

Qualicheck

Financing energy efficiency:
some challenges

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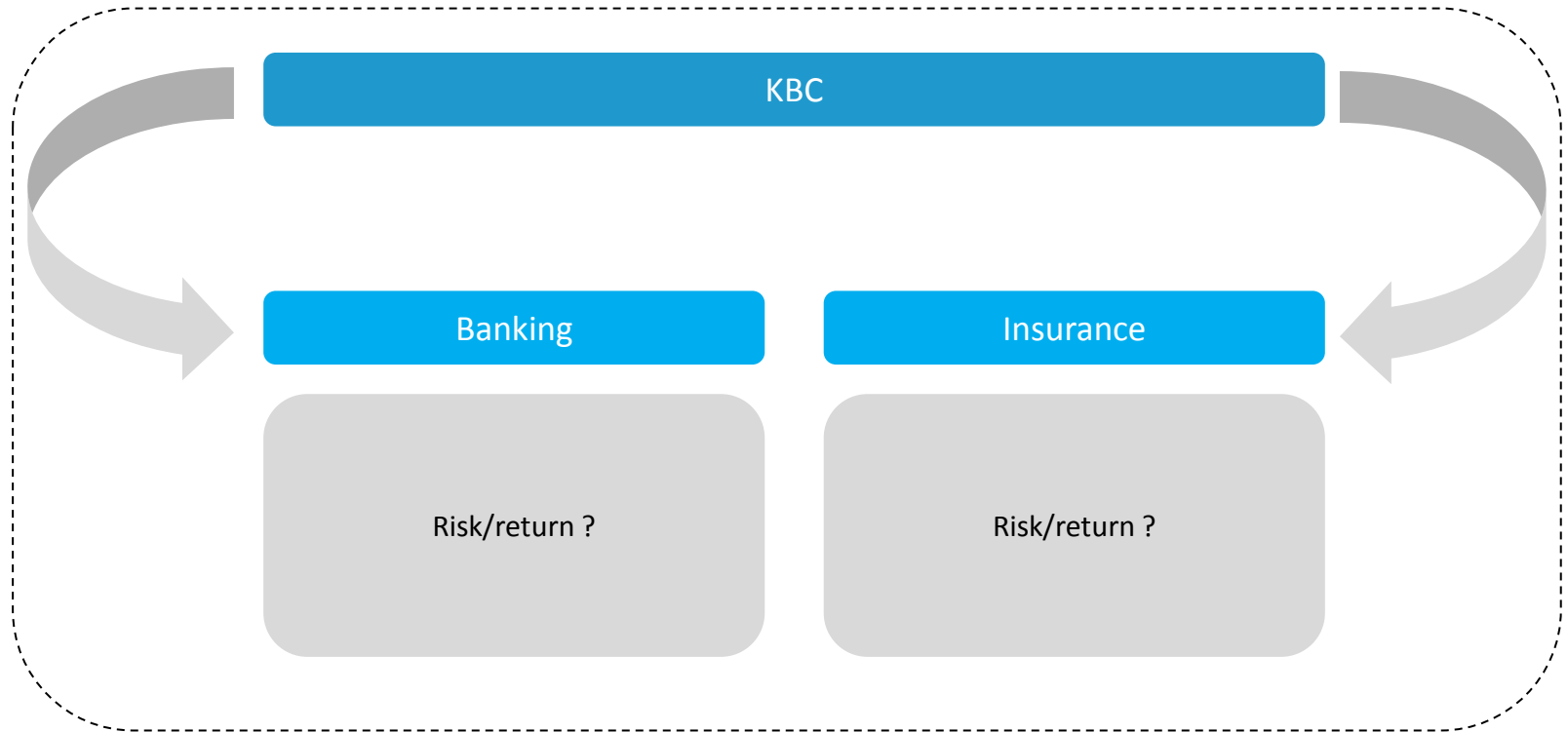




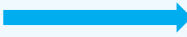
"His Master's Voice"

Poleurs

Energy efficiency



Banking : Risk/return ?

A retail banker is working with his/her client's money :  Lending the money :

- Deposit = safe
- Fair return

- Acceptable risk
- Fair return

At group level e.g. 370 mio EUR in solar, 180 mio EUR in wind...
ESCO = almost normal business
Energy efficiency in residential buildings?

Where is the business case ?

Savings in energy
Value of the building increases
Increase the loan to value

Behaviour
Location, tax, supply-demand,...
Risk/supervisor decrease (no overheating)

We're stepping in the debate
Looking for solutions

Insurance : Risk/return ?

Quality of the work = important



Advice or obligation

Advice:

Usually based on an on-site inspection

On demand by the client, the insurance agent, central services,...

Larger projects

Seldom imposed measures

Possibility to result in lower insurance premium

Insurance : Risk/return ?

Obligation:

Up front: AREI (solar), stability, limit movability,...

Follow up: minimum requirements for repair/rebuild

Remark: usually for larger projects

- Time consuming
- Expertise
- Investment costs

