



# ENCUENTRO MEDITERRANEO

SOBRE POLÍTICA  
DE VIVIENDA SOCIAL  
EN MATERIA DE  
REHABILITACIÓN Y  
POBREZA ENERGÉTICA

# MEDITERRANEAN MEETING

ON **SOCIAL HOUSING POLICY**  
IN THE AREA OF REHABILITATION AND  
ENERGY POVERTY



# Public politics for tackling energy poverty

Characterization of the situation in Portugal.

Joao Carvalhosa, President of CECODHAS.P





# National policies

New Generation of Housing Policies





# New Generation of Housing Policies

## GOALS

1. Respond to families living in serious housing shortages
2. Ensure access to housing for all those who have no market response
3. **Create the conditions for rehabilitation to be the main form of building and urban development**
4. Promote social and territorial inclusion and housing opportunities





# New Generation of Housing Policies

GOAL 3. Create the conditions for rehabilitation to be the main form of building and urban development

(...)

IFRRU 2020 - Financial Instrument for Urban Rehabilitation and Revitalization;

Efficient Home 2020;

Urban Rehabilitation Program for Social Neighborhoods on the Energy Efficiency Facility;





# New Generation of Housing Policies

IFRRU 2020 - Financial Instrument for Urban Rehabilitation and Revitalization;  
1.400M€

What?

- a) Integral rehabilitation of buildings aged 30 years and over
- b) Rehabilitation of abandoned industrial spaces and units which may include the construction and rehabilitation of buildings and public space;
- c) **Comprehensive rehabilitation of social housing buildings;**
- d) **Rehabilitation of private fractions inserted in social housing buildings that are fully rehabilitated**
- e) Rehabilitation of public space,



# New Generation of Housing Policies

IFRRU 2020 - Financial Instrument for Urban Rehabilitation and Revitalization;  
How?

Loans composed of public funds and at least 50% Bank funds:

- with maturities of up to 20 years, which is defined by the Bank based on the projected profitability over time;
- > capital grace periods equivalent to the estimated investment period (duration of the work) + 6 months, with a maximum of 4 years;
- > interest rates below market rates for investments of the same nature;



# New Generation of Housing Policies

Efficient Home 2020

200m€

What:

- ✓ Intervention in the opaque building envelope
- ✓ Intervention in the building's glass enclosure
- ✓ Intervention in lighting systems
- ✓ Elevator intervention
- ✓ Intervention in ventilation conditions
- ✓ Installation of energy management systems
- ✓ Intervention in building supply and drainage networks that promote energy efficiency





# New Generation of Housing Policies

Efficient Home 2020

How?

- ✓ The financial terms of loans granted under the Program are negotiated on a case-by-case basis between applicants and the selected Commercial Bank.





# New Generation of Housing Policies

Urban Rehabilitation Program for Social Neighborhoods on the Energy Efficiency Facility

?



# Additionaly

Social Electricity Tariff (2010) – 770k beneficiaries

Natural Gas Social Tariff (2011) – 35k beneficiaries

3-4 percentage point reduction in the burden of energy services burdens on household budgets





Focus on Big Operation / Big Actors

Concern of Energy Efficiency ( $\neq$  of Energy Poverty)

**Invisibility of Energy Poverty**



# Keys to fight energy poverty from a political/public perspective, private sector, and from the management and rehabilitation housing.

Joao Carvalhosa, President of CECODHAS.P





# Energy Poverty

European Union - 28 countries

- ✓ 41 million households/57 million people cannot be warmed in winter
- ✓ 91 million households/104 million people cannot be cooled in summer.
- ✓ 52 million people face delays in paying their energy bills [1]

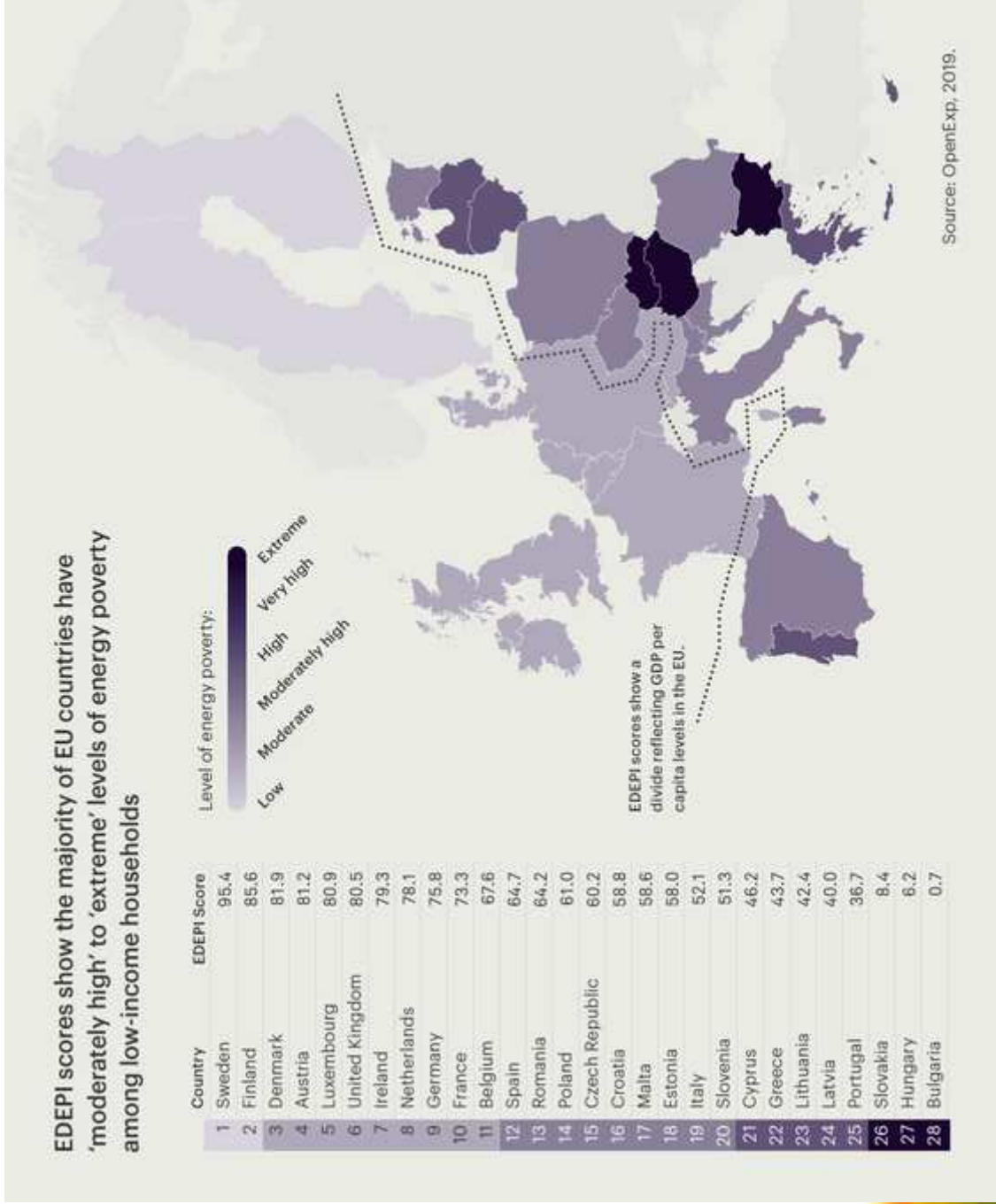
Portugal 3rd worst in EU (Slovenia, Hungary and Bulgaria)



EDEPI scores show the majority of EU countries have 'moderately high' to 'extreme' levels of energy poverty among low-income households

Country	EDEPI Score
1 Sweden	95.4
2 Finland	85.6
3 Denmark	81.9
4 Austria	81.2
5 Luxembourg	80.9
6 United Kingdom	80.5
7 Ireland	79.3
8 Netherlands	78.1
9 Germany	75.8
10 France	73.3
11 Belgium	67.6
12 Spain	64.7
13 Romania	64.2
14 Poland	61.0
15 Czech Republic	60.2
16 Croatia	58.8
17 Malta	58.6
18 Estonia	58.0
19 Italy	52.1
20 Slovenia	51.3
21 Cyprus	46.2
22 Greece	43.7
23 Lithuania	42.4
24 Latvia	40.0
25 Portugal	36.7
26 Slovakia	8.4
27 Hungary	6.2
28 Bulgaria	0.7

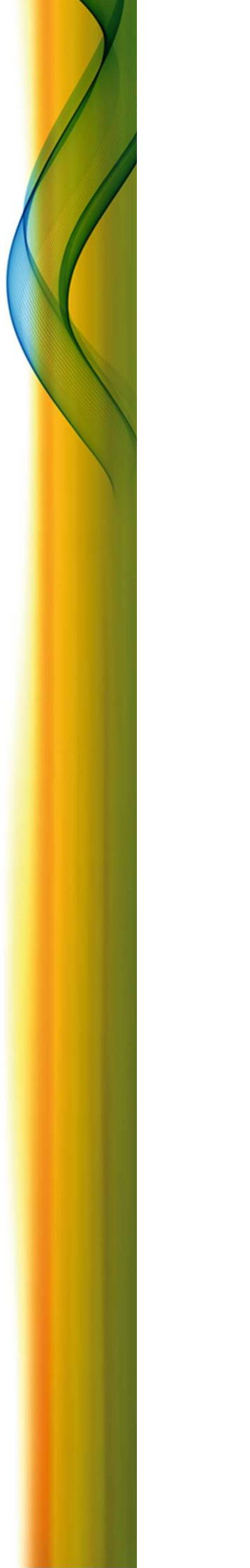
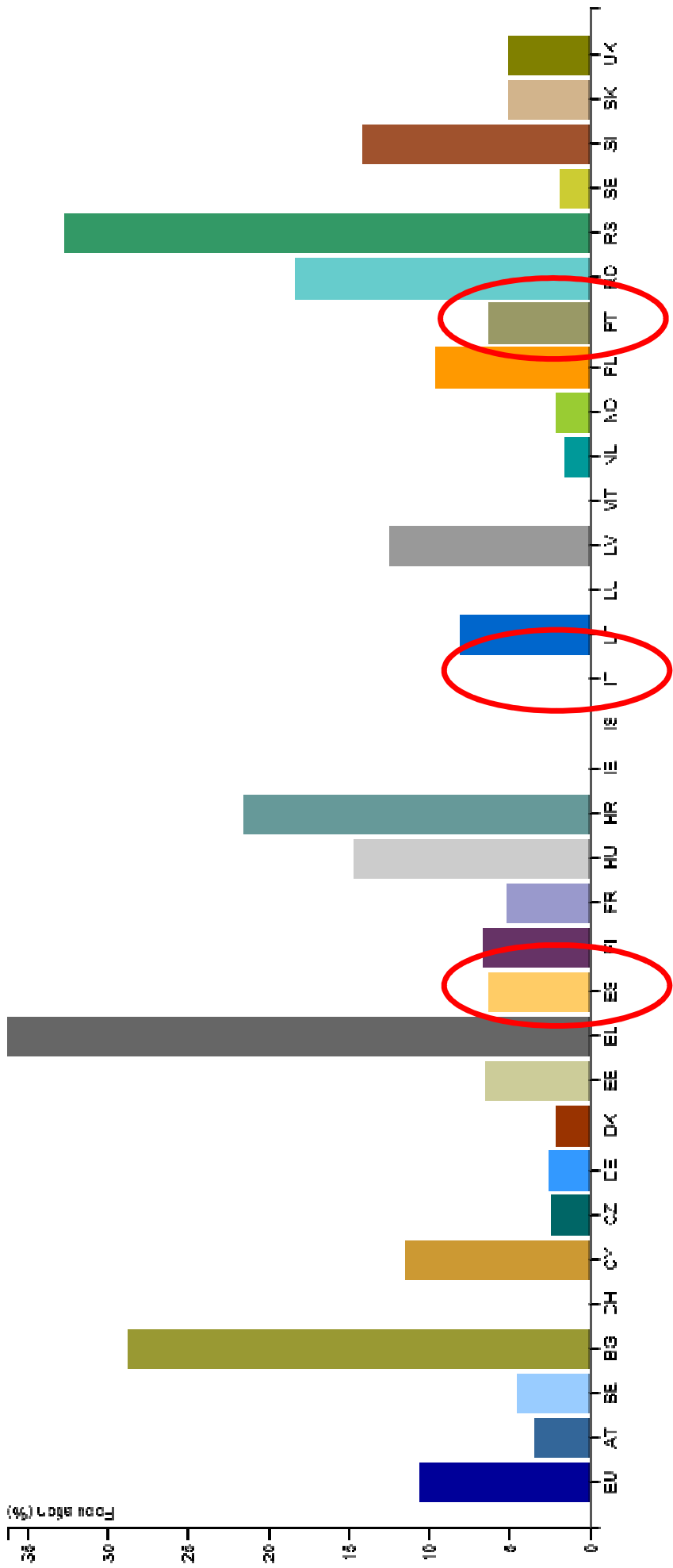
Level of energy poverty:



Source: OpenExp, 2019.



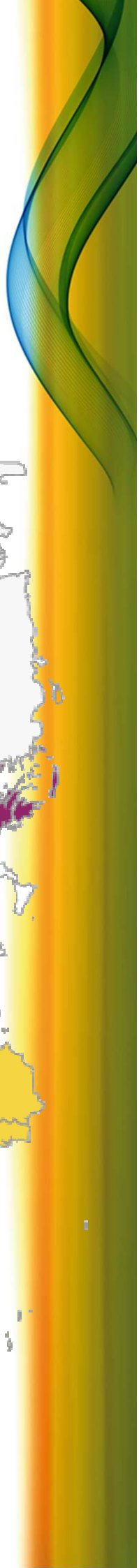
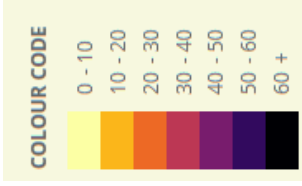
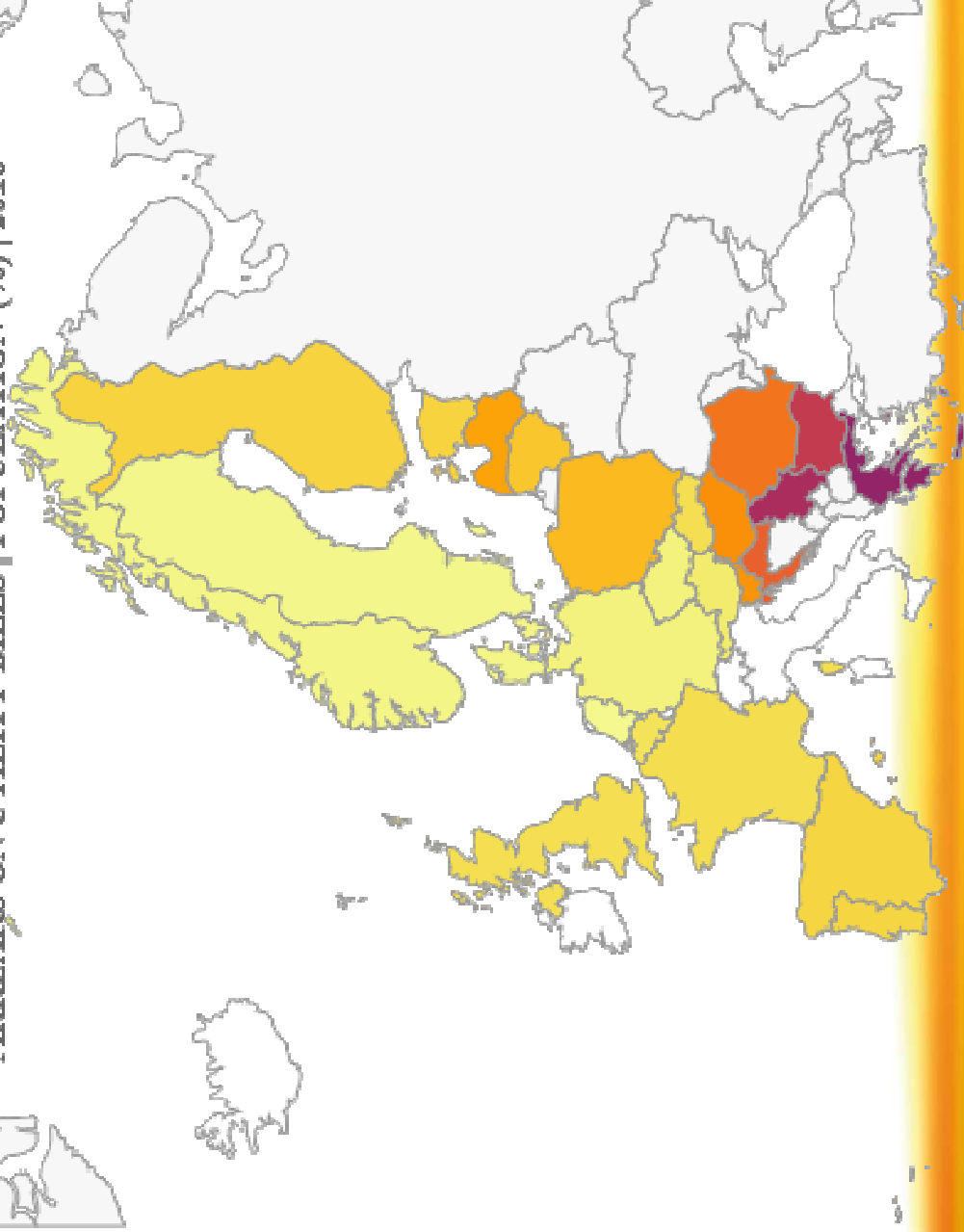
ARREARS ON UTILITY BILLS | 2016







ARREARS ON UTILITY BILLS | POPULATION (%) | 2016



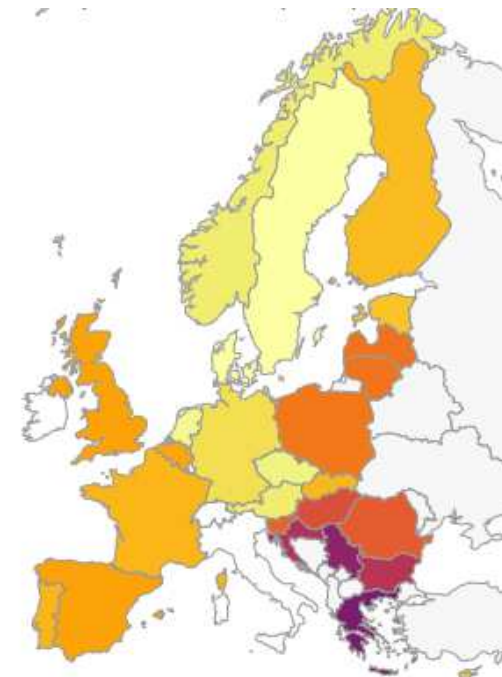
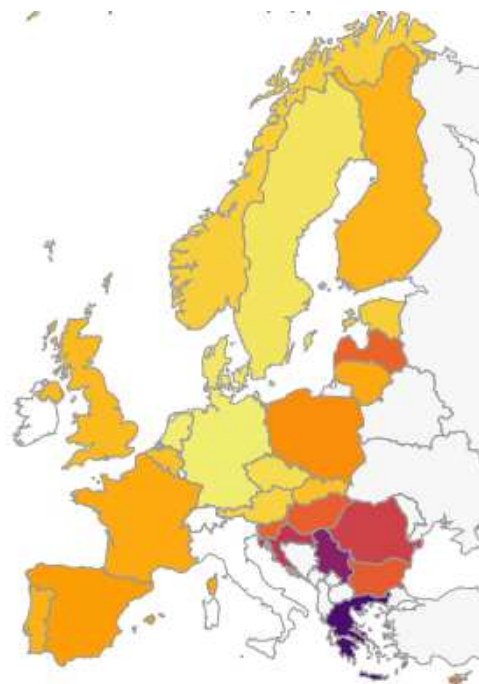
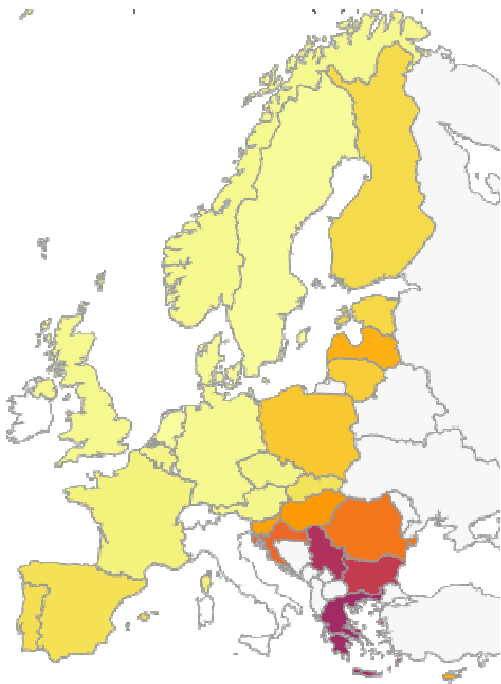


## Arrears in Utility Bills

Owned occupied

Market Rent

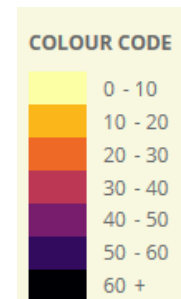
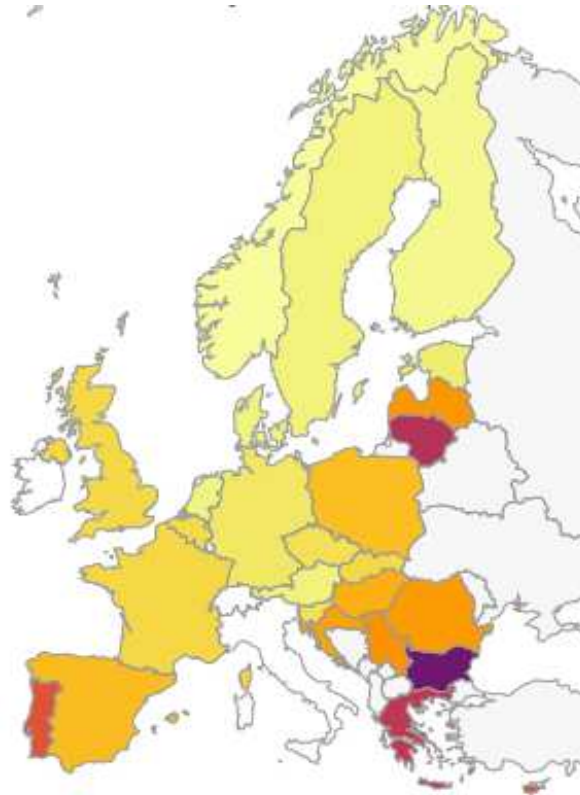
Reduced/free Rent



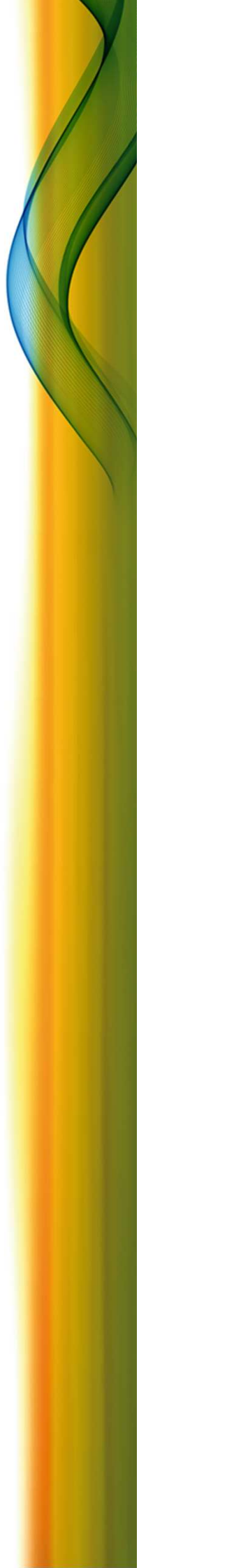
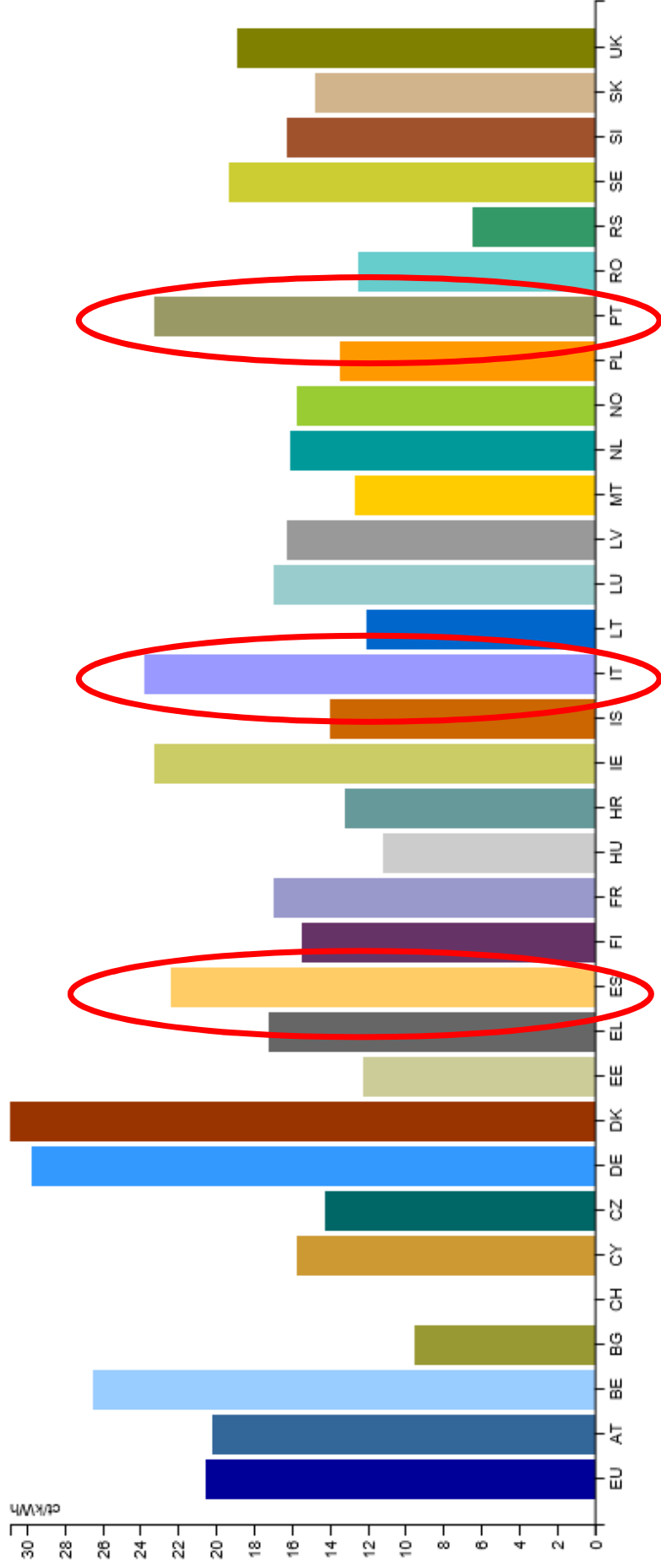


## Inability to keep home adequately warm

Population (%) | 2016



HOUSEHOLD ELECTRICITY PRICES | 2016





# Constraints on tackling Energy Poverty

- ✓ Bureocracy
- ✓ Literacy
- ✓ Financial capacity of households
- ✓ Macro programs instead of Human programs





# Solutions

- ✓ Global energy contracts by the landlords
- ✓ Social benefits for energy contracts
- ✓ Social benefits for housing appliances
- ✓ Social benefits for Insulation and cooling systems
- ✓ Social Tariffs
- ✓ Invest in education





Financing improvements in the energy efficiency of household  
Minimum energy efficiency standards in buildings  
Free of charge energy audits & advice for low income households  
Reducing energy bills via social tariffs or energy bill subsidies  
Disconnection protection during the winter months  
Information & awareness raising on energy & climate issues  
Improvement of the accessibility to public transport connections  
Insulation of vulnerable facilities to protect against cold & heat, possibly  
accompanied by green solutions at neighbourhood scale

Gracias /Grazie/Thank you  
Obrigado

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