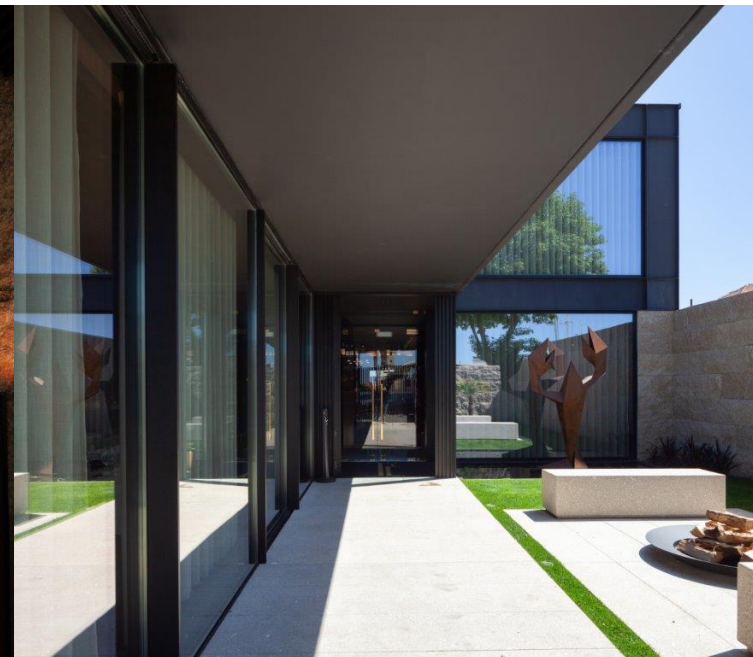
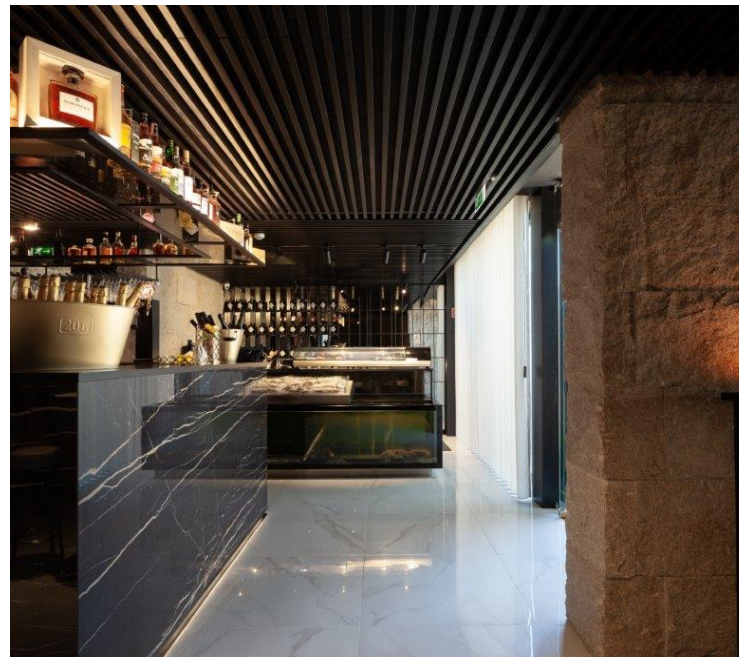




# IFRRU2020

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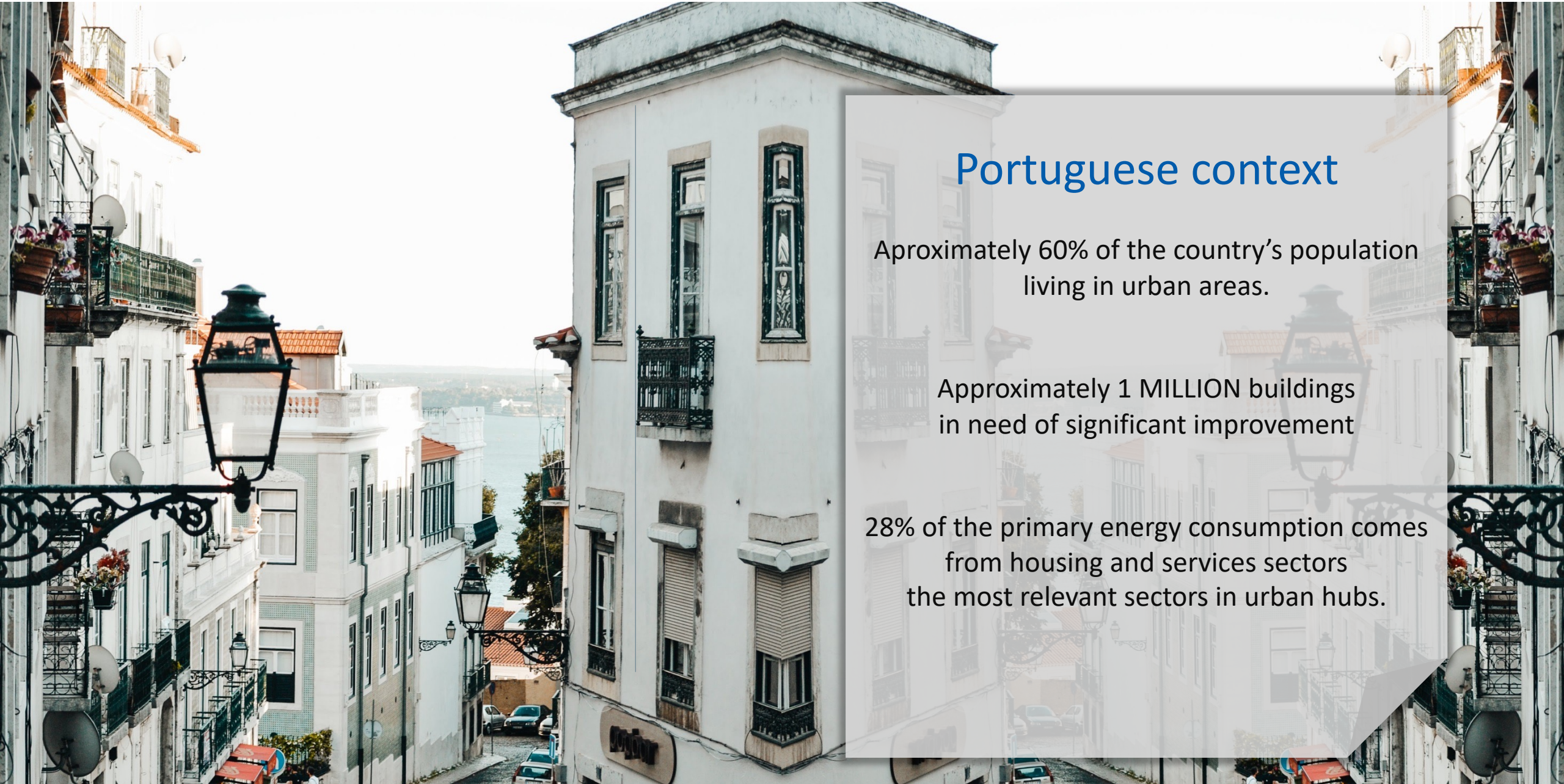
## REPÚBLICA PORTUGUESA

MINISTRA DA  
COESÃO TERRITORIAL





# 1. Design of IFRRU 2020



## Portuguese context

Aproximately 60% of the country's population living in urban areas.

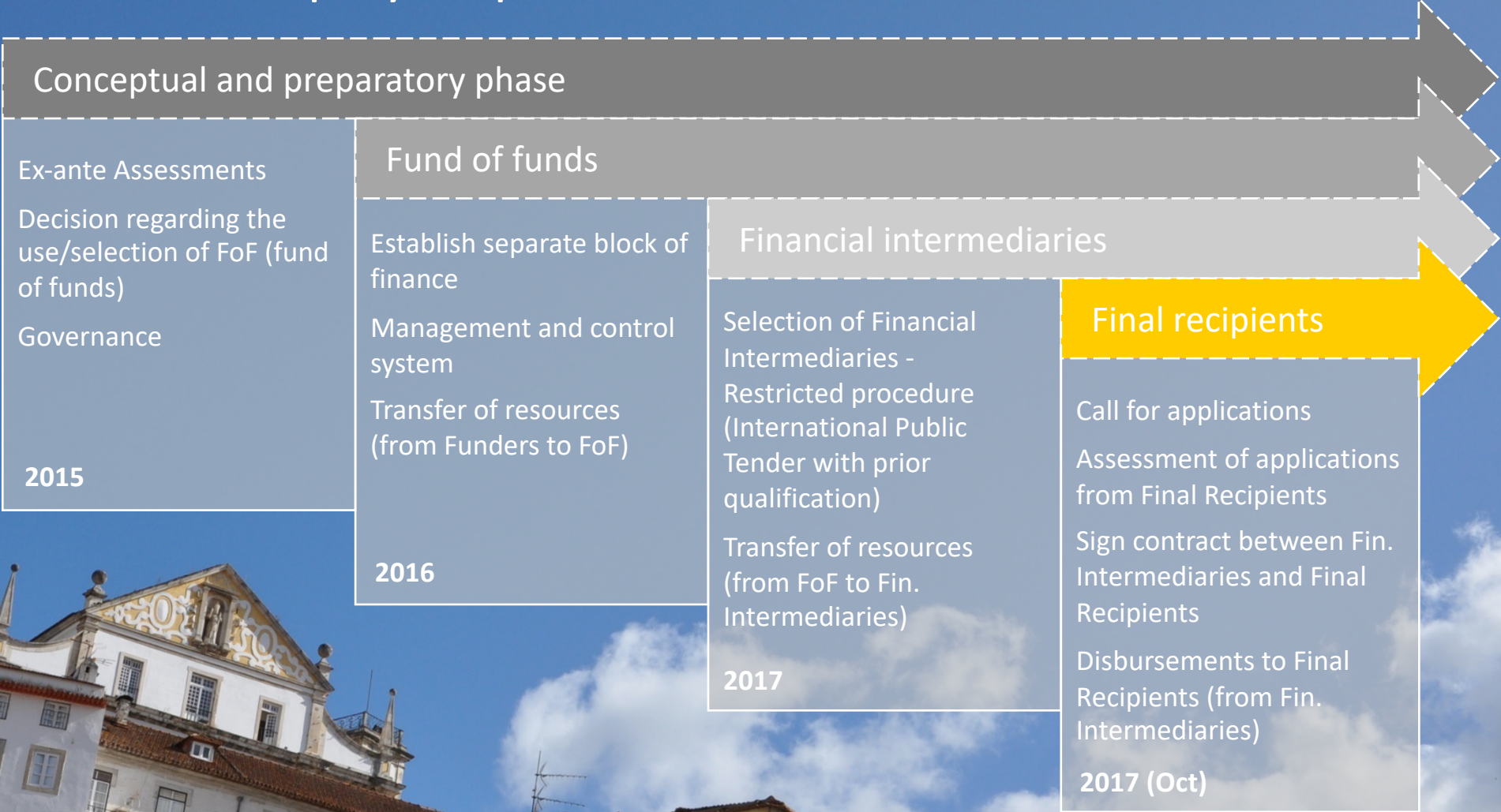
Approximately 1 MILLION buildings in need of significant improvement

28% of the primary energy consumption comes from housing and services sectors the most relevant sectors in urban hubs.



# Design of IFRRU 2020

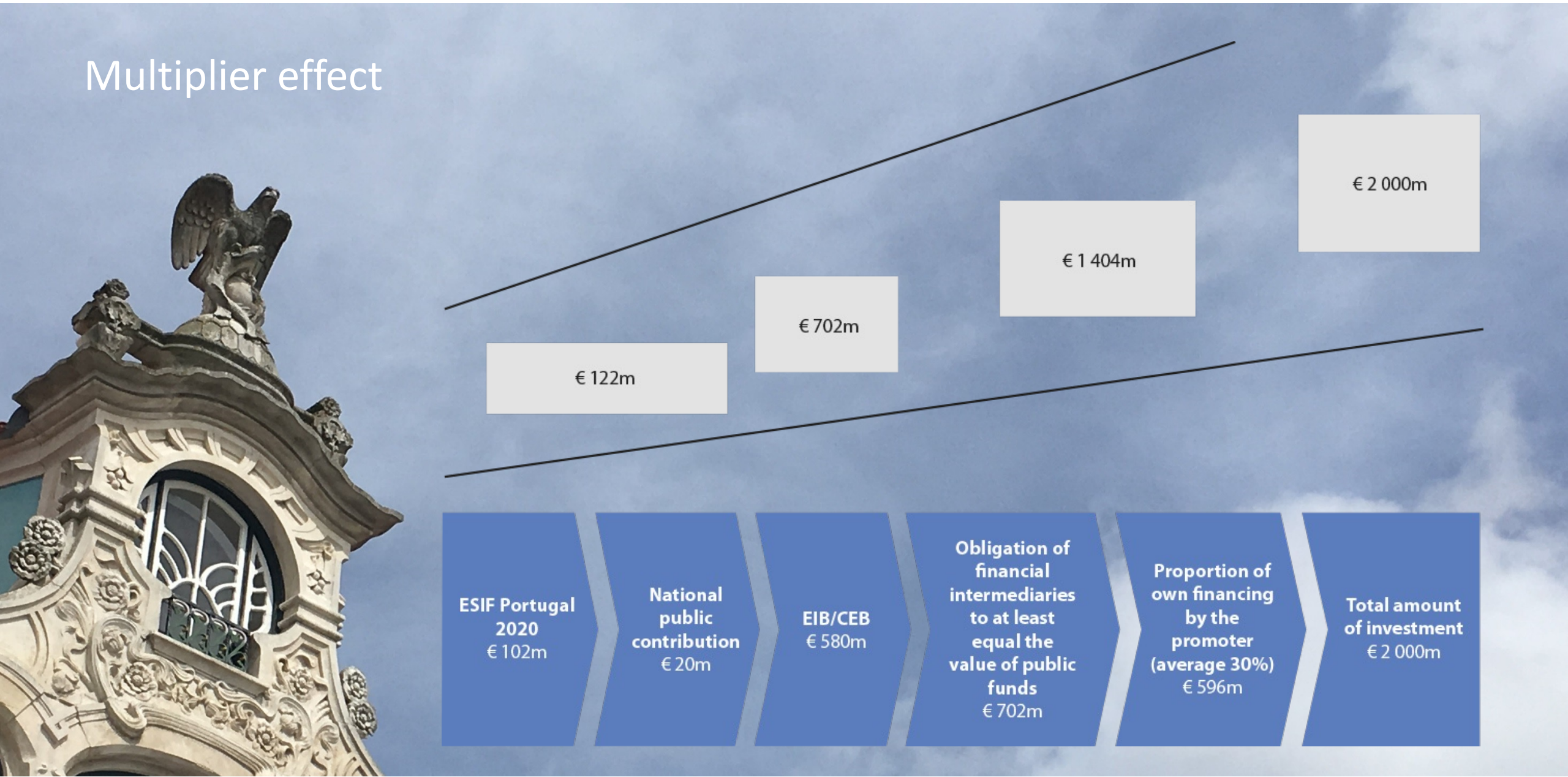
## Timeline step by step





# Design of IFRRU 2020

## Multiplier effect



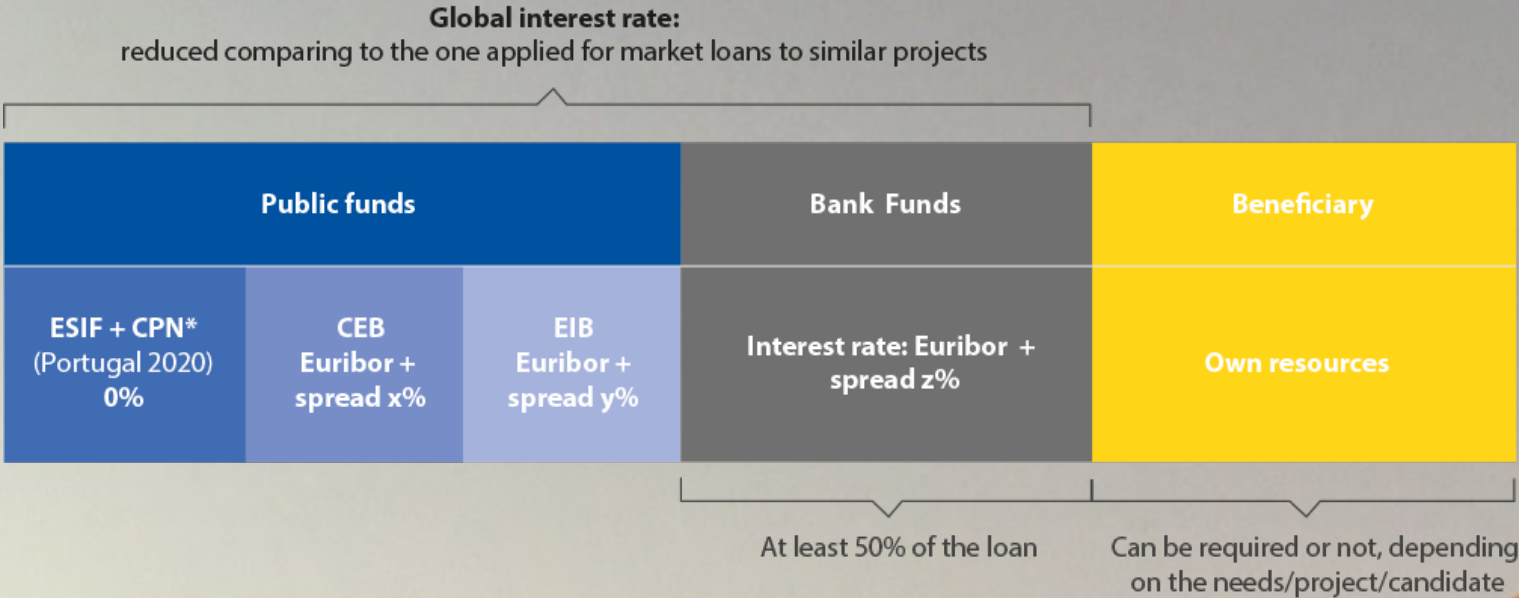


# Implementation

## Loans

Better financing conditions result from **combining public funds** (European funds from PORTUGAL 2020, EIB - European Investment Bank and the Development Bank and CEB - Council of Europe Development Bank) with **private funds from commercial banks**, selected specifically for this program.

EUR 1.4 million



\*CPN = national public contribution from the State Budget

- > **Maturity**  
Up to 20 years
- > **Grace period**  
Investment period  
+ 6 months (máx. 4 years)



# Implementation

## Projects that can be supported

Overall rehabilitation of buildings aged 30 years or more

The renovated buildings can be used for any purpose, such as [housing](#), [economic activities](#) or [equipment for collective use](#).

## When?

Applications can be submitted to the selected banks through their commercial network at any time, that is, without prior application periods.

## Who can apply?

Any entity, whether natural or collective person, public or private, with a title that gives her the power to carry out the intervention.



# Implementation

## Application process

### 3 STEPS

Easy access for citizens

- > Simplified procedures
- > Support through a helpdesk (email and phone)

More details:

<https://ifrru.ihru.pt/web/guest/applications-en> (EN)

Who

URBAN AUTHORITY  
FOCAL POINT

AGENCY FOR ENERGY  
(ADENE)

FINANCIAL  
INTERMEDIARIES

What

**BINDING OPINION  
OF THE MUNICIPALITY**  
Focal point confirms that the  
project fits into the strategy  
defined for the territory  
**Over 300 municipalities involved**

**ENERGY CERTIFICATION**  
Identifies the appropriate EE  
measures for the project  
**Qualified experts**

**ANALYSIS AND DECISION OF  
APPLICATION FOR FUNDING**  
Loans for all final recipients  
**Banks**





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Contracted projects untill May 2022:



2024

renovated households



540 796 m<sup>2</sup>

renovated public or  
comercial buildings



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Contracted projects untill May 2022:



3964

new residents



4787

jobs





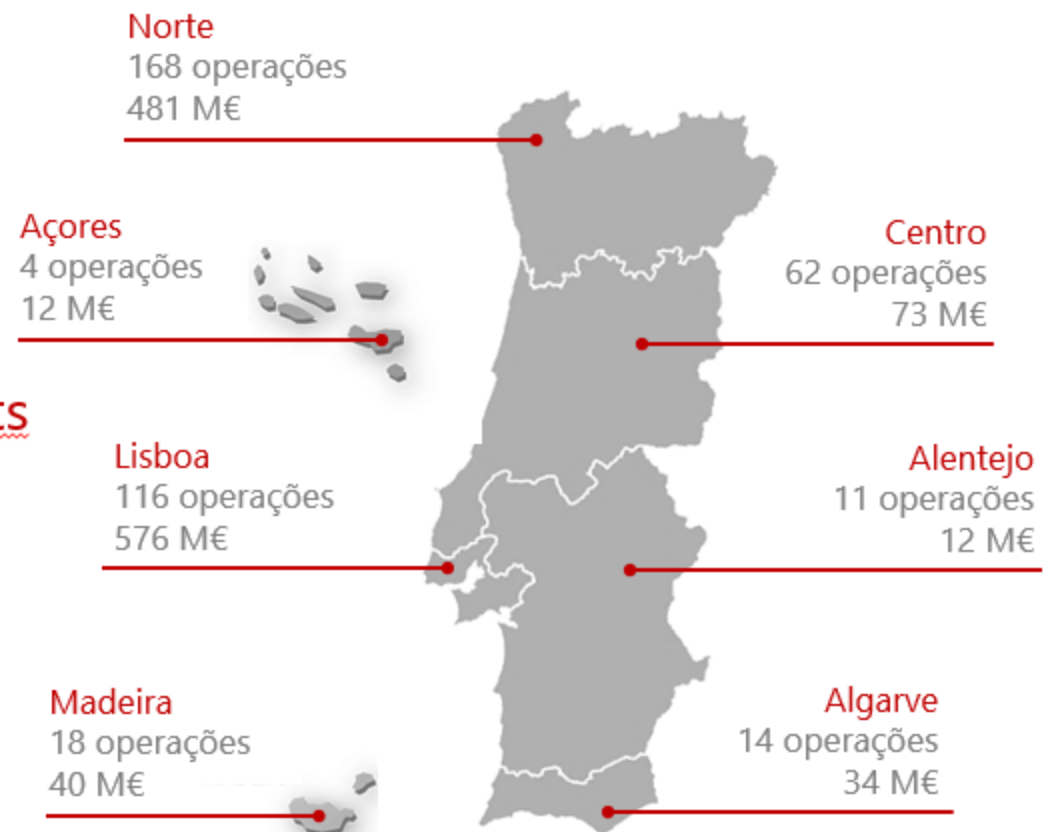
31 May 2022

**389**

number of  
Financing contracts

**1.204** M€

contracted  
investment





**87** cities with projects ongoing

**112** buildings already renovated





# Some lessons learned - Case Study II

## 2020

### *A national coverage, but a local approach*

Protocol with National Portuguese Municipalities Association (ANMP) - major pillar of IFRRU 2020 since municipalities are at the heart of urban development in Portugal.

Close working relationships with the municipalities through a network of focal points - streamlined process.

### *Making communication easy*

Sustained effort to transform a complex product in something simple and easy for the public to understand.

Communication through a wide range of channels.

Direct contact with potential final recipients: one-to-one meetings, public information sessions and a dedicated email helpdesk

Keep it simple...

Dissemination at international level.

## Main Success factors



### *Creating a competitive loan environment*

Competition between financial intermediaries in the whole country = better offers for loan pricing







# IFRRU 2020

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