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Territoires Zéro Exclusion Énergétique: Grand Paris Grand Est

End-to-end support so that low-income homeowners can carry out high-performance renovations

Territoires Zéro Exclusion Énergétique (TZEE) supports low-income and very low-income homeowners living in energy-inefficient homes to carry out high-performance renovations. In Grand Paris Grand Est, the programme provides households with comprehensive support, from the energy audit and renovation plan to financing, contractor selection and completion of the works. It is the flagship programme of the French association STOP Exclusion Énergétique, deployed in 15 territories across France.

AT A GLANCE	
Initiative	Territoires Zéro Exclusion Énergétique (TZEE), Grand Paris Grand Est
Host organisation	STOP Exclusion Énergétique, in partnership with Grand Paris Grand Est
Location	Gagny, Île-de-France, France
Scale and size	Grand Paris Grand Est and its 14 municipalities; part of a national programme deployed in 15 French territories
Yearly budget	Approximately 650 000€
Target groups and outreach	Low-income and very low-income homeowners living in energy-inefficient homes, identified through municipalities, social services, community organisations, housing operators and the territory's housing one-stop service
Current stage	In implementation in Grand Paris Grand Est; the national programme is preparing a scale-up phase from 2027
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1. Context & background

What TZEE aims to do

TZEE supports low-income households in carrying out ambitious home renovations through personalised support delivered by "Ensembliers Solidaires" (owner's representatives with both social and technical skills), who accompany households at every step of their renovation. A dedicated territorial coordinator ("Ensemblier Territorial") adapts the approach to local challenges.

The local challenge and the response

Many low-income families face major barriers to renovating their homes, such as lack of technical knowledge, upfront costs and complex administrative procedures. In Grand Paris Grand Est, the response is based on strong cooperation between Grand Paris Grand Est, its 14 municipalities, renovation operators, social organisations, contractors and STOP Exclusion Énergétique.

How it started

STOP Exclusion Énergétique is a multi-stakeholder association, launched in 2020, that brings together over 60 public, private and nonprofit organisations. TZEE started in January 2024, supported by a white certificates programme led by the French Ministry for Energy Transition. White certificates (*Certificats d'Économies d'Énergie*, CEE) are tradable documents issued to energy suppliers who achieve energy savings, as part of a national scheme to incentivise energy efficiency improvements.

In 2023, the Grand Paris Grand Est local authority responded to a call for expressions of interest launched by our association to become part of the TZEE programme. The local authority had also provided valuable support in the development and preparation of the project.

Key milestones

- **2020:** launch of STOP Exclusion Énergétique.
- **January 2024:** start of the national TZEE programme in 15 pilot territories.
- **Marc 2024:** start of the programme in Grand Paris Grand Est
- **From 2027:** planned scale-up ("massification") phase, expanding from 15 to 50 TZEE territories.

Where it stands today

The programme is in implementation in Grand Paris Grand Est. At national level, the programme is in a capitalisation phase based on experimentation in 15 territories, supported by impact and capitalisation studies, aiming an operational roadmap to guide the scale-up.

2. Innovation

TZEE combines social, technical, administrative and financial support within a single renovation pathway.

Energy audit › **Renovation plan** › **Financing** › **Contractor selection** › **Completion of the works**

Its main strengths are:

- a dedicated territorial coordinator;
- end-to-end support for households;
- strong cooperation between local stakeholders;
- mobilisation of trusted local contractors;
- complementary funding to reduce households' remaining costs, through STOP Exclusion Énergétique's solidarity fund, financed by private fundraising.

At the national level, the team is developing a digital tool, "Renée", to streamline support and lower costs, aiming to reduce the support cost per household to €5,000 by the end of 2026.

3. Stakeholders involved

The initiative relies on cooperation between the territorial authority, its municipalities, renovation operators and the national association.

Stakeholder / organisation	Type	Role in the initiative
Grand Paris Grand Est	Local public authority	Territorial coordination and local governance
14 municipalities, including Gagny	Local public authority	Household identification and local outreach

Stakeholder / organisation	Type	Role in the initiative
STOP Exclusion Énergétique	NGO	TZEE methodology, coordination and complementary funding
SOLIHA Grand Paris, Urbanis and other operators	NGO or private companies (renovation operators)	Technical, administrative and financial support

4. Target groups: who they are and how they are reached

How do they define and identify the target groups?

TZEE primarily targets low-income and very low-income homeowners living in energy-inefficient homes who face financial, administrative or technical barriers to renovation. Across the national programme, 87% of beneficiaries are classified in the lowest income bracket in France. Households are identified through municipalities, social services, community organisations, housing operators and Grand Paris Grand Est's housing one-stop service.

Energy advisers working for the local authorities identify and refer eligible households to the TZEE programme, which provides 15 days of enhanced social, technical and financial support. To be eligible, households must fall within the "very low-income" category, as defined by the French administration, and live in an energy-inefficient home. Following an energy audit, households wishing to complete the programme and benefit from financial support from our association must undertake a comprehensive energy renovation, achieving an improvement of at least two energy performance classes and a minimum D rating after the works.

How do they reach out to them?

Across the national programme, the team uses trusted local channels to reach vulnerable groups: door-to-door outreach by postmen, participants in the French Civic Service programme (*Service Civique*, a national volunteering scheme), presence at local markets, and flyers distributed via municipalities to build trust. Partnerships with grassroots associations such as "*Les Locaux Moteurs*" help identify households and ensure respectful engagement. Messaging avoids stigmatising language and is adapted to local realities.

To lower the cost barrier, white certificates finance up to €6,500 for 15 days of support per household, covering social, technical and financial aspects, and the solidarity fund helps households cover their remaining renovation costs. The team also works with banks to offer solidarity loans. All families contribute financially to their renovation.

Specifically, in Grand Paris Grand Est, the first contact happens thanks to the 14 municipalities of Grand Paris Grand Est, energy advisers for the local authority and thank too our local coordinator, Florence PRESSON. She coordinates the High-Performance Energy Renovation Pathway and acts as TZEE Territorial Coordinator for Grand Paris Grand Est, connecting households, municipalities, renovation operators, contractors and programme partners.

5. Representation and inclusion of vulnerable voices

How households shape the initiative

Households are directly involved in key decisions concerning their renovation: choosing the renovation scenario, reviewing quotations and validating the financing plan. The programme also collects their experiences through surveys and interviews as part of its impact evaluation.

At national level, local committees gather all stakeholders twice a year, and staff organise meetings with programme beneficiaries so that residents can share experiences and raise issues collectively. Through a partnership with "*Compagnons Bâtisseurs*", at least 20% of supported families take part directly in renovating their homes (shared and supported self-renovation), and post-works support helps families take ownership of their homes.

What has worked and what remains a gap

Households already participate actively in decisions about their own renovation, but their involvement in the programme's wider governance remains limited. During the visit, participating households will be invited to share their experience in their own words, on a voluntary basis and with their prior consent.

6. Impacts

248	31	€157,194
households had entered the programme in Grand Paris Grand Est (October 2026)	households supported by the solidarity fund in Grand Paris Grand Est in 2025	in additional funding to finance up-front costs (Grand Paris Grand Est, 2025)

- **Families accompanied nationally:** 804 low-income families accompanied in comprehensive home renovations, of which around 160 households have completed their renovation.
- **Remaining costs nationally:** €3.2 million distributed through private fundraising to help 540 families cover their remaining renovation costs.
- **Added value of the support:** 79% of beneficiaries nationally would not have undertaken such ambitious renovations without the programme's support.
- **Living conditions:** families no longer face "heat or eat" choices; previously around 40% had to sacrifice essentials to pay energy bills.
- **Qualitative benefits reported:** improvements in health, comfort and finances, higher awareness of energy use, and skills acquired by the families that actively participate in the renovation.

7. Key challenge: where the team would like peer advice

> **How can households that already decide on their own renovation become involved in the programme's wider governance?**

Households already participate actively in decisions about their own renovation, but their involvement in the programme's wider governance remains limited. The team would welcome peer advice on:

- creating simple and accessible ways for households to provide regular feedback;
- involving households in local governance;
- ensuring diverse and representative participation;
- protecting privacy;
- turning household feedback into concrete programme improvements.

Question for the FETA community: what simple, accessible formats have helped you involve the households you support in the governance of your initiative, with diverse participation, respect for privacy and a clear link between their feedback and concrete improvements?

8. Find out more

- Convention TZEE (white certificates agreement): https://www.ecologie.gouv.fr/sites/default/files/documents/Convention_TZEE.pdf