

**Thermomodernization Credit**

The thermomodernization bonus is a form of state help for an investor who carries out thermomodernization investment. It is paid out by the National Bank of Economy (Bank Gospodarstwa Krajowego - BGK) at maximum 20% of the loan used for such an enterprise but not more than 16% of the investment costs. The thermomodernization bonus only partakes to investors who benefit from a loan granted by banks co-operating with BGK, it cannot be used by enterprises that carry out thermomodernization investments with their own funds. The clients can be council, housing co-operatives, commercial law partnerships, housing associations, as well as individuals, detached family house owners.

The energy audit which shows the energy potentials and calculate the costs of the modernization is pre-condition set by the system (in realities by bank) to get the credit.

**Success / Barriers**

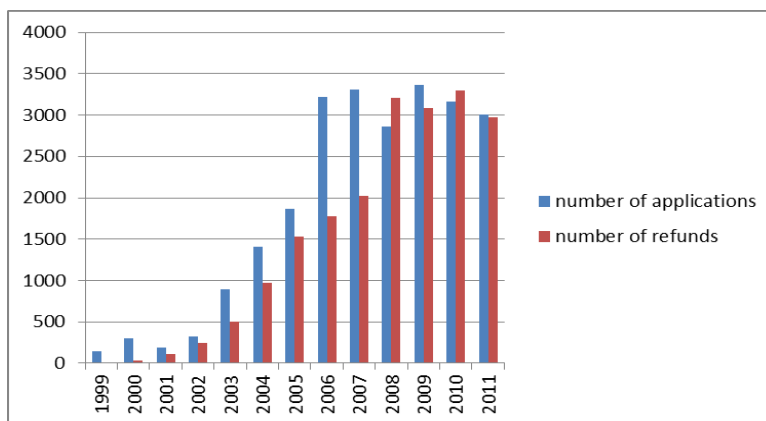
- Success:
- Simple procedure that requires only the preparation of energy audit
- Barriers:
- thermomodernization bonus is not too high – practically up to 16% of investment’s costs
  - different amounts of state budget funds determined annually

**Supported investments**

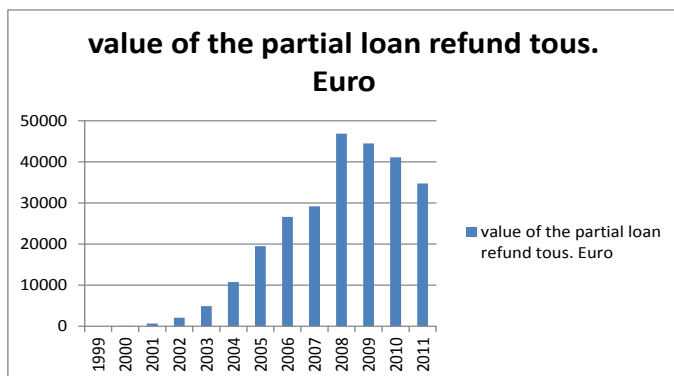
- Conditions for receiving thermomodernization bonus are:
- reduction of energy consumption for heating and hot water preparation in residential buildings, collective residence and buildings owned by local government units, which are used to perform their public duties,
  - reduction of costs of heat delivered to the buildings mentioned above - as a result of making technical connection to a centralized heat source replacing the local heat source,
  - reduction of primary energy losses in local heat distribution networks and in local heat sources supplying these networks,
  - complete or partial replacement of energy sources with renewables or application of highly efficient cogeneration

### “Thermo” in practice

The graph below presents the number of applications sent and number of refunds in years 1999-2011:



### Actions undertaken



### Results and Impacts

In most of the cases, savings in heat achieved through thermal insulation range from 20% up to over 40% if the building was built in the technology of the 60's or 70's and there has not been any significant thermal insulation investment carried out.

Find out more about this and other Sustainable Energy Actions, online at: [www.regions202020.eu/gp](http://www.regions202020.eu/gp)

### ENNEREG Contact

BAPE – Baltic Energy Conservation Agency  
 ul. Budowlanych 31  
 Gdańsk 80-298  
 Polska

e-mail: [bape@bape.com.pl](mailto:bape@bape.com.pl)

Katarzyna Grecka, ENNEREG Project Partner

### Further Information

Websites :

<http://regions202020.eu/cms/home/pioneers/cymru/>

<http://www.bgk.com.pl/Thermomodernization-fund-en>