

# SMARTER & Energy Poverty

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# Why are Energy Poverty solutions part of our Project?

- ▶ Too big to overlook: Over 50 million of Europeans suffer from Energy Poverty
- ▶ Climate Change issue: Buildings are responsible for over 40% of energy consumption and 36% of CO2 production
- ▶ Whole-of-society problem
- ▶ Sick building effect matters: As Europe contends with the Covid-19 pandemic, exposure to indoor air has been rising, with people spending up to 90% of time indoors.
- ▶ Most often, the most vulnerable households are the biggest polluters
- ▶ The best timing for discussion (Green Deal, Recovery Package, NZEB, Covid-19 recovery package)



# Air pollution

11		Yangon, Myanmar	151
12		Sarajevo, Bosnia Herzegovina	137
13		Wroclaw, Poland	135
14		Pristina, Kosovo	133
15		Kabul, Afghanistan	123
16		Kuwait City, Kuwait	118
17		Kathmandu, Nepal	112
18		Lyon, France	112
19		Kaohsiung, Taiwan	101
20		Ho Chi Minh City, Vietnam	99
21		Zagreb, Croatia	98
22		Belgrade, Serbia	97



Source: <https://www.iqair.com/world-air-quality-ranking>, accessed 22 Nov.

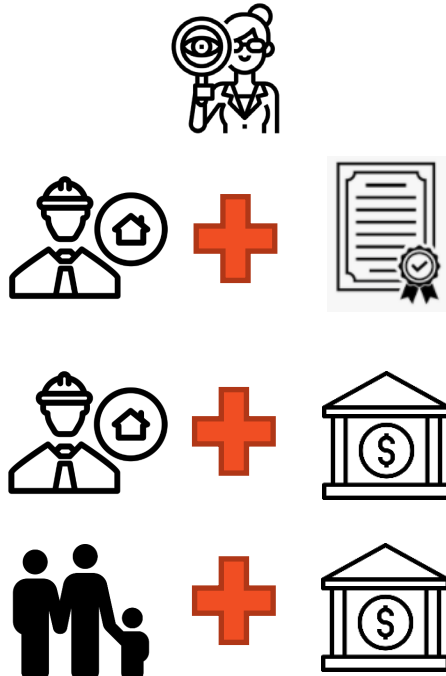
# Hybrid Financing of Social Housing Policies

- ▶ Energy poverty is more than eating or heating issue, its more than the issue of money
- ▶ Physical and Mental Health → Performance and Wellbeing
- ▶ In Europe, access to quality education and healthcare is seen as a **necessity, not a luxury**. By contrast, green housing is seen as a luxury not as a chance for higher self-sufficiency.
- ▶ Sustainable and bankable solutions – monthly ownership cost is what matters

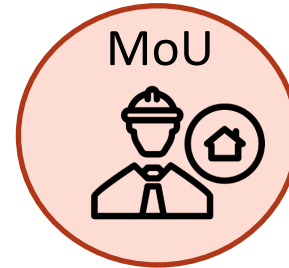


# Hybrid Financing of Social Housing Policies

## SMARTER Finance for Families



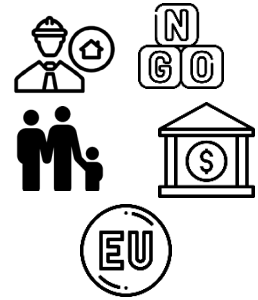
## SMARTER Finance for Vulnerable Families



- Government
- Municipality
- NGO
- Combination



- Combination of public and private resources



- Beneficiary: owner or tenant

# How do we support development of new project?

- Search for Pilot projects
- Focus on Municipalities
- Education & good practices
- Engagement of general public

