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**REELIH**  
RESIDENTIAL ENERGY EFFICIENCY FOR  
LOW-INCOME HOUSEHOLDS

# IMPLEMENTING THE EU RENOVATION WAVE IN MULTI-APARTMENT BUILDINGS IN CENTRAL AND EASTERN EUROPE

A POLICY BRIEF  
BY HABITAT FOR HUMANITY INTERNATIONAL,  
EUROPE AND THE MIDDLE EAST, AREA OFFICE

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Residential Energy Efficiency for Low-income Households project is one of the many assistance projects supported by the American people through the United States Agency for International Development (USAID). Since 1992, the American people through USAID have provided a broad range of development programs in Armenia and Bosnia and Herzegovina and North Macedonia, shifting from an initial humanitarian emphasis to assistance for economic, political and social transition.

# INTRODUCTION

In relation to the EU Renovation Wave, Habitat for Humanity International, Europe and the Middle East, Area Office (HFHI EME) wants to highlight the special case of the new Member States, and countries of Central and Eastern Europe (CEE) regarding residential energy efficiency (REE). In this broad region, the housing stock consists of a significant percentage of multi-apartment blocks built during the socialist era with low levels of energy efficiency. Mass privatization in the 1990s resulted in owner-occupation rates from 80 to over 90%. These buildings are managed through Home-owner associations (HOAs).

Homeowners need to overcome legal, human and financial obstacles to be able to renovate co-owned properties with energy efficiency improvements. The multi-apartment buildings, owned by many small-scale owner-occupiers, have been often overlooked in the EU-sponsored programs of renovation. This is even more relevant if we know that many of the homeowners who live in these buildings belong to low-income or even vulnerable groups and therefore many of them are affected by energy poverty.

This reality is very eloquently recognized by the recent EP Resolution “Maximizing the energy efficiency potential of the EU building stock”(European Parliament, 2020):

- 5. Underlines the fact that the ownership of buildings, tenancy laws and the number of homeowners and tenants, as well investment opportunities and housing support schemes, weather conditions and energy systems, vary across the Member States; believes that a ‘renovation wave’ strategy must take the different circumstances relevant to each Member State into account.
- 20. Stresses that homeowners, in particular low-income and energy-poor homeowners, housing associations and cooperatives, public housing providers and local authorities, should be supported in making their building stock and the built environment climate resilient.

HFHI has been active in CEE focusing on residential energy efficiency for a decade. Based on our project experience and extensive research we formulated the following recommendations for policymakers at all levels.

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# Recommendations

## I. Provide technical assistance for Home-owner Associations

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- HFHI believes that it is crucial to acknowledge that the homeowners should be at the centre of the energy efficiency renovations. First, transparent, professional, and trustworthy management of Home-owner Associations (HOAs) is an essential and baseline requirement for the large-scale renovation of the multi-apartment building stock in countries, where the majority of dwellings are privately owned. Second, informational instruments positively affect energy efficiency by promoting informed choices. If residents receive reliable, verified information about their future operation costs, they will make more informed choices and the market will adjust. We believe that in most CEE countries, the key issue is not the lack of financing but lack of ability, knowledge and information.
- We believe that to carry out renovations at an increased scale, the supporting programs for the renovation of residential owner-occupied multi-apartment buildings should put a strong emphasis on supporting the owners not only financially but also by technical and social assistance. This should include raising awareness of the relevance and benefits of energy efficient renovations, educating and training the owners on technical, financial and community aspects of energy efficient retrofits, and facilitating the process of renovation from financing to the actual construction. The European level renovation programs should include technical assistance that increases the involvement of housing managers and HOAs by financial, management and technical training possibilities.
- This is already recognized by the recent EP resolution on "Decent and affordable housing for all" (European Parliament, 2021):
  - 4. Calls on the Commission and Member States to ...special attention to be paid to social housing, single-family homes and owner-occupied multi-apartment buildings, as well as to tackling inadequate housing and housing accessibility; stresses, therefore, that tenants and owner-occupiers should be fully informed and involved in renovation projects...
  - 7. Notes that in order to provide incentives for renovations, in particular in multi-apartment buildings, participation, communication and financial incentives will be key; calls on the Commission, Member States and financing institutions to ensure broad availability of renovation funding, and eligibility for all ownership categories to it, including in situations where there are no homeowners associations.

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- The recent Energy Performance of Buildings Directive (EPBD) recast by the European Commission proposes the following:

Member States shall take appropriate regulatory measures to remove non-economic barriers to building renovation. With regard to buildings with more than one building unit, such measures may include removing unanimity requirements in co-ownership structures, or allowing co-ownership structures to be direct recipients of financial support. (Article 15/2.)

Member States shall ensure the establishment of technical assistance facilities, including through one-stop-shops, targeting all actors involved in building renovations, including home owners and administrative, financial and economic actors, including small- and medium-sized enterprises. (Article 15/6.) (European Commission, 2020).

- HFHI welcomes the strategic direction of these articles in the revised EPBD. We believe that one-stop-shops targeting owner-occupiers of multi-apartment buildings should provide complex technical assistance including social facilitation. This service should be institutionalized and provided by independent experts and paid by national or local government subsidies to ensure scaling up renovation of these buildings in a sustainable way. This service should target especially HOAs.

## 2. Support renovations by mixed financing models

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- HFHI believes that a proper level of financial assistance is needed from the EU and the Member States to implement the residential energy efficiency renovations, however, with commercial market solution involvement. Energy efficient improvements cannot be based on pure subsidies in the long run. A volume effect can only be achieved if commercial banks take part in the financing schemes in the form of joint loans – and not only individual loans. The dual subsidy system of Slovakia's JESSICA program, further elaborated in detail below, seems to be a good example of balancing between loan and grant schemes: grants can be required for severe systemic defects, while loans can be obtained for interventions that mostly have a financial return.
- A crucial question in operating any subsidy scheme is the development of the financial market and the financial products offered by commercial banks to HOAs. Co-financing from lending mechanisms also improves the effectiveness of grant schemes. All the grant schemes from Slovakia, the Czech Republic, Hungary and Poland became successful only after HOAs were able to access co-financing through banks. In order to develop such products, banks need to have experience with HOAs (obligatory renovation funds of HOAs managed by commercial banks created a good basis for this); and banks have to develop collateral schemes which can be adapted to joint loan solutions. In all these Member States renovation and operation funds of HOAs used as collateral was a crucial tool in the expansion of energy efficient renovations, and HOAs have turned out to be far more reliable borrowers than individual debtors. In addition, the duration of renovation loans has to have a sufficiently long maturity.
- HFHI believes that in CEE countries where social housing stock is very minimal, incomes are lower than the EU average, savings at households and building levels can be scarce, and financial schemes should be adopted for these circumstances to be enough attractive. Loans should be complemented with socially targeted subsidies and have to be long-term enough so that instalments are not higher than energy savings. A good example comes from the previously mentioned JESSICA program in Lithuania where the targeting scheme (100% repayment of renovation loan for the most vulnerable) connected the municipal support to an already existing social system. By this mean, there was no need for additional investigation of the eligibility criteria that reduced the transaction costs of social targeting substantially. There were generic considerations behind establishing such a connection believing that low-income households may paralyze the renovation process even if only a 50%+1 majority is needed for the renovation decision. This showed that tackling the problems of the poorest can be an efficient tool to accelerate the renovation market in general. (1)

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(1) For a detailed analysis of funding schemes in CEE check Geróházi, E & Szemző, H. (2016), Geróházi, É., Szemző, H. & Fabbri, M. (2019), and Habitat for Humanity International. (2020).

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- There is a need to develop long-term and predictable subsidy schemes that do not distort the market and create false expectations among homeowners.
  - Shifting public budgets from generic energy subsidies to targeted (and short-term) financial support for the energy poor complemented with energy renovation programs will mobilize investment in renovation, which is a key aim of the national renovation strategies, and will provide sustainable ease to the situation of energy poor households.
  - To ensure that low-income households benefit from renovations, financial instruments should be complemented with socially targeted non-refundable support. The repayment period of loans should be long-term enough so that instalments are not higher than energy savings.
  - If a complete renovation "in one go" is not possible for financial or other reasons, an individual renovation roadmap is a good alternative. This is a plan of action for coordinated steps towards a deep energy renovation. The building and the need for renovation are considered as holistically as possible. Its preparation is preceded by a comprehensive structural and energy-related survey and consultation, while in-depth discussions are held with the homeowners so that the renovation roadmap is based on realistic assumptions and conditions. The residents' financial resources and desired measures are fed into the plan and compared with the objective requirements for the overall condition of the building. Depending on the possibilities of the homeowners, the renovation can begin with concrete individual steps and systematically continue in further renovation steps (packages of measures). The most important prerequisite is that there is an overall renovation concept for the building behind all the steps and measures: they are coordinated and pursued with the aim of achieving a high-quality deep renovation in the long term. This is important to avoid any lock-in effects through fossil fuel heating or stranded assets through renovation measures which later prove to be superfluous.
  - There is a need to enlarge the possibility of financing residential interventions in the countries of the Energy Community. This might be through dedicating part of EU funding to residential energy efficiency in the frame of the next phase of Pre-accession Assistance, and by enlarging and opening-up financing opportunities targeted to the residential sector and multi-apartment buildings in the frame of the financing mechanism of international funds, such as Regional Energy Efficiency Program (REEP) for the Western Balkans. Also, it should be guaranteed that low-income households have access to the funding lines.



### 3. Combine social and energy policy

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- To effectively address energy efficiency renovations and energy poverty, governments should promote a holistic approach that sees joint social and energy policies. Technological targets are important, but they are only appropriate as part of a larger, socially responsible policy package. As the European Green Deal (EGD) aims to transform the EU into a fair and prosperous society, sufficient measures should be sought to ensure affordable access to energy, to alleviate energy poverty, to mitigate social inequality and social exclusion, and to improve social well-being in general. This is well recognized by the EC Recommendation on energy poverty (European Commission, 2020).
  - In line with Recital 60 of the recast Electricity Directive, produce integrated policy solutions as part of energy and social policy. These should include social policy measures and energy efficiency improvements that reinforce each other, especially in housing.
- Social banking, direct subsidies and other alternative solutions should be developed to increase energy efficiency in households that are not bankable.

## 4. Implement EU commitments

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- The European Union has introduced a new monitoring system of energy and climate policies that refers among others to the energy efficiency of residential buildings and energy poverty alleviation as well. The EU should guarantee that if the Member States fail to reach non-binding targets or milestones related to building renovations and energy poverty alleviation, necessary measures are taken to help the Member States in reaching their targets (e.g. through facilitating the implementation of strategies).
- In case renovations are not carried out at an optimal rate, the EU should consider revising its current target system and may introduce stricter energy efficiency and renovation rate targets for the residential building sector. In case the Commission finds out through its monitoring system, that the Member States do not reach their indicative targets of implementing part of energy efficiency measures in energy poor or vulnerable households, should take action to motivate the Member States to better implement energy poverty-related policies.
- Regarding accession countries, energy poverty alleviation should be a focus of policy dialogue initiatives (e.g. Energy Community, Regional Energy Efficiency Program (REEP) for the Western Balkans) and general transposition of the Clean Energy For All European Package into the legal system of Contracting Parties of the Energy Community, taking in consideration effects of wider policy interventions on vulnerable households.
- According to the draft of the revised EPBD, the National Building Renovation Plans will replace Long Term Renovation Strategies, with several improvements, including a more ambitious vision for 2050. Encouragingly, the proposal adds more detailed requirements for National Building Renovation Plans than in the previous Long Term Renovation Strategies. That would be necessary for the Member States to use a template with mandatory e.g., nationally established targets for 2030, 2040 and 2050.
- There should be a specific section dedicated to addressing energy poverty with a holistic overview of a socially just introduction of Minimum Energy Performance Standards (MEPS), addressing split incentives, relevant funding, technical assistance and tailored one-stop-shop programs.
- Member States should be required to report on their annual renovation rate of vulnerable households.

## 5. Focus on the role of local authorities

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There is a key role of municipalities in renovation programs for multi-apartment buildings as they have great potential to accelerate renovation and develop relevant support programs. They can exercise multiple roles, such as

- Integrating the aspects of energy poverty into local energy and social policy documents.
- Training the public servants to participate in the international knowledge exchanges on energy efficiency (e.g. Covenant of Mayors).
- Providing complementary funding and subsidies for energy efficient retrofit programs: municipal contributions can be the key for the involvement of low-income households.
- Financial intermediators between the main provider of funding and HOAs.
- Providers of technical, financial and community-engagement knowledge and skills for HOAs.
- Facilitators that reach out and involve building managers/HOAs.
- It is important to guarantee that municipalities participate in renovation programs regardless of their financial situation. Therefore, funding should balance the negative effect of territorial disparities by providing technical and financial assistance to municipalities with less resources. Proportionally increased funding to localities with lower income or dedicated funding to the most disadvantaged localities combined with awareness raising, capacity building and knowledge exchange might be able to counterpart the negative effect of territorial inequalities.

## 6. Focus on the role of Home-owner Associations

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- A Home-owner Association (HOA) is an organised community of homeowners living in a multi-family apartment building.
- Besides the formal aspects of this form of self-organisation, there are numerous sociological features that characterise this kind of community. One of the most important is that membership is based on the ownership of an apartment in a particular building. This means that members have no opportunity to choose the other members of this community and consequently cannot influence those with whom they share common property and related responsibilities.
- Another issue is the specific understanding of common property. Property rights comprise the rights of possession, use and disposal. However, owners do not only have rights, but also responsibilities regarding their common property and its condition. They are obliged to ensure the proper maintenance, operation and technical re-equipment of the building's common property, including renovation. This aspect is often problematic as there may be a lack of understanding of the responsibilities, meaning the related tasks are not carried out. In particular, this is the case when additional payments for the maintenance of the common property are required.
- Nevertheless, especially for the implementation of joint initiatives, it is very helpful to create a HOA. Renovation works are expensive and will not be covered by the maintenance reserves saved by homeowners. A legally established HOA is able to request a loan or financial support from a state program. Loans should be coupled with socially targeted subsidies to increase the financial resources of the owners. Tackling the problems of the poorest can be an efficient tool to accelerate renovation.
- Creating a HOA allows each owner to influence the quality and the level of payments for housing and communal services. The owners can independently decide on the efficient use of energy in their building, e.g. use of energy-saving light bulbs in common areas, installation of better quality water heaters and water and heat meters. The HOA can also control the quality of the housing and communal services provided and assert the right to receive quality services.

## 7. Use of renewable energy to address energy poverty

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- The use of renewable energy to cover the reduced energy demand after improving the building envelope and upgrading the technical infrastructure is an important step to reduce the dependency of buildings on conventional fossil fuels.
- Renewables have great potential to cut electricity bills, reduce energy poverty and even contribute to reducing income inequality. One way this can happen is by making sure that everyone, regardless of whether they own or can access a roof, can participate in the electricity market.
- Investing in solar modules on the roofs of apartment buildings can be a worthwhile addition to standard renovations and a way of lowering costs, not only for electricity but also for heat when using heat pumps or solar thermal.

## 8. Role of energy efficiency in increasing the quality of life and health

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- Carrying out a renovation with an energy advisor who ensures the quality of the work significantly reduces the need for energy for heating and hot water requirements. Residents can become more independent from increases in tariffs for communal services and energy prices. A delay in renovation will lead to higher costs in future as the price of materials and works continues to rise.
- Energy efficiency measures can support good physical and mental health by creating a healthy indoor living environment with comfortable air temperature, humidity levels and noise levels, and improved air quality indoors and outdoors.
- Measures to improve insulation, heating and ventilation systems can have positive impacts on air quality, reducing respiratory and cardiovascular diseases, rheumatism, arthritis and allergies, as well as reducing injuries.
- Energy poverty is also strongly associated with sub-optimal mental health, in part because of the financial stress of coping with high energy bills and debt. Energy efficiency measures that improve the affordability of energy bills in low-income homes can have a measurable effect on improving mental well-being (e.g. happiness and coping) and preventing mental disorders (e.g. anxiety and borderline depression).
- After renovation, the temperature distribution in flats improves and occupants are able to regulate the temperature. Improved air quality as a result of a modernised ventilation system helps to control the humidity level and prevent damp and mould, which exacerbates many health conditions.
- Renovation can be a tool to increase the value of the building in general and individual flats in particular. Owners benefit from the market attractiveness of flats for sale and rent and through the increased market value of the building after refurbishment.
- The insulated facades of the building at the final stage of the renovation usually are freshly painted, improving the aesthetic appearance of the building and increasing the neighbourhood value.

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# About REELIH project



Residential Energy Efficiency for Low Income Households (REELIH) project, led by Habitat for Humanity International, Europe and the Middle East, Area Office and financed by United States Agency for International Development (USAID), uses innovative financing mechanisms to improve living standards in multi-unit apartment buildings and to soften the environmental consequences in Eurasia resulting from energy inefficient buildings stock, such as high pollution and CO<sub>2</sub> emissions. The project was established in 2012 and is currently in the last year of implementation.

The implementation takes place on the regional level and in three countries: Armenia, North Macedonia, and Bosnia and Herzegovina. REELIH focuses on developing regional efforts, resources and networks to address the impact of rising energy prices on collective privately owned housing. Working to involve all stakeholders who promote, create, finance and directly implement energy efficiency projects, REELIH is one of the few energy efficiency projects in the region that works with homeowners and homeowner associations (HOAs) in multi-apartment buildings.

The project addresses energy poverty, health concerns and air pollution resulting from highly energy inefficient residential building stock. Firstly, it battles energy poverty. By implementing energy efficiency retrofits, REELIH helps low-income families reduce their energy consumption by 40-50% and develop more savings over time. Secondly, REELIH addresses health concerns that come with living in poorly insulated homes and reduces the risk of contracting illnesses such as asthma, seasonal affective disorder, and allergy-related and infectious diseases. Thirdly, REELIH decreases air pollution by creating ways for households to consume less energy and thus decrease contributions to CO<sub>2</sub> emissions.



To find out about more about the project, scan this QR code.

# About Habitat for Humanity International



Driven by the vision that everyone deserves a decent place to live, Habitat for Humanity International is an international NGO that helps individuals and families achieve the strength, stability and self-reliance through decent and affordable shelter. With a presence in nearly 70 countries, our work includes residential energy efficiency; incremental housing support services; basic services such as water and sanitation, security of tenure, resilient and sustainable construction; inclusionary financing; community development; and policy advocacy. Habitat for Humanity has programs and offices in 10 EU Member States and 6 countries in Energy Community countries outside the EU. In Europe HFHI is member of the European Housing Forum and a partner of Housing Europe and UN-ECE.

Habitat for Humanity International (HFHI) in partnership with USAID has been working on scaling up financing for the renovation of privately-owned multi-apartment buildings to increase energy efficiency of these buildings and to alleviate energy poverty of low-income/vulnerable homeowners. We call our approach residential energy efficiency (REE) and we have been implementing demonstration projects, conducting research and facilitating the whole eco-system of residential energy efficiency in Armenia, Bosnia and Hercegovina and North Macedonia since 2009. We work with municipalities and financing institutions to develop, test and scale financial models (a combination of subsidies and loans) for REE.

Nadacia Habitat for Humanity International's public ID number in the Transparency Register: 773425322899-55

For our approach, please check:

REELIH project: [getwarmhomes.org](http://getwarmhomes.org)

ComAct project: [comact-project.eu](http://comact-project.eu)



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