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RENOINVEST
sustainable renovation of buildings

Austrian National Roundtable

08. April 2025

 **RENOWAVE.AT**

IBW Institute for Real Estate,
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 **EMI**
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 **ARCHENERG**
INTERNATIONAL INNOVATIVE CLUSTER FOR
RENEWABLE ENERGY AND BUILDING TRADE

Gospodarska
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Slovenije
Chamber of Commerce
and Industry of Slovenia
Chamber of Construction
and Building Materials Industry
of Slovenia

ZAG ZAVOD ZA
GRADNENIŠTVO
SLOVENIJE SLOVENIAN
NATIONAL BUILDING
AND CIVIL ENGINEER
INSTITUTE

EVENT DATE: 08/04/2025

MODE: TU2SKY, BAUZ! Congress/Workshoproom 10A
Participants: experts, stakeholder according to list below

- No of people invited (including leader): 230
- No. of people attended: 27
- No of financial people attended: 4

Name	Organization	PRIVAT	Fin- and	PUBLI
Frau, Barbara, Kolb	voestalpine Stahl GmbH	x		x
Frau, Verena, Perius	ArchitektIn	x		x
Herr, Rainer, Altmann	Universität für Weiterbildung (Donau-Uni) Krems	x		x
Herr, Peter, Nageler	nonconform	x		x
Herr, Georg, Lux	Wiener-Komfort-Fenster Lux GmbH	x		x
Herr, Felix, Lohrmann	voestalpine			x
Herr, Markus, Lang	LANG consulting	x		
Frau, Gerlinde, Gutheil-Knopp-Kirchwald	GBV			x
Herr, Eckhart, Hoser	T.R.E.C. Real Estate Invest GmbH	x		
Winfried, Braumann	REENAG Holding GmbH	x		
Frau, Nicole, Büchl	wohnfonds_wien			x
Herr, Clemens, Berger	AK Wien			x
Frau Constance Weiser	Architope	x		x
Frau Helmut Herglotz	EOX	x		
Herr Markus Winkler	Donau Universität	x		x
Herr Mario Grassl	Donau Universität	x		x
Herr Ronald Meingast	LOPAS	x		
Herr, Peter, Stellnberger	Raiffeisenlandesbank NÖ Wien			x
Herr, Günter, Lang	LANG consulting			x
Frau Margit Schön	Hauskunft			x
Herr, Stephan, Li	Umweltbundesamt GmbH			x
Herr, Wolfgang, Amann	IIBW - Institut für Immobilien, Bauen und Wohnen GmbH			
Frau, Christina, Böckl	Renowave.at			
Frau Ulla Unzeitig	Renowave.at			
Frau Susanne Formanek	Renowave.at			
Frau Iris Kaltenecker	Renowave.at			
Herr Samuel Kok	IIBW - Institut für Immobilien, Bauen und Wohnen GmbH			

Attendance list signed
Select (with bold text) which WP3 event was organized:

- TWG - green finance thematic working groups:
 - i) staged renovation,
 - ii) circular economy & nature-based solution,
 - iii) district heating & energy communities,
 - iv) energy consumption monitoring & visualisation.
- FWG - Meeting with financing institutions
- **National level roundtable:**
 - **private**
 - **public**
- International level roundtable

Website announcement on Congress Webpage BAUZ!

16:00–18:00 Seminarraum BA 10A: **Workshop 6: Roundtable Finanzierungen im Sanierungsbereich – Projektaustausch**

Leitung: Susanne Formanek | RENOWAVE.at

Im Workshop werden Erkenntnisse aus den Projekten

- [RENOINVEST](#) (Action Plan)
- [WEG zur Zukunft](#)
- [KRAISBAU](#)
- [Meidlinger L](#)
- [GREENSCAPE](#)

präsentiert.

Anschließend stellt das Projektteam von **RENOINVEST** den Entwurf für einen nationalen Aktionsplan zur Förderung der privaten und öffentlichen Investments und Finanzierung von energieeffizienten, nachhaltigen Gebäudesanierungen vor.

Gemeinsam diskutieren wir notwendige Maßnahmen, Umsetzungshorizonte und Einbindung verschiedener Stakeholdergruppen um die Sanierungsfinanzierung und -förderung zukunftsweisend zu gestalten und Hindernisse und Barrieren abzubauen um private Investments zu forcieren.

Infos und Anmeldung

<https://www.bauz.at/dienstag-8-april-2025/>

AGENDA:

16:00-18:00 Seminar room BA 10A:

Workshop „Roundtable Financing in the Renovation Sector – **Round Table RENOINVEST**”

Chair: Susanne Formanek & Christina Böckl and Samuel KOK | RENOWAVE.at & IIBW

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- **Welcome** by national project team (S. Formanek, C. Böckl, W. Amann, S. Kok)
- [1_20250408_Introduction \u0026 RENOINVEST.pdf](#)
- Introduction and Presenting the participants (see list above)
- Presenting RENOINVEST and Results (See PPT 0_2025_04_08_Round table Austria Introduction)- with Poster



RENOINVEST (10.2023 – 03.2026)

In Österreich wird das Projekt auf den Ergebnissen der zwei bereits abgehaltenen nationalen Round Tables zum Thema „Finanzierung von Energieeffizienz und Dekarbonisierung im Gebäudesektor“ (kurz SEI-Foren) aufsetzen. Gemeinsam mit den Partner:innen aus Ungarn und Slowenien ist zusätzlich ein länderübergreifender Austausch in Form von überregionalen Round Tables und Vernetzungsveranstaltungen geplant. Dazu kommen pro Land zwei „Pilot Cases“ für erarbeitete, innovative Finanzierungslösungen und Investments für die Gebäudesanierung.

Am Ende des Projekts wird es für die drei teilnehmenden Länder nationale Aktionspläne mit Lösungsvorschlägen für die Finanzierung nachhaltiger Gebäude- und Quartierssanierungen und einer Sammlung von bereits umgesetzten Best-Practice Beispielen geben.

ZIELE

Das Ziel des EU-LIFE-Projekts „RENOINVEST – Roundtables enhancing smart investments in sustainable renovation of buildings“ ist es alle relevanten Stakeholder:innen aus der Finanzbranche, der Immobilien- und Baubranche sowie der Politik in Arbeitsgruppen und vor allem nationalen Round Tables zu versammeln, um dringend notwendige Finanzierungslösungen für die klimaneutrale Sanierung unseres Gebäudebestands zu diskutieren und gemeinsam bis 2030 umsetzbare Lösungen zu finden.

WAS IST BISHER PASSIERT

- 4 Arbeitsgruppen für
 - Stufenweise/serielle Sanierung
 - Kreislaufwirtschaft & Nature-based Solutions
 - Wärmenetze und Energiegemeinschaften
 - Monitoring und Visualisierung
- Nationale Roundtables
Workshops mit verschiedenen Schwerpunkten mit Stakeholder:innen (April 24, Juli 24, Okt. 24)
- Internationale Roundtables
 1. IR in Slowenien (April 2024)
 2. IR in Ungarn (März 2025)
- Analyse der Rahmenbedingungen in AT, HU, SLO
- Best Practice Handbuch – erster Entwurf


 Kofinanziert von der
 Europäischen Union


FINANZIERUNGSMODELLE

- **EIB - Finanzierungsmodelle**
Verschiedene Möglichkeiten der Projektfinanzierung über die Europäische Investitionsbank (ELENA, Jasper, zinsgünstige EIB-Kredite (Green Housing Loans über nationale Banken)
- **Sanierungsförderung Bund/Länder**
Mustersanierung für öffentliche Gebäude, Wohnbauförderung GBV, Gemeinden
- **Contracting**
Energieeinsparcontracting (ESC) für die Dekarbonisation des Gebäudebestands
- **One-Stop-Shops** für die Sanierung, uvm.

AUSBLICK

Arbeitsprogramm 2025/2026

- Weitere Arbeitsgruppentreffen zu Nationalen Aktionsplänen und Pilot Cases
- Juni 2025 – Treffen Finanzarbeitsgruppe
- 2 Machbarkeitsstudien (Pilot Cases) für Finanzierungsmodelle inkl. Ergebnisbericht
- Herbst 2025 – Nationaler Roundtable
- Jänner 2025 Internationaler Roundtable in AT

KONTAKT

Projektkontakt für Interessierte am Projekt & Teilnahme an nationalen Round Tables und Arbeitsgruppen:
 Christina Böckl
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 +43 664 4279647


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- KEYNOTES- Inputs from other projects- learnings from the others:
 - **Findings from WEG zur Zukunft:** The project "WEG zur Zukunft" deals with the sustainable renovation and modernisation of homeowners' associations

(WEG), especially with regard to energy efficiency and climate protection. Financing with regard to overcoming hurdles in the WEG will be examined

WEG zur Zukunft (09/2024 – 09/2025)

Viele engagierte Eigentümerinnen und Eigentümer wollen Maßnahmen ergreifen, um ihr Haus zukunftsfähig zu machen. Auf dem Weg dorthin gibt es kommunikative und organisatorische Herausforderungen, vielfältige Interessen, unterschiedliche finanzielle und zeitliche Ressourcen oder komplexe rechtliche Rahmenbedingungen.

Der Weg zur Zukunft im Wohnungseigentum

„WEG zur Zukunft“ untersucht diese Herausforderungen bei Sanierungsprojekten in WEGs in Österreich in einem interdisziplinären Team mit Expertise aus den Bereichen Immobilien, Recht, Bauphysik, Sanierung und Kommunikation. Unser Ziel ist es, mit den Eigentümerinnen und Eigentümern und den Hausverwaltungen praxisnahe Lösungen zu entwickeln, die einen klimafreundlichen und effizienten Sanierungsprozess ermöglichen.

ZIELE

- Entwicklung eines prototypischen Umsetzungsprozesses mit Entscheidungspfad von der Planung bis zur Umsetzung
- Erstellung einer Leitlinie für Hausverwaltungen und Eigentümer:innen
- Konzeption eines Basis-Ausbildungsprogramms zur Qualifizierung von Schlüsselpersonen unter den Eigentümer:innen
- Datenerhebung zur Sichtbarmachung von Quantität, Dringlichkeit und möglichen regulatorischen Ansatzpunkten
- Begleitende Medienarbeit zur Stärkung der öffentlichen Aufmerksamkeit für die Projektziele

WAS IST BISHER PASSIERT

- Aufbereitung rechtlicher Rahmenbedingungen
- Sanierungskonzepte werden analysiert
- Online-Befragung Hausverwaltungen (laufend)
- Interviews mit Wohnungseigentümer:innen und Hausverwaltungen



FINANZIERUNGSMODELLE

Neben klassischen Bankdarlehen, wie z.B. Hypothekarkrediten gibt es noch:

- **Direktkredit (Nachrangdarlehen)**
Darlehen von Privatpersonen oder institutionellen Anlegern an Einzelpersonen. (Bsp. Crowdfunding, HabiTAT-Projekte)
- **Vermögenspool**
alternative Finanzierungsform (Form von Crowdfunding), für konkrete Projekte (Zweckbindung). In einen Vermögenspool zahlen Menschen ein, die ein sozial und/oder ökologisch sinnvolles Wirtschaftsprjekt unterstützen wollen.
- **Wohnbauförderung der Länder**
Direktzuschüsse oder zinsgünstige Darlehen

AUSBLICK

Durch die im Projekt entwickelten Grundlagen sollen Akteur:innen befähigt werden, Sanierungsprozesse im Wohnungseigentum erfolgreich zu initiieren und umzusetzen. Ziel ist eine übertragbare Methodik, die auf verschiedene WEGs anwendbar ist und damit langfristig zur Erhöhung der Sanierungsrate beiträgt – ein wichtiger Schritt hin zu klimaneutralen Städten. Nach Abschluss des Sondierungsprojekts ist ein kooperatives F&E-Vorhaben geplant, in dem das erarbeitete Unterstützungs-Framework an realen Fallstudien getestet und weiterentwickelt wird.

KONTAKT

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www.weg-zur-zukunft.at

- **Lessons learned from KRAISBAU** : The KRAISBAU (Circular Economy in Construction) project aims to systematically transform the Austrian construction industry towards a circular economy. AI-supported technologies are being developed to make the entire life cycle of buildings more sustainable. A central concern of KRAISBAU is the development of suitable funding and financing instruments that support the implementation of circular economy principles in the construction industry. To this end, existing framework conditions are analysed and recommendations for their adaptation are developed. The aim is to **create financial incentives and funding models that encourage both public and private investment in sustainable construction projects**. The combination of **public subsidies, private investments and innovative financing models** is intended to effectively drive the transformation to a circular construction industry in Austria



KrAIsbau (04.2024 - 03.2027)

Das BMK-Leitprojekt **KRAISBAU** (Kreislaufwirtschaft in der Bauwirtschaft) hat das Ziel, die Transformation der österreichischen Bauwirtschaft hin zu einer nachhaltigen, ressourcenschonenden und kreislauffähigen Branche voranzutreiben. Im Fokus stehen die Digitalisierung, Standardisierung und bessere Nutzung von Daten entlang des gesamten Lebenszyklus von Bauwerken – vom Entwurf über Bau und Nutzung bis zum Rückbau.

Gemeinsam mit 32 Partnern aus Wirtschaft, Forschung und öffentlicher Hand entwickelt das Projekt praxisnahe Lösungen, um Materialkreisläufe zu schließen, Emissionen zu reduzieren und den CO₂-Fußabdruck der Branche zu verringern. Die Ergebnisse sollen der gesamten Baubranche zugänglich gemacht werden, um Innovationen breit zu verankern.

ZIELE

- Die Sanierung des Gebäudebestands soll durch digitale Werkzeuge und standardisierte Prozesse effizienter und nachhaltiger gestaltet werden.
- Ziel ist die Entwicklung wirtschaftlich tragfähiger Modelle, um zirkuläres Bauen finanziell attraktiv und skalierbar zu machen
- Die Wiederverwendung von Bauteilen und Materialien wird gezielt gefördert, indem neue Baustoffe so geplant und eingesetzt werden, dass sie am Ende ihres Lebenszyklus rückgebaut und wiederverwertet werden können. Damit werden Materialkreisläufe geschlossen und Ressourcen geschont

WAS IST BISHER PASSIERT

- Förderung alternativer Baustoffe: Das Projekt hat Berichte veröffentlicht, die traditionelle Materialien wie Lehm als nachhaltige Alternativen hervorheben. Diese Materialien könnten eine bedeutende Rolle in der zukünftigen Bauwirtschaft spielen.
- Einladung zur Beteiligung an Demonstrationsprojekten: KRAISBAU hat Bauherren und Unternehmen dazu aufgerufen, ihre Neubau-, Sanierungs- oder Rückbauvorhaben als Demonstrationsprojekte einzureichen. Diese Projekte sollen als praktische Beispiele für zirkuläres Bauen dienen.
- Netzwerktreffen und Workshops: In Zusammenarbeit mit Partnern wie der Standortagentur Salzburg wurden Veranstaltungen organisiert, die sich auf Themen wie Umnutzung und Sanierung konzentrieren. Diese Treffen fördern den Austausch von Wissen und Erfahrungen innerhalb der Branche.



 Bundesministerium
Innovation, Mobilität
und Infrastruktur

KRAISBAU



FINANZIERUNGSMODELLE

- **Green Loans**
Kredite, die für Projekte vergeben werden, die einen positiven Beitrag zum Klima-, Umwelt- oder Ressourcenschutz leisten.
- **Green Bonds**
Green Bonds sind Anleihen, die **ausschließlich in nachhaltig orientierte Projekte investieren (Taxonomie-konform)**. Sogenannte Green Bonds unterscheiden sich zunächst kaum von „normalen“ Anleihen. Sie ähneln ihnen sowohl in der Struktur als auch im Risikoprofil. Auch die Renditeerwartung ist ähnlich.

AUSBLICK

In den kommenden Jahren wird KRAISBAU die entwickelten digitalen Werkzeuge und KI-gestützten Lösungen in realen Bauprojekten erproben, um deren Praxistauglichkeit zu validieren. Durch die enge Zusammenarbeit mit Partnern aus der Bauwirtschaft sollen die erarbeiteten Standards und Prozesse breit implementiert werden. Langfristig strebt KRAISBAU an, die österreichische Bauwirtschaft nachhaltig zu transformieren, indem zirkuläres Bauen zum neuen Standard wird und somit ein wesentlicher Beitrag zur Erreichung der Klimaziele geleistet wird.

KONTAKT

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See PPT : [3_250408_RENOINVEST_Kraisbau_Project.pdf](#)

- **Findings from Meidlinger L** : The "Meidlinger L Demo" project builds on the completed exploratory project "Meidlinger L" and aims to demonstrate a systemic overall solution for climate change adaptation in existing urban areas. The focus is on the implementation of a pilot project at Rosaliagasse 1-7 in Vienna-Meidling, which combines measures such as façade greening, rainwater management and the integration of renewable energies. Financing models in combination with subsidies for renovations in Vienna are examined.



MEIDLINGER L (10.2024-09.2027)

MEIDLINGER L ist ein innovatives Modell zur Klimawandelanpassung an der Schnittstelle zwischen öffentlichem Raum und privatem Wohnraum. Es kombiniert die thermische Sanierung von Gebäuden mit der Errichtung modularer Balkon-Rankregale, die bepflanzt und gemeinschaftlich gepflegt werden. Diese Struktur verbessert das Mikroklima, spendet Schatten und steigert die Energieeffizienz.

Das Modell ist skalierbar, auf andere Stadtteile übertragbar und zielt auf leistbare, zeiteffiziente Umsetzungen durch enge Kooperation zwischen Stadt, Politik und Eigentümer:innen ab. Ein Demonstrationsprojekt in der Rosaliagasse 1-7 in Wien-Meidling wird bis 2027 im Rahmen des FFG-Programms „TIKS“ umgesetzt. Dabei werden auch innovative Finanzierungsmodelle und Fördermittel genutzt.

ZIELE

- Entwicklung eines Finanzierungsmodells für klimaaktive Maßnahmen im Gebäudebestand, gemeinsam mit Eigentümer:innen und relevanten Partner:innen.
- Demonstration einer modularen Lösung zur Begrünung, Sanierung und Energieintegration an mehreren bestehenden Wohngebäuden im Stadtgebiet.
- Erarbeitung eines Prozesses für Planung, Genehmigung und Umsetzung an der Schnittstelle von öffentlichem Raum und privatem Wohngebäude.

WAS IST BISHER PASSIERT

- Das Projekt befindet sich aktuell in der Demonstrationsphase (bis 2027) in der Rosaliagasse 1-7 in Wien-Meidling. Gemeinsam mit Eigentümer:innen und Hausverwaltungen wird ein Prototyp des Balkon-Rankregals realisiert, kombiniert mit thermischer Sanierung und Begrünung.
- Finanzierung: Die Planungs-, Genehmigungs- und Monitoringphasen werden durch Fördermittel abgedeckt. Für die bauliche Umsetzung werden nationale und EU-Förderungen genutzt, z. B. für thermische Sanierung (30% förderbar), Fassadenbegrünung und Balkone zur Wohnraumerweiterung. Zusätzlich werden nachhaltige Finanzierungsmodelle wie Green-Invest-Produkte mit Zinsvorteilen geprüft. Förderkriterien wie Begrünungsdichte, Anwuchserfolg und ÖNORM-Vorgaben müssen erfüllt werden.

Weitere Partner:innen: Bluesave, Boku, Rataplan, Ingenieurbüro Zöchling, Raunicher & Partner, RENOWAVE.AT, Schöberl & Pöll, Arconsol, Tbw Research



FINANZIERUNGSMODELLE

- Die Finanzierung über einen Hypothekarkredit stellt eine realistische Option dar, erfordert jedoch die Gründung einer geeigneten Rechtsform zur Sicherstellung der rechtlichen und organisatorischen Rahmenbedingungen. Zwei Banken haben bereits konkretes Interesse signalisiert und attraktive Konditionen im Bereich von 0,5% bis 0,75% Zinssatz in Aussicht gestellt.
- Weitere Finanzierungsformen die untersucht werden: Direktkredit,

AUSBLICK

Nach erfolgreicher Umsetzung des Prototyps in der Rosaliagasse soll das Meidlinger L als übertragbares Modell auf weitere Straßenzüge in Wien und andere Städten ausgerollt werden. Dabei werden die entwickelten technischen, rechtlichen und finanziellen Lösungen als Grundlage für eine breitere Anwendung dienen. Ziel ist es, langfristig zur klimafitten Transformation des städtischen Bestands beizutragen und Begrünung, Sanierung sowie leistbaren Wohnkomfort gemeinsam zu denken.

KONTAKT

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EIGENSINN



- **Findings from GREENSCAPE:** The EU project "GreenScape" aims to make urban areas more sustainable and livable through climate change adaptation. The promotion and financing of urban greenery is intended to increase the well-being of city residents, among other things. The project supports municipalities, architects and builders in the planning and implementation of such greening measures by providing know-how and promoting the exchange of best practices.
- The Deliverable was introduced and was printed to be discussed. The document proposes a **wide range of financing mechanisms for Nature-based Solutions (NbS)**, particularly in urban settings. These mechanisms can be broadly categorized into traditional, innovative, and blended financing approaches.
- **Grants** represent a major source of funding for NbS. These include European Union programs such as LIFE, Horizon Europe, Interreg, and the European Structural and Investment Funds (ESIF), as well as national and regional grants. These are typically non-repayable funds provided by public or philanthropic institutions to support environmental projects.
- **Donations and crowdfunding** are also highlighted as effective tools, especially for smaller-scale or community-driven initiatives. These involve voluntary contributions from individuals, foundations, or organizations, and can provide flexible and fast access to funding.
- **Public finance instruments** encompass a range of strategies that utilize government budgets or create economic incentives for green infrastructure. These include reallocating public budgets (e.g., from health, education, or security sectors), imposing taxes or fees on grey infrastructure, providing subsidies to private landowners for green development, charging user fees for park access, and collecting developer contributions or betterment levies. Revenue from the sale or lease of public land can also be reinvested in NbS projects.
- **Debt financing instruments** include green bonds, green loans, and microfinance. Green bonds are issued to finance environmentally friendly projects and are repaid over time with interest. Green loans and microfinance provide capital specifically for green initiatives and can help bridge funding gaps, especially for smaller or community-based projects.
- **Equity investments** involve investors purchasing shares in companies or projects implementing NbS. This approach is more suitable for nature-based enterprises and often used by impact investors seeking both financial returns and environmental or social benefits.
- **Innovative market-based instruments** aim to create economic value for ecosystem services. These include Payments for Ecosystem Services (PES), where beneficiaries of ecosystem services pay providers for their maintenance or restoration; biodiversity offsets, which compensate for environmental damage through conservation elsewhere; voluntary carbon markets, where carbon credits are traded to offset emissions; and public-private partnerships (PPPs), which bring together government and private

sector resources. Ecotourism is also recognized as a financing model that channels tourism revenues into conservation and NbS maintenance.

- **Blended finance** is promoted as an essential strategy for combining public, private, and philanthropic resources to scale up and sustain NbS projects over time.

CATEGORY OF INSTRUMENTS	TYPE OF INSTRUMENTS	DESCRIPTION	STRENGTHS	LIMITING FACTORS
Grants (from public and private organizations)	European - ESIF	<p>European Structural and Investment Funds (ESIF): As one of the largest investment instruments under the EU budget, the ESIF Funds support the territorial, economic and social cohesion of Europe's regions, as well as their resilience and recovery from the crisis faced in the past years. It presents several opportunities to finance GI projects, including in urban areas. They comprise of:</p> <p>EUROPEAN REGIONAL DEVELOPMENT FUND It's designed to strengthen economic, social and territorial cohesion in the European Union. It includes Interreg for transnational projects.</p> <p>EUROPEAN AGRICULTURAL FUND FOR RURAL DEVELOPMENT It finances the CAP's contribution to the EU's rural development objectives: improving the competitiveness of agriculture, encouraging sustainable management of natural resources and climate action, achieving a balanced territorial development of rural economies and communities.</p> <p>COHESION FUND It provides support to Member States with a gross national income (GNI) per capita below 90% EU-27 average to strengthen the economic, social and territorial cohesion of the EU. The Cohesion Fund supports investments in the field of environment and trans-European networks in the area of transport infrastructure (TEN-T). For the 2021-2027 period</p> <p>Within ESIF, the Cohesion Fund and the European Regional Development Fund are most suitable for urban GI.</p>	<p>Regional Development: ERDF supports the development of EU regions, improving competitiveness, sustainable resource management, and territorial development.</p> <p>EU-Wide Funding: Provides financial assistance to a wide range of projects in various EU regions.</p> <p>Supports Rural Development: EAFRD contributes to improving the competitiveness of agriculture, sustainable resource management, and climate action in rural areas.</p> <p>Balanced Territorial Development: Aims to achieve balanced territorial development of rural economies and communities.</p> <p>Support for Cohesion: Strengthens economic, social, and territorial cohesion in EU Member States with lower GNI per capita.</p> <p>Climate Contribution: A significant portion of the fund allocation (37%) is expected to contribute to climate objectives, promoting sustainability.</p>	<p>Budget Constraints: Funding availability may be limited by the EU's overall budget, potentially leading to competition for resources.</p> <p>Bureaucratic Procedures: Accessing ERDF funding may involve complex administrative procedures and criteria.</p> <p>Agricultural Focus: The fund primarily targets agricultural objectives, which may not fully address all rural development needs.</p> <p>Limited Recipient Countries: The fund is available to a limited number of EU Member States, potentially leaving out regions with similar development needs.</p> <p>Dependence on GNI Per Capita: Allocation is based on GNI per capita, which may not fully capture the regional development requirements.</p>
Grants (from public and private organizations)	European Fund for Strategic Investments	It's the core of the investment plan for Europe, aimed at boosting long-term economic growth and competitiveness in the European Union. The fund aims to help use public funding, to mobilise private investment for a wide range of projects carried out in the EU. The projects cover areas such as infrastructure, research and innovation, education, health, information and communications technology and other areas.	<p>Boosts Investment: Supports strategic investments that can promote economic growth and job creation in the European Union.</p> <p>Leverages Private Investment: Attracts private sector investments by providing guarantees and financing to reduce risks.</p>	<p>Funding Allocation: Availability of funds may be limited, and competition for funding can be high, potentially leaving some projects unfunded.</p> <p>Economic and Political Uncertainty: The success of investments can be influenced by economic and political conditions in the EU.</p>
Grants (from public and private organizations)	Biodiversa (European Biodiversity Partnership)	Biodiversa+ is the European Biodiversity Partnership supporting research on biodiversity with an impact for society and policy. It was jointly developed by Biodiversa and the European Commission as part of the EU Biodiversity Strategy 2030, and will contribute to the ambition that "by 2030, nature in Europe is back on a path of recovery, and that by 2050 people are living in harmony with Nature". It aims at a global budget of +800 Mio € by combining in-cash and linked resources from its Partners, and including 165 Mio € by the European Commission over 7 years.	<p>Research Collaboration: Facilitates collaboration among European countries and research funding agencies to address biodiversity challenges.</p> <p>Significant Research Funding: Involves major research funding agencies, providing substantial financial support for biodiversity research.</p>	<p>Complex Collaboration: Coordinating research efforts across multiple countries and agencies can be complex and may lead to administrative challenges.</p> <p>Limited Focus: Primarily focuses on biodiversity research, potentially leaving out other areas of environmental concern.</p>
Grants (from public and private organizations)	European - LIFE & Horizon Europe	<p>Horizon Europe: the EU Framework Programme for Research and Innovation can support NbS projects with an innovation or research component. The specific opportunities are determined by EU biennial work programmes and specific calls for proposals.</p> <p>LIFE Programme: provides co-funding for projects in the area of the environment (including nature and biodiversity) and climate change adaptation and mitigation. The specific opportunities are determined by EU multi-annual work programmes and annual calls for proposals.</p>	<p>High potential budget, and numerous successful case studies to draw from.</p>	<p>Competition: The program is highly competitive, and not all research proposals receive funding.</p> <p>Complex Proposal Process: Applying for Horizon Europe funding can be administratively complex and time-consuming.</p> <p>Funding Constraints: Limited funding is available, potentially leading to competition for support.</p> <p>Strict Eligibility: Projects must meet stringent environmental and climate action criteria to qualify for funding.</p>
Grants (from public and private organizations)	National and regional	Local authorities may access grants for environmental projects - including GI - provided by upper levels of government	<p>Alignment with Local Priorities: Grants can be tailored to address specific regional and national priorities. Direct support from government entities offers a stable funding source for a specific region, along with a comprehensive understanding of the urban</p>	<p>Budget Dependency: Availability of grants may depend on regional or national government budgets, which can fluctuate.</p> <p>Inequitable Distribution: Some regions or projects may receive more funding than others, leading to disparities.</p>



GreenScape CE (03/23 – 02/26)

Europäische Städte stehen trotz unterschiedlicher Bedingungen vor ähnlichen Herausforderungen durch Klimawandel und Zersiedelung – etwa Hitzeinseln, Überschwemmungen, Luftverschmutzung und Verlust der Biodiversität.

Das Projekt GreenScape CE unterstützt fünf betroffene Städte (Mailand, Ptuj, Szegedin, Warschau, Zagreb) bei der Integration naturbasierter Lösungen (NBS) und grüner Infrastruktur (GI) in die Stadtplanung.

12 Projektpartner aus sechs Ländern (AT, HR, HU, IT, PL, SI) entwickeln gemeinsam Aktionspläne, Pilotprojekte und Strategien, die über die Pilotgebiete hinauswirken sollen. Im Fokus stehen der Aufbau von Governance-Strukturen, Know-how-Transfer und soziale Inklusion. Zielgruppen sind vor allem kommunale Verwaltungen und Bürger:innen.

ZIELE

- Projektziel 1: Gemeinsame Strategie zur Stärkung der Umsetzung von NBS in Mitteleuropa
- Projektziel 2: Erstellung von NBS/GI Aktionsplänen für die Pilotstädte
- Projektziel 3: Gemeinsame transnationale Strategie zur Umsetzung, Integration und Finanzierung von NBS in städtischen Räumen
- Projektziel 4: Gemeinsam entwickelte und umgesetzte NBS-Pilotprojekte

WAS IST BISHER PASSIERT

- Gemeinsam mit assoziierten Partnern haben die Projektpartner eine gemeinsame Strategie erarbeitet, die den strategischen Rahmen sowie zentrale Aspekte beschreibt, welche bei der Erarbeitung von Aktionsplänen und Maßnahmen zur Stärkung der Anwendung von NBS im städtischen Kontext zu berücksichtigen sind.
- Die Projektpartner haben gemeinsam fünf Aktionspläne für NBS & GI in den Pilotgebieten Mitteleuropas entwickelt. Diese Pläne sind das Ergebnis eines transnationalen Co-Design-Prozesses, von Capacity-Building-Workshops mit lokalen Behörden sowie der aktiven Einbindung von Bürger:innen. Die Aktionspläne definieren vorrangige Handlungsfelder und Maßnahmen für die Entwicklung von NBS in fünf städtischen Gebieten und bilden die Grundlage für die Auswahl und Umsetzung konkreter Pilotmaßnahmen.



FINANZIERUNGSMODELLE FÜR NBS

- **Finanzierungsmöglichkeiten:** Öffentliche Finanzierung, Private Finanzierung, Mischfinanzierungsansätze
- **Finanzierungsinstrumente:** Fördermittel, Kredite und Anleihen, Zahlungen für Ökosystemdienstleistungen
- **Investoren:** Regierungen und Kommunen, Entwicklungsbanken, Stiftungen und NGOs
- **Herausforderungen:** Mangelnde Daten und Transparenz, Kulturelle Widerstände, Unzureichende Unterstützung für kleinere Projekte
- **Strategien zur Verbesserung:** Aufklärung und Sensibilisierung, Entwicklung von Finanzierungshubs, Anreize schaffen

AUSBLICK

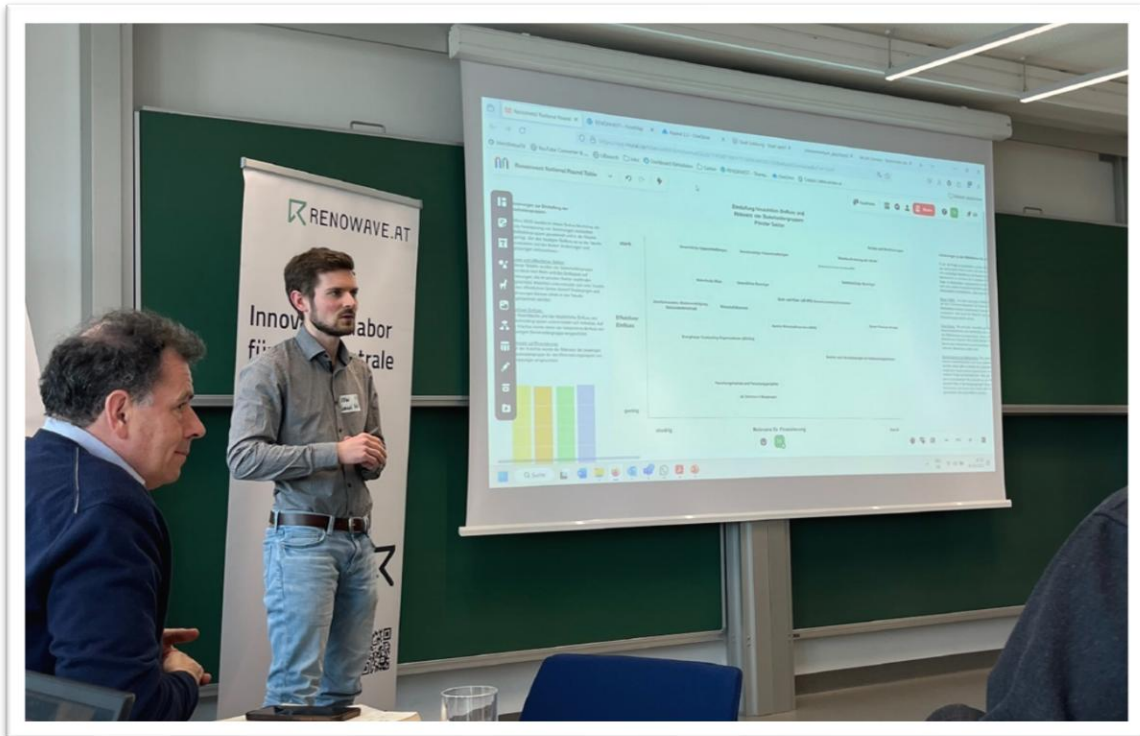
- Notwendigkeit der Skalierung von Investitionen
- Vielfältige Finanzierungsinstrumente,
- Erforderliche Zusammenarbeit und Wissensaustausch,
- Entwicklung von Maßnahmen

KONTAKT

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<https://www.interreg-central.eu/projects/greenscape-ce/>



Presentation of the draft of the **RENOINVEST national action plan** for the promotion of private and public investments and financing of energy-efficient, sustainable building renovations.



- Questions to be discussed:
 1. Suggestions for further measures to be included in the plan?
 2. What measures can be implemented in the short, medium or long term?
 3. Where should priorities be set, what is most urgent?
 4. Are there stakeholder groups that have not yet been taken into account in the draft, but are important for implementation?
 5. On the basis of the government programme 2025 – 2029 – how should the points on funding and financing for renovation and heating system replacement be specified (policy brief)

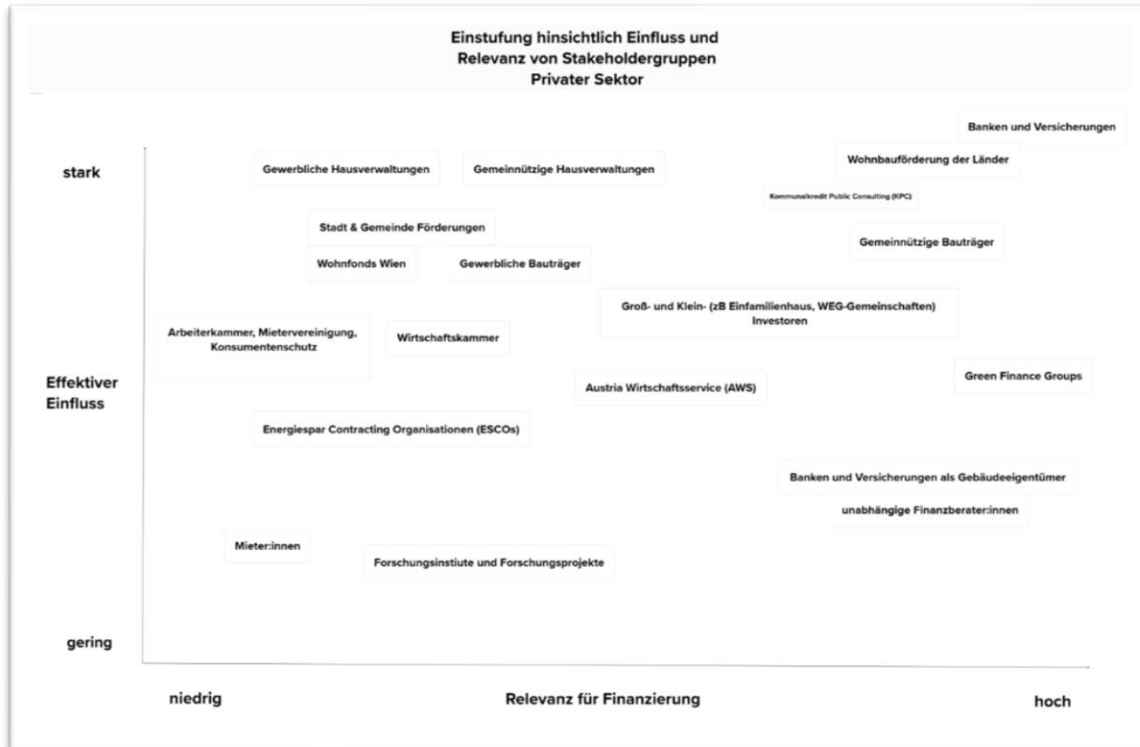
See WHITEBOARD:

<https://app.mural.co/t/samuel5628/m/samuel5628/1743497406177/38582440d51024b44aa922ee4a0ed8cf1ef162df>

MINUTES:

1. Stakeholder privat

In the first round the **PRIVATE stakeholder mapping** was presented and in 2 groups we discussed, if somebody is missing and if the Stakeholders are in line with de position with relevant and Impact. Starting with the private sector.



Financially strong people – i.e. owners with a high income or assets – can **often carry out** renovations (e.g. energy-efficient building renovations, green roofs, façade greening) **without financial support**. Whether state funding is high or low has **little or no influence on their decision**.

Commercial property developers are companies that build, renovate and sell real estate – usually on a larger scale. Unlike private builders, they **do not act for their own needs**, but **are economically oriented**, with the aim of **making a profit**. Commercial property developers often handle many projects at the same time – e.g. entire residential complexes or office buildings. As a result, they have a **large share** of the entire construction and renovation market. They have expertise, good networks, access to capital and strategic planning – and are therefore often pioneers in new renovation standards or techniques (e.g. climate-friendly construction). Their decisions have an **impact on many properties**, and thus also on **material prices, availability of skilled workers, demand for subsidies**. Commercial property developers take out loans or investments for their projects. In this way, they influence how banks, investors or

development institutions evaluate and finance renovations. **They plan economically and specifically include government subsidy programs** or tax breaks in their financing models. Through their activities, **they influence the market prices** for construction services, materials and real estate – and thus also the profitability of renovation measures in the entire market.

Independent financial advisors – i.e. people or small offices that are not tied to specific banks or insurance companies – support private households or small property developers with financing issues relating to construction and renovation. Their focus is usually on small-volume residential construction. In western Austria, there are many detached and semi-detached houses, smaller apartment buildings or private renovation projects. In this area, **the support of financial advisors is particularly in demand**, because owners often do not have their own specialist department or experience with complex subsidies or financing. Financial advisors suggest **specific loans, funding models or forms of financing** – e.g. which bank or funding programme should be used. In this way, they have a direct influence on how a project is financed – for example, whether sustainability is taken into account or funding programs are used for renovations. Owners often rely heavily on their recommendations. When financial advisors actively incorporate sustainability, efficiency or funding models, the number of ecologically or economically optimised renovations also increases.

ECAS: private Contracting: The actual relevance is significantly lower than in the previous presentation on the A3 sheet – should be reclassified in the stakeholder overview. Why: Contracting models are contractually complex, often with a long-term commitment (10–15 years). Many owners shy away from such long-term obligations and additional high costs – especially in private or small-volume residential construction. Even in subsidized housing or public buildings, there are often budgetary or subsidy restrictions. Many owners, especially private ones, do not know contracting well or do not trust the model sufficiently. In recent years, there have been some best practice cases due to the high costs. There is a lack of visible, scalable best practice examples – especially in the renovation of existing buildings. Contracting works primarily with high energy costs and great savings potential – this is more likely to apply to larger, poorly insulated non-residential buildings. In residential construction – especially in buildings that have already been partially modernised – the savings potential is often too low to make contracting economically attractive. Many public subsidies (e.g. housing subsidies, renovation cheques) rely on classic financing by owners. Contracting is rarely explicitly supported as a combinable model.

An important lever for promoting private renovations would be to link rent increases to energy-efficient improvements for private owners. Specifically, rent increases should only be possible if the renovation demonstrably saves energy – for example, evidenced by an energy certificate or a renovation passport.

This would create a clear incentive for landlords to invest in the energy quality of their buildings instead of increasing rents without any significant improvement. At the same time, this would create more transparency and fairness for tenants, as they would be able to see what they are paying more for – namely better energy efficiency and lower

operating costs. In the long term, this measure would also increase the renovation pressure in the private rental sector and thus contribute to achieving climate targets.

Private donors: In order to provide greater support for the renovation of private buildings, new and targeted **financing instruments are needed**. One proposal is the introduction of a **climate loan** – i.e. a special, low-interest loan for energy-efficient renovation measures. This loan should be accessible as low-threshold, long-term and unbureaucratically as possible so that many owners can use it. **Tax incentives** also play an important role. For example, accelerated depreciation on renovation investments could be introduced. This means that owners can deduct their expenses for energy-related measures more quickly from their taxes – which makes the investment more economically attractive. Another point concerns the **compensation of losses in tax: At the moment**, losses from renting or investments can only be claimed for tax purposes if they are offset within 25 years. However, this can fall short, especially in the case of long-term, sustainable renovations. **More flexible regulations are needed here so that climate-friendly investments are not disadvantaged.**

Private landlords: The **warm rent** – i.e. a rent that already includes all operating and heating costs – is basically a very transparent and user-friendly model. It makes it easier for tenants to plan actual housing costs and increases awareness of energy efficiency, as landlords are more motivated to reduce energy consumption. In Austria, however, the warm rent is still rare. More common is the so-called cold rent with separate billing of operating and energy costs. As a result, there is less incentive for landlords to carry out energy-efficient renovations, as the heating costs do not affect them themselves, but the tenants. More widespread rent models could help to promote energy-efficient renovations in the rental sector – especially if they are combined with clear legal frameworks and subsidy incentives.

Conciliation boards play an important role, especially in connection with renovations and the resulting **rent increases in private housing**. If landlords want to raise the rent after a renovation, a legal review is often required to determine whether this increase is justified and appropriate. And most of them lose. In such cases, **arbitration boards can mediate and provide clarity - both for tenants and landlords**. They help to resolve conflicts out of court and create legal certainty for both sides.

At the same time, **arbitration boards** can help to enforce higher rents in the event of real energy improvements if they can be proven to lead to lower operating costs or better living comfort. In this way, they ensure that renovations are also economically viable in the private rental sector.

Construction coaches or renovation coaches play a central role when it comes to the successful implementation of private renovations. They often take on a "caretaker" function by accompanying owners through the entire renovation process - from the initial idea to the finished implementation. They can not only take over the technical construction supervision, but also support the organization of financing. This means that they help with the selection of suitable subsidies, with the completion of applications and even with coordination with banks or financing agencies

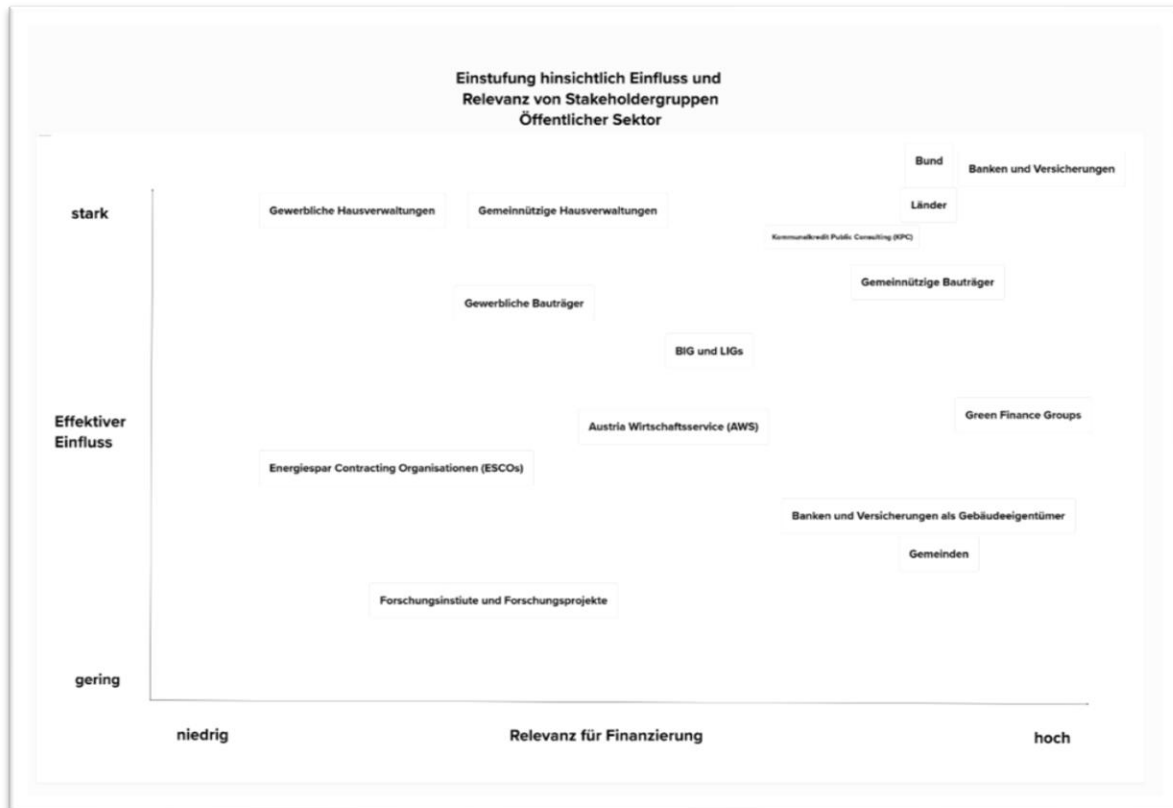
Especially for private owners who have rarely or never renovated, such contact persons are a great relief. They ensure more trust, fewer errors and a higher probability of implementation – which can ultimately also have a positive influence on the renovation rate.

At the EU level: e.g. through the Green Deal, the Just Transition Fund or programmes such as InvestEU, so-called green and social funds are being allocated, which are also becoming increasingly important in the area of private renovation financing. They are considered innovative financing instruments because they specifically promote projects that combine ecological and social goals – such as energy-efficient renovations, barrier-free conversion or affordable, climate-friendly housing. These funds provide capital for sustainable investments, either in the form of subsidies, low-cost loans or shareholdings. They are often financed by public funds, but sometimes also by institutional investors, EU programmes or **private impact investors who** want to achieve both financial and social added value. At the national level: **through special funding programmes of the ministries or special funds via Austria Wirtschaftsservice GmbH (AWS), Kommunalkredit, or the Austrian Development Bank (OeKB)**. At the state level: occasionally by **state funding agencies or pilot projects with a green orientation**. Banks and social organizations can also manage green or social funds – for example, as part of cooperative or non-profit housing projects. In the future, these funds could be an **important supplement to classic housing subsidies** – especially for target groups that previously had difficulty accessing renovation financing, such as lower-income households or community housing projects.

Impact investing is not awarded by government agencies, but usually comes from **private or institutional investors** who consciously want to invest in projects with social or environmental added value. They provide capital, but expect not only financial returns but also positive effects on the environment or society. Typical players in impact investing are foundations and charitable funds – e.g. ERSTE Foundation, Ashoka, BMW Foundation, specialised impact investment funds – e.g. responsAbility – they manage investors' money and invest it specifically in sustainable projects worldwide, including housing and energy, banks with a focus on sustainability – e.g. Umweltbank, GLS Bank – grant targeted loans for renovations, energy efficiency or social housing projects, and venture capital & private individuals Equity funds with an impact focus – invest primarily in start-ups or business models that offer solutions to social or environmental problems, as well as state-backed blended finance – e.g. Austrian Development Bank (OeEB) or international funds such as "InvestEU", which combine private capital with public money

2. Stakeholder public

In the second round the PUBLIC stakeholder mapping was presented again in 2 groups and we discussed now, if somebody is missing and if the Stakeholders are in line with de position with relevant and Impact. Starting with the private sector.



In the public sector, **contracting** is currently only applicable to a limited extent. This is partly due to the fact that it is linked to certain legal and financial framework conditions – for example, liability issues in which the federal government and Austria Wirtschaftsservice GmbH (AWS) play a role. In Austria, there is still no concrete implementing ordinance of the AWS, which would be necessary for a clear and legally secure implementation. In addition, contracting is considered problematic by many. The reason: Such models are often offered by financial service providers who expect a high return. At the same time, construction costs are currently very high, while energy prices are low – which significantly limits the economic attractiveness of such models.

A special example is **energy supply contracting, such as that offered by TECUM**. This is not about saving energy, but about TECUM providing the heating system, including heat meters. Customers then pay for the heat actually supplied. The model is therefore aimed more at the provision of infrastructure than at renovation measures to increase efficiency.

When dividing up the target groups, the question arises as to how public and non-public actors can be sensibly distinguished. A feasible suggestion is to divide it into:

1. Residential construction (e.g. private owners, non-profit property developers)

2. Non-residential construction (e.g. public buildings, commercial real estate, education and healthcare facilities)

This categorization is practical, as requirements, funding logic and decision-makers differ significantly depending on the type of use.

Dilema with the building societies: In the area of single-family houses, **the building societies played** an important role from 2009 onwards: At that time, they were used as submission points for renovation subsidies. This suited them well, as they saw it as an opportunity for new business. The target group was clearly defined – many people had already been saving up for home savings contracts for decades, usually with the aim of building their own home at some point. That was tradition and culture: grandmothers give grandchildren a home savings contract at birth. Then the renovation was presented to them as an attractive alternative. The result was that the renovation rate increased noticeably. However, there was a turning point later: savings banks and building societies wanted additional state support from the ministry, for example in the form of financial security or new incentives. However, this support failed to materialize – and the renovation rate fell significantly again as a result. **Today, building societies are still central submission points for funding applications, especially because they have the necessary structures and customer access. But with bad conditions, such as tax depreciation: it used to be 15%, now it is 67%, which makes renovations more attractive.**

There is currently an imbalance in **housing subsidies**: new construction is clearly preferred, although from a sustainability point of view it would make sense to promote the existing stock more strongly. In Austria, **housing subsidies** – i.e. financial support for new construction, renovation or housing – are awarded by the federal states. The housing promotion agencies of the individual federal states are responsible. Each state has its own housing subsidy with different guidelines, criteria and subsidy rates. This means that the award, amount and type of grants (e.g. direct grants, low-interest loans, annuity grants) differ depending on the federal state. This is tedious! The **respective state governments** or their responsible departments examine the applications and decide on the award. They are guided by internal state funding guidelines, which are adopted by the state parliament or continuously adapted.

There **are already approaches to long-term interest rate hedging (LTU)**, especially in the context of serial renovation – but so far only in the new construction sector. For the renovation area, a corresponding solution or implementation is currently still missing.

Finally, the central question arises: How can the **demand for restructuring financing** be stimulated in a targeted manner? This probably requires clear incentives, understandable

funding models, trust in advice - and structural support, such as from building societies that are close to the customers. Therefore, they are relevant and have an impact

In the area of **financing public renovations**, the EU taxonomy is becoming increasingly important. It sets clear guidelines as to when investments are considered ecologically sustainable – this also applies to renovation projects. The top 15% of the lowest-emission buildings in the portfolio are particularly relevant. Only those who are located in this area or get there through renovation can be classified as "sustainable" according to the taxonomy.

In Austria, the responsibility for the implementation of the EU Taxonomy Regulation lies with several bodies, as it is a cross-cutting issue that affects both environmental and financial policy.

The **ministries are essentially responsible: the Federal Ministry of Finance (BMF), BMIMI, and the FMA Financial Market Authority Austria** is responsible for monitoring compliance with the EU Taxonomy requirements by financial market participants. For example, it checks whether companies meet their reporting obligations and correctly classify sustainable financial products. Implementation is carried out via **national laws, ordinances and reporting obligations that are based on EU requirements**. Companies and public bodies must take the taxonomy into account through sustainability reports, investment decisions and funding programmes.

Another key criterion is life **cycle analysis (LCA)**, i.e. **the assessment of a building over its entire life cycle** – from construction to use to demolition. However, this LCA must be considered fair and practical, because currently renovation projects are often not sufficiently recognized, even though they achieve very high savings.

For example, if a building saves 98% of energy through a comprehensive renovation, this should **be rewarded more financially or taken into account when granting loans**. At present, this is not automatically the case, as many loans and financing models are not yet adapted to such effects. In order for restructurings to be better assessed and financed in the future, **uniform standards for calculating LCAs at banks are needed**. This is the only way to create a comprehensible, comparable and fair assessment – ideally by 2030 in order to achieve the EU climate targets.

Federal States. Housing subsidies (states)" instead of "funding departments of the states, clarity for the target group: The term "housing subsidy" is much more common in the public perception. Citizens, planners and also many political actors know immediately what is meant – it is about concrete funding programmes for renovation, new construction, energy efficiency, etc., which are awarded at the state level. The distinction between "state funding" and "federal funding" is important for many – for example, in the combination of renovation cheque (federal government) and housing subsidy (state). The

term "funding departments of the federal states" seems more technical or administrative and is not clearly recognizable as a political funding instrument. The term "housing subsidy" describes the function (promotion of housing construction), not the administrative structure. This makes communication closer to the citizen and more practice-oriented.

Finally, there is the increase in construction costs. Construction costs are rising as a **result of a chain of international, economic, political and regulatory factors**. There is **no single "polluter"**, but many contributors – from the world market to national politics to the structure of the housing and real estate market.

Results of discussion:

Methodology:

As part of a **participatory workshop format**, the stakeholder analysis was carried out in two working groups. Each group worked with a large-format poster on which central fields of action and areas of influence were visualized.

The participants received prepared, cut-out cards with the names of potential stakeholders. Together, these stakeholders were discussed, positioned and thematically classified. **The role and influence of the individual actors in the context of the respective topic was explored.**

Missing or previously unconsidered stakeholders were identified, supplemented and appropriately located on the poster by the groups. This resulted in a common, visually supported understanding of the actor landscape and its relevance.

The **method enabled all participants to transparently understand** the current status of the stakeholder analysis and to actively shape it.

The use of posters and cards enabled a **low-threshold, interactive and visual approach** that actively involved all participants – regardless of previous knowledge or professional background. By jointly positioning, discussing and supplementing the stakeholders, a **shared understanding of** the actor landscape was created. At the same time, the method promoted **exchange at eye level**, created space for different perspectives and made **blind spots visible**, for example by re-nominating missing actors. The visual representation also supported the **common orientation** and **clear documentation** of the current state of analysis and discussion.



PROOFS:

Invitation and agenda: **sent out via ZOHO CRM by Renowave.at**

Photos of the event:

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CONCLUSIONS:

NEXT STEPS:

- Organise follow-up TWG meetings to refine further relevant topics to be discussed at next national platform events.
- Organise next national platform event.