



Comune di Parma

# PARMA PROGETTO ENERGIA

## Parma Home Renovation Loan

Milano – Centro Congressi ABI, 16 Novembre 2017

# SEAP

## Sustainable Energy Action Plan

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



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## Soft loan scheme step by step



▶ Budget cuts: no municipal funds for a soft loan.

▶ Possible co-operation with the European Investment Bank (EIB).



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▶ Possible co-operation with Emilia Romagna Region (ESIF): only for public sector.

▶ Call for an expression of interest for a private Bank (2).





Co-funded by the Intelligent Energy Europe Programme of the European Union



## Protocol with a Private Bank: Cariparma – Crédit Agricole.



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Set up a partnership with Parma Energy Agency (ATES Parma):

1. Raise awareness (info process);
2. Free technical assistance to home owners.

**infinitesolutions**  
FINANCING ENERGY TRANSITION IN CITIES





**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.

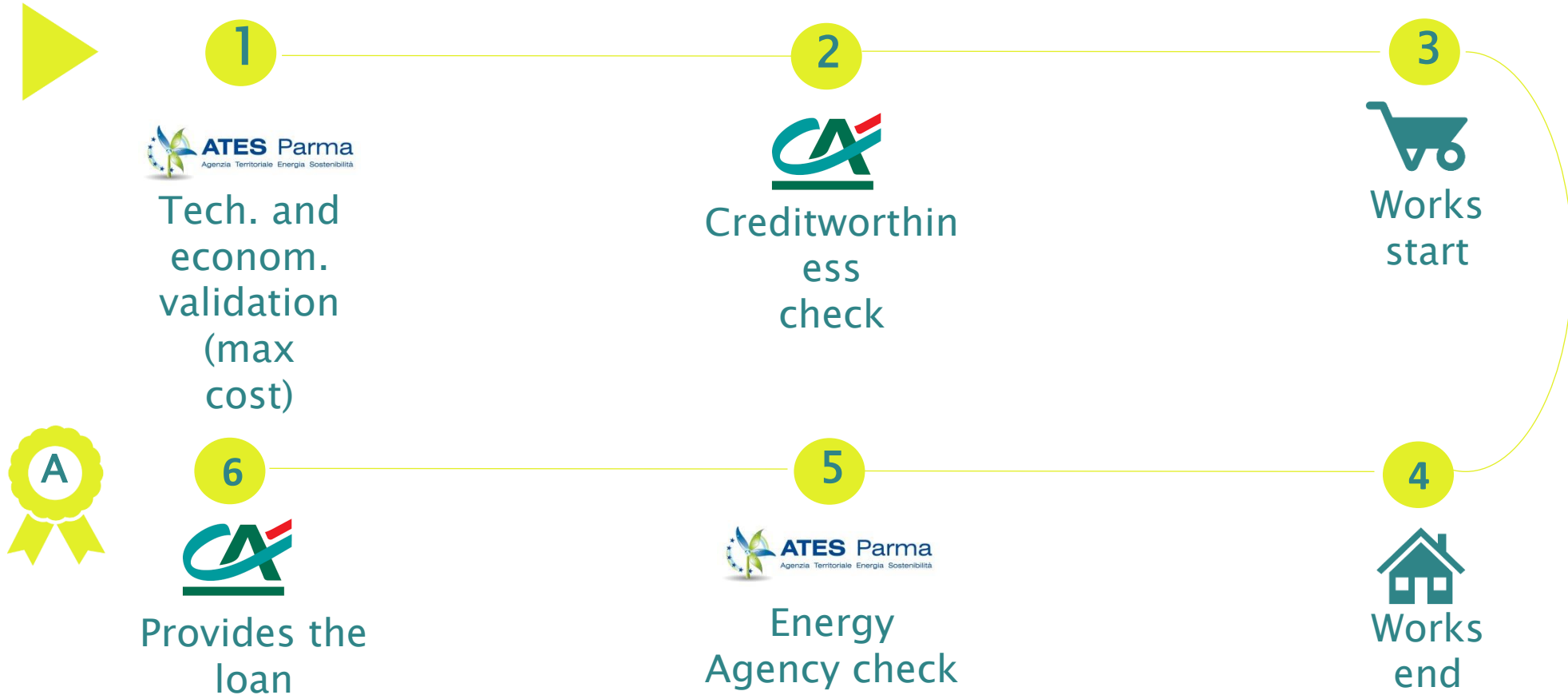


Installation of renewable energy sources.

**MORE INFO:**  
[www.comune.parma.it](http://www.comune.parma.it)



# HOW IT WORKS



## Some 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**



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## Some 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.



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▶ **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).





## Parma Progetto Energia

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[www.comune.parma.it/paes/ppe.aspx](http://www.comune.parma.it/paes/ppe.aspx)

ATES Parma – Agenzia Territoriale Energia e Sostenibilità

[www.atesparma.it](http://www.atesparma.it) → Gran prestito

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# Thank you for your attention



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