

Save Energy at Home Greece



Description of the programme/ measure

“Save Energy at Home” Program offers citizens who meet specific income-related criteria, incentives (subsidies up to 70% and interest-free loans) to carry out major interventions for improving their houses’ energy efficiency. The program also sets an energy objective for improving the energy performance of the household by at least one energy class..

Program Target: Geographical eligibility: country, Number of approved applications approximately 60.000, Estimated energy savings 1.000 GWh.

Citizens eligible for participating in the Program are only natural persons who have the right of ownership or usufruct to an eligible residence and meet specific income-related criteria.

The program started on 01.02.2011 and applications may be submitted until the Program Budget per Region has been spent.

Initial Budget €396 million, cofinanced by ROPs and OPs «Competitiveness and Entrepreneurship» and “Environment and Sustainable Development”, with regional distribution according to the funding agreement “Exoikonomo kat’oikon Fund” – (Holding Fund) and the number of old buildings and households. Program is implemented through Banks that are co-financing 2/3 of the loan.

The following authorities participate in its planning, management and implementation: The Management Authority for the Operational Programme “Competitiveness and Entrepreneurship” (EYD EPAE), Department for planning and coordination of NSRF co-financed actions in the fields of Energy, Natural Resources and Climate Change (EYSED EN/KA) – Ministry of Environment, Energy and Climate Change (YPEKA), E.T.E.AN. S.A., the Hellenic Fund for Entrepreneurship and Development – “Energy Efficiency at Household Buildings” Holding Fund, Financial Institutions / Banks.

Critical success factors

Citizens are not obliged to pay in advance for the relevant works - improvements. That motivates people that could not afford to carry out energy improvements.

Program is implemented through Banks that are co-financing 2/3 of the loan.

Program requires ex-post and ex-ante energy inspections to define energy needs of the household buildings, as well as interventions that will lead to maximum energy savings.

Payments were made after the second energy inspection, directly to the contractor that completed the interventions, to ensure correct public contribution.

Motivation for new business or individual persons to work in the field of energy efficiency (e.g. as suppliers, consultants or energy inspectors)

Environmental awareness of citizens

Improvement of living conditions in towns

Innovation

For the first time public contribution was given to the housing private sector for energy efficiency improvements.

The Program was implemented through a revolving Fund entitled “Exoikonomo kat’oikon Fund”, which was the first Holding Fund established in Greece.

After the repayment of the loans, this revolving Fund may be used in order to increase the number of beneficiaries.



Key achievements

- Contribution to the country's energy security supply
- Increase employment
 - 1700 employers
 - 500 engineers (4.000 engineers are involved as energy inspectors, consultants, sub-contractors, etc)
 - 300 bank employers
- Until now: more than 600 million Euros have been distributed
- Increase population awareness regarding energy saving issues
- Reduce energy poverty, Improve thermal comfort and quality of life
- The average energy consumption decrease is about 43% (164 kwh/m²)
- Energy savings accounts approximately to 1.200 euro / year
- Total annual energy saving is estimated at 712 mio kWh based on the 42.780 applications completed so far

Lesson learned

- Long period for program maturity due to difficulty by all players to adapt to its philosophy and parameters – Presentation and training regarding the program and its parameters should be proceeded the launch of the program. Shaping energy “culture” to citizens could also be helpful
- There was no integrated IT system, that could be used from all program players in order to monitor the program, to have a common and better follow up of the program budget and program process
- Set up of a complex administrative scheme in order to safeguard the EC money vs. simplicity for citizens
- The loan was obligatory and many people couldn't proceed with program application for creditworthiness reasons. Bank preapproval rate for loan applications was around 50%- In the future the loan should be optional
- There is no cost differentiation for eligible interventions based on climatic zones
- Due to the complexity of the building sector and more specifically of the residential block of flats, there were limited integrated interventions in block of flats. In the future we should consider to give extra incentives for this building category

Final comments

“Save Energy at Home” Program was an innovative program in Greece, that contributed not only to the country's energy security but also to the real economy by contributing more than 600 million Euros.

Based on information contained in the energy certificates, the annual primary energy savings of 42.780 applications completed so far is 164 kWh/m² on average, which corresponds to a 43% reduction of primary energy consumption, revealing the success of the program as well as the energy inefficiency of the existing building stock.

At this point we are planning a similar program for the next Programming Period 2014-2020.

Further information

- <http://exoikonomisi.ypeka.gr/Default.aspx?tabid=629&language=en-US>

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