

Capital Credit Union

ENERGY MASTER PLAN

October 2022

Supported by



Capital Credit Union SEC Energy Master Plan

Contents

Capital Credit Union SEC profile.....	4	Reduction in Final Energy Use.....	24
Glossary of Terms.....	6	Total Annual Energy Savings	25
Ireland’s Climate Action Plan 2021	8	RetroKit Case Studies	26
Energy Master Plan Summary.....	9	Housing Upgrade Plan.....	27
Executive Summary.....	11	Energy in Transport.....	32
Residential sector.....	12	Background	32
Background	12	Method.....	33
Method	13	Results and Analysis	33
Results and Analysis.....	13	Commuting to work	33
Housing Ownership.....	13	Commuting to school or college	35
Housing Type.....	14	Energy consumption from transport.....	36
Housing Age	14	Switch to electrical vehicles	37
Housing Fuel Mix.....	16	Car Sharing/Pooling.....	38
Housing BER Coverage	17	Commercial/Business.....	39
Residential Energy Baseline	18	Background	39
Retrofit Case Studies.....	20	Method.....	40
Background	20	Results and Analysis	40
Retrokit	22	Support for SMEs	41
Background	22	Renewable Energy.....	42
Method	22	Renewable Electricity Support Scheme	42
Results and Analysis.....	24	Community Led Project Criteria.....	43
Heat Pump Readiness	24	Community Benefit Funds.....	43
		Community Enabling Framework.....	44

Capital Credit Union SEC Energy Master Plan

Sustainable Energy Roadmap	46
Register of Opportunities (RoO)	48
Action Plan for Capital Credit Union SEC	49
Capacity Building.....	49
Energy Master Plan Dissemination to Community	49
Communication and Engagement Events.....	49
Low Lying Fruit First	49
Bibliography	50
Appendix A: Grant Streams.....	51
Better Energy Communities.....	51
SEAI’s Home Energy Grants	52
Electric Vehicles	56

Capital Credit Union SEC profile

About Us

Capital Credit Union is one of Ireland's largest and most progressive Credit Unions, with over 50,000 members across South Dublin. We are focused on being our members primary financial institution for savings and loans, providing a wide range of online services along with our branch network.

Members of Capital Credit Union can open their accounts online, access their accounts online 24/7 and use any of our services online. We offer personal loans up to €100,000 along with mortgages and business loans up to €400,000 to members. This is along with other services such as insurance, free will-making and free financial advice.

As a financial co-operative, we are focused on the economic and social well-being of our members and local community. As a result, we invest tens of thousands of euros into the local community every year through our Community Fund, Higher Education Scholarship, and sustainability initiatives. This allows Capital Credit Union to directly support charities, family resource centres, sports teams, local schools and much more in the community.

Becoming a SEC

The desire to support the local community was the context to creating the Capital Credit Union Sustainable Energy Community and by extension, completing an Energy Master Plan. In 2021, the Board of Directors at Capital Credit Union added sustainability as one of the key themes in our Strategic Plan. The reason to become a SEC was taken after listening to our members, staff, directors, the community, as well as the obvious effects of climate change.

The goal was to make the Credit Union itself more sustainable and support the local community to do the same in line with the traditional Credit Union ethos. In the immediate aftermath of becoming a SEC, the Board introduced several initiatives, including:

- Sustainability became a factor when considering all sponsorship requests
- An internal Sustainability Committee was introduced
- Work was started on the Energy Master Plan
- Discounted Green Loan rates were introduced

Our Goals

Capital Credit Unions vision is to champion sustainable energy in our catchment area by providing our members with the tools needed to realise their climate action ambitions and lead a co-operative where everyone works together towards a sustainable lifestyle.

Capital Credit Union SEC Energy Master Plan

We commit to:

- An educational campaign to inform our members of the positives of sustainability
- Provide our members with the means necessary to improve energy efficiency across the catchment area
- To collaborate with the SEC Network and SEAI to provide feedback, share knowledge and contribute to the national movement for Sustainable Energy Communities
- Track our impact and frequently re-assess to ensure we are doing the optimum
- Explore the option of delivering renewable energy for our target buildings

Our Vision

With the completion of this Energy Master Plan, we plan on engaging with our members to support them in being more sustainable.

This will involve supporting members who wish to conduct retrofits with low-cost loans, and we aim to partner with a provider to complete projects and assist with the grant process. By working together collectively, as a community, we believe our members can get better value, along with a clearly defined project plan.

Additionally, we will continue to support sustainability initiatives across the common bond through our Community Fund and through other support mechanisms.

We hope to host workshops and webinars to inform and educate members about the advantages of being more sustainable in our own homes, in our own community, and also in the wider world.

Glossary of Terms

Although all efforts have been made to keep the language in this report non-technical, through the use of infographics and normal language it is not always possible. In order to mitigate against this, we have provided a glossary of key terms used through-out this report and an explanation of their meaning. An additional excellent resource for understanding all terminology around energy and environment is <https://climatejargonbuster.ie/Energy Efficiency>

Energy Efficiency - It is energy efficient when we use less energy to achieve the same result.

Register of Opportunities (RoO) - The Register of Opportunities is a list of projects or opportunities within your community which if executed will result in energy efficiency and a reduction in energy use and the associated CO₂ output.

Kilowatt hours (kWh) - One kilowatt-hour is equivalent to 1000 watts of energy used for 1 hour. For example, a 100-watt lightbulb switched on for 10 hours uses one kWh of electricity.

Thermal Energy - Defined as energy used to generate heat. This commonly refers to the energy used to heat homes by burning oil, timber peat or using electricity in heat pumps.

Energy Savings - Energy in what ever format it is being consumed usually costs money (€). By reducing the amount of energy consumed you are also reducing the cost associated with providing that energy.

Building Energy Rating (BER) - BER stands for Building Energy Rating. A BER certificate shows you the energy performance of your home. It is a good indicator of how much you will spend on energy (like heat and light) and how much CO₂ you will release to heat your home to a comfortable level.

The BER rating goes from A to G. A-rated homes are the most energy efficient, comfortable and typically have the lowest energy bills. G-rated homes are the least energy efficient and require a lot of energy to heat the home.

Renewable Energy - Renewable energy comes from renewable resources like wind energy, solar energy, or biomass. These resources can regenerate naturally, and we can use them repeatedly without reducing their supply.

Carbon Dioxide/ CO₂ - Carbon dioxide is a powerful greenhouse gas. It is naturally part of the air we breathe. However, human activities like burning of fossil fuels and deforestation have led to an increase in CO₂ in the air that contributes to climate change.

Carbon Footprint - Carbon footprint measures the carbon emissions linked to a particular activity or product. It includes emissions involved in all stages of making and using a product or carrying out an activity. The lower the carbon footprint the less that a product or activity contributes to climate change.

Capital Credit Union SEC Energy Master Plan

Renewable Electricity Support Scheme (RESS) - This Government scheme provides financial support to renewable electricity projects in Ireland to help us achieve our renewable electricity goals. It also aims to increase community participation in, and ownership of, renewable electricity projects. It aims to make sure electricity consumers get value for money and to improve security of our electricity supply.

Sustainable Energy Community (SEC) - An SEC is a community in which everyone works together to develop a sustainable energy system. To do so, they aim as far as possible to be energy efficient, to use renewable energy where feasible and to develop decentralized energy supplies.

Units

Throughout this report, we present energy use and energy production, in kilowatt or megawatt hours per annum (KWh/yr) and (MWh/yr). These units of measurement are used regardless of the fuel used. As a reference point, a typical house consumes approximately 22MWh per annum. We also present carbon emissions in tonnes or kg of CO₂/annum. Energy costs are presented in euro spent on energy per annum.

Ireland’s Climate Action Plan 2021

- [The Climate Action Plan \(CAP\)](#) is a roadmap developed by the Irish government for taking decisive action to reduce Ireland’s emissions by 51% of 2018’s totals by 2030, and net zero by 2050. This roadmap sets out targets for achieving these goals and the ways to go about it. This is done sector by sector with a clear goal set out for each sector. Table 1 shows the proposed emissions reductions by sector to achieve the targets set out in this plan
- The statutory national climate objective and 2030 targets are aligned with Ireland’s obligations under the Paris Agreement and with the European Union’s objective to reduce GHG emissions by at least 55% by 2030 (compared to 1990 levels) and to achieve climate neutrality in the European Union by 2050
- Targets for each sector of the economy will be updated annually, including in 2022, to ensure alignment with the government’s legally binding economy-wide carbon budgets and sectoral ceilings
- Whilst all the sectors referenced in Table 1 are relevant in some form or another to this EMP, of particular importance are the Electricity, Transport, and Built environment sectors, which feature prominently in the report

Table 1 – Summary of the sectoral targets within the Climate Action Plan

Sector	2018 Emissions (Megatonnes of CO2 equivalent)	2030 target Emissions (Megatonnes of CO2 equivalent)	% Reduction relative to 2018
Electricity	10.5	2 - 4	62-81%
Transport	12.0	6 - 7	42-50%
Built environment	9.0	4 -5	44-56%
Industry	8.5	5 -6	29-41%
Agriculture	23.0	16 - 18	22-30%
Land use, land use change, Forestry & Marine	4.8	2 - 3	37-58%
Unallocated Savings	N/A	4	N/A

- One of the standout targets for the Electricity sector which is particularly relevant for the Capital Credit Union SEC is the target of increasing the amount of electricity generated by renewable sources to 80%. SECs can play their part through small-scale renewable energy generation in the community as will be discussed later in the report
- Regarding transport, the expectation is that Electric Vehicles will cover 40% of car journeys by 2030. Conversely, public and active transport services will receive heavy investment, enabling an additional 500,000 daily journeys
- Perhaps the sector of most importance to the Capital Credit Union SEC is the Built Environment. In the residential sector some of the most ambitious targets include:
 - Retrofitting 500,000 homes to a B2 equivalent BER standard
 - Installing 600,000 heat pumps in residential buildings

Capital Credit Union SEC Energy Master Plan

Energy Master Plan Summary

To assist in achieving the Capital Credit Union Sustainable Energy Community's goals, an Energy Master Plan study has been conducted. This Energy Master Plan (EMP) has been funded by SEAI to assist in developing and refining short, medium, and long-term plans for the Capital Credit Union Sustainable Energy Community.

The Master Plan aims to help communities understand their current energy usage and carbon footprint so that they can understand where they currently are, thereby allowing them to set reduction targets for the future.

The information gathered and tools developed to review projects will help the SEC strive toward being an exemplary model in the transition to a low carbon community.

The Energy Master Plan is based on a mixture of desktop research utilizing publicly available information sets from a range of sources such as CSO (Central Statistics Office), SEAI (Sustainable Energy Authority Ireland), CIBSE (Chartered Institute of Building Services Engineers), Pobal, County Council, etc.

Using modelling tools and methodologies developed in-house by Plan Energy Consulting, the Energy Master Plan will also capture the energy consumption, emissions and spend within the community.

The EMP begins with a sectoral energy breakdown that will give a broad overview of each sector's (Residential, Commercial, Transport) energy consumption, energy cost and contribution to CO₂ emissions in the Capital Credit Union SEC, followed by a brief discussion on how the SEC compares to national averages.

These sections form the basis of the recommendations and options supplied for a transition to renewable energy sources in each of the sectors as well as opportunities for energy reduction and increased efficiency within the Register of Opportunities document.

The EMP identifies the potential for the implementation of sustainable transport models such as an electric vehicle (EV) charging infrastructure, alongside renewable energy generation possibilities from varying sources such as wind, solar etc.

Reviewing the natural resources available to the community, high level analysis is provided on various renewable energy technologies that the community could further pursue. A wide range of natural resources are often within a community's grasp, however the understanding of how to progress from a concept through to reality can be an enormous barrier.

This EMP outlines the processes required by the SEC to quantify what these resources can offer, alongside how renewable projects can transition from an idea to a system that is owned by the community, contributing to the sustainable, decarbonisation of the area.

Capital Credit Union SEC Energy Master Plan

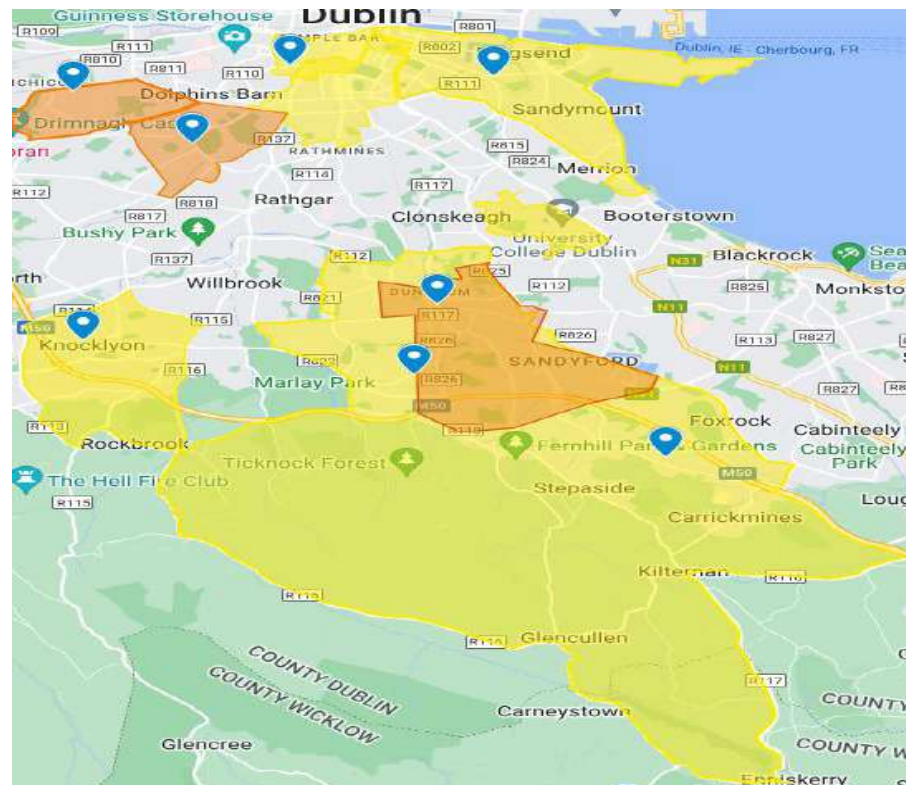
Finally, the EMP concludes with an Action Plan and Register of Opportunities section, which the community can use as a benchmarking tool, as they seek to become more energy efficient and reduce their carbon footprint over the next decade.

Perhaps the primary benefit of the EMP is that it can be used as a roadmap for the SEC's progression towards sustainable energy and to support applications for capital grants to upgrade existing housing and commercial building stock.

Additionally, the EMP can also be used as a mechanism to increase awareness in energy efficiency. This process begins through the interactive community survey issued, meetings with the SEC committee, energy audits of commercial buildings and finally the launch of the report at its conclusion.

This report includes recommendations, demonstrating examples of what the community can do to change behaviour and increase the understanding of climate action and how those involved can contribute toward this shared objective of reducing their impact on the environment.

Due to the size of the SECs overall area as shown in Figure 1, the EMP focused on 238 Small Area Plans (highlighted in orange) which are defined by the Central Statistics Office (CSO) ¹. As part of the EMP, work was also done to collate information on the remaining area (in yellow) and is available on the SECs website.






Capital Credit Union SEC Energy Master Plan

Executive Summary

The table below provides a holistic overview of the energy consumption, emissions and cost associated with Capital Credit Union SEC.

Table 2 – SEC Total Energy, CO2 and Cost Analysis

				
	ELECTRICITY	HEATING	TRANSPORT	TOTAL
ENERGY MWh	272,094	328,431	116,677	717,203
CO ₂ EMISSIONS tCO ₂	106,336	68,654	29,395	204,386
TOTAL ENERGY COST	€30,539,823	€44,177,268	€15,083,852	€89,800,943

As already mentioned, the EMP breaks down the energy consumption and fuel mix within the community’s catchment area into 3 key sectors consisting of:

- 1) Residential
- 2) Non-Residential
- 3) Transport

The sectoral baseline energy usage analysis, which will be discussed in more detail in later sections, is summarized in Table 3 in the form of an energy balance for the whole catchment area. This provides a full picture of how much energy is used in each sector, which helps identify and prioritize areas for action by the Capital Credit Union SEC.

Table 3 – Sectoral percentage energy consumption

Capital Credit Union SEC Primary Energy Baseline (kWh)				
Sector	Electricity	Fossil Fuel	Renewable	Total (MW)
Residential	199,706,905	278,267,897	656,760	478,632
Non-residential	72,387,460	50,163,445		122,551
Transport	189,221	116,487,593	8,063,167	124,740
Total Energy	272,283,586	444,918,934	8,719,927	725,922

Our analysis of the energy consumption within the catchment area has been identified that 66% of the energy demand relates to the residential sector, 17% in the commercial sector and approximately 17% relates to the Transport sector.




		
Residential	Commercial	Transport
66%	17%	17%

Figure 2 – Primary Energy percentage per sector

Residential sector

Background

The Residential sector is one of the largest emitting sectors in Ireland, accounting for 29% of CO₂ emissions and roughly a quarter of the energy used in Ireland as per 2020 estimates from SEAI. Therefore, if communities want to make progress towards individual targets, as well as contributing to the national target of reducing all CO₂ emissions 51% by 2030, it is vital this sector is given particularly close focus.

Whilst energy usage from the residential sector has increased by almost 19% from 2014 to 2020, emissions only subsequently increased by 1%. These figures can be explained by higher household incomes and expenditure which led to higher energy usage but have been balanced out by improvements in energy efficiency as a result of updated building regulations and homeowners increasingly more willing to invest in fabric upgrades within their homes.

The momentum within the country has been to ensure that as many people as possible upgrade their homes insulation ahead of 2030, with the Irish Government setting the ambitious target of ‘retrofitting’ 500,000 homes to a B2 Building Energy Rating (BER) by 2030. By retrofitting homes in a manner that focuses on enhancing their insulation, homeowners don’t have to use as much energy on space heating within their home, which will naturally lead to emission reductions within the residential sector.

The residential section of this report will seek to analyse what retrofit measures may be most suitable for properties in the Capital Credit Union SEC based upon Housing age, occupancy, ownership and type.

Furthermore, the fuels used to heat homes within the Capital Credit Union SEC are analysed for their emissions in tonnes of CO₂ equivalent. The fuel mix can have a significant impact on the carbon footprint of a community as each fuel type has its own associated CO₂ output. For example, coal and oil produce approximately 0.4kg and 0.3kg of CO₂ for every kilowatt hour of energy delivered, compared to just over 0.2kg for natural gas.

The BER is based upon the provision of space heating, water heating for domestic purposes, ventilation, and lighting. The BER does not include what is called “point load consumption” such as plugged-in electrical appliances. An excellent reference which provides a breakdown of all energy used in the home is the [SEAI Energy in the Residential Sector 2018 Report](#).

A breakdown of the communities BER ratings per Small Area Plan is provided, which helps identify those sectors of the community which require most investment in terms of improving their BER. Given that a BER is a reflection of a home’s energy efficiency, a lower BER (e.g. G) will imply that homeowners are using more fuel to heat their homes, which is in direct contradiction with the 2030 target’s set by the Government. A communities’ BER is also closely linked to social deprivation and fuel poverty.

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Given the continuing rise in energy costs, a strong BER can save homeowners from fuel poverty and prevent others from going into it.

Method

An analysis of the residential housing stock in the catchment area of Capital Credit Union SEC has been carried out based on Central Statistics Office (CSO) data and the Eircode data based provided by ESRI.

The residential housing stock is based on a baseline year of 2016 and a breakdown of the number of residential units which are vacant or classified as holiday homes is derived from the Eircode Database with a baseline year of 2021.

The SEAI Building Energy Rating (BER) Map shown in Figure 9 displays colour coded 'Small Areas' of the Capital Credit Union SEC. The colour of a given small area represents the BER of the median geo-located dwelling in that small area. The map only contains BER Information at the Small Area level for dwellings that have had a BER completed.

The medians were derived from all geo-located dwellings with a BER in that particular Small Area. For example, Small Areas that are green represent areas with a 'good' median BER. Small Areas with dwellings that have a poor median BER are either red or purple. SEAI's corresponding prices and emission factors as of 2020 were applied to calculate the total spend and CO₂ emissions for various sources of energy and heating.

Results and Analysis

Housing Ownership

Within the catchment area approximately 65.5% of the housing is owner occupied. With a 37.5% outright ownership, this can imply a greater appetite to engage in home retrofits as the occupiers are the decision makers in relation to energy upgrades and have a clear incentive to upgrade.

Equally, for rental properties, it is in the landlords' best interests to upgrade the homes they own with retrofit measures in line with the projected minimum BER increases for rental properties that the Government are implementing from 2025.

However, given that landlords themselves will not reap the benefits of a warmer home and cheaper energy bills, a strong strategy of engagement and encouragement will be required for landlords until obligatory measures come into effect.

Table 4 – Percentage of homes owned outright by owner

Occupancy type	No. of homes	% of homes
Owned with mortgage or loan	5589	28.1%
Owned outright	7457	37.5%
Rented from private landlord	4285	21.5%
Rented from Local Authority	1534	7.7%
Rented from voluntary/co-operative housing body	71	0.4%
Occupied free of rent	268	1.3%
Not stated	703	3.5%
Total	19907	100%

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Housing Type

A very significant percentage of the housing stock in the catchment is classified as individual houses consisting of detached, semi-detached, terrace housing with a small percentage classified as flats or apartments. Flats and apartments mainly consist of smaller developments or over the shop dwellings. This again is a positive sign for Capital Credit Union SEC, as the options for retrofitting a home increase with detached, semi-detached and terraced housing as there is less chance of interfering with other properties.

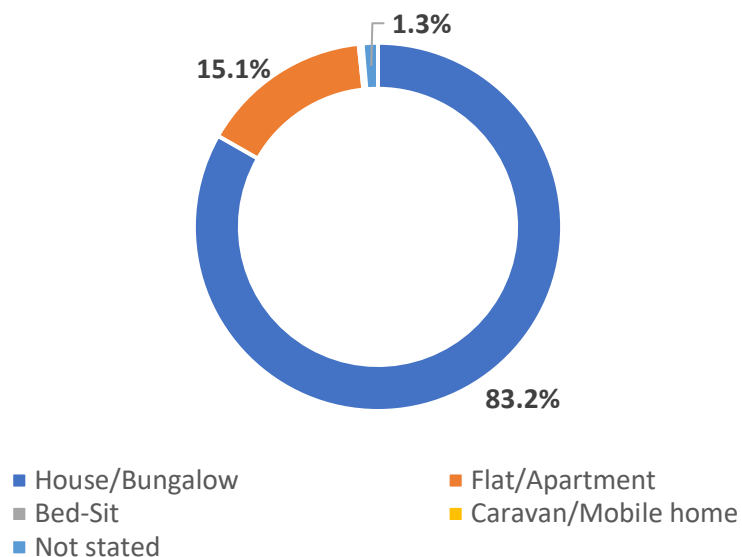


Figure 3 - Housing Stock percentage type

Housing Age

Figure 4 illustrates the age spread of the residential housing stock in the catchment area. The age of the properties is displayed alongside a breakdown of the introduction of the buildings regulations which have had an incremental impact on the construction methodologies used. This information can be quite informative as it illustrates the type of interventions which may be suitable for the housing stock.

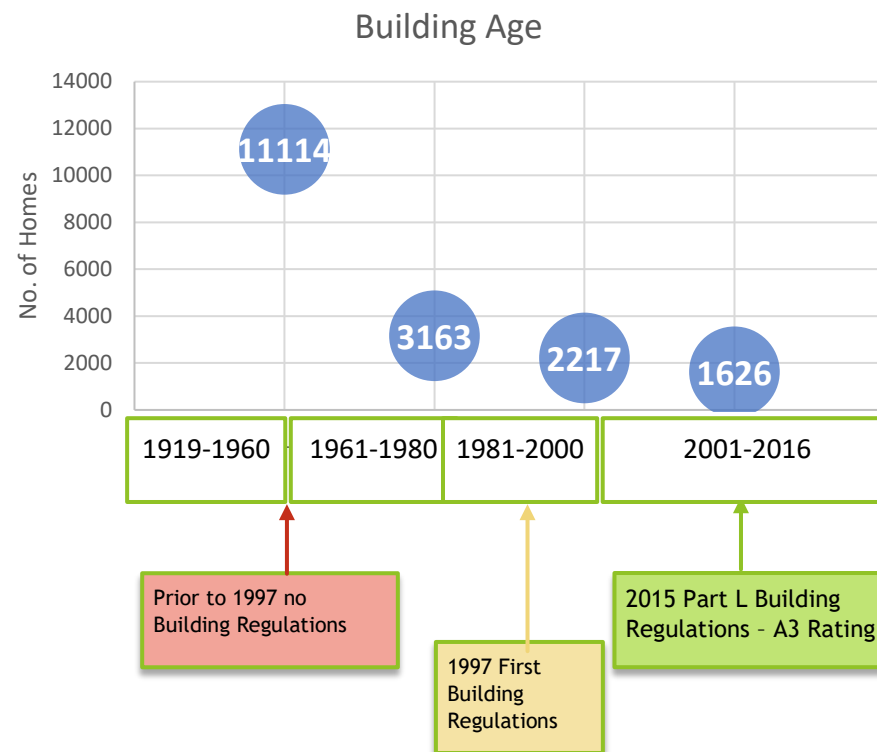


Figure 4 - Relationship between Dwelling Age and Irish Building Regulations

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Within the catchment area there is a good mix of housing age types which will each require different energy efficiency measures to achieve a more energy efficient housing stock. Only 8.2% of Capital Credit Union SECs housing stock would be considered modern having been constructed after the year 2000, which indicates that measures such as cavity insulation improvements and attic insulation can be promoted.

Housing which was constructed prior to the introduction of the building regulations tended to be solid wall or hollow block construction which is unsuitable for cavity insulation due to the lack of a suitable cavity. These buildings tend to be more suited to internal or external insulation measures².

With 77.3% of dwellings having been constructed from pre 1919 – 1990, this strongly indicates that a very large number of homes will present significant opportunities to improve energy efficiency and reduce their energy requirements. However, the types of buildings within lower age bands present many challenges due to the historic construction methods applied from their era and the materials used, alongside the important significance associated with preserving their heritage.

² External Wall insulation involves fixing insulation materials such as mineral wool or expanded polystyrene slabs to the outer surface of the wall. The insulation is then covered with a special render to provide weather resistance. A steel or fiber-glass mesh is embedded in this render to provide strength and impact resistance.

Figure 5 – Typical BER for house age type before upgrade works

Period	No. of homes	% of homes
Pre 1919	1228	6.2%
1919 - 1945	5511	27.7%
1946 - 1960	4375	22.0%
1961 - 1970	1587	8.0%
1971 - 1980	1576	7.9%
1981 - 1990	1109	5.6%
1991 - 2000	1108	5.6%
2001 - 2010	1455	7.3%
2011 or later	171	0.9%
Not stated	1787	9.0%
Total	19,907	100%

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Housing Fuel Mix

The residential fuel mix as illustrated in Figure 6 provides a breakdown of the different types of fuel sources used in the community for the heating of residential properties. The CO₂ Emissions associated with Capital Credit Union SEC is linked to the type of fuel consumed within the community. Through using different fuel types, a community can significantly reduce the CO₂ footprint from the energy it consumes to heat its homes. The ideal situation for any community is to reduce the level of energy required to heat their homes through energy efficiency measures and to provide the remaining heat requirements from low or natural CO₂ producing fuel sources.

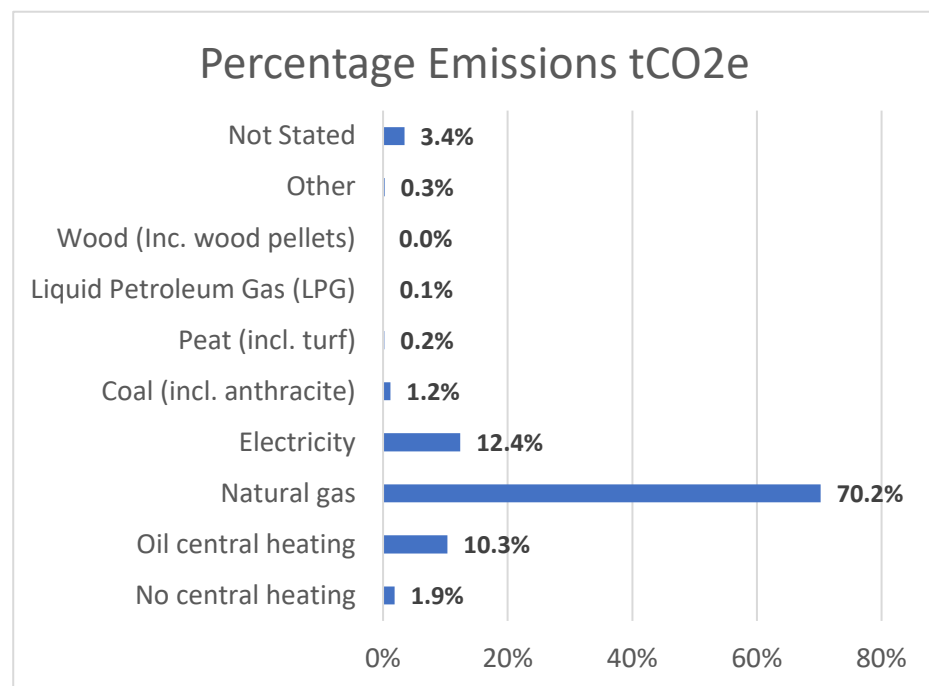


Figure 6 - Percentage emissions in tCO₂e

Within Capital Credit Union SEC, the main fuel types currently are natural gas and oil which make up 85.8% of the total thermal energy consumed. Combined these two fuel types make up 82.6% of the CO₂ emissions from the Residential sector. Whilst these findings do raise cause for concern, it also demonstrates the huge level of potential for the community to significantly reduce its carbon footprint.

Table 6 - Residential Fuel Mix

Heating Type	No. of Units	Fuel	% of Total Thermal Energy	Emissions tCO ₂ e
No central heating	310	Oil	1.6%	1135.9
Oil central heating	1729	Oil	8.7%	6335.5
Natural gas	15343	Natural Gas	77.1%	43076.2
Electricity	1645	Electricity	8.3%	7606.0
Coal (incl. anthracite)	154	Coal	0.8%	728.3
Peat (incl. turf)	29	Peat	0.1%	143.3
Liquid Petroleum Gas (LPG)	21	LPG	0.1%	66.9
Wood (Inc. wood pellets)	43	Wood Pellets	0.2%	0.0
Other	43	Other	0.2%	153.4
Not Stated	590	Other	3.0%	2105.4
Totals	19,907			61,351

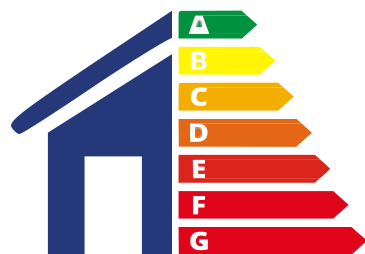
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Housing BER Coverage

An analysis of the Building Energy Rating (BER) of the current residential housing stock within the catchment area was carried out. The average BER rating has been determined, however this figure is based upon a limited number of buildings which have had BER's carried out on them and should be reviewed in that context.

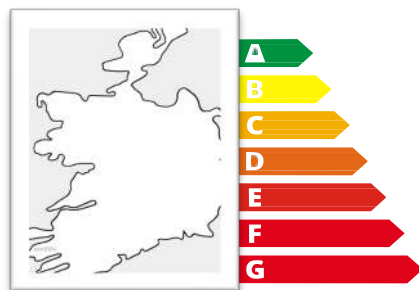
By analysing the Building Energy Rating data files for all the small areas in the Capital Credit Union SEC region, the following information was observed:

Of the 19,907 homes registered within the heatmap of the Capital Credit Union SEC region, 44% of these homes have Building Energy Rating certificates. The number of dwellings in Capital Credit Union SEC with a BER of B or greater is lower than the national average (5% vs 11%), reflected by the fact it lies below the national average for its overall BER.



SEC AVERAGE BER

D1



NATIONAL AVERAGE BER

C2

**44% OF HOMES
HAVE A BER**

Figure 7 - Building Energy Rating information on catchment

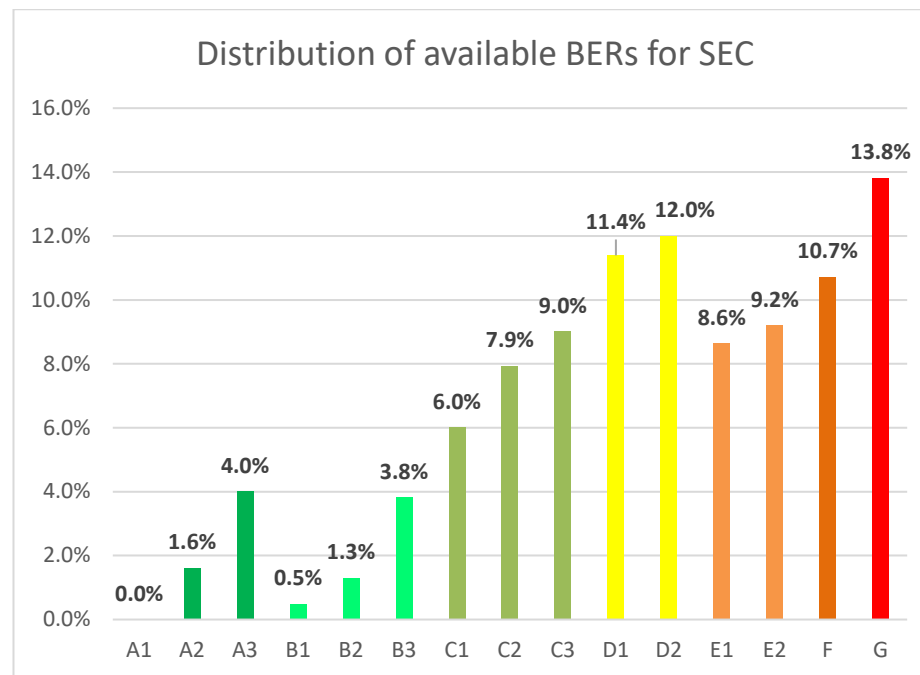


Figure 8 – Distribution of available BERs for Capital Credit Union SEC

The chart above indicates that Building Energy Ratings for a large volume of Capital Credit Union SEC's residential building stock ranges from a C1 to an D2, 46.3% collectively, with such dwellings requiring between 150-300 kWh/m²/yr. of energy.

The chart above indicates that 92.6% of the housing stock in the Capital Credit Union SEC are below the Irish Government's target BER B2. However, of that total, approximately 26.7% lies within a boundary of B3 – C3 which shows that a significant chunk of the housing stock can be brought up to this rating without deep retrofitting measures.

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It's interesting for SECs to see how each subsection of their community fares in terms of BERs. This can reveal insights into fuel poverty and nudges decision makers towards those areas in need of most investment. The map below of the Capital Credit Union SEC illustrates the median BER's which have been recorded in each Small Area Plan. It should be noted that this information is based on a limited number of BER data and presented for illustrative purposes to allow for comparison in future reports.

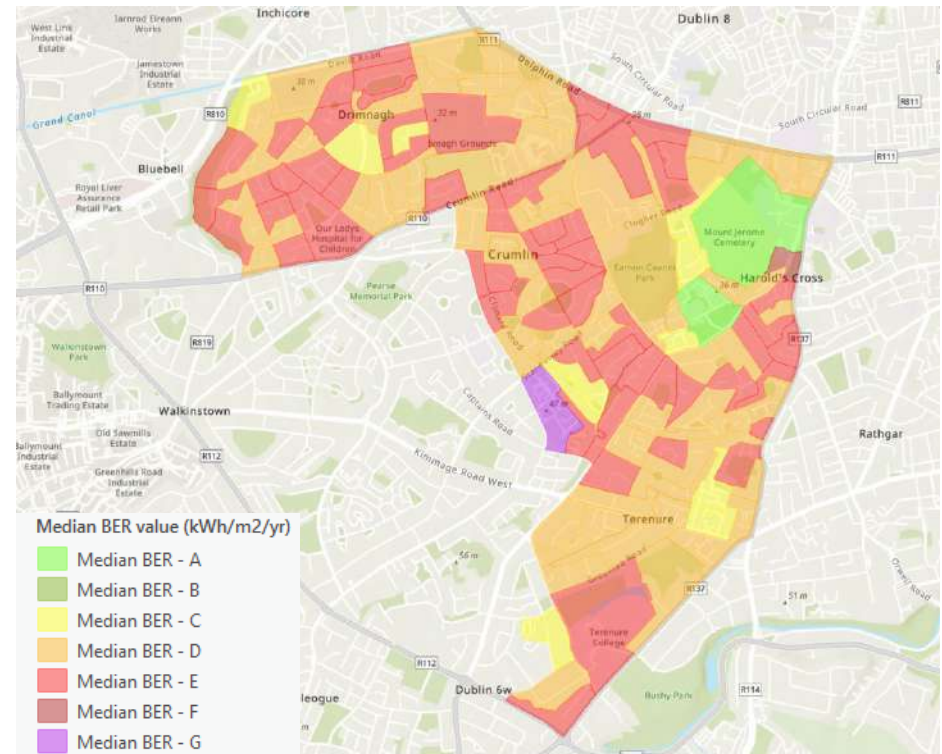
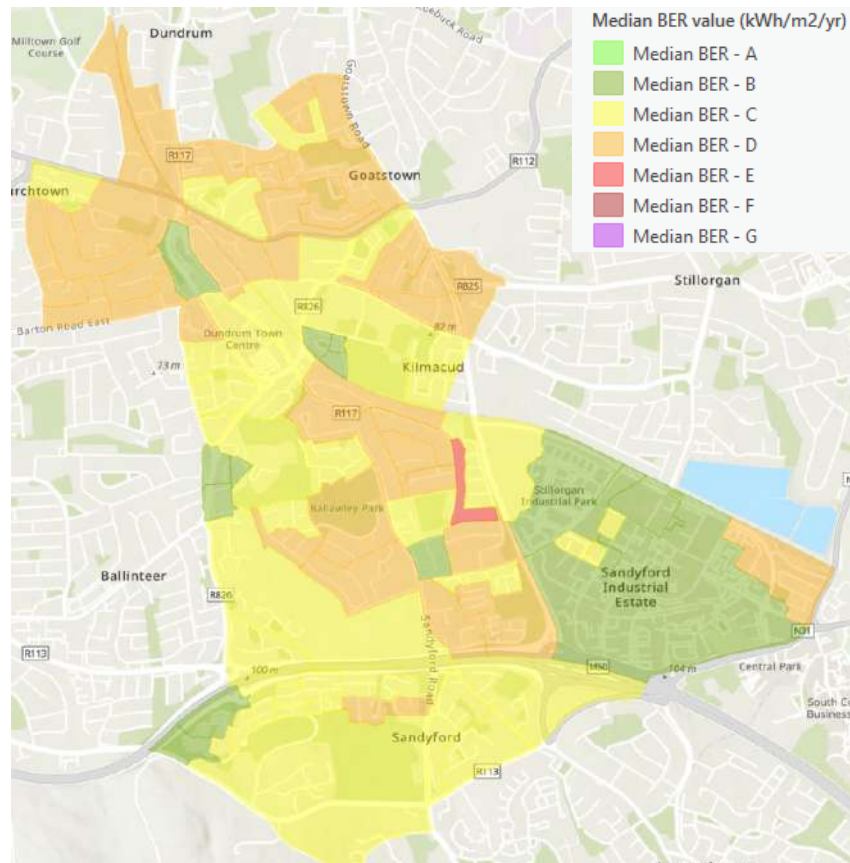


Figure 9 - Map of Median BERs in SEC Catchment Area

Residential Energy Baseline

To calculate the residential sector's energy baseline, national residential data was obtained from the Central Statistics office (CSO), the CSO's Small Area Population Statistics (SAPS), listed the housing stock present in the area by house type and year of construction.

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Table 7 - Residential Energy, CO₂ and Spend ³

	Electricity	Fossil Fuel	Renewable	Total
Total Primary Energy (kWh)	199,706,905	278,267,897	656,761	478,631,562
Total CO ₂ (tonnes)	66,502	59,119	0	125,622
Total Spend (€)	€18,096,419	€3,544,878	€45,137	€21,686,433

For homeowners who wish to upgrade their BER's, The Sustainable Energy Authority of Ireland (SEAI) provides financial incentives to homeowners in the form of grants and supports, details of which can be found in the Appendices. It's important that homeowners are supported throughout the application process, so that they are investing in measures that are appropriate for their home.

Whilst the costs of many of the retrofit measures associated with improving a home's energy efficiency may appear prohibitive on the surface for both lower income groups and landlords alike, SEAI's new '[National Retrofitting Scheme](#)' has meant home upgrades are more achievable for homeowners than ever before.

³ This table refers to the SEC's Total primary energy requirement (TPER). TPER is a measure of your energy consumption that also accounts for the energy that is consumed and/or lost beyond the boundary of the SEC, notably in generating and distributing the electricity that you use.

For example, homeowners can now avail of grants equivalent to 80% of the typical cost for attic and cavity wall insulation, with an upper limit of €2,500. These measures have been shown to improve energy efficiency significantly within typical Irish homes and should be an affordable measure for the majority of homeowners in Capital Credit Union SEC.

Furthermore, the [Warmer Homes Scheme](#) offers free energy upgrades for eligible homeowners who are most at risk of energy poverty. A budget allocation of €109 million has been provided for this scheme this year. The scheme will target the least energy efficient properties, by prioritising homes that were built and occupied before 1993 and have a pre-works BER of E, F or G. Applications will also be accepted from qualifying homeowners who previously received supports under the scheme, but who could still benefit from even deeper measures.

Given that energy costs are expected to remain at the very least the same level in the coming years, if not increase further, it is vital that homeowners in lower income groups utilise these grant streams to protect themselves against falling into, or further into fuel poverty.

****Please see the Appendix Section for a Summary of these grants****

Retrofit Case Studies

Background

As part of the Energy Master Plan 8 residential properties were selected within the community for energy assessments using the Building Energy Rating (BER) system.

A Building Energy Rating (BER) certificate indicates your home's energy performance on a grading scale from A-G. A-rated homes are regarded as the most energy-efficient ones, and they also benefit from the lowest energy bills. At the opposite end of the scale, G-rated homes are the least energy-efficient with very high energy bills.

A home's BER is calculated using bespoke software called DEAP (Dwelling Energy Assessment Procedure). The software automatically calculates the energy losses for the dwelling which is delivered as a BER Energy rating.

The audits were carried out in May 2022. In conjunction with the BER, an uplift report was produced for each property indicating the works which would provide an increase in the energy rating of the building up to at least A3.

These reports provide suggestions on how homeowners can retrofit their properties to reduce their energy consumption, costs and emissions. It is PlanEnergy's view that the most significant measure which can be carried out within the community is the retrofitting of residential properties that use solid fuel and oil as their primary heating source.

Method

The individual building information has been redacted from the following case studies for the privacy of the homeowners. The following table illustrates the spread of buildings which were reviewed.

Table 8 – Residential Building Energy Rating and possible uplift.

Building No.	Building Size m2	Existing BER Rating	Measures No.	Possible BER Uplift
1	180	C2	9	A1
2	146	B2	4	A1
3	160	D1	7	A2
4	113	C3	7	A1
5	118	C3	8	A1
6	77	C2	6	A1
7	96	C3	7	A1
8	173	C3	8	A2

Below is an example of what the BER Audit reports will look like. The rest can be found in the supplementary Appendix section of the Energy Master Plan.

Dwelling Type		2 Storey dwelling with 4 bedrooms and 1 living room- Semi Detached Dwelling									C2		
Total Building Area:		M2	180.43										
Element	BER Rating	Energy Value (kWh/m2/yr)	Co2 Emissions (kgCO2/m2/yr)	Energy Savings	Total Annual Space Heating (kWh/yr)	Space Heating in Kw/hour	Heat Loss Indicator (HLI) w/km2	Space Heating costs per year	Carbon Emissions				
Dwelling Current Condition		C2	177.09	35.96	-	23,726	12.36	2.93	€2,847.12	6,488			
Element	BER Rating	Energy Value (kWh/m2/yr)	Co2 Emissions (kgCO2/m2/yr)	% Energy Saving	Total Annual Space Heating (kWh/yr)	Energy Requirement per hour for space Heating (Kwh/Hour)	Heat Loss Indicator (HLI)	Space Heating Cost per year €	Overall Carbon Emission KgCo2/Year	Kwh/m2/year Uplift			
1 Ventilation		Instal mechanical extract ventilation system to dwelling ;example https://www.vent-axia.com/range/centralised-mechanical-extract-ventilation-mev	C2	179.09	36.37	-	1.13	24,051	12.53	2.97	€2,886.12	6,562	-2.00
2 Roof Insulation		All Flat ceiling areas - All flat ceilings and floor to bedroom over garage upgraded to total depth of 300mm quilt insulation - U Value 0.13 w/m2k	C1	160.31	32.50		9.48	21,009	10.94	2.63	€2,521.08	5,864	16.78
3 External Walls		All external walls fitted with 100mm External insulation (Kore Silver EPS 70 or equal approved) - U Value 0.27w/m2k	B3	134.9	27.25		14.35	16,895	8.80	2.19	€2,027.40	4,917	42.19
4 Windows and Doors		Fit new energyefficient windows and doors throughout (Except to conservatory at rear) to - U Value 1.20 w/m2k or better	B2	112.72	22.67		12.52	13,303	6.93	1.77	€1,596.36	4,090	64.37
6 Airtightness		Improve Air permeability to approximately 7 m3/m2/hr by getting air test done and addressing all leakage areas and re test.	B2	106.17	21.32		3.70	12,244	6.38	1.67	€1,469.28	3,847	70.92
8 Air Source Heat Pump		*Install an Air to Water Heat Pump (Mitsubishi 8.5 Kw unit used in this assesment) with time and temperature zone control in place of existing Storage Radiators.	A3	53.46	11.97		29.76	2,652	1.38	1.67	€583.44	2,160	123.63
9 Photovoltaic		Add 8 No. PV Panels to South facing roof 2.47Kwp (assuming 360 watts per panel)	A1	24.99	6.38		16.08	2,652	1.38	1.67	€583.44	1,151	152.10
* The Heat pump used in this Assessment is a Mitsubishi 8.5 Kw - The Heap Pump installed MUST be specified by the Installer and/or Manufacturer.											A1		
									Carbon Dioxide Savings per year - Tonnes	5.34			

Retrokit

Background

The momentum within the country has been to upgrade the fabric of buildings so that heat pumps can be utilised as the primary heating source. However, in order for heat pumps to be a viable option, buildings need to be insulated to a level where they have a Heat Loss indicator (HLI) of 2.0 or less. SEAI define these dwellings as being ‘heat pump ready’⁴. If properties are not insulated to an adequately high level, then this technology is not suitable as a primary heat source.

The government’s climate action plan has set a Building Energy Rating (BER) of B2 as the target for the energy performance of retrofitted homes. This target is in line with current building regulations - ‘[Part L conservation of fuel and energy](#)’, which specifies that buildings undergoing ‘Major Renovations’⁵ must achieve a BER B2 or ‘Cost Optimal’ level of energy performance.

In order to accurately identify the retrofit upgrades that need to be carried out to upgrade Capital Credit Union SECs residential housing stock to at least a BER rating of B2 (or better) and to achieve “heat pump readiness”, a software package known as ‘RetroKit’ was employed.

⁴ Heat Loss Indicator (HLI) value is the total heat loss per m2 of dwelling floor area. A minimum HLI of 2 Watts/Kelvin/m2 must be achieved to be suitable for a heat pump however in some cases, where upgrades may not be cost- optimal, a value of HLI up to 2.3 Watts/Kelvin/m2 can be accepted provided additional requirements are met

Method

RetroKit is a decision-support tool developed by Retrokit Ltd. which compiles a wide range of data sources and applies clever analytics to establish the current energy performance of the housing stock in a community. It generates baseline data on energy performance of the housing stock in terms of energy use and expenditure, CO₂ emissions, BER rating and Heat Loss Indicator amongst many other variables.

RetroKit uses this data to develop and compare a range of retrofit scenarios, which are listed below:

1. Shallow Fabric,
2. Medium – (Oil Boiler),
3. Medium – (Heat pump),
4. Deep Retrofit (Heat Pump)

The software conducts a cost/benefit analysis of each scenario in order to identify the optimum retrofit package for the community’s housing stock, in this case, what it would take to achieve a minimum of a B2 BER rating. It considers not only the technical factors, but also financial and environmental concerns.

⁵Major renovations refer to upgrades where more than 25% of the building envelope. Painting, re-plastering, rendering, re-slatting, re-tiling, cavity wall insulation and insulation of ceiling are not considered major renovation works.

Capital Credit Union SEC Energy Master Plan

Once baseline analysis is completed, to determine the energy usage of Capital Credit Union SECs housing stock, RetroKit runs a number of customised scenarios, based on the shallow, medium or deep retrofit upgrade scenarios mentioned above, with associated upgrades to heating systems and renewable energy.

These scenarios are applied against the most common house types in the Capital Credit Union SECs community in order to exemplify what fabric upgrades would take place in each archetypal home through a home energy upgrade plan.

Whilst the use of standard assumptions (e.g. fixed heating schedules and hot water usage) and archetypes means that running costs and energy usage estimated by RetroKit will differ somewhat from actual data for specific dwellings, they provide a highly detailed representation of what the impact of a retrofit project would be for typical residencies in the Capital Credit Union SEC.

These home energy upgrade plans will help homeowners in the Capital Credit Union SEC understand how a house like theirs can be upgraded, the typical costs involved and include a breakdown of the revised BER rating, energy consumption, energy costs and payback period of the investment for the homeowner, along with many other variables for each scenario.

Measures are only applied by RetroKit where required and appropriate. This is done on a dwelling by dwelling basis. For example, for cavity wall insulation measures, RetroKit checks to see if the dwelling has a "cavity" wall and if the wall heat loss is high (and therefore worth insulating) before applying that measure.

Table 8 – Overview of each RetroKit Scenario example

RetroKit Scenario	Non-exhaustive summary of works
Shallow Fabric	Basic measures such as better air tightness, cavity and loft insulation, cylinder insulation, LED lights and wood stove
Medium (boiler)	"Shallow fabric" plus External Wall Insulation, boiler, controls, new door, double glazing
Medium (Heat pump)	"Shallow fabric" plus External Wall Insulation, heat pump, controls, new door, double glazing
Deep (Heat Pump)	Medium (Heat Pump)" plus triple glazing, sloping ceiling internal insulation, demand control ventilation, Photovoltaic (PV) system

Results and Analysis

Heat Pump Readiness

RetroKit enables high level comparison of the four scenarios across a range of metrics that cover the entire Capital Credit Union SEC, not just archetypal homes. This is the likelihood of dwellings in the scenario having a suitably low heat loss indicator (2.0 or less, or below 2.3 in certain cases) for a heat pump to perform effectively in the dwelling. A suitably low heat loss indicator is also needed if seeking grant funding for heat pumps. A dwelling should have additional fabric or airtightness measures applied if a heat pump is to be installed and if it isn't heat pump ready.

As per the graph below, 14% of residencies in the Capital Credit Union SEC are Heat Pump ready, however this figure jumps to 35% under the 'Shallow fabric' scenario, meaning a significant proportion of homes in the community would only require a moderate amount of investment to be Heat Pump ready.

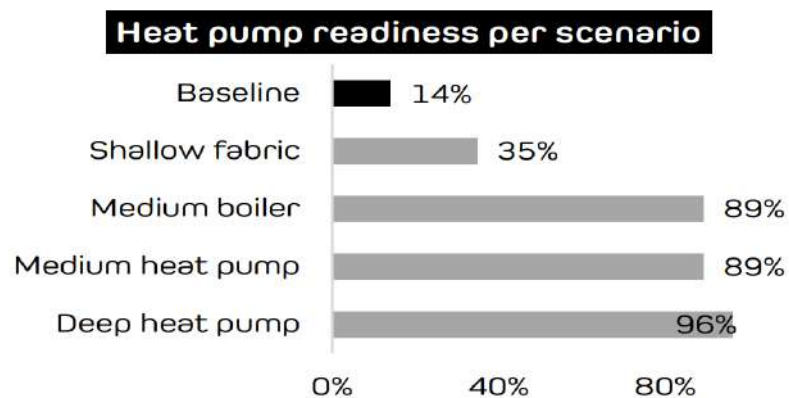


Figure 11 – Heat pump readiness under each RetroKit scenario for SEC

Reduction in Final Energy Use

Reduction in final energy use shows how far 'energy usage' is reduced compared to the baseline if the upgrades associated with each scenario were implemented into every home in the Capital Credit Union SEC.

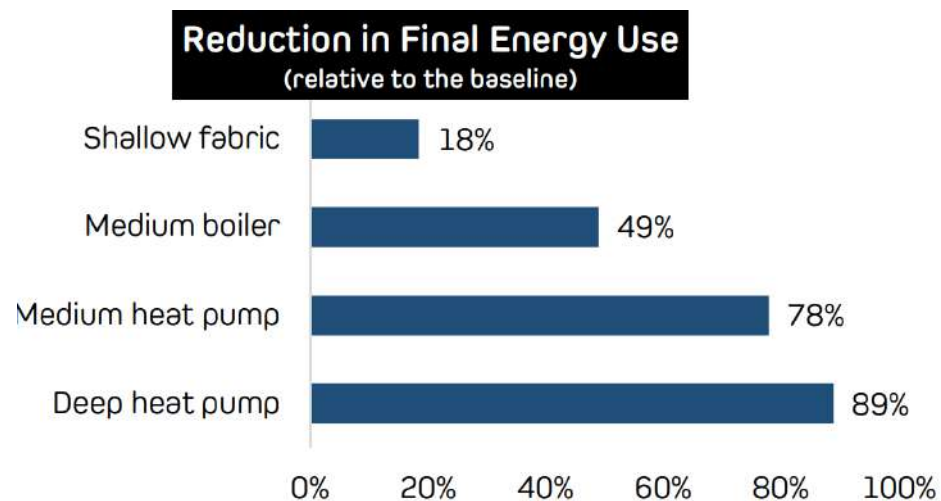


Figure 12 – Reduction in Final Energy Use compared to baseline data in the SEC

As can be seen from the graph above, significant reductions in energy use across the SEC can be achieved under the Medium (boiler) scenario, but particularly in the two Heat Pump scenarios. This is in alignment with the Irish Government's Climate Action Plan and the country's long-term goal of reaching net-zero emissions by 2050.

Capital Credit Union SEC Energy Master Plan

Total Annual Energy Savings

Naturally, reductions in energy usage will lead to a corresponding decrease in energy costs for the community. The total annual energy savings graph evidences the fuel cost savings per scenario, broken down by the age bands of dwellings in the SEC. As the below graph shows, the Capital Credit Union SEC could save anywhere between €6.6 million - €26.2 million annually depending on which of the fabric upgrade scenarios were adopted by the community.

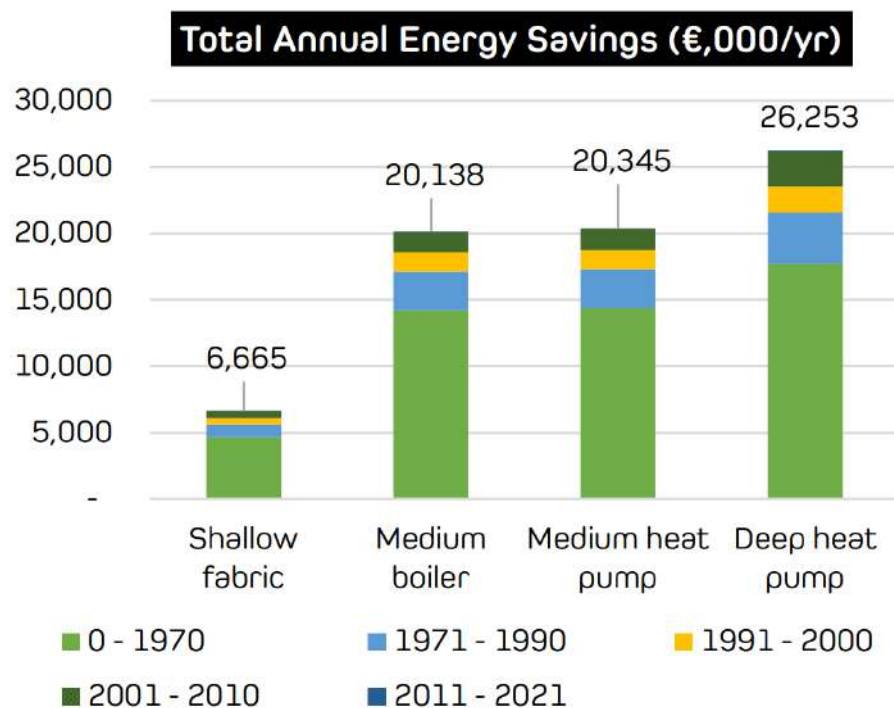


Figure 13 – Total Annual Energy Savings in millions of Euros per year versus baseline conditions if each scenario was adopted by the SEC

Energy Cost per dwelling

On an individual homeowner level, the fuel costs arising from energy usage show significant reductions on an annual basis, with the potential to save almost €1000 annually if implementing upgrades in their home that align with the Deep (Heat Pump) scenario.

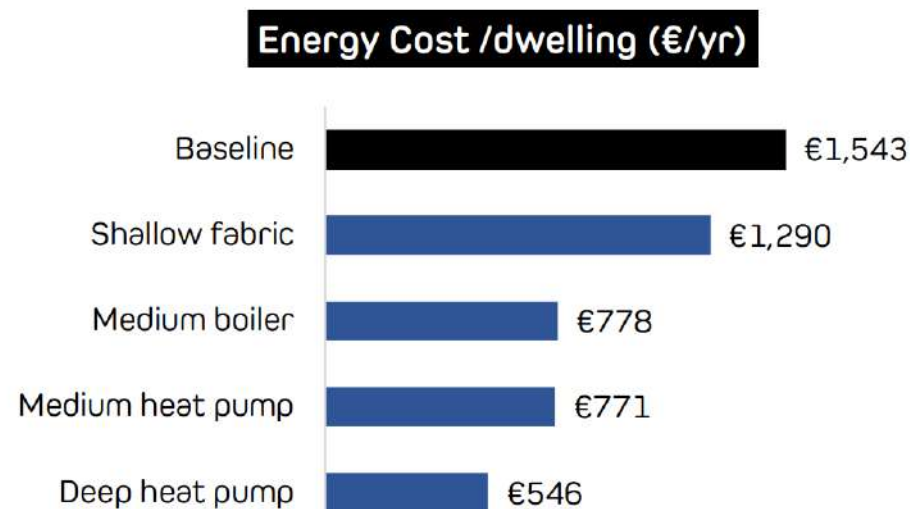


Figure 14 – The average annual energy cost per dwelling under each of the four scenarios

As energy costs look set to continually rise, it is quite likely that the potential savings for both individual homeowners and the community as a whole would also increase if the four scenarios were adopted. It would be hoped that this would create both a more environmentally and economically sustainable community.

Capital Credit Union SEC Energy Master Plan

RetroKit Case Studies

From the BER Research tool, RetroKit creates a set of “typical” archetype dwellings (up to 240 archetypes in total). The archetypes are classified based on 5 age bands, 4 dwelling types, 4 main space heating fuels and 3 main external wall types.

RetroKit then determines how many of each of the archetype dwellings are in the SEC. The CSO Small Area data is utilized to determine how many dwellings are in the study area as well as percentage of these dwellings in each age band and fuel type. As the CSO data does not indicate the dwelling types in sufficient granularity or the wall type, the BER small area data is used to determine the percentage of dwellings belonging to each dwelling type and wall type.

As neither the CSO or BER small area data detail exactly how many dwellings are in each of the 240 archetypes, RetroKit uses the percentage of dwellings in each age band, each dwelling type, each fuel type and each wall type to determine the spread of dwellings across the 240 archetypes.

The software then deduces the most common property types in the community based on their percentage spread across the study area. This provides most homeowners across the community with a case study very similar to their own dwelling. In the case of the Capital Credit Union SEC, eight common property types were selected. An example of one of these case studies is shown in the following pages, with the remainder contained within the Appendices.

Table 9 – Capital Credit Union SEC RetroKit dwelling selection

Age Band	Dwelling Type	Main fuel type	Main wall type
<1971	Terraced house	Gas or Liquid Petroleum Gas	Solid or hollow
2001 - 2010	Semi-detached house	Gas or Liquid Petroleum Gas	Cavity
1971 - 1990	Terraced house	Gas or Liquid Petroleum Gas	Cavity
<1971	Semi-detached house	Gas or Liquid Petroleum Gas	Cavity
<1971	Detached house	Gas or Liquid Petroleum Gas	Solid or hollow
<1971	Terraced house	Solid fuel	Solid or hollow
<1971	Semi-detached house	Gas or Liquid Petroleum Gas	Solid or hollow
<1971	Terraced house	Electricity	Solid or hollow

Please see an example of RetroKits housing upgrade plans below for a <1971, Terraced house.

Housing Upgrade Plan



Urban
 Terraced house
 73m²

Built:1944
 Solid fuel



Your home energy upgrade will give you



How you can achieve this

	Current	Shallow fabric	Medium boiler	Medium heat pump B1	Medium heat pump IWI B1	Deep heat pump A2
➤ BER	G➤	G➤	B2➤	B1➤	B1➤	A2➤
👤 Comfort Level	Red	Red	Green	Green	Green	Green
🏠 Roof	Red	Green	Green	Green	Green	Green
🧱 External Wall	Red	Red	Green	Green	Green	Green
🪟 Windows	Red	Red	Green	Green	Green	Green
🚪 Doors	Red	Red	Green	Green	Green	Green
🏠 Floor	Red	Red	Red	Red	Red	Red
👉 Draughts	Red	Orange	Orange	Orange	Orange	Green
🔥 Main Heating	Red	Red	Green	Green	Green	Green
🚿 Water Heating	Red	Red	Green	Green	Green	Green
🕒 Heating Controls	Orange	Orange	Green	Green	Green	Green
💡 Lighting	Red	Green	Green	Green	Green	Green
🌀 Ventilation	Red	Red	Red	Red	Red	Green

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Your options to achieve a more comfortable home

Shallow fabric

BER: G➔	Fuel Bills: ↓ €-579/yr	Environmental Impact: ↓ -3197 kgs CO ₂ /yr	Payback: 1 yrs
		Cost	Impact
💡 Fit low energy lighting throughout property		€95	☆☆☆
🏠 300mm Attic insulation at ceiling (from 0mm)		€1242	★★★
🔑 Draught proofing - windows, doors and attic hatch		€247	★★☆
🔑 Fit chimney draught excluder		€358	★★☆
🏠 Grants		-€1200	
Total investment		€744	

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Your next 5 easy steps to a more comfortable home

- Book your follow up consultation:
- Get quotes for the work
- Appoint a contractor
- Complete upgrade
- Get a warmer home



Your options to achieve a more comfortable home

Medium boiler			
BER:	Fuel Bills:	Environmental Impact:	Payback:
B2➡	↓ €-1892/yr	↓ -12801 kgs CO ₂ /yr	11 yrs
	Cost	Impact	
Fit low energy lighting throughout property	€95	☆☆☆	
300mm Attic insulation at ceiling (from 0mm)	€1242	★★☆	
Draught proofing - windows, doors and attic hatch	€247	★★☆	
Fit chimney draught excluder	€358	★★☆	
100mm external wall insulation to solid/unknown wall	€7988	★★☆	
Replace door with highly insulated door	€2458	★★☆	
Replace windows with double glazed windows	€3096	★★☆	
Fit new digital heating controls	€1135	★★☆	
Insulate hot water cylinder and hot water pipes	€178	☆☆☆	
Fit pipework, pumps and valves for central heating	€3984	☆☆☆	
Install new radiators	€5993	★★☆	
Switch to new condensing gas boiler	€2724	★★★	
Grants	- €8000		
Total investment	€21503		

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Your next 5 easy steps to a more comfortable home



Arrange a home energy survey:



Get quotes for the work



Appoint a contractor



Complete upgrade



Get a warmer home



Your options to achieve a more comfortable home

Medium heat pump			
BER:	Fuel Bills:	Environmental Impact:	Payback:
B1 ➔	↓ €-1858/yr	↓ -13081 kgs CO ₂ /yr	8 yrs
	Cost	Impact	
Fit low energy lighting throughout property	€95	☆☆☆	
300mm Attic insulation at ceiling (from 0mm)	€1242	★☆☆	
Draught proofing - windows, doors and attic hatch	€247	★☆☆	
Fit chimney draught excluder	€358	★☆☆	
100mm external wall insulation to solid/unknown wall	€7988	★★☆☆	
Replace door with highly insulated door	€2458	★☆☆	
Replace windows with double glazed windows	€3096	★☆☆	
Air to water heat pump, new cylinder and controls	€8172	★★★☆☆	
Change existing rads to low temperature radiators	€2724	☆☆☆☆	
Fit pipework, pumps and valves for central heating	€3984	☆☆☆☆	
Grants	-€15800		
Total investment	€14569		

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Your next 5 easy steps to a more comfortable home



Arrange a home energy survey:



Get quotes for the work



Appoint a contractor



Complete upgrade



Get a warmer home



Your options to achieve a more comfortable home

Deep heat pump

BER: A2➔
 Fuel Bills: ↓ €-2058/yr
 Environmental Impact: ↓ -13860 kgs CO₂/yr
 Payback: 11 yrs

	Cost	Impact
Fit low energy lighting throughout property	€95	☆☆☆
300mm Attic insulation at ceiling (from 0mm)	€1242	☆☆☆
Fit chimney draught excluder	€358	☆☆☆
100mm external wall insulation to solid/unknown wall	€7988	☆☆☆
Replace door with highly insulated door	€2458	☆☆☆
Air to water heat pump, new cylinder and controls	€8172	☆☆☆
Change existing rads to low temperature radiators	€2724	☆☆☆
Replace windows with triple glazed windows	€3716	☆☆☆
Draught proofing - full fabric sealing	€2823	☆☆☆
Fit mechanical 'demand control' ventilation	€3405	☆☆☆
Install 2kWp solar electric panels	€5448	☆☆☆
Fit pipework, pumps and valves for central heating	€3984	☆☆☆
Grants	-€20100	
Total investment	€22316	

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Your next 5 easy steps to a more comfortable home



Arrange a home energy survey:



Get quotes for the work



Appoint a contractor



Complete upgrade



Get a warmer home

Energy in Transport

Background

Transport in Ireland is currently deeply dependent on imported fossil fuels. Emissions from transport fuelled by fossil fuels were by far the largest source of energy-related CO₂ in 2020, being responsible for 40% of the total and is the only sector where CO₂ emissions have grown since the end of the recession in 2012. Road transport specifically accounts for 96% of all greenhouse gases associated with transport, so a modal shift is critical.

Whilst it's important to note that Figure 10 doesn't account for overall greenhouse gas emissions for each sector, it is reflective of the work needed to reduce Transport emissions. The Climate Action Plan stipulates that there must be a 42-50% reduction in emissions from the transport sector by 2030 if Ireland is to meet its Climate targets.

In order to achieve these emission reductions, it's clear that a transition towards more sustainable forms of transport is required. To realise this transition, many forms of transport options must be maintained, planned, and provided for the region. This ranges from safe and accessible walking and cycle routes to appropriate public transport links serving the needs of the residents, to the implementation of appropriate infrastructure to support the electrification of private car and fleet vehicles.

The standout targets for the Transport sector as part of the Climate Action Plan are to:

- Provide an additional 500,000 daily public and active transport journeys
- Electrify 845,000 passenger cars
- Electrify mass transportation with up to 1,500 Electric Buses

This will necessitate a change in the traditional 'road hierarchy' which has dominated Irish roads for years, starting with active travel and then public transport being encouraged over the private car.

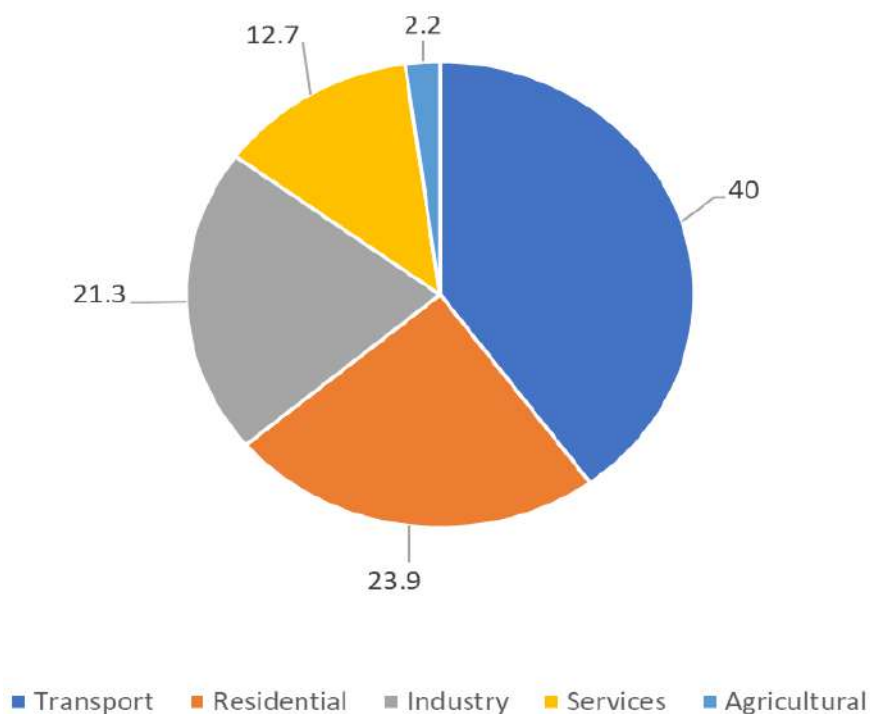


Figure 10 – Percentage share of Energy Related CO₂ by sector for 2020 in Ireland

Capital Credit Union SEC Energy Master Plan

Ireland's rapidly growing economy in recent years has brought with it urban sprawl and low-density development which has locked in unsustainable travel patterns and a reliance on private cars with entrenched behavioural patterns that will be a challenge to overcome.

The impact of the COVID-19 pandemic, with the introduction of severe travel restrictions and greater remote working practices, is estimated to have resulted in a reduction of approximately 16% of transport emissions (excluding aviation) in 2020 compared to 2019 levels. The pandemic has shown that large scale behaviour change is achievable and that new patterns of mobility and working can play a part in the transition to a more sustainable transport system.

Method

An analysis of the means of transport for workers and students as well as the transport fuel mix in the catchment area of Capital Credit Union SEC has been carried out based on data from the Central Statistics Office (CSO).

SEAI's corresponding energy usage, prices and emission factors for various forms of transport as of 2020 were applied to calculate the total spend and CO₂ emissions for various sources of fuel for vehicles in the catchment area.

Results and Analysis

Commuting to work

Commuting to work by private car is the primary method of transport in the Capital Credit Union SEC with 43.1% of workers either driving or being driven by car. This sits well below the national average and is a positive sign of the variety of modes of transport used by the SEC.

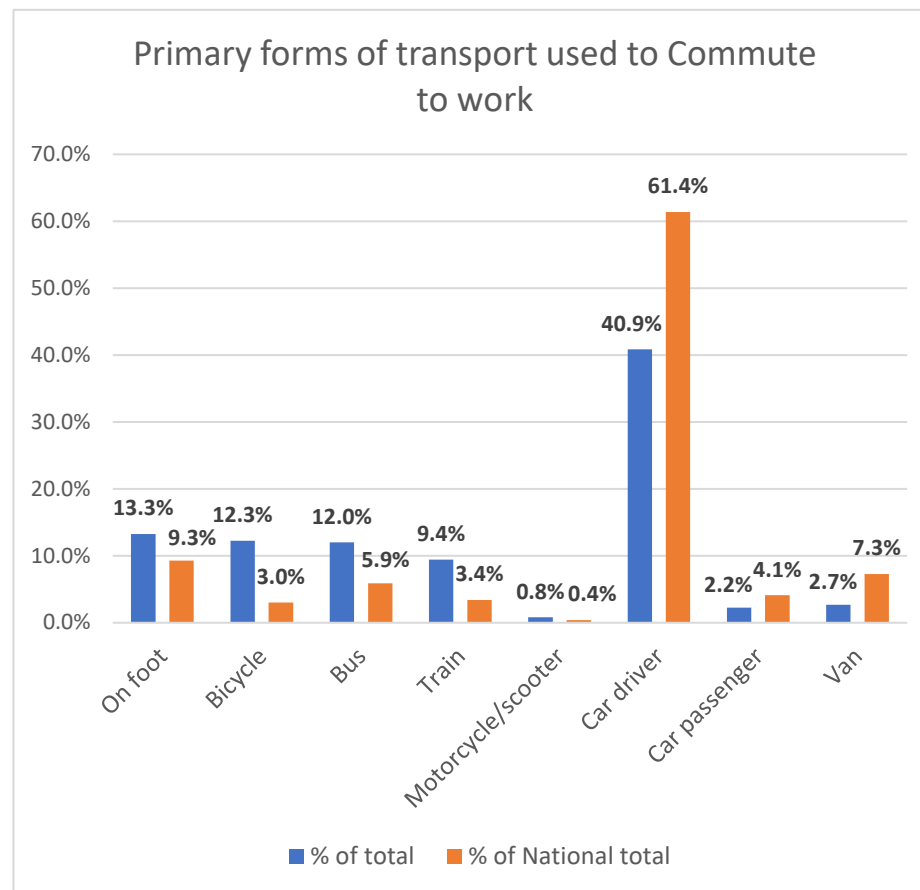


Figure 11 – Primary forms of transport used to commute to work

Capital Credit Union SEC Energy Master Plan

Capital Credit Union SEC is well above national averages in active transport (On foot and bicycle) and public transport usage for commuting to work, which can likely be attributed to the superior active and public transport infrastructure in the Dublin area compared to the rest of the country.

That being said, the car is still the most dominant mode of travel by some distance. To tackle these low levels and shift more commuters away from driving fossil fueled cars, the SEC could try to encourage those commuters who travel within a 15km radius of the town to utilize the bus services to the surrounding area. The SEC could encourage more of its residents to use the bus by highlighting the [20% decrease in selected public transport prices](#) announced earlier this year, including the TFI 90 minute Fare, which allows journeys of up to 90 minutes in the Dublin metropolitan area for as little as €1.

Reducing car journeys through remote working

The impact of COVID-19 on the nature of transport in Capital Credit Union SEC cannot be understated and the profile will have changed significantly in the last two years, with a greater shift to home-based working and education, thus leading to a reduction in car usage.

The CSO have released information compiled during the COVID-19 pandemic. In April 2020 ([as part of the Q2 Labour Force Survey](#)) out of 47% of the population who had their employment impacted by COVID-19, just over a third (34%) started working from home. A [more recent CSO study](#) indicated that 80% of those in employment have worked remotely at some point since the start of the pandemic.

The recent enforced changes have created a national experiment in the concept of hybrid or remote working models which in many cases have been seen as being successful. Many office-based jobs can be based partly or on a full-time basis at home or within remote office hubs within the community.

A reduction of 40% in work associated commutes could be achieved by working remotely 2 days a week, which would mean significant progress in reducing transport emissions by 42-50%. Capital Credit Union SEC could explore the potential for smart remote working hubs within existing community building infrastructure or as additions onto community buildings with childcare and after school facilities. It can also be used as an opportunity to give derelict buildings within the community a new lease of life.

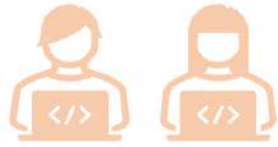
[The Building Block](#) in Sligo town is an excellent example of this, which is a shared working space that prior to its development in 2017, had been unused for 10 years. Key elements which will be required to make this successful are comfortable buildings with high-speed broadband and shared canteen facilities. It is noted that there are already a number of remote working hubs within Capital Credit Union SEC, so perhaps it would a good idea to encourage residents to utilize the recently announced remote working vouchers, which allow workers [to use working hubs for free](#) for a limited period of time.

Capital Credit Union SEC Energy Master Plan



80%

Of those in employment have worked remotely at some point since the start of the pandemic



65%

Of those in employment are working remotely (November 2021)



75%

Of respondents who were engaged in home duties would consider employment if they could work remotely



69%

Of respondents who were unable to work due to health problems would consider employment if they could work remotely

Compared to days when they are in their workplace, when those aged 45-54 years' work remotely:



50%

Take more trips on foot



73%

Take less car trips



34%

Take more bicycle trips

Commuting to school or college

The community's lower usage of public transport continues amongst the student population, with the SEC's usage over 23.8% lower than the national average.

This may be seen as a cause for concern but could also be viewed as a significant opportunity, as the community could try to address this by lobbying their local councilors and TDs if they can prove there is demand for increased bus services to and from schools.

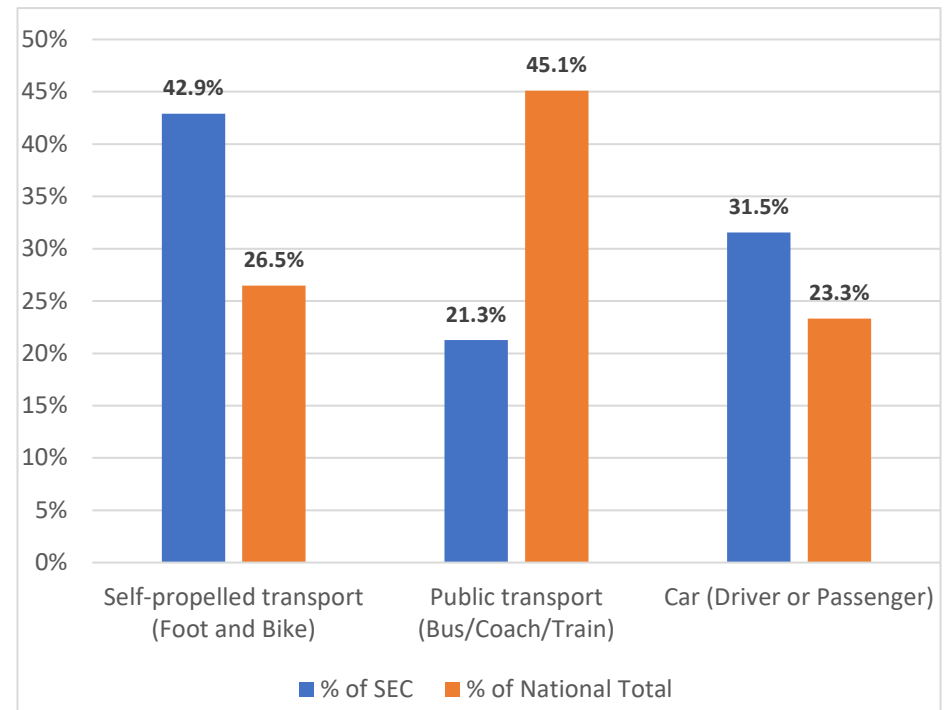


Figure 13 – Primary forms of transport for primary, secondary and college students

Figure 12 – Results from the CSO 'Our Lives Online: Remote Work' survey from November 2021

Capital Credit Union SEC Energy Master Plan

In direct contrast to the low national levels of active transport for commuting to education, the Capital Credit Union SEC has an exceptionally high level of students who either walk or cycle to school, sitting over 16% above the national average. To increase this rate even further, the SEC could look to seek funding or grants in order to improve the active travel infrastructure in their community so that walkways and cycle paths are safer for students.

For example, The Safe Routes to School (SRTS) Programme launched in March 2021 and was open to all schools in Ireland to apply for active travel funding and delivery. Over €15 million was provided in Round 1 of funding to accelerate the delivery of walking and cycling infrastructure on key access routes to schools and on school grounds.

Often times, one of parent's primary concerns about their children using active transport to go to school is their safety when going out alone. One way to combat this is through a 'Cycle Bus'. A Cycle Bus is where students cycle along a designated route to school with parents accompanying them.

It is a parent/guardian/community-led initiative whereby several parents and volunteers lead groups of cycling students to one or more schools. Cycle Buses have a specific route with stops along the way where students can join. Whilst this began in cities, it has since spread to smaller towns such as Skibbereen, Strandhill and Cootehill.

⁶ The renewable portion of the fuels has been taken as follows: renewable content of electricity consumed (40% in 2020), 5% of petrol consumption and 7% of diesel consumption (as per the Biofuels Obligation Scheme).

Similar initiatives have popped up over the country, except rather than cycling, parents' guide children by foot in what is known as a 'Walking Bus'.

Energy consumption from transport

An analysis of transport related energy consumption was carried out for the Capital Credit Union SEC catchment areas. The analysis was based upon a statistical analysis of vehicle ownership in the catchment area along with the types of vehicles used and their associated carbon emissions.⁶ As already referenced, the Census data shows that the majority of commutes within the Capital Credit Union SEC catchment area are by car or van.

Table 9 – Means of commuting in the SEC

Commuting to work	No. of people	% of total
On foot	3117	13.3%
Bicycle	2880	12.3%
Bus	2819	12.0%
Train	2216	9.4%
Motorcycle/scooter	194	0.8%
Car driver	9607	40.9%
Car passenger	526	2.2%
Van	634	2.7%
Other	36	0.2%
Work from home	532	2.3%
Not stated	947	4.0%
Total	23,508	100%

Capital Credit Union SEC Energy Master Plan

Based on the information on vehicle ownership within the catchment area, it is possible to calculate the energy consumption and carbon footprint for the transport sector. A national stock breakdown has been used to calculate energy consumption and emissions (56.9% diesel, 42.7% petrol, 0.4% Battery Electric Vehicle (BEV)) based on national average km travelled.

Table 10 – Private Vehicle Transport Energy and CO₂ impacts

		National average annual km	kWh/km (TPER)	gCO ₂ /km
	Petrol	12,113	0.73	167
Car	Diesel	19,681	0.70	167
	BEV	12,958	0.38	65
Motorcycle		2,741	0.41	94
Van		19,787	1.01	243
Truck		44,671	3.47	832

Based on this information and values, a conservative estimate of energy used in transport is shown in the Table below.

Table 11 - SEC Transport Energy, CO₂ and Spend

	Electricity	Fossil Fuel	Renewable	Total
Total Primary Energy (kWh)	189,221	116,487,593	8,063,167	124,739,980
Total CO ₂ (tonnes)	32.37	29,345	0	29,378
Total Spend (€)	€22,896	€15,060,956	€975,643	€16,059,495

Switch to electrical vehicles

An analysis of the impact of changing 40% of the existing private vehicle fleet to battery electric vehicles is detailed in the table opposite. It evidences a CO₂ reduction of 7,740 tonnes and a reduction in energy spend of approximately €3,562,411 per annum.

These are savings which can be recirculated in the local economy, creating a more economically sustainable community. If the Capital Credit Union SEC is struggling to avoid using cars or shift its residents to active or public transport, then a transition to electric vehicles shows that it can have a significant impact on reducing emissions, showing alignment with the Climate Action Plan's targets

Table 12 - SEC Transport Energy, CO₂ and Spend with 40% Electric Vehicles

	Electricity	Fossil Fuel	Renewable	Total
Total Primary Energy (kWh)	18,922,101	73,127,710	6,280,392	98,330,203
Total CO ₂ (tonnes)	3237	18,401	0	21,638
Total Spend (€)	€2,289,574	€9,447,583	€759,927	€12,497,084

A significant increase in the availability of long-range electrical vehicles (EV) has made this mode of transport more suitable for rural environments. Electric vehicles will become the dominant mode of privately owner vehicles in the coming decade.

Capital Credit Union SEC Energy Master Plan

The key benefit for the user is the reduced operational costs associated with fuel to power the car. The following fuel costs for the EV are based upon home charging with night rate electricity in 2021.⁷

Table 13 - Comparison of CO₂ impacts and fuel costs based on 250km per week

Vehicle	Weekly fuel cost	Weekly gCO ₂
Electric e.g. Nissan LEAF	€2.54	13,800
Petrol equivalent	€21.60	27,200
Diesel equivalent	€15.74	21,800

The Capital Credit Union SEC should consider a public EV awareness event to promote the suitability of electrical vehicles for suburban environments. Whilst the one-off purchase cost can be more expensive than a fossil fueled car, electric vehicles are significantly cheaper to run, with SEAI reporting running costs for a diesel car as €1000 more expensive annually than an electric vehicle⁸

Although it is a significant investment to purchase an EV, households with 2 vehicles should be encouraged to look at the possibility of having a smaller electric car alongside their first car for shorter journeys as a starting point on the route to electric vehicles. SEAI provides a series of supports to incentivise the transition from fossil fuel-based vehicles towards electrical vehicles, details of which can be found in the Appendices.

⁷ <https://www.esb.ie/our-business/ecars/ecars-cost-calculator>

Whilst we anticipate the accelerated growth of a ‘second-hand’ market to grow in the next five years, in the short term the Capital Credit Union SEC should focus on implementing the ‘Avoid-Shift-Improve’ or ASI model for transport within the community.

Table 14 – Avoid–Shift–Improve Transport model

Pillar	Description	Example
Avoid	Avoid or reduce travel or the need to travel	Transitioning to increased remote working. Walking or cycling where possible
Shift	Shift to more energy efficient modes	Using public transport such as bus services
Improve	Improve efficiency through vehicle technology	Moving towards electric vehicles

Car Sharing/Pooling

Car sharing within a suburban environment can be complex due to the distribution of homes, however many people are likely to be travelling to the same locations on a regular basis, such as on school runs. Car sharing or pooling can reduce the number of vehicle journeys and reduce the cost for both the driver and its occupancy by sharing costs. Although car sharing/pooling does require planning, it does have benefits that include reduced driving and car maintenance costs, suitability for longer distance commutes and daily school runs.

⁸ <https://www.seai.ie/technologies/electric-vehicles/compare-and-calculate/comparison-results/?vehicle1=8164927&vehicle2=7910676&vehicle3=4147520&vehicle4=4271646>

Commercial/Business

Background

In order to achieve a 51% reduction in Carbon emissions by 2030 and a subsequent 'Climate neutral economy' by 2050, the business community will have to go through a period of transition in the same way as other sectors of the economy. Over the next decade businesses are encouraged to invest in a greener future, through sustainable products, services and business models.

Since this financial crisis, Ireland's economy has shifted from one influenced by the construction sector, to one which is more influenced by SMEs. There are an estimated 234,000 SMEs in Ireland, meaning there is significant potential to reduce emissions within this sub-sector.

Many of the avenues that the commercial/business sector can take to reduce their carbon footprint and move towards a more sustainable model show crossover with the opportunities in the residential sector.

However, there are a significant number of commercial processes such as refrigeration within convenience stores, air compressors at warehouse facilities and lighting arrangements in the hospitality industry which use significant amounts of energy and require tailored strategies to reduce this.

Given the turnover that some SMEs are recording in Ireland it can be difficult to have oversight of all monetary outgoings from a business. Therefore, many business owners simply don't notice the amount of unnecessary energy they are using in the day-to-day running of their business.

For this reason, an important theme throughout all these reports is the importance of engaging employees regarding good energy management and educating all building users on the ways in which everyone within the building can contribute towards saving energy. Simple measures, such as installing lights with motion sensors, or switching off any equipment not in use rather than leaving them on standby, have proven to be successful in saving energy.

[The recent Government announcement](#) aimed at accelerating the decarbonisation of Irish businesses will see a new €55 million programme to help businesses plan for a more sustainable future and accelerate their decarbonisation journeys. The programme, which will run over the next five years will primarily comprise of the following:

- The Climate Planning Fund for Business, will give businesses a €1,800 grant to devise a personalised plan to identify how best to eliminate their reliance on fossil fuels and up to €50,000 matched funding to go towards specific capacity building
- The Enterprise Emissions Reduction Investment Fund will offer up to €1 million for manufacturing businesses to upgrade their processes. With funding to invest in energy monitoring and tracking, carbon neutral heating processes, smart metering and research and development

Capital Credit Union SEC Energy Master Plan

Method

An analysis of commercial/business energy consumption within the SEC catchment was carried out using various data sources including CIBSE TM46 Energy Benchmarks, Valuations Office and Energy Consumption and SEAI's 'Extensive Survey of Commercial Building Stock in Ireland'.

In order to estimate the potential energy usage of all Industrial and Commercial premises within the catchment area, a method based on estimated floor area and business category was implemented. Energy benchmarks for various business categories were sourced from "CIBSE TM46 Energy Benchmarks and Energy Consumption Guide" and were applied to the floor area data available.

As part of the energy master plan for the Capital Credit Union SEC five non-domestic premises were audited to Ashrae level 1 to identify any opportunities within these premises for energy efficiency measures. The recommendations within the reports are based on utility data, a site audit, and related engineering calculations.

The site audit consisted of a walk-through of the facility and review of the electrical and mechanical systems and equipment. It is recommended that the organizations implement the measures identified in their reports to contribute towards the energy consumption reduction goals as set out in the Climate Action Plan.

The premises which were audited are detailed in the following list and a detailed report was provided to each of the property owners the results of which are located within the Appendices:

- Drimnagh Credit Union
- Dundrum Credit Union
- Good Counsel GAA Club
- Liffey Gaels GAA Club
- Rosemount FRC

Results and Analysis

Below is an overview of the estimated total energy usage, emissions and spend from the Commercial/Business sector within the Capital Credit Union SEC. This helps the SEC get an idea of just how much their commercial sector needs to reduce its energy usage by in order to keep in line with the Irish Government's targets in the Climate Action Plan.

Table 15 - SEC Non-Domestic Energy, CO₂ and Spend

Electricity typical benchmark (MW·h)	Fossil-thermal typical benchmark (MW·h)	Illustrative electricity typical benchmark (tCO ₂)	Illustrative fossil-thermal typical benchmark (tCO ₂)	Illustrative total typical benchmark (tCO ₂)	Illustrative total Energy Spend (€)
72387	50163	39834	9535	49369	€53,075,795

Capital Credit Union SEC Energy Master Plan

Support for SMEs

Aside from the recommendations contained within the EMP and supplementary non-domestic audits, businesses can utilize the recently created [ClimateToolkit website](#) launched by the government to help businesses get started in taking climate action.

This online tool allows SMEs to input some simple information and get an estimate of their carbon footprint and a personalised action plan to reduce it. Each tailored action plan includes straight-forward, practical instructions and highlights the relevant help that is available from Government, through agencies such as Enterprise Ireland, the Local Enterprise Offices and SEAI.

SEAI have also launched a free, online, learning platform called the [‘SEAI Energy Academy’](#) which is designed to help businesses increase their energy efficiency and reduce their energy related costs. It delivers short, interactive, animated modules on a wide array of topic areas including business and office energy efficiency.

Furthermore, SEAI are currently running an [energy audit scheme](#) that offers SMEs a €2,000 voucher towards the cost of a high-quality energy audit. These energy audits are suitable for businesses with an annual energy spend of over €10,000. These energy audits delve deeper than those contained within the report, analysing the sites suitability for various renewable technologies, the most significant users of energy in their business and their overall carbon footprint. A highly detailed audit like this gives business owners the confidence to take appropriate steps to improve both their energy efficiency and reduce their annual energy bills.

The non-domestic audits identified several opportunities within the premises and Capital Credit Union SEC which can be developed into energy efficiency projects. The standout projects are:

Capital Credit Union Drimnagh Branch

- Energy Monitoring equipment should be installed on the site so that the targeted interventions can be made on significant energy users
- All lighting across the site should be upgraded to energy efficient LED light fittings

Rosemount FRC

- Energy Monitoring equipment should be installed on the site so that the targeted interventions can be made on significant energy users

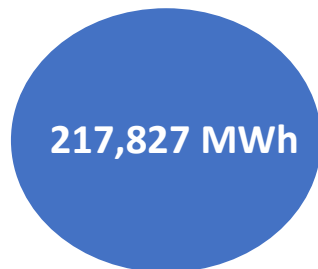
Capital Credit Union Dundrum Branch

- Anywhere between 10-30% of heat can be lost through the roofs and walls of buildings. Roof and or wall insulation should be installed in the lining and roof space of the building

Renewable Energy

Where a 20% reduction in electricity consumption could be achieved there would remain a residual demand in the catchment area of 217,827 MWh. In order to offset this residual demand 99 MW of wind power or 249 MW of solar power would be required to service the catchment area.

Residual Energy Demand



A community led project under the Renewable Electricity Support Scheme (RESS) which has an upper limit of 5MW would be capable of providing a significant amount of the residual energy demand for the community.

A detailed set of calculations on the generator size and the arrangements to use the energy locally would need to be carried out under a more detailed scoping study. Initial calculations indicate that that a wind turbine or solar photovoltaic farm correctly sized and installed with the capacity described above could generate sufficient electricity to meet this demand. A battery or other storage solution may also form part of such an initiative.

Renewable Electricity Support Scheme

The Government of Ireland has put in place a scheme called the [Renewable Electricity Support Scheme \(RESS\)](#) which aims to deliver increased community involvement in renewable energy projects. This scheme provides financial support for renewable electricity projects of over 0.5MW and below 5MW in size in the Republic of Ireland.

RESS is an auction-based scheme, which invites renewable electricity projects to bid for capacity and receive a guaranteed price for the electricity they generate.

Support schemes like RESS, in place all over the world, are a way of ensuring that renewable energy technologies are incentivized to replace the use of fossil fuels in our economy. Communities are incentivized to invest in renewable technologies by Governments who contract to buy electricity at a guaranteed price for the long term, typically a period of about fifteen years.

In total, about 3,000 'gigawatt-hours' will be put up for auction by the state. The most cost-efficient bidder will be the first picked, the second most cost-efficient will be the second picked and so on until all the gigawatt-hours are accounted for. In essence this means only the most efficient project offering a price at the lowest level will get picked

Capital Credit Union SEC Energy Master Plan

Eligible technologies under the RESS scheme include:



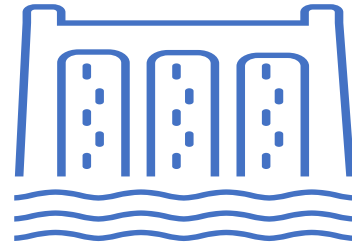
Onshore wind turbines/solar thermal/solar PV technology



Onshore wind turbines/solar thermal/solar PV technology with battery storage



High-efficiency Combined Heat and Power (CHP) boilers fueled exclusively by waste, biomass or biogas



Hydroelectric

All projects looking for support under the RESS scheme will need to meet certain criteria before becoming successful. There are three aspects of community participation in RESS:

- Community Led Projects
- Community Benefit Funds
- Community Enabling Framework

Community Led Project Criteria

The application must be made in conjunction with a Sustainable Energy Community (SEC). The SEC must be identified in the Declaration of a Community-Led Project, together with a description of the relationship between the Applicant and the Sustainable Energy Community. In addition:

- Project size must be between 0.5 and 5 Megawatts
- Fully (100%) owned by a Renewable Energy Community (REC)-primary purpose is community benefit (environmental, economic, or social) rather than financial profit
- Community group must be based on open and voluntary participation
- Participation based on local domicile (within close proximity to the RESS project)

Community Benefit Funds

A key feature of RESS is that all projects must establish a 'Community Benefit Fund' to be used for the wider economic, environmental, social and cultural well-being of the local community. The amount payable by RESS Projects into the Community Benefit Fund by the Government is mandated at €2 per Megawatt hour of electricity generated from a RESS Project. This means there are quantifiable funds made available annually for the benefit of the local community.

This will allow communities to further invest in local renewable energy, energy efficiency measures and climate action initiatives. For RESS-1 alone it is envisaged that almost €4m in annual payments, over a period of approximately 15 years, will be paid into the Community Benefit Funds in communities that host RESS-1 projects.

Capital Credit Union SEC Energy Master Plan

With several more RESS auctions planned in the coming decade the total funds involved are several hundred million euro in value over the lifetime of RESS.

Recently it was announced that Community-led projects seeking to apply to future RESS auctions, must be 100% owned by the community, as opposed to being majority owned as was the case for RESS-1. Therefore, Community-Led Projects must now meet the following requirements:

(a) at all relevant times be 100% owned by a Renewable Energy Community (the “Relevant REC”) either by way of (i) a direct ownership of the RESS 2 Project’s assets, or (ii) a direct ownership of the shares in the Generator; and

(b) at all relevant times, 100% of all profits, dividends and surpluses derived from the RESS 2 Project are returned to the Relevant REC.

Community Enabling Framework

Project planning, grid infrastructure and community buy-in remain the major obstacles to a community led development. Community consensus is the key to the successful development of a community owned project. If there is consensus within the community, an application can then be made to SEAI (or another funding body) to carry out a feasibility study for a renewable energy development in the areas within the community identified.

This feasibility study should look at grid capacity and constraints, planning constraints, environmental designations, and residential buffer zones around the proposed sites.

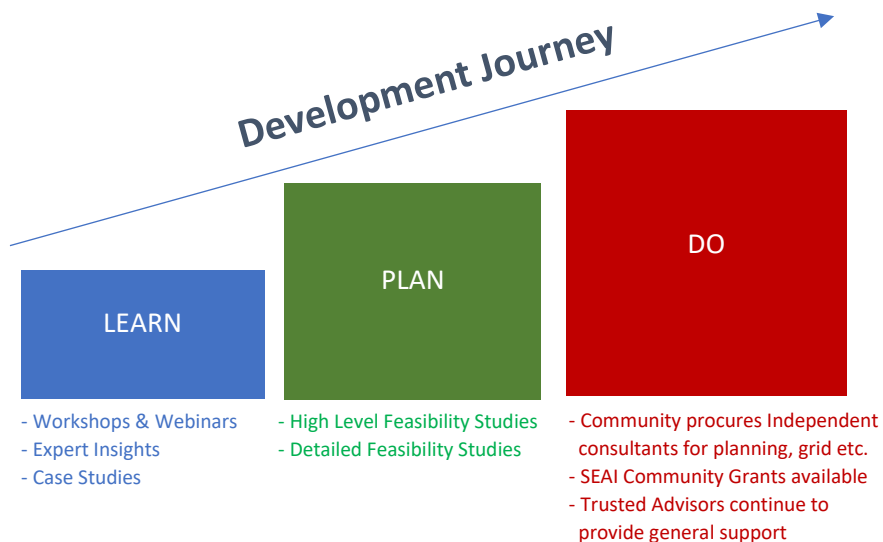
One of the key community provisions as part of RESS is the Community Enabling Framework which provides end-to-end support to create a community energy sector in Ireland that can flourish sustainably over time and one that will deliver meaningful impact to communities nationwide. SEAI have been appointed by the Department of Environment, Climate & Communications (DECC) as the implementation body for this Framework which will provide a range of supports including:

1. **Trusted Intermediary:** this is effectively the RESS community team within SEAI. This is the first place that communities go to seek help with their RESS projects. The contact email is: CommunityRESS@seai.ie
2. **Information warehouse:** SEAI have developed a number of toolkits to help communities understand the RESS journey⁹. Toolkits include: onshore wind, solar PV, the planning process and grid connection. There are several more in development. The Toolkits provide a set of guidance modules across a number of different areas (including technology options, business planning, project development stages, setting up an organisation / governance strategy) to support development and delivery of a Renewable Energy project.

⁹ <https://www.seai.ie/community-energy/ress/enabling-framework/>

Capital Credit Union SEC Energy Master Plan

- The **Trusted Advisor** (TA) service from SEAI is now available for communities who want to develop their own electricity generation projects. The TAs will help the SECs through the development stages of a generation project. This will include two free feasibility studies to determine if the community generation project is viable.



- Financial supports:** this is the community RESS enabling grant. The total grant available is 80% of eligible costs up to a maximum of €180,000. Entry to the grant programme is based on the successful completion of the feasibility stage conducted by an SEAI appointed TA from above. The grants can be drawn down in €25,000 tranches on completion of key milestones. A requirement before drawing down the second tranche in the undertaking of a public engagement event to ensure that the generation project is socialised within the community.

Capital Credit Union SEC Energy Master Plan

Sustainable Energy Roadmap

The Sustainability Energy Roadmap is one of the key outputs of the Energy Master Plan as it outlines to the community the scale of the challenge faced in moving the community from their baseline to achieving 2030 reduction targets. The following analysis provides a general path for the SEC which can support the energy reduction ambition of 51% over the next 10 years as outlined in the National Climate Action Bill.

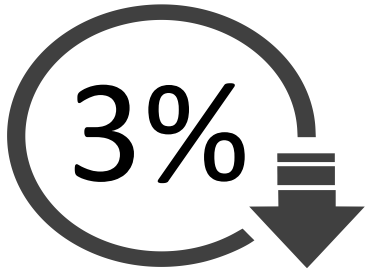
These targets have been broken down in each of the sectors detailed in the table below.

Table 16:- 3% Annual reduction in the Carbon Footprint for Capital Credit Union SEC

Community CO2	
tCO2	204,386
% Annual CO2 Reduction	3%
Year	tCO2
2022	198,254
2023	192,307
2024	186,537
2025	180,941
2026	175,513
2027	170,248
2028	165,140
2029	160,186
2030	155,380
2031	150,719
2032	146,197

Table 17 - Capital Credit Union SEC Plan to 2030

	Number of Projects	Primary Energy Savings (kWh)	CO ₂ Savings (tonnes)
Community owned and Private Sector Solar Project	249	217,826,868	72,536
Residential Housing Upgrades to B2 Medium Heat Pump (20%)	5000	46,200,000	21,560
Electrical Car Ownership (40% Change)	40% Change	26,409,778	7,740
Reduction in Car Journeys though remote working	40% Change	39,332,081	8,655
Total		329,768,727	110,491



Annual Reduction in the Carbon Footprint for Capital Credit Union SEC

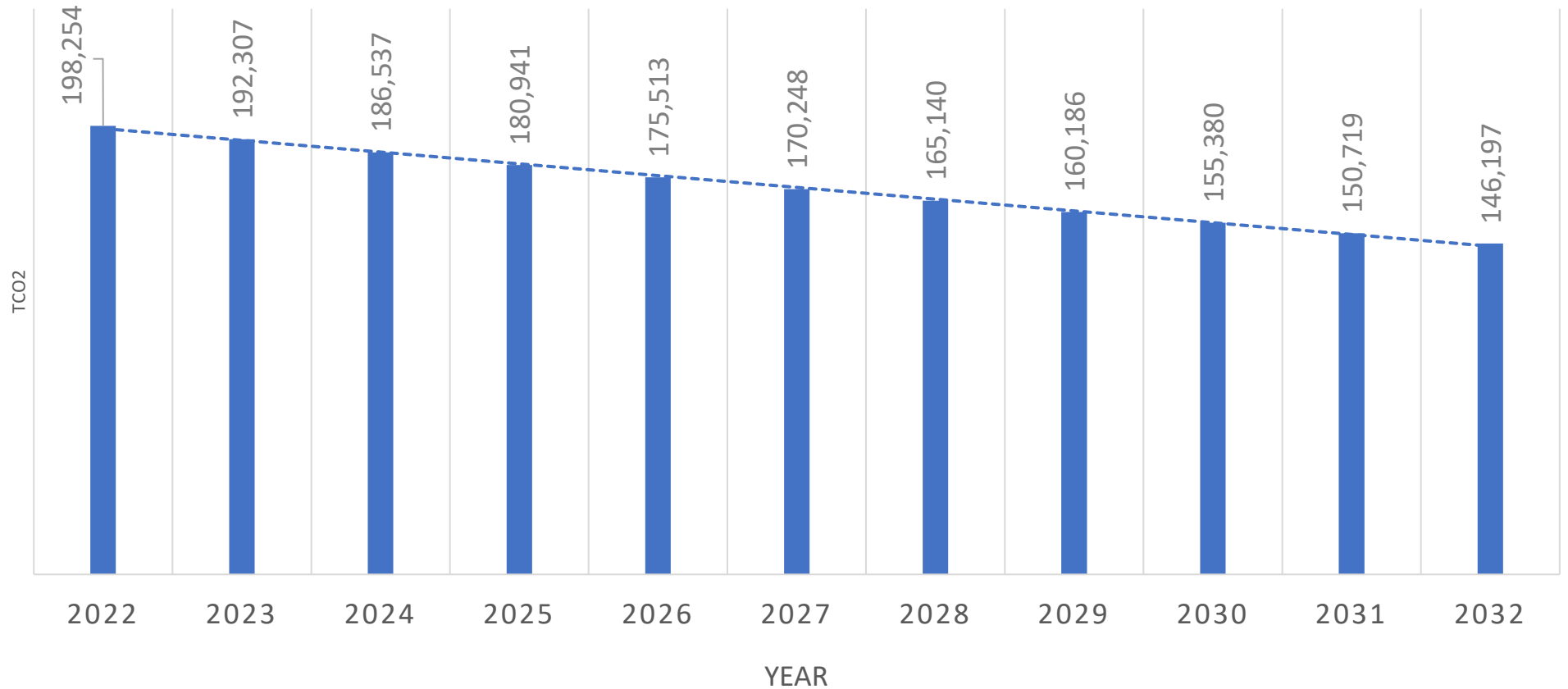


Figure 15 – The reduction in tonnes of CO₂ annually if the SEC reduces its Carbon footprint by 3%

Capital Credit Union SEC Energy Master Plan

Register of Opportunities (RoO)

The Register of Opportunities (RoO)¹⁰ developed for Capital Credit Union SEC provides a list of projects in three categories which have been identified within the community.

Behavior and Energy Efficiency and Renewable Energy Projects have been identified, which have both short- and medium-term timescales. The RoO provides for a detailed project specific planning tool including project cost, energy impact and carbon savings.

The Register of Opportunities (RoO) is a live document used to identify, evaluate, and plan your energy projects. The Sustainable Energy Community owns this document and is responsible for using, editing and improving the content in order to match its ambitions.

The RoO is presented in an excel workbook because some parts contain formulas to calculate financial and energy savings.

As part of the scope of works for the Energy Master Plan for Capital Credit Union SEC, a number of domestic energy audits and non-domestic audits were carried out on buildings selected within the community. Sections of the register of opportunities was generated from these audits based on the information available.

¹⁰ Each of the projects are detailed within the RoO spreadsheet, which is a live document attached as Appendix B.

The key criteria when selecting projects where are suitable to progress are:

- 1) Return on investment or payback period
- 2) Complexity of the project
- 3) Are the project costs known?
- 4) Is supporting funding available?
- 5) What impact is the project going to have on the community?

Key standout projects are listed below with a full breakdown included in the Appendix:

- *6kWp Solar PV system at Good Counsel and Liffey GAA Club*
- *Community EV Charging Point at one, if not both Credit Unions*
- *Feasibility study for a Renewable Energy Support Scheme (RESS) community power project*
- *Community electric bike scheme*

Note: *The costings provided are indicative only and quotations should be sought from suitably qualified contractors following an appropriate design and specification process.*

Action Plan for Capital Credit Union SEC

Capacity Building

One of the key elements in the development of a success Sustainable Energy Community is the ability to building capacity within the group which is required for the implementation of successful projects. By increasing the capacity of the SEC there is a higher probability that the group will be able to take on more complex projects as their confidence grows. Capacity building can be achieved by utilising the mentors appoint to the group by SEAI to arrange educational and training initiatives as well as vocational and third level education bodies. The SEC can also work with other established SEC's to arrange shared learnings

Energy Master Plan Dissemination to Community

The dissemination of the Energy Master Plan throughout the community is one of the key actions for the SEC now that the plan has been completed. The Energy Master Plan will provide the community with an understanding of what their current energy profile is and where they as a community should put their efforts in reducing their energy and carbon footprint.

Communication and Engagement Events

Engagement with other community organisations to identify shared needs especially in the development of existing community assets for remote working may be beneficial to the greater community. The upgrading and reimagining of community buildings through BEC grants to provide remote working hubs, childcare facilities, or social hubs feeds into the DO stage of the SEC's plan.

Please refer to Appendix A for more information on BEC grants. In addition to other community groups, private sector groups such as energy project developers which have community benefit funds may be interested in providing support to the SEC, but only if they are aware of its existence.

Low Lying Fruit First

The SEC is encouraged to develop low-effort, low-cost efficiency projects first to increase their internal capacity and skills. These low-effort, low-cost efficiency measures can be quick wins for the community and encourage the group to tackle more complex, higher effort projects in the future. These projects also provide a focus point for the greater community to prompt discussions and knowledge sharing experiences.

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NO PLANET 2.0



Appendix A: Grant Streams

Better Energy Communities

Better Energy Communities is the national retrofit initiative which provides capital grants for energy efficiency projects in Irish communities. The BEC programme with grant support of up to €28 million for 2021 aims to deliver energy savings to homeowners, communities, and private sector organisations. Projects must be community orientated with a focus on cross-sectoral approach.

Successful Community projects must demonstrate some or all of the following characteristics.

- Community benefits
- Multiple elements, not a single focus
- Mix of sustainable solutions
- Innovation and project ambition
- Justified energy savings
- An ability to deliver the project

The following list outlines the types of measures that SEAI want to support through the Communities grant program

- Building Fabric Upgrades
- Technology and System upgrades
- Integration of renewable energy sources
- Domestic Combined Fabric Upgrade
- Single Building Demonstration projects will be considered under the Communities Grant

BEC 2021 Funding Levels

Residential		
Home type	Fuel type	Funding Level
Private	Fuel Poor	Up to 80%
Private	Non-Fuel Poor	Up to 35%
Local Authority		Up to 35%
Private Rented Homes		Up to 35%
Housing Association		Up to 50%

Non-Residential	
Type	Funding Level
Not for profit/community	30% Up to 50% (may be available subject to state aid rules and SEAI approval in advance)
Private and public sector	Up to 30%
Public Sector	> 30% ≤ 50%

SEAI's Home Energy Grants

<https://www.seai.ie/grants/home-energy-grants/>

SEAI primarily has three grants and supports schemes for individual homeowners who wish to make energy upgrades to their home:

- Free Energy Upgrade
- Individual Energy Upgrade Grants
- One Stop Shop Service

Free Energy Upgrade

This SEAI grant provides free energy-efficient home upgrades for homeowners that receive certain welfare payments. Homeowners will receive a free assessment from an SEAI surveyor who will recommend the most suitable upgrades for the property.

Eligible Free Energy Upgrade home improvements		
Attic insulation	Cavity wall insulation	External wall insulation
Internal wall insulation	Replacement windows	Heating Systems upgrade
Heating controls	Ventilation	Compact fluorescent lamps (CFLs)
Draught proofing	Lagging jacket	

To qualify for any of these SEAI grants under the Free Energy Upgrade Scheme, homeowners need to meet all of the following criteria:

- The home must be your main residence and you must be the homeowner
- The home was constructed before 2006. It must have also been lived in prior to this date
- The home has an energy rating of C, D, E, F, or G.
- You receive one of the following government payments:
 - Fuel Allowance scheme
 - Working Family Payment
 - One-Parent Family Payment
 - Domiciliary Care Allowance
 - Carers Allowance. You must be living with the person you are caring for
 - Disability Allowance for more than six months. You must also have a child less than seven years old
 - Job Seekers Allowance for more than six months. You must also have a child less than seven years old

The Free Energy Upgrade grant will cover all expenses for a Home Survey, Contractor Selection, Contractor Works and a BER certificate. It is important to note that it will be the Surveyor who decides the improvements to make, the homeowner cannot choose which specific upgrades they would like.

Capital Credit Union SEC Energy Master Plan

Individual Energy Upgrade Grants

This grant allows the homeowner to choose which home improvements to bring, choose the registered contractor, and complete the work yourself. Despite being more in charge of this grant, you still need to wait for the approval of the grant before starting the project.

To qualify for any of the SEAI individual energy upgrade grants, you need to meet all four of the following criteria:

- The home must be your main residence and you must be the homeowner
- For any of the insulation and heating controls grants, your home must have been constructed and lived in before 2011
- For any of the heat pumps and renewable energy systems grants, your home must have been constructed and lived in before 2021
- Your home must not have received the same home improvement government grant in the past

Measure	Individual Energy Upgrade Grants			
	Detached	Semi D/End of Terrace	Mid Terrace	Apartment
Ceiling insulation	€1,500	€1,300	€1,200	€800
Cavity Wall Insulation	€1,700	€1,200	€800	€400
External Wall Insulation	€8,000	€6,000	€3,500	€3,000
Internal Insulation	€4,500	€3,500	€2,000	€1,500
Air to Air Heat pump system	€3,500			
Air to water Heat pump system	€6,000			€4,500
Ground source to water Heat pump system	€6,000			€4,500
Heat Pump Technical Assessment	€200			
Heating Controls (Homes built pre-2011)	€700			
Solar Water heating	€1,200			
Solar PV (Homes built pre-2021)	€1,800 for 2kWp system, additional €300 per kWp up to €2,400			

Capital Credit Union SEC Energy Master Plan

One Stop Shop Service

Under this programme, homeowners will be able to receive a complete home energy upgrade. These will be managed by registered contractors who will manage the entire process for you. From the initial assessment, placing the SEAI grant application for you, conducting the work, and providing the final BER.

Measure	One Stop Shop Service grants			
	Detached	Semi D/End of Terrace	Mid Terrace	Apartment
Home Energy Assessment	€ 350			
Air Tightness	€ 1,000			
Mechanical Ventilation	€ 1,500			
Solar Hot Water	€ 1,200			
Bonus for reaching B2 with a Heat Pump	€ 2,000			
Heating Controls	€ 700			
Air to Air Heat Pump system	€ 3,500			
Floor insulation	€ 3,500			
External doors (max of 2)	€800 per door			
Heat Pump Systems	€6,500		€4,500	
Central Heating System for Heat Pump	€2,000		€1,000	

Measure	One Stop Shop Service grants			
	Detached	Semi D/End of Terrace	Mid Terrace	Apartment
Ceiling insulation	€3,000	€3,000	€2,000	€1,500
Cavity Wall Insulation	€4,000	€3,000	€1,800	€1,500
External Wall Insulation	€2,000	€1,600	€1,200	€800
Internal Insulation	€4,500	€3,500	€2,000	€1,500
Rafter Insulation	€3,000	€3,000	€2,000	€1,500
Windows (Complete Upgrade)	€4,000	€3,000	€1,800	€1,500
Project Management	€2,000	€1,600	€1,200	€800
Solar PV - 0 to 2kWp	€900/kWp			
Solar PV - 2 to 4kWp	€300/kWp			

Capital Credit Union SEC Energy Master Plan

Your home or property needs to meet all of the following criteria to qualify for the One Stop Shop Service grant:

- The home must be your main residence and you must be the homeowner
- Your home must have been constructed and lived in before 2011 for insulation and heating controls grants
- Your home must have been constructed and lived in before 2021 for heat pumps and renewable energy systems grants
- Your property must have a B3 or lower energy efficiency rating and a minimum of a B2 upon completion of the upgrades
- Your property must not have received government grants in the past for the same home improvement

For more information and to get in contact with a One Stop Shop, please visit - <https://www.seai.ie/grants/home-energy-grants/one-stop-shop/registered-providers/>

Electric Vehicles

Privately bought EVs

A maximum grant of €5,000 is available for qualifying new electric vehicles when purchased privately. Approved EVs with a List Price of less than €14,000 will not receive a grant. As of the 1st of July 2021, there is a cap of €60,000 on the full price of all vehicles. The full price of the vehicle to the customer includes all optional extras, paint, and delivery for excludes any incentives such as grants or rebates.

List Price of Approved EV	Grant available
€14,000 to €15,000	€2,000
€15,000 to €16,000	€2,500
€16,000 to €17,000	€3,000
€17,000 to €18,000	€3,500
€18,000 to €19,000	€4,000
€19,000 to €20,000	€4,500
Greater than €20,000	€5,000

Commercially bought EVs

SEAI provides grant supports towards the purchase of new N1 category electric vehicles for business and public entities. N1 category vehicles are typically small goods carrying vans with a technically permissible maximum mass not exceeding 3500kg.

A maximum grant of €3,800 is available for qualifying N1 category EVs when purchased commercially. Approved EVs with a list price of less than €14,000 will not receive a grant. It should be noted that these grants apply to new vehicles only and cannot be claimed on secondhand vehicles.

The grant level depends on the list price of the vehicle. This is the full non-discounted price in the absence of VRT relief or grant support.

Vehicle Registration Tax

Electrical vehicles receive VRT relief separately to SEAI grant support as well as reduced motor tax.

Home Unit Charger

SEAI provide a grant up to the value of €600 towards the purchase and installation of a home charger unit.

Benefit in Kind

For commercial electric cars, Revenue provides an exemption for Benefit in Kind.¹¹

¹¹ <https://www.seai.ie/sustainable-solutions/electric-vehicles/>