

A Cold House Fund

to increase the energy efficiency of the
homes of the most vulnerable



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Why a Cold House Fund ?

**POOREST HOUSEHOLDS LIVING IN
THE WORST-PERFORMING
DWELLINGS**

**THEY WOULD MOST NEED
RENOVATION BUT HAVE NO ACCESS
TO FUNDING**

**UPCOMING MINIMUM ENERGY
PERFORMANCE STANDARDS**

TO LEAVE NO-ONE BEHIND

**REACHING SOCIAL AND CLIMATE
JUSTICE**

**AFFORDABLE AND DECENT HOUSING
FOR ALL**

FINANCIAL BARRIERS

HIGH UP FRONT COSTS

LOW FINANCIAL
CAPACITY OF HHS



- Low incomes
- Mortgage
- Insecure job market position
- Indebted

UNDERCONSUMPTION

SOLID FUEL USAGE

PRIVATE SECTOR INVESTMENT

POST-FINANCING SUBSIDIES

GREEN LOANS

ON TAX SCHEMES

PAY AS YOU SAVE SCHEMES

ON BILL FINANCING

OVER HALF OF
HUNGARIAN HHS
HAVE SAVINGS FOR
MAX A MONTH*

72-90% OF POOREST
THIRD OF FLEMISH
HHS CANNOT
ATTRACT LOANS**

*[HTTPS://TELEX.HU/GAZDASAG/2023/02/01/SPOROLAS-MAGYARORSZAG-RECESSZIO-GYUJTES-PENZ-MEGTAKARITAS](https://telex.hu/gazdasag/2023/02/01/sporolas-magyarorszag-recesszio-gyujtes-penz-megtakaritas)
**ALBRECHT, J.; HAMELS, S.: THE FINANCIAL BARRIER FOR RENOVATION INVESTMENTS TOWARDS A CARBON NEUTRAL BUILDING STOCK – AN ASSESSMENT FOR THE FLEMISH REGION IN BELGIUM, ENERGY AND BUILDINGS, VOL. 248, 2021.

Cold House Fund

FINANCING THE RENOVATION OF THOSE WHO WOULD BE LEFT BEHIND

COVERS 100% OF THE RENOVATION
COSTS UPFRONT

+

TECHICAL ASSISTANCE

+

SOCIAL ASSISTANCE E.G. IN
RELOCATION

PROGRESSIVELY BECOMES
REPAYABLE (PRO-POOR FUNDING)

FUNDING SOURCES

SOCIAL CLIMATE FUND

ERDF & ESF & ECF

CONSTRUCTION COMPANIES

NATIONAL ETS
REVENUES

SOCIAL
BANKING



EED ARTICLE 8
INSTALLMENTS FROM HIGHER INCOME GROUPS



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JULY 2022

REPORT

FINDING ALTERNATIVE WAYS TO FINANCE THE SOCIAL CLIMATE FUND

Lessons learnt from EU Member States using the
Emission Trading Scheme money to fund housing



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European Federation of National Organisations Working with the Homeless

NOVEMBER 2022

REPORT

SOCIAL JUSTICE AND MORE AMBITIOUS ENERGY PERFORMANCE REQUIREMENTS IN THE POST-SOCIALIST CONTEXT



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DECEMBER 2022

REPORT

HOW TO AVOID A RENOVICTION WAVE

Report on the social impacts of
the Renovation Wave



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