

Obstacles to financing energy efficiency for low-income groups and hard to treat homes

Richard Baines

Director of Sustainable Development

Black Country Housing Group (UK)



The “Green Deal”

- Consumer driven within legal framework
- All heated buildings treated before 2050
- Finance attached to the fuel-meter

Today's Fuel Bill

Cost of Fuel	Fuel saved
--------------	------------

Cost of Fuel	Cost of measures	Cost of Money
--------------	------------------	---------------

Tomorrow's Fuel Bill	Saving
----------------------	--------

Cost of Fuel	Green Deal	Subsidy
--------------	-------------------	----------------

Green Deal
Market
and
Consumer
Demand

Accredited
Assessment/
Advice

3rd-party
Finance

Accredited
Installation

Repayments
and Follow
Up ADVICE

The Green Deal Customer Journey

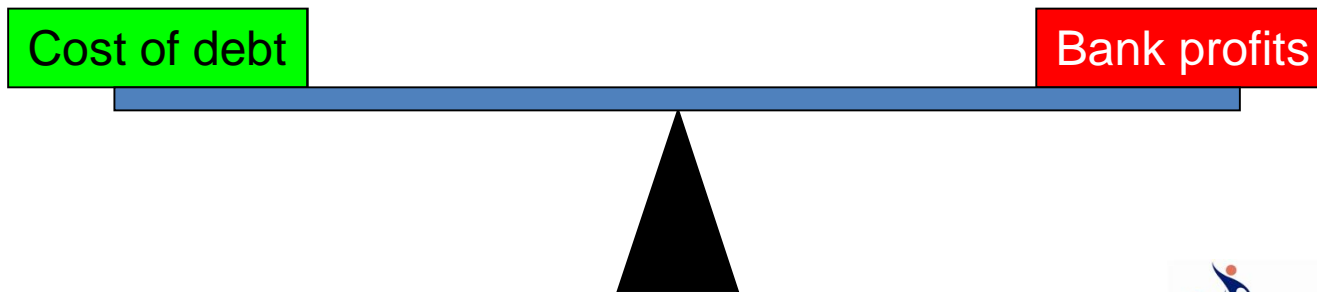


Intelligent Energy  Europe



Mobilizing Private Finance

- Motivating the consumer to borrow to save fuel
- Transferring residual debt to our children
- Affording Bank Profits



EU Support

- For Fuel Saving Measures
 - Remove EU procurement regulations
 - Remove all tax
- Encourage companies to make profit out of energy services instead of fuel

