

Experiences, Contacts and Innovative Concepts: What kind of service is available at InoFin?

Smart partners in eight countries offer unique opportunities to establish linkages between banks, housing owners, politicians and other important stakeholders.

Analyses and promotion of best practice renovation projects offers new insights based on working examples through a cross-country survey.

Development of tailored and targeted financing schemes working in East Europe will bring new opportunities to specific renovation projects.

Organizing contacts and forming synergies across all eight countries. We make our contacts available to all and feed back findings to national and regional governments.

Knowledge transfer throughout special guide books and training courses.

Helping project implementation throughout every individual refurbishment project, expert advice and guidance by telephone or e-mail.



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Intelligent Energy  Europe

We are looking forward to your projects. Contact now! www.join-inofin.eu

Are you planning a refurbishment project and looking for finance options, an architect looking for support in sustainable energy know-how? Perhaps you are an investor looking for suitable objects?

We would like to invite you to join InoFin with your pilot project!

For more information and contacts in our partner countries log on to InoFin:
www.join-inofin.eu

Partners include:

www.enviros.cz	www.nape.pl
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We turn Opportunities into Action. Join us.

Innovative and tailored
Financing Schemes for
Social Housing Refurbishment
in Enlarged Europe

Germany
Denmark
Czech Republic
The Netherlands
Bulgaria
Latvia
Slovakia
Poland



The Social Housing Refurbishment in Enlarged Europe – Challenge or Opportunity?



Apartment Dwelling, Olaine, Latvia
Challenge for architects and designers

Quality of Life depends on Buildings

A huge number of people in the CEE countries are facing high housing costs. Poorer households spend 30 to 40% of their incomes on housing, energy and water and relatively high prices of real estates, poor energy performance of buildings and increasing energy prices are forcing people to apply for social support. The quality of life for people living in Eastern Europe is directly related to the homes they live in.

Targeted Investment can Make a Difference

Across Europe refurbishment projects have proved that energy efficient renovation – spending money on new technologies and building material – is a better option than wasting money for energy carriers. Investments in economic development show that sufficient money is available to improve living conditions, but it needs to be targeted.

The European Commission is very interested in new regional initiatives among different partners on housing renovation projects and will support the link between structural funds policy and social housing refurbishment.

Germany
Denmark
Czech Republic
The Netherlands
Bulgaria
Latvia
Slovakia
Poland

Financing Schemes Designed by InoFin: Tailored, innovative and applicable.

InoFin Designs new Schemes

Based on the former LOCOSOC project, InoFin has been set up under the Intelligent Energy Europe programme to design and implement tailored financing schemes.

They take into consideration the specific conditions in each of the countries/regions – examples include the Polish Thermo-Renovation Programme or the EBRD programme in Bulgaria. The project will explore how cross-national initiatives can be linked together to co-operate with international financing institutions.

The aim is to put together a finance package which will include grants, commercial and soft loans, third party financing, revolving investment funds for energy efficiency and renewable energy sources, structural fund means and public participation models.

Projects to support Regional Development

Showcase projects can help develop regional networks of expertise which will benefit future projects. The examples can be used by authorities to develop their knowledge of regional development.



Panel Building, Kuldiga, Lettland
Affordable home for inhabitants



One typical case among many

Panel Building in Brno-Novy Liskovec, Czech Republic

Panel buildings from 70s, refurbished and non refurbished

A typical concrete panel building of the 1970s – the type T06 B-KDU with eight floors and 32 apartments – in Brno-Novy Liskovec was refurbished in 2001 with the objective of extending the life of the building, improving thermal performance, increasing the comfort of the apartments, and demonstrating technology available.

Level of Performance

In addition to the usual replacement of windows, this project refurbishment included:

- Thermal insulation of the building envelope
- Replacement of entrance doors
- Implementation of controlled air ventilation system with waste heat recovery on the roof of the house and
- Interior improvements (new social amenities, water and heat distribution systems)

A reduction from 200 to 97 kWh/m² was realized saving 5,500 € per year on the basis of 38 €/MWh.



Apartment dwelling, Valmiera, Latvia
Secure investment for investors

Financing the Investment

Total investment for retrofitting was 16,000 € per apartment or 355 €/m². The owner of the building is the municipality of Brno-Novy Liskovec. The project was financed by the municipality of Brno-Novy Liskovec with the grant provided by the State Fund for Housing Development.