

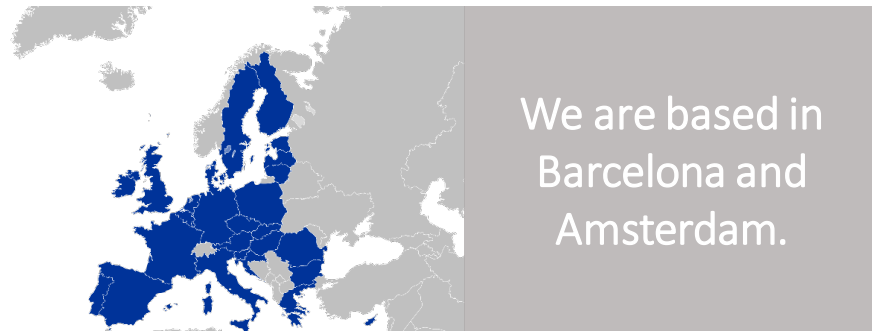


**Accelerating sustainable home renovation:  
EuroPACE implementation in Spain and Europe.**

# The Clean Energy Transition Starts at Home

GNE Finance empowers individuals and communities to make their homes more sustainable by providing affordable financing and personalized technical support.

We support cities and regions by structuring and managing **effective home renovation platforms** in line with 2050 goals and SDGs.



# GNE FINANCE

High Impact Investments

Horizon 2020 funded projects



EuroPACE – ES and Europe



HIROSS4All/ Opengela



EEnvest - Europe



ORFEE- France



Save the Homes – NL and ES



FITHOME - NL



EU- PACE



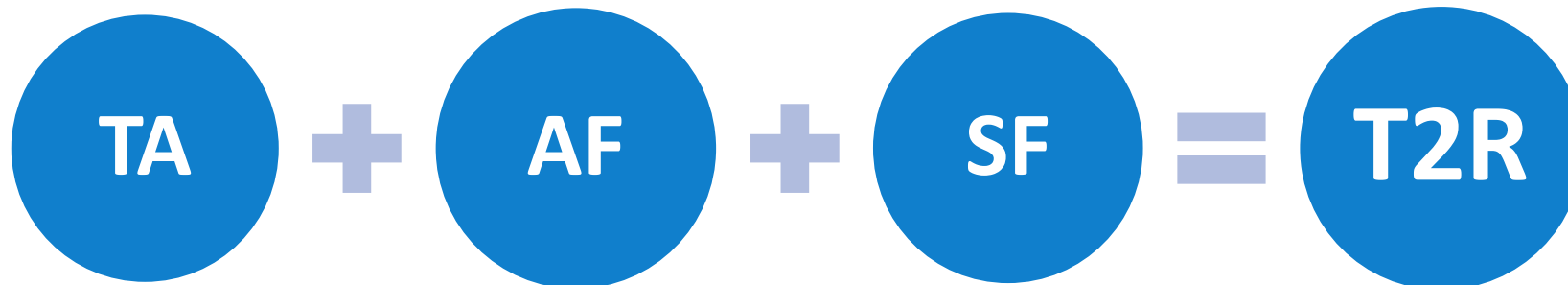
Sustainable Finance - Chile



# Home Renovation Formula

- *(TA) Technical assistance:* coordination and advice to support customers throughout the renovation journey, including training and verifying energy experts and contractors.
- *(AF) Affordable financing:* affordable, long-term financing, including rebates, that is accessible to most citizens.
- *(SF) Smart Funding:* Optimizing the use of public funds combining the financing with mechanisms (subsidies, grants, fiscal credit, guarantee fund, etc.) that maximize the impact.

These three elements create Trust to Renovate (T2R).





# EuroPACE: Integrated Home Renovation Platform

*Making home renovation simple, affordable and reliable*

Technical  
Assistance

Affordable  
Financing

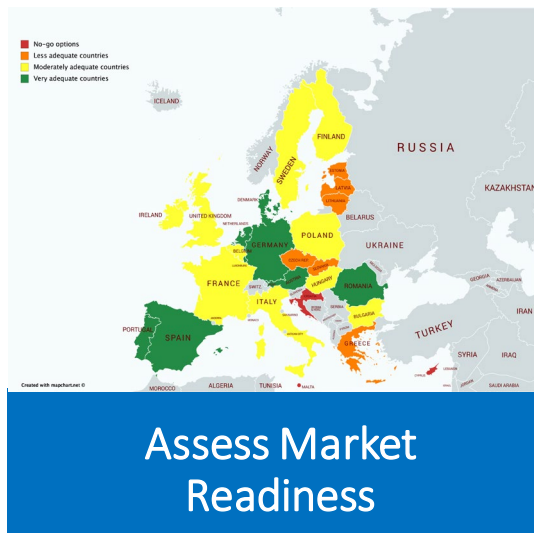
Smart  
Funding



This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 785057



# Goals and Objectives



Assess Market Readiness

Conduct market analysis and identify EuroPACE-ready countries  
Report can be downloaded on:  
[www.europace2020.eu](http://www.europace2020.eu)



Deploy EuroPACE in Spain

Design and run the first residential EuroPACE pilot in the city of Olot, Spain.



Scale EuroPACE across Europe

Facilitate and support 4 Leader Cities/ Regions to set up EuroPACE programs.

8 partners from 4 countries:



CASE – Centrum Analiz Społeczno-Ekonomicznych  
CASE – Center for Social and Economic Research





## Legal and Fiscal

1. Functioning property tax system
2. Legal guarantee mechanism
3. Municipalities' rights over tax collection mechanism

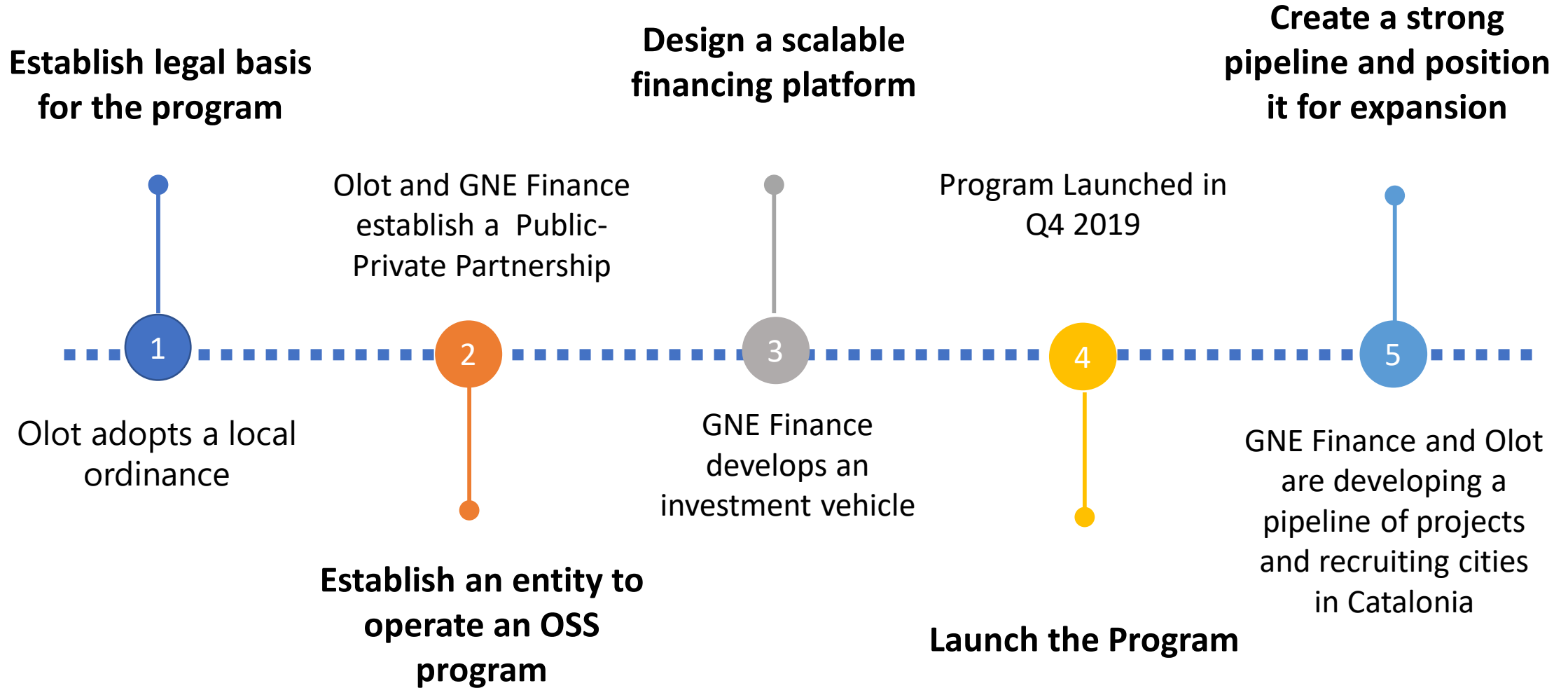
## Market Assessment

1. Market size and potential for EE home renovation
2. Existing policy tools and initiatives
3. Peoples' perceptions and attitudes to home renovation

TIER 1 Selected Countries:  
Austria, Belgium, Italy, The Netherlands,  
Portugal, Poland, Romania, Spain



# EuroPACE Pilot in Olot, Spain





**HOLA DOMUS**



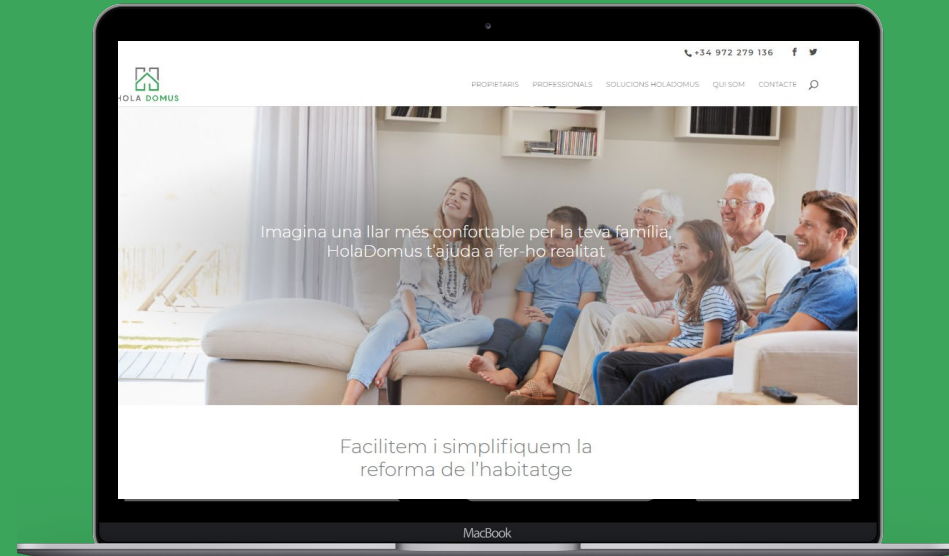
**TECHNICAL SUPPORT**

Ensures lower project risk



**SIMPLICITY & SUPPORT**

Throughout the renovation journey



[www.HolaDomus.com](http://www.HolaDomus.com)



**TRUSTED CONTRACTORS**

Verified and trained by the program



**AFFORDABLE FINANCING**

Combined with subsidies



# Holistic home renovation solutions

[www.holadomus.com](http://www.holadomus.com)



# A Consumer Perspective

Non-financial attributes matter

## Simplicity



Simplicity and speed of the application process



## Support along the way

Technical assistance in project design, advice on improvements, and contractors.



## Trusted Partners

A list of trusted contractors and verified project results



# Financial Attributes

- **Type of Loan:** Consumer loan collateralized by a lien on the property equity (junior to mortgage)
- **Loan size:** €5 – 100K in residential properties, 100% up front
- **Average size:** €20K for multi-family and 30K for single family
- **Duration:** from 5 to 15 years
- **Payment terms:** affordable financing, depending on credit assessment and term.
- **Monthly installment:** €40 – 500, depending on loan amount and location



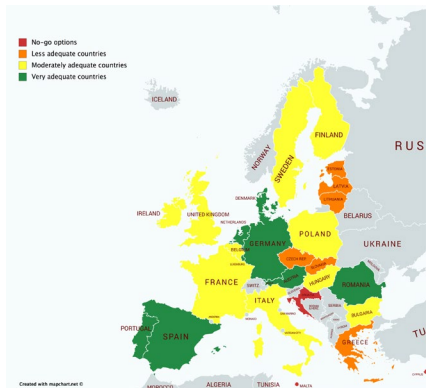
# Aligning EuroPACE and HolaDomus with SDGs



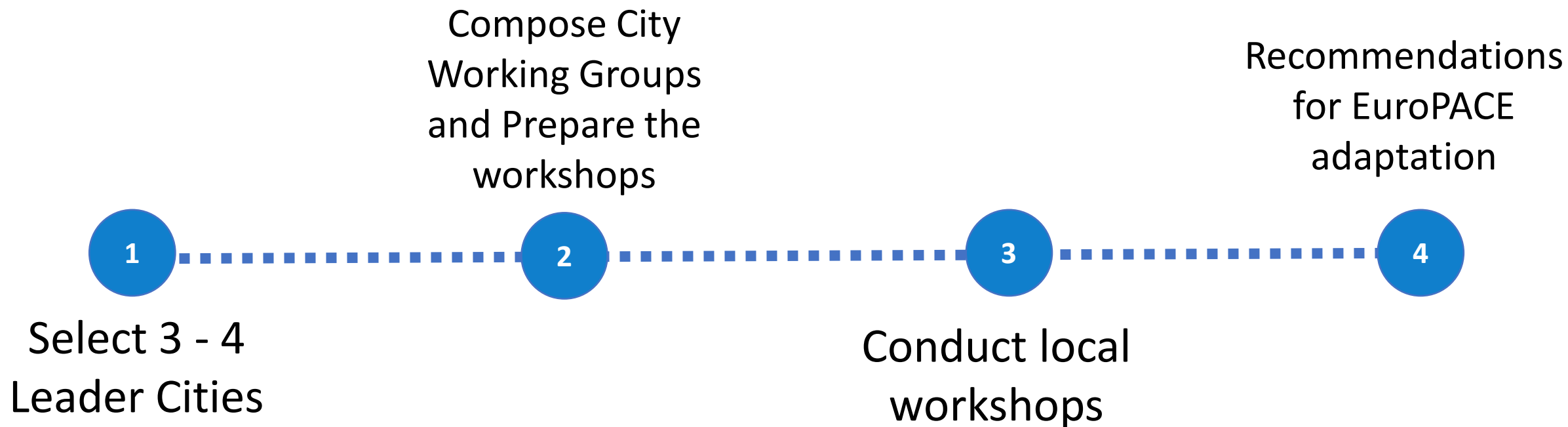
- ❑ Energy efficient and healthy homes and apartment buildings contribute to meeting several Sustainable Development Goals set by the United Nations.
- ❑ EuroPACE and HolaDomus are aligned with several SD Goals: 3, 7, 8, 11, 12, 13, 15, and 17.



# Scaling Across Europe



Countries selected to explore EuroPACE implementation based on the analysis and interest from the cities: Belgium, The Netherlands, Italy, Portugal and Spain.



The clean energy transition starts at home

Thank you!



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