

FINANCING PRODUCT

The Green House

Approved at the IP CNED Council meeting of 15 June 2025
 Modified at the IP CNED Council meeting of 12 August 2025
 Modified at the IP CNED Council meeting of 15 September 2025
 Modified at the IP CNED Council meeting on 25 November 2025
 Modified at the IP CNED Council meeting on 27 February 2026

I. GENERAL PROVISIONS AND DEFINITIONS

1.1. Introduction

The financing product ‘Green House’ (hereinafter referred to as ‘the product’) is intended to access and provide financial incentives from the financial means of the Programme ‘Fund for Energy Efficiency in the Residential Sector of the Republic of Moldova’ (hereinafter referred to as ‘the FEERM Programme’), to finance energy efficiency measures and the valorisation of renewable energy sources in individual homes in the Republic of Moldova.

1.2. Definitions and acronyms

FEERM	- Energy Efficiency Fund in the residential sector of the Republic of Moldova.
IP CNED	- Public Institution National Center for Sustainable Energy.
CFR	- Finance and Risk Committee (CFR).
SOEE	- Energy efficiency obligation scheme programme
Dri	- Duration of return on investment (without taking into account possible increases in energy prices)
Single-family house	- Separate construction consisting of one or more rooms, with one or more levels, intended for permanent living, as a rule, of a family. Duplex houses shall be considered as individual houses;
House under construction	- individual residential construction for which construction works are initiated but not completed, provided that there is an urban planning certificate, a valid building permit and project documentation prepared and approved according to the legislation in force, documentation including energy rehabilitation measures eligible for financing.
Energy Rehabilitation Measures for Individual Homes	- Energy efficiency measures and the recovery of renewable energy sources, as well as repair or installation works, which are strictly necessary to protect or facilitate the implementation of energy efficiency measures and the recovery of renewable energy sources, identified on the basis of the evaluation report/energy audit/feasibility study of energy renovation measures for individual houses.

1.3. Main objective

Increasing the energy efficiency of individual homes.

1.4. Specific objectives

- Ensure energy renovation (including the construction of energy efficient houses) of at least 173 thousand m2 of heated area in individual houses across the country (at least 34% of the specific target set in the FEERM Programme or 68% of the corresponding monitoring indicator for heated areas undergoing renovation in individual houses).
- Record energy savings to final customers of at least 1.9 ktoe (at least 34% of the specific objective set out in the FEERM programme).

1.5. Eligible beneficiaries

Households

1.6. Eligible and non-eligible buildings

Eligible buildings:

1. Individual dwelling houses registered in the real estate register, and if the massive primary registration of private properties has not taken place in the locality, it is accepted to submit the confirmation from the register of local public administration authorities;
2. Individual houses in the process of construction.

Ineligible buildings:

Buildings not listed under *Eligible buildings*.

1.7. Source f financier

Investments under the product are financed by the financial incentives granted by IP CNED from the FEERM Programme.

1.8. Type of financial incentives

- The financial incentives from the financial means of the FEERM Programme shall be granted in the form of *a grant* – 50% of the amount of the eligible investment.
- Financial incentives for projects approved for financing in accordance with this financing product will be provided on the basis of *the Financing Contract, signed by IP CNED and the beneficiary*, within the limits of the financial means available in the budget of IP CNED, for the aforementioned financial incentives.

1.9. Conditions for granting financial incentives

- Correspondence of beneficiaries of eligibility criteria.
- Energy renovation measures for individual houses are technically and economically feasible.

1.10. Period of validity (submission of applications for funding)

- 1 July 2025 – 31 December 2027

1.11. Funding principle

First come, first served

1.9. Product components

The financing product consists of 2 distinct and consecutive components:

- Component I - Assessment of energy rehabilitation measures for individual houses.
- Component II – Construction works, including services for drawing up specifications, project documentation (if applicable) and quality control services for construction works.

1.12. Budget

The product budget is established on the basis of the provisions of the Fund for Energy Efficiency in the Residential Sector of the Republic of Moldova, approved by Government Decision No 251 of 10 April 2024.

The budget of the product is part of the budget of the FEERM Programme and constitutes (including administration expenses up to 10% according to the Statutes): MDL 554.8 million, as shown in Table 1.

Table 1. Sources of financing of the budget and its use

Sources of funding for the budget	lei	Use of the budget	lei
SOEE	554 807 595	Grants to beneficiaries	499 326 836
		<i>Total investments</i>	<i>499 326 836</i>
		of which for:	
		Component 1 (1%)	4 993 268
		Component 2 (99%)	494 333 567

Management, monitoring and control
of programmes and projects (CNED 55 480 760
administrative expenditure)

Total - Funds 554 807 595

Total - uses 554 807 595

Breakdown of the budget by product components:

- Component I - 1%;
- Component II – 99%.

The sources of financing of the product budget are the financial means received from SOEE - 554.8 million lei;

1.13. Energy renovation measures for the individual house eligible for financing

Under the product, the following energy renovation measures of the individual house, covering the costs of related works, equipment and supplies, are eligible.

- **Group A (Roof):**
 - A1. Thermal insulation of the roof (all types).
- **Group D (Production and distribution of heat):**
 - D1. Modernization/installation of heating and ACM distribution system;
 - D2. Installation of solid biofuel thermal power plant (including automation);
 - D3. Installation of heat production system, including ACM, based on solar collectors;
 - D4. Installation of air-to-water, soil-to-water and water-to-water heat pumps (including automation).
- **Group F - Photovoltaics:**
 - F1. Installation of solar photovoltaic system with energy storage batteries and air-to-water, ground-to-water and water-to-water heat pump (including smart meter for differentiated metering of electricity consumption);
 - F2. Installation of photovoltaic solar panel system with energy storage batteries for owners of 100% electric vehicles (including smart meter for differentiated metering of electricity consumption) and/or installation of electric car charging stations;
 - F3. Installation of the solar PV system with energy storage batteries (including smart meter for differentiated electricity consumption metering) if the beneficiary already owns an air-to-water, soil-to-water or water-to-water heat pump.
- **Group P (Walls):**
 - P1. Thermal insulation of external walls, and/or socket;
- **Group S (Subsoil):**
 - S1. Thermal insulation of the basement/demisole floor (intrados).
- **Group T (carpentry):**
 - T1. Replacement/installation of windows and/or exterior doors.
- **Group V (Ventilation):**
 - V1. Installation of ventilation system with heat recovery (including automation).

Other protective measures/measures: repair or installation works, which are strictly necessary to protect or facilitate the implementation of the measures identified on the basis of the evaluation report/feasibility study of the energy rehabilitation measures/energy audit report and the technical project in the cases provided for by the legislation.

Specific eligibility requirements for energy renovation measures of the individual house:

- Measures in Groups P, D3 and F shall not be admitted for financing if measures in Group A are not also implemented, if the non-implementation of measures in Group A poses a risk to the sustainability of measures in Groups P, D3 and F.
- Group P measures shall be admitted for funding only after the implementation of group T measures or together.

- If measures in groups D1, T and V do not correspond to the economic indicators in tab.1, they may be included as protective measures.
- Measures in group D4 and F shall not be admitted for financing if they have not been implemented (whether or not they comply with the current technical and economic indicators) or are not planned to be implemented together with measures in groups A, P, T cumulatively. Exception is made only if it can be demonstrated that the implementation of Groups A, P, T measures is not feasible/demonstrates feasibility.
- Measure F3 is only eligible for funding if measure D4 is already implemented, or is planned to be implemented, together with it.
- Under Group F measures, it is allowed to extend existing solar PV systems, provided that this is technically justified. The maximum ceiling of the financial incentives is determined exclusively by reference to the additional installed capacity (extended power).
- The measure shall be considered to have been fully implemented when the works are carried out on all the relevant surfaces of the building element or where a specific, clearly delimited building element has already been fully isolated prior to the submission of the request to participate.

1.14. Implementation of components

Component I – Assessment of energy renovation measures for individual houses

- a) Owners of individual houses wishing to access financial incentives from the FEERM Programme, in accordance with the ‘Green House’ Funding Product, for the implementation of energy renovation measures for individual houses owned by them, complete a request for participation on the *FEERM* platform (which can be accessed on the website: feerm.cned.gov.md), by entering the following data on the building to be energy rehabilitated.

Where appropriate, the data below will be retrieved by querying the government platform on the basis of information recorded in the information systems of the competent public authorities, without the need for copies of confirmatory documents.

General information:

- information about the applicant – owner/co-owners of the individual house: name, surname, year of birth, gender, contact details - phone number, email address, copy of identity card.
- information on the composition of the family (spouse and children): surname, first name, year of birth, gender, personal identification number (IDNP);
- copy of the extract from the Real Estate Register;
- information on indoor and outdoor engineering systems, including utility providers, with copies of utility bills attached (electricity, natural gas, water and sewerage).
- the list of energy efficiency and renewable energy recovery measures already implemented within the individual dwelling or dwelling house under construction;
- the list of energy efficiency and renewable energy recovery measures planned to be implemented in the individual house¹ or house under construction¹;
- Declaration on honour concerning the absence of debts to the national public budget and the absence of legal disputes relating to the immovable property for which funding is sought;
- mandatory declarations and confirmations:
 - confirmation of the absence of arrears to the national public budget and lack of judicial proceedings;
 - consent to the processing of personal data;
 - self-declaration that the technical condition of the house is good (the walls, the pedestal, the basement floor do not have cracks greater than 10 mm, the roof does not flow)
 - agreement of neighbors if the house is located at a distance of less than 60 cm from the boundary with neighbors, in accordance with the provisions of the Civil Code of the Republic of Moldova No. 1107/2002;
- 5-10 pictures of the individual house or house in the process of construction, made from the outside, from several angles, so that they are visible as a whole, the elements on which the owner intends to

¹ The measures requested for financing must be included in the list of eligible measures indicated in point 1.12, by complying with the specific eligibility requirements indicated in the same point.

intervene through energy efficiency works: external walls², socket, roof, bridge floor, basement floor, joinery, or installations that want to replace them (boiler, heating system pipes, etc.).

Information to be submitted by applicants whose individual house is put into service:

- Information about the house: address, cadastral number, total floor area, total usable area, year of construction, number of levels, type of heating system, domestic hot water supply and ventilation, existence or lack of sewerage system to which the house is connected;
- information on the type of energy resources consumed in the last year: electricity, natural gas, heat, wood, pellets and briquettes, LPG (liquefied petroleum gas), coal, solar energy, heat pumps;
- information about utility providers: electricity, natural gas, heat, drinking water for consumption, domestic hot water;
- the last utility bills (electricity, natural gas, heat, drinking water, domestic hot water) until they are applied for financing, but not older than 3 months from the date of submission of the request for participation for component 1 – for individual houses;

Information to be submitted by applicants whose individual house is under construction:

- urban planning certificate for design (issued by the local authority, issued in the name of the applicant, for the land that owns it, for drawing up the project documentation for the design of the individual dwelling house) or a copy of the notification sent to the local public administration authority concerned about the start of the design works for the individual house, as the case may be for houses with an area of less than 150 m²;
- valid building permit, the beneficiary of which is the applicant for funding, and where it is specified that construction works are being carried out on the individual dwelling house or a copy of the notification to the local public administration authority of the intention to start construction works, with the submission of project documentation for houses with an area of less than 150 m²;
- Declaration on honour that the building under construction is not intended for sale or rental.

- b) Requests to participate that do not contain all the mandatory documents and information set out in this Funding Product are not admitted to the evaluation and are considered non-compliant under Component I.
- c) The examination of the request to participate shall be carried out by IP CNED. The distribution of these applications shall be in accordance with the provisions of the Operational Manual.
- d) If, in a short period of time, there is a large flow of requests to participate (a significant number of requests submitted in the first days after the launch of the call), the distribution of files will be carried out in stages, in accordance with the provisions of the Operational Manual.
- e) As part of the administrative verification process, the CNED IP may request the applicant to complete the request to participate, within the deadline set in the Operational Manual. If the requests for participation submitted for Component I are incomplete and the applicants do not respond to the requests for completion or clarification submitted by the CNED IP within the deadline set in the Operational Manual, the requests for participation shall be considered as non-compliant and rejected, without being assessed in the light of the eligibility criteria.
- f) If, during the verification, it is found that it is objectively impossible to implement the measures selected by the applicant, the applicant shall be informed of this impossibility and shall be granted a deadline, in accordance with the provisions of the Operational Manual, for completions and clarifications, with information on the possibility of continuing or withdrawing the project from the procedure, provided that the costs are borne from its own sources.
- g) IP CNED, assesses applications for participation submitted by applicants, established as compliant. The CFR examines the evaluation reports of applications for participation of applicants for financial incentives and decides on their acceptance or rejection for funding. After approval or rejection of applications by the CFR, IP CNED notifies applicants in writing of the outcome of the assessment and communicates the requirements to be complied with for accessing Component II – Construction works.
- h) Applicants who have received notification informing them that they are eligible shall identify and conclude contracts for the provision of services for the assessment of energy renovation measures for individual houses, energy audit services and services for carrying out the feasibility study, with specialists/economic operators, from the list available on the FEERM platform:
- i) Specialists and/or economic operators, in order to be included in the list available on the FEERM platform and to provide services for the assessment of energy renovation measures of individual houses, energy audit services and services for the elaboration of the feasibility study, must hold the following qualifications and certifications:
 - qualified energy auditors registered in the Electronic Register of Energy Auditors;

- certified and registered designers;
 - EUREM energy managers.
 - economic operators providing energy audit services;
1. In the case of applicants who own individual houses with a total useful floor area of less than 250 m², the assessment report on energy renovation measures for individual houses shall be drawn up in accordance with the model approved by the Director of IP CNED, which may be carried out by specialists/economic operators, from the list available on the *FEERM* platform;
 2. In the case of applicants owning individual houses with a total useful floor area of more than 250 m², it is mandatory to draw up the energy audit report, in accordance with the model approved by the Director of IP CNED, which may be carried out only by economic operators providing energy audit services.
 3. In the case of applicants whose individual house is under construction, it is mandatory to draw up the feasibility study, in accordance with the model approved by the Director of IP CNED, which can be carried out only by contracted specialists/economic operators from the list available on the *FEERM* platform .
- j) IP CNED reserves the right to exclude from the list of specialists accepted within the Financing Product any qualified specialist in the field of construction and/or energy efficiency, in case of identified non-compliances in the Evaluation Reports, Feasibility Studies or Energy Audit Reports, found either following the beneficiaries' notifications or within the verification and evaluation processes carried out by IP CNED. The criteria, types of non-compliance, procedure for establishing, monitoring and applying exclusion measures shall be set out in detail in the Operational Manual of the Financing Product.
 - k) The copy of the contracts for the provision of services for the assessment of energy renovation measures for individual houses shall be uploaded by the applicants on the 'FEERM' Platform at the latest on the date of submission of the Funding Application.
 - l) The beneficiaries approved under Component I have 60 calendar days to submit the financing application for Component II - Construction works, calculated from the date of dispatch of the notification of approval information for Component I.
 - m) In cases where beneficiaries fail to submit the application within the deadline, for objective reasons (related to the functioning of the information systems involved/used in the project implementation process, the unavailability of energy auditors, disputes related to the implementation of commitments for Component 1, and other reasons considered objective and/or not attributable to the applicant), the CFR may approve the extension of the deadline for submission by a maximum of 45 calendar days, calculated from the date of dispatch of the notification.
 - n) If the applicants do not meet the additional deadline of 45 calendar days, the CNED IP finds that the administrative compliance has not been complied with and the file is considered non-compliant and rejected, without being assessed in the light of the product eligibility criteria. If applicants, whose file was considered non-compliant, will subsequently want to access financial means based on the provisions of this funding product, they will have to submit a new request to participate for Component I in other funding rounds.
 - o) If the Assessment Report of the Energy Rehabilitation Measures for Individual Houses or the Energy Audit Report or the Feasibility Study prepared for Individual Houses or Houses under Construction demonstrate that the implementation of the requested measures is not feasible, the beneficiaries, approved under Component I, shall assume the expenses incurred on their own.

Component II – Construction works

- a) Taking into account the results of the Assessment Report of the Energy Rehabilitation Measures for Individual Houses / Feasibility Study or the Energy Audit Report, the owners of individual houses or houses under construction decide which measures they intend to implement out of those assessed as feasible and submit the form for Component II – Construction works on the *FEERM* platform . To which the following information and documents will be completed and uploaded:
 - information about the dwelling, with the uploading of the Assessment Report/Feasibility Study or the Energy Audit Report prepared for the individual house or the house under construction, mandatorily signed by the contracted energy specialist, as well as the copy of the tax invoice and the proof of payment of the technical document development service;
 - selecting the energy rehabilitation measures for the individual house or the house under construction, for the implementation of which financial incentives from the FEERM Programme are requested, indicating the estimated implementation costs, based on the Evaluation Report / Feasibility Study or

the Energy Audit Report, as well as the relevant technical-economic indicators (energy savings, NPV, DRI, etc.);

- information on building elements;
- confirmation of the personal commitment to pay the beneficiary's contribution;

- b) If the form that does not contain all the mandatory documents and information set out in this Funding Product are not admitted to the assessment and are considered non-compliant under Component II.
- c) As part of the verification process, the CNED IP may request the applicant to complete the form within the deadline set by the Operational Manual. If the form submitted for Component II is incomplete and applicants do not respond to requests for completion or clarification submitted by the CNED IP within the deadline set out in the Operational Manual, the file shall be considered as non-compliant and rejected, without being assessed in the light of the eligibility criteria.
- d) IP CNED evaluates the form submitted by the eligible applicants, established according to the Evaluation Report / Feasibility Study or the Energy Audit Report and submits the files to CFR for examination, approval or rejection.
- e) The CFR approves or rejects the dossiers as requested for this component. Following the decision of the CFR, IP CNED notifies applicants in writing of the outcome of the assessment and repeatedly communicates the requirements to be complied with in order to access the financial incentives.
- f) Within 30 working days of receiving notifications regarding the approval of the file, the CNED IP concludes financing contracts with the beneficiaries. The financing contracts set out the conditions and responsibilities of both parties for the implementation of energy renovation measures for the individual house or house under construction, as well as the maximum amount of financial incentives granted by IP CNED.
- g) In case of non-fulfilment of the obligation to sign the financing contract within the stipulated deadline, CFR will approve the exclusion of the applicant from the list of beneficiaries, and he/she will have to submit a new request to participate in other funding rounds if he/she wishes to access the financial incentives from the FEERM Programme.
- h) After signing the contract with the CNED IP, the beneficiaries have 180 calendar days to draw up the project documentation, in cases where this is necessary, as well as to carry out the energy rehabilitation works. For houses in the process of construction, CFR can take the decision to extend the term, but no more than 360 days.
- i) Beneficiaries have the obligation to conclude contracts for energy rehabilitation works with construction companies (legal entities) selected from the list available on the *FEERM platform*.

The construction company (legal entities) to be contracted meets the following criteria:

- It is registered in the appropriate manner of the legal person in the country of residence.
 - It is not in the process of insolvency as a result of the court decision;
 - Have no arrears to the national public budget at the time of submission of the application;
 - He/she has not been definitively sanctioned for acts affecting his/her professional ethics or integrity;
 - Has not breached regulations in the field of environmental protection, labour relations and social security;
 - He/she is not involved in professional misconduct that could affect his/her credibility;
 - has not been definitively convicted of corruption, fraud, organised crime, terrorism, money laundering or human trafficking;
 - It did not participate in anti-competitive practices sanctioned by the competent authorities.
 - It is not included in the List of Prohibition of Economic Operators;
 - It is an active entity, demonstrating continuous economic activity and financial stability;
 - Has experience in performing construction works similar to the fields for which it is contracted;
 - Demonstrates sufficient and appropriate technical and/or professional capacity for the proper performance of the work in the fields for which it is contracted.
- j) In the case of associations, the leader will execute at least 40% of the total value of the contract. In the case of subcontractors, the volume of subcontracted works may not exceed 40% of the total volume of works.
- k) IP CNED reserves the right to exclude from the list of accepted operators within the Financing Product any qualified operators in the field of construction and/or energy efficiency, in case of identified non-compliances in the implementation of the measures found either following the beneficiaries' notifications or within the verification and evaluation processes carried out by IP CNED. The criteria, types of non-compliance, procedure for establishing, monitoring and applying exclusion measures shall be set out in

detail in the Operational Manual of the Financing Product.

- l) During the construction works, beneficiaries will regularly submit progress reports on the construction works containing information set out in the financing contract.
- m) During the execution of the construction works, the CNED IP representatives may visit the individual houses of the beneficiaries, in order to be informed about the progress of the given works.
- n) After the completion of all the works for the implementation of the energy rehabilitation measures of the individual houses, the beneficiary will prepare and send to the CNED IP address the Application for approval of the execution of the works.
- o) To the Application for approval of the execution of works, the beneficiary will attach:
 - the report on the acceptance of the works carried out (standardised interdepartmental form No C2n), for each measure separately;
 - the report verifying the quality of the works that become hidden, where applicable;
 - the report Certification of materials and equipment used and accumulated, including proof of their compliance with the minimum criteria laid down in the financing contract;
 - the contract for the services of monitoring and quality control of the construction works, if the inclusion of these expenses in the total value of the project is requested;
 - laboratory test report for the electrical part (if applicable);
 - photographs of the building elements of the individual house that have been energy rehabilitated and/or of the newly installed equipment/installations;
 - copy of the tax invoice, proof of payment for the services (payment orders / bank statements / etc.) confirming the payment of the costs of the services for the assessment of the energy rehabilitation measures of the individual house;
 - copy of the tax invoice, proof of payment for the works/services (payment orders/bank statements/etc.), confirming the payment of the costs of the works/services related to the implementation of the energy rehabilitation measures of the individual house, demonstrating that the beneficiary has paid the contracted companies the full cost of the works/services;
 - other documents necessary to process the request for reimbursement (if applicable).
- p) Following the receipt of the Application for approval of the execution of the works submitted by the beneficiary, IP CNED verifies the application and the attached documents according to the deadline set in the Operational Manual, establishes the exact amount of the financial incentives and submits the files related to the financing applications to the CFR for their examination and approval or rejection. CFR approves or rejects the files related to the Application for approval of the execution of works, according to the submitted financing requests. Following the adoption of the decision by the CFR, IP CNED notifies applicants in writing of the outcome of the assessment and reiterates the requirements to be complied with in order to access the financial incentives.
- q) After the decision is issued by the CFR, the Additional Agreement to the Financing Agreement is drawn up and signed, specifying the exact amount of the approved financial incentives. On the basis of the CFR decision and the Additional Agreement signed, IP CNED ensures that payments are made to the beneficiaries.
- r) The disbursement of the financial incentives is carried out by the CNED IP by transfer to the beneficiary's bank account.

1.15. Decisions granting financial incentives

Component I - Assessment of energy renovation measures for individual houses

- a) The decision to accept or refuse the financial incentives from the FEERM Programme for Component I, for eligible applicants, shall be taken by the CFR within the limit of the budget provided for the given component.
- b) If the expenses for Component I are incurred from sources other than those of the applicant (including development/ donor companies, local government authorities, etc.), no financial incentives shall be granted for Component I.
- c) If the expenses for Component I are paid from the applicant's sources, financial incentives shall be granted

for Component I, under the conditions laid down in point 2.6.

- d) The financial incentives granted for Component I shall be paid to the beneficiaries in a single instalment, together with the financial incentives granted for Component II, on the basis of the grant applications submitted by the beneficiaries on the FEERM platform.
- e) The CNED IP Board may amend the specified terms of processing and receipt of submissions related to the files submitted under the Funding Product, in order to ensure a coherent operational transition and a unitary approach towards applicants for financial incentives.

Component II – Construction works

- a) For component II, the CFR issues the decision to grant financial incentives from the FEERM Programme, within the limit of the budget allocated to this component, in compliance with the specific ceilings for granting financial incentives and in the order of submitting the applications for funding on the FEERM platform, according to the requirements of the *'Green House' Funding Product*.
- b) The exact amount of the financial incentives will be determined after the implementation of the energy rehabilitation measures, CFR approves the decision and submits the files related to the financing applications to CFR for their examination and approval or rejection. CFR approves or rejects the files related to the Application for approval of the execution of works, according to the submitted financing requests;
- c) For houses under construction, the financial incentives are granted only after the commissioning of the building.
- d) Work carried out prior to project approval or carried out outside the project shall not be eligible for financial incentives and shall not be eligible for funding.

1.16. Monitoring period of the measures financed

The monitoring period of the financed measures is 12 months after the signing of the acceptance report at the end of the works for the implementation of the energy rehabilitation measures of the individual house, for which financial incentives were granted from the FEERM Programme. During the monitoring period, the beneficiary is required to submit reports on energy consumption and the maintenance of the durability of the works carried out.

II. ELIGIBILITY CONDITIONS AND CRITERIA FOR BENEFICIARIES AND ENERGY REABILITY MEASURES OF THE INDIVIDUAL HOUSE

2.1. Eligibility criteria for beneficiaries:

Cumulatively, the beneficiaries of the funding product must meet the following eligibility criteria:

- are citizens of the Republic of Moldova;
- are owners of individual dwelling houses or of the land on which the house is built if it is not put into service;
- if the minor child holds a share or property rights over the dwelling/land, the household to which he/she belongs may submit the application for participation and is considered eligible for funding, one of the parents having the right to sign all the necessary documents related to the implementation of the project.
- have no arrears to the national public budget (household governance responsibility);
- have the consent of neighbors if the house is located at a distance of less than 60 cm from the boundary with neighbors, in accordance with the provisions of the Civil Code of the Republic of Moldova No. 1107/2002;
- have not initiated legal proceedings that would jeopardise the implementation of energy renovation measures for individual houses, by submitting a declaration on honour;
- they have no arrears on communal and non-communal services provided under contracts concluded directly with service providers (household governance responsibility), exceeding lei 1000;
- the technical condition of individual houses is good;
- did not receive funding through FEERM for the same energy rehabilitation measures under the same objective/individual house. Beneficiaries who have previously received funding for the same objective/individual house may submit a new application only for different energy rehabilitation measures, after the expiry of a period of 12 months from the date of receipt of the funded measures, provided that the cumulative amount of the costs of the measures does not exceed the limit of the funding ceiling.

The eligibility criteria will be determined by querying the governmental platform, based on the information recorded in the information systems of the competent public authorities.

2.2. Eligibility criteria for energy renovation measures for individual houses:

- a) respects the energy efficiency first principle;
- b) ensure the full implementation of a measure;
- c) are economically feasible, assessed on the basis of the calculation assessing the economic feasibility of the measures, by complying with the indicators specified in Table 1;
- d) comply, for each category of measures, with the maximum funding ceiling laid down in points 2.5 and 2.6;
- e) comply with environmental responsibility requirements consisting of assessing at least the following:
 - compliance of the measures with the provisions of the legislation in the field of environmental protection and climate change;
 - sustainable approach, using materials and technologies that have a low environmental impact and are sustainable in the long term.
- f) are technically feasible, consisting of assessing at least the following:
 - the relevance of the proposed solutions to the specific needs of the building(s) (the proposed solutions are to be found in the types of measures eligible for funding specified in point 1.13);
 - complies with the specific eligibility requirements for energy renovation measures for the individual house set out in point 1.13;
 - the type and characteristics of the proposed materials and equipment meet the minimum technical requirements specified in the Operational Manual.

Table 1. Economic project indicators for categories of measures

Type of measures	Energy savings (under standardised conditions), %	NPV determined at discount rate $i=4\%$, lei	DRI, years
A, P	$\geq 30\%$	≥ 0	≤ 20
S	$\geq 10\%$	≥ 0	≤ 20
T	$\geq 15\%$	≥ 0	≤ 20
F1	-	≥ 0	≤ 15
F2	-	≥ 0	≤ 15
F3	-	≥ 0	≤ 15
D1	$\geq 30\%$	≥ 0	≤ 10
D2	$\geq 30\%$	≥ 0	≤ 15
D3	$\geq 30\%$	≥ 0	≤ 15
D4	$\geq 30\%$	≥ 0	≤ 15
V	$\geq 15\%$	≥ 0	≤ 10

2.3. Maximum amounts of financial incentives:

- a) Maximum amounts of expenditure (grant offered) related to the implementation of the measures in point 1.13 for the following types of works/services:
 - elaboration of the evaluation report/feasibility study of the energy rehabilitation measures for individual houses, maximum grant of 4000 lei, and for the Energy Audit Report, maximum grant of 5000 lei;
 - drawing up the specifications, including the estimate documentation/project documentation, including the estimate documentation (if applicable), a maximum grant of lei 3 500 for the specifications and lei 7 500 for the project documentation;

- development of laboratory tests, maximum grant of 3000 lei;
- technical expertise of the building, maximum grant of 4000 lei;
- works for the implementation of energy rehabilitation measures for individual houses, construction works, including the purchase of the necessary materials and equipment, within the limits of the specific financing ceilings for the main energy efficiency measures and the recovery of renewable energy sources), within the limits set out in points 2.5 and 2.6;
- services for the monitoring and quality control of construction works during the implementation of the measures, in accordance with the provisions of the Urbanism and Construction Code No 434/2023, the limit of 1% of the grant offered for works implementing energy renovation measures for the individual house and the implementation of measures that do not generate energy savings, within the limits set out in point 2.6;

b) Maximum amounts of expenditure related to the implementation of measures that do not generate energy savings but are strictly necessary to protect and ensure the sustainability of the energy rehabilitation measures implemented, up to a limit of 30% of the amount of the eligible investment, within the limit set in point 2.6;

c) No expenditure will be accepted for parts of the eligible measures.

2.4. Ineligible expenditure for financial incentives:

- a) costs for the purchase of goods and services, or their share covered by other assistance programmes/projects and/or state subsidies;
- b) costs incurred before the application for funding is submitted by the applicant, with the exception of the costs of drawing up the evaluation report/feasibility study of energy renovation measures for individual houses or the costs of drawing up the energy audit report or the costs of services for drawing up project documentation for energy efficiency measures for which funding is requested;
- c) taxes and duties not included in the value of the goods, according to the financial statements, excluding VAT;
- d) costs relating to spatial planning, operation of facilities, maintenance and repair of the building, with the exception of those referred to in point 2.3(b);
- e) purchase of land and buildings.

2.5. Specific ceilings for the financing of energy efficiency measures and the recovery of renewable energy sources:

Measure name	The technological solution	Specific funding ceiling
Group A (Roof):		
A1. Thermal insulation of the roof (all types).	Maximum heat transfer coefficient - 0.20 W/mK Slope roof insulation $\leq 45^\circ$, or Flat roof insulation	800 lei/m ²
	Maximum heat transfer coefficient - 0.25 W/mK Insulation of the bridge floor (under the unheated attic), or Roof insulation with a slope $> 45^\circ$,	800 lei/m ²
Group D (Production and distribution of heat):		
D1. Modernization/installation of heating and ACM distribution system;		30 000 lei
D2. Installation of solid biofuel thermal power plant (including automation);		8 500 lei/kW
D3. Installation of heat production system, including ACM, based on solar collectors;		17 000 lei/m ²
D4. Installation of air-to-water heat pumps (including automation).		21 000 lei/kW
Group F - Photovoltaics:		

F1. Installation of solar photovoltaic system with energy storage batteries and air-to-water heat pump (including smart meter for differentiated metering of electricity consumption);	Photovoltaic system with energy storage batteries, where the capacity of the battery is not less than the power of the photovoltaic system	26 000 lei/kW
	Air-to-water heat pump	21 000 lei/kW
F2. Installation of photovoltaic solar panel system with energy storage batteries for electric vehicle owners (including smart meter for differentiated metering of electricity consumption and/or installation of electric car charging stations);	Photovoltaic system with energy storage batteries, where the capacity of the battery is not less than the power of the photovoltaic system	26 000 lei/kW
	Installation of electric car charging stations	2 000 lei/kW
F3. Installation of the solar PV system with energy storage batteries (including smart meter for differentiated electricity consumption metering) if the beneficiary already owns an air-to-water heat pump.	Photovoltaic system with energy storage batteries, where the capacity of the battery is not less than the power of the photovoltaic system	26 000 lei/kW
Group (Charging station):		
F2.a Installation of electric car charging stations		2 000 lei/kW
Group P (Walls):		
P1. Thermal insulation of the exterior walls, and/or the base of the building above ground level.	Maximum heat transfer coefficient - 0.25 W/m²K	1 900 lei/m ²
Group S (Subsoil):		
S1. Thermal insulation of the basement/demisole floor (intrados).	Maximum heat transfer coefficient - 0.32 W/m²K	800 lei/m ²
Group T (carpentry):		
Replacement/installation of outside windows and/or doors	Replacement of exterior windows, maximum heat transfer coefficient (U-value) - 1.4 W/(m²* K)	3 700 lei/m ²
	Replacement of exterior doors maximum heat transfer coefficient (U-value) - 1.4 W/(m²* K)	4 500 lei/m ²
Group V (Ventilation):		
Installation of ventilation system with heat recovery (including automation).		70 000 lei

2.6. Specific ceilings for the granting of financial incentives:

- Grant 50% of the value of the eligible investment, but not more than 200 thousand lei per beneficiary, within the limits set out in points 2.4 and 2.5, of which a maximum of 5000 lei for Component I.
- If the beneficiaries of the financing product propose to implement additional energy rehabilitation measures for individual houses, not included in the Financing Contracts, the beneficiary assumes the payment of those expenses on its own.

2.7. Beneficiary contribution (relative share, %)

The contribution shall constitute at least 50% of the amount of the eligible investment.

2.8. Conditions for repayment of funding (if applicable)

In case of non-compliance with the terms of the Financing Product, the beneficiary of the financial incentives is obliged to reimburse the financial means provided by IP CNED.

2.9. Grant payments

(fees, fees, other payments to be covered by the beneficiary for carrying out the project)

not applicable.

2.10. Forms of ensuring the implementation of the project

(pledge, other conditions imposed on the parties guaranteeing the implementation of the project)

not applicable.

2.11. Product risks

- Limited administrative capacity of beneficiaries, where the lack of computer, internet access and basic knowledge in their use may hinder the process of preparing and submitting compliant files;

- The complexity of the application process;
- Fluctuations in the prices of construction materials and equipment, which may affect the estimated budgets of applicants and lead to postponement or adjustment of planned measures
- Poor technical condition of individual houses;
- Non-compliance with the contractual conditions by the construction companies, especially regarding the quality of the works, which can affect the confidence in the program and generate reputational risks;
- Lack of contribution from beneficiaries that may lead to non-completion of approved projects or withdrawal of beneficiaries;
- Dissatisfaction among the population, if the selection, evaluation and implementation process is not perceived as fair, transparent and accessible to all categories concerned;
- Recording of significant deviations in relation to Table 1. Economic project indicators for categories of measures, when calculating the energy savings obtained from project implementation.
- The degree of fraud in the procedures for drawing up expenditure estimates and the correct estimation of the volumes of works;
- Degree of fraud by beneficiaries and economic operators of the contracting processes of construction companies;
- Lack of availability on the market of equipment and materials meeting the minimum criteria set out in the financing contract, which may delay or limit the implementation of the planned measures.

III. FINAL PROVISIONS

The financing product will be examined annually by the Finance and Risk Committee and the CNED IP Board, from the perspective of updating it based on the progress made in the implementation of the given product.