The government has decided to trial a new kind of loan for whole-house energy efficiency retrofits, called Pay As You Save. This aims to spread the cost over a substantial period of time, with repayments less than the predicted savings made from installing measures, and with arrangements to enable the loan to stay with the property and be passed on to new occupants if people move.

Of the five pilots running from December 2009 to March 2010, one is being run by Gentoo Sunderland for rented social housing. Properties will be improved when empty, and repayments set up as part of a revised form of tenancy agreement. Another pilot in Birmingham will be for private home-owners, with repayments collected through a credit union, and a third, in Stroud, will collect repayments alongside the local 'council' tax.

Two financial barriers tackled by this mechanism: the difficulty to pay upfront costs (no own equity) and to have enough resources for the repayment.

This loan is bound to the property and not to the person (it is seen as a mortgage loan). This can represent a difficulty for replication in certain European countries (in France for example), all the more after the recent financial crisis.

The mechanisms which have been developed over time in the mixed economies country (Germany, France, UK and Italy) can, however, be complex, and social housing providers and those that advise consumers have to put a **great deal of time into putting together finance packages by matching funds from a variety of sources**. The context in Poland is quite different, after the period of the socialism economy is observed continuous growth of distance between the rich and the poor society. There appeared enclaves (dwellings, building or group of buildings) of concentrated poverty and other social problems. Popular ideas of poverty were far from reality and indicate lack of knowledge and belief in stereotypes. The range of existing support mechanisms is really very poor.

#### Case study

##### Matching several financing resources – an example in Seclin - France.

In Seclin, in northern France, multi-stakeholder financial participation in a project resulted in rehabilitation of 73 social housing units belonging to the provider Habitat 59/62. Substantial work was carried out, including replacing boilers, installing thermal solar panels, photovoltaic panels, water-saving taps and double-glazed windows.

Tenants' contribution to funding the work is a rent rise of around 4%. This rise is entirely covered by the urban district authority for the first two years (about € 40,000) in view of the disruption suffered by tenants during the work, but also to ensure that the rent rise will be much lower than the savings made by tenants on service charges.

This project received an award from the MIEL 21 (Mutualisation des Initiatives Ecocitoyennes Locales [pooling local eco-citizen initiatives]) programme launched by Lille Métropole urban district authority, which topped up the funding. Many other stakeholders provided financial support to this project: the Regional Energy Management and Environment Aid Fund, Lille Métropole Urban District Authority, Departmental Council, FSL (housing solidarity fund), ADEME and Habitats 62/59 SA.

## Conclusions

### ■ ■ ■ The role of the public authorities:

Following the investigations conducted under FinSH project it has become clear that the involvement of the public authorities (central government and/or local authorities) is essential to carry out energy renovation of the social housing stock. The bulk of the financial instruments studied involve public funding or a statutory commitment undertaken by a government or local authority.

This may consist of either:

#### Political will:

- In the United Kingdom, the government obliges energy suppliers to encourage their customers to reduce their CO<sub>2</sub> emissions. Energy suppliers must carry out 40% of the work for vulnerable households in the priority group, i.e. elderly people and low-income households.
- The financial resources are provided by the energy suppliers. They may be supplemented by some local authorities as part of an ambitious project to reduce energy poverty (see the information sheet on the example of the Gwynedd local authority – on line on the [www.finsh.eu](http://www.finsh.eu) website).
- The public authorities may also impose coercive measures such as the requirement for housing rented or sold to meet minimum energy performance standards, reducing as far as possible the incidence of energy poverty related to energy inefficient housing. In this case, landlords are placed under obligation to provide funds to carry out energy renovation, which may possibly push them into implementing regular energy-saving strategies, e.g. to fund future work or to carry out regular work to maintain a sufficient level of energy efficiency.



#### Financial support:

- Governments and/or local authorities may provide direct financial support for energy renovation of housing.
- This support may be provided in the form of:
  - direct subsidies
  - loan interest relief
  - acting as guarantor with financial institutions to facilitate access to loans
  - Supporting bulk purchase

The financial support provided by government, local authorities and energy suppliers is not the only source of funding, but generally supplements other resources (landlords' own funds, possible contributions from residents, etc.) to improve the economic feasibility of energy renovation projects in the social housing stock. This support is nevertheless essential in the case of the social housing stock.

## ■ ■ ■ Barriers tackled?

The project activities have led to some positive outcomes.

The social actors that were contacted and involved in the activities have shown positive reactions to the initiatives. The mere fact that organisations have taken time and effort to hear their opinion and use their observations and suggestions has had positive effects on the actors themselves and on the people they work with.

Likewise the energy poor households contacted and interviewed have shown positive reactions to the initiative. Even if somewhere it took some time to crack the ice, visit or phone calls mostly ended up in friendly salutations. Many people were interested to know how the activities will end and what will be the results.

The contacted social housing organisations (SHO) have been following the FinSH project with interest and where possible have been very collaborative. With and through the SHOs some of the most important achievements were reached, also because they have given the opportunity to use their channels for the dissemination of material and activities. Their support has given the opportunity to reach local and national bodies with more ease, to speak to a more sensible ear, spread the energy poverty issue among a wider public, sensitize the public opinion so that measures (local or national) were proposed and enacted.

In the mean time the overall awareness has been growing, also from the private investors' side. Banks and financial institutions have become more sensible to issues as energy efficiency and in combination with Foundations or NGOs – more active in the field of energy poverty – have signed agreements that aim at, among others, financing energy efficiency retrofitting “projects” for Energy Poor Households. A sign that financing this kind of works can be a good and sound investment.

Combined actions of many stakeholders dealing with different facets of housing, social housing, energy, energy efficiency, social care, legislation, politics and policies, already moving themselves on the road to energy poor alleviation, all have been speeded up by the projects like FinSH and similar. Finding in these projects a bundled force – local and European conferences have seen the participation of important representatives of all kinds of stakeholders – and common interests, as well as a strong promise of political will to act.

But even with all the effort put in actions for alleviation of the energy poor and the positive results obtained it seems more appropriate to say that thresholds were lowered than barriers tackled.

Finally, another key factor on the FinSH project is the significance to integrate the efficiency measures in low-income households into a more comprehensive strategy including all steps of the process from the start up to the evaluation and feedback campaign. Networks including actors from different sectors (energy, social, finance, housing and environment) and exchange of ideas are really necessary to achieve sustainable retrofitting measures for social housing. In this context, FinSH project provided a methodology to develop or enhance this necessary comprehensive strategy. The investigation and the results dissemination of FinSH project promoted this approach.

## FinSH outputs

### ■ ■ ■ Success Stories

#### Ethical Estate Fund Development - Emilia Romagna Region - Italy

At the end of June 2010 the Emilia Romagna Region and 6 regional banks have signed a letter of intent to create an Ethical Estate Fund for Social Housing interventions. The Fund is supposed to become operative shortly and is considered a to be an important additional help to the regional measures in Social Housing policies. The fund will dispose of 100 million euro for social housing interventions, comprehending also retrofitting measures that alleviate the energy poor.

In the context of regional measures it is of course the outcome of a structured strategy but it is also a fact that the input of the regional ACER Organisations in these matters are of utmost importance. In this chain of events we can add the activities developed inside the FinSH project, that by collecting national and international material, issuing specific papers on the energy poverty issue, and collaborating with several regional ACER Organisations, the FinSH project can claim a small but significant part to the achievement of this result.

#### Wide dissemination - In France

ADEME, French Environment and Energy Management Agency, co-finances the project FinSH. The signed agreement planned dissemination by ADEME of 300 copies of the FinSH guide.

Meanwhile, a national strategy on energy poverty was voted. All French Départements (councils) are in charge of the organisation of local round table on energy poverty. These meetings have the objectives of designing a local strategy to reduce energy poverty situation.

ADEME took the opportunity of the organisation of these local round tables to develop a tools package. This package will include the FinSH guide. In their opinion, the FinSH guide is a perfect tool to disseminate information, to inform about mechanisms, barriers and solutions. They ordered directly to the printer 600 more copies. From these 900, 700 will be disseminated within the tools package that will be sent to all councils, to local administrations, local authorities. These stakeholders have a significant role in the design of local energy poverty alleviation strategy. They are also financially involved in the improvement of housing conditions and in social welfare. They are thus really implicated in the development of financial mechanisms reducing energy poverty situations at the council level.

This represents a key opportunity for the FinSH project results to be widely disseminated in France.

### Comprehensive approach for energy efficiency for the City of Magdeburg - Germany

In the scope of the competition „Energieeffiziente Stadt“ (energy-efficient city) funded by the German Ministry of Education and Science, the City of Magdeburg has designed a comprehensive ‘energy efficiency concept’ for the entire city. The trans-disciplinary steering group includes both diverse scientific partners (departments of electrical engineering, hydro-management, logistics, environmental psychology) and application partners (municipal energy supplier, industry, administration) and is coordinated by a local association for economical services (GWM, Gesellschaft für Wirtschaftsservice Magdeburg) and the local environmental department. The focus lies on innovative technical solutions (e.g. for renewable energies, implementation of an energetic geographical information system, innovative techniques for insulation) as well as on the energy relevant thinking and behaviour-patterns concerning the energy consumption on different levels (i.e. individual, household, communal, organisational).

The research group for environmental psychology has successfully introduced the importance of including the alleviation of energy poverty to the overall concept and supported the exchange between local stakeholders from different fields, which have more or less acted independently so far. The results, experiences and networks gained from the FinSH project have been very much appreciated by the coordinators and the partners involved.

As a result, the issue of increasing the city’s energy efficiency has been directly linked to a model project, which has been initiated by the social department and been approved by the city council in May 2010. It foresees an integrative approach of social work, which will be realised by a comprehensive needs analysis, by improving the dialogue and cooperation between existing services as well as by a participative approach. The alleviation of energy poverty will be realised by a customised energy consultation service in the first place. Step by step, the approach will be spread over further districts and besides behavioural measures also focus on the improvement of the housing stock. Different working groups involving low-income households, social services, the local energy supplier, the local consumer agency, social housing providers, local banks and scientific institutions will guarantee an efficient and comprehensive approach. Apart from this specific model project, the dialogue between the municipality and local banks about the design of innovative financial products promoting energetic rehabilitation measures has been initiated and will be deepened during the upcoming years. Above that, building owners will be supported by a comprehensive and independent information platform as well as workshops offering guidance for the planning, financing, and implementation of rehabilitation measures and participation strategies. The experiences and results gained in the city of Magdeburg will be widely disseminated in order to encourage further cities to adopt the approach.

### Enhancement of cross sector work in the UK

In the UK, an example of the impact of FinSH is that, during SWEA's studies of Cardiff Council, SWEA was able to identify a gap in their practices, namely Tenant Liaison and Participation departments had never collaborated with the Housing, Energy and Sustainability team, i.e. the department who was responsible for the cities Affordable Warmth and Fuel Poverty Strategy.

Since FinSH studies, both departments have met and are working on various ways in which they can collaborate over the coming years for the benefit of the councils own tenants, including such ideas as regular news articles in the tenant magazines, tenant training and advice.

The following is a quote from Rehanna Chaudrhi, Technical Officer, Cardiff Council:

“Cardiff Council was recently part of a study conducted by the Severn Wye Energy Agency for the FinSH Project. The assessed the resources that Cardiff Council had at their disposal to deliver the Affordable Warmth Strategy and tackle fuel poverty in the city.”

“The results of the study were extremely useful. The feedback identified that Cardiff Council has a strong Tenants Participation Strategy and is successful with engaging and involving their tenants through a variety of means. The FinSH study suggested that there could be closer working between the Tenants Participation Team and the Affordable Warmth Steering Group to deliver information to our tenants.”

“As a result of this study we have now established a regular feature in the Tenants Times (the quarterly tenants newsletter) called 'Green Corner'. This is a coordinated effort to provide sustainable, eco-friendly advice. This varies from energy saving tips to sustainable transport info. We are also working closer with the Tenants Federation to provide energy advice and possible establish 'energy champions'.”

“This increased partnership working is a direct result of the potential that was identified by the FinSH study. Thanks very much!



### Growing awareness raising and Participation to the SRC in Poland

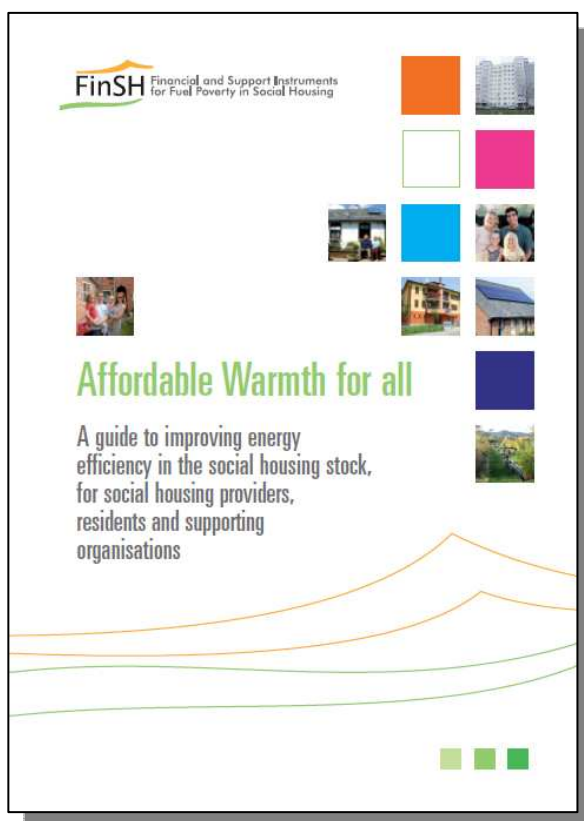
Currently there is no uniform definition of poverty, especially energy poverty. In practice only social welfare, which operates within the framework of the Act of 12 March 2004 on social welfare is an institution of national social policy, whose aim is to allow individuals and families to overcome difficulties. The Affordable Warmth Guide published by the FinSH team gives the possibility to the Polish energy poor households to learn about and from best practice examples. It is our hope that these will be used by an increasing number of building administrations, local councils and developers.

In September 2009 according to the decision of the President of Energy Regulatory Office, was created a team for coordination of works on “CSR of energy sector “problems. An activity program of this team was similar to FinSH project. It resulted that, in a short period of time, there was an agreement to include the FinsH project objectives to the work programme of the team. The representative of the KAPE is now a member of the National Advisory Group.



## ■ ■ ■ The guidance book

The project led to the production of a **guidance book for improving energy poor households' access to retrofitting**. This document results from the pooling of observations and financial mechanisms existing in each partner's country. Based on the **good practice** FinSH partners have observed in successful sustainable retrofitting, it summarises the main issues to be considered relating to the improvement of energy efficiency in social housing. The goal was to elaborate practical, replicable and efficient measures, notably to raise comfort conditions and to decrease energy bills.



**The strategy is divided into 8 sections**, each one illustrated by success stories reviewed in the project:

1. Taking a comprehensive and strategic approach
2. How to identify and reach residents at risk
3. Raising awareness and changing energy use behaviour
4. Involving residents in the retrofit process
5. Choosing the right retrofit measures
6. Financing a retrofit programme
7. What skills are needed?
8. Evaluation of retrofit programmes

### Target groups:

- Social and private landlords
- Anyone working within the housing, social and energy sectors
- Local authorities
- Supporting associations
- Financial institutions involved in energy poverty alleviation

Languages	English, French, German, Polish, Italian
Pages	48
Format	<ul style="list-style-type: none"> <li>➤ pdf file (downloadable at <a href="http://www.finsh.eu">www.finsh.eu</a>)</li> <li>➤ printed (17 x 24 cm)</li> </ul>
Dissemination	<ul style="list-style-type: none"> <li>➤ free download</li> <li>➤ giving out at events &amp; via partner networks</li> <li>➤ parcel post on demand</li> <li>➤ 3.400 copies</li> </ul>

## ■ ■ ■ The case studies

One of the project's means to **identify and compare good practices in each partner country** was the case studies on:

- Existing financial products, innovative or tried and true
- Strategic and practical support mechanisms (especially tenants' involvement and assistance)

The case studies brought to light the **wide range of solutions** that could be, have been or still are implemented in order to reduce energy poverty.

The FinSH-team singled out and analysed several initiatives, according to a list of criteria that should not be overlooked, so as to identify good practices. More particularly, every topic addressed in the methodology was analysed in the case studies.

A set of examples – varying in terms of involved actors, chosen retrofit measures and outcomes – was then described for each partner country.

A comparison between case studies, and between countries, showed that different and sometimes complementary solutions exist.

**A focus on the financial part of the process** enabled the FinSH-team to identify successful mechanisms, as well as the necessary conditions for their implementation in other countries and/or organisations. The aim was notably:

To increase financial participation of social housing landlords and of financial institutions, in retrofit programmes

To bring out financial products, so that they can be accessed when financing a retrofit programme



**FinSH** Case studies - WP 4

**Targowek**  
The micro program Revitalization of the Targowek Precinct 2005-2013'



**Organization Description**  
The micro program 'Revitalization of the Targowek Precinct 2005-2013' (R) was developed to work against the social, economical and infrastructural problems of the Targowek precinct (district), a part of Warsaw city. The Targowek Precinct is situated on the left bank of river Wisla in Warsaw. The area has 2437 ha, which is 5% of the Warsaw city in total. The population is 120 000 people, which is around 7% of the capital's population.

**Strategy**  
The main strategy of this program is to establish, which areas of the precinct (including the Industrial Targowek and Residential Targowek) are the first ones to undergo the transformation. These areas can be described as the most degraded and they should be the first to receive some help, as they struggle with the social and economical problems already for some time. The level of residential and business activity is low and the multiple limitations preventing the development of these areas are difficult to overcome without the outside help. The modernization project is going to provide vital investments to avert the increase of the main problems and on the other hand to use the potential locked in the particular areas.

**Identifying and reaching energy poor**  
The decision to select the most neglected areas that should be prioritized in the project was made with accordance to number of social and economical problems there. The level of residential and business activity is low and the multiple limitations preventing the development of these areas are difficult to overcome without the outside help. A lot of listed buildings that are destined for the modernization could not survive due to their neglected structural condition. The main goals are to rebuild the historic buildings, improve the living conditions and stimulate the integration within the community. The residents of the Targowek Precinct also face other problems, like unemployment, poverty, alcoholism and lack of future prospects. The children and young people in particular are the ones mostly affected.

**Communications, awareness and advice**  
The residents and the precinct's authorities, who took part in the public survey, agree that the modernization project should start from the Industrial Targowek and Residential Targowek, because these areas struggle with the increasing number of various problems. The implementation of the necessary and complex modernization

www.finsh.eu 



**FinSH** Etudes de cas - WP 4

**Un Toit Pour Tous**  
Isère, France



**Description de l'organisation**  
L'association Un Toit Pour Tous de Grenoble est un collectif associatif regroupant des associations et des adhérents mobilisés pour le logement et la défense des plus démunis. Elle intervient dans tous les domaines de l'hébergement et du logement d'insertion.

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04 78 00 29 58  
Pascal Turpin  
Directeur général  
04 78 23 40 80  
[pturpin@untoitpourtous.org](mailto:pturpin@untoitpourtous.org)

**Stratégie générale**  
L'association combine en permanence les fonctions d'opérateur de logement social capable de fournir des solutions durables de logement à divers publics défavorisés avec des rôles d'interpellation, de revendication et d'analyse sur le logement des plus démunis. Elle mise des dispositifs expérimentaux innovants pour répondre à des situations non couvertes par les procédures existantes.

**Economies d'énergie réalisées**  
Celles-ci sont très difficiles à mesurer car les logements sont réhabilités avant la mise en location et les DPE (diagnostics de performance énergétique), obligatoires à l'achat, n'ont pas la fiabilité nécessaire pour faire de genre de mesure. Un Toit Pour Tous participe avec la FAPIL Rhône-Alpes et les ALE de Lyon et Grenoble à un Réseau ESTHIA dans le cadre de l'appel à projets FREBAT, qui a pour objet de mesurer les économies d'énergie dans des logements après réhabilitation.

**Public concerné**  
Le public qui accède à l'hébergement ou au logement par l'intermédiaire des structures de l'association est un public en grande difficulté sociale et financière n'ayant pas encore eu dans de nombreux cas accès au logement. Il est sélectionné par des commissions externes à l'association regroupant l'état, le département et les communes, en général sous l'aide du PALDI (plan d'action pour le logement des personnes défavorisées).

www.finsh.eu 

## ■ ■ ■ A set of documents on information and recommendations

The FinSH partners conducted reviews and analysis during the project on:

- Financial issues
- The general context of energy poverty and on residents involvement in retrofitting measures
- Good existing practices and methodologies for sustainable energy efficiency retrofitting measures.

The available documents are as follows:

- Financial mechanisms for delivering energy efficient retrofitting in social housing
- Tackling energy poverty issue: Recommendations for improving or developing financial mechanisms
- Energy poverty: Impact and Public Recognition in the participating countries
- Efficient energy using behaviour and energy-efficient rehabilitation - barriers and starting points
- Identification of tenants' guidance needs - Survey methodology, survey sheet, interview guideline
- Energy-related habits, interests, and perceptions of low-income households
- Recommendations for the involvement of tenants in energy efficiency processes
- Comparative study highlighting the good and best practices reviewed

## ■ ■ ■ FinSH website

All results of the FinSH project are available online.

[www.finsh.eu](http://www.finsh.eu)



## ■ ■ ■ Seminars and Conferences

### National seminars

A consistent number of **national seminars (18)** were held. The seminars were not only regarded necessary by the team partners but also warmly welcomed by the various stakeholders who attended them. A number of them being already involved in one way or another, or in the Advisory Group. Other stakeholders participated, as a result of a well managed dissemination plan. Up to date and tailored information was provided to those thought to be potentially interested in the (whole range of) issue this project presents.



The number of participants to the **national seminars** was **785**.

In average the reactions to the seminars were good, varying from **'interesting'** to **'excellent'**. Some seminars have led to further requests for the development of tools or other specific seminars on the issues.

The seminars were a success, not in the least due to the collaboration existing between the partners and significant **local and national networks**.



### International conferences

The FinSH team members participated in **6 international conferences** as speakers: Fuel poverty in Europe – The need for urgent action (Paris 2009); Can Existing Homes and Communities halve their CO2 Emissions? – Learning from Germany's Experiences – London School of Economics (2008): Getting to grips with energy poverty: From EU to Cities to Homes (Brussels, 2010). "Fuel Poverty in Europe" and "Getting to grips" have seen the participation of respectively a French Minister and a Belgian one. Those events have put the conferences under the spotlights in their countries.

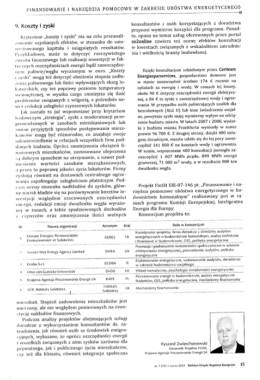
The participation of social housing organisations was very high. A logical consequence of the fact that they are in **need of financing products** and the **'first aid' actors** regarding the energy poor.

At least **467** persons visited the 6 conferences.



Articles Published / Press releases

36 Press releases were published on various media components, such as specialised magazines regarding social housing organisations, for local and national authorities, social landlords, financial institutes, energy efficiency professional, environmental experts, social workers, energy providers and so on.



From hard copy to e-mail about 90.000 recipients were reached.





## Further information

Cecodhas

Powerhouse Europe

### Links

The FinSH project: Financial and Support Instruments  
for Fuel Poverty in Social Housing

[www.finsh.eu](http://www.finsh.eu)

Intelligent Energy - Europe (IEE)

<http://ec.europa.eu/energy/intelligent>

CECODHAS - Housing Europe

[www.cecodhas.org](http://www.cecodhas.org)

EU projects websites:

EI-Education: Energy Intelligent Education for

Retrofitting of Social Housing

[www.ei-education.aarch.dk](http://www.ei-education.aarch.dk)

EPEE: European fuel Poverty and Energy Efficiency

[www.fuel-poverty.org](http://www.fuel-poverty.org)

Inofin: Innovative Financing of Social Housing Refurbishment

in Enlarged Europe

[www.join-inofin.eu](http://www.join-inofin.eu)

Fina Ret: Financing products for investments in small-scale

renewable energy and energy efficiency technologies

[www.finaret.eu](http://www.finaret.eu)

ROSH: Retrofitting of Social Housing

[www.rosh-project.eu](http://www.rosh-project.eu)

SHARE: Social Housing Action to Reduce Energy consumption

[www.socialhousingaction.com](http://www.socialhousingaction.com)

Tackobst: Tackling Obstacles to energy efficiency in social housing

[www.tackobst.eu](http://www.tackobst.eu)

Power House Europe: the Big Green Housing and Energy Exchange

[www.powerhouseeurope.eu](http://www.powerhouseeurope.eu)

Build Up: Energy solutions for better buildings

[www.buildup.eu](http://www.buildup.eu)

### References for further information

#### Most relevant references:

“The Green Homes Retrofit Manual”,  
produced for the UK Housing Corporation  
[www.housingcorp.gov.uk](http://www.housingcorp.gov.uk)

“Working as an Energy champion in your Housing Association”,  
and “Keeping Warm in your Home - a Housing Association  
Tenants’ Guide”, National Energy Action  
[www.nea.org.uk](http://www.nea.org.uk)

Abrahamse, W., Steg, L. & Rothengatter, T. (2005).

A review of intervention studies aimed at  
household energy conservation.

Journal of Environmental Psychology, 25, pp. 273-291.

The future financing of energy efficiency and low carbon retrofit in social housing

<http://server-uk.imrworldwide.com/cgi-bin/b?cg=eephpublications&ci=energyst&tu=http://www.eeph.org.uk/uploads/documents/partnership/EEPH%20Social%20Housing%20Finance%20Position%20Paper.pdf>

Sustainable refurbishment

Towards an 80% reduction in CO2 emissions, water efficiency, waste reduction, and climate change adaptation

<http://www.energysavingtrust.org.uk/business/Publication-Download/?oid=1033344&aid=3426710>



## The FinSH partnership



### Project coordinator

**GERES:** Group for the Environment, Renewable Energy and Solidarity / France  
French non-profit NGO carrying out projects for sustainable development in France and 12 developing countries of Asia and Africa.

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More details on the programme are available online

[http://ec.europa.eu/energy/intelligent/index\\_en.html](http://ec.europa.eu/energy/intelligent/index_en.html)

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Further information  
at:  
[www.finsh.eu](http://www.finsh.eu)

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