



# The European Energy Efficiency Financing Coalition

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# The energy efficiency financing challenge

## Energy efficiency and climate targets

- Energy Efficiency objectives – EED Recast
- Buildings objectives- EPBD Recast
- REPowerEU Objectives - heating decarbonisation

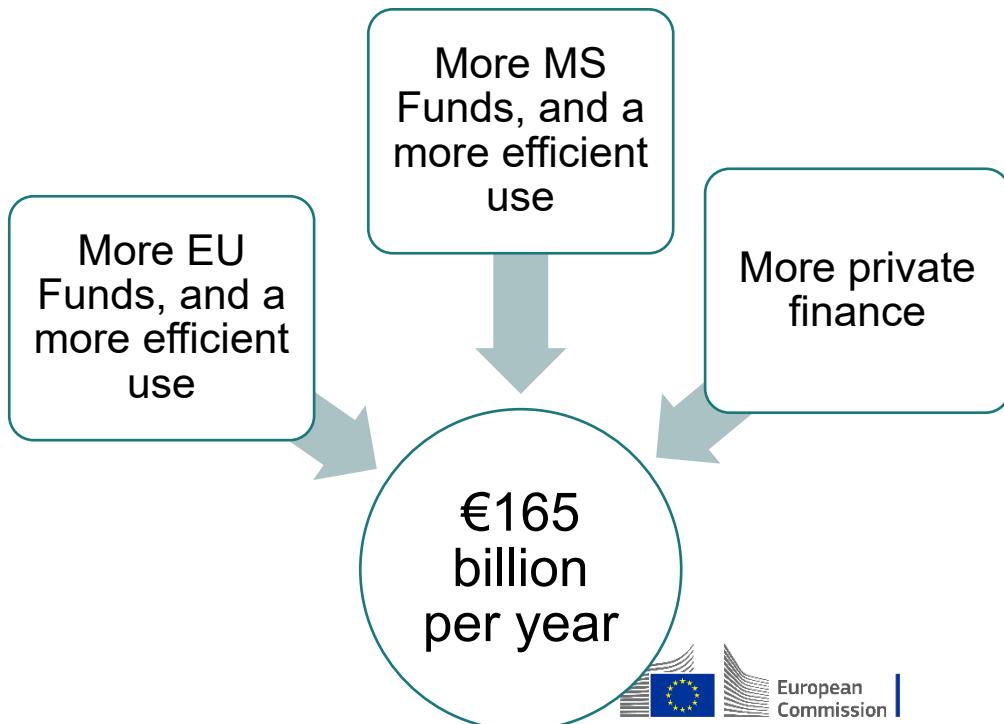


## Energy Efficiency Investments Needs

Total investments  
(2021-2030)      Eur 3.000 billion  
(Source: Primes REPowerEU Plan)

Investment Gap  
(2021-2030)      Eur 1.650 billion  
(Source: IA EED, IA CTP)

## Closing the investment gap



# Financing building renovation – where is the money?



- EU funding for energy efficiency 2021-2027 is around €120-150bn (cohesion funds, Recovery and Resilience Facility, ETS revenues, etc.)
- National public funding variable
- How can we maximise the impact of public funding?

# Investments in building renovation – whole value chain approach

- Traditional financial instruments
  - Renovation loans (with / without public grants)
  - Guarantees for banks
  - EIB InvestEU blending both
- Multiple benefits of energy performance – for owners and for banks
  - Increased asset value and lower probability of default
- Non-bank financial instruments
  - Energy performance contracting, energy as a service
  - Home-based or on-bill finance (debt not attached to the homeowner)
- Grants are necessary, in particular for low-income households
- Finance is not the (only) problem – building owners need support
  - One-stop shops for homeowners
  - Project development assistance (LIFE CET, ELENA)

# Concertation needed at Member State level

- Engagement with national stakeholders under different formats:
  - Sustainable Energy Investment Forums 2017-2023
  - Financing roundtable projects (e.g. SEFIPA, RENOINVEST, SMAFIN)
  - European Energy Efficiency Financing Coalition
- Coalition Mandate: to facilitate the mobilisation of private finance for energy efficiency and to establish a long-term viable funding framework for energy efficiency investments
- Activities:
  - Bringing together the relevant market stakeholders
  - Exploring the use of public funds to leverage additional private investment
  - Advising on how to drive market demand and increase the uptake of energy efficiency financing
  - Developing knowledge and financing solutions for energy efficiency at Member State level

# Coalition Membership



27 Member States



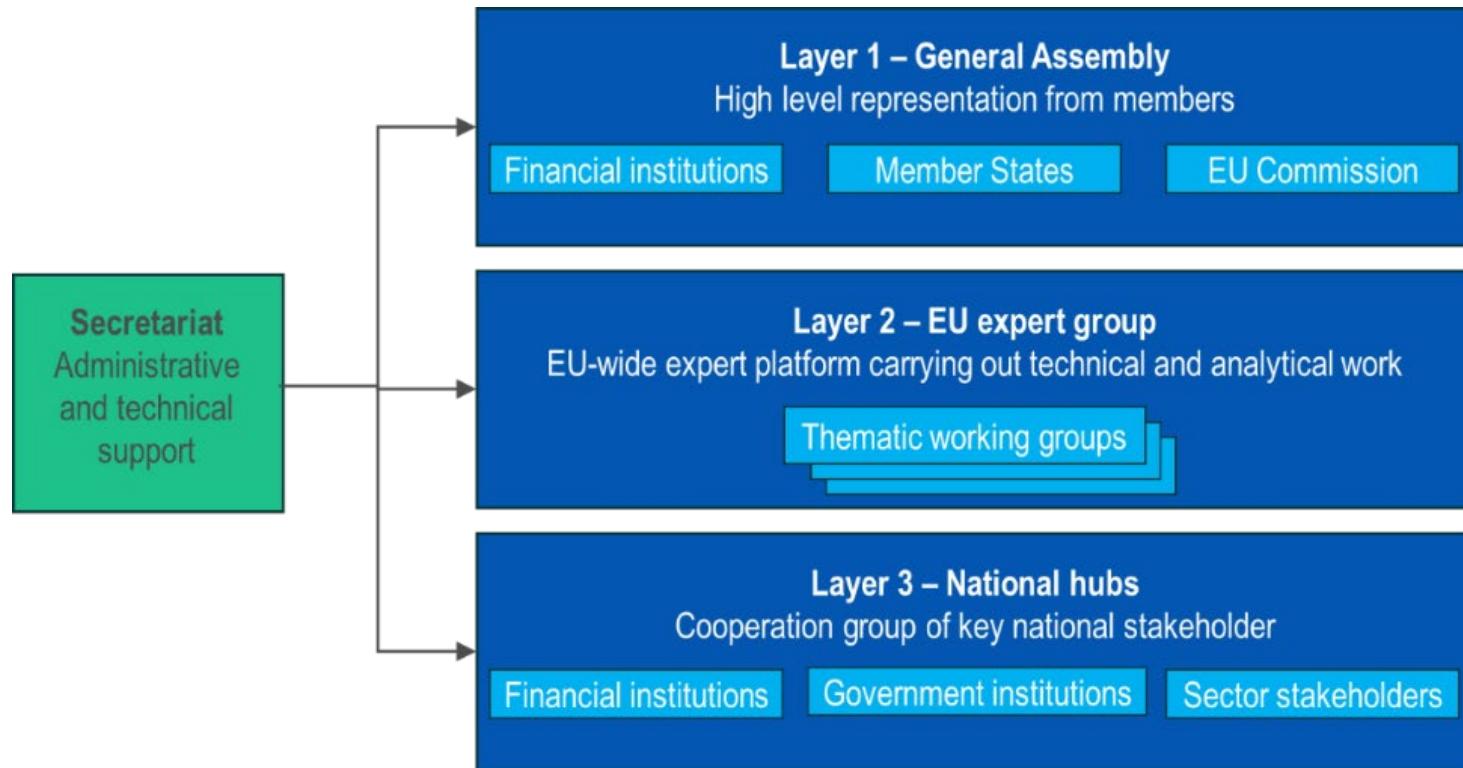
67 Financial Institutions



41 Industry members

- The 27 EU Member States are all represented in the Coalition.
- The role of the Member States is outlined in the Joint Declaration on energy efficiency financing and the European Energy Efficiency Financing Coalition
- **Financial Institutions** are represented in the General Assembly, as well as in the Expert Platform
- **The Coalition is integrating the industry sector** with initial focus on suppliers of energy efficiency solutions, actors in energy-demanding industries, and industry organisations.

# Coalition Governance Structure



# Mandate for the Expert Platform

- The Expert Platform will provide technical input to support the Coalition.
- Initially two focus areas: Enterprises and Real Estate
- The specific activities under each focus area will be organised through dedicated working groups.
  - Real Estate: Working Group on financing for energy renovations of buildings will contribute recommendations for the EPBD delegated act on a voluntary portfolio framework (kicked off in September 2025)
  - Enterprises: Working Group on financing for energy efficiency in enterprises with focus on the problems of SMEs (kicked off in December 2025)

# Mandate for the National Hubs

- The National Hubs are the operative, action-oriented arm of the Coalition at national level.
- It is for each Member State to define the mandate, work programme and activities of its own National Hub to better adapt to the specific needs and reality of each market.
- The National Hubs will serve as a platform for stakeholders to work together, share best practices, address bottlenecks, and develop tailored solutions at national level.

Examples of activities at National Hub level:

- Identification of a national strategy for energy efficiency financing.
- Develop a pipeline of energy efficiency projects aggregating national energy efficiencies projects and turn the pipeline into bankable, investment-ready projects.
- Mainstream and de-risk investments for energy efficiency.
- Identify solutions to address the challenges of retrofitting multifamily buildings

# 14 national hubs established or in the making

Austria	Czech Republic	Estonia
Finland	Hungary	Spain
Poland	Belgium	Netherlands
Denmark	Italy	Greece
Slovakia		Slovenia

- Work topics depend on national needs, including
  - Energy efficiency financing strategy
  - Data for financial institutions
  - One-stop shops for residential renovation
  - Energy efficiency in businesses
  - Energy performance contracting (public buildings)

# Thanks for your attention