European Commission

European Construction Sector Observatory

Policy fact sheet

Cyprus

I Save, I Upgrade Programme

Thematic Objectives 1 & 3

October 2020

In a nutshell

Implementing body	Industry and Technology Service of the Ministry of Energy, Commerce and Industry (MECIT)
Key features & objectives	'I Save, I Upgrade' is a government financial support programme for the residential sector. It supports major energy efficiency renovations of existing households.
Implementation date	2014-2020 (expected) 2015-2018 (actual)
Targeted beneficiaries	Permanent residents of the Republic of Cyprus
Targeted sub-sectors	Energy saving equipment / product manufacturing, supply and installation.
Budget (EUR)	18.4 million
Good practice	★★★☆☆
Transferability	★★★★☆

Buildings account for approximately 40% of final energy consumption and 36% of CO_2 emissions in the EU[1]. Energy efficient buildings are therefore a crucial part of the EU's strategy to achieve its energy and environmental goals. More energy efficient buildings provide a wide range of societal, economic and environmental benefits. Examples include improved quality of life for citizens, greater energy affordability and access, increased disposable incomes for households, improved value of assets (e.g. real estate), increased investment and business opportunities across many sectors (industry, services, transport, etc.) and reduced energy consumption and pollution.

To increase the energy performance of buildings, the European Commission set up a legislative framework. The main instruments are the Energy Performance of Buildings Directive[2] (EPBD, 2010) and the Energy Efficiency Directive[3] (EED, 2012). They were subsequently amended in 2018 and 2019, respectively, as part of the 'Clean energy for all Europeans' package.

In Cyprus, the building stock is one of the most recent compared to other EU countries: 40% of households in Cyprus were built before 1981 and 54% were built between 1981 and 2006[4]. However, the building sector is responsible for more than 30% of Cyprus' final energy consumption[5]. Most of these households have a low energy efficiency rating because they were built at a time when there was a lack of minimum energy performance requirements. Household energy consumption has also risen sharply since the 1990s[6].

As a result, energy efficiency has been a significant priority for Cypriot policy-makers since 2000. The first initiative to promote energy efficiency in buildings was launched in 2004. The 'Grant Scheme for the promotion of Renewable Energy & Energy Conservation'[7] provided financial support for single energy efficiency measures (e.g. thermal insulation of roofs, installation of renewable energy systems, etc.). The scheme benefitted close to 50,000 existing residential and non-residential buildings between 2004 and 2013.

Due to the success of the previous grant scheme, the Cypriot Government set up a new grant scheme to promote major energy efficiency renovations of existing households, including the achievement of nearly zero energy buildings (nZEB). The 'I Save, I Upgrade' Programme was launched in 2014 and was expected to run through to 2020. However, due to oversubscription and the exhaustion of available funds, the scheme was closed prematurely in 2018[8]. Due to funding constraints, 86% (2,037) of 2,369 submitted applications received grant funding. A similar programme for SMEs (I Save, I Upgrade for Business) is also in place.

1.

General description

The I Save, I Upgrade Programme (2014-2020) was launched to promote major energy renovations of existing households by providing non-repayable financial aid to project proposals selected through calls for applications.

The programme had a total **budget** of EUR 18.4 million, divided into EUR 10.4 million for the first call for proposals[9], and EUR 8 million for the second call for proposals[10]. The programme was co-financed by the European Cohesion Fund under the Operational Programme 'Competitiveness and Sustainable Development' 2014-2020, covering 8% of the total budget.

Applications had to fulfil several **eligibility criteria**. The target building must[11]:

- Be owned by the grant beneficiaries;
- Be for residential use;
- Be located in the Republic of Cyprus (except buildings located on British bases);
- Have a building permit (application submitted prior to 21/12/2007). Where the issuance of a building permit was not required, a certificate from the competent building authority certifying the legality of the building and the date of approval of its construction must be submitted.

I Save, I Upgrade **grants supported a range of investments**, as shown in Table 1.

Table 1: Types of investment

	Call 1 (2015-2016)	Call 2 (2018)
1	Major energy renovations of buildings to achieve: a) at least an Energy Performance Certificate (EPC) Class B rating; or b) energy savings of at least 40% of the building's total energy consumption prior to upgrading.	Major energy renovations of buildings to achieve: a) at least an Energy Performance Certificate (EPC) Class B rating; or b) energy savings of at least 50% of the building's total energy consumption prior to upgrading.
2	Major energy renovations of buildings to achieve nearly zero energy buildings (nZEB), as defined in the Building Regulation of Energy Performance of Buildings Laws.	
3	Implementation of individual energy saving measures in any part of the building shell in households that are used as a permanent residence by vulnerable consumers.	Implementation of individual energy saving measures to thermally insulate roofs in households that are used as a permanent residence by vulnerable consumers.
4	-	Energy renovation of buildings with five or more building units (apartments).

Source: Implementation Guides[12]

For the first type of investment, grants covered up to 50% (75% for vulnerable consumers) of the total approved budget (of the project application). The maximum grant available was up to EUR 15,000. For the second type of investment, grants covered up to 7% of the total approved budget in the first call and 50% in the second call (75% for vulnerable consumers). The maximum grant available was up to EUR 25,000. For the third type of investment, grants covered up to 75% of the total approved budget. The maximum grant available was up to EUR 2,500. For the fourth type of investment, grants covered up to 50% of the total approved budget. The maximum grant available was up to EUR 10,000 per apartment.

Table 2 provides a full list of **eligible costs** – to which minimum technical criteria were applied, in line with the Implementation Guides.

Table 2: Eligible costs

Purchase of services
Issuance of EPCs and recommendations
Services of a Specialised Expert for the preparation and submission of an application (2nd call)
Construction works
Thermal insulation of horizontal structural elements that form part of the shell
Thermal insulation of walls and elements of the load-bearing structure that form part of the shell
Window frame replacement
Installation of external permanent shading included in the approved architectural plans of the house
Installation of external removable shading
Purchase of equipment
Purchase and installation of solar water heater or replacement of solar panels and / or hot water cylinder
Installation of autonomous air conditioning units of split type with high energy efficiency
Purchase and installation of a high energy efficiency liquid or gas fuel boiler or purchase and installation of a solid fuel boiler for space heating
Purchase and installation of Aerothermal, Geothermal or Hydrothermal pump of high energy efficiency, for the operation of central heating and / or cooling systems
Purchase and installation of the central solar system for space heating and / or cooling

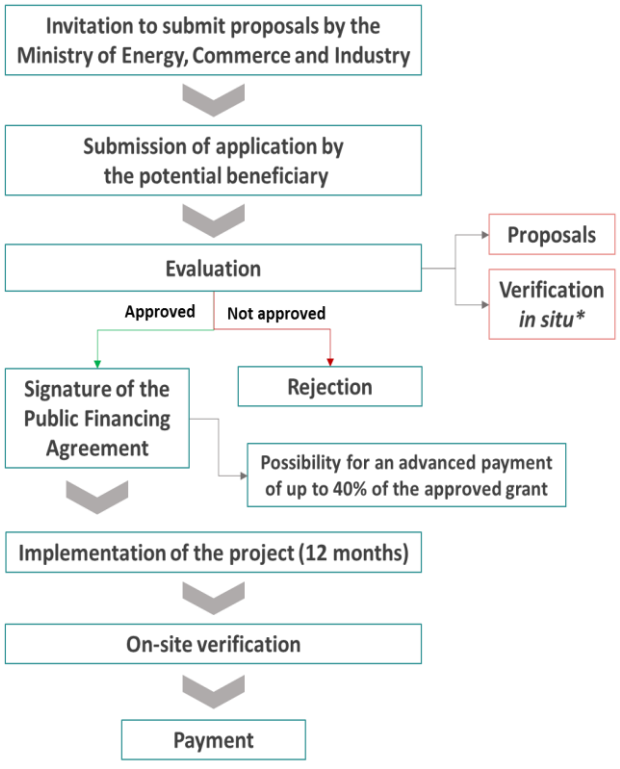
Source: Service of Industry and Technology website[13]

I Save, I Upgrade **grant beneficiaries**[14] must be natural persons and permanent residents of the Republic of Cyprus (for at least six months prior to submitting an application). Vulnerable consumers are defined as those who are: 1) recipients of the Single Parent's Benefit from the Grants and Benefits Service of the Ministry of Finance, with an annual gross family income of up to EUR 39.000; or 2) fit the categories defined in Decree KDP 218/2013 of the Minister of Energy, Trade, Industry and Tourism (26 June 2013)[15]:

- Recipients of public assistance from the Social Welfare Service of the Ministry of Labour, Welfare and Social Insurance;
- Recipients of a severe disability allowance from the Department for Social Inclusion of Persons with Disabilities of the Ministry of Labour, Welfare and Social Insurance;
- Recipients of allowances to pensioners with low incomes provided by the Grants and Benefits Service of the Ministry of Finance;
- Recipients of care allowance for paraplegic / tetraplegic / blind individuals granted by the Department for Social Inclusion of Persons with Disabilities of the Ministry of Labour, Welfare and Social Insurance.

The **application procedure** is shown in Figure 1. Project proposals were submitted and evaluated in response to calls for proposals run by the Ministry of Energy, Commerce and Industry. If deemed necessary by the Evaluation Committee (mandatory for the first call), an on-site visit to the building subject to the investment was carried out. Successful applicants were served on a first come-first served basis, after which they signed a Public Financing Agreement. Beneficiaries could request an advanced payment of up to 40% of the grant. Within 12 months after project implementation, an on-site inspection visit was carried out to verify that the project had been completed. The final (outstanding) grant payment was then made to the beneficiaries, based on the actual costs incurred.

Figure 1: Application procedure



Source: Own elaboration based on the Implementation Guides[16]

The second call introduced an additional requirement. Prior to submitting an application, applicants were required to select a Specialised Expert from the Specialised Experts Register[17] to issue an EPC and prepare and submit the application.

In the case of energy upgrades to buildings with five or more building units (apartments), a single application for the whole building, which acted on behalf of all the owners of the building, was required by the Management Committee of the building.

Looking forward, a new call is expected to be launched soon with a budget of EUR 10 million[18]. In addition, a new and comprehensive plan is expected to be launched in 2021[19].

2.

Achieved or expected results

Although no impact assessment and/or ex-post evaluation has yet been carried out, some I Save, I Upgrade Programme results can be assessed.

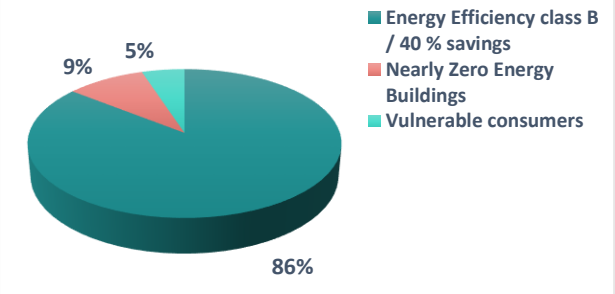
The programme featured two calls for proposals. The first was open for eleven months (17 March 2015 to 19 February 2016). However, the second (16 April 2018 to 8 June 2018) closed less than two months after opening, once the budget was exhausted.

A total of 1,139 applications were submitted in response to the first call for proposals. An additional 1,230 applications were subsequently submitted in response to the second call. A total of 2,369 applications were submitted overall[20].

In the first call, 94.3 % of applications were submitted to implement energy efficiency measures in homes. However, only 5.15% of those total applications were related to apartments and just 0.55% related to entire apartment buildings[21].

As shown in Figure 2, almost 9 out of 10 first call applications aimed to achieve at least a Class B energy efficiency rating or 40% energy savings in total building energy consumption before upgrading. Only 1 out of 10 applicants submitted a proposal to conduct a major energy renovation to achieve a nearly zero energy building[22].

Figure 2: Percentage of applications submitted by type of investment (1st call)



Source: Financial tools for energy efficiency in Greece and Cyprus[23]

Table 3 lists the most popular categories of eligible works/costs targeted by applications in the first call. The top three categories (thermal roof insulations, window replacements and thermal wall insulations) are also typically more expensive than other types of works. This is evidenced by the higher average level of grants awarded.

Table 3: Most popular categories of eligible works/costs and average grant (1st call)

Ranking	Category	Avg. grant (EUR)
1	Thermal insulation (roofs)	2,340
2	Window replacement	4,372
3	Thermal insulation (walls)	4,536
4	Shading systems	1,631
5	Solar water heaters	607

Source: Financial tools for energy efficiency in Greece and Cyprus[24]

In terms of outcomes, 88% of the total number of applications submitted (2,369) in both calls were approved (999 in the first call and 1,087 in the second call)[25].

Table 4 lists the average investment and average grant awarded by type of investment in the first call for proposals. Similar data on the second call is not yet available.

Table 4: Average investment and average grant awarded by type of investment (1st call)

Type of investment	Average investment (EUR)	Average grant (EUR)
Energy efficiency class B	23,773	9,595
>40 % energy savings	20,857	8,505
Nearly Zero Energy Buildings	39,633	21,800
Individual measures	4,081	1,887

Source: Strategy for mobilising investment in the field of building renovation[26]

For the first call, 88% (879) of all grant awards (999) have been paid in full. That represents 78% (EUR 8.13 million) of the total available budget for the first call (EUR 10.4 million). For the second call however, only 24% (259) of all grant awards (1,087) have been paid in full. That equates to a payment of EUR 2.15 million out of the total EUR 8 million budget for the second call[27].

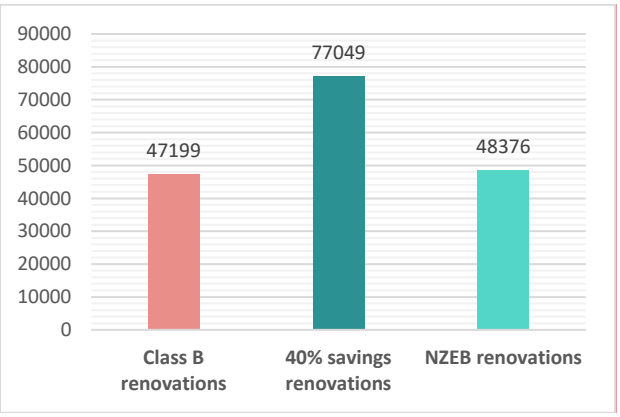
297 approved Class B renovation projects in the first call have achieved 47,199 kWh/year in energy savings, an average of 163 kWh/year per project.

111 approved projects targeting energy savings of at least 40% have achieved 77,049 kWh/year in energy savings, an average of 694 kWh/year per project.

In contrast, 35 approved nZEB renovation projects have achieved 48,376 kWh/year in energy savings, an average of 1,382 kWh/year per project.

Figure 3 shows the average energy savings by type of investment in the first call. Similar data on the second call is not yet available.

Figure 3: Average energy savings (kWh/year) by type of investment (1st call)



Source: Long-term strategy for mobilizing investments for renovating Cyprus national building stock[28]

To compare the energy saving achievements of the different project types, those targeting at least 40% savings were 423% more successful than Class B projects, in terms of average savings per project. In contrast, nZEB projects were about 199% more successful than those targeting at least 40% savings, and 843% more successful than Class B projects.

Overall, the estimated savings per type of building in energy efficiency class B measures and 40% savings renovations are[29]:

- Houses: 320 kWh/m²/year;
- Apartments: 275 kWh/m²/year;
- Buildings: 1,333 kWh/m²/year.

By 2023, an annual reduction of 120,000 equivalent tons of CO_2 and energy savings of primary energy in the residential sector of up to 37,000 tonnes of oil equivalent (toe) are expected[30].

Table 5 shows the overall contribution that the programme's first call has made to energy efficiency targets, in terms of the energy savings achieved. Similar data on the second call is not yet available.

Table 5: Contribution to the energy efficiency targets in terms of energy savings achieved (1st call)

Energy efficiency targets	Energy savings (toe)
2016 target (final consumption)	2,857
2020 primary consumption target (expected)	2,857
2020 target (Article 7 of Directive 2012/27/EU)	8,498

Source: 4th National Energy Efficiency Action Plan of Cyprus[31]

The I Save, I Upgrade Programme has also helped to increase the number of EPCs issued. 27% of all EPCs issued in 2015 related to existing buildings, as opposed to 7% in previous years[32].

3.

Perspectives and lessons learned

The oversubscription of the I Save, I Upgrade Programme is evidence of the high demand for energy efficiency measures in the Cypriot residential sector.

Over 2,000 households were upgraded under the I Save, I Upgrade programme between 2015 and 2018. The response to the first call was so positive that the Cypriot authorities received 1,230 applications in the second call, in a period of less than two months (1,139 applications were submitted in the first call for proposals in a 15-month period).

The Deputy Director of the Industry and Technology Service of the Cypriot Ministry of Energy, Commerce and Industry is satisfied with the positive impact that the I Save, I Upgrade programme has had so far[33]. In addition, the Programme Coordinator believes that 'word of mouth' is particularly useful. The more households are renovated, the more people are likely to become interested in investing in energy efficiency measures[34].

The assigned budget for the second call did not match the total demand for funding in energy efficiency measures. This meant closing the call for proposals before expected.

The popularity of the programme has been so high that the planned budget for the second call for proposals was exhausted in less than two months after the opening of the call. According to the General Secretary of the Technical Chamber of Cyprus (ETEK), the government will have to increase incentives for energy efficiency upgrading as "costs are prohibitive for an average household"[35]. For example, an energy efficiency project (e.g. insulation of walls, windows and roofs and the purchase of a photovoltaic system) can cost up to EUR 30,000[36].

Linking financial support and energy performance certificates (EPCs), introduced in the second call for proposals, has been successful.

As most contractors still lack expertise in the implementation of energy efficiency measures[37], the participation of energy auditors and EPC experts is helping to improve the energy efficiency market. Their involvement in the application process helps to ensure that applications adopt a holistic and cost-effective approach. They enable the identification and selection of best fit intervention measures for each household / building[38]. Linking financial support to EPCs also helps to increase public awareness about the benefits of energy efficiency and public interest in energy efficiency upgrades[39].

Bureaucracy continues to be one of the main impediments to the successful implementation of programmes such as I Save, I Upgrade.

The complex administrative procedures for awarding grants under the I Save, I Upgrade programme, together with limited public infrastructure/capacity, are causing delays in the implementation of the programme[40]. According to the Programme Coordinator, bureaucracy is one of the main problems facing the construction sector in Cyprus. A revision of administrative procedures is aiming to address the problem[41].

Although there were targeted measures for vulnerable consumers under the I Save, I Upgrade Programme, their participation was low.

Only 5% of the total number of applications in the first call for proposals were submitted by vulnerable groups. Weak outreach to vulnerable groups could be one of the reasons behind the low participation[42]. Vulnerable consumers also face additional obstacles such as the unwillingness of banks to lend money due to their low incomes and factors related to their creditworthiness[43].

4.

Conclusion and recommendations

The I Save, I Upgrade Programme has been a successful measure in terms of its uptake by Cypriot households. In terms of impact however, it has not achieved the success of the programme that preceded it. The previous Grant Scheme for the promotion of Renewable Energy & Energy Conservation[44] supported upgrades to up to 10% of the Cypriot residential building stock. In contrast, the support provided by the I Save, I Upgrade programme is not expected to exceed 0.5% of the residential building stock[45].

The programme's main strengths and weaknesses are summarised in Table 6.

Table 6: I Save, I Upgrade Programme: strengths and weaknesses

Strengths
• High grant intensity (50 - 75%); • Extensive period for the measures to be implemented (12 months); • Wide range of eligible costs; • Support for the replacement of old equipment with new, more efficient equipment; • Supports upgrading of old households, improving living conditions; • Participation of energy auditors and EPC experts boosts the energy efficiency market.
Weaknesses
• Full payment of grants is made after the completion of an energy efficiency project, deterring potential applicants (especially vulnerable consumers) from applying; • Lack of a database of certified materials and equipment; • Some energy experts or contractors were found to provide non-professional services to their customers, which resulted in limited grants or no grants at all because the programme requirements were not met; • Complex administrative procedures caused serious delays in the grant award process during the first call; however, procedures were improved for the second call; • No alignment of incentives for energy efficiency measures between landlords and tenants.

Source: Cypriot Ministry of Energy, Commerce and Industry[46]

Looking forward, six recommendations are suggested to help improve the impact of the I Save, I Upgrade programme[47]:

- Public grant schemes should be complemented by market-based solutions to increase the involvement of the financial sector. Energy efficiency measures feature relatively low profits and long maturity, which make them less attractive to private lenders. Although the COVID-19 crisis is affecting investments, the financial sector needs to be encouraged to finance energy efficiency measures;
- Other non-financial measures such as technical support or advice / guidance to both citizens and the financial sector could help to incentivise investments in energy efficiency measures;
- The programme would benefit from an impact assessment to assess what worked and what did not, the short/medium/long term benefits and impact of the programme and to identify how to improve similar initiatives moving forward;
- Programme efficiency could be improved by increasing management capacity, simplifying procedures, and improving outreach (especially for vulnerable consumers, etc.);
- A comprehensive package of sustainable economic policy measures should be developed to complement energy efficiency support programmes;
- Energy efficiency policy measures (e.g. revised targets, awareness raising, and promotion of training and capacity building) should be strengthened to increase supply and demand.

Overall, the I Save, I Upgrade Programme is rated as a '3-star good practice measure' on a scale of 1 (low) to 5 (high).

This score is based on a number of factors. The programme was oversubscribed, which is an indication of its popularity and the level of public interest in household energy efficiency improvements. However, it is also clear that the available budget fell short of demand. The linking of financial support and energy performance certificates (EPCs) and the required involvement of energy auditors and EPC experts were positive improvements to the programme. However, there was also a misalignment in programme incentives for the residential rental sector. Allowances were not made to allow both landlords and tenants to submit applications to implement energy efficiency measures.

The I Save, I Upgrade Programme is rated as a '4-star transferable measure' on a scale of 1 (low) to 5 (high).

This score is based on the fact that public grant schemes to support energy efficiency improvements in the residential sector are quite common across EU countries. The basic concept of this programme is therefore readily transferable.

The programme in its entirety may not be very transferable, not least because of some of the issues experienced during implementation. However, individual programme features and implementation experiences may prove to be beneficial to other countries that are looking to learn about what might work and what might not work. For example, the programme's specific focus on renovation support for vulnerable people may be an interesting feature for similar initiatives in other countries, in spite of the low uptake of the I Save, I Upgrade Programme by vulnerable people.

Endnotes

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