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Qualitative assessment of direct fiscal measures

Study of the Italian case Interviews with consumers



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1. Context and Objectives

1.1 Context

This qualitative report is part of a more global study on individual investment in RES heating systems through direct tax measures.

The objective of this qualitative study is to evaluate the Italian on-going experience of credit tax among consumers.

1.2 Methodology

The population sample is formed by people who installed a renewable energy system eligible to the tax credit in their main residence in 2006 and 2007.

The recruitment phase has been carried out mainly by phone and has allowed to select and finalize 10 interviews, averagely of one-hour length, realized face to face and partly by phone.

People have been recruited directly and indirectly from the network "RIDEF" RE consultants of the Polytechnic of Milan, from colleagues in RE sector, from installers Ecuba uses to work with, from internet sites and forums.

People from the panel come from different Italian regions such: Lazio, Lombardia, Emilia Romagna, Trentino and Veneto.

Regarding the repartition of types of renewable energies equipments among interviewed people, 6 people installed solar systems and 4 pellets boilers. The search of people who installed a geothermal heat pump has been very difficult and after all unproductive because of data privacy of sellers and installers in giving clients' names.

1.3 Population Sample

The population sample composition is so shown in the following table.

Interviewed people	Familial situation in the habitation	Professional activity	Renewable energy solution	Postcode	Quest. code	Town
Male, 45 years old	Couple, 2 children	Artisan	ST	00120	ST-0012	Rome
Male, 27	Couple	Environment	ST	21100	ST-	Varese

years old		Consultant			2110	
Male, 40 years old	Couple, 2 children	Employee	ST	36140	ST-3614	Vicenza
Male, 42 years old	Couple	Bank Employee	ST	36100	ST-3610	Vicenza
Female, 32 years old	Couple	Management Controller	ST	20100	ST-2010	Milan
Female, 60 years old	Couple, 3 children	Teacher	PB	38100	PB-3810	Trento
Male, 34 years old	Couple	Researcher	ST	20100	ST-2010	Milan
Female, 60 years old	Single	Retired	PB	32032	PB-3203	Trento
Female, 55 years old	Couple, 2 children	Dressmaker	PB	38068	PB-3806	Trento
Female, 46 years old	Couple, 2 children	Employee	PB	38070	PB-3807	Trento

Shortenings:

PB: Pellet Boiler

ST: Solar Thermal

GHP: Geothermal Heat Pumps

2. The Purchasing process

2.1 Profiles and their motivations for RES: the pattern of choice is linked to profile

Among people interviewed there are specific common traits, specially on motivations to invest in REs, that have allowed to gather them in a few homogeneous groups.

In Italy, we identified 3 groups of profiles: Ecologic Investors, Young Skilled Energy Managers and Cautions.

The group of Environmental Consciousness - "EC"- (4 people)

This kind of people has stable working conditions and generally lives in the countryside. They expose a strong attitude towards long term investments, especially to those concerning family care, health and prosperity. They believe in inter-generational equity and are worried about the irreversible environmental consequences due to the polluting way of living and they react studying the appropriate technologic solution and the best green investment with the conviction that this strategy is the best way to contribute to a less polluted environment in the future. They plan to progressively integrate as many RE technologies as possible in their house investing with the idea to save energy, environment and money.

“The concept of investing in RE applications is not only a financial investment but far more an investment in the future that includes the idea of save guarding an environment in which our children can grow up breathing clean air, see the trees, smell the fresh-cut grass and without illnesses created by environmental circumstances.” (ST-0012)

The group of Techno DIY - “TDIY”- (3 people)

They have a very rich energy and environmental background thanks to professional trainings, good culture and a strong interest in climate change issues, global and local technological solutions they want to see realized. They generally have poor budget to invest in REs, because of restricted salary availability, but they do not want to loose the chance to change the world acting locally through a practical and simple gesture able to reduce CO2 emissions. They want to be more independent from fossil fuels market.

“Energy saving and the use of RE s should not be targets to reach but an obligation of and a right for all citizens, all around the globe. ”(ST-2110)

The group of Cautions -“C”- (3 people)

They use to approach to REs heating investment considering the opportunity to replace old and costly technologies with new ones. The RE technology choice is led by economical reasons so they consider eligible only those included in a given range of budget, the one available at the moment. They are aware of the energy and money savings coming from the use of RE, sometimes of fiscal measure mechanisms but, in some cases, they caught the opportunity to benefit from fiscal measure as an unexpected surprise.

“If I save energy I save money. And that improves my financial situation, of course. Reason why I decided to grab this opportunity with both hands. ” (PB-3203)

2.1.1. For “Environmental Consciousness”, the purchase of a RES appliance corresponds to a green investment which future generation can benefit from

Most people of EC have a high income and a particular high awareness that investing in RE technology means saving money on the long run but above all creates a better future for their children. Not in the need to thinking about how to save money to make ends meet, they are willing to spend what they can in RE investments. Not of minor importance and narrowly related is their inter-generational thought of environmental legacy to their children.

«I'm worried about the fossil fuel energy price increase and future energy and economy crisis so I want to preserve myself and my sons through a REs investment » (ST-3614)

2.1.2. For Techno DIY, the purchase of a RES appliance means help the environment through “clean” technologies

TDIY generally have low income and low taxation so tax reduction does not represent a chance to save money. Moreover they do not consider the possibility of investment in buildings retrofitting that prospects an average of 10 years payback but rather prefer to invest in cars and consumer goods.

Two of **TDIY** were already deeply involved in the RE sector; a young consumer, for example, works as an Energy Consultant so that, also for business reasons, uses to attend regional and national solar thermal exhibitions meeting providers and installers.

All **TDIY**, with very few exceptions, have made all possible comparisons by themselves: about different technologies, labels, instalment costs, needing to ask only additional tips from his ST installer.

«I want to produce my own smart energy and don't want to depend on any other wrong energy policy choices » (ST-3610)

An absolute common trait is given by the high sensibility to environmental issues and climate change as being the most important priority in the approach to buying RE heating system for residential use.

2.1.3. For Cautions, the purchase of a RES appliance corresponds to a chance to replace more efficient technology

Sometimes houses provided with REs are winter or summer resorts inhabited only during few months a year so that pellets boilers fit the best thanks to their low investment and their high capability to quickly heating the room. In past times heated kerosene boilers were used, so the substitution with biomass boilers has given the advantages to replace a more secure system, cheaper and not smelly. All people who bought pellets boilers belong to cautions group. Today, the new style pellets boilers also have on the whole a pretty design and gracious shapes so as to be considered a piece of furniture and have their significance in the interior of the house.

«Since I had to change my boiler I grab the opportunity to buy REs, replacing an old technology with a more efficient one » (PB-3807)

3. Context of the purchase

For the majority of cases in the sample the RE heating system was purchased to replace or integrate the conventional one. Moreover the investment has always been done as a renovating project because this is the main condition to profit from the fiscal measure benefits; sometimes it has been associated to other form of intervention for example double glaze substitution. No people in the sample had previously bought or got RES systems at all.

EC

The idea that triggers RE heating investment for the majority of EC mostly refers to economic and environmental reasons, for example the idea to step over from fossil fuel economy to a greener one is very common as well as the opportunity to profit by reasonable green household investments.

Although the increasing price of fossil fuels for energy and transports represents a big issue, in practice it reduces the payback time for RE installations.

Solar thermal systems are generally bought only for hot water production, but sometimes, when a final consumer profiting of a fiscal measure, purchases a bigger surface, this becomes the opportunity to couple it also to the purchase of floor-heating systems, enlarging the investment. (If before they were prepared to invest 100, now, with a fiscal benefit, they are willing to invest up to 200.)

A widespread consideration in familiar context is the idea of making a green investment in order to transfer this benefits to next-generations and the assumption made to build a sustainable world, leaving a cleaner planet and a way to take care of their lives and the world they live in.

«This is a chance to contribute in setting a cleaner environment for my sons' living» (ST-3610)

The substitution of old household heating appliances with new REs ones, is an important retrofitting action that leads to an increase in value of the house, due to the improvement of its energy performances and consequently of its energy class.

TDIY

Sometimes bigger investments are impeded by the fact that living in a rented house means to count on a temporary situation, so that it is unreasonable to make investments with high payback time (10-20 years) in a house that might be left in the near future.

"I feel my future uncertainty in everyday life but above all whoever knows the place I could live in tomorrow, so I'm not willing to strongly invest now in this house" (PB-3810)

Last but not least, the increase of fossil fuel prices seems to be a one-way road unsustainable for everybody, so people feel urged to change to safer and greener

ways of living anyway: buying RE heating appliances is a practical gesture to show the will to change.

C

All cautions have bought pellets boilers and it is notable that although providers have a commercial coverage all over Italy, it seems to be a market concentrated mostly in the north. Cautions interviewed were located essentially in the north of the country where climate is characterized by a strong winter season and wood heating is a concept that belongs to local culture. Moreover pellets boilers are perceived as the modern version of fireplaces, so that are used mostly for room heating. These factors lead to constitute an undoubted favourable context for pellets boilers market development.

«It is good to see a flame to warm the atmosphere and people in wintertime, I definitely love it! Pellets boilers keep this feeling alive!» (PB-3203)

3.1 Time and steps of the purchasing process

Calculating the amount of money saving to all EC has been very easy, because it is about the application of a fixed rate (55% or 36%) on the overall eligible invested amount.

The majority of EC do not fully trusted the calculation made by installer or sellers therefore they preferred to make their own checks anyway.

Half of EC discovered installation costs surprisingly high for solar thermal systems, about 30% of the total amount. Investments in Solar Thermal plants vary from minimum of 5.000 € to a maximum of 21.000 €, including floor heating system and additional condensing boilers. The buying process for solar thermal systems, considered until plant installation, vary between 6-8 months.

In a majority of the cases ECs spent their time to evaluate the market's offers, to compare prices and in searching the most appropriate system for their houses.

«In the end this investment has improved my house energy performances and made it skip from class C to class A, hence I saw a clear increase in value» (ST-0012)

The money saving calculation has been very basic for all TDIY because it consists in the application of a fixed rate (55% or 36%) on the overall eligible invested amount.

The real surprise for all TDIY lays in the fixed paper cost, on average around 1.500 €.

The fixed paper cost has different perceived impacts in relation to the total amount of the investment. The weight that paper costs can have on very small investment (i.e.

on 3.500 € investment it means a nearly 50% augment) rather than a bigger ones (on 10.000 € investment is the 15%) remarkably vary. To picture from scrap all necessary **expenses** that should have done, therefore determining the global investment, resulted in a very hard task. This consideration seems to be unfair and excessive to the majority of **TDIY**, because there is no linear proportion in rising of paper costs, so many complaints were made about it.

“Since I invested 3.500 € in the solar thermal system I had to spend 50% more of paper costs, that’s not fair and overpaid” (ST-2110)

The procedure for obtaining the tax reduction is well explained in the notes of the 730 income statement that comes with the annual tax reduction statement form.

The majority of **TDIY** has a professional link with RE system and are therefore well informed. The time elapsed in purchasing process has been meant as the time necessary to decide whether the investment is acceptable in comparison to the paper costs. In most cases it dealt to balance the investment in order also to lower the impact of the paper costs. The time elapsed between the decision made and the purchase is hard to establish but can be assessed in 4-6 months.

C

The price of pellets boilers is relatively low and has not had any remarkable increase during last years, so calculation is limited only to final price of sale. In half of C sample the fiscal measure has been seen as a good surprise at the end of the purchasing process.

The annual statement for tax reduction is mostly a task assigned to the accountant so that no feedback is given on annual statement compilation complexity.

Averagely time elapsed between the decision made and the purchase of a pellets boiler is about 1-2 months.

In relation to the other groups, C group was the one who put the most attention on the prices comparison between traditional heating system and RES-heat appliance.

«It is the cheaper way to manage secondary dwelling spot heating, moreover I can use pellets boiler whenever I need it, avoiding the useless paying of an annual energy supply contract.» (PB-3807)

None of the consumers in the sample has profited of additional financial helps.

3.2 When did they hear about the fiscal measure for the first time?

The majority of **EC** knew that there was a fiscal measure to help them from the start since the beginning of the purchasing process even if sometimes vaguely.

“I use to get well informed before I invest my money, so I previously consulted the NFA 2007 text by myself.” (ST-0012)

The totality of **TDIY** knew about a fiscal measure even before to choose to invest in RES thanks to personal interest, specific studies made or working context.

"I've gathered all NFA 2007 information since its first issue" (ST-3610)

The majority of **C** did not know that there was a fiscal measure to help them from the start and once they learned about it they were already deep in the purchasing process so they got it as a real surprise.

"It was an unexpected news, finally something good comes free!" (PB-3807)

3.3 Source of information

For the majority of **EC** internet has played a very important role in informing about RE legislation, prices of different technologies, invoicing procedures and return of investment calculation.

Additional sources of information were economical revues ("Il Sole 24 ore") or personal accountants.

The national ENEA leaflet for the 36% tax reduction has been sometimes very useful in getting clear information, the list of documents and the figures to report in the personal income statement.

The procedure to state REs expenses and get the yearly tax reduction turned out quite easy for most people. The procedure, in the first year, requires three main rules:

1. The 730 model for the statement of income must be filled in reporting the expense, the year of installation and the number of instalment.
2. At the same time it is necessary mail two documents to the Agency of Receipts: the declaration of start date of the works and receipt of payment of the Local Property Tax.
3. All transfers must be done with a special model reporting explicitly the seller's VAT number.

In the second and third year it is sufficient the correct drawing up of the 730 model statement.

In a minority of cases the family accountant gives all information about fiscal measure benefits and rules, providing also all required papers and arranging the yearly income statement.

«I had to consult a lot of different sources before I could clearly understand the feature and the kind of documents needed to profit by the measure» (ST-0012)

The majority of **TDIY** have studied by themselves, through internet sites, every technical parameter in depth before starting the proper purchasing process.

Beside that, information given by installers has been sometimes lacking and uncertain, thus additional sources were needed. In half of the cases the accountant has been asked to provide all required papers and to arrange properly the yearly income statement.

“This had as a consequence that the fiscal measure was looked upon with suspicion, while on the contrary a successful conclusion has to be guaranteed, once they start the procedure and make the required steps.”(PB-3810)

The general concept of tax reduction was already familiar to most of C because of its common use in the field of buildings renovation.

The information given by salesmen or installers about fiscal measure in favour of pellets boilers is very weak because they don't need to persuade buyers talking about incentives, therefore, in second instance, it constitutes a real positive surprise for final consumers.

Moreover even information about assistance and maintenance is very poor, because the purchase occurs in any way. Final consumers when asking to friends and parents perceive the very common opinion that everybody is always satisfied by the use of biomass boilers and often that is enough to buy it. This factor is often decisive in the purchasing process so maybe that is one of the main reasons of pellets boilers success in sales. In the opinion of final consumers, in the north of Italy, pellets boilers are very widespread in restaurants, coffee bars and public places, and that is perceived as a guarantee of quality and efficiency.

“Most of our friends have pellets boilers installed in the house and being very enthusiastic about it, added to the fact that we always found their homes warm and comfortable. So when we started talking about changing the heating system the choice was very easy for us. ”

In a minority of cases the family accountant gives all information about fiscal measure benefits and rules, and is used to provide also all required papers and to arrange properly the yearly statement of income.

In the other cases people manage yearly tax reduction making personally the statement of income thanks to the well self-explained filling-in guidelines, so that is considered to be a quite easy task.

In a majority of cases the accountant is asked to provide all required papers and to arrange properly the yearly statement of income.

3.4 Relations with installers

In a majority of EC cases the fiscal measure influenced the global investment, the chance to get tax reduction has often driven to choose more sophisticated models (for

instance Solar Vacuum Tubes instead of conventional panels) or to enlarge global investment including also floor heating system, or additional boilers. Many EC had to consult different installers about specific issues because information given was conflicting and vague.

The fiscal measure plays a different role in the investment decision for small or big investors.

Most of EC interviewees generally prefer the last 55% fiscal measure rather than the previous 36%, thanks to shorter refund time and greater amount of reduction.

All EC contracted the installer for buying appliances, contracting manpower and instalment, so it is all about a turnkey contract.

The majority of EC uses to compile the yearly tax reduction request by itself.

«I would have really appreciated to get official information and clarifications by a single technical publication or promoting association, rather than collect different and incongruous information»(ST-3614)

TDIY

The fiscal measure is often not well explained by sellers or installers so that consumers sometimes have bad surprises in the end and that alters the public's perception of the measure in a later stage.

Filling in the tax reduction papers and respect the eligibility conditions to be able to benefit from this measure is very easy, once learnt the terminology, but it is also true that very small formal mistakes are easily made and can cause the denial of the request.

The fact to prefer the 55% fiscal measure is not always true, in fact we observe opposite results depending on the overall amount of the investment. The key to this high variation lays in the fixed costs of making the paper work, that sometimes oblige TDIY to refuse the 55% incentivation in favour of the 36% with less fixed costs or even any incentivation at all. This seems to be a very strong distortion of the tax reduction mechanism of incentivation.

“Comparing my procedure costs with the amount of fiscal measure I seriously thought to move from 55% towards the 36% that surprisingly requires less paper costs!”(ST-2110)

The majority of TDIY think the fiscal measure has an instrumental role in the investment choice. Moreover the majority of TDIY contracted the installer for buying appliances, contracting manpower and making plant so it is all about a turnkey contract.

C

Pellets boilers are generally sold by housing appliance shops or small heaters shops, that usually provide also the home delivery service of pellets, installation free and

sometimes papers to apply for fiscal measure. The very cheap price, starting from 1.500 euros, favours a large use of pellets boilers even by consumers with low income.

The majority of C reckons the fiscal measure does not constitute a decisive factor in the investment decision.

All C contracted the installer/seller for buying appliances, contracting manpower, making plant and compile the tax reduction request, so it is all about a turnkey contract.

The majority of C uses to compile the yearly tax reduction request by itself.

4. Conclusion on the part

4.1 Role of the fiscal measure, relations with sellers

While in the opinion of EC and TDIY the fiscal measure constitutes the driver argument in installers/sellers sales pitch, like through advertising papers made for this purpose, a very minority of C has been informed and stir about it.

4.2 Positioning of the interviewee in accordance with calculations

TDIY as well as EC people basically use to buy only solar thermal systems and previously calculate all financial benefit related to the investment.

C on the contrary, doesn't do many calculations and invests fundamentally in pellets boilers and makes a disinterested investment because they mainly focus on eco-friendly and cheap technology.

4.3 Function of the credit tax

In Italy it has been possible to identify among interviewees a different role played by the credit tax.

4.3.1. Triggering role

Most of EC were already convinced to make a green investment toward their family and partner, considering the attraction for a clean application or the chance to save money on energy bills. The appearance of the NFA 2007, in many factors improved

in respect to the previous one, has played a triggering role in activating the investment and has allowed to make that wish come true.

4.3.2. An unexpected good surprise

The investment of the majority of C, in pellets boilers, is triggered mostly by the increase of fossil fuels prices, in particular of LPG cylinders. A pellets boiler is preferred to other RE heating technologies because of its low price, less than half of solar thermal systems, and also because pellets are even cheaper than wood, but also because of the familiarity with the use of wood and pellets.

Most of C, on the basis of price comparison, comes to buy pellets boilers regardless of all benefits given by fiscal incentivisation. In case of old and small dwellings without heating system, a pellets boiler is the cheapest and easiest solution rather than lay down pipes along walls as in conventional systems.

4.3.3. A reassurance on the project financial feasibility / the possibility to change the nature of the investment thanks to some more money available

The possibility to change the nature of the investment thanks to some more money available has been accepted differently in relation to the technology bought, hence viewing the whole sample we had the following results: 3 out of 6 people who installed solar systems and 1 out of 4 people that bought pellets boilers profited from the fiscal measure by augmenting their investment choosing a top quality product or enlarging RE capacity. In other terms this chance has been grabbed by 50% solar thermal clients and by 25% of pellets boilers.

5. Conclusion on the part

The fiscal measure has given great impulse to RE heating market permitting many investments otherwise undone. Notwithstanding different approaches to the investment, and different time spent in the purchasing process, everybody has found its own way to finally succeed in defining all economical and fiscal aspects. Hence, even after all, the fiscal measure has been favourably accepted to all final consumers willing to invest in RE heating technologies.

Additional Regional help is considered unnecessary for solar thermal collectors, pellets boilers and geothermal heat pumps when there is renovation, because tax reduction is already motivating. Renovation is in fact the main condition to profit by tax reduction.

5.1 Routes for improvement

5.1.1. General level of satisfaction expressed by the interviewed consumers

All consumers interviewed agree to positively consider two factors: not only is the Fifty-five percent a more interesting and a more reasonable value in respect of the 36% regarding the previous version, but a more welcomed introduction in this act is the shortened pay-back period to three equal instalments.

5.1.2. Understanding of the measure

The fiscal measure is not always well explained by all installers and consumers do have sometimes bad surprises in the end and that alters the public's perception of the measure later on. In most final consumers opinion, the information given was particularly lacking in the procedure field, regarding aspects as costs, timing and subjects responsible to refer at.

5.1.3. Critics from the consumers

Most of the final consumers feel the building energy performance certificate as pointless, time consuming and too expensive for its purposes, so that a simple producer declaration on energy benefits provided by the use of the sold RE heating technology could be enough. Moreover the improvement of building energy performances is implicit when replacing old heaters with REs ones.

The lack of information available from installers is sometimes a problem and consumers need to be accompanied along the measure proceedings: In some cases, consumers would prefer lower tax measure rate without Building Certificate mandatory.

Most common critics can be so listed:

- Too much administrative weight
- Limit the measure to the building renovation is a restriction
- The cost of the energy building certificate
- Lack of quality label on the installers skill
- The cost and the administrative process to get the Building Certificate reduce the attraction of the measure (especially for the lowest investments)

5.1.4. Opinion of the consumers on installers

Once understood and stated with installers that the fiscal measure is a sustainable investment to benefit from, the consumers would like to be easily reassured on the fact that fiscal measure can properly fit to their case. In interviewed consumers opinion this is a delicate point the installers should care more. Checking all personal building, fiscal and income conditions can help installers in giving quick responses.

5.2 Improvements

The lack of available information among installers leads to consider, as response, the establishment of a training course, to make all installers aware of all the ongoing legislation, bureaucratic procedures, costs, guarantees and timing, to reassure final consumers about all fiscal measure issues and on certainty of the positive request approval. Consumers in fact, once the investment and the request for tax reduction is made, have to feel sure to get it, notwithstanding some formal mistakes, caused by installer omissions, thwart a positive approval and contribute to mistrust the whole measure.

The papers to be produced are exaggerated, in quantity and in complexity so, a sustainable compromise could be to lower both papers complexity and the rate from 55% to 45%.

The Ministry of Finance is commonly asked to give very clear and easy information about tax reduction request, issuing also official answers to FAQ.

Improvements can be developed following three main axis:

- Implement training courses and quality label on the installers skill
- Extend the measure to the new constructions
- Simplify the administrative process

5.3 Conclusion on the part

The Government should publicize more this fiscal measure outlining all benefits related to energy, money and CO2 savings.

A retrofitted house with new RE heating appliances has a higher energy performances than many other new constructions; in fact it occurs regularly that a retrofitted house easily skips from class C to class A according to the national energy certification scheme of calculation.

A positive impact of the fiscal measure on the overall national economy is given by the fact that the documentation (i.e. certification) requested for a tax reduction induces the craftsmen (hydraulics, surveyors and thermo-technicians) to invoice their work and consequently creates the opportunity to emerge this part of the economic sector from tax evasion.

The 55% is a more interesting and a more reasonable value in respect of the 36%, just as the choice of three equal instalments is positively considered because it favours shorter payback times.

Additional Regional help is considered unnecessary .

6. Conclusions and recommendations for the interviews analysis

The NFA 2007 is a very well designed fiscal measure because it has many success factors and novelties compared with the previous ones: the increase of tax reduction rate, the ceilings are quite high, and the reduction of the number of annual instalments are considered a main advancement reckoned by clients.

Some of the clients had particular complaints related to local situations but in the complex the fiscal measure is good and the market of RE heating appliances is clearly growing. Nevertheless the Government, and specifically the Ministries of Finance and Environment, should have been more careful in avoiding the creation of many little market barriers. The Government is therefore asked to:

1. issue a NFA with a clear, understandable and unambiguous text;
2. issue a single text without many other linking texts of clarification and interpretation;
3. strongly publicize the fiscal measure;
4. emphasize more environmental and fiscal benefits;
5. fix simple procedure, defining in detail the steps to be carried out and by whom;
6. reduce and simplify the papers to be produced because the actual procedure is an exaggeration, in quantity and in complexity;
7. reduce to a great extent the perception of uncertainty: individual consumers would like to be certain to benefit from fiscal measure, be aware of procedure costs and time needed, since the beginning.

Notwithstanding the road of possible improvements is still long, many positive signals of change come from market statistics, installers and the National Financial Act 2008.

The National Financial Act 2008 has modified in fact some of the aspects signalled by the interviewees who used the 2007 rules, i.e. since 2008 the energy certification of the building is no longer necessary for solar collectors and new windows.