

# National Retrofit Plan

Quarterly Progress Report Mid-year, 2024



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#### September 2024

#### **Sustainable Energy Authority of Ireland**

SEAI's mission is to be at the heart of delivering Ireland's energy revolution. We drive the reduction and replacement of fossil fuel usage. We are a knowledge led organisation. We partner with citizens, communities, businesses, and Government. We are trusted collaborators, innovators, funders, and educators.

To fulfil this mission SEAI aims to provide well-timed and informed advice to Government, and deliver a range of programmes efficiently and effectively, while engaging and motivating a wide range of stakeholders and showing continuing flexibility and innovation in all activities. SEAI's actions will help advance Ireland to the vanguard of the global green technology movement, so that Ireland is recognised as a pioneer in the move to decarbonised energy systems.

SEAI is funded by the Government of Ireland through the Department of the Environment, Climate and Communications.

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#### 1. Introduction

The National Retrofit Plan sets out how the Government will deliver on the Climate Action Plan targets of retrofitting the equivalent of 500,000 homes to a BER of B2/cost-optimal and installing 400,000 heat pumps in existing homes to replace older, less efficient heating systems by the end of 2030.

The SEAI is designated as the National Retrofit Delivery Body. In this role, the SEAI is the lead agency in driving the delivery of our retrofit targets. The responsibilities of the SEAI in this capacity include:

- Driving delivery of our retrofit targets.
- Promoting retrofit uptake through marketing campaigns.
- Enhancing the appeal of the retrofit supports and improving the customer journey.
- Setting standards for and developing and registering One Stop Shops.
- Increasing the number of BER assessors.
- Monitoring and managing the quantum and quality of retrofit service provision.
- Supporting the supply chain in retrofit.

#### **Report Overview**

This quarterly report details progress by SEAI on delivery against targets in the Government's National residential Retrofit Plan as well as the Government's Climate Action Plan (CAP). The format of the report is to provide an overview of delivery against key metrics including, the numbers of property upgrades, B2 BER ratings achieved, and heat pumps installed.

Schemes covered in this report include:

- Better Energy Homes and Solar PV schemes grants supporting individual energy upgrade.
- National Home Energy Upgrade Scheme also known as One Stop Shop Service.
- **Better Energy Warmer Homes Scheme** which provides fully funded energy upgrades for vulnerable energy poor homes.
- Community Energy Grants

[More detailed descriptions of these schemes are included in the Appendices to this report.]

SEAI continuously reviews and refines the reporting methodology and definition of key metrics to improve the accuracy and quality of insights. This may result in minor adjustments to previously reported figures. Where appropriate, these will be highlighted as additional notes in the main body of the report.

Full datasets and analysis for all schemes from 2015 onwards are available to view here.

#### 2024 Budget and Targets

Another record budget, of €437 million, has been provided in 2024, to continue the exponential growth in the residential retrofit sector. This will allow SEAI to scale all the delivery programmes to support achieving the stretched targets for the built environment outlined in the first sectoral emission ceiling in 2025. The targets for 2024 include delivering 52,200 home energy upgrades, 20,800 of which are to be to a B2 level, and deliver 6,325 upgrades in energy poor homes. Additionally, the funding will provide for the deployment of 4,723 heat pumps.

#### 2. Mid-year Review, 2024

#### **Headline Outcomes for Mid-year, 2024**

- Over 31,500 applications processed across all schemes to mid-year, which remains unchanged over the same period in 2023.
- 25,750 property upgrades were completed to mid-year, up 18% over the same period in 2023.
- Over 10,150 homes were upgraded to a BER B2 or higher to mid-year, up 34% over the same period in 2023.
- Over 3,300 upgrades for energy poverty qualifying households to mid-year, up 41% on the same period in 2023.
- Expenditure across all schemes to mid-year was €186 million, up 44% on the same period in 2023.
- 265 Approved Housing Body upgrades supported under the One-Stop-Shop Scheme, and 124 under the Community Energy Grants scheme to mid-year.

#### Impacts for Residential Upgrades Completed by Mid-year 2024

- 71.3 GWh energy savings
- 33.3 kt CO<sub>2</sub> savings
- 72.4 MW installed Solar PV capacity.

#### Overview of Economic, Market and Supply Chain Factors to Mid-Year 2024

- According to the ESRI Summer Economic Statement (Link) GDP decreased for the four quarters to Q1 2024, albeit that the decline in Q1 2024 GDP was at a slower pace than Q4 2023. The domestic-oriented sectors are experiencing steadying of the growth rate following the volatility of the COVID-19 period. The stabilisation of growth in the domestic economy, albeit at a lower rate, points towards a degree of resilience despite the inflationary pressures and higher interest rates.
- While this is the macro-economic outlook, the domestic retrofit perspective 2024 is shaping up to be another significant year of delivery with strong demand across all the major retrofit programmes. The current delivery of retrofits comes from the existing pipeline of applications, and the key to ongoing strong delivery is having a strong pipeline of applications. And this suggests a cautionary note, that there is some evidence that the application pipeline for some schemes may be softening, although this may well pick up later in the year as the benefit of the Home Energy Upgrade Loan Scheme begins to be seen in the system.
- The Banking and Payment Federation of Ireland (BPFI) personal loan report for Q1 (Link) shows really strong momentum for green loans. They are now at their second highest since the series began, with a jump of 38% in volume year on year and a similar increase in value to €27 million. This is contrary to a more general slowdown in home improvement loans. It is expected that the Home Energy Upgrade Loan Scheme will further boost green loan demand.
- At the end of May, SEAI commenced the next significant phase of the multi-annual marketing communications campaign. This is a multimedia awareness and education campaign comprising advertising, PR, events, web, social media, video, blogs, and testimonial case studies. Through 2024, the focus is on heat pumps and helping people to start their home energy upgrade journey.
- In June, The Minister for the Environment, Climate and Communications, Eamon Ryan, announced several changes to support homeowners availing of the Enhanced Defective Concrete Block (DCB) Scheme to also access energy upgrade grants. This support is in addition to the grant support under the Enhanced DCB Scheme. The bespoke arrangements that will apply exclusively to DCB affected homeowners will address barriers to accessing the grants. Homeowners will be able to apply to SEAI schemes; National Home Energy Upgrade (One-Stop-Shop) scheme, Community Energy Grant scheme, Better Energy Homes Scheme, Solar PV scheme and the EV Home Charger scheme.
- At the end of June, AIB and Bank of Ireland became the latest institutions to participate in the government-backed, €500 million, Home Energy Upgrade Loan Scheme which was first launched in April 2024. The participation of these two pillar banks, along with PTSB, who currently offer loans under the scheme, significantly increases competition in the market, gives homeowners the opportunity to avail of rates that are significantly lower than what is currently available on the market. Additional finance providers are expected to commence offering loans later this year.
- July saw the publication of the final report on the government's Warmth and Wellbeing pilot scheme. The
  research shows that, over a three-year period following their energy efficiency upgrade, participants

- reported fewer GP consultations, fewer emergency room visits and fewer hospital admissions, particularly in relation to respiratory conditions as well as fewer prescriptions for medication. The pilot helped inform the government's retrofitting schemes, particularly changes to the Warmer Homes Scheme which now provides more extensive and higher-value upgrades for low-income households.
- In August the Minister for Further and Higher Education, Research, Innovation and Science (DFHERIS) launched a new Domestic Heat Pump Installation Incentivisation Scheme for plumbers which will give an incentive of up to €500 where plumbers take time off work to upskill as SEAI-registered heat pump installers. It is expected that helping to offset these costs will allow small and medium contractors to upskill their staff and secure extra capacity and help plumbers to future-proof their careers. It is anticipated that up to 300 plumbers will avail of the scheme between now and the end of the year, a major positive impact for heat pump installers.

#### 2024 Property Upgrades (to Mid-year)

■2022 Property Upgrades ■2023 Property Upgrades ■2024 Property Upgrades



25,750

2024 Property Upgrades (to Mid-year)

21,749

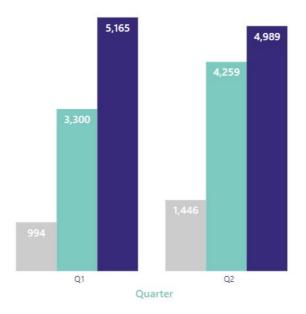
2023 Property Upgrades (to Mid-year)

+18% Year on Year Change

52,20 2024 Property Upgrade Target

#### 2024 B2s Achieved (to Mid-year)

● 2022 B2s achieved ● 2023 B2s achieved ● 2024 B2s achieved



10,154

2024 B2s achieved (to Mid-year)

7,559

2023 B2s achieved (to Mid-year)

+34%

Year on Year Change

**20,800** 2024 B2s or Better Target

#### 2024 Heat Pumps Installed (to Mid-year)

● 2022 Heat Pumps ● 2023 Heat Pumps ● 2024 Heat Pumps



1,800

2024 Heat Pumps (to Mid-year)

1,829

2023 Heat Pumps (to Mid-year)

-2%

Year on Year Change

4,723

2024 Heat Pumps Target

#### 2024 Total Capital Expenditure (to Mid-year)

● 2022 Capital Expenditure ● 2023 Capital Expenditure ● 2024 Capital Expenditure



€ 186.5M
2024 Capital Expenditure (to Mid-year)

€ 129.9M 2023 Capital Expenditure (to Mid-year)

> +44% Year on Year Change

### 2024 Applications Received (to Mid-year)

■ 2022 Applications ■ 2023 Applications ■ 2024 Applications



**31,555**2024 Applications (to Mid-year)

**31,556**2023 Applications (to Mid-year)

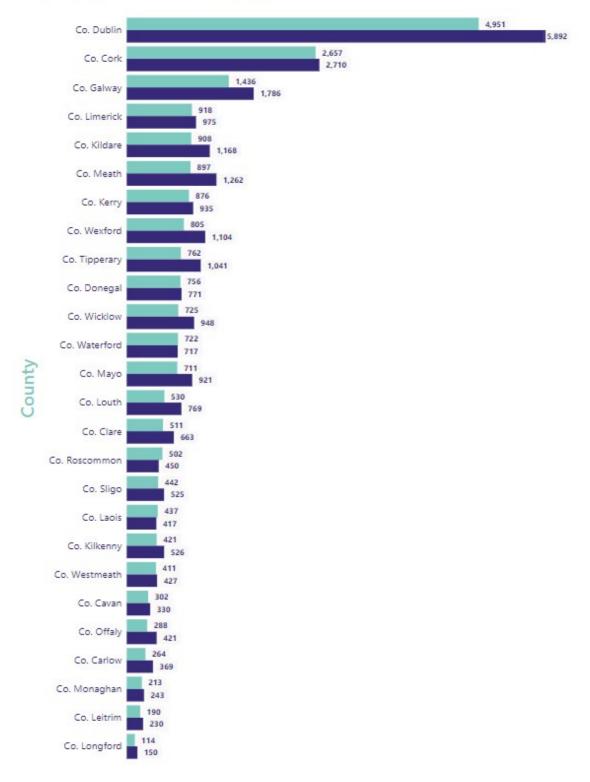
0% Year on Year Change

The average pre works BER rating, where available, and average post works BER rating **for property upgrades in a rolling 12-month period** are presented per programme in the table below. Pre works BERs are not mandatory for Better Energy Homes and Solar PV and were only introduced for new applications submitted after February 2022 for the Warmer Homes Scheme.

Programme	Avg. Pre BER	Avg. Post BER
Better Energy Homes	-	C1
Solar PV	-	B2
Warmer Homes Scheme	E1	C3
One Stop Shop	D2	А3
Community Energy Grants	D2	A2

## 2024 Number of Property upgrades by county (to Mid-year)

■ 2023 Property Upgrades ■ 2024 Property Upgrades



A further breakdown of county by programme is provided in **Appendix 2** 

#### 3. Programme Reviews

#### 3.1 National Home Energy Upgrade Scheme (One Stop Shop Service)

The One Stop Shop service delivers an integrated home energy upgrade service for homeowners. The integrated service provides an end-to-end solution for homeowners from initial contact through to design, installation, commissioning and after care service for the homeowner. The service is delivered by companies who are registered with SEAI. Homeowners can avail of the complete suite of energy upgrades and are required to upgrade their home to at least a B2 energy rating and improve the energy performance by 100kWh/m²/yr.

#### **Key Insights**

- The application and completion rates to the scheme have remained relatively level over the past period. The actions taken by Government outlined in the overview section above are expected to increase both homeowner demand and supplier capacity to deliver.
- The Minister for the Environment, Climate and Communications, Eamon Ryan, approved a pilot programme to allow homeowners of traditionally built homes (typically built with solid wall, stone, clay, lime-based materials) to access energy upgrades through the National Home Energy Upgrade scheme managed by One Stops Shops and supported by a qualified Traditional Building Professional. SEAI is preparing the scheme and expect to allow applications from this Autumn.

#### **Property upgrades and Applications**

#### 2024 Property Upgrades (to Mid-year) - One Stop Shop Service

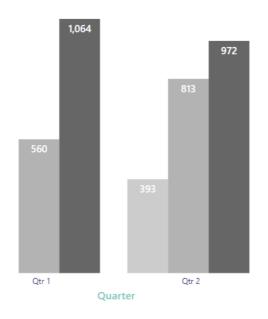




\*AHB = Approved Housing Body Home

#### **HEA Applications Received**

■ 2022 HEA Applications ■ 2023 HEA Applications ■ 2024 HEA Applications



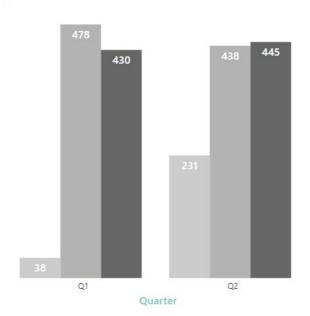
2,036
2024 HEA Applications (to Mid-year)

**1,373**2023 HEA Applications (to Mid-year)

+48% Year on Year Change

#### 2024 Applications Received (to Mid-year) - One Stop Shop Service

■ 2022 Applications ■ 2023 Applications ■ 2024 Applications



8/5 2024 Applications (to Mid-year)

916 2023 Applications (to Mid-year)

> -4% Year on Year Change

#### 3.1.1 One Stop Shop works cost and BER analysis

The **median rolling 12-month cost of works** and the BER improvement for all homes upgraded through the One Stop Shop scheme is presented in the two tables below, for private homes and for homes belonging to Approved Housing Bodies. Many of the private homes have a poorer starting BER than the national average and are undertaking other works at the same time.

#### **Private Homes**

Dwelling Type	Median Works Cost	Median Grant	Median Cost to Homeowner	Avg. Pre BER	Avg. Post BER
Apartment	€ 26,713	€ 8,500	€ 18,213	D1	А3
Mid Terrace	€ 54,213	€ 19,050	€ 34,676	E1	A2
Semi-Detached /End Terrace	€ 59,883	€ 21,300	€ 38,635	E1	A2
Detached	€ 66,040	€ 23,500	€ 42,185	D2	A2
-	€ 62,725	€ 22,500	€ 39,943	E1	A2

**Homes belonging to Approved Housing Bodies** 

Dwelling Type	Median Works Cost	Median Grant	Median Cost to AHB	Avg. Pre BER	Avg. Post BER
Apartment	€ 29,039	€ 12,200	€ 16,240	D1	B1
Mid Terrace	€ 33,137	€ 17,100	€ 16,182	C2	А3
Semi-Detached /End Terrace	€ 33,222	€ 17,800	€ 14,839	C3	А3
Detached	€ 37,929	€ 21,049	€ 18,521	D1	А3
	€ 32,922	€ 17,800	€ 15,352	С3	А3

#### 3.2 Better Energy Homes and Solar PV

#### 3.2.1 Better Energy Homes

#### **Key Insights**

- Heat pump installations under this programme are up 2% year over year,
- SEAI presented to representatives of the National Insulation Association, demonstrating potential target areas for retrofit, especially for attic and cavity insulation. This information was enthusiastically received.
- A key risk for remainder of 2024 is that if application do not meet expectations, completion targets will be challenging to achieve. The actions taken by Government, DECC and SEAI referenced in the overview section above (The current marketing comms campaign, the availability of the low-cost loan through more lending institutions and sharing evidence of the health benefits of retrofit) are expected to all contribute to increasing applications and addressing this challenge.

#### **Property upgrades and Applications**

#### 2024 Property Upgrades (to Mid-year) - Better Energy Homes

■2022 Property Upgrades ■2023 Property Upgrades ■2024 Property Upgrades



8,308

2024 Property Upgrades (to Mid-year)

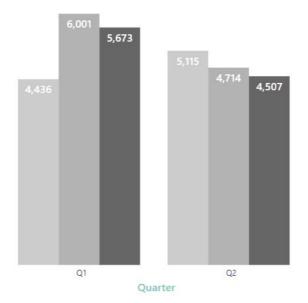
9,716

2023 Property Upgrades (to Mid-year)

Year on Year Change

#### 2024 Applications Received (to Mid-year) - Better Energy Homes

● 2022 Applications ● 2023 Applications ● 2024 Applications



10,180 2024 Applications (to Mid-year)

10,715 2023 Applications (to Mid-year)

> -5% Year on Year Change

#### 3.2.2 Solar PV

#### **Key Insights**

- Interest and demand in the Solar PV programme remain strong.
- Focus over the past number of months has been on improving the homeowner and contractor customer experience. Actions will be progressively rolled out over the remainder of 2024.

#### **Property upgrades and Applications**

#### 2024 Property Upgrades (to Mid-year) - Solar PV

●2022 Property Upgrades ●2023 Property Upgrades ●2024 Property Upgrades



13,196
2024 Property Upgrades (to Mid-year)

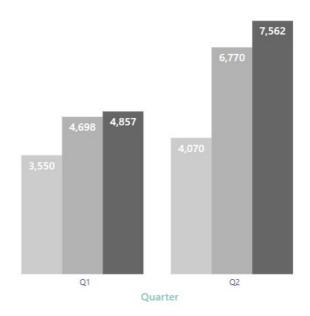
8,911

2023 Property Upgrades (to Mid-year)

+48% Year on Year Change

#### 2024 Applications Received (to Mid-year) - Solar PV

■ 2022 Applications ■ 2023 Applications ■ 2024 Applications



**12,419**2024 Applications (to Mid-year)

**11,468**2023 Applications (to Mid-year)

+8% Year on Year Change

## 3.2.3 Better Energy Homes and Solar PV works cost analysis.

The **median rolling 12-month cost of works** and the BER improvement for all homes upgraded through the Individual Energy Upgrade programmes are in the table below.

Measure	Median Measure Cost	Median Grant
BER	€250	€50
Cavity	€2,000	€1,700
External Wall Insulation	€21,619	€6,000
Internal Wall Insulation	€9,000	€3,500
Roof Insulation	€2,159	€1,500
Heat Pump	€15,056	€6,500
Heating Controls	€3,600	€700
Technical Assessment	€495	€200
Solar Heating	€5,100	€1,200
Solar PV	€11,059	€2,400

#### 3.3 Better Energy Warmer Homes Scheme (Fully Funded Energy Upgrades)

#### **Key Insights**

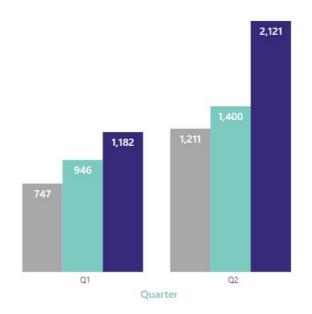
- SEAI significantly increase allocations to contractors, resulting in increased output in line with budget
- Average cost per home through 2024 to date is €26,602.
- The Heat Pump Pilot continues under this programme with 126 installed and paid.
- Average cycle time for homes completed through 2024 so far:

10 months. Application to pre-BER published: 12 months. Application to survey completed: Application to works completed (Priority 1 homes): 17 months. Application to works completed (Priority 2 homes): 20 months.

#### **Property upgrades and Applications**

#### 2024 Property Upgrades (to Mid-year) - Better Energy Warmer Homes

●2022 Property Upgrades ●2023 Property Upgrades ●2024 Property Upgrades



3,303

2024 Property Upgrades (to Mid-year)

2,346 2023 Property Upgrades (to Mid-year)

Year on Year Change

#### 2024 Applications Received (to Mid-year) - Better Energy Warmer Homes



#### **3.4 Community Energy Grants**

The Community Energy Grant scheme supports the aggregation of a diverse set of energy upgrade projects from across the community, including home energy upgrades, community, public sector, and private projects. The projects are led by a project coordinator and involve a local sustainable energy community. The primary objective is to support the delivery of home energy upgrades alongside non-domestic energy projects, which support the engagement of communities to build low-carbon and sustainable communities.

The aggregated applications typically support energy upgrade projects across communities and geographic areas. A range of projects in a single application can take around one year to complete as they typically include a group of home energy upgrades, community buildings and business energy upgrade projects.

The project coordinators who aggregate and deliver these projects use the energy savings generated to receive a financial contribution from Obligated Parties under the Energy Efficiency Obligation Scheme. This lowers the cost for participation particularly for homeowners and communities.

#### **Key Insights**

- The scheme has seen large increase in activity this year with over €18 million of energy efficiency projects completed in the first six months.
- Project coordinators are building several aggregated projects, and we expect further applications through the remainder of the year and into 2025.
- In June, the Minister for the Environment, Climate and Communications, Eamon Ryan, broadened the project
  eligibility criteria. Supports are now available for pilot projects to test and demonstrate new delivery models
  for aggregated delivery, area-based upgrade projects (alongside local authority projects), multi-unit dwelling
  complexes (apartment buildings) and aggregated domestic only upgrades in a community. These changes
  should greatly increase the opportunity for communities to complete energy upgrade projects.

## 2024 Property Upgrades (to Mid-year) - Community Energy Grants

● 2023 Property Upgrades ● 2024 Property Upgrades



276

2024 Property Upgrades (to Mid-year)

22 254
Fuel Poor Non-Fuel Poor

183

2023 Property Upgrades (to Mid-year)

26 157
Fuel Poor Non-Fuel Poor

+51%

Year on Year Change

#### **Appendix 1: Home Energy Upgrade Scheme Overviews**

SEAI offers a comprehensive range of Government funded financial supports, suiting a variety of circumstances, to help homeowners achieve their home energy upgrade ambitions.

- Better Energy Homes and Solar PV: These offer grants for individual energy upgrades. Homeowners or
  private landlords apply for the grants, select energy upgrade measures, select their preferred SEAI registered
  contractor, manage the project, and pay for the full costs of works and claim the grant afterwards. The
  measures supported include attic and wall insulation, heating system upgrades and renewable energy
  technologies.
- National Home Energy Upgrade Scheme: Through this scheme, a One Stop Shop provides a fully project
  managed service that provides grant support to private homeowners, private landlords and Approved Housing
  Bodies that want to upgrade their homes to a BER B2 or better. The service is delivered by registered One Stop
  Shops that assess the home, provide advice to the homeowner on suitable options, apply for the grant,
  complete the works, and then claim the grant from SEAI. The value of the grant is discounted upfront from the
  cost to the homeowner. [Note: The report includes homes completed under earlier proof of concept pilot
  schemes which informed the national roll-out of the One Stop Shop Scheme)
- Better Energy Warmer Homes Scheme: This programme provides a fully funded and fully managed solution
  for qualifying homeowners in receipt of certain Department of Social Protection payments to upgrade their
  home with measures identified from a home energy survey. SEAI manage the whole upgrade process from
  home survey, through contractor works, and follow up BER. The Warmth and Wellbeing scheme closed to new
  applicants in 2022, however historical data from 2019 onwards includes homes completed through this
  scheme.
- **Community Energy Grants**: The Communities Energy Grant supports the upgrading of a wide variety building stock and facilities to exacting standards of energy efficiency and renewable energy usage, thereby reducing fossil fuel usage, energy costs and greenhouse gas emissions. By supporting project structures that can be replicated, the Communities Energy Grant showcases retrofit project models that can be implemented without SEAI support in the future.

# Appendix 2: 2023/24 Scheme volumes by county, to Mid-year

		ity Energy ants	Warme	Energy r Homes eme		Energy mes	Solar PV		National Home Energy Upgrade Scheme (One Stop Shops)	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
Co. Carlow		1	40	42	126	102	97	191	1	33
Co. Cavan			41	40	112	120	112	165	37	5
Co. Clare	3	5	31	37	161	172	308	441	8	8
Co. Cork	64	99	270	259	1,212	896	1,092	1,382	19	74
Co. Donegal	16	40	113	90	364	335	208	297	55	9
Co. Dublin	17	5	713	1,183	1,992	1,605	2,066	2,949	163	150
Co. Galway	7	1	106	126	736	677	572	924	15	58
Co. Kerry	5	2	65	96	562	397	238	420	6	20
Co. Kildare			107	107	294	323	488	707	19	31
Co. Kilkenny	1	6	26	43	178	146	214	319	2	12
Co. Laois			40	56	171	127	163	227	63	7
Co. Leitrim			21	31	111	116	58	79		4
Co. Limerick	45	32	52	92	488	323	320	518	13	10
Co. Longford		1	18	31	57	42	37	73	2	3
Co. Louth	4	2	60	61	176	196	285	483	5	27
Co. Mayo	1		73	149	445	394	191	365	1	13
Co. Meath		1	114	118	332	319	446	813	5	11
Co. Monaghan			36	40	61	80	104	122	12	1
Co. Offaly		26	38	59	129	107	118	208	3	21
Co. Roscommon	2		58	34	274	239	137	173	31	4
Co. Sligo	1	1	22	70	260	216	156	224	3	14
Co. Tipperary	5	23	62	117	348	340	273	453	74	108
Co. Waterford	11	4	50	69	391	292	261	344	9	8
Co. Westmeath	1		53	56	155	132	202	233		6
Co. Wexford		26	68	112	366	405	332	552	39	9
Co. Wicklow		1	69	185	215	207	433	534	8	21
Total	183	276	2,346	3,303	9,716	8,308	8,911	13,196	593	667

## **Appendix 3: Glossary**

Term	Definition					
Applications received	An application received for an energy upgrade for an individual home on any of the retrofit programmes. Multiple applications can be made for a home within or across programmes, depending on the specific rules on the programme. This is an indicator of demand for SEAI programmes. Not all applications will result in a property upgrade.					
B2 or better home	A home counts as having achieved a B2 or better BER rating when a property upgrade achieves a post works BER rating of B2 or better. The 'B2' is allocated to the retrofit programme that first achieves the rating. Thus, a home will only be counted once as a B2 or better in all reporting context.					
Capital Expenditure	Includes the grant expenditure plus overheads such as outsourced grant administration service costs, survey costs, inspection costs, and IT costs for supporting systems.  All the above expenditure is on a cash basis in line with Government accounting. SEAI's published annual report incorporating year-end financial statements is on an accruals basis in line with financial reporting standards.					
Heat Pump home	A home counts as a heat pump home when a property upgrade includes the installation of a heat pump. The home is allocated to the retrofit programme that installed a heat pump for the first time, regardless of subsequent energy upgrades on the same or other retrofit programmes where a heat pump is installed. Thus, a home will only be counted once as a heat pump home in all reporting context.					
Median Upgrade Prices	Median is the mid-point of all the subject upgrade costs, where half of upgrades are less expensive, and half of upgrades are more expensive.					
Property upgrade	Refers to a retrofit at a property related to a single application on any of the SEAI residential retrofit programmes. The upgrade is counted as completed when a SEAI grant is fully paid, or on first payment of the 75% stage payment for fully funded energy upgrades (in these instances the works are complete). A property can have multiple property upgrades if they avail of SEAI grant programmes multiple times.					





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