



REPORT: BEST PRACTICE GUIDE ON FINANCIAL MEASURES



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1. Presentation of ASSIST Project

1.1 ASSIST overview and introduction

ASSIST is a 36-month European ‘market activation and policy orientation’ project that seeks to tackle energy poverty and support vulnerable consumers. It intends to both actively engage consumers in the energy market and positively change behaviour in relation to energy consumption as well as influence energy poverty policy.

Based on the conclusion of the Energy Citizens’ Forum and of the European Vulnerable Consumers Working Group, the project intends to combine activities addressing both energy and social dimensions as energy poverty is not only an energy issue nor can it be tackled in isolation of the bigger issue of poverty. More specifically, ASSIST strategic objectives are to contribute to:

-  tackle energy poverty;
-  reduce the main barriers of the energy market faced by vulnerable consumers;
-  support vulnerable consumers to be more efficient with their domestic energy consumption (electricity and gas).

To fulfil its goals, the project foresees diversified and correlated research, networking and in-field actions, consistent with the relevant national and European scenarios. Among them, ASSIST intends to create a network of innovative professional figures supporting vulnerable consumers in their domestic energy consumption: “**Home Energy Advisor (HEA)**”.

1.2 “WP2 – In depth knowledge on Consumers Vulnerability / Energy Poverty”

This report is one of a series of reports produced as part of Work Package 2 of the ASSIST Project. The objective of this work package is to both gain a more in-depth understanding of vulnerable consumers and energy poverty as a problem in European society and of the possible solutions to tackle it.

The statistical data gathering, analysis and survey work that form the basis of this work package will allow for fine-tuning of the activities foreseen in the forthcoming work packages (mainly WP5 - ASSIST action). This data will also be used for the production of a “Vulnerable Consumers and Fuel Poverty Report” which will effectively be a summary of the 4 reports in this series. It is anticipated that this report will represent an up-date to SeRENADe on the social phenomena of consumers vulnerability and more specifically of energy poverty and advice. It will assess how European Member States

- define the issue of energy poverty and vulnerable consumers;
- implement measures to address these issues; and
- address household energy needs and target energy efficiency measures to low-income households living in energy inefficient houses.

The analysis of the data gathered will guide the recommendations to be made by the ASSIST project for European policy changes, one that involves developing sound and efficient European policies that are also robust and effective in terms of market design. This work package will undertake a thorough analysis and mapping of consumer vulnerability and energy poverty in Europe, integrating the following aspects:

- Context of fuel poverty across Europe and the governance of the actors (who does what and how);
- Database of existing financial measures put in place in all Member States to support vulnerable consumers and alleviate / tackle energy poverty,
- Database of public initiatives carried out and on-going to tackle the problem;
- Good practices identified that can be shared across Member States;
- National market survey on vulnerable consumers / energy poverty to better understand vulnerable consumer's energy consumption, habits, knowledge and awareness on energy efficiency.

1.3 Document overview and structure

The present document intends to report the financial measures in ASSIST countries to support vulnerable consumers or consumers in energy poverty and is also available to view as an [online database](http://database.assist2gether.eu/) (<http://database.assist2gether.eu/>).

An “**ASSIST database on financial measures to support consumers in their domestic energy consumption**” has been developed by ASSIST as a “live” database (continuously updated) of measures used in the countries involved, relating to vulnerable consumer protection and energy poverty. The database represents a tool to provide vulnerable consumers, as final beneficiaries of the measures, and the HEAs members of the national networks, as intermediaries supporting vulnerable consumers with a complete and comprehensive tool on the existing and open financial measure to be requested. The database tool includes all the existing financial measures and for each measure illustrates the trigger mechanism and reports the strength and weakness for each. The aim of the online database is to enable vulnerable consumers (assisted by the HEAs) to take advantage of existing financial support for their energy consumption.

The present document illustrates:

- Activities carried out to identify and map the existing financial measures in each country;

- Structure and use of the online database with the aim of facilitating the take-up of energy efficiency measures or the request of financial help through the existing measures; and
- Showcase all the existing measures, highlighting the strengths and weaknesses of each.

The mapping process of the all existing financial measures has not only fed into the online database with the aim of promoting the take-up of such measures, but has also delivered the necessary information to analyse and compare the existing mechanisms in different European countries in order to define best practices (D2.3 Replicable Best Practice of National and European measure).

Annexed to the document are:

Annex 1 – Database manual for end-users describing the use of the database for the end-user

The manual is also downloadable from ASSIST website (www.assist2gether.eu)

2. “ASSIST database on financial measures to support consumers in their domestic energy consumption”

The Insight-E policy report on “Energy poverty and vulnerable consumers in the energy sector across the EU: analysis of policies and measures” (May 2015) recommended “Developing a database of measures used by different Member States, relating to vulnerable consumer protection and energy poverty. The Commission can play a strong role in information dissemination regarding effective and relevant measures.” (Recommendation 4). Sharing the recommendation and strongly believing in the added value of a financial measures database, the ASSIST consortium has built this database as a supportive online tool addressing the two main targets of ASSIST:

- 🌟 **consumers** (in particular vulnerable consumers) informing them of the financial measures they may access in order to receive financial support to enable them to satisfy their domestic energy needs; and
- 🌟 **Home Energy Advisors (HEA)** providing them with a tool which will enable them to assist vulnerable consumers access existing financial measures (which may be also used during the development of the ASSIST pilot to support vulnerable consumers).

The ASSIST database includes all the existing financial opportunities in the project countries (Belgium, Italy, Finland, Poland, Spain and United Kingdom) to support vulnerable consumers to better fully satisfy their domestic energy needs. The database includes a wide range of financial measures – according to availability in each country, examples of existing financial measures present in the database are discounts on the energy bills, financial help for refurbishing households, tax deductions or cuts for installing or taking-up energy efficiency measures and so on.

Special attention has been given to identifying and including in the database all the financial measures which may be directly related to supporting energy poor / vulnerable consumers. Further to these measures, to create a wider and more useful tool (thinking of the possible support actions which the HEAs may deliver to the vulnerable consumers), measures addressing energy efficiency more generally, have been inserted

The next paragraph contains the detailed list of all the financial measures at the moment uploaded on the database.

2.1 Activities realized and methodologies employed

In order to analyse, identify and build an online database with all existing financial measures, the following activities have been implemented:

- 🌟 Building common online database

- ✿ Analysis of existing financial measures in each country
- ✿ Mapping and coding the single financial measures
- ✿ Uploading the forms on the online database
- ✿ Promoting the database and its use amongst both target end-users: HEAs and consumers

2.1.1 Building common online database

To build the common online database two main activities were implemented: structuring and building the database as an ICT tool and defining the fields and the relative codes to map and identify the various measures

The first task has been to structure the database in order to enable in an easy manner the search function on behalf of the database end-users, i.e. vulnerable consumers or consumers in energy poverty which therefore may not have high ICT skills.

It was decided that the database would be based on a coherent encodings system:

Selection Code	<ul style="list-style-type: none">✿ Financial Instrument✿ Beneficiary✿ Sector✿ Type of Funding Activity✿ Fundable Activity✿ Type of funding Instrument
Country of Origin Code	<ul style="list-style-type: none">✿ Country✿ Region

In fact further to the geographical codes (Country / Region) and to the deadline, essential to enable a useful search function, it was agreed that other codes for each measure should be assigned: “Financial Instrument”, “Beneficiary”, “Sector”, “Fundable Action” and “Type of funding instrument”. For each code field identified, a series of specific codes (to be selected to identify and characterize the financial measure) have then been defined for the characterisation of each financial measure. The codes have been defined keeping in mind the sector of the database, specifically measures to tackle energy poverty and more generally measures to support energy efficiency and the beneficiary of the measures physical persons in energy poverty conditions.

In parallel with the structuring of the database (codes fields and single codes) also the structuring of the form describing the mechanism for requesting the financial measure was carried out. It was agreed that the form would be flexible in order to

be filled in an easy to read and understand manner for consumers for all financial measures.

2.1.2 Analysis of existing financial measures in each country

As the database includes all existing financial measures to promote energy efficiency for vulnerable consumers it is important that all existing financial measures in each country are reviewed to identify those to support vulnerable consumers and address energy poverty.

Therefore the first activity undertaken was to identify the existing financial measures to support vulnerable consumers and address energy poverty through official documents detailing the terms and modalities for the request of the support (such as National Official Journals, Official Bulletins of the Local Authority, etc.) and monitor the publication of new measures. To identify and monitor financial measures, official sources at National and Regional level were used, such as:

- 🌟 National Official Journals
- 🌟 Official Bulletins of the Local Authority

Further to the main official sources, there are some financial measures which are not published in the official sources such as those from foundations, associations or banks. For these cases the information must be sought on the internet by monitoring and searching official and institutional websites. Even though the database is regularly updated it is important to note that it may not include all the measures existing from the private sector as there is no unique complete official source.

2.1.3 Mapping and coding the single financial measures

Once the financial measures have been identified it is analysed in order to:

- 🌟 **Define the codes characterising the financial measures** (to be selected directly on the CMS of the online database),
- 🌟 Draft the word informative document of the measure (to be copied in the relative field on the CMS).
- 🌟 **Archive all the formal documents** - guidelines, norms, laws, forms to request the financial support, etc., to be annexed to the online form .

2.1.4 Uploading the forms on the online database

Once the codes characterising the measure have been defined, the informative form has been drafted and all the formal documents have been archived, the measure is uploaded on the database and may then be searched by the database end-user.

In order to ensure the reliability and goodness of the contents of the database, even though the informative document is written in an easy language all the formal documents are annexed together with forms to request the financial support.

2.1.5 Promoting the database and its use amongst to both target end-users: HEAs and consumers

Further to building the database and its contents, an important task is the promotion of the database to vulnerable consumers and HEAs.

To **HEAs**, the database promotion will be done mainly through one or more of the following channels:

- ✿ Communicating the publication of the database to all the members of the steering committee members and stakeholders (with focus to those invited in the think tank events),
- ✿ Training of the HEA, specific training units will be included in the HEA training course to illustrate the financial measures to support vulnerable consumers and the database and its use,
- ✿ Articles on ASSIST website as well as partners' ones and other stakeholders interested in promoting the database. Articles will also be written and published with links to the database whenever the database is updated with the upload of a new financial measure form,
- ✿ Embedding the database in the ICT platform for HEAs as a tool for the HEA activity.

To **consumers** the database promotion will be done through one or more of the following channels:

- ✿ Videos and factsheets on the financial measures and on the database will be prepared,
- ✿ Posting on ASSIST social accounts in a simple language,
- ✿ Embedding it on the portal / website for consumers,
- ✿ Inserting a presentation / article in events / newsletters addressing consumers.

3. Existing Financial measures in each ASSIST country to support vulnerable consumers or in energy poverty

3.1 Overview

The analysis of the existing financial measures in each country to support vulnerable consumers or consumers in energy poverty has underlined once again the dualism of energy poverty being a phenomena related to the social and energy dimension of consumers. In fact, it can be said that in all ASSIST countries the financial measures existing are those related to a discount on the energy bill (managed by the energy authority or other energy related institutional body) and

those related to an economic support for living (including also basic energy needs as well as shopping need, mainly through a voucher or a purchasing card) (managed by the ministry of welfare or by the social departments of municipalities or regions).

The table below is an overview of the type of measures to support vulnerable consumers in each ASSIST country. It is interesting to note that similar measures are already in use in ASSIST countries, such as the discount on the energy bill or support to poor people to buy primary goods.

It is worth underlining that also the accessing mechanisms for these measures is the same and is based on income criteria excluding access to these financial measures to those consumers which do not satisfy such economic criteria (including those who have no income and own nothing). For the gas bonus, in the countries where it applies, the accessing criteria is always related to income however it excludes all consumers who are not connected to the gas network.

In Finland, where there are no specific measures for energy poverty, the basic welfare guarantees that a certain amount is paid each month by Kela to cover basic needs, but it is not voucher/purchasing card instead it is a direct cash payment paid to persons bank account. The Basic welfare benefit is just one of the social security benefits in Finland. Finland has one of the most extensive welfare systems, designed to guarantee adequate living conditions. The social security system is very complex and comprehensive. It includes e.g social security benefits, such as the national pension, child benefit, basic unemployment security, sickness and disability benefits, child allowance, income support and guaranteed minimum pension. The Scope of these measures is wide, yearly around 15 % of people in Finland receive housing allowance alone and around 7 % receive basic welfare.

The fact that the accession criteria for a discount on the energy bill is related to the household income also highlights the fact that a definition for energy poverty does not exist in most countries

Table 1 Existing financial measures

	Discount on electric bill		Discount on gas bill		Financial support for energy		Take up of energy efficient measures		Purchasing card for primary goods (welfare social system) /	Others
	Energy poverty	General	Energy poverty	General	Energy poverty	General	Energy poverty	General		
Italy		X ^{IC}		X ^{IC}			X ^{** **}	X ^{** **}	X	Yes
Spain		X ^{IC}			X [*]	X [*]	X [*]	X	X [*]	
UK		X ^{IC}		X ^{IC}	X	X ^{IC}	X	X		Yes
Poland					X	X [*]	X ^{** **}	X	X	Yes
Belgium	X ^{PC}	X ^{PC}	X ^{PC}	X ^{PC}	X ^{PC}	X ^{PC}	X ^{PC}	X ^{PC}		
Finland						X			X ^{SS}	Yes

* Regional measure

** Not stable on the long run

IC Income Criteria

PC Protected Consumers - For Belgium protected consumers are people who are entitled to the social maximum prices for energy. (electricity and natural gas) – for further explanation refer to the link <http://www.energiesparen.be/sociaal/beschermd/wie>

SS Social System - monthly cash payments

3.2 Existing Financial measures

The table below reports as an example the existing national financial measures which have been inserted in the database (the title of the financial measures are hyperlink which access directly to the form on the database).

Table 2 Examples of existing financial measures in the database for consumers

Country (Region)	Financial Measure Title	Description
Belgium Flanders	- Dak- zoldervloerisolatie (doe het zelf) Roof or attic floor insulation (do it yourself)	Roof or attic floor insulation. (do it yourself) The premium is only valid for existing dwellings, housing units or buildings connected to the electricity grid before 1/1/2006 or an urban planning permit for this date. Only for roof or attic floor insulation not for both.
Belgium Flanders	- Roof or attic floor insulation (by contractor)	The premium is only for existing home, housing unit or building connected to the electricity network for 1/1/2006 or an urban planning permit for this date. Only valid for roof or attic floor insulation, not for both. Only insulation of directly or indirectly heated rooms are eligible.
Belgium Flanders	- Nieuwe beglazing met een Ug-waarde van maximaal 1,1 W/m²K (New glazing with a Ug value of up to 1.1 W / m²K)	New glazing with a Ug value of up to 1.1 W / m²K. With a maximum of 40% of the invoice. 10 euros / m² 56 euros / m² for protected customers

Belgium Flanders	- <u>Buitenmuurisolatie</u> <u>(Exterior wall insulation)</u>	Exterior wall insulation Customer / protected customer Cavity wall 6 euros / m ² / 9 euros / m ² Internal insulation exterior wall 15 euros / m ² / 22.5 euros / m ² Exterior insulation exterior wall 15 euros / m ² / 22.5 euros / m ²
Belgium Flanders	- <u>Warmtepomp</u> <u>(Heat pump)</u>	Depending on the type: Customer / protected customer Geothermal heat pump 4000 euros / 4800 euros Air-water heat pump 1500 euros / 1800 euros Hybrid air-water heat pump 800 euros / 960 euros Air-air heat pump 300 euros / 360 euros Not for active cooling. Possible double premium if switching from electric heating or no connection to the natural gas network possible.
Belgium Flanders	- <u>Zonneboiler</u> <u>(Solar water heater)</u>	Solar water heater installed by contractor max. 2750 euros and max. 40% of the invoice. 550 euro / m ² area of the app. For protected customers max. 3300 euro and max. 48% of the invoice. 660 euro / m ² of appurtenance area.
Belgium Flanders	- <u>Individuele condensatieketel op aardgas, propaan of stookolie</u> <u>(Individual)</u>	Individual condensing boiler on natural gas, propane or fuel oil only for protected customers. Up to 1800 euros placed by contractor with a maximum of 40% of the invoice.

		<u>condensing boiler on natural gas, propane or fuel oil</u>	
Belgium Flanders	-	<u>Sociale energie-efficiëntie-projecten - SEEP (Social energy efficiency projects - SEEP)</u>	<p>Social energy efficiency projects</p> <p>Cavity wall insulation 12 euros / m²</p> <p>New insulating glazing 85 euros / m²</p> <p>Roof insulation 20 euros / m²</p> <p>Only for specific target group mentioned on the form.</p>
Belgium Flanders	-	<u>Vlaamse energielening (Flemish energy loan)</u>	<p>Energy loan for energy saving measures.</p> <p>15,000 euros to borrow over a period of 10 years at 0% for certain target group.</p>
Belgium Flanders	-	<u>Renovatiepremie (Renovation bonus)</u>	<p>Renovation bonus.</p> <p>4 different category</p> <p>Incentive is 20% of invoice with maximum 2500 euro/category.</p> <p>Minimum investment/category is 2500 euro.</p>
Belgium Flanders	-	<u>Vlaamse verbeteringspremie (Vlamsch improvement bonus)</u>	<p>Vlamsch improvement bonus for houses older than 25 years.</p>
Belgium Flanders	-	<u>Vloer- of kelderplafond isolatie (Floor insulation)</u>	<p>Floor- or cellar insulation</p> <p>6 euro/m²</p> <p>9 euro/m² for protected client.</p>
Belgium Flanders	-	<u>Total renovatiebonus Beno-pass (Total renovation bonus)</u>	<p>Total renovation bonus for buildings.</p> <p>Client / protected clients</p> <p>Three investments 1250 euro / 1875 euro</p> <p>Four investments +500 euro / +750 euro</p>

		<p>Five investments +1000 euro / +1500 euro</p> <p>Six investments +1000 euro / +1500 euro</p> <p>Seven investments +1000 euro / +1500 euro</p>
Belgium Flanders	– Lening Vlaams woningfonds (Loan Vlamisch house fund)	<p>Loan Vlamisch house fund.</p> <p>Loan for getting a house or apartment</p> <p>Or for working on a house or apartment</p> <p>Interest is 2%</p>
Finland	Korjausavustus (Repair Allowance)	The Repair allowance for the elderly and disabled is granted by the Housing Financing and Development Center (ARA). The Allowance may be granted for the repair of a dwelling where at least one of the residents is over 65 years old or disabled to enable them to remain living in the residence. Allowance can in some cases be used to energy efficiency repairs.
Finland	Perustoimeentulotuki (Basic Social Assistance)	Basic social assistance is a last-resort financial assistance intended to cover the essential costs of daily living such as food, clothing or housing of a person who cannot afford them and is not entitled to any other assistance or they are not sufficient to cover a minimum.
Finland	Asumistuki (Housing allowance)	A low-income household can receive general housing allowance to reduce housing costs. Housing allowance is granted jointly to the entire household.
Finland	Kotitalousvähennys (The household tax deduction)	A household tax deduction is available for is available for the labour costs incurred in wide variety of work done for a household, including renovation and repair work, cleaning services and domestic help.
Finland	Sosiaalinen luototus (Social credit)	Affordable loan for the necessary expenses or the payment of invoices and debts, granted for small-income but solvent persons. It is offered in around thirty municipalities in different parts of Finland.

Italy	<u>Bonus elettrico</u>	<p>The “Bonus elettrico” constitutes a discount on the energy bill according. Consumers are entitled to the discount if their ISEE (economic indicator) is below 8.107,5 euro (in case of less than 3 children) or less than 20.000 if the family has 3 or more children.</p> <p>The amount of the discount for 207 were:</p> <p>€ 112· Families with 1 or 2 components</p> <p>€ 137 Families with 3 or 4 components</p> <p>€ 165· Families with more than</p> <p>In case of families with disabled people or with specific medical needs, the electric bonus may exceed the imports reported above.</p>
Italy	<u>Bonus gas</u>	<p>The “Bonus gas” has a mechanism similar to the “Bonus Elettrico”, it is a discount on the gas bill, the amount of the discount depends on the amount of the ISEE of the family.</p>
Italy	<u>REI - Reddito d’Inclusione</u>	<p>The REI is an economic bonus provided to the poor families through a purchasing card (carta d’acquisto) charged every months with an import which depends on the number of the members of the families:</p> <p>1 member: 80 €</p> <p>2 members: 160 €</p> <p>3 members: 240 €</p> <p>4 members: 320 €</p> <p>5 o more members: 400 €</p> <p>To access the economic bonus the family must undertake a "social project" which has to start at the end of the second month after the submission of the request"</p>
Italy	Bon de Chauffage (2017) – Valle d’Aosta	<p>Financial support for heating costs. The amount of the contribution is defined on the basis of the ISEE declaration, the energy requirements of the buildings, the altitude and</p>

	(Deadline 15/11/2017)	solar exposure of the different thermal areas in which the territory is divided.
Italy	Bando per la concessione di mutui per interventi nel settore dell'edilizia residenziale (2017) – Valle d'Aosta (Deadline 31/12/2017)	Mortgage grant to private individuals for building and plant transformation costs that result in an improvement in energy efficiency. The loan amount cannot be less than 5,000 euros. The annual interest rate applied is fixed at 1%.
Italy (Lombardia)	Bando accumulo (2017) (Deadline 28/09/2017)	Incentive measures for the diffusion of electricity storage systems from photovoltaic systems. Non-refund incentive for the purchase and installation of storage systems from photovoltaic systems, aimed only at private residents, with a variable amount up to 50% of the expenses incurred, for a maximum of 3,000 euro. The contribution can be combined with other possible benefits, for up to 100% of the amount of eligible expenses.
Italy (Trentino Alto Adige)	Impianti di teleriscaldamento – provincia autonoma di bolzano	The Autonomous Province of Bolzano promotes the rational use of energy, energy saving and the use of renewable energy sources. For the construction of a district heating plant, a contribution of up to 30% of the allowed expenditure is granted. A district heating system means a plant that supplies heat to locations or parts of demarcated locations or to at least 10 different buildings.
Italy Provincia Autonoma Bolzano/Bozen	- Sostituzione di finestre e portefinestre in edifici posti sotto tutela degli insiemi per i quali e' previsto, quale misura di salvaguardia, il divieto di demolizione	The Autonomous Province of Bolzano promotes the rational use of energy, energy saving and the use of renewable energy sources. For the replacement of windows in buildings under group protection, a contribution of up to 30% of the allowed expenditure is granted.
Italy Provincia	- Coibentazione di tetti, solai sottotetto e terrazze	The Autonomous Province of Bolzano promotes the rational use of energy, energy saving and the use of renewable energy sources. For roof insulation, a contribution of

autonoma Bolzano	di	non praticabili	up to 30% of the allowed expenditure is granted.
Italy Provincia autonoma Bolzano	- di	Installazione di pompe di calore geotermiche	The Autonomous Province of Bolzano promotes the rational use of energy, energy saving and the use of renewable energy sources. For the installation of geothermal heat pumps, a contribution of up to 30% of the allowed expenditure is granted.
Italy Provincia autonoma Bolzano	- di	Installazione di impianti solari termici per riscaldamento e/o raffreddamento	The Autonomous Province of Bolzano promotes the rational use of energy, energy saving and the use of renewable energy sources. For the installation of solar heating systems for heating and / or cooling, a contribution of up to 30% of the allowed expenditure is granted.
Italy Provincia autonoma Bolzano	- di	Interventi di sensibilizzazione	The Autonomous Province of Bolzano promotes initiatives to disseminate knowledge of technology related to the use of renewable energy sources and energy savings in general. Initiatives should not be used for advertising purposes (both personal advertising and product advertising), but should address a broad audience with objective and real information.
Italy Provincia autonoma Bolzano	- di	Studi di fattibilit� tecnico-economica	The Autonomous Province of Bolzano promotes the rational use of energy, energy saving and the use of renewable energy sources. For technical-economic feasibility studies, a contribution of up to 30% of the allowed expenditure is granted.
Italy (Trentino Alto Adige)		Risanamento energetico di singole unit� immobiliari Bolzano	Contributions for energy efficiency and use of renewable energy sources. The intervention must be carried out in the Province of Bolzano. The contribution cannot be combined with contributions or facilitations provided for by the state legislation, other provincial laws or other laws charged to the provincial budget.
Italy (Lazio)		Bando per la riduzione delle emissioni inquinanti delle caldaie a biomassa	Subsidy for the replacement of old wood-fired biomass heat generators or the installation of electrofilters to reduce emissions of fine particles. The grant consists of a non-repayable grant to the extent of 60% of the eligible expenses (� 10,000 for

	Iegnosa (2017)	replacement, € 2,000 for the installation of electrofilters).
Italy (Friuli-Venezia-Giulia)	Contributo regionale per l'edilizia agevolata	The incentive is a measure in favor of private citizens, who implement the purchase with recovery or recovery of the first house. With a minimum cost of 20,000 euros for extraordinary maintenance or energy efficiency measures, a contribution of 10,000 euros is obtained; with a minimum cost of 30,000 euros for purchase with recovery, renovations, restoration and conservative rehabilitation, a contribution of between 13,000 and 15,000 euros is obtained. Higher contributions are foreseen for initiatives carried out in entirely mountain municipalities and for applicants who find themselves in particular economic and social situations (increase of the contribution of 2,500 euros).
Poland	Energy Supplement	Brief description on the funding (to describe what has been selected in the drop down menu, "financial instrument, "financeable action", "type of funding") in an easy language for the consumer.
Poland	Housing allowance	The housing allowance is a subsidy paid to the poorest occupants that helps them to cover their monthly accomodation-related expenses (like rent, energy bills).
Poland	EKO-DOM	EKO-DOM is a local initiative aimed at improving air quality by reducing heat demand - themomodernisation of the buildings
Poland	OZE	OZE is a local initiative aimed at improving air quality by implementation of Renewable Energy Sources.
Poland	Targeted subsidy	The beneficiary may apply for a targeted subsidy for upgrading the boiler and to connect a DHW line from the municipal heating system, installing renewable energy sources
Poland	Thermo-modernisation bonus	Thermo-modernisation bonus is a public support scheme which aims at increasing building energy efficiency. It is awarded by the Bank Gospodarstwa Krajowego (BGK) bank as a part of the Thermo-modernisation and renovation fund (FTiR).

Poland	Local Shelter Programme	Local Shelter Programme is a local initiative aimed at helping residents who suffered a constant increase of heating costs connected with switching from solid fuel heat source to a more eco-friendly one.
Poland	Boiler Modernisation programme	Boiler Modernisation Programme is a local initiative aimed at reducing local low emissions by subsidizing residents to switch from coal-fired boilers to other energy sources
Poland	Boiler Exchange	"Boiler Exchange" is a programme aiming at lowering the air pollution by exchanging the old solid-fuel fired heat sources with newer ones by providing loans to the residents.
Poland	Special purpose allowance	Special purpose allowance is a possible form of social assistance awarded to the poorest residents by municipalities
Spain	Bono Social (Social Tariff)	The Social Tariff is a mechanism created by the national government for protecting vulnerable consumers and consists of a straight discount of 25% in their electricity bills for vulnerable consumers and 40% for severely vulnerable consumers (both with limits on the kWh consumption per year).
Spain (local Barcellona)	Home Retrofit for People in Vulnerable Situation in Barcelona	The Home Retrofit Program for People in a Vulnerable Situation is a subsidy scheme run and funded by the Barcelona City Government which aims to provide a minimum of living, safety, accessibility, hygiene and energy efficiency conditions.
Spain (various regions)	Local Financial Support for Vulnerable Consumers (Ayudas de Urgencia Social)	In Spain, the different regional and local manage emergency payments to tackle general poverty issues, and within them energy poverty..
Spain (local Zaragoza)	Financial support in form of subsidy offered by Zaragoza housing	Financial support in form of subsidy offered by Zaragoza housing consortium (Line II), available for improving the economic viability of innovative retrofit, for improving accessibility and energy efficiency of buildings, where families with economic and/or

	consortium (Line II)	social vulnerability live.
Spain (local Zaragoza)	Financial support in form of subsidy offered by Zaragoza housing consortium (Line III)	Financial support in form of subsidy offered by Zaragoza housing consortium for addressing serious issues of housing conservation, energy poverty and/or accessibility within vulnerable groups.
United Kingdom	Cold Weather Payments	Cold weather payments of £25 a week are made to eligible households in an area where a period of 'exceptionally cold weather' has occurred.
United Kingdom	Energy Company Obligation (ECO)	The Energy Company Obligation (ECO) is a government energy efficiency scheme, funded by larger energy suppliers, to help reduce carbon emissions and tackle fuel poverty.
United Kingdom	Winter Fuel Payment	A Winter Fuel Payment is an annual payment of between £100 and £300 to help people with the costs of keeping warm in the winter.
United Kingdom	Renewable Heat Incentive (RHI)	The Domestic Renewable Heat Incentive (Domestic RHI) is a government financial incentive to promote the use of renewable heat. Eligible heating types include biomass boilers, ground/air source heat pumps and solar thermal.
United Kingdom	Feed in Tariff FiT	A government scheme to support renewable technologies including Solar PV, wind, hydro, Anaerobic digestion and Micro combined heat & power.
United Kingdom	Charis Grants	The larger energy suppliers provide additional support for some of their most vulnerable customers to clear gas and electricity debts owed and to purchase energy efficient appliances
UK - Wales	Caerphilly Home Repair Grant	This grant assistance is available to owner-occupiers and tenants with a repairing obligation for essential maintenance and repairs deemed necessary by the council.

UK - East Wales	Healthy Homes	The aim of this project is to maintain and improve people's health by helping to make their homes warmer, drier, and more affordable to run.
UK - West Wales and The Valleys	Houseproud	Houseproud is a free project management service in Denbighshire, to help homeowners aged 55 or over get any sort of repairs, adaptations or improvements on their home.
UK - West Wales and The Valleys	Heat and Save Scheme - Pontypridd	The Heat and Save scheme is currently offering free heating control upgrades and insulation to eligible clients in Pontypridd.
UK - West Wales and The Valleys	HouseProud Wrexham	Houseproud is designed to encourage owner / occupiers to take more responsibility for the improvements to their homes. It enables owners to have home improvements undertaken utilising either their own finance or through a loan. The scheme is administered by Wrexham Council in partnership with The Home Improvement Trust
UK - West Wales and The Valleys	Care & Repair	Care & Repair exists across Wales to help older people to repair, adapt and maintain their homes thereby enabling them to live as independently as possible with increased safety, security, warmth and comfort

4. The “best” financial measures to tackle energy poverty in each country

4.1 Overview of existing financial measures

As highlighted in the previous paragraphs, Members States involved in ASSIST have implemented different financial measures to tackle energy poverty. It is interesting to notice how the financial measures vary both quantitatively and qualitatively between the countries. Analysing the existing financial measures the following conclusions can be stated:

- ✿ **Energy poverty versus Vulnerability versus Poverty** – in some countries there is no clear distinction between financial measures addressing energy poverty with respect to vulnerability and / or poverty. Countries have a clear and definite social financial frame with measures to tackle poverty by supporting poor citizens and citizens at risk of poverty while the measures to address energy poverty as a self-standing issue are general with the aim to provide economic support to afford the energy bill and the social welfare system is used to both identify recipients of support and distribute payments.
- ✿ **Energy poverty versus Fuel poverty** – in some countries there are specific measures for fuel poverty (where the definition of fuel poverty is not being able to afford heating or cooling the dwellings to reach comfortable temperatures) which provide support to consumers for their energy bills. Fuel poverty could also include energy expenditure for mobility, like in the case of Finland which is characterised by a low density of population and long distances between communities and where transportation is often a necessity in everyday life (for example in Finland, the basic social welfare is meant to cover local public transportation costs, the long term ill and disabled people can get a taxi card service to enable them to go to necessary appointments and the unemployed can get transportation subsidy if they get a job that is located far and need to commute over 3 hours daily in order to work).
- ✿ **Energy poverty versus energy efficiency** – in most countries there are incentives for take-up of energy efficient measures particularly those focusing on building retrofit. Energy efficiency is widely considered as a key strategy to tackle energy poverty, however very rarely the existing financial measures for energy efficiency are related or proportional to the degree of energy poverty of the household.

It can be stated that in general there is a correlation between existing national financial measures and the formal acknowledgement of energy poverty in the country.

- ✿ In countries where **energy poverty is recognised and formal definitions for energy poor and / or vulnerable consumers**, such as in UK or in Belgium, specific financial framework has been built and implemented to properly address energy poverty (supporting both energy poor consumers as well as those at risk of energy poverty). In these countries there are in fact numerous financial measures specifically addressing different aspects of energy poverty– such as the warm & well financial scheme in UK
- ✿ In countries where energy poverty is recognised as a social problem but no formal definitions are provided (such as Italy, Spain, Poland) or in countries where energy poverty as such is not distinguish from poverty (as Finland), no specific schemes to support energy poor consumers have been implemented. In these countries the existing financial measures are related to the social dimension, considering energy poverty as a subset of poverty. In fact in these countries there are discounts on energy bill (electricity or gas) however the eligibility criteria to apply for such support is based on the household income.

It can be stated that **the better energy poverty is formally recognised and defined as a specific issue** (not related to the social dimension of poverty or to the mere difficulty of paying the energy bill) **the better and more specific the financial frame to tackle energy poverty can be built**. It is therefore important that Member States recognise and address energy poverty as a problem and implement measures to:

- ✿ Ensure basic energy services to all consumers,
- ✿ Protect the most vulnerable consumers,
- ✿ Prevent consumers falling into energy poverty.

It must however be underlined that financial measures are crucial for tackling energy poverty in the short term (be it affordability, energy efficiency) but are not sufficient and should be complemented with measures that address the underlying structural issues of energy poverty (such as improving energy efficiency of social housing, defining the responsibilities of house owners, simplifying the energy bills and increasing awareness on the relation between household habits and behaviours and energy consumption).

Building on the results of mapping and analysing the existing financial measures in ASSIST countries, some “best” financial measures can be identified and sharing the “best” existing financial measures can trigger the design and implementation in all countries of appropriate measures to tackle energy poverty. The support of all institutional European and National stakeholders is also sought for to play a strong role in information dissemination regarding effective and relevant measures.

4.2 ASSIST “Best” financial measures

4.2.1 *Ex-post evaluation of state aids for environmental protection and energy*

The “COMMUNICATION FROM THE COMMISSION - Guidelines on State aid for environmental protection and energy 2014-2020 (2014/C 200/01)”, applies to State aid granted for environmental protection or energy objectives in all sectors governed by the Treaty and define the compatibility assessment, evaluation, application, reporting and monitoring and revision of the state aids for environmental protection and energy.

The communication reports that “state aid for environmental protection and energy objectives will be considered compatible with the internal market within the meaning of Article 107(3)(c) of the Treaty if, on the basis of the **common assessment principles** .. it leads to an increased contribution to the Union environmental or energy objectives without adversely affecting trading conditions to an extent contrary to the common interest. ...” (Art. 3.23). The Commission will consider a State aid measure compatible with the internal market only if it satisfies each of the following criteria:

- (a) contribution to a well-defined objective of common interest: a State aid measure aims at an objective of common interest in accordance with Article 107(3) of the Treaty;
- (b) need for State intervention: the State aid measure is targeted towards a situation where aid can bring about a material improvement that the market alone cannot deliver, for example by remedying a well-defined market failure;
- (c) appropriateness of the aid measure: the proposed aid measure is an appropriate policy instrument to address the objective of common interest;
- (d) incentive effect: the aid changes the behaviour of the undertaking(s) concerned in such a way that it engages in additional activity which it would not carry out without the aid or which it would carry out in a restricted or different manner;
- (e) proportionality of the aid (aid kept to the minimum): the aid amount is limited to the minimum needed to incentivise the additional investment or activity in the area concerned;
- (f) avoidance of undue negative effects on competition and trade between Member States: the negative effects of aid are sufficiently limited, so that the overall balance of the measure is positive;
- (g) transparency of aid: Member States, the Commission, economic operators, and the public, have easy access to all relevant acts and to pertinent information about the aid awarded thereunder;

Further to the above mentioned assessment principles, the communication reports also the **General Compatibility Provisions**. The General conditions are the following:

- ✿ The general objective of environmental aid is to increase the level of environmental protection compared to the level that would be achieved in the absence of the aid. The Europe 2020 strategy in particular set targets and objectives for sustainable growth to support the shift towards a resource-efficient, competitive low-carbon economy. A low carbon economy with a significant share of variable energy from renewable sources requires an adjustment of the energy system and in particular considerable investments in energy networks (36). The primary objective of aid in the energy sector is to ensure a competitive, sustainable and secure energy system in a well-functioning Union energy market (37).
- ✿ Member States intending to grant environmental or energy aid will have to define precisely the objective pursued and explain what is the expected contribution of the measure towards this objective. When introducing a measure co-financed by the European Structural and Investments Funds, Member States may rely on the reasoning in the relevant Operational Programmes in indicating the environmental or energy objectives pursued.
- ✿ Environmental studies can contribute to achieving a common objective when they are directly linked to investments eligible under these Guidelines, also if following the findings of a preparatory study, the investment under investigation is not undertaken.

To demonstrate the contribution of an individually notifiable aid towards an increased level of environmental protection, the **Member State may use, as much as possible in quantifiable terms, a variety of indicators**, in particular the ones mentioned below:

- (a) **abatement technologies**: the amount of greenhouse gases or pollutants that are permanently not emitted in the atmosphere (resulting in reduced input from fossil fuels);
- (b) **existing Union standards**: the absolute amount and relative size of the increase in the level of environmental protection over and above the standard, that is to say a reduction of pollution that would not be achieved by the standard in the absence of any State aid;
- (c) **future Union standards**: the increase in the rate at which future standards are implemented, that is to say a reduction of pollution starting at an earlier date.

According to the guidelines, to define and implement the state aids, member States have assessed whether the State aid is effective to achieve the objective, by diagnosing and defining the problem that needs to be addressed. Further Member States have identified the market failures hampering an increased level of environmental protection or a well-functioning secure, affordable and sustainable internal energy market. Market failures related to environmental and energy objectives may be different or similar, but can prevent the optimal outcome and can lead to an inefficient outcome for the following reasons:

- (a) Negative externalities: they are most common for environmental aid measures and arise when pollution is not adequately priced, that is to say,

the firm in question does not face the full cost of pollution. In this case, undertakings acting in their own interest may have insufficient incentives to take the negative externalities arising from production into account either when they decide on a particular production technology or when they decide on the production level. In other words, the production costs that are borne by the undertaking are lower than the costs borne by society. Therefore undertakings typically have insufficient incentive to reduce their level of pollution or to take individual measures to protect the environment.

- (b) Positive externalities: the fact that part of the benefit from an investment will accrue to market participants other than the investor, will lead undertakings to underinvest. Positive externalities may occur for instance in case of investments in eco-innovation (39), system stability, new and innovative renewable technologies and innovative demand-response measures or in case of energy infrastructures or generation adequacy measures that benefit many Member States (or a wider number of consumers).
- (c) Asymmetric information: this typically arises in markets where there is a discrepancy between the information available to one side of the market and the information available to the other side of the market. This could for instance occur where external financial investors have a lack of information about the likely returns and risks of the project. It may also come up in cross-border infrastructure collaboration where one party has an information disadvantage compared to the other party. Although risk or uncertainty do not in themselves lead to the presence of a market failure, the problem of asymmetric information is linked to the degree of such risk and uncertainty. Both tend to be higher for environmental investments with a typically longer amortisation period. It might reinforce a focus on a short-term horizon that could be aggravated by financing conditions for such investments in particular for SMEs.
- (d) Coordination failures: they may prevent the development of a project or its effective design due to diverging interests and incentives among investors, so called split incentives, the costs of contracting, uncertainty about the collaborative outcome and network effects, for example e.g. uninterrupted supply of electricity. They can arise for example in the relationship between a building owner and a tenant in respect of applying energy efficient solutions. Coordination problems may be further exacerbated by information problems, in particular those related to asymmetric information. Coordination problems may also stem from the need to reach a certain critical mass before it is commercially attractive to start a project which may be a particularly relevant aspect in (cross-border) infrastructure projects.

In the guidelines the commission has also set the procedure to be followed for certain categories of schemes which may be further subject to a requirement of ex post evaluation. Given the objectives of the ex-post evaluation, and in order not to put disproportionate burden on Member States and on smaller aid projects, such evaluation only applies for aid schemes with large aid budgets, containing novel characteristics or when significant market, technology or regulatory changes are

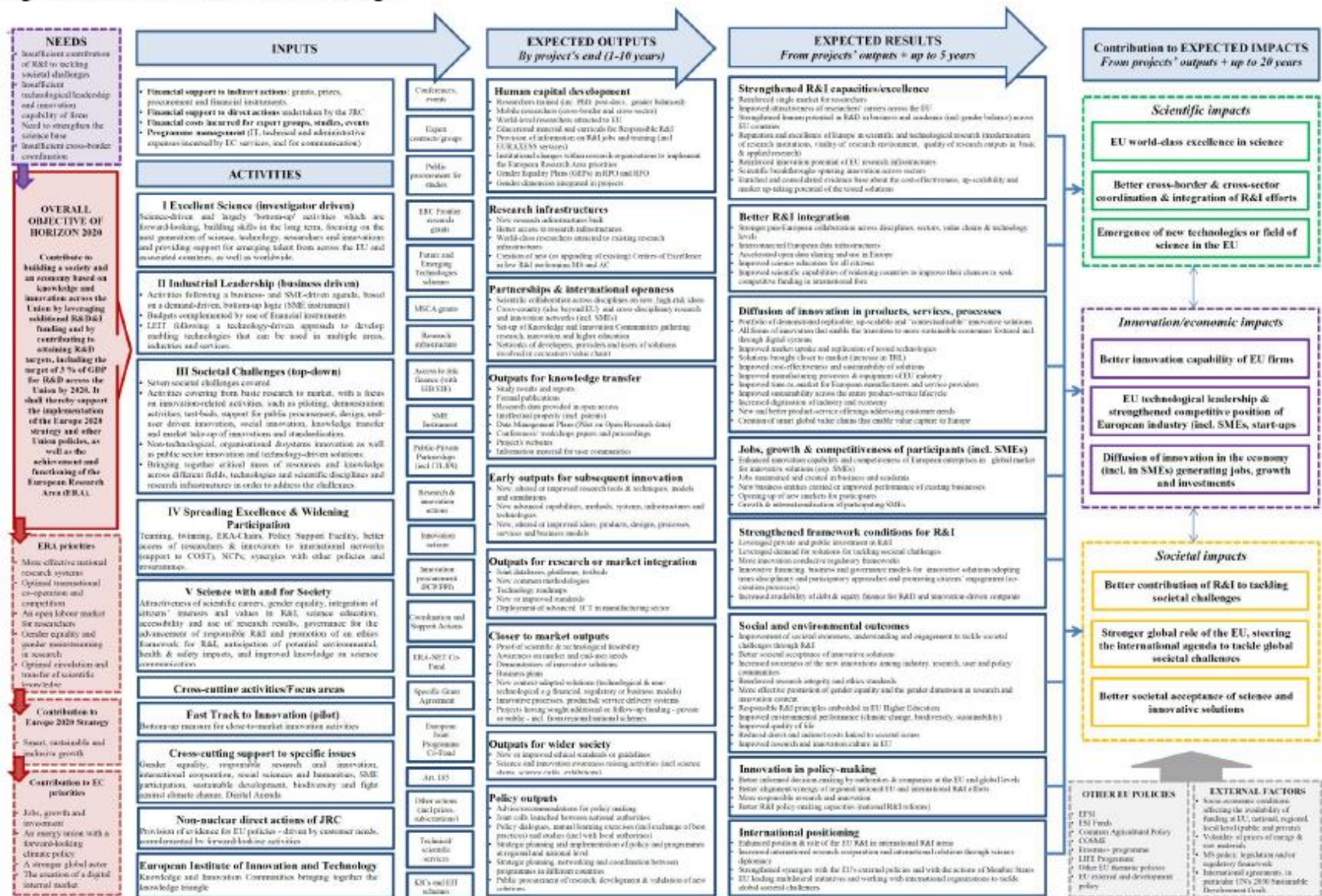
foreseen. The ex-post evaluation must be carried out by an expert independent from the aid granting authority on the basis of a common methodology provided by the Commission.

On the basis of the contents of the communication, an ex-post evaluation of the financial measures is possible only if:

- ✿ the analysis carried out of the ex-ante situation is known (diagnosis and definition of the problem that needs to be addressed and market failures hampering an increased level of environmental protection or a well-functioning secure, affordable and sustainable internal energy market and for the market failures which are the factors that have led to inefficient outcome).
- ✿ The data on the financial measure implementation such as.
 - initial amount of funding available and the amount used per defined timeframes,
 - total number of eligible consumers / households and number of consumers / households who requested the financial support per defined timeframes,
 - total number of financial support requests received and total number of eligible ones (and eligibility criteria non satisfied for the non eligible requests),
 - average time needed to file the request and consideration of worthiness on behalf of the consumers in terms of time,
 - average amount of financial support received and consideration of worthiness on behalf of the consumers in terms of time,
 - etc.

As an example of an interim evaluation, the “In depth Interim Evaluation of Horizon 2020 [SWD(2017) 221 final] [SWD(2017) 222 final] has been analysed. For the purpose of the evaluation, the intervention logic of Horizon2020 was reconstructed and is reported in the following picture. It describes the links between the problems to be tackled, the objectives to be achieved, the activities and the expected impacts. It distinguished between outputs (the direct products from the actions, such as reports, trained researchers, demonstrators, prototypes, new infrastructures), results (that relate to benefits for direct beneficiaries from their participation) and impacts (the wider effects of Horizon 2020, which are categorised into three main categories: scientific impact, innovation / economic impact and societal impact. The analysis of progress performed for this interim evaluation is made according to these main strands of impacts based on information available so far.

Figure 2 Horizon 2020 Intervention Logic



Financial instrument managed by the European Investment Bank (EIB) on behalf of the European Union. The EIB is not liable for any loss or damage arising from the use of the information provided in this document. The EIB is not responsible for any loss or damage arising from the use of the information provided in this document. The EIB is not responsible for any loss or damage arising from the use of the information provided in this document.

In line with the “Better Regulation” guidelines, the interim evaluation addresses evaluation questions under each of the sections which are structures around the five evaluation criteria of relevance, efficiency, effectiveness, coherence and EU added value

Figure 3 Evaluation questions and sub-questions

Main evaluation questions	Sub-questions per evaluation criteria
How relevant has Horizon 2020 been so far?	<ul style="list-style-type: none"> ➤ Is Horizon 2020 tackling the right issues? ➤ Does Horizon 2020 allow adapting to new scientific and socio-economic developments? ➤ Is Horizon 2020 responding to stakeholder needs?
How efficient has Horizon 2020 been so far?	<ul style="list-style-type: none"> ➤ How efficient are the programme management structures? ➤ How efficient are the communication and application processes? ➤ How efficient is the distribution of funding? ➤ To what extent is Horizon 2020 cost-effective?
How effective has Horizon 2020 been so far?	<ul style="list-style-type: none"> ➤ What is the progress made towards achieving scientific impact? <ul style="list-style-type: none"> - What is the progress made on strengthening R&I capacities, reputation and scientific excellence? - What is the progress made on improving R&I integration? - What is the contribution of Horizon 2020 to the achievement and functioning of the European Research Area ➤ What is the progress made towards achieving innovation and economic impact? <ul style="list-style-type: none"> - What is the progress made on advancing knowledge, IPR and knowledge transfer? - What is the progress made on reinforcing framework conditions for R&I? - What is the progress made on delivering close to market outputs and diffusing innovation in products, services and processes? ➤ What is the progress made towards achieving societal impact? <ul style="list-style-type: none"> - What is the progress made on tackling societal challenges? - What is the progress made on generating science with and for society? - What is the progress made on generating science for policy? ➤ What is the overall progress of Horizon 2020 towards its general objective?
How coherent has Horizon 2020 been so far?	<ul style="list-style-type: none"> ➤ To what extent is Horizon 2020 coherent internally? ➤ To what extent is Horizon 2020 coherent with other EU initiatives, in particular the European Structural and Investment Funds (ESIF) and the European Fund for strategic Investment (EFSD)? ➤ To what extent is Horizon 2020 coherent with other initiatives at national, regional and international level?
What is the European added value of Horizon 2020 so far?	<ul style="list-style-type: none"> ➤ What is the European added value of Horizon 2020 compared to national and/or regional levels?

4.3 Methodology for ASSIST “Best” financial measures identification

For the analysis of the existing financial measures to tackle energy poverty and the identification of the best practices, most of the data needed for such in an depth scientific econometric analysis is not available. ASSIST consortium has therefore opted for a more pragmatic approach for the identification of the “best” financial measures, combining and matching the formal data available for all financial measures on one side and consumer’s perception and use of the financial measures (collected through both ASSIST consumers’ survey and on desk

research), the following criteria were identified to analyse the “goodness” of the financial measure. Where the “goodness” is related to the use and usability of the financial measure from the consumer’s point of view.

The criteria identified and used in ASSIST to analyse the existing financial measures to tackle energy poverty are:

- ✿ **Eligibility with respect to energy poverty** – is the measure specifically targeting energy poor consumers. This criteria has been introduced to evaluate the relation and specificity of the financial measure to support consumers in energy poverty.
- ✿ **Scope of measures** – is the scope to provide financial support or does it have also a preventive impact especially targeting consumers at risk of energy poverty. This criteria has been introduced to evaluate the strategy of tackling energy poverty on the long run.
- ✿ **Impact of the measure to the most in need** – is the measure specific for consumers who are most in need. The criteria has been introduced to evaluate the relation and specificity of the financial measure to support consumers in poverty.
- ✿ **Stability of the financial measure** – is the measure occasional or has it been running for the past years and what are the chances of changes, discontinuity or interruptions of it. This criteria has been introduced to evaluate the use and usability on the long term of the financial measures. In fact, as energy poor consumers are usually characterised by a low level of literacy and education, the more the measure is a long term and stable the higher the possibility of it being used by energy poor consumers;
- ✿ **Availability of funding** – is the measure available for consumers in terms of time – for how much time is the financial measure open – and of budget - how much funding has been destined for the measure. This criteria has been introduced to evaluate the use and usability on the long term of the financial measures. Always considering energy poor consumers characterised by a low level of literacy and education, the wider the time length the measure is open and the higher the budget available, the higher the possibility of it being used by energy poor consumers;
- ✿ **Actual usage of the measure in terms of percentage out of the total of the eligible consumers** – is the measure actually used by the eligible consumers, what is the share of consumers requesting the financial support with respect to the total eligible number. This criteria has been introduced to evaluate the use and usability on the short term of the measure and to have indications on the ease of access to the financial support, the existence of bureaucratic barriers in the request filing process and consistency of the measure to the needs of energy poor consumers.
- ✿ **Financial support or fiscal bureaucracy** – is the support provided as direct financial support, including discount on energy bills, or is it related to the fiscal regime, such as tax reduction. This criteria has been introduced to

evaluate the economic benefits of the measure, indirect monetary gain (in terms of less taxes) with respect to the direct money gain. In case of fiscal reduction the financial support is on the long term and not being directly tangible may not be considered worthy by energy poor consumers.

✿ **Finance of the measure** – is the overall sum foreseen per household sufficient to implement energy efficient measures or the proportion of costs covered by the measure with respect to total cost bore worthy. This criteria has been introduced to evaluate the use and usability on the short and long run of financial measures for the take up of energy efficient measures

✿ **Installation and Post-installation support** – is the measure flexible and provides consumers with real and effective open choices in terms of energy efficient measures to take up or the professional to call and does it foresee a proper support also after installation. This criteria has been introduced to evaluate the use and usability on the short and long run of financial measures for the take up of energy efficient measures.

✿ **Guarantees** – are guarantees available and easily accessible in the case of installation. This criteria has been introduced to evaluate the use and usability on the short and long run of financial measures for the take up of energy efficient measures.

4.4 Identified “best” measures

In each country the existing measures have been analysed against the defined criteria and the present paragraph reports for each country the results of the “best” identified measures, summarised also in the following table

Best Practice Guide on Financial Measures

Belgium	Social rate for electricity and gas	Extra premium for energy-saving measures	Loan without interest for energy saving measures						
Finland	Housing Allowance	Basic social Assistance	Repair Allowance						
Italy	Bonus elettrico	Bonus gas	REI (Reddito di Inclusione)						
Poland	Wymiana pieców (Boiler exchange programme)	Housing Supplement (Dodatek Mieszkania)	Lokalny Program Ośłonowy (Local Shelter Programme)	Dotacje celowe na finansowanie lub dofinansowanie inwestycji na terenie m.st. Warszawy, służących ochronie środowiska i gospodarce wodnej	Energy Supplement (Dodatek Energetyczny)	Zasiłek celowy (Special purpose allowance)	Ryczałt energetyczny Premia	termomodernizacyjna (Thermomodernisation bonus)	PONE - pożyczki dla osób fizycznych
Spain	Bono Social - Social Tariff	Home Retrofit for People in Vulnerable	Ayudas de Urgencia Social (Local	Financial support in form of subsidy					

Best Practice Guide on Financial Measures

		Situation in Barcelona	Financial Support for Vulnerable Consumers)	offered by Zaragoza housing consortium					
United Kingdom	Energy Company Obligation (ECO) CERO/HHC RO/FLEX	Renewable Heat Incentive (RHI)	Winter Fuel Payment	Warm Homes Discount Scheme					

4.4.1 Belgium

4.4.1.1 Social rate for electricity and gas

Eligibility with respect to energy poverty – The social rate is not specifically targeted to those in energy poverty, but to protected consumers, connected to the grid.

Scope of measures – It is a discount on the energy bill. The price for 1 kWh is cheaper than with the commercial supplier of energy.

Impact of the measure to the most in need – It does address those most in need, as it addresses protected consumers.

Stability of the financial measure – It is stable since several years.

Availability of funding – There is no maximum amount of funding, depending on the amount of energy that you use.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – It is automatically awarded since 2009. It involved about 8% of the total consumers.

Financial support or fiscal bureaucracy – Financial support, lower price for energy.

Finance of the measure – For every protected consumer the same cheaper price for energy.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.1.2 Extra premium for energy-saving measures

Eligibility with respect to energy poverty – The extra premium is only for protected consumers, not necessarily in energy poverty.

Scope of measures – It is an extra premium for the protected consumers above the normal premium for everyone else.

Impact of the measure to the most in need – It does address those most in need, as it addresses protected consumers.

Stability of the financial measure – It is stable during a few years. But the amount can change every year.

Availability of funding – There is no maximum amount of funding.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Not applicable

Financial support or fiscal bureaucracy – Extra premium for energy-saving measures

Finance of the measure – The value of the extra premium depends on the measure performed.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.1.3 Loan without interest for energy saving measures

Eligibility with respect to energy poverty – Only without interest for protected consumers.

Scope of measures – Loan without interest, max. 15000 euro. Payback time 8 years.

Impact of the measure to the most in need – Only for the one who most needed. You need to have one of the papers that confirm you have access to it.

Stability of the financial measure – Since several years with 0% for protected consumers.

Availability of funding – Loan maximum 15.000 euro for 8 years.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Unknown

Financial support or fiscal bureaucracy – Financial support, loan.

Finance of the measure – Maximum 15000 euro, limited by the total cost of the energy-saving measures.

Installation and Post-installation support – not applicable

Guarantees – not applicable

4.4.2 Finland

4.4.2.1 Housing Allowance

Eligibility with respect to energy poverty – Is not specifically targeted to those in energy poverty, but to low-income households.

Scope of measures —monthly cash payment to help low-income households by reducing housing cost

Impact of the measure to the most in need – It does address those most in need, as it addresses low-income households.

Stability of the financial measure – It is stable, the housing allowance is based on National Act on General Housing Allowance and Act on Pensioner's Housing Allowance.

Availability of funding – Funding not limited, available for all who are eligible In 2016, The Social Insurance institution of Finland (Kela) paid housing allowances for total of 1919 million euros, which is 11% more than in the previous year. In 2016 15,6% of population in Finland receive housing

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Not available. The aid is available for those in need but it is not automatically handed out but need applying.

Financial support or fiscal bureaucracy – Requires applying either online or at a Kela office. Application also requires providing data on assets, income and expenditure.

Finance of the measure – Allowance is 80% of the difference between the acceptable housing costs and the basic deductible. The amount of acceptable housing costs differs depending e.g. on the location of housing and household size. The amount of basic deductible is based on the person's income. Persons with very low incomes need pay no basic deductible. If the amount of actual housing costs is smaller than of acceptable housing, the amount of the allowance will be calculated based on the actual costs.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.2.2 Basic Social Assistance

Eligibility with respect to energy poverty – Is not specifically targeted to those in energy poverty,

Scope of measures – monthly cash payment to a person, for covering the essential costs of daily living such as food, clothing or housing of a person who cannot afford them and is not entitled to any other assistance or they are not sufficient to cover a minimum.

Impact of the measure to the most in need – It does address those most in need, as it addresses low-income households. Stability of the financial measure – It is stable, Basic social welfare is based on national law: Act on social assistance

Availability of funding – Funding not limited, available for all who are eligible. In 2016 7,2 % of Finnish received basic welfare. The national expenditure on basic welfare in 2017 was 722 million euros.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Not available. The aid is available for those in need but it is not automatically handed out but need applying

Financial support or fiscal bureaucracy – Requires applying either online or at a Kela office. Application also requires providing data on assets, income and expenditure.

Finance of the measure – The right to basic social assistance is determined by estimating, on the basis of the Social Assistance Act, the amount of assistance needed by the applicant and by calculating the applicant's income and expenditure. Income includes the after-tax income available to the applicant and his or her family and any assets that they have. Expenses are defined as the expenses covered by

the basic amount and other essential basic expenses. If the recognised expenses are higher than the income, the difference between the expenses and income is paid to the applicant as social assistance. The basic amount of basic welfare was EUR 487.89 per month in 2017.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.2.3 The Repair allowance

Eligibility with respect to energy poverty – Is not specifically targeted to those in energy poverty, but to the elderly and disabled.

Scope of measures – The Repair allowance is a direct subsidy to help cover the costs of renovation done on a dwelling where at least one of the residents is over 65 years old or disabled to enable them to remain living in the residence. Allowance can in some cases be used to energy efficiency repairs.

Impact of the measure to the most in need – it does address the ones in need as it is targeted at elderly and disabled and given based on income criteria.

Stability of the financial measure – Quite stable, but cuts on equivalent subsidies for different target groups (such as Energitutkia energy efficiency subsidy for households) have been made in recent years.

Availability of funding – not available

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – not available

Financial support or fiscal bureaucracy – Requires applying online via Ara site. Application also requires providing data on the renovation assests and income.

Finance of the measure – From the beginning of 2017, the repair allowance is up to 50% of the eligible repair costs. In exceptional cases, the allowance may be up to 70% if it is for a front veteran or a veteran's widow, or if the elderly or disabled person would otherwise have to be permanently removed from the residence due to restrictions of movement or because the health care services the person requires cannot be provided due to the conditions in the residence.

Installation and Post-installation support – No

Guarantees – No

4.4.3 Italy

4.4.3.1 Bonus elettrico

Eligibility with respect to energy poverty – The bonus is not specifically targeted to those in energy poverty, but to economically disadvantaged consumers connected to the grid. This could miss on hidden energy poor households.

Scope of measures – It is a discount on the energy bill: it is more directed to provide with a compensation than to prevent falling into energy poverty.

Impact of the measure to the most in need – It does address those most in need, as it addresses economically disadvantaged citizens (and to those with serious health conditions) whose annual income is within a specific threshold.

Stability of the financial measure – It is stable, it has been established through a national law in 2009 and since then it has been improved (and the mechanism is still under revision for further improvements). To cancel the bonus would require a repeal of law.

Availability of funding – There is no maximum amount of funding: the bonus could cover the entire population of eligible

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – The usage of the measure is quite low, equivalent to 34% of those entitled to it actually use it. The low percentage is triggering the revision of the accessing mechanism moving from a bottom-up requesting mechanism to a automatic one.

Financial support or fiscal bureaucracy – Discount on energy bill, no fiscal bureaucracy

Finance of the measure – The value of the bonus depends on the number of members of the family and it is updated every year by the Authority. For the year 2017, the annual bonus could reach the following amount: •1-2 members € 112

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.3.2 Bonus gas

Eligibility with respect to energy poverty – The bonus is not specifically targeted to those in energy poverty, but to economically disadvantaged consumers connected to the grid. This could miss on hidden energy poor households.

Scope of measures – It is a discount on the energy bill: it is more directed to provide with a compensation than to prevent falling into energy poverty.

Impact of the measure to the most in need – It does address those most in need, as it addresses citizens whose annual income is within a specific threshold. Anyway, these measure could miss the specific target of hidden energy poor households, i.e. the ones not even able to afford a heating device. Another issue is that the gas bonus does not address consumers off the grid.

Stability of the financial measure – It is stable, it has been established through a national law in 2009 and since then it has been improved (and the mechanism is still under revision for further improvements). To cancel the bonus would require a repeal of law.

Availability of funding – There is no maximum amount of funding: the bonus could cover the entire population of eligible

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – The usage of the measure is quite low, equivalent to 27% of those entitled to it actually use it. The low percentage is triggering the revision of the accessing mechanism moving from a bottom-down requesting mechanism to a automatic one.

Financial support or fiscal bureaucracy – Discount on gas bill, no fiscal bureaucracy

Finance of the measure – The value of the bonus depends on the number of family members, climate zone and type of use of gas and it is updated every year by the Authority. For the year 2017, the annual bonus could reach the following amount: • up to 4 members: boiler + heating, max 184€;

• more than 4 members: max 266€

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.3.3 REI (Reddito di Inclusione) - previously SIA (Supporto Inclusione Attiva)

Eligibility with respect to energy poverty – High - the target of people in need is well targeted through this mechanism being linked to several accessing conditions (not only the financial ones relative to the household incomes)

Scope of measures – The SIA is a economic bonus provided to the poor families through a purchasing card (carta d'acquisto) charged every months with an import which depends on the number of the members of the families:

1 member: 80 €

2 members: 160 €

3 members: 240 €

4 membri: 320 €

5 o more members: 400 €

To acces the economic bonus the family must undertake a "social project" which has to start at the end of the second month after the submission of the request

Impact of the measure to the most in need – High, The REI is specifically dedicated to support people in need. Several accessing conditions have been set, not only economical ones (linked to the ISEE of the family but also to the characteristics of the members of the family (children, old people, etc.). The SIA measure also

addressed people in need (the ISEE must be below 3000 euro and the family financial incomes from other subsidies or incomes must not exceed 600 euro / month or 900 euro/month if there is a disable person)

Stability of the financial measure – Uncertain as the measure has just been launched (January 2018) it will undergo an intermediary assessment and on the basis of the results of the assessment, its stability will be decided. The initial measure SIA was launched in September 2016 and will be available until 2017. Starting from January 2018 the SIA measure will be changed into the REI (Reddito di Inclusion) which will include also the economic support for unemployed (l'ASDI - Assegno di disoccupazione).

Availability of funding – Medium-high – As the SIA funding availability was sufficient to satisfy all the requests, the funding of the REI has been defined according to SIA's funding.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Medium-low - The accessing mechanism is not easy as it foresees the submission of several modules and documents and also the development of a personalised social project by the person in need. The personalised project lasts for the duration of the support (i.e. 18 months) and its correct implementation determines the access to the financial support.

Financial support or fiscal bureaucracy – No fiscal bureaucracy, the financial support is accredited directly on the purchasing card

Finance of the measure – Medium-low - The SIA and now the REI are not a preventive measure for poverty but is a supportive measure to financially help people in need and at the same time to oblige them to undertake a personalised social project.

Installation and Post-installation support – not applicable

Guarantees – not applicable

4.4.4 Poland

4.4.4.1 Energy Supplement (Dodatek Energetyczny)

Eligibility with respect to energy poverty – Dedicated to vulnerable consumers that could be best defined as economically disadvantaged, rather than in energy poverty

Scope of measures – Supports the payment of energy bills, not necessarily a preventive measure

Impact of the measure to the most in need – Yes (income criteria)

Stability of the financial measure – Plan to last till at least 2023 with planned budget rising each year

Availability of funding – Paid monthly, (budget set for each year: 1) 2014 r. - 114.799.948,41 PLN; 2) 2015 r. - 118.817.946,60 PLN; 3) 2016 r. - 122.976.574,73

PLN; 4) 2017 r. - 127.280.754,84 PLN; 5) 2018 r. - 131.608.300,50 PLN; 6) 2019 r. - 136.082.982,71 PLN; 7) 2020 r. - 140.709.804,12 PLN; 8) 2021 r. - 145.493.937,46 PLN; 9) 2022 r. - 150.440.731,33 PLN; 10) 2023 r. - 155.555.716,90 PLN.)

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – It is quite easy to access as short application required, national support. Only Information on planned expenditure.

Financial support or fiscal bureaucracy – not applicable

Finance of the measure – The value is set yearly and depends on the amount of members in the household (for the period 1 may 2017 - 30 april 2018 set as: 11.22 zł/month for one person household, 15.58 zł/month for the 2-4 people household, 18.70 zł/month for >4 people household).

Installation and Post-installation support – not applicable

Guarantees – not applicable

4.4.4.2 Housing Supplement (Dodatek Mieszkaniowy) Eligibility with respect to energy poverty

Scope of measures – Supports the payment of housing bills, not necessarily a preventive measure

Impact of the measure to the most in need – Yes (income criteria). Dedicated to vulnerable consumers that could be best defined as economically disadvantaged, rather than in energy poverty

Stability of the financial measure – stable unlikely to change

Availability of funding – support for 6 months counted from the first day of the month after the submission of the application for funding,

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Requires justification of revenues and spendings attached to the application. National support 18 732 założono 16 979 wykonanie

Financial support or fiscal bureaucracy –

Finance of the measure – amount: difference between the expenditure for normative apartment and the actual expenditure from the applicant. The subsidy amount depends on the income of the household members and the number of members of the household.

Installation and Post-installation support – not applicable

Guarantees – not applicable

4.4.4.3 Lokalny Program Ochrony (Local Shelter Programme)

Scope of measures - Many different investments and heating methods are supported. Set to support the limitation of emissions for relatively poor households.

Impact of the measure to the most in need – Yes (income criteria); income criteria supports the changes to limit emission heating sources

Stability of the financial measure – will last till 2022

Availability of funding – yearly funding, 887 239 PLN budget for 2016

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Requires details about investment and several attachments. Regional support. The whole city budget saved for the measure was granted to applicants (2016)

Financial support or fiscal bureaucracy –

Finance of the measure – counted as a difference in spendings between current monthly expenditure and previous expenditure: 931 zł/per household on average was granted in 2016

Installation and Post-installation support – supports the expenditure for the use of an installation rather than the solution itself and Core idea of the support

Guarantees – not applicable

4.4.4.4 Dotacje celowe na finansowanie lub dofinansowanie inwestycji - na terenie m.st. Warszawy, służących ochronie środowiska i gospodarce wodnej

Scope of measures – Wide range of usually high cost measures

Impact of the measure to the most in need – NO, it does not specifically impact vulnerable consumers directly (no criteria regarding vulnerable consumers)

Stability of the financial measure – defined dates only for 2017-2018

Availability of funding – availability defined through the contract with BOŚ; 23,000,000 PLN budget planned

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – No information. High level of bureaucracy - many investment specific documents required regarding the investment, not targeted to vulnerable consumers. Regional support

Financial support or fiscal bureaucracy –

Finance of the measure – up to 75% investment per boiler exchange and up to 40% of the investment cost per RES installation

Installation and Post-installation support – Free choice, needs to fit requirements. No (subsidy agreement only before the implementation)

Guarantees – Not specified

4.4.4.5 Wymiana pieców (Boiler exchange programme)

Scope of measures – Different technologies supported: gas, light fuel oil, biomass and high efficiency solid fuel boilers, connection to the municipal heating grid and RES

Impact of the measure to the most in need – NO, no criteria regarding vulnerable consumers)

Stability of the financial measure – continuously collected applications till January 2019

Availability of funding – 50.000.000 PLN - total budget for the programme

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – No information, medium high level of bureaucracy - support through dedicated website which clarifies the requirements, regional support

Financial support or fiscal bureaucracy –

Finance of the measure – 50% of eligible costs (75% for targeted areas), not more than 20,000 zł for household, not more than 14,000 zł for a flat, and not more than 8,000 per flat for the common boiler.

Installation and Post-installation support – Free choice, needs to fit requirements

Guarantees – Not specified

4.4.4.6 Zasitek celowy (Special purpose allowance)

Scope of measures – fuel for heating and necessary equipment

Impact of the measure to the most in need – Yes (income criteria). Dedicated to vulnerable consumers that could be best defined as economically disadvantaged, rather than in energy poverty

Stability of the financial measure – stable unlikely to change

Availability of funding – No information

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – No information. There is a national support to ease access

Financial support or fiscal bureaucracy –

Finance of the measure – up to 100%, depending on case

Installation and Post-installation support – Free choice, needs to fit requirements

Guarantees – Not specified

4.4.4.7 Ryczałt energetyczny

Scope of measures – Subsidy for combatants and specified related groups, supporting the payment of the energy bills

Impact of the measure to the most in need – targeted on combatants and thus targets pensioners

Stability of the financial measure – started 08.2014 - ongoing

Availability of funding – No information

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – No information. However relatively low level of bureaucracy - specially dedicated website, with instructions, only few forms to fill

Financial support or fiscal bureaucracy –

Finance of the measure – up to 50% of electricity, gas and heating costs

Installation and Post-installation support – not applicable

Guarantees – not applicable

4.4.4.8 Premia termomodernizacyjna (Thermo-modernisation bonus)

Scope of measures – Thermo-modernisation bonus is a public support scheme which aims at increasing building energy efficiency. It is awarded by the Bank Gospodarstwa Krajowego (BGK) bank as a part of the Thermo-modernisation and renovation fund (FTiR). Large scope of measures - Needs to fulfill technical requirements supported by energy audit

Impact of the measure to the most in need – Not directly (no criteria regarding vulnerable consumers)

Stability of the financial measure – stable long-lasting measure, no ending date specified, unlikely to change

Availability of funding – No information

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – No information. high level of bureaucracy, however standardised procedures (long-lasting scheme)

Financial support or fiscal bureaucracy – 0.6% of the subsidy goes to BGK

Finance of the measure – Case specific, partial refund for the costs of loans for thermo-modernisation

Installation and Post-installation support – Flexible for user - needs to fulfill technical requirements supported by energy audit. Post-installation, partial refund for loans taken for the installation of specific measure

Guarantees – Not specified

4.4.4.9 PONE - pożyczki dla osób fizycznych

Scope of measures – Specific programs for different type of measures, many measures eligible. Local initiative (Opole) aimed at improving air quality by reducing heat demand. Provides loans for specific type of projects: 1) EKO-DOM – thermos-modernisation of the buildings with the heating source exchange, 2) EKO-TERM – thermos-modernisation of the buildings without the heating source exchange, 3) EKO-PIEC the heating source exchange, 4) OZE - use of RES (similar initiatives in other cities)

Impact of the measure to the most in need – Not directly (no criteria regarding vulnerable consumers)

Stability of the financial measure – available until the end of 2021

Availability of funding – No information

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – No information. Medium high level of bureaucracy - support through dedicated website which clarifies the requirements, regional support

Financial support or fiscal bureaucracy – not applicable

Finance of the measure – loan up to 95% of eligible costs of installation, can be partially refunded up to 20% or 30% of the loan depending on the programme

Installation and Post-installation support – Flexible for user - needs to fulfill technical requirements

Guarantees – Not specified

4.4.5 Spain

4.4.5.1 Bono Social - Social Tariff

Eligibility with respect to energy poverty – In order to receive a social tariff, consumers have to be deemed vulnerable based on specific criteria any the following criteria:

1. Having household income below a threshold for the consumer or family unit. These thresholds are: 1,5 times the IPREM (Public Income Indication for Multiple Effects) if there are no minors in the household, 2 times the IPREM if there is one minor and 2.5 times the IPREM if there are 2 minors. This IPREM multiplier could be increased by 0,5 times if: if the customer or any family members has a recognized disability of 33% or more, if the customer or any of the family members has been declared of having suffered domestic violence; or that the customer or any of the family members has been declared as a victim of terrorism.
2. Have the recognition of being a large family (irrespectively of income level)
3. All people with income in the family unit receiving a state pension either for retirement or disability and it is for minimal amounts.

In addition, there is a special category of severely vulnerable consumers, in case they have an income which is lower or equal to 50% of that of point 1 above (including the cases with disabilities, victim of domestic violence or victim of terrorism, and their corresponding income increase for computational purposes). It could also be declared severely vulnerable if the consumer or the family unit has an income below or equal to the IPREM of 14 pays/year (7.519,59 Euros) or 2 times this indicator, in case of customers or family members who have suffered domestic violence or have been victims of terrorism.

Another modification by the latest Royal Decree, is the extension to 4 months (previously it was 2) before suspending supply to a vulnerable consumer unable to pay, from the moment in which payment was officially required.

Furthermore, there is a differentiated category of consumers within the severely vulnerable, which is those who are severely vulnerable consumers at risk of social exclusion. This situation has to be properly accredited by Social Services, that has to be financing at least 50% of the utility bills of the customer. For these costumers, the supply of electricity is considered essential, therefore it cannot be suspended.

Scope of measures – The measure provides support to those in need

Impact of the measure to the most in need – Yes. In fact, in order to receive a social tariff, consumers have to be deemed vulnerable based on specific criteria (see eligibility). The Social Tariff consists of a straight discount of 25% on the electricity bills for vulnerable consumers who have a contract in the regulated market (Voluntary Price for Small Consumers – PVPC is the Spanish Acronym). Based on recent changes brought by the recent Royal Decree RD 897/2017, there is an additional new category of severely vulnerable consumers, who can receive 40% discount. Furthermore, there is a differentiated group within the severely vulnerable and are those severely vulnerable customers at risk of social exclusion. For these latter consumers, the electricity supply is considered essential, therefore it cannot be suspended. Either the 25% and 40% Social Tariffs are subject to a kWh limit of consumption per year, as shown hereunder:

- Family units without minors/individual customer: 1.200 kWh maximum limits to consumption
- Family unit with one minor: 1.680 kWh maximum limits to consumption
- Family unit with two minors: 2.040 kWh maximum limits to consumption
- Large Families: 3.600 kWh maximum limits to consumption
- Family units/individual customer – pensioners (minimum state pension): 1.680 kWh maximum limits to consumption

Any excess over these limits would be invoiced at normal PVPC rates.

Another modification of this Royal Decree, is the extension to 4 months (previously it was 2) before suspending the supply to a vulnerable consumer, from the moment in which payment was officially required.

Stability of the financial measure – Stable, the measure has just recently changed (October 2017). The norms that preceded the current one are: Royal Decree

6/2009 of April 30th, 2009 (Creation of the Social Tariff), Resolution of June 26th, 2009 (Regulation of the Social Tariff), Law 24/2013 of December 26th, 2013 (established the distribution of the cost of the Social Tariff among the vertically integrated utility companies), Royal Decree 7/2016 of December 23rd, 2016 (changed the distribution of the cost of the Social Tariff and applied it to all electricity retailers based on the number of contracts), Royal Decree 897/2017 of Oct 6th, 2017 (regulates the vulnerable consumer, the social tariff and other measures of protection for domestic consumers of electric energy).

Availability of funding – The Social Tariff can be requested any time, it only applies to contracts under 10 kW of power term, it applies only to the main residence of the customer who requests it and can be requested only when the consumer has a contract in the regulated market. If the customer is in the free market, first he or she has to move to the regulated one.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Customers need to apply with their regulated utility company (and if they are in free market, first they would need to change to regulated market). The National Commission for Markets and Competition (CNMC in Spanish) provides all the contact information on a webpage of the regulated utility companies that provide the Social Tariff. The forms for applying are available at end of the law that regulates the Social Tariff.

Financial support or fiscal bureaucracy – Not applicable

Finance of the measure – There is no specific amount in a “funding pot”, since it is funded by all electricity retailers based on their number of contracts (not their value). In theory, the Social Tariff should be provided to all consumer who fulfil the requirements established for it. The Social Tariff cost approximately 190 million Euros per year, before the latest modifications.

Expected uptake/demand. According to CNMC in 2016 there were approximately 2.4 million consumers with Social Tariff. According to the preamble of the October 2017 Royal Decree, there are in Spain approximately 4,5 million consumers in energy poverty, and the objective of this latest piece of legislation is to extend the coverage to more consumers.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.5.2 Home Retrofit for People in Vulnerable Situation in Barcelona

Eligibility with respect to energy poverty – Applicants and members of the household unit, have to meet the following requirements:

- Have a functional adaptation report that justifies the existence of deficiencies in their house in terms of mobility, safety and energy efficiency.
- Have a socioeconomic report that establishes the vulnerability of the household unit.

- Be the regular users of the dwelling proposed for the inclusion in the program.
- Do not have available any other property in the city of Barcelona, with the exception of what may be their regular and permanent home.
- Have the authorization of the property owner to execute the necessary works.
- Be in a situation of vulnerability, with income below 2.5 times the Indicator a Sufficient Income (IRSC in its Spanish acronym, an amount set periodically by the general budget of the regional Catalan government, at the moment is set at 7.967,73 Euros per year).

The program also distinguishes between applicant and beneficiary:

The applicant, will be the person of the household unit who submits the application for inclusion in the program. He or she is responsible for the veracity of the data provided.

The beneficiaries will be all those people who are members of the household unit. They will be considered members of the household unit those who are registered at the household address, with predominance of the prescriptive socioeconomic report in case of discrepancy.

Scope of measures – Beneficiaries can choose a wide range of energy efficiency options

Impact of the measure to the most in need – Yes. The Home Retrofit Program for People in a Vulnerable Situation, is a scheme run and funded by the Barcelona City Government and managed by the Housing Consortium, which consists of a subsidy for carrying out basic retrofit in those dwellings in which vulnerable people have established their regular and permanent residency. It aims to provide these homes with a minimum of living, safety, accessibility, hygiene and energy efficiency conditions.

Stability of the financial measure – This is an annual program. For 2017 the requirements were published on the 6th of April and the call for application started on the 18th of May. The window for submitting applications this year is from May 19th to December 31st 2017.

Availability of funding – The Barcelona City Council through the Barcelona City Consortium has 5 million euros available for 2017.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers - The interested applicant have to make an appointment in any office of Housing Consortium in Barcelona by accessing the link Appointment with the Barcelona City Council. On the day of the appointment they need to go to the chosen office and present the forms attached. Once the documents are presented, the Housing Office will send the individual demands to the technical direction of housing retrofit, which in turn will transfer them to the project manager company. The company assigned with the project management responsibility, will make the appropriate arrangements with the owner of the house and will carry out a home evaluation visit with the presence of the assigned company that will perform the retrofit, in order to prepare the following reports:

- A report of functional adaptation that will detail the intervention proposal to be carried out in the dwelling.
- A socioeconomic report that will consider the situation of vulnerability of the household unit.

The project management company, within a period of 30 days, will send a copy of both reports to the Housing Consortium where the applicant has submitted the application for the program and to the technical direction of Housing Retrofit.

The technical direction of Housing Retrofit, within 10 days, will propose to the manager of the Housing Consortium the approval of the budget and the execution of the proposed actions.

The approval by the manager of the Housing Consortium of Barcelona of the budget and the execution of the works will be communicated to the project management company and to the managing body, so that it can authorize the specific works.

Information on the percentage of use - not available yet

Financial support or fiscal bureaucracy – Not applicable

Finance of the measure – The Program covers 100% of the project management expenses and 100% of the retrofit expenses, with a budget proposed and approved by the Housing Consortium and a maximum of 20,000 euros per house (VAT included).

The scope of funding is those retrofits that will be carried out inside the dwellings under the following typologies of intervention:

- Retrofit of bathrooms: a set of interventions that mainly have the purpose of improving accessibility and facilitating activities related to personal hygiene.
- Retrofit of kitchens: a set of interventions that mainly have the purpose of improving safety conditions to facilitate the activities of daily living that are performed in the kitchen.
- General retrofit: a set of interventions that mainly have the purpose of making adaptations and / or provide support in the general environment of the home to facilitate the general mobility of the person at home.

Complementary actions to improve the energy use in homes in order to avoid energy poverty: a set of interventions that can complement the above-mentioned retrofits and whose purpose is to improve the energy efficiency of homes.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.5.3 Ayudas de Urgencia Social (Local Financial Support for Vulnerable Consumers)

Eligibility with respect to energy poverty – Beneficiaries of the program generally have to meet a residency requirement (within the municipality) and an income requirement (not exceeding a certain amount). Details and limits are established by the specific municipalities.

Scope of measures – The only measure that is provided is the payment of the bill or a part of it.

Impact of the measure to the most in need – The measure addresses those most in need. Spanish municipalities, through social services manage economic contributions to cover urgent needs (food, energy, water, housing...). Each municipality details its terms and calls to manage this funds. They are targetted to the most vulnerable people who have problems paying the bills.

Stability of the financial measure – Yes. It is a historic aid provided by municipalities to the most need.

Availability of funding – The total size of the budget is not available, it is available for the: Regional programs managed by municipalities in Spain and these fund are managed by Social Services of the municipality. The money has been made available from the General autonomic budgets and local budgets.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Information on the actual usage not available yet

Financial support or fiscal bureaucracy – Not applicable

Finance of the measure – Not applicable

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.5.4 Financial support in form of subsidy offered by Zaragoza housing consortium

Eligibility with respect to energy poverty – • Homeowners associations in which at least 60% of the owners (calculated in relation to each household unit), have a gross income below 2,5 times the sufficient income indicator (IPREM in Spanish, Income Indicator of Income of Multiple Effects, currently at 7,519.59 Euros in 2017).
• Individual persons who are homeowners from a regular and permanent place of living, with gross income below 2,5 times the IPREM.

Scope of measures – Beneficiaries can choose a wide range of energy efficiency options

Impact of the measure to the most in need – This program aims to resolve serious issues of housing conservation, energy poverty and/or accessibility. This program provides financial support in form of subsidy to vulnerable people who own a

household or owners' associations in which 60% of the owners are in a vulnerable situation.

Stability of the financial measure – Not stable. The program it is not open at the moment. Applications were accepted until January 31st, 2017.

Availability of funding – The subsidy will cover up to 80% of the costs mentioned in the point before, after deducting other subsidies provided by public or private entities.

The limits are:

Conservation

- Individual works: Up to 4,000 €/dwelling
- Common works: Up to 12,000 €/dwelling

Energy Efficiency Improvement

- Individual works: Up to 4,000 €/dwelling
- Common works: Up to 9,000 €/dwelling

Accessibility

- Individual works: Up to 6,000 €/dwelling
- Common works: Up to 15,000 €/dwelling

The direct costs of the retrofitting interventions, specifically include:

- The costs of the retrofitting intervention (as per budget approved)
- Project management (which includes technical project, report and safety assessment)
- Building administrator fees
- Municipal licenses and fees
- Auditing of the settlement of accounts
- If VAT was not deductible by the beneficiary, it will be also subject to financing

In case there were other works going on at the same time, the financing will apply only to the share of the expenses that would be common.

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Applications to this program should be presented at the Information Unit and Citizen Support (UIAC – Unidad de Información y Atención al Ciudadano) of the Zaragoza Housing Consortium, San Pablo Street Nº 48 in Zaragoza. Opening hours: Monday to Thursday 9:00 - 17:00, Friday 9:00 - 14:00.

The applicants should present the following documents:

- Application filled out in all its sections, specifying if the applicant is an owners association or an individual person, including a declaration of any other public support requested or obtained for the same purpose

- Copies of personal identification document of the applicant or representative (with original documents to validate them)
- Registration of residency issued by the city council
- Economic report for the works for which the subsidy is requested
- Certification of being up to date with Social Security payments and Taxes
- Income information of the members of a family unit
- Certificate of disability, including its degree, in case of requesting accessibility interventions
- Third party form, stamped by the bank, for transferring funds

In case of significant works, they should include a technical project that describes the interventions, the different items and its costs, all signed by an accredited technician. This document could be submitted once the subsidy is approved.

In case that the applicant was an owners' association, they should include a certificate in which appears the agreement to proceed with the works, as well as the percentage of owners (participation) that supports the works, the commitment to proceed with the works (if the subsidy is authorized) and the appointment document of the president and administrator of the owners' association.

In order to receive this subsidy, the technical services from the Zaragoza Housing Consortium should submit a favourable report recommending this subsidy.

Information not available yet on the actual usage of the funding.

Financial support or fiscal bureaucracy – Not applicable

Finance of the measure – Not applicable

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.6 UK

4.4.6.1 Energy Company Obligation (ECO) CERO/HHCRO/FLEX

Eligibility with respect to energy poverty – Home Heating Cost Reduction Obligation (HHCRO) - You are eligible under this aspect of ECO if you receive at least one of the following benefits and satisfy the relevant income requirements, where applicable: • Income-related employment and support allowance (ESA), • Income-based jobseeker's allowance (JSA), • Income support, • Pension Credit Guarantee credit, • Tax Credits (on the condition that the household's relevant income does not exceed the amount set out in our scheme guidance), • Universal Credit (on the condition that the household's relevant income in any of the preceding 12 assessment periods does not exceed the amount set out in our scheme guidance).

Up to 10% of HHCRO funding can be delivered through eligibility criteria that are determined through the Local Authority. These criteria will be confirmed in the Statement of Intent, which will be published on the LA's website.

The Carbon Emissions Reduction Obligation (CERO) - Under this element of the scheme there are no specific eligibility requirements, except that a certain proportion of measures must be delivered in rural areas

Scope of measures – Insulation (CERO and HHCRO); Solid wall insulation; Cavity wall insulation; Loft insulation; Other insulation (windows, doors, under floor); Heating Systems (HHCRO only); Boiler repairs or replacements; Electric Storage Heater repairs or replacements; System upgrades; Microgeneration Installations

Impact of the measure to the most in need – To an extent - Yes. The eligibility criteria is there to ensure that only the most vulnerable and fuel poor are targeted, however the effectiveness of these criteria is difficult to gauge.

Stability of the financial measure – Scheme is open to changes from central government. Current version runs until September 2018 when it is expected to be revised, but unsure at present how this will affect the scheme.

Availability of funding – The ECO Scheme commenced in January 2013 (ECO1) and has now been extended and will continue until September 2018 (ECO2t).

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Information not available. Funding availability can change. Not always fully funded, which can limit the accessibility.

Financial support or fiscal bureaucracy – None

Finance of the measure – Full or partial funded installations in households

Installation and Post-installation support – None available

Guarantees – 1 year warranty

4.4.6.2 Renewable Heat Incentive (RHI)

Eligibility with respect to energy poverty – To qualify for the domestic RHI the renewable heating system must heat only a single property which is capable of getting a domestic Energy Performance Certificate(EPC).

Scope of measures – The eligible heating technology types for the RHI are: • biomass boilers and biomass pellet stoves, • air source heat pumps, • ground source heat pumps, • flat plate and evacuated tube solar thermal.

Impact of the measure to the most in need – Funding only goes towards those with RHI technology installed. Not really targeted at energy poor households.

Stability of the financial measure – Ongoing scheme. Applications must be made within 12 months of the installation date

Availability of funding – Funding depends on amount of renewable energy produced

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Information not available. Quarterly cash payments are made by Ofgem based on the estimated number of units of renewable heat produced (in kWh)

Financial support or fiscal bureaucracy – If you're using heat solely for personal domestic use, the payments you receive aren't chargeable to Income Tax.

Finance of the measure – Through the RHI you are paid for every unit (kilowatt hour; kWh) of renewable heat you produce. Payments are made quarterly and continue to be paid at a guaranteed rate for a period of seven years. This rate is inflation linked, tracking the Consumer Price Index (CPI). The amount you are paid depends on the technology installed.

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.6.3 Winter Fuel Payment

Eligibility with respect to energy poverty – Over-65s

Scope of measures – Help towards heating costs over winter

Impact of the measure to the most in need – Directed at the over 65s, regardless of income, so not targeted at people on low income but using age as main criteria for vulnerability.

Stability of the financial measure – Ongoing. Scheme is open to changes from central government.

Availability of funding – Consumers have until 31 March 2018 to claim for winter 2017 to 2018

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Information not available. Payments are made automatically between November and December to those who have claimed it before or who are in receipt of the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction or Child Benefit). If the householder hasn't claimed before or isn't in receipt of these benefits they will need to obtain a claim form by calling the Winter Fuel Payments helpline on 03459 151515

Financial support or fiscal bureaucracy – None

Finance of the measure – Annual payment of between £100 and £300

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

4.4.6.4 Warm Homes Discount Scheme

Eligibility with respect to energy poverty – You will be eligible if: • your electricity supplier is part of the scheme, • your name (or your partner's) is on the bill, • you are getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)

You also may be eligible (check with your supplier) if • you're on a low income, • you get certain means-tested benefits

Scope of measures – The Warm Home Discount is a programme of support aimed at households who may struggle with their energy bills. The scheme was introduced by Government on 1st April 2011 and will run until 2021. Electricity suppliers will deliver the scheme and will primarily help qualifying customers by providing rebates on electricity accounts to help when bills may be higher over the winter period.

Impact of the measure to the most in need – Eligibility varies by energy supplier which can be confusing but should in general meet criteria regarding income etc.

Stability of the financial measure – Scheme confirmed until March 2021

Availability of funding – Scheme confirmed until March 2021

Actual usage of the measure in terms of percentage out of the total of the eligible consumers – Information not available. • If you qualify, you'll receive a letter by 30 November telling you how to claim the discount.

• Your electricity supplier will apply the discount to your bill by the end of March.

Financial support or fiscal bureaucracy – None

Finance of the measure – One off discount from Electricity bill of £140 between October and March

Installation and Post-installation support – Not applicable

Guarantees – Not applicable

5. Conclusions

Nowadays it is well agreed on that energy poverty is not only related to low income but depends on several factors even though research is still ongoing to determine and relate all the causes of energy poverty. According to the e-Insight research, reported in the policy report on “Energy poverty and vulnerable consumers in the energy sector across the EU: analysis of policies and measures”, the drivers of energy poverty are low income, high energy bills and poor energy efficient (see figure below).

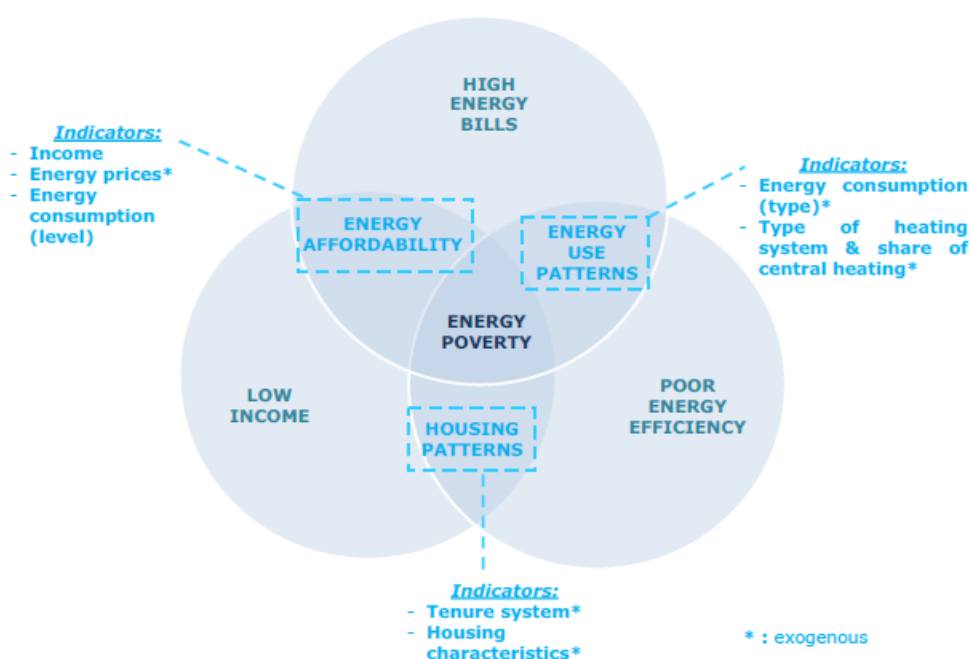


Figure 1: Drivers of energy poverty and key indicators

In order to properly tackle energy poverty through financial measures within a coherent and homogeneous frame, it is important to keep in mind the following points:


1. The financial measures frame should include social / welfare measures as well as measures related to the energy bills and energy efficiency of households.
2. The financial measures frame should address all energy poverty drivers and the single measures should be linked and related to each other.
3. The financial measures need to be easy accessible (f possible through automatic mechanisms) for energy poor consumers in order to avoid low usage of the funding due to the lack of knowledge or to the bureaucratic barriers to request the help.

4. Energy poor consumers need to be informed on the financial measures through professional figures assisting them who need to have such competencies – including the ASSIST HEA (Home Energy Advisor).
5. A database of financial measures should be implemented and updated to facilitate the dissemination of financial measures and facilitate their use, such database should be provided to all actors dealing with energy poor consumers.


6. Annex 1 – Database manual for end-users describing the use of the database for the end-user

ASSIST Financial Measures Database
user guidelines

24/01/2018





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