

**Final report on Financial Mechanisms for Renovations**  
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Related deliverable: D3.5



## DESCRIPTION

The previous report [D3.4 on “Initial guide on Financial Mechanisms“](#) collects and analyses the existing financial mechanisms that encourage the use of skilled workers in home/building renovations. A deep analysis of the available related literature was made, allowing to collect several examples and good practices of existing mechanisms already applied all over the world.

Although it is increasingly common to find financial products and services under the consideration of environmental factors to promote environmentally responsible investments and stimulate low-carbon technologies, projects, industries and businesses, in practice there are **very few schemes that require professionals skilled** or qualified beyond the minimal national requirements.

Building on the results of D3.4, the BUSLeague partners contacted financial institutions and public administrations (at least 3 per country) located in Austria, Bulgaria, France, Ireland, the Netherlands, and Spain. In total, 23 entities have been consulted through surveys and interviews and the actual [D3.5 “Final report on Financial Mechanisms for Renovations”](#) collects their views and perceptions in order to fine-tune the proposed mechanisms and adapt them to their needs and contexts.

In most cases, only a SWOT analysis has been possible to make key actors reflect on the importance of this topic and, hopefully, make them react in the near future. On the positive side, **during BUSLeague four financial mechanisms have been influenced**, two of them managed by Irish banks, AIB and HBFI, and the other two by a public entity in Spain, the Generalitat Valenciana.

As a main conclusion, we can state that **existing labels, certifications and tools can help to establish environmental quality eligibility criteria as a pre-condition for subsidies** such as the [“Register CHC”](#) in Spain, the [“RGE label”](#) in France, the [“Register of Technical Renovation Advisors”](#) in Ireland or the [“Home Performance Indicator \(HPI\)”](#) in Ireland.

## MORE INFORMATION

The full version of this deliverable can be found on the BUSLeague project website at the following link: <https://busleague.eu/outcomes/>



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