

SEI Forums, 2018/04/25

# Experimental deployment of Picardie Pass Rénovation

Alice Morcrette, Director



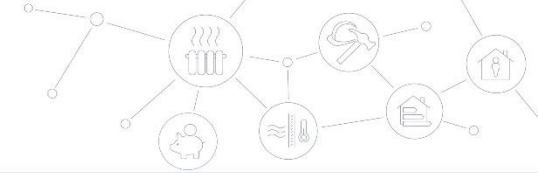


## *Set-up of the Public Service for Energy Efficiency in Picardie to drive the renovation market*

*« Picardie Pass Renovation proposes to people in Picardie to support them all along their project for energy renovation. »*

- Conditions :
- the home is in an eligible territory
  - the renovation works generate 40% of energy savings





Sum of individual investments  
difficult to valorise



Infrastructure  
investment



Cost



individual loans / subsidies

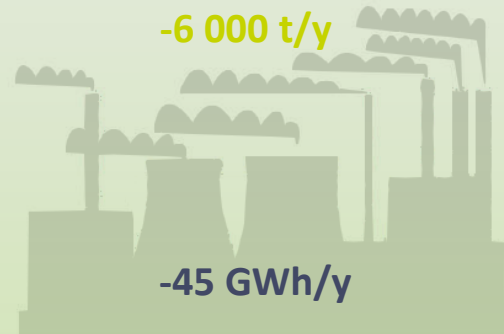
Reduction of  
CO<sub>2</sub> emissions  
tCO<sub>2</sub>/y



Reduction of energy  
consumptions  
MWh/y

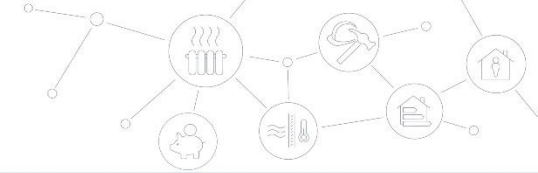


-6 000 t/y



-45 GWh/y





## Financial framework of the pilot phase 2014-2018

### Funding needs :

**54,4 M€** for about 2 000 projects (45,4 M€ for the works)

**9,0 M€** for the service activity (internal staff, renovation technicians, pilot construction sites, operationnal charges, guarantee fund)

### Operator resources :

**8,0 M€** = initial provision (Picardie Regional Council)

**1,8 M€** = technical assistance ELENA

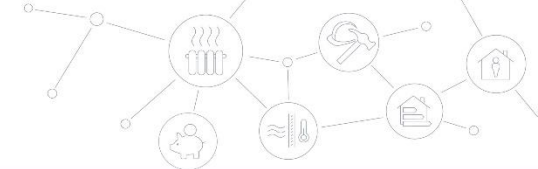
**1,5 M€** = ERDF / CPER

**3,4 M€** = PSEE service (1 550 € pre-tax / project)

**4,2 M€** = Valued Energy savings certificates (works + provision)

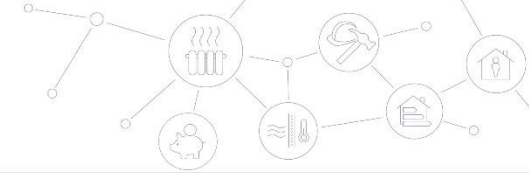
**35,5 M€** = debt (EIB)





# *A unique and innovative experimentation in Picardie !*





# → A technical follow-up during all the phases

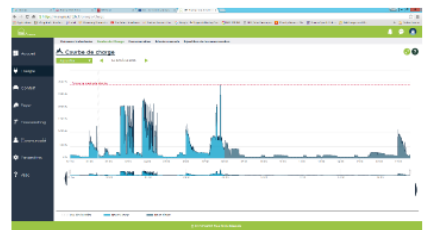
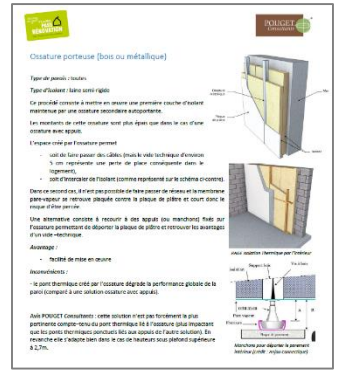
**1**  
Upstream – definition of the work program

**2**  
Project management during the works  
Consultation / Selection / Supervision

**3**  
After the works, follow-up during 5 years  
Limit rebound effect  
Limit financial risk

### Objectives :

- Min. energy savings = 40%
- Compatible with future improvements





→ A financial support

→ SPEE advances of the whole budget  
direct payment of the companies

**Advantage :** it is easier to manage quality  
(certification and training constraints)



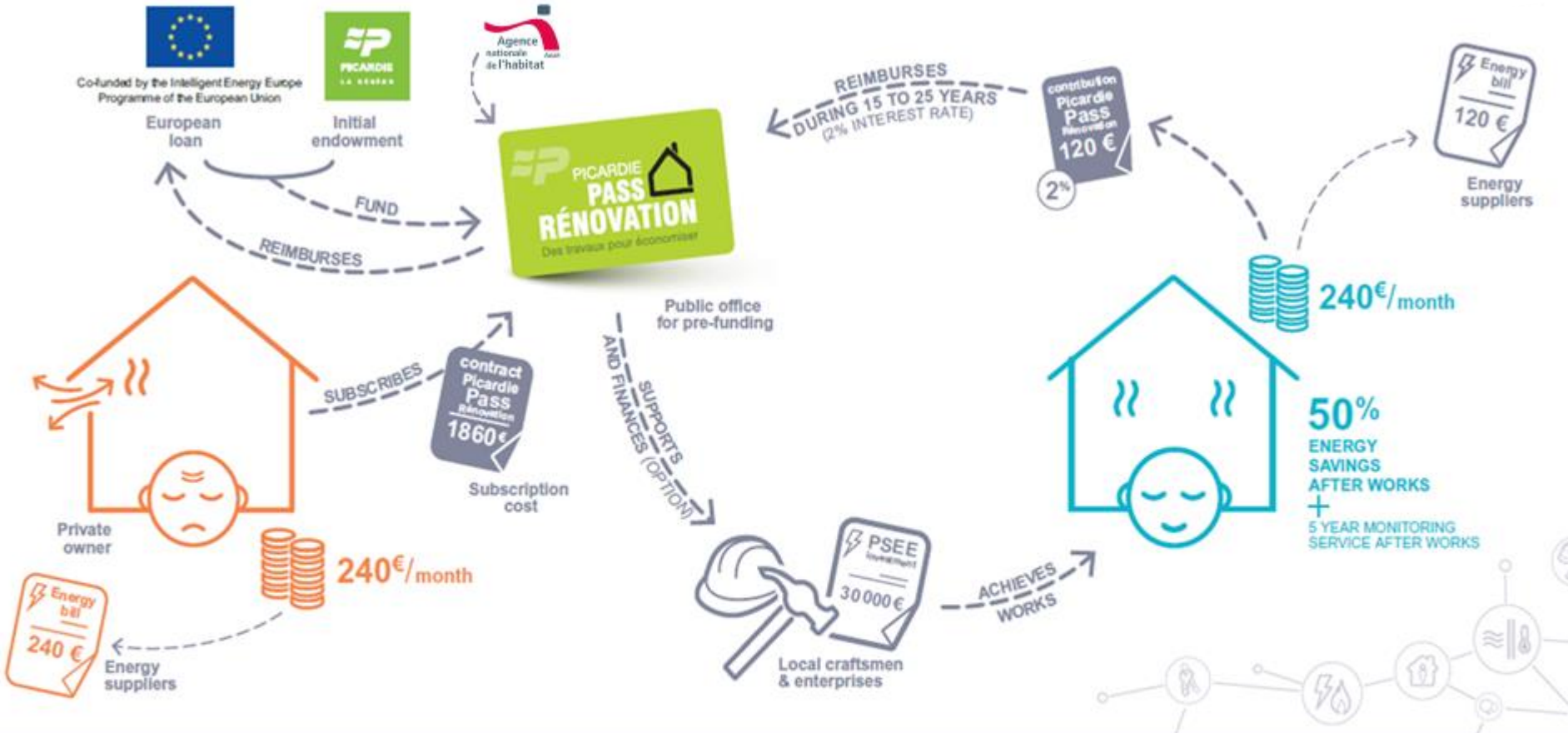
→ SPEE collects the subsidies

**Advantage :** no need to wait to start the works

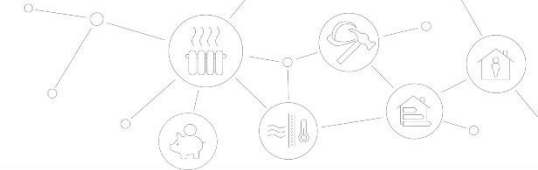
→ Owners start to reimburse at the end of the works  
until 25 years  
low rate (2,5%)



# THIRD-PARTY FINANCING, HOW IT WORKS IN PICARDIE?







## Results – 05/04/2018

 4604

 2592

 480

 245

 18 (1910)

 12 (1136)

 12 (1136)

 2 (268)

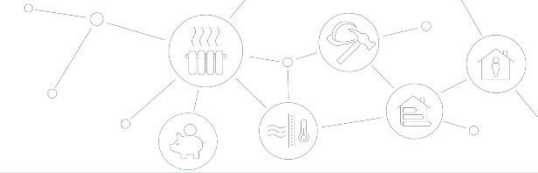
NUMBER OF  
CONTACTS  
TREATED

NUMBER OF  
THERMAL  
AUDITS

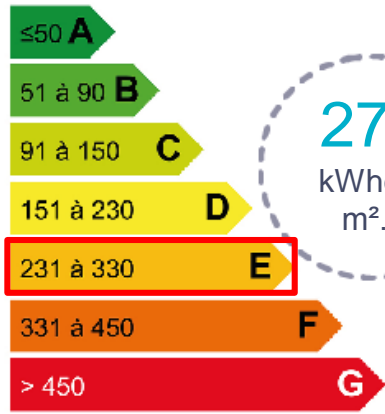
NUMBER OF  
PLANNED  
RENOVATIONS

NUMBER OF  
ENDED  
PROJECTS



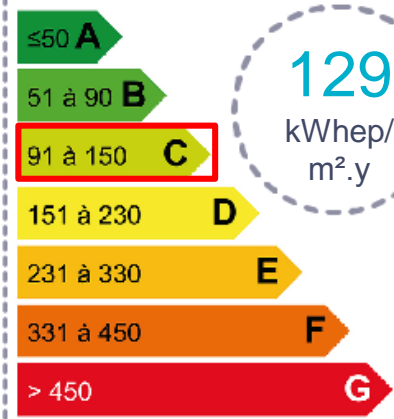


Before works



278 kWhep/m<sup>2</sup>.y

After works



129 kWhep/m<sup>2</sup>.y

- 54 %

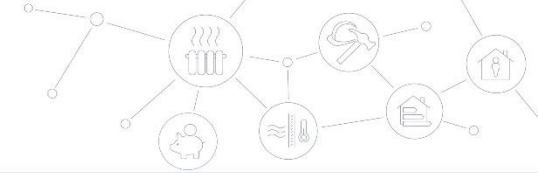
20% of the projects reached the **BBC-Effinergie Renovation\*** level

**70% of the monthly payments covered by the savings**

\*low energy renovation standard



Le projet est cofinancé par l'Union Européenne, L'Europe s'engage en Hauts-de-France avec le Fonds Européen de Développement Régional (FEDER).



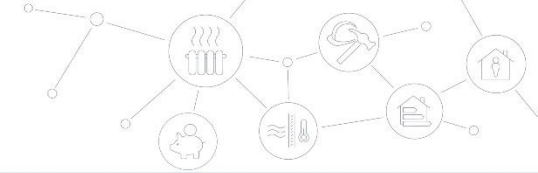
→ **Average financial package :**      subsidies 13%  
self-financing 17%  
1/3 party financing 70%

→ **502 loans** ( single homes : 387 / condominiums : 115 ) / 16 M€

Types	Nb of loans	Average amount
Single homes	387	32 k€
Condominiums	115	12 k€

→ **No doubtful debts to date**





## Feedbacks from companies

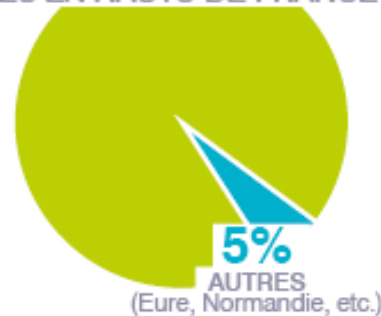


**682**  
ENTREPRISES  
LOCALES  
DU BTP  
INSCRITES SUR LA  
PLATEFORME DES  
MARCHÉS DU  
PICARDIE PASS  
RENOVATION

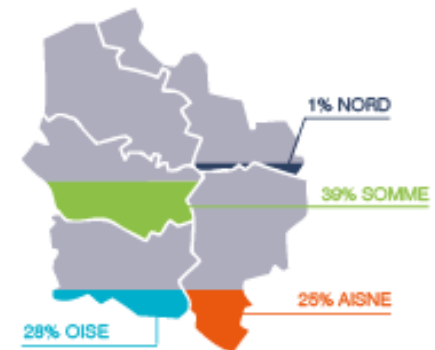


**279**  
ENTREPRISES  
LOCALES  
DU BTP  
PARTENAIRES DU  
PICARDIE PASS  
RENOVATION

**95%**  
DES ENTREPRISES  
PARTENAIRES  
BASÉES EN HAUTS-DE-FRANCE



**RÉPARTITION  
GÉOGRAPHIQUE  
DES ENTREPRISES NOTIFIÉES**

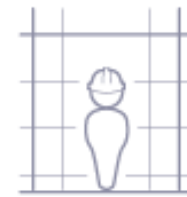


**PROFIL  
DES ENTREPRISES  
PARTENAIRES**

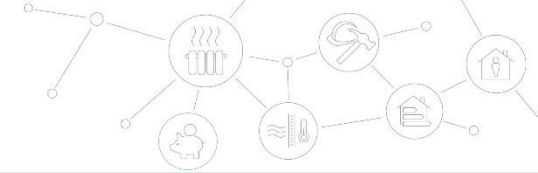
**78% TPE**



**22% PME**



**MAGE**



## Learnings

→ **The technical support is appreciated** especially in case of problems (conflict between owner / architect / building companies )

→ **Very old building renovation are particularly difficult :**

- Few specialised companies
- Cost very difficult to estimate
- Projects are generally longer and more expensive than expected

→ **We under-estimate the needs for non-technical support**

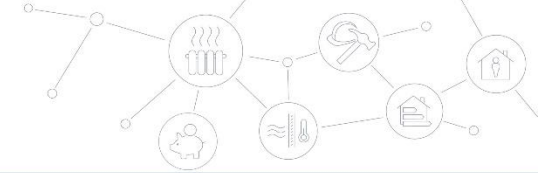
- For owners but also for companies (administrative part)
- Works in occupied sites are difficult to manage
- Each actor has a precise role and must find and understand his place

Owner

Picardie Pass Rénovation

Architect

Companies



## Learnings

### → Need to simplify the customer journey

many actors : institutions / associations / information desks / professionals  
different answers can be obtained for same questions

### → Need a stable regulatory environment

long renovation projects need stability to be sure the foreseen subsidies and tax credits will be recover

### → Keys for massification are still not found

key messages / communication tools / triggers / regulations

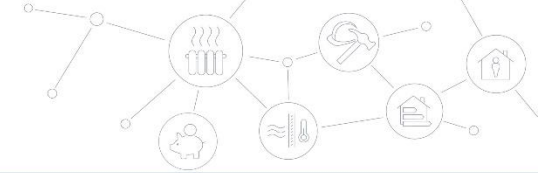
**Interreg**   
2 Seas Mers Zeeën

**Triple-A**

European Regional Development Fund

stimulating the **ADOPTION** of low-carbon technologies  
by home-owners through **AWARNENESS** and easy  
**ACCESS**

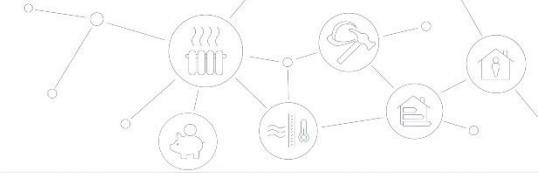




## More general considerations

- **Third Party Financing still needs an access to the guarantee fund for energy renovation**  
today, risk on the debt is taken by the Region only
- **Statistics on financial risks for that specific loans are still needed**  
links with the energy savings & the works quality  
after works follow-up is a key process to minimize the risk
- **Still no adequate answers from bank**  
Energy savings must be taken into account  
Long term loans are needed





## Driving the residential market through financial and technical aid



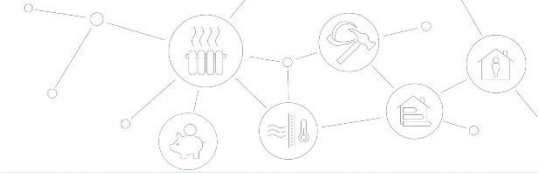
### Trust and confidence

- Definition of the works  
« Be ambitious »
- Financial solutions
- Quality control
- Proper use after retrofitting



- Qualifications / Upskilling
- Organisation / Clusters





# Thank you for your attention !

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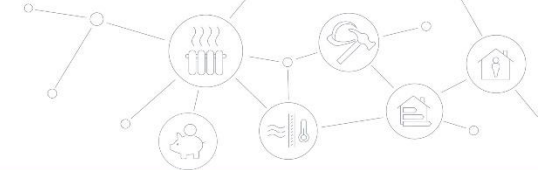
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# Appendix



🏠 Chantier #PicardiePass #Rénovation à #Etreapont dans l'#Aisne !  
 >> #Rénovation d'une maison de 1960. Au programme, des travaux  
 d'isolation (murs), installation d'une #VMC et Installation d'un poêle à  
 granulé. La famille devrait effectuer 60% d'économie d'énergie sur sa  
 facture d'énergie ! 😊 Pour plus d'infos sur le dispositif : 0 800 02 60 80  
 (n° vert) 📞 ou <http://ow.ly/ao1b3093yZ0> 🙌



Un logement communal rénové, isolé et prêt à accueillir de nouveaux locataires dans la commune d'Ailly le Haut Clocher #Somme. Un accompagnement #PicardiePass pour un chantier facilité ! Un avant/après pour apprécier le travail des artisans locaux ...



🏠 Chantier #PicardiePass #Rénovation à #St-Valéry dans la #Somme !  
 >> #Rénovation d'une maison de 1977. Au programme, des travaux  
 d'isolation (murs), aménagement des combles et création d'une  
 #menuiserie en pignon. Le particulier devrait effectuer 40% d'économie  
 d'énergie sur sa facture d'énergie ! 😊 Pour plus d'infos sur le dispositif :  
 📞 0 800 02 60 80 (n° vert) ou <http://ow.ly/ao1b3093yZ0> 🙌



ICI UN CHANTIER  
 PICARDIE PASS RENOVATION

Vous cherchez  
 un accompagnement technique  
 et/ou solutions de financement  
 pour rénover votre logement ?  
 Contactez-veus !

www.picardiepass.renovation.fr  
 0 800 02 60 80

Vous avez  
 des économies  
 d'énergie !



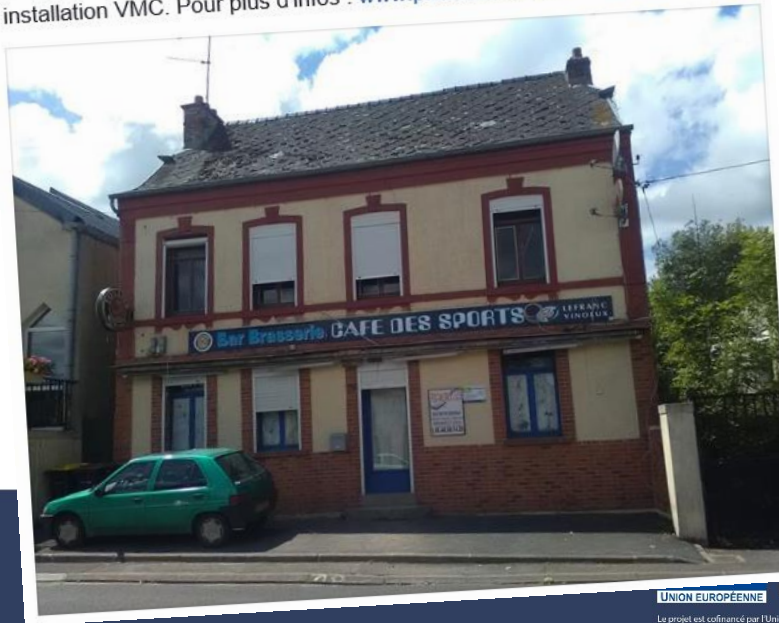
🏠 Chantier #PicardiePass #Rénovation à #Nogent-sur-Oise ! 🏠  
 >> #Rénovation d'une maison de 1980. Au programme, des travaux d'isolation (toiture et murs), remplacement de #menuiseries, installation d'une #VMC et d'une chaudière gaz à condensation. Des économies d'#énergie significatives pour la famille qui verra son pouvoir d'achat augmenter ... Pour plus d'infos sur le dispositif : 0 800 02 60 80 (n° vert) 📞 ou <http://ow.ly/ao1b3093yZ0> 👍



🏠 Chantier #PicardiePass #Rénovation à #Yvrencheux dans la #Somme ! 🏠  
 >> #Rénovation d'une maison de 1833. Au programme, des travaux d'isolation (toiture), remplacement de #menuiseries et installation d'une #VMC. Des économies d'#énergie significatives pour la famille qui verra son pouvoir d'achat augmenter ... Pour plus d'infos sur le dispositif : 0 800 02 60 80 (n° vert) 📞 ou <http://ow.ly/ao1b3093yZ0> 👍

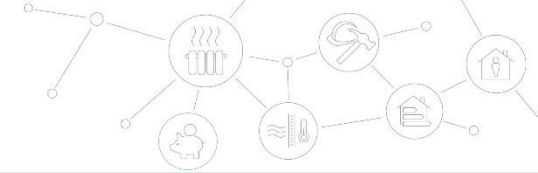


🔨 Chantier en cours #PicardiePass dans l'#Aisne. Rénovation de l'étage du café des sports de #Mennevret, une belle bâtisse de 1940 qui se refait une beauté : toiture, isolation thermique, remplacement menuiseries et installation VMC. Pour plus d'infos : [www.pass-renovation.picardie.fr](http://www.pass-renovation.picardie.fr)



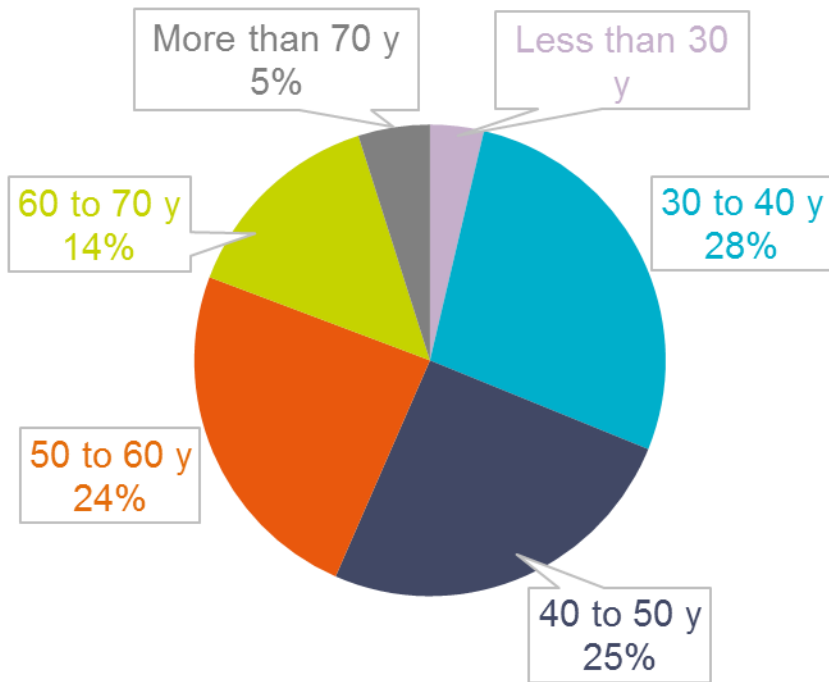
UNION EUROPÉENNE

Le projet est cofinancé par l'Union Européenne, L'Europe s'engage en Hauts-de-France avec le Fonds Européen de Développement Régional (FEDER).

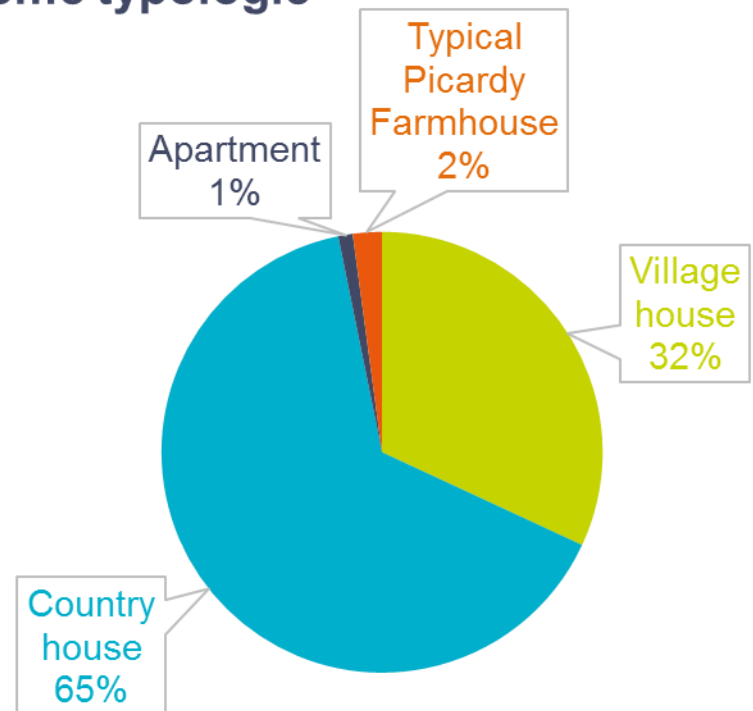


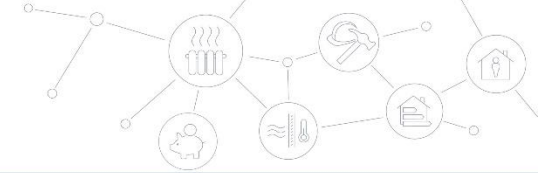
# Feedbacks on users

## Age



## home typologie

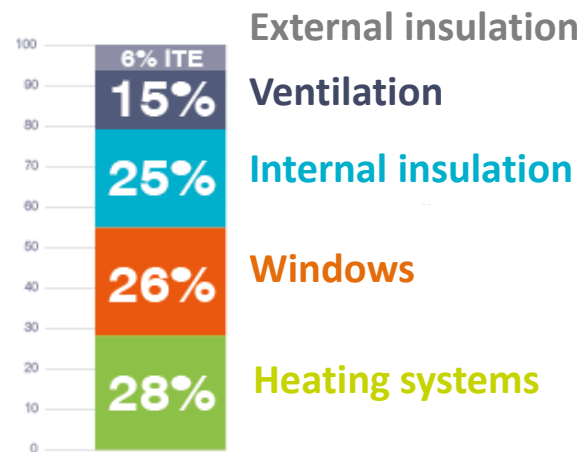




## Lever effect

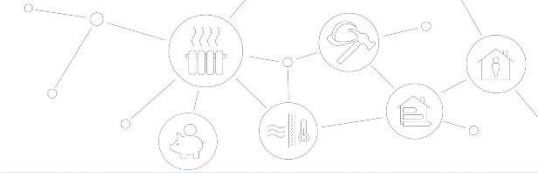
Survey conducted in August-September 2017 with 250 families (audit without continuation)

- ✓ 96% were satisfied by the information received
- ✓ 43% did some works (18% with the global program - 25% partially)
- ✓ 43% financed with a conventional bank loan
- ✓ Typs of works done





Le projet est cofinancé par l'Union Européenne. L'Europe s'engage en Hauts-de-France avec le Fonds Européen de Développement Régional (FEDER).



## Difficulties

### → Organisational difficulties

difficulty to master schedules

low direct communication between companies

direct communications between company and owners → some extra-demands difficult to manage

### → Technical difficulties

air tightness (insulation / windows) : new practices are still not usual

external insulation

interfaces are not always well managed

a lot of disagreement about quality of finishing works

additional works are frequently needed → budget impact





Tightness around windows





## Difficulties

### → Administrative difficulties

quotes and invoices not well presented

difficulty to recover technical documentations, drawings, ....

in case of extra works → modification of contracts are required  
management of non declared extra-works

