

The Value in the EEFIG MS-level Process in Poland

1. Broader perspective on EE issue at the local level.

Poland EEFIG Survey received 41 responses which were well distributed among various sectors. Responses included experts from: public and private banks, financial associations, experts from building sector, consultants, academics, NGOs, local authorities and other. Gathering around a common task different groups of stakeholders (mainly from financial sector) resulted in looking at EE issues from much wider perspectives and constituted a valuable input to discussion on financing energy efficiency investment at the local scale.

2. Positive feedback and higher involvement of banks and financial sector

One of the most crucial outcome of the EEFIG survey in Poland was a growing engagement of the banking sector in the process of establishing financial tool to support EE investment. Based on the findings from the survey, the Efficient Poland organized meetings and discussion panels where various experts from association of Polish Banks, the leading Polish banks (both public and private) as well as consultants took active part.

3. Starting a broader evaluation of the credit products available at the Polish market

In response to growing interest from financial sector, the Efficient Poland prepared the report entitled *Credit product supporting building thermomodernization*. This publication has developed further discussion on available and future programmes to boost investments in EE building sector.

Value in the EEFIG Results

1. Looking at drivers and barriers from demand and supply side separately for energy efficiency investments
2. Possibility to compare results from different countries that used the same methodology (e.g. comparison of Polish and Bulgarian EEFIG survey results during the C4E Forum).
3. Clear summary of existing issues

Key Learnings

Key learnings are based on the conclusions from the Polish EEFIG research:

1. Points to remedy demand side:

- **Awareness, Communication and Marketing:** Key concepts for Poland “Value of Savings”, “well-organised campaign”, “common access to information” and “support from administration”
- **Standardization:** “good for all buildings, but hard to implement as technologies are changing quickly”, “to reduce transaction costs” (or shift to others) and “broad coverage”
- **Stable Legal Environment:** “State intervention should consider investors” and “programme should have all-stakeholder buy-in” (inc. FIs) “Building investments planned many years in advance”

2. Polish Regulatory Framework for EE Investment:

- While energy efficiency regulations in Poland are in line with EU law, in practice regulatory compliance is varied and tends to be focused on minimal-levels
- A clear and tight regulatory framework is crucial to grow energy efficiency investments in Poland but laws need to be enforced more effectively
- There is a notable gap between the Polish law’s aspirations and reality of the renovation market (particularly relevant in the implementation of energy performance certificates)

3. Financial instruments for energy efficiency

- Financial instruments should be better tailored to reflect market diversity (different needs of building renovation in the different sectors)
- Reducing transaction costs and the costs of loans from financial providers (banks & non-banks) will certainly boost the building renovation market in Poland
- Instruments promoting deep renovations should be particularly developed, including consideration of “staged-deep renovations” for multi-annual actions