

## MONETARY VALUES

# French Lessons

Canada should learn from the way France funds home energy improvements.

By Susan Evans & Barry Rueger

It's been almost 10 months since we arrived in France with hopes of settling here for life. Sometimes it seems incomprehensible that we could have blithely sold up and closed down everything we had going on in Canada, and set off with two suitcases and a cat on a plane to a new life in a new country on a new continent—all taken on trust, sight unseen.

There have been waves of regret and tsunamis of self-doubt, but one thing remains constant: in almost every way, we love this new country of ours, and are resolved to take the time necessary to build a secure sense of belonging, the one missing piece of the puzzle.

For the most part, we feel, France is getting "it" right, culturally, socially, and politically. The French government assumes a position of social, national, and global responsibility that we aren't used to, coming from a country where ecological tragedy can be brushed aside in favour of preserving a few more years of profit from oil, gas, and coal.

Yes, we all know about the mountains of paperwork and forms to fill out before anything moves forward in France. But move forward it does, logically and steadily, if maddeningly slowly. And it's all worth it in the end, because we reap the benefits of belonging to a system that's "doing it right."

From the moment we arrived here—despite all the difficulties of language and not knowing a soul—we felt supported. Moving through different government departments, we encountered a rational, thoughtful, unrushed way of doing things, and received help from government staff every step of the way.

We soon began the process of purchasing a house in Alençon—a small municipality in Normandy, about 200 km southwest of Paris—and found ourselves navigating a universe of carefully planned regulations and funding programs aimed at making French homes warmer, greener, and more comfortable. And it is heartening that

these programs are designed specifically to benefit average working people, and not just well-heeled home renovators.

When looking at heating choices in Canada, our Vancouver homeowner brains were wondering: "If we can't use gas for heating and hot water, what's left? And if it's electricity, isn't it expensive? And how about the ecological and environmental costs of generating electric power?"

In France there are many more central-heating-system options than are commonly available to Canadian homeowners. Examples include heat pumps, condensing

*Every real estate listing in France shows where the house's heating efficiency lies on a scale from an excellent A to a very sorry G.*

boilers, wood-pellet or "biomass" burners, and solar-powered heating. Many are more eco-friendly than gas or oil, and more economical to run. But what makes them even more attractive are the generous government subsidies that can cover up to 100% of the costs of upgrading.

In Canada we tend to focus on automobile emissions and power generation as key areas to reduce carbon emissions. But according to a 2020 European Commission report, "Buildings are particularly energy-

intensive, accounting alone for almost 45% of final energy consumption and 25% of greenhouse-gas emissions in France... [And] 7 million dwellings are poorly insulated and almost 4 million households struggle to pay their bills or deprive themselves of heating."

From the beginning of July 2022, homeowners in France were prohibited from installing a new oil-fired furnace, and owners of new homes were prohibited from installing gas heating. The government of France declared that new installations of equipment for heating buildings or water must fall below a conservative greenhouse-gas emission ceiling. Meaning you won't be allowed to install an oil, gas, or coal-fired heating appliance except in exceptional circumstances.

The house of our dreams was a big 18th-century mansion with many floors, many rooms, fireplaces, and a lovely setting in the middle of Alençon. It was a two-minute walk from the historic round *Halle au Blé*, from our favourite sidewalk bistro, and from a great *boulangerie* (bakery). Lovely though it was, we faced the challenges common to owning houses built two or three centuries earlier: as well as the expected renovation of wooden floors and 300-year-old walls and ceilings, we would be facing bills for heating and energy-use very near the top of the chart.

Those gigantic fuel bills, and our general concern for reducing our own contributions to climate warming, made it obvious that we would have to spend many thousands of euros to bring the house up to something approaching 21st-century energy efficiency. We eventually decided against purchasing this house, but first we had a chance to explore what that process might look like.

In France, home buyers are very well protected. They're given a wealth of information about the house that they hope to buy, and everyone involved takes the concept of *vices cachés* ("hidden defects") very seriously. These can include everything from structural issues, to neighbouring development projects, to troublesome neighbours. And work done on the house, whether by a professional or a well-meaning do-it-yourselfer, is subject to a 10-year period of warranty called *une garantie décennale*.

In Canada, when you purchase a house you'll sign a sales contract that might run five to 10 pages long. If you're lucky, there may be a home inspection report as well, but



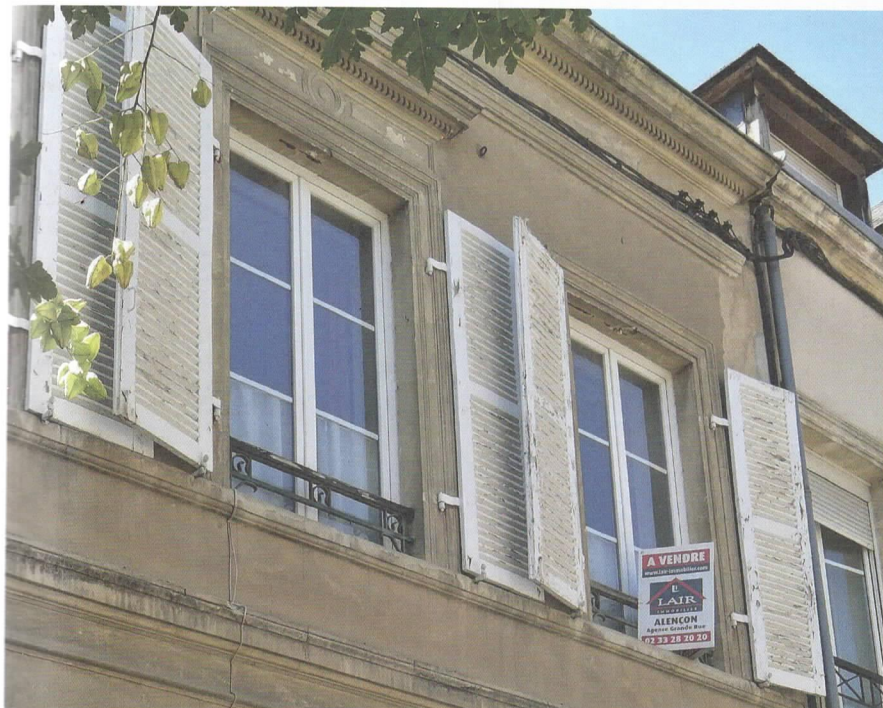


Photo by Barry Rueger

it's often a case of "buyer beware." In France, you'll be reading and initialing every page of a document well in excess of 100 pages, and sometimes much more than that.

As well as telling you everything you don't want to know about the structure, the roof, and the presence of asbestos or lead paints, it will outline in detail how energy efficient the house is. It is government-mandated that you be told where your heating efficiency lies on a scale from an excellent A to a very sorry G, and how many CO<sub>2</sub> emissions your home will generate over a year, also measured on a scale from A to G. Every real estate listing also includes the charts showing these ratings.

Fortunately, the French government also is very generous in helping homeowners improve both of these numbers. Depending on the project, the government will pay up to 100% of the costs of an upgrade, but the specific amounts depend on several factors. First, household income, and the number of people in residence. Unlike in Canada—where equivalent funding programs only look at how much is being spent—the funding available is much greater for homeowners with less income. Second, the extent of the improvement provided by the upgrade: Will your efficiency move from the bottom-most F or G

levels to something in the middle, or will you reach the topmost A or B levels?

All of this work begins at the MaPrime-Rénov website, where homeowners can apply for funding to replace old heating systems, insulate their homes, and replace aging windows with new triple-glazed ones. There is also funding available for solar and geothermal heating, and for other ventilation improvements. The funding process is complex, but if you're a homeowner, it's too generous to ignore.

One of the biggest expenses we looked at would be a new furnace. The quote for that was approximately €20,000 (about US\$20,000). If we had purchased the house, we could have received significant financial assistance for a more sustainable form of heating. As well as exchanging the old furnace for a new heat-pump, pellet-burning, or geothermal unit, we also could have applied for funding to cover some or all of the other improvements listed above.

To be funded, all of this work has to be completed by a professional installer: do-it-yourself tinkerers need not apply. And landlords must promise that the home will remain a tenant's principal residence for at least five years after the work is finished—an Airbnb property won't get the subsidy.

There are also programs to offer zero-interest bank loans to homeowners doing

energy improvement work, through a program called éco-PTZ. Works that can be paid for with these loans include: roof, wall, window, and door insulation, and installation of renewable-powered heating. One of the benefits of taking out an éco-PTZ loan is that there is no requirement to demonstrate income levels to support it. You must simply be the property owner.

From this September, anyone who wants to sell a property that is ranked in the F or G categories will also need to pay for an *audit énergétique*—a far more precise measure that aims to inform future buyers not only of their likely energy bills—but also of the cost of renovations needed to make the property fall into the B class. And in July, the new laws made it illegal for landlords to increase the rent of properties with ratings of F or G, and illegal to rent them out full-stop from 2025.

Living in North Vancouver, we were always made to feel guilty for the less-than-ideal environmental choices we'd made. Even when alternatives weren't offered, were beyond our means, were untenable because of our age or situation, or, at best, were incredibly difficult and time-consuming to achieve. In France, it feels like the powers that be are truly helping citizens change their habits and lower their impacts.

When we finally find our new house in France, multiple financial incentives will make it much easier for us to renovate or replace inefficient heating systems, poor insulation, or draughty windows. The French government uses financial aid as a carrot incentive to encourage us to improve our home's energy efficiency. There is no punitive stick of guilt or financial loss if we don't have the means to pay. What our new government understands is that we won't solve the climate crisis by only handing money to corporations. It's often a much better investment to help individuals and families to make their houses green. ]

After graduating from film school, **Susan Evans** worked as a film editor in London, UK, before moving to Tokyo and freelancing as a writer and editor. A UBC music degree led to decades teaching piano in Vancouver, BC. She now lives in France and has resumed writing.

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