



Date: **Thursday 13 December 2018**

Venue: **Tholou 5, Plaka** Athens, 10556, Museum of History –University of Athens

## Agenda:

10.00 - 10.30	<b>Welcome coffee - Registration</b>
10:30 – 11:30	<b>Presentation of the ABRACADABRA Policy Recommendations on financial models and Bankability</b> Vote and feedback from the audience
11:30 -12:00	<b>Presentation of case studies on use of adds-on and connected Financial lessons learnt</b> <b>Discussion on the case study:</b> Potential topics: <ul style="list-style-type: none"><li>- Abracadabra Financial Toolkit as a means to assess local cases</li><li>- Financial local opportunities and constraints</li><li>- Regulatory aspects that can support or hinder the bankability of projects</li><li>- Acceptance of the local residents (tenants from the building itself and neighbouring residents)</li><li>- Rebates of other financing schemes that may be able to support or hinder the bankability</li><li>- Time factor in bankability</li><li>- Overall business model for use of adds-on (renting out or sales of new apartments)</li></ul>
12:00 – 12:30	<b>Knowledge exchange and reflections on case studies</b> The aim of this session is to engage a broad range of stakeholders and access and collect their feedback and recommendations to be fed back into the Abracadabra project. Discussion should focus <u>on innovative financial models and the bankability of the AdoRES strategy</u> . Information shall be gather to implement the Financial Model and the regulatory toolkits investigate how <u>investment decision making schemes</u> can be incorporate with the ABRACADABRA strategy. Each stakeholder group/representative is asked to list key/critical aspects to be included in the set of financial policy recommendations for each target group. Discussions on potential financial frameworks and banks' role in each country: <ul style="list-style-type: none"><li>• Which benefits and shortcoming ABRACADABRA proposal has in relation to sustainable finance?</li><li>• Identification of regional/national experiences of sustainable finance applied to deep renovation through Adores and of mortgages for energy retrofit.</li><li>• Have they been successful or has uptake not been as high as expected?</li><li>• If successful, why do you think they have proven to be successful? Why are they good experiences?</li><li>• Does the ABRACADABRA financial model take into consideration all of the potential beneficial economic outcomes? If not, what?</li><li>• How can be banks involved in this strategy?</li><li>• What is the payback period thatwould be suitable to carry out the investment both for banks and owners?</li><li>• Which are the opportunities to obtain a loan to adopt the AdoRES strategy?</li><li>• Could we finance the thermic measures for the existing dwellings without public</li></ul>





**Assistant Buildings' addition to Retrofit, Adopt, Cure And Develop the Actual Buildings up to zeRo energy, Activating a market for deep renovation ABRACADABRA**

	<p>assistance but with cross-subsidisation of higher rents of the new dwellings?</p> <ul style="list-style-type: none"><li>• How to grant access to financing through financing schemes related to AdoRES?</li><li>• How can we handle the lengthy Return of Investments?</li><li>• How to reduce the risk of Gentrification or to preserve “affordable” rents in the new/renovated dwelling?</li></ul> <p>Which are the local financing schemes that grand the best results Which are the Regulatory constraints the Country has at Local, Regional, National scale and how to overcome them?</p> <ul style="list-style-type: none"><li>• Are urban legislations a stumbling block for the widespread use of building extensions?</li><li>• How to deal with loans related to the Building and not to the house owners?</li></ul>
12:30 – 13:00	<b>Wrap up and approval</b> of the new set of financial policy recommendations
13.00- 14.30	<b>Light lunch</b>



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