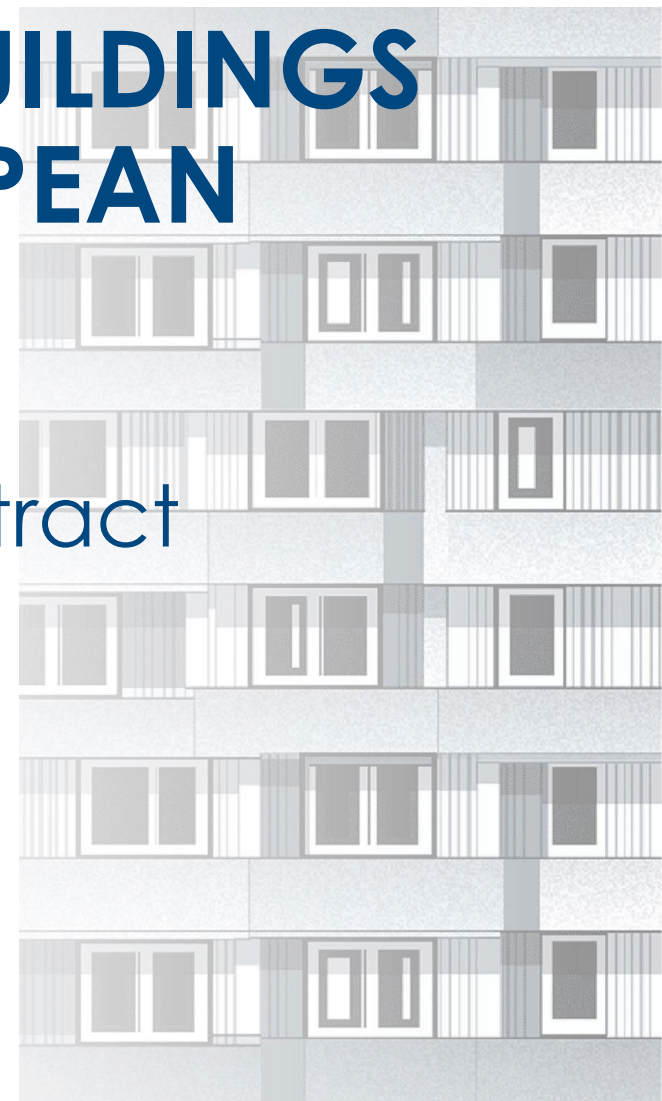


# RENOVATION OF APARTMENT BUILDINGS WITH THE SUPPORT OF THE EUROPEAN UNION

- 10 steps from an idea to a signed contract

Altum 17.05.2024.



# PROGRAM TERMS



RRF financing 57 million EUR (support for ~170 apartment buildings)




Deadline for project implementation – 31.03.2026.



The goal of the project is to achieve no less than 30% of primary energy savings



For every 5,000 EUR of the eligible costs of the project, a primary energy savings of at least 1 MWh /year must be achieved



Total amount of support 49% of the eligible costs of the project in the form of a capital rebate, which is paid after the project is implemented and the objectives are achieved (based on energy certificate)



Support for the preparation of technical documentation 49% of eligible costs, but no more than EUR 10,000



VAT is not an eligible cost



Costs that exceed specified cost limits  
(3% of project management cost limits, 20% of other measures limits) are not eligible

# PROGRAM TERMS



The building is registered in the cadastral information system and has at least three apartments



If there are several buildings at the same address, the application must be submitted for each building separately



The amount of debt related to the use of the apartments is less than 10% of the total amount of bills received for these services in the last 12 months



The apartment owners are represented by an authorized person (a legal entity)



Project manager - a legal entity that ensures implementation of energy efficiency project, including communication with Altum, authorized person and service providers



Compliance *to de minimis* requirements in cases where the apartment owners use the apartments for economic activities



If the building is located in the NATURA 2000 territory, compliance with the requirements of the State Environmental Service must be ensured



Financiers: Swedbank, SEB and Citadele. If refusal has been received, Altum can be the financier as well

# 12 steps to Capital rebate

Capital rebate  
(% of total eligible costs)

49%

(VAT is ineligible)

1. Initiation of the energy efficiency project
2. Elaboration of technical documentation

3. Application to Altum for reservation of the Capital rebate



4. Selection of the service providers

5. Altum's opinion on selection of service providers



6. Loan application to commercial bank

7. Apartment owners' decision on project financing terms

8. Loan/Guarantee application to Altum

9. Approval by Altum



10. Contract signature and loan disbursement

11. Application for activization of capital rebate

12. Decision on capital rebate



# STEP 1 - AGREEMENT ON PARTICIPATION IN THE PROGRAM

- ✓ **A discussion (general meeting or survey) of apartment owners**, in which it is agreed on:
  - ✓ participation in the program
  - ✓ **authorization (authorized person) – organizing a decision in the form of a survey/meeting**, preparation of technical documentation, selection of service providers and reservation of capital discount
  - ✓ development of an energy audit

## **Sample decisions of apartment owners:**

Apartment owners' agreement on participation in the program:

<https://www.altum.lv/pakalpojumi/iedzivotajiem/daudzdzivoklu-maju-energoefektivitate-2022-2026?tab=2>

# STEP 2 - DEVELOPMENT OF TECHNICAL DOCUMENTATION (1)

- ✓ Ensure the development of all necessary **technical documentation**, in accordance with the rules of the program
- ✓ Fill out **the cost summaryu template**, in accordance with ALTUM guidelines, the annex of which includes the distribution of project-related and other measures' costs
- ✓ If you plan to implement the project using a combined **design and build contract**, select suppliers for design and construction and conclude a contract with the selected supplier

The list of technical documentation is available [here](#)

Usable forms indicated in the list of technical documentation:

- [Assessment of project documentation by an independent expert](#)
- [Recalculation of the building's energy certificate](#)
- [Calculation of savings and self-consumption in the installation of microgeneration energy production technologies](#)

# DEVELOPMENT OF TECHNICAL DOCUMENTATION (2)

- ✓ BIS-registered **Building Energy Certificate** developed by an independent expert in the field of building energy efficiency:
  - developed in accordance with valid regulatory enactments in the field of buildings, in accordance with *the provisions of the Cabinet of Ministers no. 222 "Methods for calculating the energy efficiency of buildings and rules for energy certification of buildings"* or
  - the building's energy certificate, developed and registered with BIS until April 15, 2021, in accordance with *the provisions of the Cabinet of Ministers no. 348 "Method of calculation of building energy efficiency"* and to which **"Recalculation of building energy certificate"** is added in accordance with valid regulatory enactments in the field of energy certification of buildings, in accordance with *MK regulations no. 222 "Methods for calculating the energy efficiency of buildings and rules for energy certification of buildings"*
- ! The data specified in the application correspond to the energy certificate of the building registered in the BIS system.
- ✓ **a report on measures to improve energy efficiency** prepared by an independent expert in the field of building energy efficiency, in accordance with *the regulations of the Ministry of Interior No. 222 "Methods for calculating the energy efficiency of buildings and regulations for energy certification of buildings"* to Appendix 1.

! Not to be submitted if Annex 1 is registered in the BIS system.

# DEVELOPMENT OF TECHNICAL DOCUMENTATION (3)

- ✓ BIS registered **temporary building energy certificate**, developed by an independent expert in the field of energy efficiency of buildings, in accordance with *the regulations of the Ministry of Interior No. 222 "Methods for calculating the energy efficiency of buildings and rules for energy certification of buildings"*

! The data specified in the application correspond to the data specified in the temporary energy certificate of the building registered in the BIS system.

- ✓ **Assessment of overheating risks** - submit an assessment of overheating risks developed by an independent expert in the field of energy efficiency of buildings, if after renovation the building is planned to reach A+, A or B heating class

! If overheating risks have been identified in the assessment of overheating risks prepared by an independent expert in the field of energy efficiency of buildings, cooling or ventilation solutions to prevent these risks must be included in the project documentation and control room.



# DEVELOPMENT OF TECHNICAL DOCUMENTATION (4)

✓ **technical survey opinion** prepared by a construction specialist ,

- developed in accordance with the valid LBN 405-21 "Technical survey of buildings"

or

- technical survey opinion prepared by a construction specialist, developed by June 14, 2021 in accordance with LBN 405-15 "Technical survey of buildings".

✓ **Project documentation of the architectural part - accepted by the building board**

- construction project or explanatory article and work organization project in accordance with the conditions for renovation or simplified renovation of buildings of groups II and III in accordance with building construction regulations

or

- building facade certification card accepted by the building authority until February 28, 2022

! The submitted project documents (pages) must be combined in files up to 20 Mb . The amount of files is limited. Documents submitted outside the project application are not evaluated.

! Not to be submitted if the documentation is in the BIS system.

# DEVELOPMENT OF TECHNICAL DOCUMENTATION (5)

- ✓ Engineering network part project documentation (if applicable) - accepted by the construction board:
  - certification card for civil engineering works accepted by the building authority until February 28, 2022 or
  - engineering construction documentation in accordance with *MK regulations No. 253 "Construction regulations for individual engineering constructions"*, if applicable

! Not to be submitted if the documentation is in the BIS system.
- ✓ Assessment by an independent expert in the field of energy efficiency of buildings regarding the compliance of the solutions contained in the building construction project or the explanatory note (building facade certification card - if applicable) with the proposals for *measures to improve the energy efficiency of the building contained in the "Report on measures to improve energy efficiency"*, according to the *Altum form*
  - ! The information provided in the assessment of the project documentation by an independent expert in the field of energy efficiency of buildings confirms compliance with the measures to increase energy efficiency specified in Appendix 1 of the Building Energy Certificate, the solutions in the technical documentation of the project and the data presented in the control room, they match. If the data in all sections of the technical documentation do not match, they must be corrected before submitting the application.

# DEVELOPMENT OF TECHNICAL DOCUMENTATION (6)

- ✓ **Controlled estimate** with separately allocated eligible, other measures and non-eligible costs in accordance with *the Altum Estimate template* and *the requirements of the Altum guidelines for the preparation of estimates*

! The project control room has been completed according to the Estimate template developed for this program and the Altum guidelines for preparing estimates have been followed. Please pass on the guidelines to the developers of the estimates.

! The audit was submitted with appropriate distribution of eligible, other measures and non-eligible costs. The information is in the estimate preparation guidelines file.

! Altum does not check the scope of work and estimates.

- ✓ **Evaluation of the priority procedure for the use of heat energy production sources** - applicable if the project involves the purchase, installation and replacement of heat energy production equipment, and the project is implemented in a national city (Daugavpils, Jelgava, Jēkabpils, Jūrmala, Liepāja, Ogre, Rēzekne, Riga, Valmiera and Ventspils). This evaluation is prepared by an independent expert in the field of energy efficiency of buildings or a certified construction specialist in "Heat supply, ventilation and air conditioning system design"

! The evaluation of the priority procedure for the use of heat energy production sources is an explanatory description prepared by an independent expert in the field of energy efficiency of buildings or a certified construction specialist in "Heat supply, ventilation and air conditioning system design", taking into account technical possibilities, legal obstacles and the economic feasibility of implementing the chosen solution.

# DEVELOPMENT OF TECHNICAL DOCUMENTATION

## (7)

- ✓ If a digital survey of the house has been carried out, submit a contract for the development of documentation for the digital survey of the house and the final P/N act of the works
- ✓ If the project envisages the purchase and installation of microgeneration energy production technological equipment (solar panel systems or wind generators with a capacity of up to 11.1kW), an informative response from the operator of the electricity distribution system regarding the connection of the selected microgeneration electricity production equipment to the existing power grid without network reconstruction or issued technical requirements for the connection of microgeneration electricity production equipment. In addition, fill out the calculation form:

An independent expert in the field of energy efficiency of buildings has developed and signed a calculation of savings and self-consumption in the installation of microgeneration energy production technologies, in which it is calculated that the condition will be met that at least 80% of the energy produced by communal facilities will be used for self-consumption on an annual basis.

! Certifications and calculation form must be provided.

- ✓ Information on ensuring the "Do no significant harm" principle in the project

! Proofs must be provided in the mans.altum.lv system.

# STEP 3 - APPLICATION

- ✓ Calculate the capital rebate using the calculator
- ✓ Submit the capital **discount reservation application** [mans.altum.lv](https://mans.altum.lv)
- ✓ If a joint design and construction contract or a contract with ESCO has been concluded, the necessary information about the selection of suppliers is added to the application
- ✓ Received from Altum **initial opinion**
- ✓ The initial opinion of Altum is prepared within 3 months from receiving all documents prescribed by regulations of July 14, 2022 no. 460 (paragraph 64)  
The initial opinion is valid for 9 months.

## Attiecināmās izmaksas, bez PVN

Būvdarbi (izņemot Citu pasākumu izmaksas) ?	€	0.00
Mājas digitālā uzmērīšana ?	€	0.00
Autoruzraudzība ?	€	0.00
Būvuzraudzība ?	€	0.00
Projekta vadība ?	€	0.00
% no KOPĀ:		0.00%
Citu pasākumu izmaksas, kas noteiktas MK noteikumu Nr. 460 31.7.punktā ?	€	0.00
% no KOPĀ:		0.00%
Esošais primārās kopējās enerģijas patēriņš, kWh/m2 gadā ?		0.00
Plānotais primārās kopējās enerģijas patēriņš, kWh/m2 gadā ?		0.00
References platība, m2 ?		0.00

## Aprēķins

Attiecināmās izmaksas KOPĀ  
0.00 €

Sākotnējā aprēķinātā kapitāla atlaide ?  
0.00 €

## Atbilstība programmas mērķiem

Aprēķinātais primārās kopējās enerģijas ietaupījums  
0.00 MWh/gadā

Aprēķinātais primārās kopējās enerģijas ietaupījums ?  
0.00% gadā

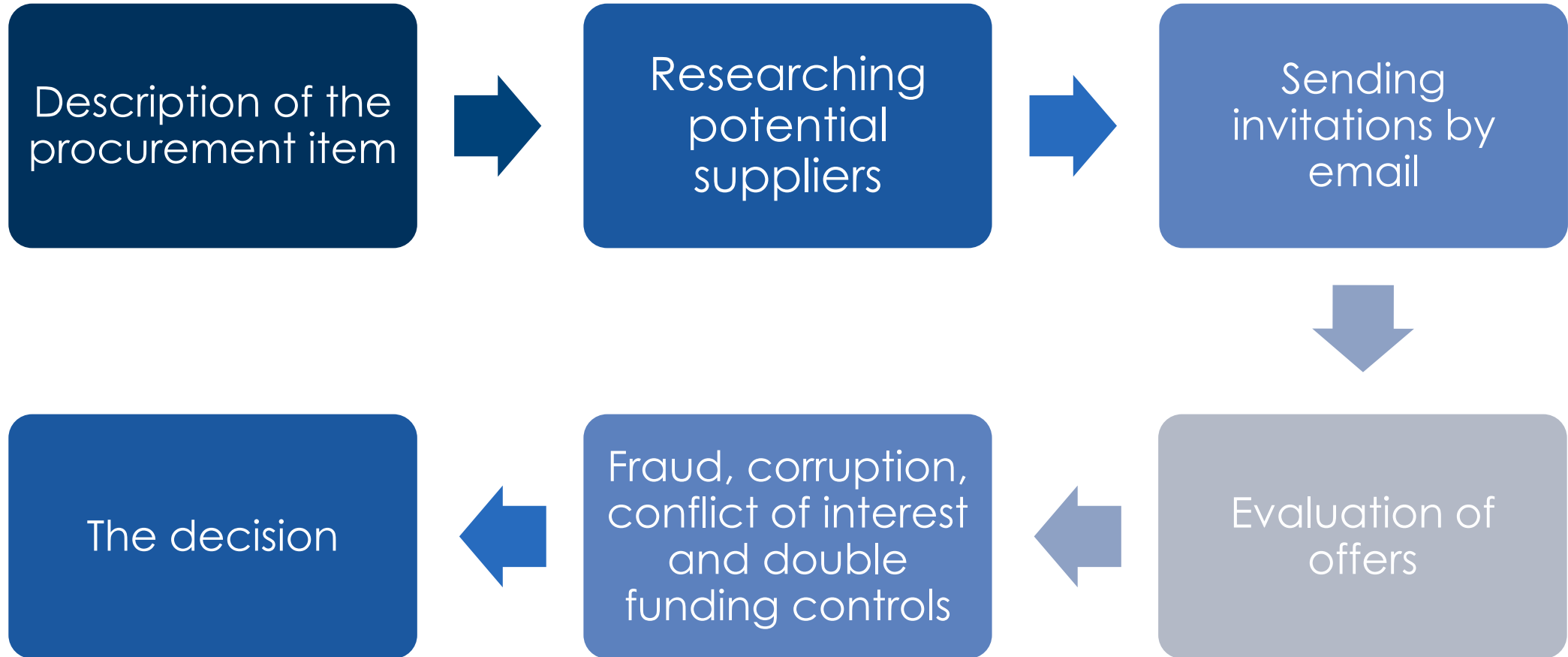
Attiecināmās izmaksas uz vienu ietaupīto MWh gadā ?  
0.00 €

# STEP 4 - SELECTION OF SERVICE PROVIDERS

## Which procedure to choose?

- ✓ **Associations, private companies** perform the simplified selection of suppliers **in the form of market research**
- ✓ **Municipal companies** (subjects to the Public Procurement Law) apply **the Cabinet of Ministers Regulations no. 104 of 28.02.2017**  
"Rules on the procurement procedure and the procedures for its application to projects financed by the customer"

# STEP 4 - MARKET RESEARCH PROCESS



# STEP 4 - SELECTION OF SUPPLIERS (REG NO. 104)

## Supplies, services < 70,000 EUR Construction works < 170,000 EUR

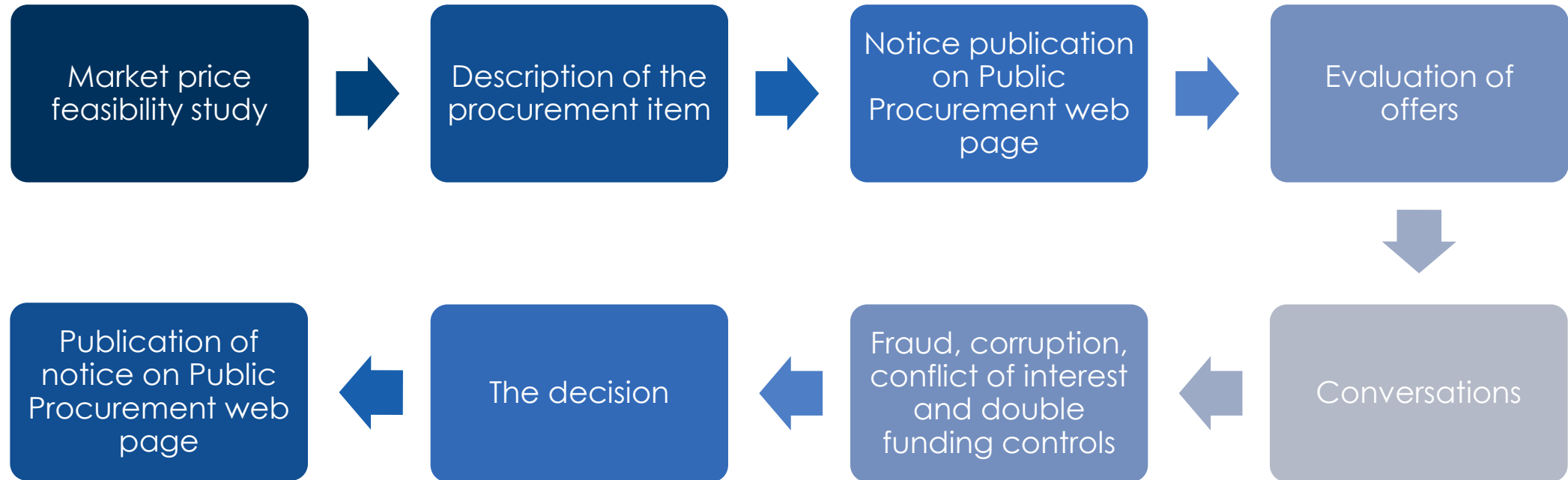
- Market research
- +
- rules for the prevention of conflict of interest must be observed;
- an evaluation of the effectiveness of expenditure should be carried out

## Supplies, services > 70,000 EUR Construction works >170,000 EUR

- In the regulations no. 104 prescribed procedure
- +
- rules for the prevention of conflict of interest must be observed;
- an evaluation of the effectiveness of expenditure should be carried out



# STEP 4 - SUPPLIER SELECTION PROCESS



# STEP 4 - FAQ

- The supplier selection progress documentation to be submitted to Altum is listed in the recommendations for supplier selection (published on the Altum website)
- The fact, that it is necessary to clarify technical documentation already developed in advance, can serve as an objective justification for not conducting market research, at the same time a service price should correspond to the average market prices of the relevant service;
- If the authorized person provides project management services, market research for this service need not be conducted;
- If the project is planned to be implemented by concluding a joint design and build contract, the selection of suppliers must be carried out and the contract with the selected supplier for the development of technical documentation and the execution of construction works must be concluded before submitting an application to Altum for reserving a capital rebate, because the application for reserving a capital rebate must be accompanied by technical documentation (construction project or explanatory letter), as well as a cost estimate prepared in accordance with Altum's guidelines for the preparation of estimates must be submitted.

# STEP 5 - ALTUM'S ASSESSMENT OF SERVICE PROVIDERS

- ✓ The authorized person **submits an application** for evaluation of procurement documentation **to Altum**, attaching all necessary documents
- ✓ Altum evaluates whether there are no signs **of conflict of interest, fraud and corruption** in the selection of suppliers, requesting clarifications if necessary
- ✓ Altum **sends** to the authorized person a letter about **the result of the supplier selection evaluation**

# STEP 5 – EVALUATION PERFORMED BY ALTUM

- ✓ **The authorized person is not related to the selected applicant and** has signed **declarations** about the absence of conflict of interest
- ✓ whether the price of the selected offer corresponds **to the market price - at least two independent offers** have been received and compared in the market research
- ✓ Service providers actually operate in the field of the procurement subject and **are not related to each other**
- ✓ **No special favor is allowed with regard** to the selected supplier, either during the selection of bids or during the implementation of the contract

# STEP 6 - APPLICATION TO THE CREDIT INSTITUTION

- ✓ Submit a loan application to a credit institution with which Altum has an agreement on issuing guarantees in the program - SEB banka, Swedbank or Citadele banka
- ✓ Receives an offer from a credit institution to finance eligible and non-eligible costs of the project
- ✓ In case of granting a loan from a credit institution, the Altum's loan guarantee is provided to the credit institution by submitting to the credit institution the form guarantee letter
- ✓ Altum's guarantee is available for a project eligible cost's loan, only

# STEP 7 - VOTE OF APARTMENT OWNERS

- ✓ Convenes the general meeting of apartment owners No. 2 and ensures a vote on costs, loans, suppliers, authorization for signing documents

**Sample decisions of apartment owners:**

<https://www.altum.lv/pakalpojumi/iedzivotajiem/daudzdzivoklu-maju-energoefektivitate-2022-2026?tab=2>

- ✓ The Building Information System can be used for the votes of apartment owners in organizing the general meeting and making decisions

**Detailed information is available in the tutorial:**

chrome-extension :// efaidnbmnnibpcajpcgclclefindmkaj /<https://www.altum.lv/wp-content/uploads/2023/08/kopsapulce.pdf>

# STEP 8 - APPLICATION FOR ALTUM GUARANTEE OR LOAN

- ✓ If the credit institution refuses to grant the loan or does not provide a loan approval certificate within 20 working days from the submission of the loan application and other necessary documents for receiving the loan - submit a loan application to Altum
- ✓ For Altum loan guarantee the application is submitted through a credit institution by submitting the ANM DME confirmation for guarantee form to the credit institution
- ✓ Guaranty conditions:
  - Guarantee premium : 0.65% per year of the guarantee liability balance
  - Warranty period : up to 20 years
  - Guarantee amount: up to 80% of the loan, but no more than EUR 3,000,000 for one apartment building
- ✓ first five years, the guarantee premium is 0% per year

# STEP 8 - APPLICATION FOR ALTUM GUARANTEE OR LOAN

- ✓ Customer applies for an Altum loan by submitting **an Application for granting DME support to ANM**, attaching documents. Forms to be used:
  - Form - list of apartment owners (lists all owners of apartments in an apartment building)
  - Form - ANM DME Certificate of apartment owner (to be filled in by apartment owners, if they are economic operators)
  - The form for the information to be provided de for the accounting and allocation of minimis support from 01.07.2019. ([eds.vid.gov.lv](http://eds.vid.gov.lv))
  - Declaration on the conformity of the commercial company to the small (small) or medium-sized commercial company
- ✓ When submitting **an Application for granting support**, at the same time, an application is also submitted for support for the development of technical documentation - a grant .
- ✓ **Support for the preparation of technical documentation** covers 49% of the project technical documentation preparation costs, excluding value added tax, but no more as 10,000 EUR



# STEP 8 - APPLICATION FOR ALTUM GUARANTEE OR LOAN

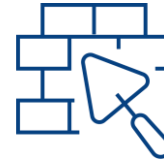
- ✓ Alto **loan conditions for** financing the eligible costs of the project
  - Interest rate – fixed, 3.9% per annum
  - Loan term - up to 20 years
  - Issuance and execution of the loan - free of charge
  - Basic amount holidays - up to 24 months
- ✓ The minutes of the general meeting of apartment owners No. 2 with a vote on costs, loans, suppliers, authorization for signing documents are attached to the application.
- ✓ Indicates the financier who will finance the ineligible costs
- ✓ **Adds the information on the owners' payments during the last 12 months** - the amount of indebtedness of the apartment building for the services received (management, waste management, heat supply, water supply and sewerage services) related to the use of the apartment property is less than 10% of the sum of these service bills for the last 12 months at a time
- ✓ If a loan from the multi-apartment house repair fund is to be used to finance non-eligible costs, make sure that **an Application for an Apartment House Repair Loan (DMR) has been submitted**

# LOAN FOR REPAIR OF MULTI APARTMENT HOUSES

## A LOAN CAN BE OBTAINED FOR THE FOLLOWING PURPOSES



For construction works of enclosing structures and common areas, such as exterior walls, replacement of windows, including modernization or replacement of elevators



For other improvement works - installation of children's playgrounds, benches, bike sheds, waste bins, waste container storage and sports fields, installation, reconstruction or renovation of clothes dryers, etc.



Engineering systems for renovation, reconstruction or creation



For the creation of new greenery



For the construction, reconstruction or renovation of a driveway, sidewalk or parking lot



For project management, author supervision and construction supervision, as well as preparation of technical documentation



For the construction, reconstruction or renovation of lighting by installing energy-efficient LED lights



Non-eligible costs of the multi-apartment energy efficiency program 2022-2026, see for VAT financing

# APARTMENT BUILDING REPAIR LOAN

## AIZDEVUMU NOSACĪJUMI



Summa: **līdz 400 000 EUR** vienai mājai



Tehniskās dokumentācijas izstrādei – **nav noteikts** minimālais aizdevuma apmērs  
Minimālā summa: **10 000 EUR**



Termiņš: **līdz 20 gadiem**



Nodrošinājums: **komercķīla** uz prasījuma tiesībām pret dzīvokļu īpašniekiem, kas izriet no darījumiem starp **pilnvaroto personu** un **dzīvokļu īpašniekiem**



Fiksēta procentu likme: **5.9% gadā jeb  $1.82+6mEURIBOR$** +Valsts kases aizdevuma mainīgās likmes piecenojums



Aizdevuma līgums jānoslēdz **līdz 2023. gada 31. decembrim**



Daudzdzīvokļu māju dzīvokļu īpašnieki pilnvaro **pilnvaroto personu**, kas var būt tikai **juridiska persona** (piem., apsaimniekotājs, biedrība u.tml.)



**Ir saņemts aizdevuma atteikums no kredītiestādes**

## KAS VAR PIETEIKTIES?

Daudzdzīvokļu māju dzīvokļu īpašnieki.  
Māja – reģistrēta valsts kadastra informācijas sistēmā ar vismaz 3 dzīvojamo telpu grupām

## AIZDEVUMA ATMAKSA

Aizdevumu atmaksās mājas iedzīvotāji, veicot maksājumus katru mēnesi kopā ar komunālā maksājuma rēķinu pilnvarotajai personai, kura veiks norēķinus ar ALTUM

# STEP 9 - ALTUM DECISIONS

- ✓ On granting a guarantee, if the eligible costs of the project are financed by a credit institution
- ✓ Regarding the allocation of Altum support - the allocation of a loan, if the eligible costs of the project are financed by Altum
- ✓ About the granting of a DMR loan to finance the non-eligible costs of the project
- ✓ On the application of the capital discount after the implementation of the project
- ✓ The decision to award a grant for the development of technical documentation is made at the same time as the decision to grant a guarantee or Altum loan and is paid out after the signing of the support agreement between the authorized person and Altum

# STEP 10 - CONTRACT ON PROJECT IMPLEMENTATION

- ✓ The authorized person concludes an agreement on project realization and/or receiving a capital discount with the bank or Altum
- ✓ Contracts are concluded with service providers
- ✓ Implement the project
- ✓ In the implementation of the project, publicity requirements are ensured, taking into account Altum's instructions Supporting material on the visual identity requirements of the European Union Recovery Fund in energy efficiency projects of multi-apartment buildings

# GOOD LUCK!



Finansē  
Eiropas Savienība  
NextGenerationEU



Ekonomikas ministrija



 altum@altum.lv



In English

 [Pakalpojumi](#) [Par Altum](#) [Investoriem](#) [Dokumenti](#) [Sazinies](#) [Iestatījumi](#)

Altum - Pakalpojumi - Iedzīvotājiem - [Daudzdzīvokļu māju energoefektivitāte 2022 - 2026](#)

## Daudzdzīvokļu māju energoefektivitāte 2022 -2026

[Par programmu](#) [Kā pieteikties](#) [Biežāk uzdotie jautājumi](#) [Kalkulatori](#) [Seko līdzi māju atjaunošanai](#)

2022.gada 8.decembrī ALTUM uzsāka jaunas atbalsta programmas īstenošanu daudzdzīvokļu māju energoefektivitātes uzlabošanai un pārejai uz atjaunojamo energoresursu tehnoloģiju izmantošanu.

Programma tiek īstenota Eiropas Savienības Atjaunošanas un noturības mehānisma (turpmāk – ANM) ietvarā #NextGenerationEU. Pieejamais programmas finansējums ir 57,2 miljoni EUR, kas paredzēts aptuveni 170 daudzdzīvokļu māju projektiem.