



France: Ma Prime Rénov

Renovating the unfit housing stock: case Study #7



FEANTSA

European Federation of National Organisations Working with the Homeless

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1. Context

Since 2005, the French government sought to renovate existing housing stock. Different programs were passed by law, first a tax credit then a subsidy in 2020 called **Ma Prime Rénov**. The project is lead by **l'Agence Nationale de l'Habitat**.

Motivation

The policy began with two goals: to increase the quality of renovations, and to facilitate such renovations. The facilitation is achieved by allowing poorer households to begin renovations without the need to make a down payment, as their subsidy is delivered before the bill needs

to be paid. Before this, 80% of households who benefited from the tax credit were within the top 20% wealthiest households in France.

Source of Inspiration

In France, it is considered that 80% of tomorrow's houses already exists. We are a country full of historic cities that cannot be destroyed and rebuilt on, but still require better insulation and greener heating. Therefore, deep renovation is key.

2. Project Description

Ma Prime Rénov is a subsidy, distributed by the French state (through its financial operator, **l'ANAH**), to households that want to improve the energy efficiency of their homes. Supported measures include the upgrade of heating and hot water systems and insulation. The subsidy is calculated based on income level and the lowest income group is eligible for the highest level of support; the highest income group is not eligible for specific measures such as insulation or an upgrade of the heating system but can receive a contribution or incentive for carrying out complex measures, increasing the efficiency of the worst performing stock, or reaching high

energy standards. In 2023, the subsidy covered 40% to 90% of the costs of individual measures, dependent on income levels; the lower the income is, the higher the covered amount is. Additional local schemes and loans can be added to the support to fully cover costs. Special packages support the renovation of the worst-performing dwellings, complex renovations, renovation of multi-apartment buildings, or the achievement of the highest energy performance levels.

Target Group

The initial target was the first four deciles of French households (on a scale of ten deciles),

meaning the very poorest homeowners. Since then, it has enlarged to include every household, though the highest income households are still not eligible for support in specific measures.

Issue addressed by the measure

The **Ma Prime Renov** program enables the renovation of the unfit housing stock, reduces gas emissions by gaining performance, and phasing out gas-based heating systems. The programme addresses the lack of access to funding for renovation and decarbonisation, exclusion from decarbonisation and energy transition policies, and unfit housing circumstances.

Funding

In 2023, €3.5 billion was provided for renova-

tions grants (shared between **MaPrimeRénov**, **MaPrimeRénov Sérénité** (dedicated to deep renovation) and **MaPrimeRénov Copropriété** (for condominiums)). The yearly budget of the program has increased since the launch of the program in 2020, and has reached €5 billion for 2024.

Stakeholders Involved

The program was launched and is funded by the French state. The program is operated by French Housing Agency, **ANAH**, while local authorities share information pertaining to the program and provide additional funding and advice for the households.





3. Outcomes

Positive Outcomes

Almost 2 million households applied for a **Ma Prime Rénov** subsidy since 2020, and the estimated emissions eliminated are equivalent to that of the yearly emissions of the inhabitants of Paris and Lyon combined. In 2022 the energy renovation of 669,890 homes generated a total of 5.2 TWh in annual energy savings. The number of complex renovations rose to 65,939, including 25,938 in condominiums – account for two thirds of interventions from 2022.

Innovation and Key Success Factors

Innovations include: a centralised procedure, standardised subsidy for the entire country (except for overseas territory given climate

specifics), and country-wide advertisement, political support. The support scheme provides the highest support for the lowest-income groups. The support is directly paid to the contractors. As the large upfront costs are a major obstacle to the renovation of low-income households' homes, the subsidy can cover the majority of up-front costs.

Barriers and Difficulties

Reaching out to the lower income households is one of the key challenges to increasing the renovations of those who need it the most. Local authorities have had a strong role to play in this aspect since the development of the new public service for housing renovation labelled

cants and in the implementation of investments.

We can pass this knowledge on to others.

Keys of transferability

Ma Prime Rénov is one of many forms that a government subsidy to increase housing renovation can take. Strong branding and wide political support are also a key to successfully launch such initiatives.

Policy Recommendations

Monitor take-up of renovation subsidies by income group and modify the support scheme if necessary to prioritize the access of lowest income groups





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