



## F9 – Financing options F10 – One Stop Shops

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Developed by ADENE

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## Content:

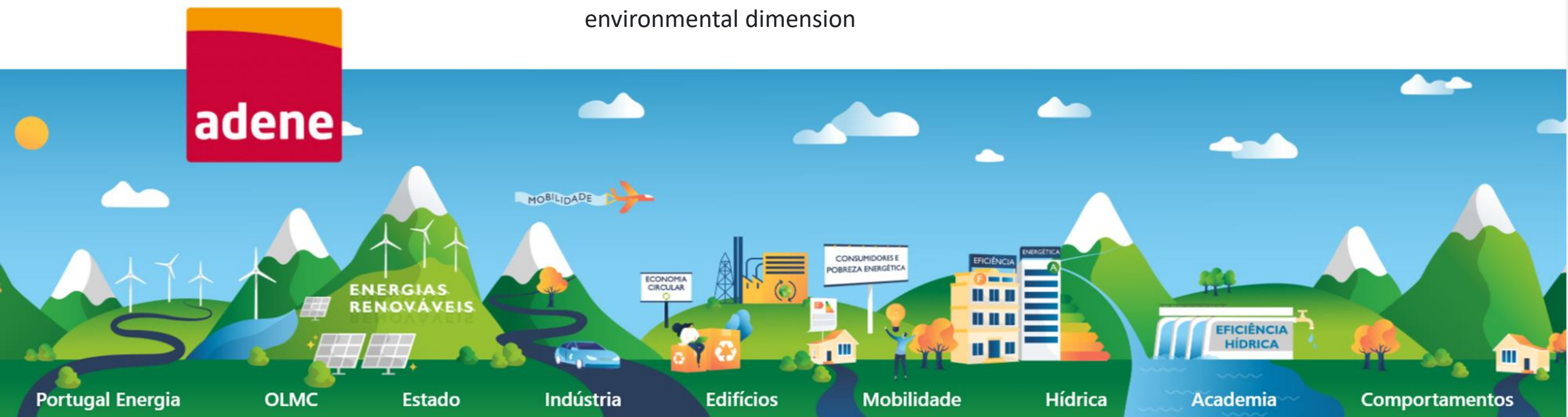
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# Who are we?

**Portuguese National Energy Agency** whose mission is the development of activities of public interest in the area of energy, the efficient use of water and energy efficiency in mobility:

- Managing the Nacional System of Energy Performance Certificates;
- Support the Program for the promotion of EE in Public Administration;
- Implement and manage the transfer platform between electricity and natural gas suppliers;
- Manage ADENE's ACADEMIA (EPC auditors training and other energy related training)
- Development, collaborative innovation and technology transfer in the areas of energy, water efficiency and resource efficiency, circular economy and the water-energy nexus
- Develop actions related to awareness and information on energy, water efficiency and environmental dimension



# X-tendo project

X-Tendo intends to develop a **toolbox with 10 functionalities** for updating the next generation of energy performance certificates, to **provide public authorities** with compliance, reliability, usability and convergence in the assessment and certification of energy performance of next generation buildings.





# Feature 9 – Financing

## What's happening on this topic outside X-tendo

### ✓ The Recovery and Resilience Facility



### ✓ Renovation wave

- The **Renovation Wave** will use regulation, **funding** and technical assistance across the whole renovation value chain to meet its targets.
- To achieve the proposed 55% climate target by 2030, **around €275 billion of additional investment in building renovation** is needed every year.
- **Public guarantees to mobilise private investment** will be assured under InvestEU;
- **Assistance to regional and local authorities in designing and implementing their plans** for building renovations is addressed in the cohesion policy funds under REACT-EU, or through ELENA (European Local Energy Assistance) for project development assistance;

# F9 – Financing Options: Current state of the art

The type of financial instruments in the EU range from conventional ones such as (i) subsidised loans, to (ii) emerging products, and finally to (iii) innovative instruments such as energy efficiency mortgages, crowdfunding and on-bill financing. The most common instruments under the three main categories are:

1

## **Traditional well-established**

Grants and subsidies  
Tax incentives  
(Preferential) Loans

2

## **Tested and growing in the market**

Energy efficiency obligations  
Energy Services Companies  
(ESCO) model and Energy  
Performance Contracts  
Energy Services Agreement  
(ESA)

3

## **New and innovative**

On-bill finance (OBF)  
Property assessed clean  
energy (PACE) financing  
Energy efficiency mortgages  
(EEM)  
Feed-in tariffs  
Property taxation and  
property purchase taxation  
Crowdfunding

## F9 – Financing Options: Findings from end-users survey

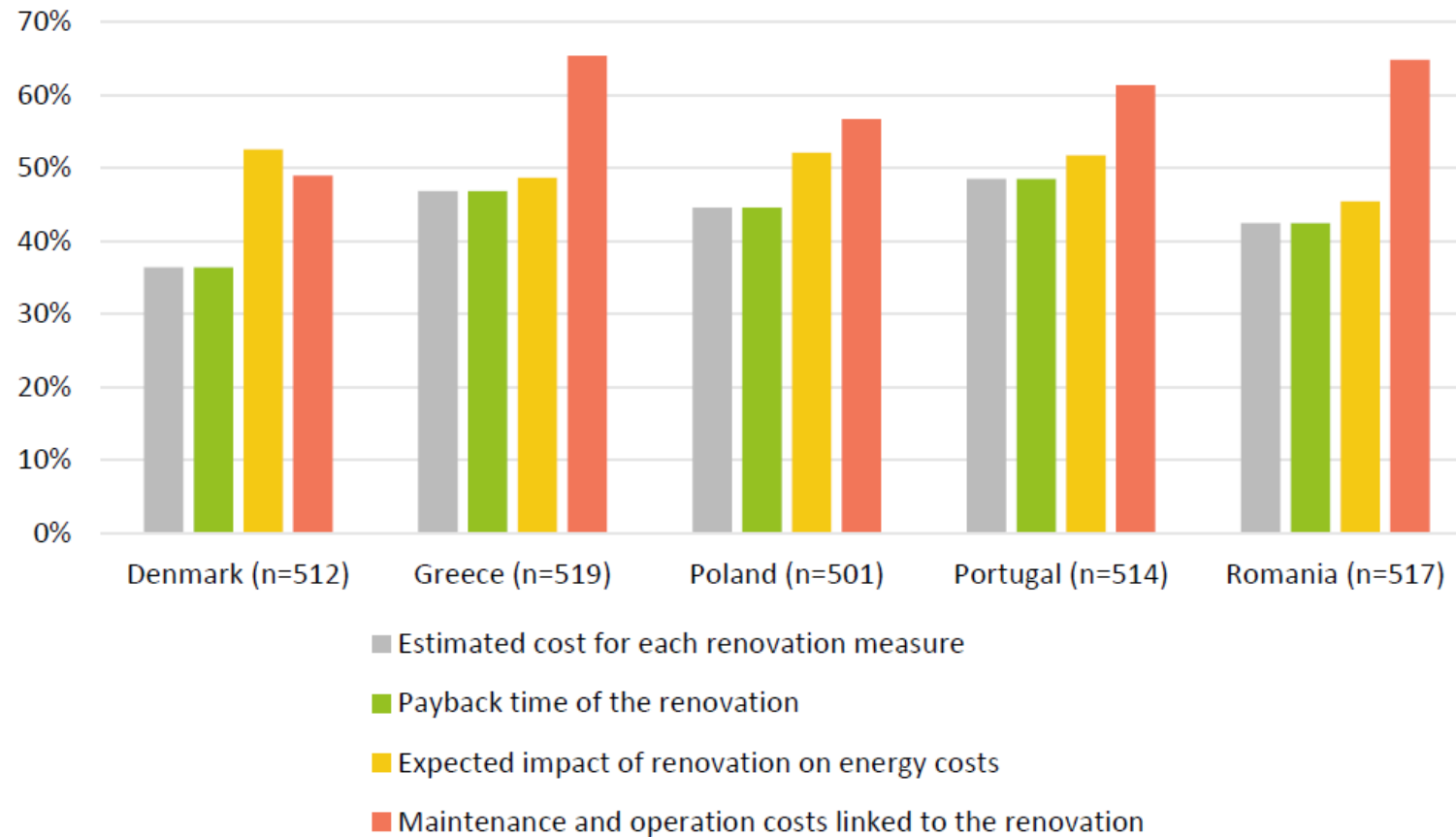
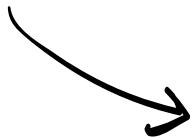
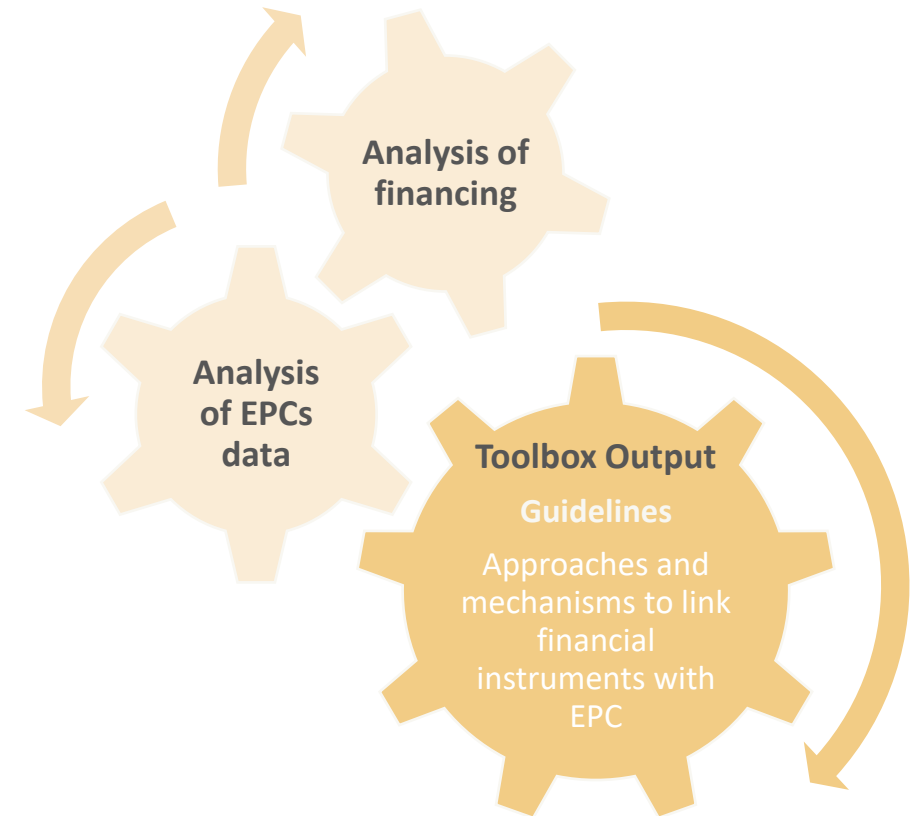


Figure 16 – Most useful information on financing options, by country

# F9 – Financing Options: Objective

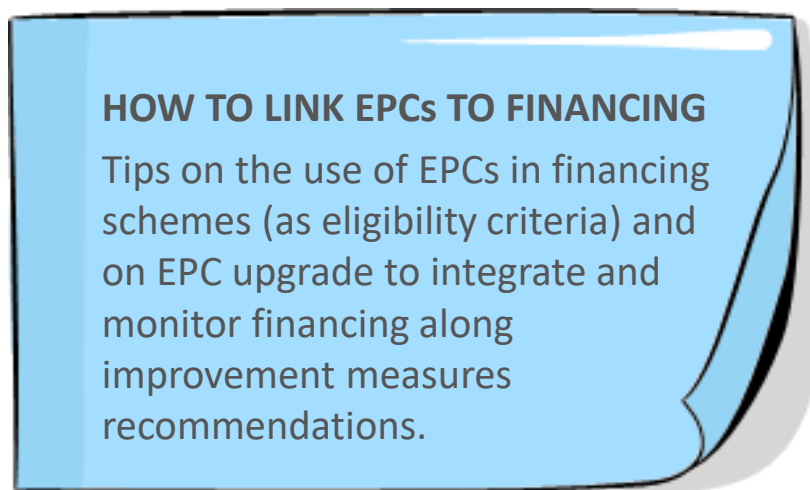
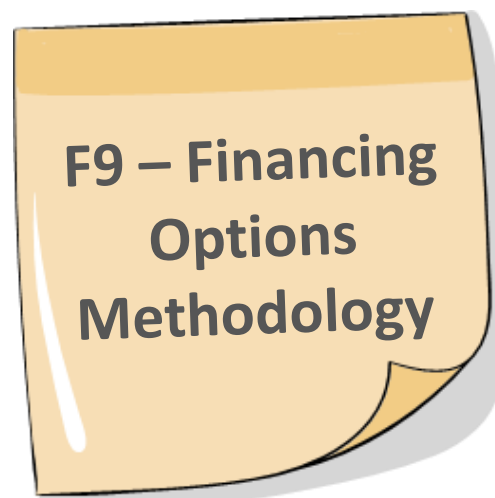
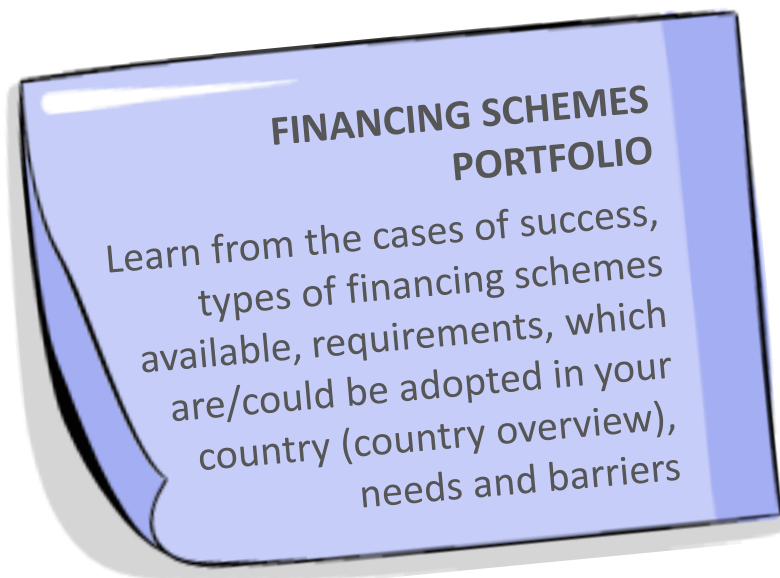
In the X-tendo project we will:

- ① Identify information sources on public financial schemes that can be provided alongside the EPC
- ① Explore how financing schemes can be more closely integrated with EPCs. This task will require the identification of available financing options, linking EPC data with financial underwriting, as well as effective communication with building owners/users.



**The outcome dedicated to public authorities will be guidance on how to link EPC schemes with financial instruments: this could be easily applied by the countries involved, either fully or partially in modules.**





# Challenges

- ⦿ Having an energy auditor and EPC could be too much for just implementing simple measures;
- ⦿ Need to provide continuous support to guarantee success during the whole process;
- ⦿ Time taken to set-up a comprehensive financial instrument;
- ⦿ Financing, technical and IT skills are required to set up a robust scheme;
- ⦿ Communication and training campaigns for many stakeholders and experts are needed.

# Benefits

- ⦿ Less risk and more confidence from financial institutions
- ⦿ Monitoring throughout the whole process
- ⦿ Overcome some existing barriers in the market between the financing institutions and the end-users
- ⦿ Increase the implementation rate success of the existing financing schemes (easy to access financial instrument);
- ⦿ Provide information to homeowners on financing options, cost transparency, payback and other benefits;
- ⦿ Propose specific financial options based on building input data

# Feature 10 – One stop Shop

## What's happening on this topic outside X-tendo

### ✓ OSS “like mushrooms”

- Dozens OSS (or similar) exist EU wide;
- JRC [report](#) highlights the following benefits:
  - OSS services are local;
  - Accelerates building refurbishments by informing, motivating, as well as by assisting building owners
  - Can facilitate interested
  - Can ease access to financing and occasionally offer better rates
  - Can be one of the tools to increase the renovation rate
  - Can also improve the average renovation depth in terms of energy performance

### ✓ Renovation wave

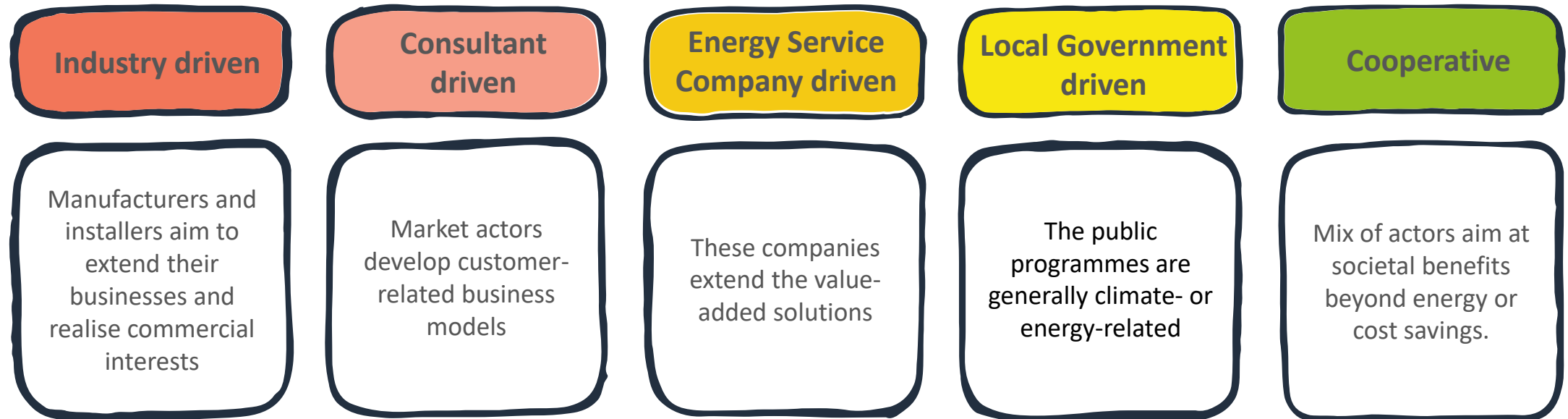
- The Commission and the EIB **will support setting up standardized one-stop shops** that can be deployed quickly at **national, regional or local levels for delivering tailored advice and financing solutions** designed to accompany homeowners or SMEs throughout the preparation and implementation of their projects. Local actors can build on this platform to create competence centres for various types of advice on sustainable renovation



# F10 – One-stop-shops: Current state of the art

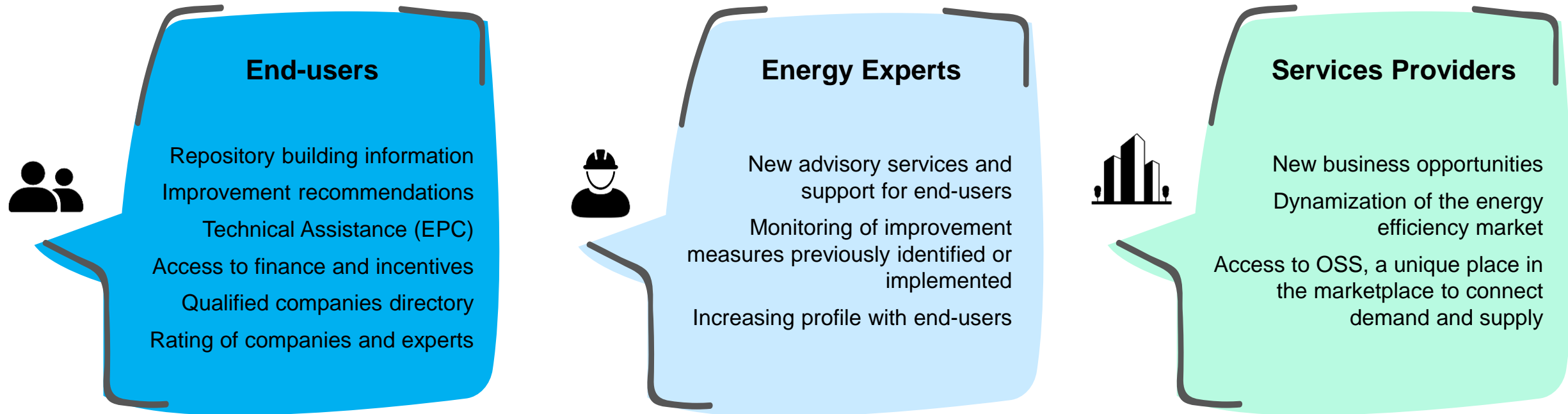
OSS can be defined as advisory tools to facilitate access to financial mechanisms, benefits and support schemes; to assist consumers with technical and financial issues; and to guide them through their building renovation process. EPC data has a special role to play in this regard, and should be linked to the OSS.

## Types of One-stop-shops:



# F10 – One-stop-shops: Current state of the art

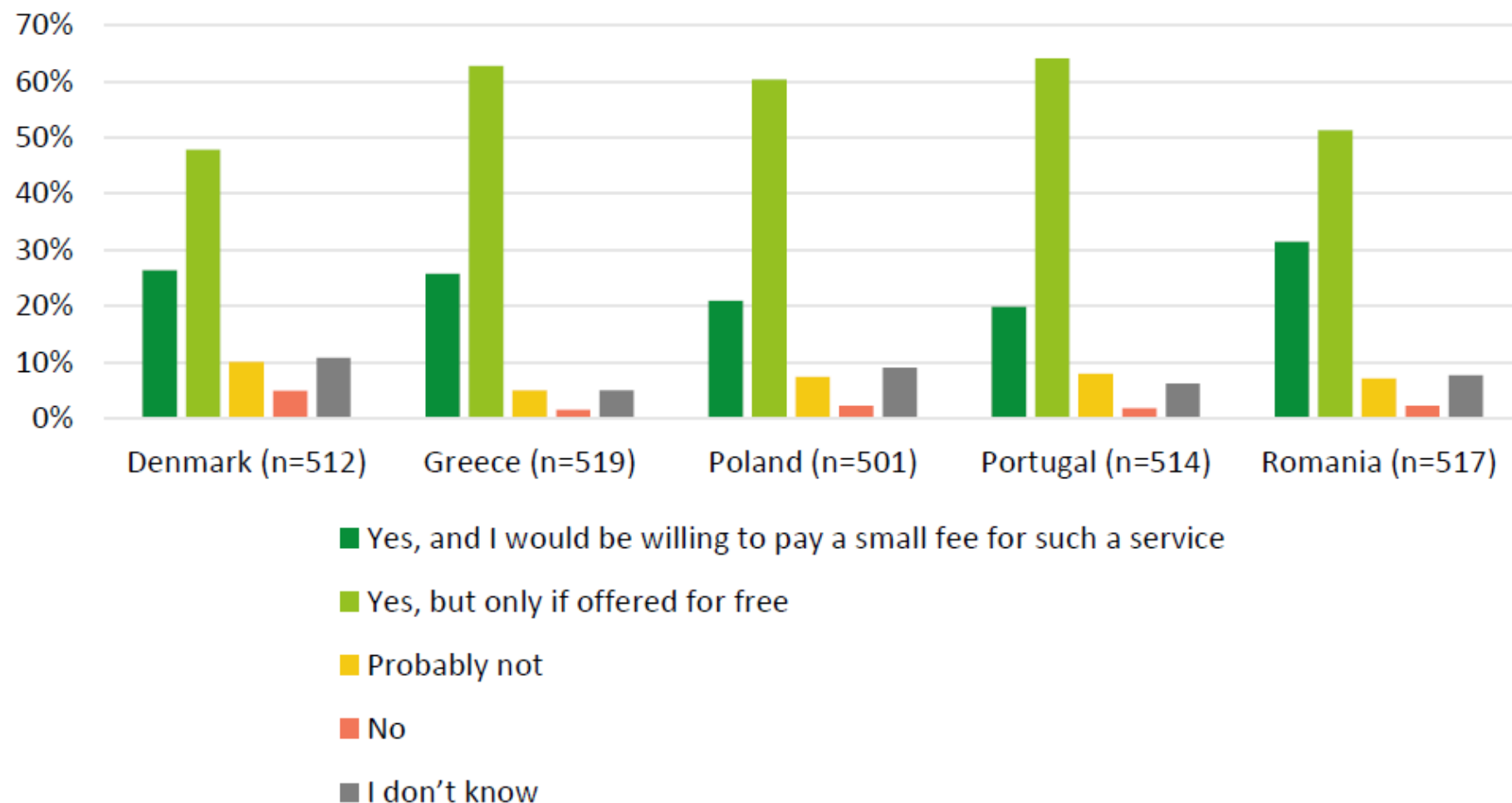
Added value for different target groups:





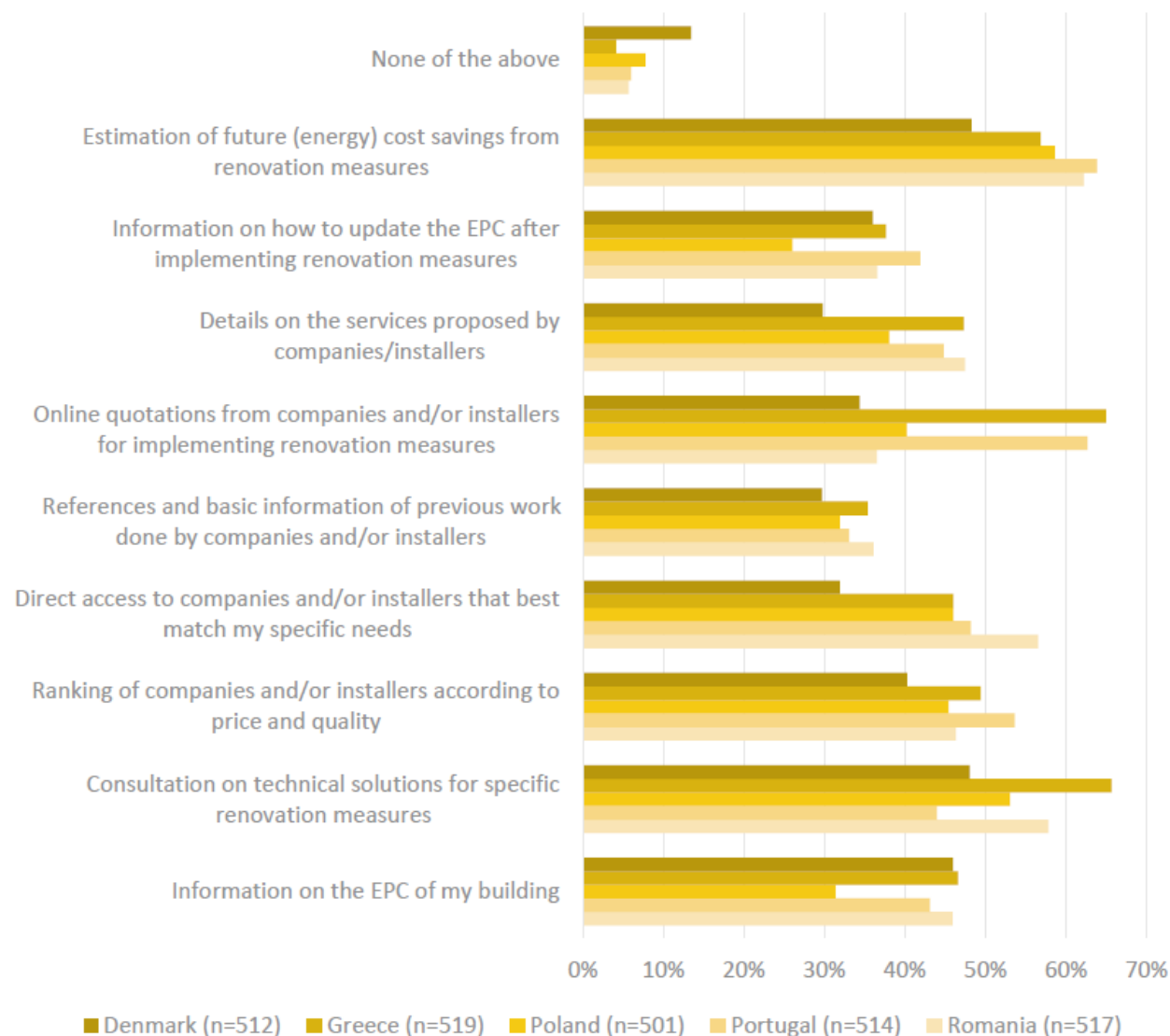
# F10 – One-stop-shops: Findings from end-users survey

**Will the end-users use an OSS web portal when planning a building renovation?**



# F10 – One-stop-shops: Findings from end-users survey

Which type of OSS services would the end-users like to receive?



The majority of respondents were comfortable with sharing their data with third parties, with the exception of financial institutions (64% answered “no”).



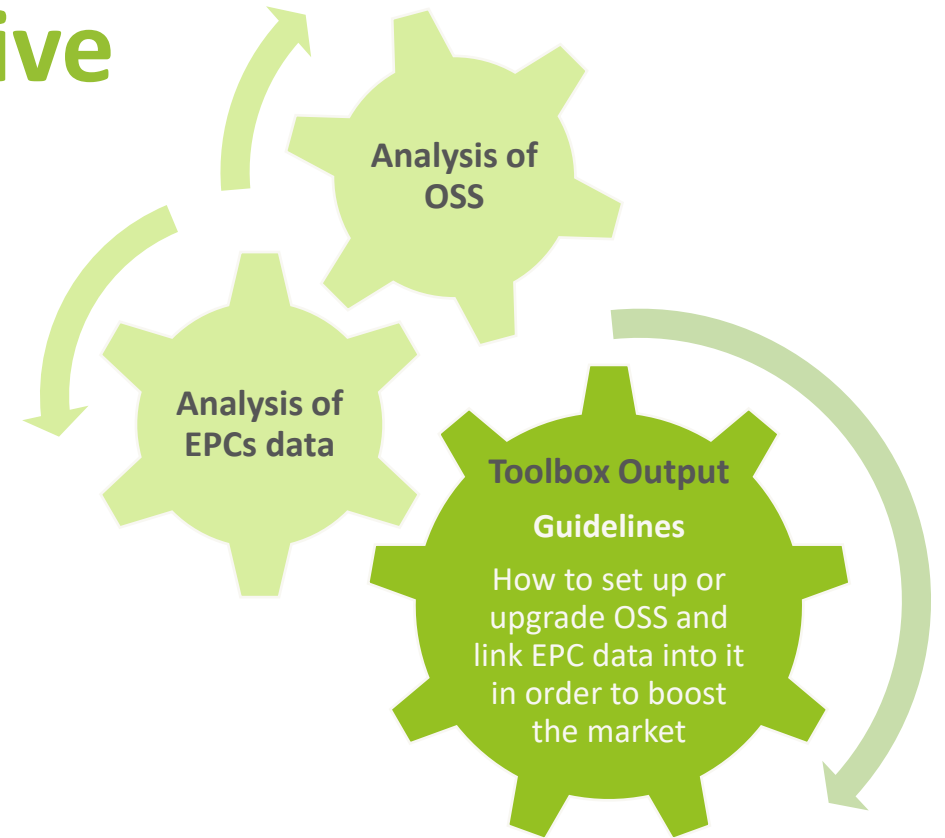
The majority of responses (82%) show an interest in using an OSS service, which indicates high potential for introducing the feature in other Member States



# F10 – One-stop-shops: Objective






In the X-tendo project we will:




- Describe approaches for linking EPC data to One-Stop-Shops;
- Demonstrate the applicability of these approaches for the different implementing countries (Denmark, Portugal, Romania and UK – Scotland), considering their existing EPC data, building stock renovation activities and needs.



**The outcome dedicated to public authorities will be guidance on how to setup/upgrade and link EPC schemes with One-stop-shops: this could be easily applied by the countries involved, either fully or partially in modules.**

# F10 – One-stop-shops: Methodology

ONE-STOP-SHOP		Type & Description, Needs & Barriers, Best Practices & Flag projects, Business models & cost structure
	<b>Building Logbook</b>	Recommendation on use of EPCs, Link to EPCs and other databases, Information available to homeowners
	<b>Tailored Recommendations</b>	Map improvement need based on EPCs, Monitor effective implementation, Link to customer journey platforms
	<b>Financing</b>	Map financing schemes & indicators on EPCs, Link to available financing schemes, Link to customer journey platforms
	<b>Marketplace</b>	Companies/Installers rating system, Link companies and homeowners, Companies registration to access OSS
	<b>Advice Center</b>	Recommendation on how to support OSS end-users, Link to EPCs and other OSS functionalities

# Challenges

- ⦿ Costs to support and maintain a One-Stop-Shop;
- ⦿ Requires a certain level of continuous communication and development;
- ⦿ Access to data and EPCs and market interest (from the supply and demand side);
- ⦿ Having an energy auditor and EPC could be too much for just implementing simple measures;
- ⦿ Need to provide continuous support to guarantee success during the whole process.

# Benefits

- ⦿ Overcome some existing barriers in the market between the service providers and the end-users;
- ⦿ Increase the implementation rate success of renovation works;
- ⦿ Provide information to homeowners on improvement measures and assisting in financing options;
- ⦿ Improving trustworthiness by accrediting and quality-controlling local partners;
- ⦿ Centralised service as a single point of contact;
- ⦿ Establishing more stable partnerships and cheaper solutions.





Thank you!

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Thanks to [Slidesgo](#) for some of the graphics



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