

GREECE | MAY 28TH, 2026 3rd NATIONAL ROUNDTABLE

SUPPORTING THE IMPLEMENTATION OF SMART FINANCING FOR ENERGY EFFICIENCY IN GREECE.2026



Organised by: Centre for Renewable Energy Sources and Saving – CRES and INZEB



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**12
SPEAKERS
AND
MODERATORS**

**44
DELEGATES**

6 SESSIONS

**Welcome Session | Opening Panel |
National Hub Presentation |
2 Parallel Sessions | Closing Session**

01

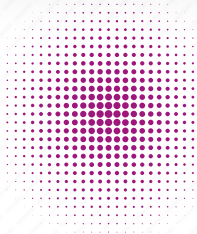
PARALLEL SESSION

**Financing Energy
Efficiency For Energy-
Vulnerable Households
And Micro-Enterprises**

02

PARALLEL SESSION

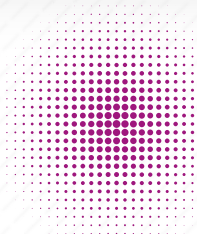
**Implementing Innovative
Financing Mechanisms Within
The Framework Of The
Roadmap For Energy Savings
In Buildings**



PARALLEL SESSION 1

FINANCING ENERGY EFFICIENCY FOR ENERGY-VULNERABLE HOUSEHOLDS AND MICRO-ENTERPRISES

- ☐ Renovation programmes need continuity and predictable conditions. Frequent changes in eligibility, financing terms and procedures create uncertainty for households, banks and market actors. A long-term framework should connect successive schemes and allow sufficient time for project preparation and implementation.
- ☐ Energy renovation support should address affordability and social protection alongside energy savings. Experience from the national programmes linked higher grant rates for vulnerable households with assistance for energy inspections, building documentation, advice and permits, reducing barriers beyond the cost of the works themselves.
- ☐ The proposed Social Climate Plan envisaged high-subsidy renovation support for approximately 62,000 households and 10,000 micro-enterprises, alongside heating and hot-water improvements. Repayment of the remaining household contribution through electricity bills was proposed to ease upfront costs, subject to agreement with the energy supplier.
- ☐ Grants and loans should reflect different repayment capacities. Interest-free "Upgrade My Home" loans of €5,000–€25,000 did not require a separate own-funds contribution within the financing structure, but remained subject to creditworthiness checks. Favourable terms and instalments do not remove the need to assess affordability for vulnerable households.
- ☐ Better targeting needs to be connected with practical access. The proposed Energy Support Registry for Households and free Energy Performance Certificates would support beneficiary identification and assessment. These arrangements should help eligible households reach the appropriate support rather than leave participation dependent on their administrative capacity.
- ☐ Regional one-stop shops should provide information, technical guidance and application assistance throughout the renovation process. Clearer procedures, simpler documentation and support for people with limited digital skills are important complements to funding, particularly for vulnerable households and micro-enterprises.
- ☐ Implementation depends on qualified technical advisers, engineers and trained installers as well as financial resources. Programme design should take account of the market's capacity to prepare and deliver the required works, including the professional skills needed to respond to increasing renovation demand.



PARALLEL SESSION 2

FINANCING ENERGY EFFICIENCY IN PRIVATE AND PUBLIC BUILDINGS EUROPEAN FUNDING AND CASE STUDIES

- ☐ The Roadmap prioritised competitive energy efficiency procedures, on-bill arrangements, public-sector energy performance contracting and white certificates. These complementary mechanisms require distinct institutional responsibilities, contractual terms and delivery arrangements to progress from their design to practical application.
- ☐ Competitive procedures should allocate support according to the requested funding per unit of final energy saved. Clear responsibilities for conducting the procedures, awarding contracts and providing support are necessary to connect the selection of cost-effective interventions with their implementation.
- ☐ On-bill financing offers should clearly explain financing costs, repayment frequency, instalments, early repayment, complaints and the consequences of default. Customers also need clarity on responsibility for implementing the improvements where an energy supplier works with a third-party contractor.
- ☐ Consumer safeguards should preserve the right to change supplier and prevent disconnection for unpaid energy efficiency financing obligations. The arrangements examined also provided for separate financing charges and the allocation of partial bill payments to energy supply before additional energy efficiency services.
- ☐ White certificates require credible savings verification, attention to additionality and a workable balance between savings supply and demand. The envisaged Greek mechanism would allow third parties to certify and sell savings, with differentiated values reflecting technologies and social benefits, including interventions in vulnerable households.
- ☐ Public-building clusters could support renovation through energy performance contracts and contractor finance. The proposed approach combined building prioritisation and grouping with competitive contractor selection. Clear responsibilities for financing, delivery and performance are needed to make these arrangements workable.
- ☐ Multi-apartment buildings require financing and service contracts suited to ownership and occupancy arrangements. Landlord-tenant responsibilities, payment continuity when occupants change and the allocation of performance risk need to be addressed rather than assuming that a standard household contract will fit every building.
- ☐ International experience highlights the importance of consumer confidence, affordable financing and simple delivery. Grants, public guarantees, technical assistance, accreditation and quality assurance can complement on-bill mechanisms. Models should be adapted to national conditions rather than replicated without their supporting safeguards and services.

