

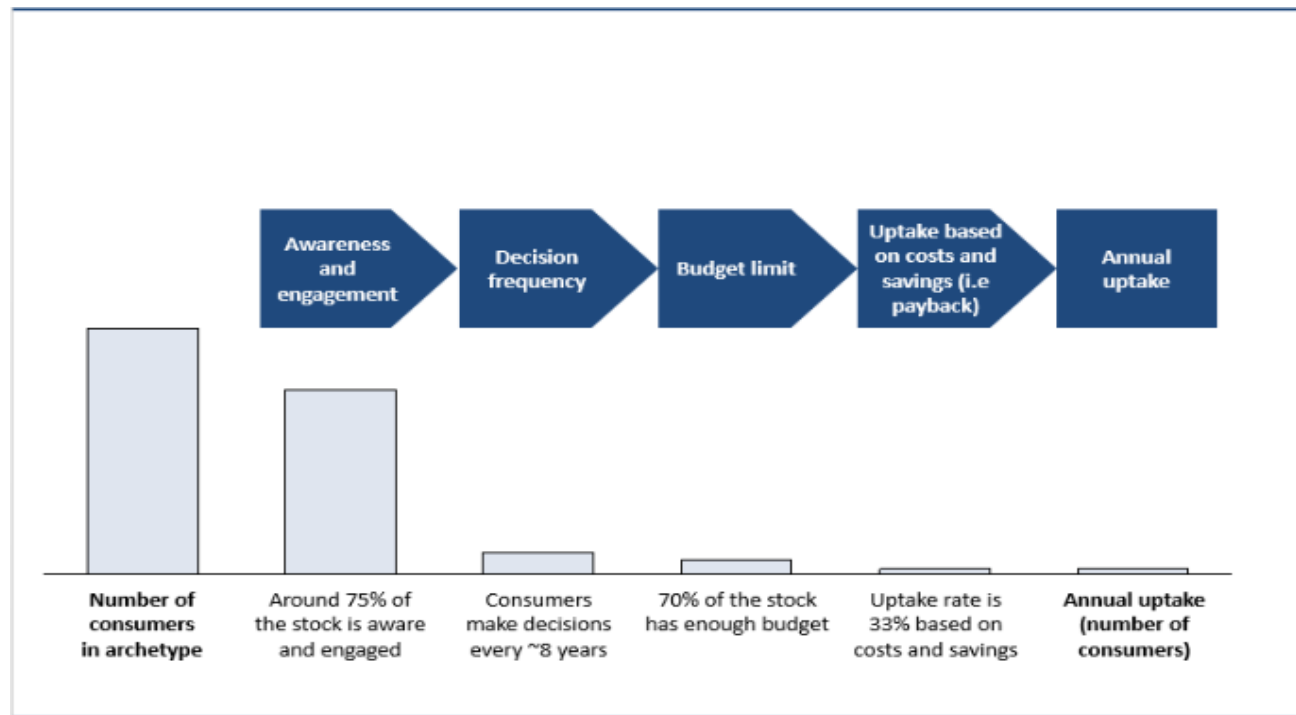


Behaviour and decision-making: Driving Home Retrofit

Householders, relationships and intermediaries:
what we know so far

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The Consumer Decision Making Journey...an example



Conversion Path

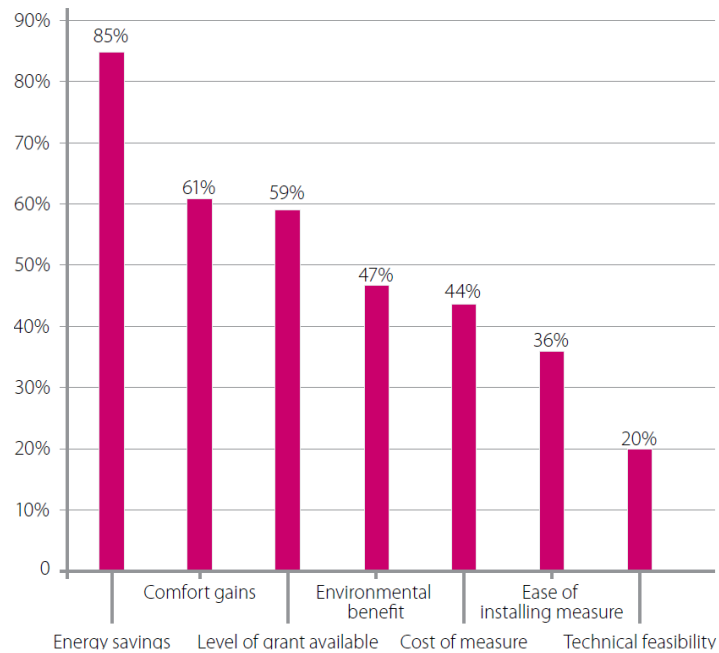
Market Research...some learnings

2013-2016 :

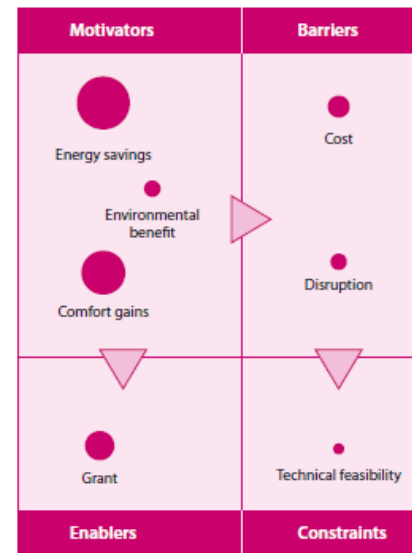
- consumer surveys, focus groups, choice modelling
 - 70% think they can reduce their energy use and would consider energy efficiency options
 - Likelihood of investment has decreased since 2014
 - Cost is the main deterrent
 - Increasing the uptake levels will require low interest, flexible finance plus focused grants
 - Trusted Intermediaries are key to engagement

Why they do it...the research from Better Energy Homes

KEY FACTORS INFLUENCING INVESTMENT IN ENERGY EFFICIENCY



RELATIVE IMPORTANCE OF MOTIVATORS AND BARRIERS



Bridging between research and reality - feedback from Trials and Pilots

- Factors influencing investment:
 - Energy savings
 - Cost of achievement
 - Comfort
 - Ease of process
 - Evidence of health benefits (particularly deep retrofit)
- In addition:
 - Trusted Source is key referral...‘advice I can trust’
 - Caution in relation to new technologies
 - Design of delivery model is fundamental

Why trials and pilots ?

Applied Research

- Test new markets, models, technologies and processes
- Trial new routes to consumer engagement
- Take the learnings and refine the offerings
- Move from trials to pilots & demonstrations
- Build scale for evolution to new full scale programmes

➤ It's a sandbox....

The Trials.....



What have we trialled

- **Salary Incentive Schemes**

The employer pilots a salary-based financing initiative that offers their employees a chance to upgrade the energy efficiency of their homes at low cost.

- **Deep Retrofit Model**

Local Initiative in Tipperary through Leader programme and local energy agency, focused on achieving Near Zero Energy Buildings through retrofitting homes, providing strong insulation and air-tightness measures and removing fossil fuel as main heating source.

- **Credit Union Model**

The Credit Union offers low cost finance to members, as well as advice and in some cases contractor panels. This model also manages the contractor payment and grant administration process.

- **Local Authority Model**

Local Authority offers loans to householders who already have a relationship with them either through local authority housing buyout or affordable housing scheme.

The Projects and Findings

Scheme Name	Scheme Model	Route to Engagement	Evaluation Comments
EPS Water & Veolia	Salary Incentive	<ul style="list-style-type: none"> Employer-Employee 	<ul style="list-style-type: none"> Highly replicable Requires strong employer commitment and support Confidence provided by this model is key as is the end to end support offering
St. Canices Credit Union & Progressive Credit Union	Local Community Bank	<ul style="list-style-type: none"> CU Members 	<ul style="list-style-type: none"> Has the potential capability for national coverage through CUDA Good route to engage and capture homes within a community Delivery model needs refinement of model with full end to end process support
Superhomes Tipperary	Local Energy Agency	Local Community	<ul style="list-style-type: none"> Gaining traction but requires strong key resources locally Qualified contractor panels are essential Longer timeframe required – funding, technology, performance
Fingal County Council	Local Authority	Home Buyout and Affordable Housing Participants	<ul style="list-style-type: none"> New route with replicability potential Could address those on the margins of energy poverty

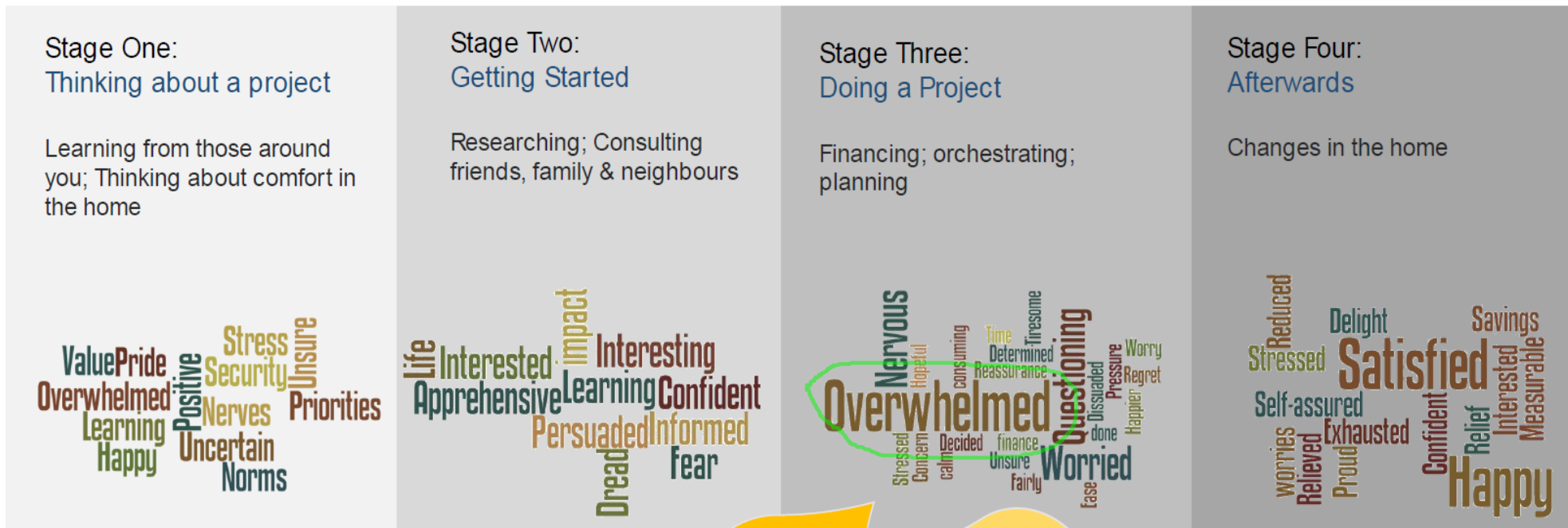
What we've learned about what's in it for the Consumer ?

- Professional advice on what to do
- No upfront lump-sum required
- Low cost finance
- End to end service
- Quality assured
- Grant Administration taken care of

....it's a hassle-free offering

Focus group research ... an emotional journey

What emotions are linked with the phases of the process towards a more energy efficient home?



Energy Saving Kit



Next Steps

Do more, Do better, Listen and Learn, Scale up

Awareness and Engagement

- Intermediaries
- Home Energy Kits
- Pop Up Shop

Decision Points

- Renovation
- House Purchase
- Changing family circumstances

Finance

- Credit Unions
- Employer Loans
- Consumer Financing

Uptake Rates

- Focused Subsidies
- Targeted Support
- End to End offering

Thank you

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