



BauNOW final event

Financial Instrument for citizens' GJT financing in the pilot area

Rome, 20-22 May 2026

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Partner organisation: Municipality of Legrad and REA North

Role in the organisation: Mayor, Key Projects Manager

Project Overview

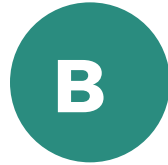
Three workstreams currently in development



Co-Financing Instrument

Documented proposal for a combined bank–municipal co-financing instrument for energy renovation and renewable energy sources for citizens.

Investment forum to engage banks in design and implementation.



Engaging Municipalities

Attract five additional municipalities in Koprivnica-Križevci County to scale the financing instrument.

Capacity-building event for the joint mayors' college, introducing financial instruments and AI support.



Banking Sector Analysis

Analysis of credit products from banks operating in the pilot area.

Loan conditions, minimum amounts, and risk-reduction evidence banks require.
Identifies best-fit credit per bank.



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A • Co-Financing Instrument

Two variants under development

2-PART Two-Part Instrument

Lower subsidy

Municipality subsidy + Citizen's own funds

FOR

Citizens unwilling or unable to take a loan

CITIZEN CONTRIBUTION

Min. 2x the subsidy amount (or more)

ELIGIBLE MEASURES

Most-necessary only: window replacement, ceiling insulation, efficient heating source

3-PART Three-Part Instrument

Higher subsidy

Munic. subsidy + Own funds + Bank loan

FOR

Creditworthy citizens only

ELIGIBILITY CHECK

Citizen self-declaration or bank certificate of creditworthiness

ADVANTAGE

Higher municipal subsidy available; broader scope of eligible renovation measures



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B • Engaging Municipalities

Scaling the instrument across Koprivnica-Križevci County

+5

ADDITIONAL MUNICIPALITIES

Target: attract as many municipalities from the pilot region as possible to scale up local stakeholders applying the co-financing instrument.

1+1

JOINT MAYORS' COLLEGE INVESTMENT FORUM

Capacity Building event for the joint college of all mayors in Koprivnica-Križevci County.
Investment forum for mayors, citizens, banks.

AI SUPPORT FOR ENERGY TRANSITION

LEGRAD CHATBOT

Introducing municipal leaders to AI-powered support for MUNICIPALITIES and for planning and delivering energy transition measures (VIREAS).

Outcome: a coordinated, county-wide approach to citizen-level energy renovation financing.



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C • Banking Sector Analysis

Credit products available for energy renovation in the pilot area

WHAT THE ANALYSIS COVERS

01 Credit Types

Loans dedicated to energy renovation of houses, and existing credit lines suitable for the three-part instrument.

02 Conditions & Terms

Interest rates, tenor, fees, and other key contractual conditions across products.

03 Minimum Amounts

Minimum loan thresholds — critical for matching products to renovation scope and citizen needs.

04 Risk- Reduction

Documentation and guarantees banks require to reduce risk and approve financing.

SYNTHESIS

Identifies the best-fit credit product at each bank for the combined financing instrument.



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Scoring Criteria & Eligible Measures

How the Municipality selects applications and allocates subsidies

THREE SCORING DIMENSIONS

- 1 Technical Criteria**
Eligibility and weighting for renovation measures. Proposed by REA Sjever and the Municipality.
- 2 Household & Social Criteria**
Citizen-selection rules drawn from the Municipality's local knowledge of demographics and needs.
- 3 Energy Poverty & Building Eligibility**
Vulnerability indicators and building suitability. Proposed by the Municipality with REA Sjever.

ELIGIBLE MEASURES

Ranked by necessity, simplicity, cost and justification

- ✓ Ceiling insulation toward unheated/vented attic
- ✓ Replacement of inefficient external windows & doors
- ✓ Insulation of walls toward unheated rooms/staircase
- ✓ Insulation of flat or pitched roof above heated space
- ✓ Thermal insulation of facade (low thickness accepted)
- ✓ Reconstruction of heating system

Partial measures are accepted — citizens may finance smaller, more accessible improvements that still cut energy use.



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How It Works in Practice

Two worked examples being tested with citizens

EXAMPLE 1

Co-investment with matching loan

€1,000 subsidy

if citizen contributes 2× / 3× / 4× own funds

AND takes a loan equal to (own funds + subsidy)

EXAMPLE 2

Interest reimbursement – effectively interest-free

Annual interest reimbursement

Municipality reimburses interest paid each year by direct transfer to the citizen's account

Capped at €1,000 total or end of loan repayment, whichever comes first

**NOT
FINANCED**

Premium upgrades affordable to higher-income households: EV chargers • solar thermal collectors • rooftop PV plants



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Thank you for your attention!

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