



## Integrated building renovation service

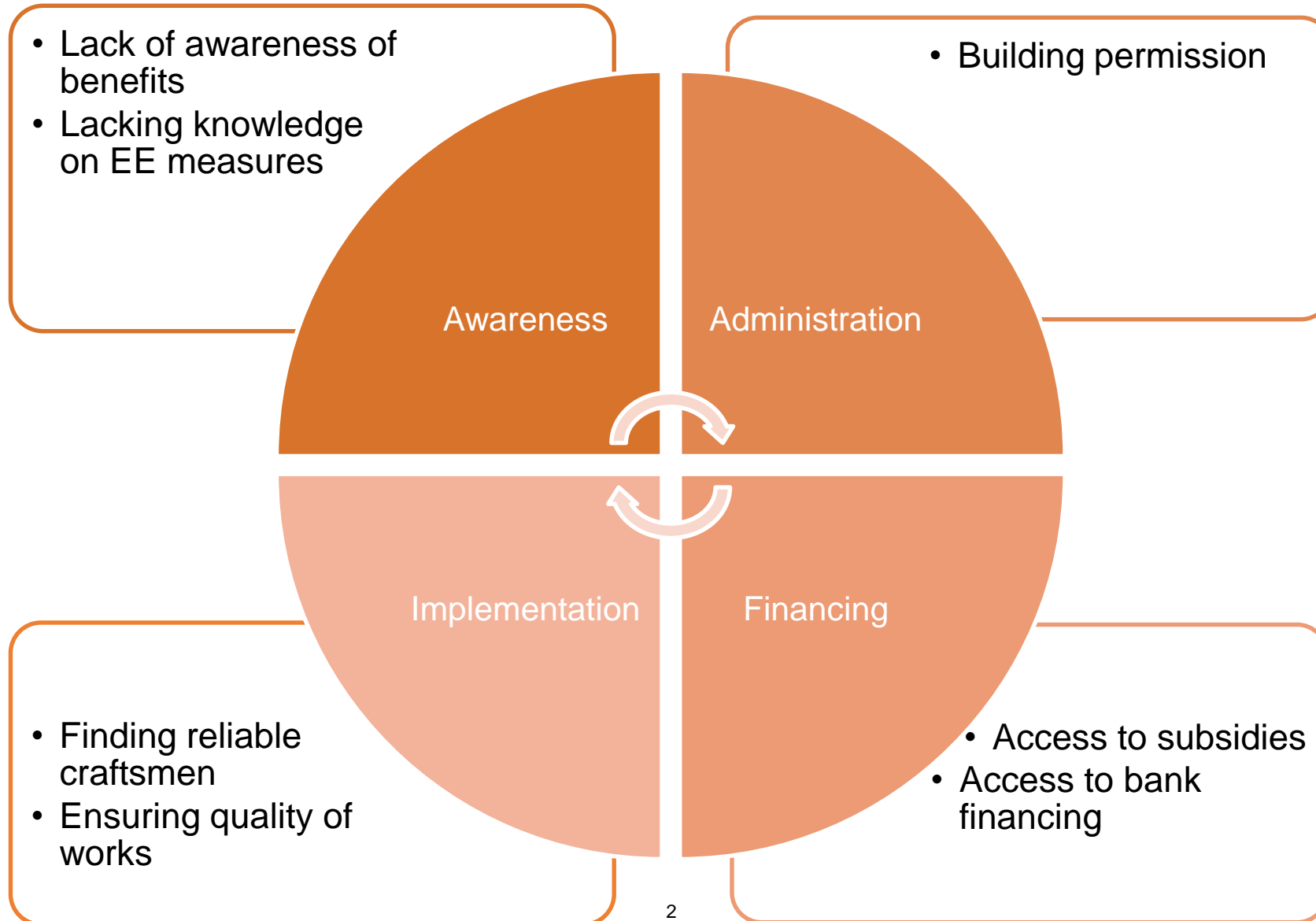
### What is that?

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 #ficompass



# The challenges to complex building renovation



# The solution: A “One-stop-shop“

From Horizon 2020 project INNOVATE



It is all about the “**customer journey**” :

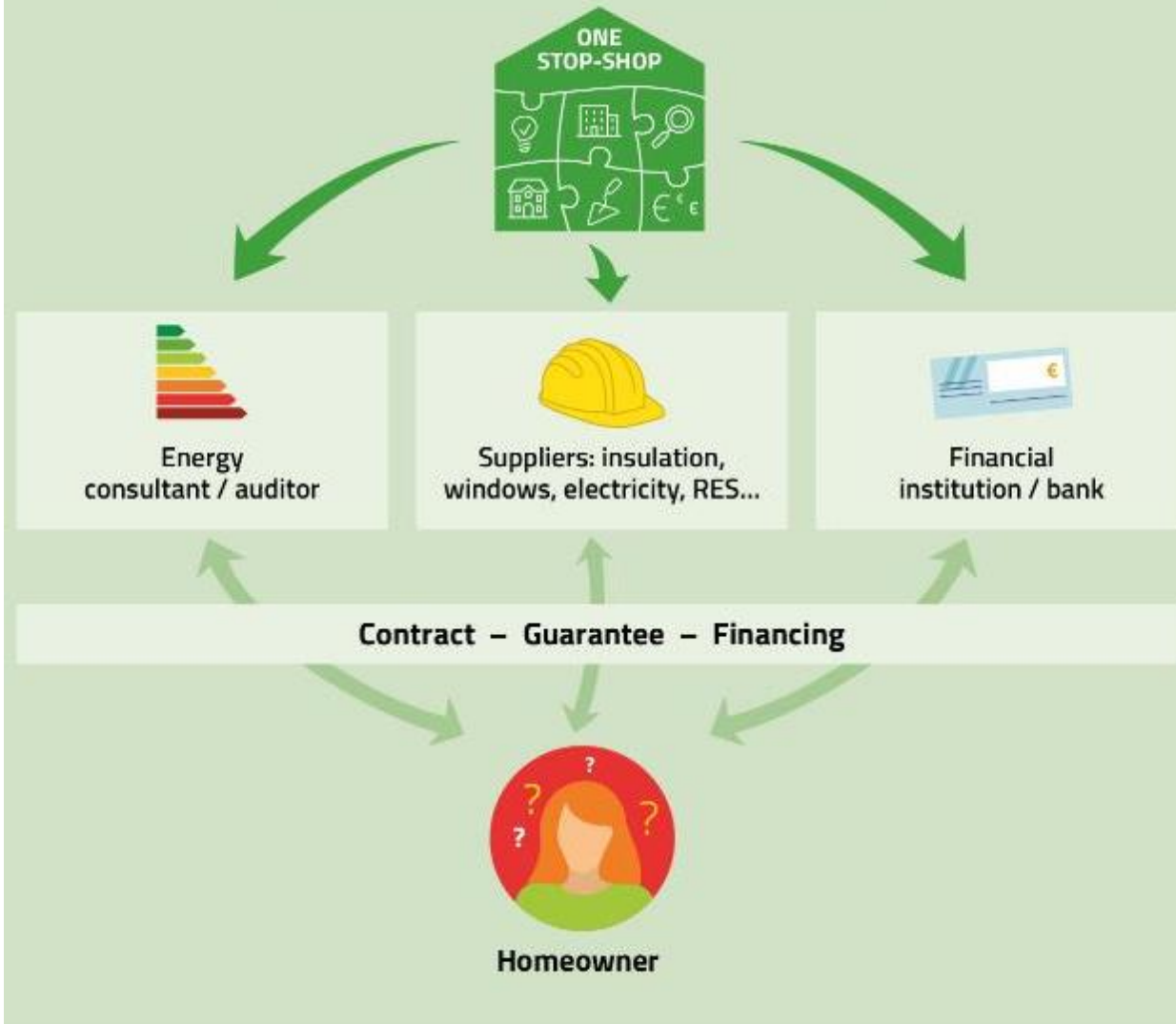
- **Proactive engagement of homeowners**: reach out to the right groups at the right moment (e.g. young families, elderly people, low-income households, etc.) with the right message
- **Energy renovation and financial plan**: tailor-made plans should aim at achieving deep renovation, depending on the financial means of each homeowner
- **Coordination of the renovation process** on behalf of the homeowner
- **Long-term and affordable financing** especially for low and middle income families, elderly or disadvantaged groups
- **Guaranteed results** and post-work monitoring including of the quality of works and, ideally, energy savings



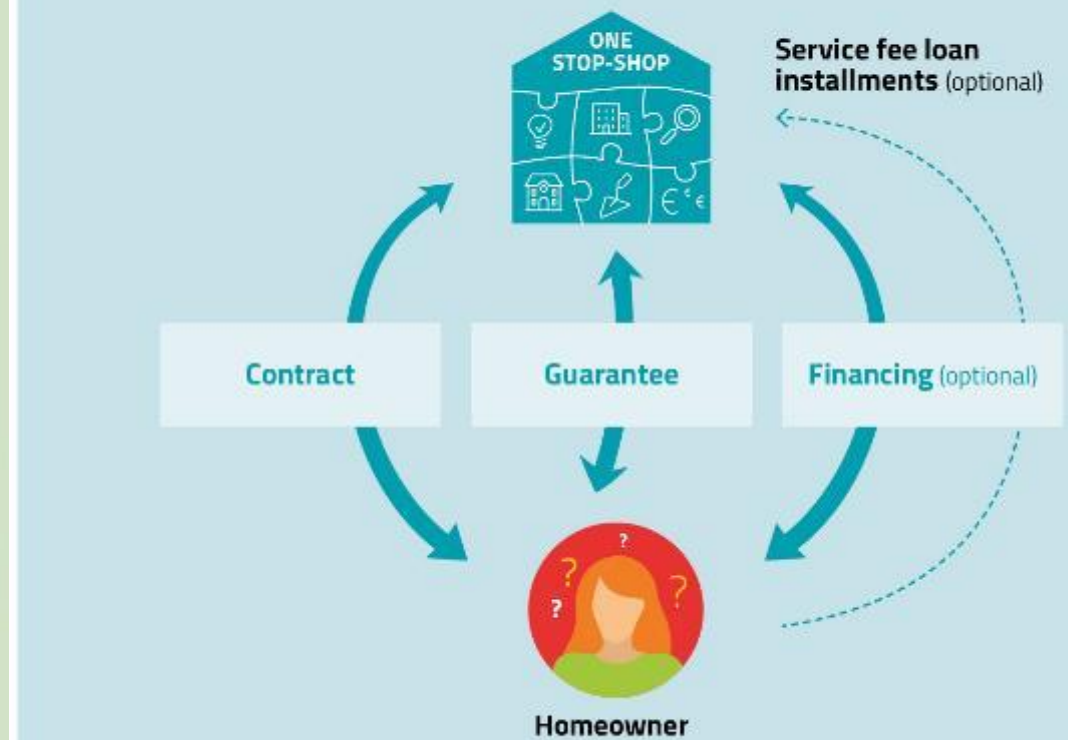
# Different business models



## 2 COORDINATION ONE-STOP-SHOP



## 3 ALL-INCLUSIVE ONE-STOP-SHOP



# Case studies

## Overview



Case	Sectors	Support to final recipients	Sources of funding	Who is fronting the scheme?
Hauts-de-France	Single family and multi-apartment buildings	Project development assistance (PDA), grants, loans, quality control	ERDF, ELENA, private financing, energy efficiency obligations, subscription fee	Special purpose public entity (Société de tiers financement)
Latvia	Multi-family buildings	PDA, grants , loans or guarantees	ERDF, private financing	National promotional bank (NPB) and commercial banks
Poland	SMEs and mid-caps	PDA, guarantees, interest rate subsidy	ERDF, private financing, ELENA	Commercial bank (guarantee provided by NPB)
Malta	Single family housing and SMEs	PDA, guarantee	ERDF, private financing, FI-reflows, EIAH	Commercial banks (backed by EIF)



**Thank you!**

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Further Information on Integrated Building Renovation from H2020 project INNOVATE <http://www.financingbuildingrenovation.eu/>



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