

WEBINAR SERIES #2 ON THE RENOVATION WAVE IN PRACTICE – Q&A SESSION

This Paper sets out the answers given to questions which were asked during the Q&A Session of the webinar 2.1 organised by EuroACE with the Hauts-de-France Region on 29th April 2020, and to which the speaker, Elodie DENIZART, could not respond 'live' during the event itself, because of a lack of time. Responses are now available in writing below.

Who exactly are the partners in this programme?

The Regional Council of Hauts-de-France of course, local authorities, 'departments' (territorial public authority scale between the region and the local authority), professional syndicates / federations, national agency for social housing, national programme on urbanism and architecture, and the national energy agency.

What works are being done and what is the energy performance rating achieved after completion of works?

- **Individual houses:** the renovation package usually includes insulation (walls, roofs, and sometimes but not frequently floors), window replacement, ventilation, regulation or installation of a heating system (gas condensing boilers, pellet or wood stoves, sometimes heat pump).
- **Condominiums:** façade insulation, roof insulation (if required), floor insulation, ventilation, regulation of heating system. We also include sometimes private works such as window replacement, which are generally not compulsory for all owners.
- The energy savings are in average -45% (measured on real consumption) of the energy consumption. The rating achieved after works varies a lot, but in general, the works allow to win a minimum of two energy classes.

For interventions in condominiums, do you require works to be done for all units? And in case of multiple owners, is there a minimum threshold (number of units) required?

Work programs on condominiums generally concern collective works and are for all units. Some private works can be proposed also on a non-compulsory mode.

Have you taken the opportunity of these renovations to improve buildings' fire safety (which could benefit energy efficiency, sustainability and people's quality of life/security)?

Not really. In case of a single-family house, materials installed meet the conditions required in terms of safety. In case of a condominium, we check the safety requirements and if there are some improvements to do to fit the actual regulations, in case of the concerned element will be impacted by the energy work program (for example smoke extraction systems if the roof is impacted) we include them in the program. In the other case, we let the homeowners decide.

Who is responsible for assessing the works after the job is done? Is there a warranty for the works?

PSEE (the Public Service for Energy Efficiency) is assessing the works for the purpose of its contract only. There is no warranty.

Do you have an idea about the conversion rate (from the first contact to the renovation works)?

Approximately 10%

Why is the eco-coaching covering 3 years? Why not 1 year or 5 or 10...?

We first tried 5 years but homeowners are not so interested in this process (it is really time consuming to organize; we must contact home owners several times to organize visits or just to manage to receive their

energy invoices). Each year we see their interest decrease. One year is certainly not enough to have something accurate (we make some corrections due to climate and usage variations – working on several years results help to refine the analysis). 3 years is a good compromise between relevance of data and cost required.

Is the loan attached to the home? Can the model also work for the rental sector?

The loan is unfortunately not attached to the home. It is just assigned to works. We also have some landlord owners. In that case, the granting system is a little different. We do not take into account the energy savings (that are at the benefit of the tenant) but take into account the rental resources and any benefits acquired by the renovation.

Is a 2.5% interest rate actually a real incentive currently in France - given the low interest rate environment? At KfW it goes below 1% currently, just for comparison... and the bank is also AAA rated.

For a long-term loan that is generally mortgage (for amount higher than €75,000), 2,5% is not such an incentive. The average rate reported by Banque de France for a mortgage with a duration longer than 20 years is 1,88%. For a consumption loan, generally limited to 12 years in a commercial bank, the average rate reported by Banque de France is 4,26%. We are in between. Our refinancing comes from our EIB loan and we need to keep a margin in terms of interest rate.

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