

погасити інвестиції за рахунок економії на рахунках за централізоване теплопостачання. Крім того, існуюча державна програма підтримки «Теплих кредитів» забезпечує тільки компенсацію тіла кредиту на матеріали. Тож, через високу відсоткову ставку та додану вартість будівельно-монтажних робіт, фінансова підтримка не забезпечує необхідний інструмент для підвищення об'єму інвестицій домогосподарств в енергоефективність. Беручи це до уваги, розробка фінансових продуктів Фонду була спрямована на:

1. Створення інструментів для погашення кредиту від заощаджень на рахунках за централізоване теплопостачання (наприклад, за допомогою кредиту зі зниженою відсотковою ставкою та пільговим періодом);

2. Інвестиції в енергоефективність за рахунок економії та «зменшених» заощаджень на рахунку за централізоване теплопостачання (частково ґрунтуючі, які комплексують вартість проекту)

• **Стимулююча.** Більшість сімей, особливо ті, що живуть в багатопверхових будинках, не мають стимулів для інвестицій в заходи енергоефективності. Однією з головних причин є те, що такі інвестиції не будуть покриті рахунком споживачів, так як в даний час більшість багатопверхових будинків не мають ні теплових лічильників, ні інструментів для регулювання подачі тепла. Тому на перших етапах Фонд повинен зосередити свою діяльність на заходах, які забезпечували б інструменти для вирівнювання споживання тепла та регулювання його подачі, тим самим зменшуючи витрати на централізоване теплопостачання, наприклад, встановлення теплових лічильників та індивідуальних теплових пунктів для багатопверхових будівель. Отікується, що це дасть поштовх для домогосподарств для подальших заходів в енергоефективності.

• **Експертна.** Більшість сімей та навіть будівельних компаній не мають достатніх знань та можливостей для розробки та здійснення проектів в галузі енергоефективності. Таким чином, Фонд повинен надавати експертні знання та консультації щодо теплових проектів (рішень) для будинку, надавати технічні рекомендації, щодо розробки проекту та тренінги для будівельних компаній та енергоаудиторів. Додатково, Фонд повинен допомагати будувати компетенції та експертну будівельних компаній.

• **Комунікаційна.** Також, у великої частин населення немає розуміння компетенції енергоефективності, витід від заходів з підвищення енергоефективності, прямих підвищення тарифів та відсутня обізнаність щодо інструментів для інвестицій у енергоефективність (ЕН). Таким чином, Фонд повинен поєднувати українським домогосподарствам ці питання через спеціальні комунікаційні компанії. Ця кампанія буде проводити найкраще разом з привабливими продуктами та технічними рекомендаціями Фонду.

2. Управління та організаційна модель Фонду енергоефективності

# Ne Prosto Shche Odin Vstup Politichna Ekonomiia Rozshirennia Es Na Skhid

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