

## **Description of the Funding Simulator promoters:**

**Homeowner:** A homeowner is an individual who owns a residential property, such as a house or a flat. In the context of housing, the results of the Funding simulator put the focus on affordable and social housing. Nevertheless, a broad range of financing instruments from the simulator can also be accessed by homeowners with a medium to high-income level.

**Organised Multi-ownership:** An Organised Multi-Ownership refers to a collaborative approach where groups of property owners come together to initiate and oversee the renovation of a residential property. This concept encompasses various forms of collective ownership structures, including typical homeowner associations, cooperatives, energy communities, and property owner associations. These organizations play a vital role in addressing housing needs, particularly in the context of affordable and social housing.

Within this framework, typical residential and/or energy communities, cooperative housing entities, and property owner associations collaborate to pool resources, share responsibilities, and collectively make decisions regarding the refurbishment or improvement of their shared living spaces.

The term "Organised Multi-Ownership" is particularly relevant in the context of affordable and social housing initiatives, as these collaborative approaches are frequently employed to make housing more accessible to a broader segment of the population. By leveraging collective resources and efforts, these organized groups of property owners contribute to creating sustainable, inclusive, and affordable housing solutions for the benefit of the community at large.

**Public Institution:** "Public Institution" in the context of energy-efficient renovations for residential housing, service infrastructures, and multi-residential buildings refers to governmental bodies and entities responsible for overseeing and implementing programs towards their renewal. This oversight typically occurs at a district level, with some instances involving a more localized level. This category includes municipalities, groups of municipalities, local, regional, and national public authorities, as well as social housing cooperatives that are dependent on public authorities.

Public Institutions play a pivotal role in driving initiatives aimed at enhancing energy efficiency and overall living conditions within the social and affordable housing sector. These entities often collaborate to design and implement strategic programs, leveraging their authority and resources to ensure that residential renovations align with energy-saving objectives and meet the specific needs of communities in terms of affordability and social welfare.

In the realm of housing renewal, Public Institutions act as catalysts for positive change, working to create sustainable, accessible, and energy-efficient living spaces. Their involvement extends beyond individual residences to encompass service infrastructures and

multi-residential buildings, fostering a holistic approach to community development and ensuring that the benefits of renovations are widespread and inclusive.

**Private entities:** Private entities in the context of energy-efficient renovations for homes, districts, and infrastructures refer to non-governmental organizations and businesses operating in the private sector. This category encompasses a variety of entities, including small and medium-sized enterprises (SMEs), corporations, and housing associations that are legally constituted as private entities. While it may not be as common, there are private entities that specifically focus on social and affordable housing initiatives.

Small and medium-sized enterprises (SMEs) play a crucial role in the energy renovation sector, often providing specialized services and products to enhance the energy efficiency of residential properties and infrastructure. Corporations, with their larger scale and resources, may engage in comprehensive energy-efficient projects at various levels, contributing to broader sustainability goals.

Housing associations formed as private entities may focus on both conventional and social or affordable housing projects. These organizations, driven by private-sector strategies, can bring innovation and efficiency to the field of housing renewal, ensuring that energy-efficient practices align with broader economic objectives.

In the domain of social and affordable housing, private entities may include organizations that, while operating within a profit-oriented framework, dedicate their efforts to addressing housing needs for marginalized or low-income populations. This may involve collaborations with public institutions or the development of private-sector initiatives with a social impact.

In summary, private entities in the realm of energy-efficient renovations encompass a diverse range of organizations, from SMEs and corporations to housing associations, some of which may focus on promoting social and affordable housing solutions within the private sector.