



IQ energy (<http://www.iqenergy.org.ua/>) is a facility to foster energy efficiency improvements in the Ukrainian residential sector in accordance with European energy efficiency standards. The programme was designed by the European Bank for Reconstruction and Development (EBRD) and is supported by donors in providing technical assistance and incentives.

Supported EE (energy efficient) projects will consist of investments in high performing energy efficiency technologies and measures, which have at least a 20% higher energy performance than the market average.

In order to facilitate the search for EE products that are eligible for this financing, EBRD has set up two databases – the List of Eligible Materials and Equipment (**Technology Selector**) and the List of Eligible Suppliers and Installers (**Supplier Selector**). The technologies and materials included in the Technology Selector meet the high standards set out by EBRD, based on a proven methodology used in many countries. This information is available on a specialized website at www.iqenergy.org.ua/technologies.

Within this programme EBRD co-operates with Financial Institutions in Ukraine, this means that financing for this EE measures will be accessible through loans from several local banks participating in the programme.

These loans can be provided to private residential stakeholders, including individual homeowners, groups of homeowners, home owners' associations (OSBB), and housing cooperatives. In addition to financing, the project provides its stakeholders with advisory services on energy-efficient equipment and technology.

Depending on the selected EE measure(s), investments in eligible technologies and materials can qualify for incentive payments of **15%-20% for individuals** and **25%-35% for Housing Associations**.

IQ energy is supported by an incentive grant totaling 15 million EUR provided by the Eastern European Energy Efficiency and Environmental Partnership (E5P) and a technical assistance grant for programme implementation provided in equal share by E5P and the Sweden. An individual borrower may be eligible to financing up to the UAH equivalent of 15,000 EUR for an energy efficient Investment and a grant up to 3,000 EUR. The incentive is calculated as a percentage of the lower of either the loan amount or cost of EE measures (including installation). The more measures are implemented the higher is the grant percentage – 15% in case of only **one** category of measure from the **Technology Selector** products and technologies, and 20% in case of measures from **more than one** category.

Furthermore, the **IQ energy** programme will set a focus on providing technical assistance for building level projects. The project consultant will develop a conceptual design, propose and evaluate measures or packages of measures, and verify the installation works. An energy performance assessment will be elaborated to calculate energy savings and reduction of CO₂ emissions.

There is no cap for a loan or a grant for Housing Associations. Incentive percentage – either 25% or 35% depends on number of Technology Selector categories used in EE project.