



73<sup>e</sup> CONGRÈS  
DE L'UNION SOCIALE  
POUR L'HABITAT

RENNES  
25, 26 et 27  
SEPTEMBRE  
2012

# Cohésion 2014-2020

Les HLM s'engagent pour une  
croissance durable et inclusive



✓ 2009- Grenelle de l' environnement : HLM in France committed to refurbish the most energy consuming of their total stock -> 800 000 social housing (rental sector)

## ✓ Sources of financing:

- ✓ Eco loan from Caisse des Dépôts et Consignation (French public bank) with low interest rate, 15 years
- ✓ ERDF (European regional development fund)
- ✓ Reimbursement of taxes on land
- ✓ Possibility to increase the rent (in the limit of the maximum rent)
- ✓ Grant from national and local level

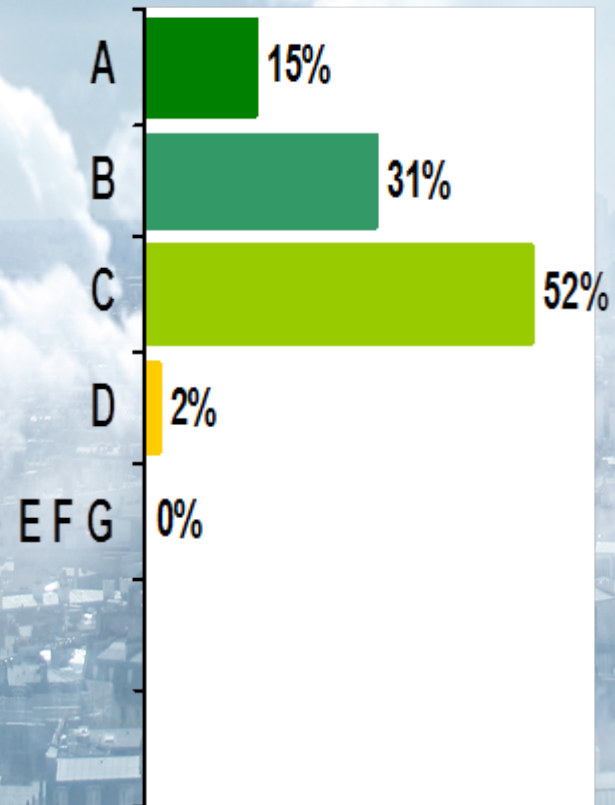
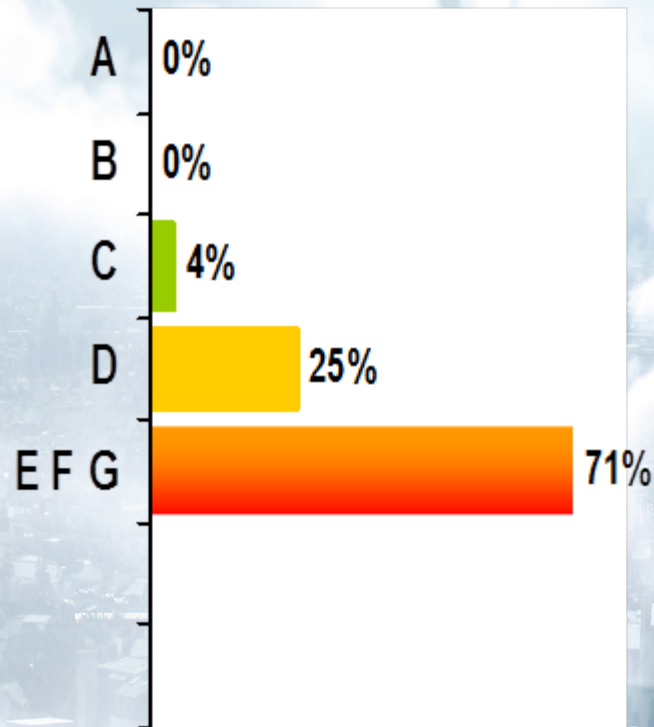
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- ✓ In 2009, EU revised ERDF regulation, making eligible structural funds for projects to improve the energy performance of homes
- ✓ Maximum of 4% of total amount of ERDF= 8 billions -> 320 millions for France
- ✓ National communication to encourage managing authorities to use ERDF available for energy efficiency
- ✓ April 15, 2013, almost 200 millions of ERDF supported energy retrofits projects

## **How many Households received support of ERDF?**

- ✓ **58 880 dwellings for low-income households retrofited with the contribution of ERDF**
- ✓ **Average ERDF support -> 3 276 euros per dwelling**

## ERDF impact



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- ✓ **Estimation of energy savings per year per households:**
  - ✓ **Based on local experience: energy retrofit means 40% of energy saving**
  - ✓ **360 to 1000 €/year**
  - ✓ **Total gain in purchasing power: 20 to 55 Millions €/year**

## **2014-2020: Energy is a priority investment of cohesion policy**

- ✓ **Promoting energy efficiency and renewable energy use in public infrastructure and in the housing sector (public and private)**
- ✓ **20% of ERDF, at least**
- ✓ **Mobilization of all housing actors -> energy efficiency of housing will be identified as a priority of the French regions**



## Exemple: Les Roches, at NANTES, Pays de la Loire

- ✓ 194 dwellings in 6 buildings, to refurbish
- ✓ Rent: 35,03 euros/ m<sup>2</sup> → 2,92 euros/month
- ✓ Energy saving: 177 kWh/m<sup>2</sup> → 78kWh/m<sup>2</sup>
- ✓ Total cost: 5,4 millions → 27 940 euros per dwelling
- ✓ Energy cost per dwelling : 18 530 euros
- ✓ Financing:
  - ✓ Loan from CDC
  - ✓ Region grant: 776 000 euros
  - ✓ ERDF grant: 356 000 euros
  - ✓ Increase of the rent (10% of costs)
  - ✓ Equity

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- ✓ Thank you for your attention!

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