OECD Affordable Housing Database – <u>http://oe.cd/ahd</u> OECD Directorate of Employment, Labour and Social Affairs - Social Policy Division

PH7.1 ANNEX - MEASURES TO FINANCE HOUSING IMPROVEMENTS AND REGENERATION

Table PH 7.1.1: Measures to finance housing improvements and renovation: Overview and characteristics of existing measures

Panel A. Description of measures

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Australia	Clean Energy Finance Corporation (CEFC) Community Housing Program	The CEFC Community Housing Program provides financial support to Community Housing Providers, and includes a range of tailored features for providers to invest in energy efficient and renewable energy solutions, to benefit tenants now and over the long term. This includes retrofitting sustainable technologies into existing homes. The CEFC also provides long-term finance for energy efficient community housing, as well as energy efficiency retrofits to existing homes.	Loans	Yes	National/federal
Australia (COVID)	Homebuilder	HomeBuilder provides eligible owner-occupiers (including first home buyers) with a grant to build a new home or substantially renovate an existing home. It is a new programme introduced in response to COVID-19. HomeBuilder is administered by the States and Territories. The Commonwealth Government reimburses States for grants paid.	Grant	Yes	Regional/state
Austria	Subsidies for regeneration (Sanierungsförderung der Länder)	Subsidies for regeneration is part of Wohnbauförderung der Länder; different financial instruments are available: loans, grants or combinations. The scheme's objectives are decarbonisation, energy efficiency and affordability.	Loan, grant	No	Regional/state
Austria	Refurbishment check; 'end-of- oil-heating' (<i>Sanierungsscheck;</i> ' <i>Raus-aus-dem-Öl</i> ')	Thermal and energetic retrofitting	Grant	No	National/federal

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The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Belgium	Restauration of non-protected heritage (Restauration du petit patrimoine non protégé)	Tax credits for expenses for renovation of low-rent dwellings, with the aim of boosting the supply of quality low-rent housing. The scheme still exists in Walloon Region, but was abolished in the Flemish Region in 2019 and the Brussels Capital Region in 2017.	Tax credit	Yes	Regional/state
Belgium	Subsidies for conservation work in classified dwellings (Subventions pour travaux de conservation aux biens classes)	The subsidy aims at giving financial support to owners, co-owners or commercial renters (public and private) for restauration of classified dwellings.	Grant		Regional/state
Belgium	Renovation grant (Vlaamse overkoepelende renovatiepremie)	Grant for renovations in the Flemish Region	Grant	Yes	Regional/state
Belgium	Adaptation grant (Vlaamse aanpassingspremie)	Grant for renovations in the Flemish Region	Grant	Yes	Regional/state
Brazil	Land tenure regularisation and housing improvement programme (<i>Programa de</i> <i>Regularização Fundiária e</i> <i>Melhoria Habitacional –</i> <i>Programa Casa Verde e</i> <i>Amarela</i>)	In 2020, the Federal Government launched a national housing program that finances, with high subsidies, land tenure regularization and housing improvements for low-income families living in informal settlements. Land tenure regularization includes legal, urban, environmental and social measures that aim to integrate informal areas into the legal context of cities. The national government provides financial resources and program regulations. Local/municipal governments join the program and participate in the implementation of the interventions.	Loans	Yes	Joint (shared across government levels)
Canada	Renovation Programs On Reserve: Residential Rehabilitation Assistance Program, Home Adaptations for Seniors' Independence, Shelter Enhancement Program	The aim is to support rehabilitation, repairs and renewal of on-reserve housing for First Nations communities. First Nations or individual First Nation members that require repairs to their homes, adaptations to extend the time that low-income seniors can live in their own homes independently, repairs to a shelter or construction of a new shelter are eligible for CMHC's suite of renovation programs on reserve.	Other		National/federal
Canada	CMHC Green Home	Under the Green Home Program, CMHC offers a partial mortgage loan insurance premium refund to borrowers who either purchase/construct an energy-efficient home or who undertake renovations to improve the energy-efficiency of an existing home using CMHC-insured financing.	Grant	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Canada	Provincial Home Repair Program (PHRP)	Through Newfoundland and Labrador Housing Corporation (NLHC), PHRP assists low- income homeowners who require renovations to their homes to complete structural and related repairs, with improvements in basic heating, electrical and plumbing services.	Grant		Regional/state
Chile	Family Heritage Protection Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar D.S.255 de 2006)	Subsidy system intended to contribute to the financing of works to improve the environment and community equipment, to improve housing or to expand housing.	Grant	Yes	Joint (shared across government levels)
Chile	Rural Habitability Program D.S.10 of 2015 (<i>Programa de</i> <i>Habitabilidad Rural D.S.10 de</i> 2015)	The programme aims to improve the living conditions of families residing in urban areas with less than 5,000 inhabitants and rural areas. Program for the improvement of the immediate environment of the house and the community equipment. The program is national; the service providers are regional.	Grant	Yes	Joint (shared across government levels)
Chile	Habitability program Law N ° 20.595 year 2012 (<i>Programa</i> <i>Habitabilidad, Ley 20.595 de</i> 2012)	The purpose of the program is to improve the living conditions of the families of the Seguridades y Oportunidades social protection subsystem, through the delivery of constructive solutions, equipment and comprehensive advice on the use and maintenance of the home. In addition, it finances procedures for the regularization of property titles for homes. The program is national; the service providers are local governments.	Grant	No	Joint (shared across government levels)
Chile	Housing and neighbourhood improvement program DS27 (<i>Programa de mejoramiento de</i> <i>viviendas y barrios DS27</i>)	The Housing and Neighbourhood Improvement Program (D.S. 27) seeks to improve the quality of life of families who live in urban areas or towns with more than 5,000 inhabitants. This subsidy seeks to promote the safety and habitability conditions of the families through housing repair or improvement projects, as well as to eliminate overcrowding through expansion projects. The program is national; the service providers are regional.	Grant	Yes	Joint (shared across government levels)
Chile (COVID)	Neighbourhood and Housing Improvement Program (Programa de Mejoramiento de viviendas y barrios DS27)	Expansion of the existing scheme (see above) in response to COVID-19			
Chile (COVID)	Family Heritage Protection Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar DS255)	Expansion of the existing scheme (see above) in response to COVID-19			

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Colombia	Dignified House Dignified Life (Casa Digna Vida Digna)	The recently launched (2019) program 'Casa Digna, Vida Digna' aims to improve the living conditions of low-income households by targeting three key challenges characterizing Colombia's urban as well as rural housing markets: (1) high informality, (2) low resilience and quality of houses, and (3) lack of infrastructure. Implemented by three national entities - Prosperidad Social, Ministry of Housing and Ministry of Agriculture. The program, among others, provides a grant ("Subsidio familiar de vivienda", SFV) to facilitate interventions in residential dwellings such as the rehabilitation of bathrooms, kitchens and floors, the installing of in-home connections, measures to mitigate overcrowding and/or structural reinforcement. It concerns a national strategy but with support from the municipal level.	Grant	Yes	National/federal
Costa Rica	Home improvement (<i>Mejoramiento de Vivienda</i>)	Family Housing Grant provides subsidies to repair and/or enhance houses to single property owners. The benefit brings opportunities to the families that are owners in a properly registered land to improve the housing and accessibility conditions, as well as the construction of housing in indigenous territories respecting their worldview.	Grant	Yes	National/federal
Costa Rica	Subsidy to repair, expand or improve one's home (<i>Bono</i> <i>Familiar de Vivienda para</i> <i>reparar, ampliar o mejorar la</i> <i>casa propia</i>)	The main goal of the measure is to extend or restore the lifespan of the dwelling and allow the families a better quality of life. Families that can apply to this grant are those whose houses require a partial or total substitution of its constructive components for means of safety, healthiness and/or overcrowding.	Grant	Yes	National/federal
Cyprus	Grant scheme for encouraging the use of renewable energy sources and energy savings in homes	 Aim to encourage the use of RES and energy savings in existing buildings used as dwellings. In particular, the Grant Scheme covers the following categories: 1. Roof insulation of existing houses 2. Roof insulation and PV installation for existing houses 3. PV installation for existing houses 4. PV installation for existing houses of energy vulnerable consumers 	Grant		National/federal

Footnote by Turkey: The information in this document with reference to "Cyprus" relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognizes the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Turkey shall preserve its position concerning the "Cyprus issue";

Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognized by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Cyprus	Grant scheme for the installation or replacement of solar heating systems for domestic hot water	The scheme aims to encourage the installation or replacement of solar heating systems for domestic hot water.	Grant		National/federal
Czech Republic	Private housing (Vlastní bydlení)	Soft loan program aimed at improving housing for young families with children. The loan can cover up to 600,000 CZK, and the interest rate is set to a current EU base rate with 5 year fixation period. The maximum loan maturity is 10 years. The applicants have to be married or registered partners (of which at least one is under age of 40 years at the time of applying for a loan) or a person under 40 who is permanently taking care of a child who is under age of 15 years.	Loan	No	National/federal
Czech Republic	Panel 2013+ Government Regulation No. 468/2012 on the use of the State Housing Development Fund in form of loans granted to legal and natural persons for repairs and modernizations of buildings	A soft loan program aimed at revitalization of apartment blocks, including reconstruction and modernization. The loan is provided to legal and natural persons for maximum of 90% of eligible costs listed, the interest rate at least equal to EU reference rate, repayment up to 30 years.	Loan	No	National/federal
Czech Republic	Energy efficiency improvement (Zateplování)	The program is a financial instrument of Integrated regional operation program. The support is provided in form of an interest rate free loan with maturity up to 20 years for reconstruction and energy modernization of blocks of flats.	Loan	No	National/federal
Czech Republic	New green savings programme (Nová zelená úsporám)	The programme aims to increase energy efficiency in single-family houses and apartment houses; to increase the ratio of Renewable energy sources in single-family houses and apartment houses; and to lower the emissions of GHG through different measures in single-family houses and apartments. The programme is aimed to all owners of single-family houses (country-wide) or apartment houses (in Prague only).	Grant	No	National/federal
Denmark	Housing job scheme (BoligJobordningen)	The scheme provides tax credits for certain types of services and manual labour for works in the home. It aims to: (1) Reduce unreported Work, (2) Improve the conditions for families, (3) Create jobs, and (4) Enhance the climate transition of housing.	Tax deduction		National/federal
Estonia	Reconstruction grant for apartment buildings (Korterelamute rekonstrueerimistoetus)	The grant is provided for reconstruction of the residential dwellings, in particular energy efficiency improvement.	Grant		National/federal

Country	Measure name	Description	Type of aid (grant, Ioan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Estonia	Apartment building loan surety (Korterelamulaenu käendus)	Provision of guarantees on loans aimed at energy efficiency improvement of apartment buildings.	Other		National/federal
Estonia	Measure for sparsely populated area (<i>Hajaasustuse programm</i>)	The programme aims to improve the quality of housing as well as enhancing the energy performance of housing. It is administrated by the local municipality, but financed by both local and national level.	Grant		Joint (shared across government levels)
Finland	Grants for restoration of built heritage (Avustukset rakennusperinnön hoitoon ja entistämisavustukset)	Grants are used to encourage owners to keep built heritage in a way consistent with heritage values.	Grant		Joint (shared across government levels)
Finland	Renovation subsidies (Korjausavustus)	Renovation subsidies can cover: (1) Subsidies for the renovation of homes for elderly or disabled people, (2) Accessibility subsidy, (3) Lift subsidy	Grant		Local/municipal
Finland	Tax credit for household expenses (Kotitalousvähennys)	You can get the tax credit if you have had work done in your home, in your holiday home or in your parents' or grandparents' home. You do not have to own the apartment; it is enough if you live there or if it is in your own use. Housing companies are not entitled to the tax credit for household expenses.	Tax credit		National/federal
France	Tax credit for energy transition (Crédit d'impôt pour la transition énergétique, CITE)	The programme aims to accelerate the works required to improve the energy efficiency of homes.	Tax credit		National/federal
France	Zero-interest green loan (Éco- prêt à taux zéro, éco-PTZ)	Interest free loan for the financing of energy efficiency works.	Loan		National/federal
France	Financial support for home improvement works (Aides financières pour réaliser des travaux d'amélioration de l'habitat)	Grants provide support to improve housing, including improving energy efficiency, adapting housing to maintain independent living and other forms of home improvement. The grant can cover not only the works themselves, but also connected costs such as planning. It is a scheme at the national level, although local municipalities may supplement benefits.	Grant		National/federal
France	Energy savings certificates (Dispositif des Certificats d'économies d'énergie)	The scheme aims to promote energy efficiency among consumers, including among people in fuel poverty.	Grant		National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
France (COVID)	France Relance recovery plan (<i>Plan "France Relance"</i>)	The COVID recovery package includes 2.5 billion euros earmarked for the energetic renovation of housing - it consists of an expansion of existing measures: - 2 billion euros for private housing and especially for the grant "MaPrimeRénov" during 2021-2022 - 500 million euros for social housing, especially for high-performance renovation.	Grant		National/federal
Germany	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	The CO2 Building Renovation Programme (CO2-Gebaeudesanierungsprogramm) is a promotional scheme supporting both the energy-efficient retrofitting of existing as well as the construction of highly efficient new buildings. As part of the program, low-interest loans combined with repayment grants, as well as direct investment grants are given out by the state-owned KfW promotional bank. In order to be granted funding, applicants must demonstrate that, once construction or refurbishment has been carried out, their building clearly exceeds the legal requirements for energy efficiency in the building sector. The main objective of the programme is to increase energy efficiency in the building sector and thus to contribute to achieving a virtually climate-neutral building stock by 2050. The program further aims at leveraging investment as well as creating and securing jobs in construction.	Grant, Ioan	No	National/federal
Germany	Market Incentive Programme for the use of Renewable Energy in the Heat Market (Marktanreizprogramm zur Nutzung Erneuerbarer Energien im Wärmemarkt)		Grant	No	National/federal
Germany	Tax support for energetic refurbishments (<i>Steuerliche</i> <i>Förderung energetischer</i> <i>Gebäudesanierungen</i>)	The scheme aims to stimulate energetic refurbishments of existing residential buildings for self-using homeowners.	Tax deduction	No	National/federal
Germany (COVID)	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Expansion of the existing scheme (see above) in response to COVID-19. Under the German economic stimulus package, the funding for the CO2 Building Renovation Programme was raised by EUR 2.0 billion in total.	Grant, Ioan	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Greece	Tax deduction for renovations (έκπτωση φόρου για ανακαινίσεις)	The aim of the scheme is to enhance house renovations: aesthetic, functional and energy upgrade of buildings.	Tax credit	Yes	National/federal
Hungary	Home renovation support (Otthonfelújítási támogatás)	From 1st January 2021, for families raising at least 1 child, the state covers half of the expenses of their home renovation and modernization, with grants maximally being EUR 9 000 (HUF 3 million).	Grant	No	National/federal
Iceland	Loans for renovation and extension (<i>Lán til endurbóta og viðbygginga</i>)	Loans are granted for renovations and supplements on the same terms that are available for purchase or construction of real estate after construction has been completed. Lending for up to 80% of the total cost of refurbishment. There is no loan for your own work, nor for the materials or work the applicants have received.	Loan		National/federal
Ireland	Housing Adaptation Grants for Older People and People with a Disability	The aim of the programme is to assist households to have necessary repairs or improvement works carried out in order to facilitate the continued independent occupancy of their homes. Three separate schemes are available, the Housing Adaptation Grant for People with a Disability, the Mobility Aids Grant Scheme and the Housing Aid for Older People Scheme	Grant	Yes	Local/municipal
Israel	Tax deductions (Hatavot Mas)	The aim of the tax credits is twofold: (1) to increase the economic viability of projects for developers of urban regeneration projects, and (2) to increase incentives for owner-occupiers to accept the regeneration deal.	Tax deduction	No	National/federal
Israel	Complementary land (<i>Karka</i> <i>Mashlima</i>)	Most land in Israel is government-owned. Some urban regeneration schemes may be eligible for subsidy by allowing developers to buy supplemental plots at a discount of up to 80%, in order to subsidize the renewal project. The policy decision has been made a year ago, and currently underway are the first implementations. Allocation is national, but some wavering on local municipal property tax is required.	Subsidy via a discount on undeveloped government- owned land.	No	Joint (shared across government levels)
Israel	Funds for planning and for social processes (Maslul Rashuyot Mekomiot)	Grants for planning schemes and implementation of social processes of public participation and dwellers organization. The purpose is to provide dwellers, owners, and developers, with the certainty that will later enable them to go forward with a regeneration deal, while giving the municipality the funds and authority to understand and be prepared for the implications of these developments.	Grant	No	Joint (shared across government levels)

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Italy	Deduction for building renovation costs (<i>Bonus</i> <i>ristrutturazioni</i>)	"Bonus ristrutturazioni" is a tax relief that allows you to deduct a portion of the costs incurred to renovate houses and common parts of residential buildings located in Italy. The deduction is set at 50 percent for the expenses incurred up to 31 December 2021 within the maximum limit of 96,000 euros per housing unit.	Tax deduction	No	National/federal
Italy	Tax deduction for energy efficiency (<i>Ecobonus</i>)	The Ecobonus is a tax benefit that allows you to deduct a portion of the costs incurred to perform interventions that increase the energy efficiency level of existing buildings from PIT and CIT. The tax deduction currently is at 65% or 70%-75% for interventions in condominium building structure.	Tax deduction	No	National/federal
Italy	Tax deduction for the adoption of anti-seismic measures on buildings (<i>Sisma Bonus</i>)	Taxpayers who carry out interventions for the adoption of anti-seismic measures on buildings can deduct part of the expenses incurred from income taxes (PIT and CIT). Higher deductions are granted when the implementation of the interventions results in a reduction of the seismic risk. Currently, the deduction is at 50% is due, with a maximum amount of 96,000 euros per building unit (for each year). The deduction is higher (70 or 80%) in areas classified as seismic risk 1 or 2 (Territory with higher seismic risk) and when the works have been carried out on the common parts of condominium buildings (80 or 85%).	Tax deduction	No	National/federal
Italy	Tax deduction for restoration of the external facade of existing buildings (<i>Bonus facciate</i>)	The tax relief consists of a 90% tax deduction for interventions aimed at the recovery or restoration of the external facade of existing buildings, of any cadastral category, in specific zones. Only interventions on the opaque structures of the façade, on balconies or on ornaments, including those of external cleaning or painting are eligible for the benefit. The deduction currently is at 90% of the documented expenses. There are no maximum spending limits, nor a maximum deduction limit.	Tax deduction	No	National/federal
Italy (COVID)	Superbonus	Expansion of the existing scheme (see above) in response to COVID-19. The Superbonus is a subsidy provided by the Relaunch Decree which raises the deduction rate of expenses incurred from 1 July 2020 to 30 June 2022 to 110%, for works to improve energy performance (thermal insulation work and other measures to improve energy efficiency, as well as the installation of photovoltaic systems and columns to charge electric vehicles) and/or for earthquake protection work.	Tax deduction	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Japan	Tax relief for housing renovation	The scheme aims to promote improvements in the quality of residential house.	Tax credit		Joint (shared across government levels)
Korea	Support to fund old housing repair	Loan for old housing repair	Loan		National/federal
Latvia	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (<i>Darbības programma "Veicināt</i> energoefektivitātes paaugstināšanu dzīvojamās ekās")	The scheme aims to promote the increase of energy efficiency in public and residential buildings. The grant is provided if along with the implementation of an energy efficiency improvement project, a loan provided by a bank or another financing is received, or an agreement regarding the receipt of a loan is reached with ALTUM. An ALTUM loan is provided with a repayment term of up to 20 years for the implementation of an energy efficiency improvement project of commercial bank refuses to provide a loan. The scheme also includes a guarantee for a loan provided by a bank or an alternative investment fund in the amount of up to 80% of the principal amount of financing for a period of up to 20 years.	Grant, Ioan, Ioan guarantee	No	National/federal
Latvia (COVID)	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")	Expansion of the existing scheme (see above) in response to COVID-19. 35 000 000 EUR were added to the existing support programme for Improving Energy Efficiency in Multi-Apartment Residential Buildings where the funding to support new projects had depleted.			National/federal
Lithuania	Renovation (modernization) of individual houses (<i>Fiziniu</i> asmenu vieno ar dvieju butu gyvenamuju namu atnaujinimas (modernizavimas))	The aim of the scheme is to increase energy efficiency in buildings. The grant is a compensation after implementation of the project. An application can be made for up to 30 percent of the project value, the maximum support subsidy is 14 500 Euros.	Grant	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Lithuania	Installation of renewable energy sources in individual houses (Atsinaujinančių energijos išteklių (saulės, vėjo, biokuro, geoterminės energijos ar kt.) panaudojimas individualiuose gyvenamosios paskirties pastatuose)	The main purpose is the reduce GHG emissions and to increase usage of RES. The grant is a compensation after implementation of the project. Support under this measure is given only to heating system installations.	Grant	No	National/federal
Lithuania	Renovation of multifamily houses (<i>Daugiabuciu namu</i> <i>atnaujinimo (modernizavimo)</i> <i>programa</i>)	The overall aim of the programme is to increase the energy efficiency in housing sector by means of providing the long-term loan financing on preferential terms and conditions.	Loan	No	Joint (shared across government levels)
Lithuania (COVID)	Financial instruments for installation of solar power plans to increase availability (Finansinių priemonių taikymas gaminantiems vartotojams didinat atsinaujinančių energijos išteklių socialinį prieinamumą)	This is a new measure to stimulate solar power usage among individual persons. 381 EUR of compensation is paid for every kW of solar power installed. People with lower incomes are encouraged to use a loan to fund a solar power project and are compensated after project implementation.	Grant		National/federal
Luxembourg	Regeneration grant (<i>Prime d'amélioration</i>)	The aim of the grant is to support households who want to regenerate a dwelling in buildings which were first occupied more than 15 years ago. This is granted for specific work carried out in order to improve sanitation and safety. This is a grant that can be obtained to finance the renovation of a dwelling, granted by the Ministry of Housing. The grant represents 30% of the amount of the invoices related to the work. It cannot exceed the sum of 10,000 euros per beneficiary.	Grant		National/federal
Luxembourg	Super-reduced VAT rate (<i>Taux</i> super réduit de TVA)	The construction of a new dwelling or renovation of an existing dwelling are subject to a special reduced rate on Value Added Tax (VAT) of 3% (instead of 17%), if this dwelling is the main residence of a household. It may be the direct application of a 3% VAT rate (in most cases) or the reimbursement of the difference between a 17% and a 3% VAT rate.	Tax credit		National/federal
Luxembourg	Energy efficiency grant "Prime House" (Primes d'efficacité énergétique "Prime House")	The aim is to promote energy efficiency of residential buildings, for the construction of new dwellings as well as the regeneration of existing dwellings.	Grant		National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Luxembourg	Climate loan (<i>Prêt climatique</i> 'KlimaPrêt')	Klimaprêt is a specific loan for financing improvement in energy performance of the dwellings. The scheme aims to help households in financing the sustainable energy renovation of dwellings.	Loan		National/federal
Malta	Grant to Assist Owners in the Construction and/or Completion or Rehabilitation of their First Home	Grants under this scheme are intended as a partial compensation of expenditure on construction and/or completion or rehabilitation works on a first dwelling. The aim is to assist first-time buyers in the construction of their home.	Grant		National/federal
Mexico	Housing improvement fund (Programa de Esquemas de Financiamiento y Subsidio Federal para Vivienda)	Subsidy for housing regeneration provided to low-income people (known as 'improvement of housing' until 2019).	Other		National/federal
Mexico	Dignified housing (<i>Vivienda digna</i>)	Subsidy provided to poor households (those with income below a poverty threshold and deficiencies in quality and living spaces) for a housing solution: housing acquisition, improvements, expansion, or autoproduction.	Grant		National/federal
Mexico	Home improvement (<i>Mejoravit</i>)	It is a credit granted by a private financial entity, guaranteed by housing subaccount managed by the Infonavit. It is used to improve or repair housing. This measure is aimed to address overcrowding (more than 2.5 persons per room in a dwelling) and house quality (floors, walls, roofs made of non-durable materials).	Loan guarantee		National/federal
Mexico	Tailor-made home (<i>Hogar a tu medida</i>)	It is a program that offers the possibility of receiving an economic benefit when acquiring a new or used home. Its objective is to provide housing solutions with adequate facilities and dimensions for people with disabilities.	Other		National/federal
The Netherlands	Subsidy energy-efficiency enhancing measures for owner- occupants cooperatives (Subsidie energiebesparing voor VvE's)	The aim of the grant is to stimulate building sector and stimulate sustainable housing.	Grant	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
The Netherlands	Subsidy for sustainable heat measures (Investeringssubsidie duurzame energie, ISDE)	The aim of the grant is to foster the implementation of solar water heating, heat pump, biomass energy and pellet stoves as well as to incentivise insulation measures.	Grant	No	National/federal
The Netherlands	National heating fund (Nationaal warmtefonds)	It is a fund with government guarantee that provides loans for energy efficient measures for homeowners. The aim of the fund is to offer attractive terms to homeowners, schools, owner's associations for financing their energy saving measures.	Loan	No	National/federal
The Netherlands	Municipal subsidies (Gemeentelijke subsidies)	Municipalities or provinces have their own grant schemes based on local political choices. The characteristics of these schemes differ between municipalities.	Grant	Uncertain	Local/municipal
New Zealand	Warmer Kiwi Homes Programme	Government grant for ceiling and underfloor insulation and, from 2019, also for approved heaters. The grant aims to deliver insulation and heating retrofits to low-income owner-occupied households to achieve energy savings and multiple other benefits. The programme is administered by the Energy Efficiency and Conservation Authority (EECA). Currently, all eligible households may receive 90% of the total cost of insulation and heating.	Grant	Yes	National/federal
New Zealand	Advance Payment of Benefit/Superannuation for home repairs	Advance Payment of Benefit/Superannuation to homeowners for essential house repairs and maintenance. All clients getting a main benefit, Orphans Benefit, Unsupported Childs Benefit, New Zealand Superannuation or Veteran's Pension who need assistance to meet a particular immediate need for an essential item or service, may get an advance of up to 6 weeks of their benefit. The requester must show proof they unsuccessfully applied for financial assistance from any other agency that provides assistance to beneficiaries for such purposes.	Loan	Yes	National/federal
Norway	Housing grant to improve accessibility (<i>Tilpasningstilskudd</i>)		Grant	Uncertain	Local/municipal
Norway	Grants for installation of lifts (<i>heistilskudd</i>)	The Norwegian State Housing bank can provide grants for installation of a lift to the owners of existing building estate properties with at least three floors. They can provide support to consultants to design a lift and cost estimate for the installation of a lift, as well as a supplement for installing a lift.	Grant	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Poland	Thermal Upgrades and Renovation Fund (<i>Fundusz</i> <i>Termomodernizacji i Remontów</i>)	The main measure to support housing regeneration, the legal basis of the Fund is the Act of 21 November 2008 on supporting thermal upgrades and renovation and on the central register of emissivity of buildings. The aim of the Fund is to provide financial aid to investors carrying out thermal upgrades and renovation projects and to pay compensation to owners of residential buildings in which accommodation was provided. The Fund offers three types of assistance: a thermal upgrade subsidy, a renovation subsidy, and a compensation bonus. The Act of 23 January 2020 amending the act on supporting thermal upgrades and renovation – has introduced additional incentives: (1) bonus for a thermal upgrades of prefabricated residential buildings – 50% of costs of a design, a purchase and an installation of reinforcements in prefabricated multi-layer external walls panels; (2) additional 5% of thermal upgrade incentive in case of installation of the renewable energy source as a part of conducted thermal upgrades; and (3) a special renovation not prefabricate for municipalities which regenerate their housing stock (50% of the renovation costs).	Grant	No	National/federal
Poland	Clean Air Programme (Program Czyste Powietrze)	Subsidies and loans for owners of single-family buildings who will carry out thermomodernization.	Subsidy, loan	Yes	National/federal
Poland	Thermal upgrade tax deduction (ulga termomodernizacyjna)	The objective of this measure is to encourage taxpayers who are owners of single-family residential buildings to improve the energy performance of their buildings. This measure allows deducting costs incurred for thermal upgrades from income tax.	Tax deduction	No	National/federal
Poland	Regional operational programmes (<i>Regionalne</i> <i>Programy Operacyjne</i>)	EU funds in Regional Operational Programmes are intended for deep and complex thermal upgrades of multi-family residential buildings. Projects where energy-savings are planned at the level of 60% are preferred. Projects where energy efficiency rises less than 25% are not eligible for co-financing under the ROP. Support may be provided as a loan or grant, depending on the region.	Loan, grant	No	regional/state
Portugal	Tax reductions/exemption for housing regeneration in certain areas		Tax deduction	No	Joint (shared across government levels)

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Portugal	Housing Access Support Program (1.º Direito - Programa de Apoio ao Acesso à Habitação)	Grant to support part of the cost of rehabilitations, when the works are promoted by public or social entities and the dwellings are for families living in precarious conditions and taking under consideration the families' income accordingly to their income. The grant aims to promote urban rehabilitation and social integration.	Grant	Yes	National/federal
Portugal	Rehabilitation of rentals - affordable housing (<i>Reabilitar</i> <i>para Arrendar - Habitação</i> <i>Acessível</i>)	The programme provides loans to homeowners that aim to rehabilitate the dwelling they allocated to the affordable rental market. The aim is to enlarge the number of rehabilitated dwellings in the affordable rental market.	Loan	Yes	National/federal
Slovak Republic	Subsidies for removal of system faults of the residential buildings (Dotacie na odstranenie systemovych poruch)	Subsidies for removal of system faults of the residential buildings according to the Act No. 443/2010 Coll. on subsidies for housing development and on social housing. The aim is to modernise existing housing stock.	Grant	No	National/federal
Slovak Republic	State Housing Development Fund (Štatny fond rozvoja bývania)	The fund provides long-term low-interest loans, with the aim to modernise existing housing stock.	Loan	No	National/federal
Slovak Republic	Scheme for Single Family Houses Energy Efficiency Improvement (<i>Príspevok na</i> zateplenie rodinného domu)		Grant	No	National/federal
Slovenia	Financing renovation of multi- dwelling buildings (<i>Financiranje</i> prenove večstanovanjskih stavb)	Non-refundable financial incentives for citizens are given for new investments in the construction or purchase of almost zero-energy new one- or two-dwelling buildings, for the complete renovation of older one- or two-dwelling buildings, for the purchase of housing in new or renovated almost zero-energy three- and multi-dwelling buildings in the entire territory of the Republic of Slovenia.	Grant	No	National/federal
Slovenia	Alleviation of energy poverty (Zmanjšanje energetske revščine)	These measures are provided for those with low incomes - mainly for the replacement of old heating devices with new ones (biomass heating).	Grant	Yes	National/federal
Spain	Reduced VAT rate for housing regeneration		VAT reduction	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
Sweden	Tax deduction for costs related to repairs and refurbishing to owners of dwellings (<i>ROT-</i> <i>avdrag</i> , <i>Avdrag för</i> <i>Reparationer</i> , <i>Ombyggnad och</i> <i>Tillbyggnad</i>)	Tax deduction for part of the labor costs related to repairs and refurbishing to owners of dwellings. It is available to both homeowners and tenant-owners. The deduction aims to reduce black market activities in the sector while promoting the regeneration of owner-occupied and tenant-owned dwellings.	Tax deduction		National/federal
Switzerland	Federal and cantonal buildings programme	The program aims to improve the thermal insulation of buildings (housing and other) by covering around 10% of the investment costs related to energy efficiency measures.	Grant		Joint (shared across government levels)
Turkey	Housing Assistance (Barınma Yardımları)	One-off cash transfers are provided for people who do not have a livable property to become a homeowner. These transfers can be applied for to purchase or build a house, or to repair of existing house.	Grant	Yes	Joint (shared across government levels)
United Kingdom	Estate regeneration loan finance	The loan finance objective is to fund costs associated with estate regeneration and land assembly including leaseholder buy-outs, de-canting/re-housing costs of residents, demolition, preparatory construction and other works necessary to enable development or accelerate delivery.	Loan	No	National/federal
United States	Section 203(k) Rehab Mortgage Insurance	The scheme provides mortgage insurance for private lenders against loss. Section 203(k) helps borrowers obtain mortgages to finance the acquisition and rehabilitation of single-family properties with one loan. It provides government-backed insurance for mortgages made by FHA-approved lenders. 203(k) simplifies the financing process of buying and rehabilitating a house by allowing a borrower to obtain one federally insured mortgage to cover property acquisition and rehabilitation.	Loan guarantee	No	National/federal

Country	Measure name	Description	Type of aid (grant, loan, tax credit, etc.)	Income thresholds for end-users?	Administrative level
United States	Community Development Block Grant (CDBG) Program	In order to qualify for a grant, an activity must meet one of the following national objectives: benefit low- and moderate-income persons, prevention or elimination of slums or blight, or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available. Federal allocation of means to states and localities. The local government recipients are responsible for overall program administration. State CDBG grantees are responsible for distributing funds to local jurisdictions, and may not themselves carry out any activities.	Grant	Uncertain	Joint (shared across government levels)
United States	HOME Investment Partnerships	The programme is designed exclusively to create affordable housing for low-income households, through a variety of activities, including: (1) building, buying, and/or rehabilitating housing for rent or homeownership or (2) providing direct rental assistance for low-income families. It consists of federal block grant to states/localities who administer within rules set by the federal government.	Grant	Yes	Joint (shared across government levels)
United States	Title I Property Improvement Loan	The programme provides insurance for private lenders against loss on property improvement loans. It is designed to help low- and moderate- income (LMI) borrowers improve their homes and is an alternative for homeowners with limited home equity, who cannot use their home's equity to finance significant home repairs. Title I approved lenders can offer eligible borrowers improvement loans for up to 20 years on either single-family or multifamily properties. The maximum loan amount is \$25,000 for a single-family house, \$25,090 for a manufactured house on a permanent foundation, and \$7,500 for a manufactured house not on a permanent foundation (classified as personal property). To improve a two- to four-unit structure, the maximum loan amount is \$60,000 or an average of \$12,000 per dwelling unit, whichever is less.	Other		National/federal
United States (COVID)	CARES Act CDBG	Expansion of the existing CDBG scheme (see above) in response to COVID-19. Congress provided \$5 billion in the CARES Act for the Community Development Block Grant (CDBG) program to states, metropolitan cities, urban counties, and insular areas. At least 70 percent of every grant must be expended for activities that benefit low- and moderate-income persons by providing housing, a permanent job, a public service, or access to new or significantly improved infrastructure. The remaining 30 percent may be used to eliminate slum or blighted conditions, or to address an urgent need for which the grantee certifies it has no other funding.	Grant		Joint (shared across government levels)

Panel B. Characteristics of existing measures: Who is eligible to receive benefit?

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Australia	Clean Energy Finance Corporation (CEFC) Community Housing Program	No	No	Yes	No	No	
Australia (COVID)	Homebuilder	Yes	No	No	No	No	Only natural persons who are owner-occupiers are eligible.
Austria	Subsidies for regeneration (Sanierungsförderung der Länder)	Yes	Yes	Yes	Yes	Yes	Any type of landlord is eligible, as well as homeowners of single homes. Tenants are eligible for some measures e.g. upgrading of individual apartments or measures for disabled persons.
Austria	Refurbishment check; 'end-of- oil-heating' (Sanierungsscheck; 'Raus-aus-dem-Öl')	Yes	Yes	Yes	No	Yes	
Belgium	Restauration of non-protected heritage (<i>Restauration du petit</i> <i>patrimoine non protégé</i>)	No	Yes	No	No	No	Tax credits amounting to 5% of expenses paid during the taxable period in order to renovate a dwelling house of which the taxpayer is the owner-lessor. The building must have been rented out for nine years via a social accommodation agency. The tax credit is granted provided the following conditions are met: (1) the dwelling house must have been in use for at least 15 years, and (2) the total cost of the work, including VAT, must amount to minimum 11,740 euro. There is a ceiling to the tax credit (1,170 euro for income year 2017).
Belgium	Subsidies for conservation work in classified dwellings (Subventions pour travaux de conservation aux biens classes)	Yes	Yes	Yes	Yes		

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Belgium	Renovation grant (Vlaamse overkoepelende renovatiepremie)	Yes	Yes	No	No	No	The renovation grant is available for owner-occupiers. Landlords who rent to a Social Rental Agency (SRA) are also eligible for the renovation-grant. The grant amounts to 20% or 30% (depending on the income) of the invoice amount, and can never be higher than 10.000 EUR.
Belgium	Adaptation grant (Vlaamse aanpassingspremie)	Yes	Yes	No	No	No	
Brazil	Land tenure regularisation and housing improvement programme (<i>Programa de</i> <i>Regularização Fundiária e</i> <i>Melhoria Habitacional –</i> <i>Programa Casa Verde e</i> <i>Amarela</i>)	No	No	No	No	Yes	Private companies present project proposals to be carried out in municipalities that have joined the programme. Project proposals are selected by the Ministry of Regional Development based on pre-established criteria. Families living in the intervention area adhere to the program and loans are granted to the private companies linked to the families. Families contribute with a single payment that is deposited as a guarantee to the loan granted to the company.
Canada	Renovation Programs On Reserve: Residential Rehabilitation Assistance Program, Home Adaptations for Seniors' Independence, Shelter Enhancement Program	Yes	Yes	Yes			To be eligible, individuals must live on reserve. Specific eligibility varies by program.
Canada	CMHC Green Home	Yes	Yes	Yes			Landlords of small apartment buildings (i.e. 2-4 units) are eligible.
Canada	Provincial Home Repair Program (PHRP)	Uncertain	Uncertain	Uncertain	Uncertain		
Chile	Family Heritage Protection Program D.S. 255 of 2006 (<i>Programa de Protección del</i> <i>Patrimonio Familiar D.S.255 de</i> 2006)	Yes	Yes	No	No	No	

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Chile	Rural Habitability Program D.S.10 of 2015 (<i>Programa de</i> <i>Habitabilidad Rural D.S.10 de</i> 2015)	Yes	Yes	No	No	No	
Chile	Habitability program Law N ° 20.595 year 2012 (<i>Programa</i> <i>Habitabilidad, Ley 20.595 de</i> 2012)	Yes	Yes	No	No	No	Tenants can only seek support in case of maintaining domicile in the next two years.
Chile	Housing and neighbourhood improvement program DS27 (Programa de mejoramiento de viviendas y barrios DS27)	Yes	Yes	No	No	No	
Chile (COVID)	Neighbourhood and Housing Improvement Program (Programa de Mejoramiento de viviendas y barrios DS27)						
Chile (COVID)	Family Heritage Protection Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar DS255)						
Colombia	Dignified House Dignified Life (<i>Casa Digna Vida Digna</i>)	Yes	No	No	No	No	The grant is aimed at owners as well as occupants without formal title of the property who are in need of basic improvements of their residences. All members of the house must have a valid identity document.
Costa Rica	Home improvement (Mejoramiento de Vivienda)	Yes	No	No	No	No	
Costa Rica	Subsidy to repair, expand or improve one's home (Bono Familiar de Vivienda para reparar, ampliar o mejorar la casa propia)	Yes	No	No	No	No	

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Cyprus	Grant scheme for encouraging the use of renewable energy sources and energy savings in homes	Yes	Yes	No	No	No	
Cyprus	Grant scheme for the installation or replacement of solar heating systems for domestic hot water	Yes	Yes	No	No	No	
Czech Republic	Private housing (Vlastní bydlení)	Yes	No	No	No	No	
Czech Republic	Panel 2013+ Government Regulation No. 468/2012 on the use of the State Housing Development Fund in form of loans granted to legal and natural persons for repairs and modernizations of buildings	Yes	Yes	Yes	Yes	No	
Czech Republic	Energy efficiency improvement (Zateplování)	Yes	Yes	Yes	Yes	Uncertain	
Czech Republic	New green savings programme (Nová zelená úsporám)	Yes	Yes	Yes	Yes	Yes	
Denmark	Housing job scheme (BoligJobordningen)	Yes	No	No	No	No	Also tenants of rental dwellings can make use of the scheme.
Estonia	Reconstruction grant for apartment buildings (Korterelamute rekonstrueerimistoetus)	Yes	Yes	Yes	Yes	Yes	The grant is provided to apartment associations (which can include owners, landlords, and municipalities).
Estonia	Apartment building loan surety (Korterelamulaenu käendus)	Yes	Yes	Yes	Yes	Yes	The grant is provided to apartment associations (which can include owners, landlords, and municipalities).
Estonia	Measure for sparsely populated area (Hajaasustuse programm)	Yes	No	No	No	No	

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Finland	Grants for restoration of built heritage (Avustukset rakennusperinnön hoitoon ja entistämisavustukset)	Yes	Yes	Yes	Yes		
Finland	Renovation subsidies (Korjausavustus)	Yes	Yes	Yes	No	Yes	
Finland	Tax credit for household expenses (Kotitalousvähennys)	Yes	No	No	No	Yes	
France	Tax credit for energy transition (Crédit d'impôt pour la transition énergétique, CITE)	Yes	No	No	No	Yes	For energy efficiency interventions on communal parts of the building, the tax credit is proportionate to housing part in the building.
France	Zero-interest green loan (Éco- prêt à taux zéro, éco-PTZ)	Yes	Yes	Uncertain	No		This measure is strongly targeted to natural persons, but non- commercial companies are eligible under certain conditions (e.g. only if one partner is a natural person).
France	Financial support for home improvement works (Aides financières pour réaliser des travaux d'amélioration de l'habitat)	Yes	Yes	Yes	Yes	Yes	Fragile or degraded condominiums are also eligible.
France	Energy savings certificates (Dispositif des Certificats d'économies d'énergie)	Yes	Yes	Yes	Yes	Yes	All energy consumers are eligible.
France (COVID)	France Relance recovery plan (Plan "France Relance")	Yes	Yes	Yes	Yes	Yes	All owners of a principal residence (regardless they live in or rent it) are eligible for MaPrimeRénov'.
Germany	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Yes	Yes	Yes	Yes	Yes	Landlords in the form of legal persons (e.g. housing companies) are not eligible for investment grants, but may apply for the loan variant of the programme.

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Germany	Market Incentive Programme for the use of Renewable Energy in the Heat Market (Marktanreizprogramm zur Nutzung Erneuerbarer Energien im Wärmemarkt)	Yes	Yes	Yes	Yes	Yes	
Germany	Tax support for energetic refurbishments (Steuerliche Förderung energetischer Gebäudesanierungen)	Yes	No	No	No	No	
Germany (COVID)	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Yes	Yes	Yes	Yes	Yes	Landlords in the form of legal persons (e.g. housing companies) are not eligible for investment grants, but may apply for the loan variant of the programme.
Greece	Tax deduction for renovations (έκπτωση φόρου για ανακαινίσεις)	Yes	Yes	No	No	No	
Hungary	Home renovation support (Otthonfelújítási támogatás)	Yes					
Iceland	Loans for renovation and extension (<i>Lán til endurbóta og</i> <i>viðbygginga</i>)	Yes	Yes	Yes	No		The conditions for lending are: (1) ten years have passed since the real estate became obsolete, (2) the loan amount is at least ISK 400,000, i.e. construction cost of at least 500 thousand ISK, and (3) no more than 12 months may have elapsed since the end of the renovation.
Ireland	Housing Adaptation Grants for Older People and People with a Disability	Yes					
Israel	Tax deductions (Hatavot Mas)	Yes	No	No	No	Yes	Developers are also eligible.
Israel	Complementary land (Karka Mashlima)	Yes				Yes	Developers are also eligible.

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Israel	Funds for planning and for social processes (<i>Maslul</i> <i>Rashuyot Mekomiot</i>)	Yes	No	No	Yes	No	Developers are also eligible.
Italy	Deduction for building renovation costs (<i>Bonus</i> <i>ristrutturazioni</i>)	Yes	Yes	No	No	No	All taxpayers can use tax deduction, resident or not in the territory of the State. The facilitation is up not only to the owners of the properties but also to the owners of real / personal rights of enjoyment on the properties subject to the interventions and that bear the related costs including, among others, owners and tenants.
Italy	Tax deduction for energy efficiency (<i>Ecobonus</i>)	Yes	Yes	Yes	Yes	No	All resident and non-resident taxpayers, even if they have business income, can use the deduction.
Italy	Tax deduction for the adoption of anti-seismic measures on buildings (<i>Sisma Bonus</i>)	Yes	Yes	No	Yes	Yes	All taxpayers can use tax deduction, resident or not in the territory of the State. The facilitation is up not only to the owners of the properties but also to the owners of real / personal rights of enjoyment on the properties subject to the interventions and that bear the related costs including, among others, owners and tenants.
Italy	Tax deduction for restoration of the external facade of existing buildings (<i>Bonus facciate</i>)	Yes	Yes	Yes	Yes	No	All taxpayers, resident and non-resident in the territory of the State, PIT and CIT taxable persons, who own the property subject to intervention for any reason, can take advantage of the facility.
Italy (COVID)	Superbonus						
Japan	Tax relief for housing renovation	Yes	No	No	No	No	
Korea	Support to fund old housing repair						

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Latvia	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")	Yes	Yes	Yes	Uncertain		Legal persons must comply with de minimis aid regulation. Municipalities can enter the program as apartment owners, if they have an apartment in a building that is going for the renovation.
Latvia (COVID)	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")						
Lithuania	Renovation (modernization) of individual houses (<i>Fiziniu</i> asmenu vieno ar dvieju butu gyvenamuju namu atnaujinimas (modernizavimas))	Yes				Yes	Support is given to the owners of individuals houses (one or two apartment buildings)
Lithuania	Installation of renewable energy sources in individual houses (Atsinaujinančių energijos išteklių (saulės, vėjo, biokuro, geoterminės energijos ar kt.) panaudojimas individualiuose gyvenamosios paskirties pastatuose)	Yes				Yes	The support is given to the owners of private residential houses (one or multi-apartment buildings)
Lithuania	Renovation of multifamily houses (Daugiabuciu namu atnaujinimo (modernizavimo) programa)	Yes				Yes	All apartment and other lodging owners in multifamily houses are eligible.

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Lithuania (COVID)	Financial instruments for installation of solar power plans to increase availability (Finansinių priemonių taikymas gaminantiems vartotojams didinat atsinaujinančių energijos išteklių socialinį prieinamumą)	·				·	
Luxembourg	Regeneration grant (Prime d'amélioration)	Yes	Yes	Yes	Yes	No	
Luxembourg	Super-reduced VAT rate (<i>Taux</i> super réduit de TVA)	Yes	No	No	Yes	No	
Luxembourg	Energy efficiency grant "Prime House" (Primes d'efficacité énergétique "Prime House")	Yes	Yes	Yes	Yes	No	
Luxembourg	Climate loan (Prêt climatique 'KlimaPrêt')	Yes	Yes	Yes	Yes	No	
Malta	Grant to Assist Owners in the Construction and/or Completion or Rehabilitation of their First Home	Yes	No	No	No	No	
Mexico	Housing improvement fund (Programa de Esquemas de Financiamiento y Subsidio Federal para Vivienda)	Yes					
Mexico	Dignified housing (<i>Vivienda digna</i>)						
Mexico	Home improvement (Mejoravit)	Yes	No	No	No		
Mexico	Tailor-made home (<i>Hogar a tu medida</i>)	Yes	No	No	No		
The Netherlands	Subsidy energy-efficiency enhancing measures for owner- occupants cooperatives	Yes	Yes	No	No	Yes	Homeowners must be part of Homeowners Association (e.g. apartments).

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
	(Subsidie energiebesparing voor VvE's)						
The Netherlands	Subsidy for sustainable heat measures (<i>Investeringssubsidie</i> duurzame energie, ISDE)	Yes	Yes	Yes	No	No	
The Netherlands	National heating fund (<i>Nationaal warmtefonds</i>)	Yes	Yes	No	No	Yes	Homeowners must have a sufficient credit score. Schools are eligible; landlords are only eligible if part of an owner's Association.
The Netherlands	Municipal subsidies (Gemeentelijke subsidies)	Uncertain	Uncertain	Uncertain	Uncertain	Uncertain	
New Zealand	Warmer Kiwi Homes Programme	Yes	No	No	No	No	
New Zealand	Advance Payment of Benefit/Superannuation for home repairs	Yes	Yes	Yes	No	No	The advance payment is made to people with an 'immediate and essential need' (e.g. housing regen) regardless of dwelling-type. However, it is unlikely that homeowners are eligible for this assistance.
Norway	Housing grant to improve accessibility (<i>Tilpasningstilskudd</i>)	Yes	Yes	No	No	No	The supplement be given to disabled or older people who need to adapt their home in order to be able to continue living at home. The grant can be financially means-tested.
Norway	Grants for installation of lifts (heistilskudd)	Yes	Yes	Yes	No	No	
Poland	Thermal Upgrades and Renovation Fund (<i>Fundusz</i> <i>Termomodernizacji i Remontów</i>)	Yes	Yes	Yes	Yes		The subsidies are granted to the 'investor', which is defined as owner or administrator of a building (municipalities, housing co-operatives, homeowners associations and owners of single-family houses), a local heating network or a local heat source, excluding budgetary units and local-government budgetary establishments.

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Poland	Clean Air Programme (<i>Program</i> <i>Czyste Powietrze</i>)	Yes	No	No	No	No	Beneficiaries must: (1) be owners/co-owners of a single-family residential building or a residential dwelling separated in a single-family building with a separate land and mortgage register; and (2) have a yearly income up to PLN 100000 for basic level of support or an average monthly income per one member of their household up to PLN 1400 in a multi-person household or PLN 1960 in a single-person household for increased level of support.
Poland	Thermal upgrade tax deduction (ulga termomodernizacyjna)	Yes	No	No	No	No	
Poland	Regional operational programmes (<i>Regionalne</i> <i>Programy Operacyjne</i>)	Yes	Yes	Yes	Yes		Rules of financing the improvement of energy-efficiency in residential buildings are set by each region - in some regions all the funds goes only for refurbishment of municipal housing stock. Assessment criteria for projects are connected with energy savings and lowering the emissions - they are not related to the situation of beneficiaries.
Portugal	Tax reductions/exemption for housing regeneration in certain areas	Yes	Yes	Yes	Yes		
Portugal	Housing Access Support Program (1.º Direito - Programa de Apoio ao Acesso à Habitação)	Yes	No	Yes	Yes		
Portugal	Rehabilitation of rentals - affordable housing (<i>Reabilitar</i> para Arrendar - Habitação Acessível)	No	Yes	Yes	Yes		
Slovak Republic	Subsidies for removal of system faults of the residential buildings (Dotacie na odstranenie systemovych poruch)	Yes	Yes	Yes	Yes		The applicants for the subsidy are the owners of the residential buildings

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
Slovak Republic	State Housing Development Fund (Štatny fond rozvoja bývania)	Yes	Yes	Yes	Yes		
Slovak Republic	Scheme for Single Family Houses Energy Efficiency Improvement (<i>Prispevok na</i> zateplenie rodinného domu)	Yes	No	No	No		
Slovenia	Financing renovation of multi- dwelling buildings (<i>Financiranje</i> <i>prenove večstanovanjskih</i> <i>stavb</i>)	Yes	Yes				
Slovenia	Alleviation of energy poverty (Zmanjšanje energetske revščine)	Yes					
Spain	Reduced VAT rate for housing regeneration	Yes	No	No	No		
Sweden	Tax deduction for costs related to repairs and refurbishing to owners of dwellings (<i>ROT-</i> <i>avdrag, Avdrag för</i> <i>Reparationer, Ombyggnad och</i> <i>Tillbyggnad</i>)	Yes	No	No	No	Yes	The deduction is also available to tenants, but not to tenant- owner cooperatives.
Switzerland	Federal and cantonal buildings programme	Yes	Yes	Yes	Yes		
Turkey	Housing Assistance (Barınma Yardımları)	Yes	No	No			House repair assistance is provided for the houses in which beneficiary currently resides. Applicants or their household must meet at least one of the followed criteria: disabled person in the household, older person, crowded household, single parent family, women who are unmarried, divorced or living alone, disaster victims and relatives of martyrs or war veterans.
United Kingdom	Estate regeneration loan finance	No	No	Yes	No	No	The loan finance is available for registered providers of social housing and public private joint ventures only.

Country	Measure name	Owner- occupiers	Landlords of rental properties: Natural persons	Landlords of rental properties: Legal persons	Municipalities/ local governments	Other	Summary
United States	Section 203(k) Rehab Mortgage Insurance	Yes	No	No	No	No	
United States	Community Development Block Grant (CDBG) Program	Uncertain	Uncertain	Uncertain	Yes		Grants are to states and localities. There are many eligible activities that grantees may choose to spend the funds on, including rental or owner-occupied housing rehabilitation programs.
United States	HOME Investment Partnerships	Uncertain	Uncertain	Uncertain	Yes		State and local governments administer monies granted by formula by the Federal government. State and local governments may spend money on programs for owner- occupiers and both types of landlords of rental dwellings. To receive funds to assist existing homeowners with the repair, rehabilitation, or reconstruction of owner-occupied units, the homeowner must be low-income and occupy the property as a principal residence.
United States	Title I Property Improvement Loan	Yes	Yes	Yes	No		The borrower must have at least a half interest in the property. This includes not only homeowners but also investors and even renters with a fixed-term lease if it does not expire less than six months after the loan matures.
United States (COVID)	CARES Act CDBG						

Panel C. Characteristics of existing measures: What types of dwellings are eligible?

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Australia	Clean Energy Finance Corporation (CEFC) Community Housing Program	No	No	No	No	Uncertain	Uncertain	Yes	The CEFC Community Housing Program is eligible to Community Housing Providers (CHPs). Eligibility requirements for certain types of community housing may be specified for certain investments, determined by the CEFC and CHP.
Australia (COVID)	Homebuilder								
Austria	Subsidies for regeneration (Sanierungsförderung der Länder)	No	Uncertain	Uncertain	Uncertain	Uncertain	Uncertain	Uncertain	Eligibility conditions depend of kind of supported measure
Austria	Refurbishment check; 'end-of- oil-heating' (<i>Sanierungsscheck;</i> ' <i>Raus-aus-dem-Öl</i> ')	No	Yes	No	No	No	No	Yes	Quality in respect to insulation and/or heating system
Belgium	Restauration of non-protected heritage (<i>Restauration du petit</i> <i>patrimoine non protégé</i>)								
Belgium	Subsidies for conservation work in classified dwellings (Subventions pour travaux de conservation aux biens classes)								
Belgium	Renovation grant (Vlaamse overkoepelende renovatiepremie)	No	No	Yes	No	No	Yes	No	The dwelling: (1) has to be located in the Flemish Region, (2) has to be at least 30 years old, and (3) is the only dwelling of the owner (except if rented to a Social Rental Agency)

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Belgium	Adaptation grant (Vlaamse aanpassingspremie)	No	No	Yes	No	No	No	No	
Brazil	Land tenure regularisation and housing improvement programme (Programa de Regularização Fundiária e Melhoria Habitacional – Programa Casa Verde e Amarela)	No							
Canada	Renovation Programs On Reserve: Residential Rehabilitation Assistance Program, Home Adaptations for Seniors' Independence, Shelter Enhancement Program	No		Yes					Dwellings must be on-reserve. Specific eligibility varies by program.
Canada	CMHC Green Home	No	Yes	No	No	No	No	No	Eligibility is based on energy efficiency of home.
Canada	Provincial Home Repair Program (PHRP)	No		Yes					
Chile	Family Heritage Protection Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar D.S.255 de 2006)	No	No	No	Yes	No	No	No	
Chile	Rural Habitability Program D.S.10 of 2015 (<i>Programa de</i> <i>Habitabilidad Rural D.S.10 de</i> 2015)	No	Yes	Yes	Yes	No	No	Yes	Dwellings built or acquired with subsidies from housing programs are eligible.

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Chile	Habitability program Law N ° 20.595 year 2012 (<i>Programa</i> <i>Habitabilidad, Ley 20.595 de</i> 2012)	No	Yes	No	No	No	No	No	Households must present at least one deficiency in terms of habitability, these must be associated with the conditions of security, comfort and accessibility of housing, access to systems and supplies of basic services and energy, domestic equipment and immediate surroundings.
Chile	Housing and neighbourhood improvement program DS27 (Programa de mejoramiento de viviendas y barrios DS27)	No	No	No	Yes	No	No	No	Social housing whose value (tax assessment) does not exceed 950 UF, housing built or purchased with a Minvu housing subsidy or built by Serviu or its legal predecessors are eligible.
Chile (COVID)	Neighbourhood and Housing Improvement Program (Programa de Mejoramiento de viviendas y barrios DS27)								
Chile (COVID)	Family Heritage Protection Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar DS255)								
Colombia	Dignified House Dignified Life (Casa Digna Vida Digna)	No	Yes	No	Yes	No	No	No	The postulated home must have a value lower than the ceiling of the Social Interest Housing (VIS), according to the land registry appraisal. The proposed home must present habitability conditions, which must be evaluated at the

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
									time of the inspection to determine the category of intervention.
Costa Rica	Home improvement (<i>Mejoramiento de Vivienda</i>)	No	Yes	No	No	No	No	Yes	The improvements must resolve basic needs such as health issues, overcrowding, accessibility, sanitation facilities, among others.
Costa Rica	Subsidy to repair, expand or improve one's home (Bono Familiar de Vivienda para reparar, ampliar o mejorar la casa propia)	No	Yes	No	Uncertain	Uncertain	No	No	
Cyprus	Grant scheme for encouraging the use of renewable energy sources and energy savings in homes								
Cyprus	Grant scheme for the installation or replacement of solar heating systems for domestic hot water								
Czech Republic	Private housing (Vlastní bydlení)	Yes							
Czech Republic	Panel 2013+ Government Regulation No. 468/2012 on the use of the State Housing Development Fund in form of loans granted to legal and	No	No	No	No	No	No	Yes	The building must be a block of flats. Family houses are excluded.

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
	natural persons for repairs and modernizations of buildings								
Czech Republic	Energy efficiency improvement (Zateplování)	Yes							
Czech Republic	New green savings programme (Nová zelená úsporám)	No	No	Yes	No	Yes	Yes	No	Single-family houses are eligible country-wide, apartments only in Prague. Only buildings constructed before 2007 are eligible.
Denmark	Housing job scheme (BoligJobordningen)								
Estonia	Reconstruction grant for apartment buildings (Korterelamute rekonstrueerimistoetus)								
Estonia	Apartment building loan surety (Korterelamulaenu käendus)								
Estonia	Measure for sparsely populated area (<i>Hajaasustuse programm</i>)								
Finland	Grants for restoration of built heritage (Avustukset rakennusperinnön hoitoon ja entistämisavustukset)								
Finland	Renovation subsidies (Korjausavustus)								
Finland	Tax credit for household expenses (Kotitalousvähennys)								

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
France	Tax credit for energy transition (Crédit d'impôt pour la transition énergétique, CITE)								
France	Zero-interest green loan (Éco- prêt à taux zéro, éco-PTZ)								
France	Financial support for home improvement works (Aides financières pour réaliser des travaux d'amélioration de l'habitat)								
France	Energy savings certificates (Dispositif des Certificats d'économies d'énergie)								
France (COVID)	France Relance recovery plan (Plan "France Relance")	No							Only principal residences are eligible for MaPrimeRénov'.
Germany	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Yes							
Germany	Market Incentive Programme for the use of Renewable Energy in the Heat Market (Marktanreizprogramm zur Nutzung Erneuerbarer Energien im Wärmemarkt)	Yes							Funding is granted for renewable energy technologies (solar-thermal & geothermal installations, biomass, heat pumps) and gas-hybrid systems in the heat market.
Germany	Tax support for energetic refurbishments (Steuerliche Förderung energetischer Gebäudesanierungen)	Yes							Funding is granted for renewable energy technologies (solar-thermal & geothermal installations, biomass, heat pumps) and gas-hybrid systems in the heat market.

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Germany (COVID)	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Yes							
Greece	Tax deduction for renovations (έκπτωση φόρου για ανακαινίσεις)	No		:	:	:			
Hungary	Home renovation support (Otthonfelújítási támogatás)	Yes							
Iceland	Loans for renovation and extension (<i>Lán til endurbóta og</i> <i>viðbygginga</i>)								
Ireland	Housing Adaptation Grants for Older People and People with a Disability	No							
Israel	Tax deductions (<i>Hatavot Mas</i>)	No	No	No	Yes	Yes	Yes		Only buildings built before the introduction of a new building standard in 1980 are eligible. Since tax exemptions are used by homeowners to not be subject to taxing when getting a new apartment instead of an old one, there is a tax benefit ceiling with regard to the size of the new apartment and its value. Above it, the owner would have to pay the regular property tax (on the incremental size/value).

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Israel	Complementary land (<i>Karka</i> <i>Mashlima</i>)	Yes							Only buildings built before the introduction of a new building standard in 1980 are eligible. Since tax exemptions are used by homeowners to not be subject to taxing when getting a new apartment instead of an old one, there is a tax benefit ceiling with regard to the size of the new apartment and its value. Above it, the owner would have to pay the regular property tax (on the incremental size/value).
Israel	Funds for planning and for social processes (<i>Maslul</i> <i>Rashuyot Mekomiot</i>)	Yes							Only buildings built before the introduction of a new building standard in 1980 are eligible. Since tax exemptions are used by homeowners to not be subject to taxing when getting a new apartment instead of an old one, there is a tax benefit ceiling with regard to the size of the new apartment and its value. Above it, the owner would have to pay the regular property tax (on the incremental size/value).
Italy	Deduction for building renovation costs (<i>Bonus</i> <i>ristrutturazioni</i>)	Yes							
Italy	Tax deduction for energy efficiency (<i>Ecobonus</i>)	Yes							

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Italy	Tax deduction for the adoption of anti-seismic measures on buildings (<i>Sisma Bonus</i>)	Yes		Yes					The property must be located in one of seismic zones 1, 2 and 3.
Italy	Tax deduction for restoration of the external facade of existing buildings (<i>Bonus facciate</i>)	Yes		Yes					The buildings must be located in zones A and B, identified by ministerial decree no. 1444/1968, or in areas similar to these on the basis of regional legislation and municipal building regulations.
Italy (COVID)	Superbonus								
Japan	Tax relief for housing renovation								
Korea	Support to fund old housing repair								
Latvia	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")	No	Yes	No	No	No	No	Yes	The planned heat energy consumption for heating of an apartment house after the implementation of energy efficiency improvement measures cannot exceed 90 kWh / m 2 per year. There are also some conditions on the distribution of ownership of apartments in an apartment block.
Latvia (COVID)	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")								

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Lithuania	Renovation (modernization) of individual houses (<i>Fiziniu</i> asmenu vieno ar dvieju butu gyvenamuju namu atnaujinimas (modernizavimas))	No	Yes	No	No	No	No	No	The building should be inefficient and have a lower energy class. The main goal is to reach at least energy efficiency class B and to reduce energy consumption by at least 40 percent.
Lithuania	Installation of renewable energy sources in individual houses (Atsinaujinančių energijos išteklių (saulės, vėjo, biokuro, geoterminės energijos ar kt.) panaudojimas individualiuose gyvenamosios paskirties pastatuose)	No	Uncertain	Uncertain	No	No	No	No	Support is given to conversions from fossil fuels to renewables. All installation must serve for the purpose of producing heating energy. Among others, heat pumps and biomass boilers are supported, although installation of the latter is restricted in regions in big cities with poor air quality.
Lithuania	Renovation of multifamily houses (Daugiabuciu namu atnaujinimo (modernizavimo) programa)	No	No	No	No	No	Yes	No	Multifamily houses built according to the normative technical construction documents valid until 1993 are eligible.
Lithuania (COVID)	Financial instruments for installation of solar power plans to increase availability (Finansinių priemonių taikymas gaminantiems vartotojams didinat atsinaujinančių energijos išteklių socialinį prieinamumą)								
Luxembourg	Regeneration grant (<i>Prime d'amélioration</i>)								

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Luxembourg	Super-reduced VAT rate (Taux super réduit de TVA)								
Luxembourg	Energy efficiency grant "Prime House" (<i>Primes d'efficacité</i> énergétique "Prime House")								
Luxembourg	Climate loan (Prêt climatique 'KlimaPrêt')								
Malta	Grant to Assist Owners in the Construction and/or Completion or Rehabilitation of their First Home								
Mexico	Housing improvement fund (Programa de Esquemas de Financiamiento y Subsidio Federal para Vivienda)								
Mexico	Dignified housing (<i>Vivienda digna</i>)								
Mexico	Home improvement (Mejoravit)		Yes			Yes			
Mexico	Tailor-made home (<i>Hogar a tu medida</i>)		Yes			Yes			
The Netherlands	Subsidy energy-efficiency enhancing measures for owner- occupants cooperatives (Subsidie energiebesparing voor VvE's)	No	No	No	No	No	No	Yes	They must be covered by a Homeowners Association (e.g. apartments).
The Netherlands	Subsidy for sustainable heat measures (Investeringssubsidie duurzame energie, ISDE)	Yes							
The Netherlands	National heating fund (Nationaal warmtefonds)	Yes							

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
The Netherlands	Municipal subsidies (<i>Gemeentelijke subsidies</i>)	Uncertain	Uncertain	Uncertain	Uncertain	Uncertain	Uncertain	Uncertain	
New Zealand	Warmer Kiwi Homes Programme	No		Yes			Yes		To be eligible for an insulation grant under this programme, the home must have been built before 2008, and they need to have either a Community Services Card (dependent on income), or live in an area identified as low income. To determine which areas are low- income, EECA uses the New Zealand Deprivation Index. Houses located in deprivation areas rated 8, 9 and 10 are eligible for grants.
New Zealand	Advance Payment of Benefit/Superannuation for home repairs	Yes							
Norway	Housing grant to improve accessibility (Tilpasningstilskudd)	Yes							
Norway	Grants for installation of lifts (heistilskudd)	No						Yes	Grants for estates with at least 3 floors. Priority is given based on the number of elderly people in the apartment block.
Poland	Thermal Upgrades and Renovation Fund (<i>Fundusz</i> <i>Termomodernizacji i Remontów</i>)	No	No	No	No	No	Yes	Yes	The renovation subsidy is available only for multi-family houses built before 14th August 1961.
Poland	Clean Air Programme (<i>Program Czyste Powietrze</i>)	No	No	No	No	No	No	Yes	Only single-family homes are eligible.

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Poland	Thermal upgrade tax deduction (ulga termomodernizacyjna)	No	No	No	No	No	No	Yes	Only single-family homes are eligible.
Poland	Regional operational programmes (<i>Regionalne</i> <i>Programy Operacyjne</i>)	No	No	No	No	No	No	Yes	Only multi-family homes are eligible.
Portugal	Tax reductions/exemption for housing regeneration in certain areas	No		Yes				Yes	
Portugal	Housing Access Support Program (1.º Direito - Programa de Apoio ao Acesso à Habitação)	No	Yes	No	No	No	No		
Portugal	Rehabilitation of rentals - affordable housing (<i>Reabilitar</i> para Arrendar - Habitação Acessível)	No						Yes	The building must be totally or majority allocated to rental dwellings, and not to any other type of tenure.
Slovak Republic	Subsidies for removal of system faults of the residential buildings (<i>Dotacie na odstranenie</i> <i>systemovych poruch</i>)	No	No	No	No	No	Yes	Yes	There must be a special type of system fault present in the residential building. The system faults have not been caused by the neglected maintenance and repairs, but have occurred due to the improperly designed materials and details, the improperly used construction technology, or the violation of the proposed construction process. The subsidies are used for the reconstruction of buildings built especially by prefab technology.

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Slovak Republic	State Housing Development Fund (<i>Štatny fond rozvoja</i> <i>bývania</i>)	No	No	No	No	No	Yes		The residential building has to have been in use at least ten years before the application is submitted.
Slovak Republic	Scheme for Single Family Houses Energy Efficiency Improvement (<i>Príspevok na</i> <i>zateplenie rodinného domu</i>)	No	No	No	No	Yes	Yes		The family house must have been in use for at least 10 years before applying; the total floor area is a maximum of 150 m2 for a single-storey family house or 300 m2 for a multi-storey family house, and the family house is used exclusively for housing.
Slovenia	Financing renovation of multi- dwelling buildings (<i>Financiranje</i> <i>prenove večstanovanjskih</i> <i>stavb</i>)	No	Yes				Yes		The right to a non-refundable financial incentive is granted for the complete renovation of a completed and at least minimally communally equipped older one- or two-dwelling building for which a building permit for construction or change of use was issued before 1 July 2010. The complete renovation of an older building must be planned and carried out in such a way as to preserve the majority of the heated part of the older building. For new additions or parts of the building that were built after 1 July 2010, a non- refundable financial incentive cannot be granted.

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
Slovenia	Alleviation of energy poverty (Zmanjšanje energetske revščine)	No	Yes						
Spain	Reduced VAT rate for housing regeneration	Yes							
Sweden	Tax deduction for costs related to repairs and refurbishing to owners of dwellings (<i>ROT-</i> <i>avdrag, Avdrag för</i> <i>Reparationer, Ombyggnad och</i> <i>Tillbyggnad</i>)								
Switzerland	Federal and cantonal buildings programme								
Turkey	Housing Assistance (Barınma Yardımları)	No	No	No	No	No	No	Yes	
United Kingdom	Estate regeneration loan finance	No	No	No	No	No	No	No	The loan finance is available for registered providers of social housing and public private joint ventures only.
United States	Section 203(k) Rehab Mortgage Insurance	No	No	No	No	No	Yes	Yes	To be eligible, the property must be a one- to four-family dwelling that has been completed for at least one year.
United States	Community Development Block Grant (CDBG) Program								
United States	HOME Investment Partnerships	No	No	No	Yes	No	No		To receive funds to assist existing homeowners with the repair, rehabilitation, or reconstruction of owner- occupied units, the value of the HOME-assisted property after rehabilitation must not exceed

Country	Measure name	All dwellings	Poor quality dwellings	Dwellings in target geographic area	Dwellings of min/max value	Dwellings of min/max size	Dwellings according to year built	Other	Summary
									95 percent of the median purchase price for the area.
United States	Title I Property Improvement Loan	No	No	No	Yes	No	No		To receive funds to assist existing homeowners with the repair, rehabilitation, or reconstruction of owner- occupied units, the value of the HOME-assisted property after rehabilitation must not exceed 95 percent of the median purchase price for the area.
United States (COVID)	CARES Act CDBG								

Panel D. Characteristics of existing measures: What types of improvements are eligible?

Country	Measure name	Energy efficiency	Ponoiro	Expansion	Accessibility	Summary
Country Australia	Clean Energy Finance Corporation (CEFC) Community Housing Program	Yes	Repairs Yes	Uncertain	upgrades Uncertain	Summary The purpose of CEFC-financed retrofits are to improve energy efficiency. It may be the case that these measures also involve expansion, address accessibility, or include budgetary stipulations, depending on the Community Housing Provider and/or community housing tenants.
Australia (COVID)	Homebuilder					
Austria	Subsidies for regeneration (Sanierungsförderung der Länder)	Yes	Yes	Yes	Yes	
Austria	Refurbishment check; 'end-of- oil-heating' (<i>Sanierungsscheck;</i> <i>'Raus-aus-dem-Öl'</i>)	Yes	Yes	Yes	Yes	Renewal or exchange of fossil-fuelled heating systems
Belgium	Restauration of non-protected heritage (Restauration du petit patrimoine non protégé)					
Belgium	Subsidies for conservation work in classified dwellings (Subventions pour travaux de conservation aux biens classes)					
Belgium	Renovation grant (Vlaamse overkoepelende renovatiepremie)	Yes	Yes	Yes	No	
Belgium	Adaptation grant (Vlaamse aanpassingspremie)	No	No	No	Yes	

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
Brazil	Land tenure regularisation and housing improvement programme (Programa de Regularização Fundiária e Melhoria Habitacional – Programa Casa Verde e Amarela)	Uncertain	Yes	Yes	Yes	Cumury
Canada	Renovation Programs On Reserve: Residential Rehabilitation Assistance Program, Home Adaptations for Seniors' Independence, Shelter Enhancement Program	Yes	Yes	Yes	Yes	
Canada	CMHC Green Home	Yes				
Canada	Provincial Home Repair Program (PHRP)					

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
Chile	Family Heritage Protection Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar D.S.255 de 2006)	Yes	Yes	Yes	Yes	The following things are covered: Security of Property: Repair foundations, columns, beams, chains or roof structure and flooring or similar. Livability Housing: Improving sanitary, electrical or gas installations; Repair leaking walls and roofs; rainwater channels and downs; replacement of windows, doors, floors, partitions, ceilings or the like. Maintenance of Housing: Repairing windows, doors, floors, partitions, ceilings, interior or exterior paint or other. Improvement of Commons Spaces: Improvement or stairs, common hallways, ceilings in common circulation, protections, similar lighting and works of the kind indicated in the previous points that correspond to built commons. Innovations for Energy Efficiency: Solar collector, solar lighting, water treatment separation or other.
Chile	Rural Habitability Program D.S.10 of 2015 (Programa de Habitabilidad Rural D.S.10 de 2015)	Yes	Yes	Yes	Yes	Supported activities also include improvement of utilities, water and sewage connections.
Chile	Habitability program Law N ° 20.595 year 2012 (<i>Programa</i> Habitabilidad, Ley 20.595 de 2012)	Yes	Yes	Yes	Yes	Supported activities also include improvement of utilities, water and sewage connections, as well as actions to improve the environment of the house such as cleaning, green areas and consolidation of access.
Chile	Housing and neighbourhood improvement program DS27 (Programa de mejoramiento de viviendas y barrios DS27)	Yes	Yes	Yes	Yes	
Chile (COVID)	Neighbourhood and Housing Improvement Program (Programa de Mejoramiento de viviendas y barrios DS27)					

_		Energy			Accessibility	
Country Chile	Measure name Family Heritage Protection	efficiency	Repairs	Expansion	upgrades	Summary
(COVID)	Program D.S. 255 of 2006 (Programa de Protección del Patrimonio Familiar DS255)					
Colombia	Dignified House Dignified Life (Casa Digna Vida Digna)	No	Yes	No	Yes	
Costa Rica	Home improvement (<i>Mejoramiento de Vivienda</i>)	Uncertain	Yes	Yes	Yes	
Costa Rica	Subsidy to repair, expand or improve one's home (Bono Familiar de Vivienda para reparar, ampliar o mejorar la casa propia)	No	Yes	Yes	Yes	
Cyprus	Grant scheme for encouraging the use of renewable energy sources and energy savings in homes					
Cyprus	Grant scheme for the installation or replacement of solar heating systems for domestic hot water					
Czech Republic	Private housing (Vlastní bydlení)	Yes	Yes	Uncertain	Uncertain	
Czech Republic	Panel 2013+ Government Regulation No. 468/2012 on the use of the State Housing Development Fund in form of loans granted to legal and natural persons for repairs and modernizations of buildings	Yes	Yes	No	Yes	
Czech Republic	Energy efficiency improvement (Zateplování)	Yes	Yes	No	Yes	

_		Energy			Accessibility	
Country	Measure name	efficiency	Repairs	Expansion	upgrades	Summary
Czech Republic	New green savings programme (Nová zelená úsporám)	Yes	Yes	Yes	No	
Denmark	Housing job scheme (BoligJobordningen)					
Estonia	Reconstruction grant for apartment buildings (Korterelamute rekonstrueerimistoetus)	Yes	Yes	No	Yes	
Estonia	Apartment building loan surety (Korterelamulaenu käendus)	Yes	Yes	No	Yes	
Estonia	Measure for sparsely populated area (<i>Hajaasustuse programm</i>)	Yes	Yes	No	Yes	
Finland	Grants for restoration of built heritage (Avustukset rakennusperinnön hoitoon ja entistämisavustukset)					
Finland	Renovation subsidies (Korjausavustus)					
Finland	Tax credit for household expenses (Kotitalousvähennys)					
France	Tax credit for energy transition (Crédit d'impôt pour la transition énergétique, CITE)	Yes				
France	Zero-interest green loan (Éco- prêt à taux zéro, éco-PTZ)	Yes				
France	Financial support for home improvement works (Aides financières pour réaliser des travaux d'amélioration de l'habitat)	Yes				

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
France	Energy savings certificates (Dispositif des Certificats d'économies d'énergie)	Yes				
France (COVID)	France Relance recovery plan (<i>Plan "France Relance"</i>)	Yes				
Germany	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Yes	Yes	Yes	Yes	While the main objective of the program is to increase energy efficiency, additional renovation measures may benefit from funding too if they are related to the energy efficiency related construction.
Germany	Market Incentive Programme for the use of Renewable Energy in the Heat Market (Marktanreizprogramm zur Nutzung Erneuerbarer Energien im Wärmemarkt)	Yes				While the main objective of the program is to increase energy efficiency, additional renovation measures may benefit from funding too if they are related to the energy efficiency related construction.
Germany	Tax support for energetic refurbishments (Steuerliche Förderung energetischer Gebäudesanierungen)	Yes				While the main objective of the program is to increase energy efficiency, additional renovation measures may benefit from funding too if they are related to the energy efficiency related construction.
Germany (COVID)	CO2 Building Renovation Programme (CO2- Gebaeudesanierungsprogramm)	Yes	Yes	Yes	Yes	While the main objective of the program is to increase energy efficiency, additional renovation measures may benefit from funding too if they are related to the energy efficiency related construction.
Greece	Tax deduction for renovations (έκπτωση φόρου για ανακαινίσεις)	Yes	Yes	Yes	Yes	
Hungary	Home renovation support (Otthonfelújítási támogatás)	Yes	Yes	No	Yes	
Iceland	Loans for renovation and extension (<i>Lán til endurbóta og viðbygginga</i>)					
Ireland	Housing Adaptation Grants for Older People and People with a Disability	Yes	Yes	Yes	Yes	

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
Israel	Tax deductions (Hatavot Mas)	No	Yes	Yes	No	
Israel	Complementary land (Karka Mashlima)					
Israel	Funds for planning and for social processes (<i>Maslul</i> <i>Rashuyot Mekomiot</i>)	No	No	Yes	No	
Italy	Deduction for building renovation costs (<i>Bonus</i> <i>ristrutturazioni</i>)	No	Yes	Yes	Yes	
Italy	Tax deduction for energy efficiency (<i>Ecobonus</i>)	Yes	No	No	No	
Italy	Tax deduction for the adoption of anti-seismic measures on buildings (<i>Sisma Bonus</i>)	No	Yes	Yes	No	
Italy	Tax deduction for restoration of the external facade of existing buildings (<i>Bonus facciate</i>)	No	Yes	No	No	
Italy (COVID)	Superbonus					
Japan	Tax relief for housing renovation					
Korea	Support to fund old housing repair					
Latvia	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")	Yes	No	No	No	

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
Latvia (COVID)	Programme for Improving Energy Efficiency in Multi- Apartment Residential Buildings (Darbības programma "Veicināt energoefektivitātes paaugstināšanu dzīvojamās ekās")	emolency	Topuno		upgrudes	
Lithuania	Renovation (modernization) of individual houses (<i>Fiziniu</i> asmenu vieno ar dvieju butu gyvenamuju namu atnaujinimas (modernizavimas))	Yes	Yes	No	No	
Lithuania	Installation of renewable energy sources in individual houses (Atsinaujinančių energijos išteklių (saulės, vėjo, biokuro, geoterminės energijos ar kt.) panaudojimas individualiuose gyvenamosios paskirties pastatuose)	Yes	No	No	No	
Lithuania	Renovation of multifamily houses (<i>Daugiabuciu namu</i> <i>atnaujinimo (modernizavimo)</i> <i>programa</i>)	Yes	No	No	Yes	Eligible works include the insulation of the walls, roof and the floors, the changing of windows and doors, the modernization of the heating system, the glazing of balconies, the renewal of other systems – elevators, ventilation, electrical systems, repair and adaptation of entrance stairs to the needs of the disabled (ramp installation) and etc.
Lithuania (COVID)	Financial instruments for installation of solar power plans to increase availability (Finansinių priemonių taikymas gaminantiems vartotojams didinat atsinaujinančių energijos išteklių socialinį prieinamumą)	Yes				Grant for the installation of solar power.

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
Luxembourg	Regeneration grant (<i>Prime</i> d'amélioration)					Guinnary
Luxembourg	Super-reduced VAT rate (<i>Taux</i> super réduit de TVA)					
Luxembourg	Energy efficiency grant "Prime House" (Primes d'efficacité énergétique "Prime House")	Yes				
Luxembourg	Climate loan (Prêt climatique 'KlimaPrêt')	Yes				
Malta	Grant to Assist Owners in the Construction and/or Completion or Rehabilitation of their First Home					
Mexico	Housing improvement fund (Programa de Esquemas de Financiamiento y Subsidio Federal para Vivienda)					
Mexico	Dignified housing (<i>Vivienda digna</i>)					
Mexico	Home improvement (Mejoravit)					
Mexico	Tailor-made home (<i>Hogar a tu medida</i>)					
The Netherlands	Subsidy energy-efficiency enhancing measures for owner- occupants cooperatives (Subsidie energiebesparing voor VvE's)	Yes	No	No	No	
The Netherlands	Subsidy for sustainable heat measures (Investeringssubsidie duurzame energie, ISDE)	Yes	No	No	No	

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
The Netherlands	National heating fund (Nationaal warmtefonds)	Yes	No	No	No	Guinnary
The Netherlands	Municipal subsidies (Gemeentelijke subsidies)	Uncertain	Uncertain	Uncertain	Uncertain	
New Zealand	Warmer Kiwi Homes Programme	Yes	No	No	No	Ceiling and underfloor insulation, ground moisture barrier and an approved heat pump or an efficient wood/pellet burner in the living room.
New Zealand	Advance Payment of Benefit/Superannuation for home repairs	Uncertain	Yes	No	Uncertain	An Advance Payment of Benefit can be received: (1) to carry out essential repairs and maintenance to the client's home, or to the paths, fences and retaining walls, or (2) to provide essential services to the client's home such as sewerage, water or electricity connection. The work to be done has to be essential in order to maintain the property in a reasonable living standard.
Norway	Housing grant to improve accessibility (<i>Tilpasningstilskudd</i>)	No	No	Yes	Yes	
Norway	Grants for installation of lifts (heistilskudd)	No	No	No	Yes	
Poland	Thermal Upgrades and Renovation Fund (<i>Fundusz</i> <i>Termomodernizacji i Remontów</i>)	Yes	Yes	No	No	
Poland	Clean Air Programme (<i>Program Czyste Powietrze</i>)	Yes	No	No	No	
Poland	Thermal upgrade tax deduction (ulga termomodernizacyjna)	Yes	No	No	No	

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
Poland	Regional operational programmes (<i>Regionalne</i> <i>Programy Operacyjne</i>)	Yes	No	No	No	 The programmes cover the following interventions: 1. Deep thermomodernization of multi-family residential buildings. 2. Change in equipping facilities with devices with the highest economically justified class energy efficiency (e.g. insulation of buildings, replacement of doors and windows, modernization heating systems with replacement of heat source, modernization of ventilation systems, air conditioning, including energy management systems. 3. Distributed generation, improving the efficiency of heat generation by changing the sources of heat among others for high-efficiency cogeneration units as part of a comprehensive deep one thermo-modernization of buildings).
Portugal	Tax reductions/exemption for housing regeneration in certain areas	Yes	Yes	Yes	Uncertain	
Portugal	Housing Access Support Program (1.º Direito - Programa de Apoio ao Acesso à Habitação)	Yes	Yes		Yes	
Portugal	Rehabilitation of rentals - affordable housing (<i>Reabilitar</i> para Arrendar - Habitação Acessível)	Yes	Yes	Yes	Yes	
Slovak Republic	Subsidies for removal of system faults of the residential buildings (<i>Dotacie na odstranenie</i> <i>systemovych poruch</i>)	Yes	Yes	No	No	Each system failure has a specified method of removal/repair. These methods include for example thermal insulation of external walls, replacement of certain elements etc.
Slovak Republic	State Housing Development Fund (Štatny fond rozvoja bývania)	Yes	Yes		Yes	
Slovak Republic	Scheme for Single Family Houses Energy Efficiency Improvement (<i>Príspevok na</i> <i>zateplenie rodinného domu</i>)	Yes	Yes	No	No	
Slovenia	Financing renovation of multi- dwelling buildings (<i>Financiranje</i>	Yes				

		Energy	. .		Accessibility	
Country	Measure name prenove večstanovanjskih stavb)	efficiency	Repairs	Expansion	upgrades	Summary
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Slovenia	Alleviation of energy poverty (Zmanjšanje energetske revščine)	Yes			:	Replacement of old heating devices with new ones that are ecological.
Spain	Reduced VAT rate for housing regeneration	Yes	No		Yes	
Sweden	Tax deduction for costs related to repairs and refurbishing to owners of dwellings (<i>ROT-</i> <i>avdrag, Avdrag för</i> <i>Reparationer, Ombyggnad och</i> <i>Tillbyggnad</i>)					
Switzerland	Federal and cantonal buildings programme	Yes				
Turkey	Housing Assistance (Barınma Yardımları)		Yes	Yes	Yes	
United Kingdom	Estate regeneration loan finance	No	No	Yes	No	
United States	Section 203(k) Rehab Mortgage Insurance	Yes	Yes	Yes	Yes	The extent of the rehabilitation covered by Section 203(k) insurance may range from relatively minor (though exceeding \$5000 in cost) to virtual reconstruction. Section 203(k) insured loans can finance the rehabilitation of the residential portion of a property that also has non-residential uses; they can also cover the conversion of a property of any size to a one- to four- unit structure. The types of improvements that borrowers may make using Section 203(k) financing include: structural alterations and reconstruction; modernization and improvements to the home's function; elimination of health and safety hazards; changes that improve appearance and eliminate; obsolescence; reconditioning or replacing plumbing; installing a well and/or septic system; adding or replacing roofing, gutters, and downspouts; adding or replacing floors and/or floor treatments; major landscape work and site improvements; enhancing accessibility for a disabled person; making energy conservation improvements

Country	Measure name	Energy efficiency	Repairs	Expansion	Accessibility upgrades	Summary
United States	Community Development Block Grant (CDBG) Program	Yes	Yes	Yes	Yes	CDBG rules at the federal level are broad and could allow many for many types of rehabilitation. State and local jurisdictions add specific requirements that vary across the program.
United States	HOME Investment Partnerships	Uncertain	Uncertain	Uncertain	Uncertain	When HOME funds are used for a rehabilitation project, the work must be performed according to the jurisdiction's written rehabilitation standards, and the entire unit must be brought up to property standards (i.e. applicable state or local codes).
United States	Title I Property Improvement Loan	Yes	Yes	Uncertain	Yes	
United States (COVID)	CARES Act CDBG					

Notes: Blank cells signify that no information was provided. Source: Country responses to the 2021 and 2019 OECD Questionnaire on Affordable and Social Housing (QuASH).