



POTEnT
Interreg Europe



European Union
European Regional
Development Fund

Municipality of Parma
**Innovative Financing for Local Sustainable Energy
Solutions**

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SEAP

SEAP approved by CC in 2014.

Action n. 69: Infinite Solutions – EU funding from IEE program.



Problem at hand

- Home owners' low awareness and confidence
- in energy retrofits.
- Financial barriers.
- High energy consumption for the private residential sector (> 32%) - SEAP.



Local and Market Study

Soft loan scheme

- Budget cuts: no municipal funds for a soft loan.
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- Possible co-operation with the European Investment Bank (EIB).
- Possible co-operation with Emilia Romagna Region (ESIF): only for public sector.
- Call for an expression of interest for a private Bank (2).

Parma Progetto Energia



**Protocol with a Private Bank:
Cariparma - Crédit Agricole.**



- Set up a partnership with Parma Energy Agency (ATES Parma):
- Raise awareness (info process);
- Free technical assistance to home owners.



20 MLN € soft loan until 2020

Variable interest rate: Euribor 3 months + 2,9%

Time of reimbursement: 5 and 10 years

Beneficiaries: homeowners (Parma)

Maximum amount of € 50,000

Paid at the end of work/Guarantee not requested

Eligible measures



Thermal insulation of roofs, walls, glass walls, doors and windows.



Installation, regulation or replacement of heating systems connected or not with energy efficient ventilation systems or hot water production.



Installation of renewable energy sources.

Tips

- **BOTTOM UP PROCESS:** without a European (support) project it's hard to sign a partnership Municipality – Private Bank on this topics;
- **NEED FOR AN INTEGRATED VISION AT GOVERNMENT LEVEL**
- **NATIONAL COMMUNICATION STRATEGY**
- **Government and European strategies should be more aligned**

Recommendations

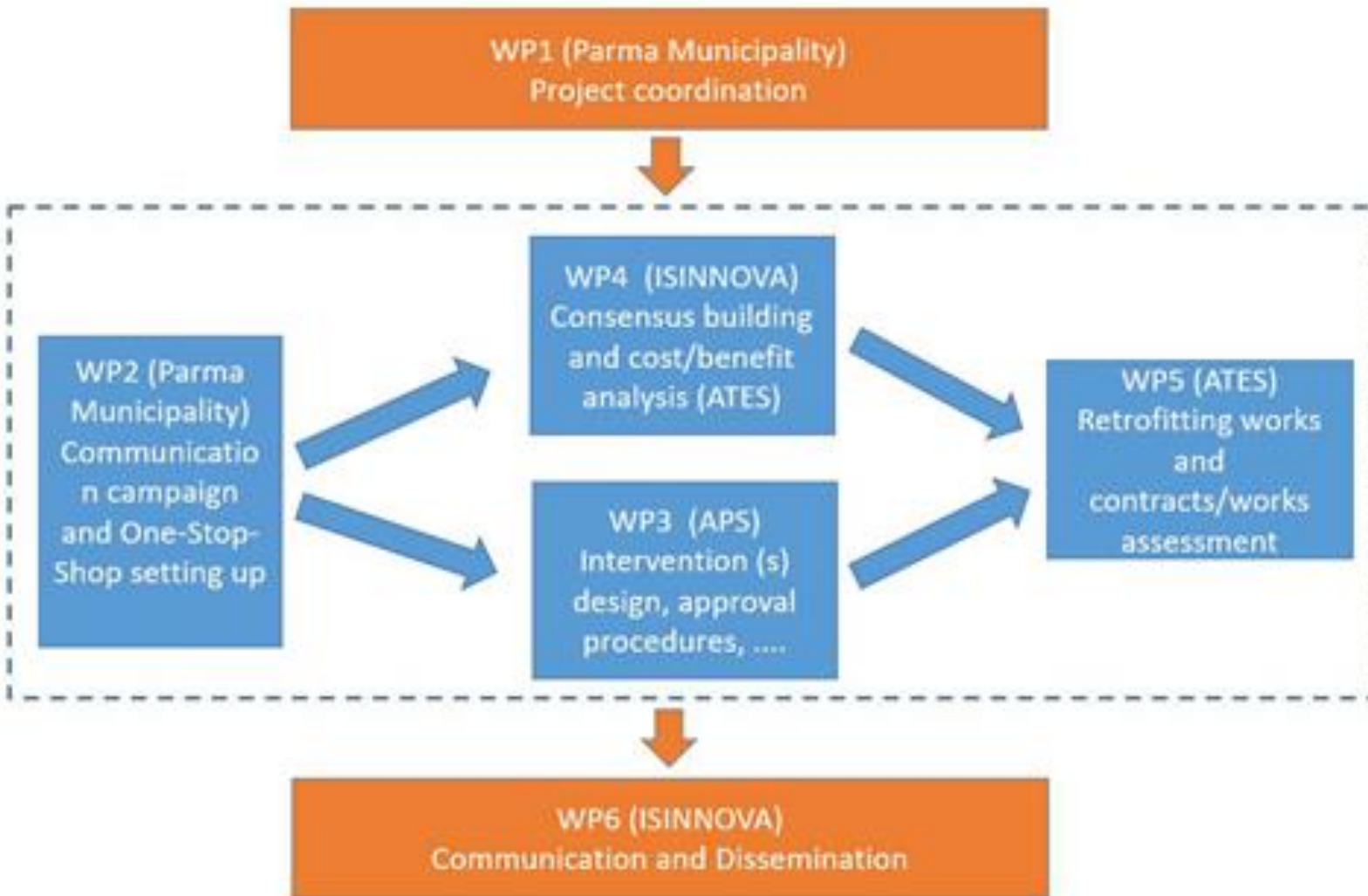
- **RESIDENTIAL BUILDINGS:** Cities should be allocated resources to invest in one-stop-shops that provide integrated energy efficiency service packages to homeowners.
- **REAL INVOLVEMENT OF CITIES:** Cities should be better involved by the regions/governments in the definition of needs and preparation of operational programs.
- **FLEXIBILITY:** ESIF should be more flexible so that unspent funds under current priorities could be re-allocated to cities' sustainable energy & climate projects.
- **GLOBAL SOLUTION:** it should be financed integrated projects not only EE investments (e.g. structural works along energy retrofits).

Next Steps: FEASIBLE project

- Funded under the Horizon 2020 program, for more efficiency of condominiums.
- Role of the Municipality:
 - coordinator;
 - setting of the general approach and priorities + oversight of the activities;
 - communicational campaign, integration with homeowners & ESCOs involvement activities



This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 847118



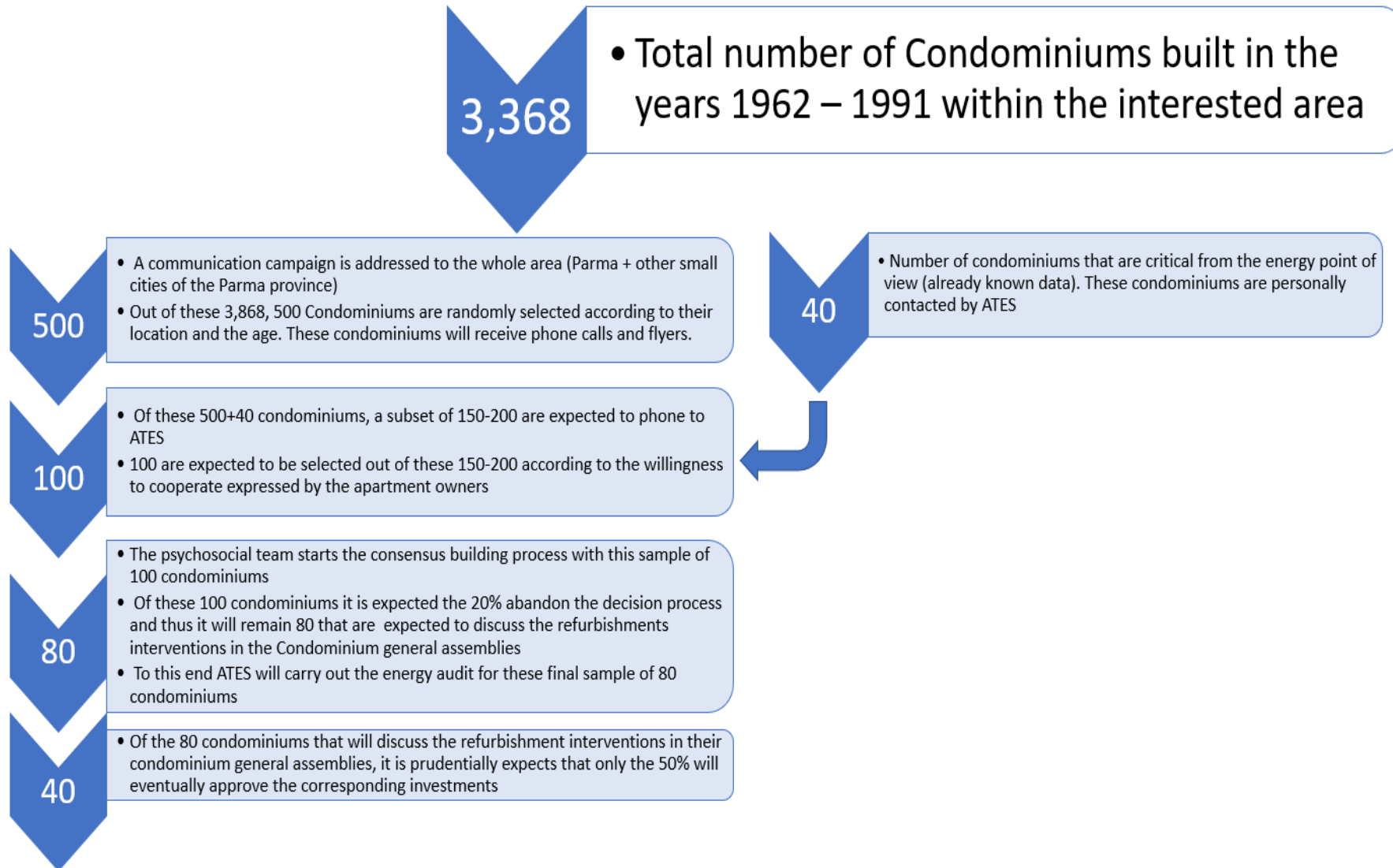
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FEASIBLE project

4 main objectives for Parma:

- inform/bottom up **co-creation with homeowners** (communicational campaign+direct involvement);
- **One-stop-shop**: facilitating the match of all the parties involved in the process (ESCOs, technicians, building managers);
- Take advantage of **national incentives/deductions**, coupled with local facilitations;
- **Testing** a package of activities tailored to apartment owners (communication, information and specific facilitation services that will help at least 80 condominiums invest in energy efficiency works).

FEASIBLE project





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Thank you!

Questions welcome

Thematic Event 1 | November 2019 | Pamplona