Life ReHABITA

Project 101120713 LIFE22-CET-LIFE ReHABITA

Mogućnosti financiranja energetske obnove privatnih kuća i višestambenih zgrada na lokalnoj razini

Izvješće: D.3.3

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Datum: Studeni 2025

Projekt sufinancira Europska unija kroz LIFE Program. Izraženi stavovi i mišljenja su isključivo stavovi projekta LIFE REHABITA i ne odražavaju nužno stavove Europske unije ili Europske izvršne agencije za klimu, infrastrukturu i okoliš (CINEA). Za njih se ne mogu smatrati odgovornima ni Europska unija ni tijelo koje dodjeljuje potporu.

Co-funded by the European Union

Sadržaj

1. Uvod

Energetska obnova zgrada jedan je od gorućih izazova na europskom putu prema klimatskoj neutralnosti. Zgrade čine oko 40% konačne potrošnje energije i 36% emisija stakleničkih plinova u EU (Europska komisija, 2020.). Ipak, stopa obnove diljem EU-a ostaje niska, procjenjuje se na oko 1% godišnje, dok Europska komisija naglašava da se ta stopa mora barem udvostručiti kako bi se ostvarili klimatski ciljevi za 2030. i 2050. (BPIE, 2022.).

Europski zeleni plan, Strategija vala obnove, paket Fit-for-55 i nove Direktive o energetskoj učinkovitosti (EED) i Direktive o energetskim svojstvima zgrada (EPBD) naglašavaju ulogu dubinske obnove kao ekološke nužnosti i socioekonomske prilike. Obnovljeni stambeni objekti doprinose dekarbonizaciji, poboljšavaju životne uvjete kućanstava s niskim prihodima i pomažu u ublažavanju energetskog siromaštva. Međutim, najveća prepreka obnovi velikih razmjera jest nedostatak pristupačnog financiranja.

D3.3 – Mogućnosti financiranja energetske obnove privatnih kuća i višestambenih zgrada na lokalnoj razini bavi se ovim nedostatkom pružanjem sveobuhvatnog mapiranja i analize mogućnosti financiranja obnove stambenih objekata u državama članicama partnera LIFE ReHABITA. Izvješće se usredotočuje na praktičnu dostupnost financiranja na nacionalnoj i regionalnoj razini, povezivanje s instrumentima na razini EU i učinkovitost tih mehanizama u mobilizaciji građana i investitora.

2. Metodologija

Glavni cilj dokumenta D.3.3 je mapirati i analizirati mogućnosti financiranja obnove stambenih objekata u državama članicama EU-a LIFE ReHABITA, posebno na lokalnoj razini kao pilot lokacijama projekta ReHABITA. Dokument je osmišljen kako bi pružio sveobuhvatan i komparativni pregled koji će podržati kreatore politika i vlasti na razini jedinica lokalne samouprave u identificiranju učinkovitih mehanizama i praksi koje se mogu primijeniti. Kako bismo to postigli, slijedimo strukturirani pristup koji osigurava dosljednost u svim nacionalnim primjerima dobre prakse, a istovremeno ostavlja prostor za isticanje posebnosti specifičnih za pojedinu zemlju.

Dokument je organiziran u nekoliko ključnih dijelova. Uvod, gdje se postavlja opći kontekst obnove stambenih objekata i objašnjavamo relevantnost financijskih mehanizama za postizanje ciljeva obnove. Slijedi poglavlje o metodologiji, gdje se opisuje proces prikupljanja, pregleda i sinteze informacija iz izvora na razini EU-a i od nacionalnih dionika. Zatim poglavlje o financijskim instrumentima EU-a, gdje dajemo kratak, ali jasan pregled postojećih programa financiranja koji su relevantni za obnovu stambenih objekata, kao što su fondovi kohezijske politike, Mehanizam za oporavak i otpornost, InvestEU i druge prekogranične inicijative. Ovo poglavlje stvara vezu između politike na razini EU-a i nacionalne provedbe.

Jezgra dokumenta je analiza na razini zemalja. Za svaku državu članicu koja je predmet pregleda (Hrvatska, Latvija, Španjolska, Bugarska i druge), predstavljamo strukturirani narativni prikaz koji obuhvaća:

- nacionalni politički i strateški okvir,
- glavne izvore financiranja, uključujući državne programe, programe financirane od strane EU-a, lokalne inicijative i financijske institucije,
- posebne uvjete za građane i upravitelje zgrada prilikom podnošenja zahtjeva ili pristupa financiranju, te
- glavne prepreke i ključne preporuke koje proizlaze iz nacionalnog konteksta.

Svako nacionalno poglavlje slijedi istu strukturu kako bi se omogućila lakša usporedba i osigurala koherentnost dokumenta kao cjeline. Partneri projekta LIFE ReHABITA dali su vlastite doprinose na razini zemalja ispunjavanjem zadanog predloška, koji čini osnovu ove analize i bit će detaljno uključen u Prilogu D.3.3.

Konačno, dokument završava komparativnom analizom i zaključcima. Ova poglavlja ističu najznačajnije mogućnosti u različitim zemljama, identificiraju gdje još uvijek nedostaje podrške i pruža uvid u prakse koje bi se mogle replicirati u drugim državama članicama. Također daje kratki pregled sveukupnih naučenih lekcije i implikacije politike za povećanje financiranja obnove u Europi.

U završnom dijelu priloga uključena je prilagođena brošura za svaki pilot grad ovog projekta, u kojoj je opisan njegov financijski kontekst za rješavanje izazova energetske obnove, kao i rizika od energetskog siromaštva. Brošura je u biti ciljani pregled dostupnih financijskih instrumenata na nacionalnoj i lokalnoj razini, koji se kasnije mogu prilagoditi za područja replikacije ako je potrebno. Dostupna je na nacionalnom jeziku svake zemlje.

Ovaj dokument prvenstveno služi kao konsolidirani izvor informacija za stručnjake, omogućujući usporedbu među projektnim partnerima i nudeći Europskoj komisiji jasan i sažet pregled. Istovremeno, prilozi sadrže detaljne sirove podatke koje su partneri prikupili koristeći predloške projekta. Prilog također uključuje vizualno dotjerane brošure - dizajnirane u Canvi - prilagođene pojedinačnim gradovima i ističući financijske instrumente koje lokalne jedinice samouprave mogu primijeniti unutar svojih nacionalnih okvira.

3. Pregled financijskih instrumenata EU-a

Iako se programi obnove osmišljavaju i provode na nacionalnoj razini, okosnica mogućnosti financiranja potječe na europskoj razini. Dostupan je širok spektar financijskih instrumenata:

- **Fondovi kohezijske** politike (Europski fond za regionalni razvoj – ERDF, Kohezijski fond, Europski socijalni fond+) osiguravaju izravne potpore za energetsku učinkovitost u zgradama, posebno u manje razvijenim regijama.
- **Mehanizam za oporavak i otpornost (RRF):** Najveći instrument EU-a za oporavak nakon COVID-a, koji izdvaja značajna sredstva za energetsku obnovu u okviru nacionalnih planova za oporavak i otpornost (NPOO)
- **InvestEU:** Nudi jamstva za smanjenje rizika privatnih ulaganja u obnovu putem zajmova, jamstava i kombiniranog financiranja.
- **Europska investicijska banka (EIB):** Pruža kredite i tehničku pomoć nacionalnim razvojnim bankama, lokalnim vlastima i financijskim posrednicima. Instrument ELENA (Europska lokalna pomoć za energiju) posebno je relevantan za podršku razvoju projekata.
- **Programi Horizon Europa i LIFE:** Iako ne financiraju izravno masovnu obnovu, ovi instrumenti isprobavaju inovativne pristupe, podržavaju izgradnju kapaciteta i premošćuju jaz između istraživanja i primjene.
- **Socijalni fond za klimatsku politiku (SCF):** Počevši od 2026. godine, SCF će podržavati ranjiva kućanstva u energetskoj tranziciji, uključujući subvencije za obnovu.

Međudjelovanje instrumenata na razini EU-a i nacionalnih programa je ključno: sredstva EU-a usmjeravaju se u programe specifične za pojedinu zemlju, često u kombinaciji s nacionalnim sufinanciranjem, i prilagođavaju se lokalnim regulatornim okvirima.

4. Nacionalne analize

4.1 Bugarska

U Bugarskoj se financiranje obnove stambenih objekata razvilo kroz uzastopne državne programe, u početku vođene međunarodnom suradnjom, a kasnije pojačane nacionalnim i mehanizmima koje podržava EU. Dominantna značajka ovog sustava bila je pružanje stopostotnih ili gotovo stopostotnih bespovratnih sredstava za energetsku obnovu, model koji je osigurao brzo prihvaćanje i vidljive rezultate, ali je također stvorio dugoročne strukturne izazove za razvoj održivog tržišta obnove.

Trenutni instrumenti kombiniraju bespovratna sredstva iz Nacionalnog plana za oporavak i otpornost (NPOO), programe potpore obnovljivim izvorima energije, mjere za kvalitetu zraka i financijske instrumente temeljene na zajmovima. Iako je opseg dostupnih resursa značajan, nedostatak prioritizacije za ranjiva kućanstva, isključenje obiteljskih kuća iz mnogih programa i neredoviti ciklusi financiranja ograničili su njihov utjecaj na uključivost i dugoročnu održivost.

Za ReHABITA-u, Bugarska nudi i prilike i lekcije: postoji snažna financijska potpora, ali veliko oslanjanje na 100% bespovratna sredstva potkopava razvoj tržišno utemeljenih rješenja. Rješavanje ove neravnoteže bit će ključno za osiguranje trajnih i pravednih rezultata obnove.

Nacionalni programi obnove

Prvi koraci u velikoj energetskoj obnovi stambenih objekata poduzeti su projektom Demonstracijske obnove višestambenih zgrada (2007. – 2011.), zajedničkom inicijativom Ministarstva regionalnog razvoja i javnih radova (MRDPW) i UNDP-a. Od tada su pokrenuti uzastopni programi koji dosljedno osiguravaju bespovratna sredstva koja pokrivaju do 100% prihvatljivih troškova, bez razlikovanja između ranjivih i neranjivih kućanstava.

Najznačajniji trenutni izvor financiranja je NPOO, koji financira postupak Potpore održivoj energetskoj obnovi stambenog fonda. Proveden u dvije faze, u početku je nudio 100% financiranja bespovratnim sredstvima, a kasnije je pokrivenost smanjena na 80%. Prihvatljivi prijavitelji uključuju vlasnike višestambenih zgrada izgrađenih prije 1999., organiziranih prema Zakonu o upravljanju etažnim vlasništvom. Obnovljene zgrade moraju postići barem energetski razred B i smanjiti potrošnju primarne energije za 30%. Dok je program zatvoren za nove prijave, provedba odobrenih projekata je u tijeku.

NPOO program je vrlo relevantan, ali problematičan. Isključuje obiteljske kuće, ne daje prioritet ranjivim kućanstvima i jača kulturu oslanjanja na pune subvencije, što riskira potkopavanje dugoročnog razvoja tržišta energetske obnove.

Potpora za obnovljivu energiju za kućanstva

Uz obnovu zgrada, Bugarska je uvela ciljane programe za promicanje obnovljive energije u kućanstvima. U okviru NPOO-a, Nacionalni program za potporu kućanstvima u području energije iz obnovljivih izvora (BG-RRP-4.026) ima za cilj povećati udio obnovljive energije u konačnoj potrošnji kućanstava.

Program financira solarne kolektore za toplu vodu (do 100% troškova, ograničeno na 1960 BGN) i fotonaponske sustave do 10 kWp (70% troškova, ograničeno na 15000 BGN). S proračunom od 240 milijuna BGN, očekuje se da će podržati najmanje 10000 kućanstava, posebno ona koja ovise o neučinkovitom grijanju na kruta goriva.

Ovaj program izravno se bavi energetskim siromaštvom smanjenjem računa za energiju i smanjenjem ovisnosti o zagađujućim gorivima. Također nadopunjuje mjere obnove zgrada integrirajući obnovljivu energiju u potrošnju kućanstava..

Mjere kvalitete zraka

Ovisnost kućanstava o ugljenu i drvu učinila je kvalitetu zraka jako zabrinjavajućom. Program zaštite okoliša 2021. – 2027., kojim koordinira Ministarstvo zaštite okoliša i voda, dodjeljuje 610 milijuna BGN ciljanim JLS-ovima s najvećim problemima onečišćenja zraka.

Kroz postupak „Za čišći zrak“, kućanstva mogu zamijeniti stare peći i bojlere na kruta goriva modernom, ekološki prihvatljivom opremom. Bespovratna sredstva pokrivaju 100% prihvatljivih troškova, pod uvjetom da se stari uređaji predaju na recikliranje. Očekuje se da će od toga imati koristi više od 80.000 kućanstava, prvenstveno u JLS-ovima poput Sofije, Plovdiva, Burgasa i Pernika.

Ova mjera učinkovito uklanja financijske prepreke za ranjiva kućanstva, iako njezin ograničeni geografski opseg ograničava pristup građanima u drugim regijama.

Financijski instrumenti i krediti

Bugarska je također razvila instrumente temeljene na zajmovima, iako je potražnja bila niska zbog dostupnosti punih bespovratnih sredstava.

'Fond za održive gradove', u okviru Operativnog programa Regije u razvoju 2014. – 2020., osigurao je zajmove za ulaganja u energetsku učinkovitost obiteljskih stambenih zgrada, uključujući izolaciju, zamjenu prozora, nadogradnju sustava grijanja i integraciju obnovljivih izvora energije. Rokovi otplate produženi su do 15 godina. Međutim, korištenje je ostalo minimalno, jer su vlasnici kuća u velikoj mjeri preferirali programe bespovratnih sredstava.

Fond za energetsku učinkovitost i obnovljive izvore (EERSF) još je jedan važan instrument koji nudi zajmove lokalnim jedinicama samouprave, tvrtkama i pojedincima. Iznosi zajmova kreću se od 27.000 do 2,7 milijuna BGN, s kamatnim stopama između 3,5% i 7% i razdobljima otplate do sedam godina. Korisnici moraju doprinijeti najmanje 10% troškova projekta. Unatoč fleksibilnosti, nedostatak ciljanih odredbi za ranjive skupine ograničava njegov društveni utjecaj.

Oba instrumenta ilustriraju potencijalnu ulogu financijskih alata u popunjavanju praznina tamo gdje su bespovratna sredstva nedovoljna. Međutim, njihova vidljivost i atraktivnost su ograničene.

Podrška lokalnoj samoupravi

Neke bugarske lokalne vlasti nadopunjuju nacionalne programe vlastitim programima poticaja, proširujući mogućnosti za građane. Na primjer, pružajući mogućnosti za besplatnu izradu tehničke dokumentacije (energetski i tehnički pregled zgrada), ugradnju fotonaponskih sustava i zamjenu uređaja za grijanje na kruta goriva ekološkim alternativama.

Agencija za socijalnu pomoć - državna izvršna agencija pod Ministarstvom rada i socijalne politike u Bugarskoj, organizira i pruža socijalne naknade i usluge ranjivim skupinama u društvu. Agencija podržava energetski siromašna kućanstva pružanjem subvencija za grijanje. U 21 bugarskoj jedinici lokalne samouprave s lošom kvalitetom zraka, građani koji se griju na kruta goriva (obično najsiromašnija i najugroženija kućanstva) imaju priliku zamijeniti svoje stare peći novim ekološkim alternativama. U sve većem broju općina i gradova, uključujući Plovdiv, počinju s radom OSS -„Sve na jednom mjestu“, pružajući besplatne savjetodavne usluge i edukaciju za građane za povećanje energetske učinkovitosti.

Bankarski instrumenti

Općenito, bankarski sektor nudi širok raspon mogućnosti kreditiranja, ali specifično financiranje za energetsku učinkovitost je ograničeno. Na primjer, krediti s niskim kamatama za izgradnju fotonaponskih sustava, hipotekarni krediti za kupnju ili izgradnju energetski učinkovitih domova.

Ujedinjena bugarska banka nudila je hipotekarni kredit za energetski učinkovit dom za kupnju i za refinanciranje u slučajevima kada je nekretnina energetskog razreda A ili B i kada je ispunjen obvezni uvjet da primarna potrošnja energije ne smije biti veća od 150 kWh/m² prema provedenom projektu, a nakon odobrenja kredita kamatna stopa bit će smanjena za 0,15%. Potrebno je predočiti energetski certifikat ili njegovu kopiju.

International ASSET Bank nudila je potrošački kredit za energetsku učinkovitost za kupnju energetski učinkovitih kućanskih proizvoda, financiranje renovacija i planiranih poboljšanja doma, uz brigu o okolišu.

Investbank JSC - nudi financiranje za kućanstva koja ulažu u obnovljive izvore energije u okviru Nacionalnog plana oporavka i održivosti. Financiranje se odobrava za kupnju opreme za solarne instalacije za opskrbu toplom vodom i fotonaponske sustave. Uvjet je da su podnositelji zahtjeva sklopili ugovor o dodjeli bespovratnih sredstava u okviru postupka "Nacionalni program za potporu kućanstvima u području obnovljivih izvora energije", koji provodi Ministarstvo energetike. Stambeni objekt za koji se podnosi zahtjev mora biti glavno prebivalište podnositelja zahtjeva, a neučinkovit izvor toplinske energije (štednjak, bojler, kamin itd.) mora se zamijeniti krutim gorivom (drvo, ugljen itd.).

UniCredit Bulbank nudi zelenu hipoteku za kupnju doma u zgradi s energetskom učinkovitošću razreda A ili više, što se dokazuje kopijom certifikata energetske učinkovitosti..

Pilot lokacije u programu LIFE ReHABITA: Grad Plovdiv sada provodi program energetske obnove stambenih objekata u okviru postupka održive energetske obnove stambenog fonda sa shemama bespovratnih sredstava od 100 i 80%. Jedinica lokalne samouprave također upravlja zamjenom starih neučinkovitih sustava grijanja na kruta goriva novim ekološkim alternativama. Shema bespovratnih sredstava je 100%. Ove inicijative pružaju energetski siromašnim kućanstvima priliku da smanje troškove komunalnih usluga i poboljšaju energetsku učinkovitost svojih domova. Fond za energetsku učinkovitost i obnovljive izvore nudi kredite s niskim kamatama (4–5%) do 3 milijuna BGN tijekom 10 godina, uz minimalno 10% sufinanciranja.

Podržava pripremu i provedbu projekata energetske učinkovitosti. Može pomoći kućanstvima da pokriju potrebnih 20% sufinanciranja u okviru druge faze postupka obnove. Iako nije posebno namijenjen energetski siromašnim građanima, fond i dalje može poslužiti kao opcija financiranja za ispunjavanje uvjeta sufinanciranja. Počevši od druge polovice 2026., Fond za socijalnu klimu u Bugarskoj osigurat će financiranje energetske obnove stambenih objekata kućanstava s niskim prihodima, uz mogućnosti dekarbonizacije njihovih sustava grijanja.

Zaključak za Bugarsku

Bugarski sustav financiranja obnove raznolik je i fragmentiran, s velikim oslanjanjem na 100%-tne programe bespovratnih sredstava uz poticaje za obnovljive izvore energije, mjere za kvalitetu zraka i nedovoljno iskorištene instrumente zajmova. Iako su ovi grantovi postigli brze rezultate u smislu korištenja i vidljivosti, oni su također odgodili razvoj održivih, tržišno utemeljenih financijskih rješenja i stvorili neizvjesnost za lokalne vlasti i izvođače radova.

Projektom LIFE ReHABITA, Bugarska pokazuje važnost osmišljavanja uravnoteženih programa podrške koji kombiniraju bespovratna sredstva, kredite i tehničku pomoć. LIFE ReHABITA može doprinijeti promicanjem modela koji nadilaze oslanjanje na privremene 100%-tne subvencije. Ovaj pristup pomoći će osigurati da ranjiva i isključena kućanstva ne budu zapostavljena, a istovremeno će podržati nastanak pravednog i funkcionalnog tržišta obnove u Bugarskoj..

4.2 Hrvatska

U Hrvatskoj su mogućnosti financiranja obnove stambenih objekata i dalje ograničene u usporedbi sa Zapadnom Europom, ali se postupno šire tijekom posljednjeg desetljeća. Glavni izvori financiranja su nacionalni programi kojima upravljaju Fond za zaštitu okoliša i energetsku učinkovitost (FZOEU) i Ministarstvo prostornog uređenja, graditeljstva i državne imovine, uz nadopunu fondovima EU-a i, sve više, privatnim financijskim instrumentima koje nude banke. Iako je kontinuitet programa ponekad bio pod utjecajem političkih odluka, Hrvatska je uspostavila temelj programa potpore za obiteljske kuće, višestambene zgrade, obnovu kulturne baštine i mjere usmjerene na energetsko siromaštvo. Lokalne jedinice samouprave također igraju sve veću ulogu nudeći sufinanciranje, dok je nekoliko poslovnih banaka uvelo povoljne kreditne proizvode kako bi podržale građane u financiranju obnove njihovih domova.

Nacionalni programi i javni pozivi

- <u>Program obnove obiteljskih kuća (2014. – 2020., produžen)</u>

Program, koji je 2014. godine pokrenuo FZOEU, podržava energetsku obnovu obiteljskih kuća s bespovratnim sredstvima koja pokrivaju značajan dio investicijskih troškova. Javni pozivi redovito se objavljuju od 2015. godine, uključujući godine 2015., 2016., 2018., 2020., 2021., 2022., 2023. i 2025.

U 2020. godini objavljen je namjenski javni poziv posebno za građane u riziku od energetskog siromaštva, kojim se financira energetska obnova obiteljskih kuća s lošim energetskim performansama (razred D ili lošiji u kontinentalnoj i C ili lošiji u primorskoj Hrvatskoj), s ukupnim proračunom od 4,24 milijuna eura.

Bespovratna sredstva javnih poziva obično pokrivaju do 60% prihvatljivih troškova, ovisno o opsegu postignutih ušteda energije. 80% nudi se kućanstvima pogođenim potresima u Hrvatskoj. Program je vrlo popularan među građanima. Iako se pozivi često objavljuju kao otvoreni sve dok se raspoloživa sredstva ne iscrpe - što ponekad sugerira dulji rok za prijavu - u praksi se sredstva obično potroše u roku od samo nekoliko sati od otvaranja, jer se mnogi građani prijavljuju već prvog dana. Ovo iskustvo naglašava potrebu za stabilnijim, predvidljivijim i redovitijim pozivima, što građanima i izvođačima omogućuje učinkovitije planiranje projekata obnove. LIFE ReHABITA igra važnu ulogu u pružanju smjernica, tehničke podrške i financijskih savjetodavnih usluga građanima radi lakšeg snalaženja u ovim javnim pozivima..

- Program obnove višestambenih zgrada (2021. – 2030.)

Prvi program - Program obnove višestambenih zgrada (2014. – 2020.), proveden u okviru Operativnog programa Konkurentnost i kohezija 2014. – 2020., podržao je sveobuhvatnu obnovu višestambenih zgrada. Financiranje je obuhvatilo toplinsku izolaciju, zamjenu prozora, nadogradnju sustava grijanja i u nekim slučajevima seizmičku obnovu. Novi program Ministarstva prostornog uređenja, graditeljstva i državne imovine nadovezuje se na prethodno razdoblje i financira se iz proračuna EU i nacionalnog proračuna. Cilj mu je uskladiti se s dugoročnom strategijom obnove, s ciljevima koji se protežu do 2030. godine.

Pozivi za objavljuju, ali provedba se i dalje suočava s izazovima u pogledu administrativnih kapaciteta i pripreme projekata. Također, građanima i upraviteljima zgrada potrebne su pristupačne savjetodavne usluge kako bi iskoristili prilike. LIFE ReHABITA može premostiti taj jaz financijskim, tehničkim i organizacijskim vodstvom putem otvorenog lokalnog ureda za energetsku obnovu (OSS).

U okviru novog programa periodično se od 2022. objavilo nekoliko poziva, koji pokrivaju različite vrste višestambenih zgrada i potrebe za obnovom. Prvi poziv u 2022. bio je usmjeren na zgrade koje nisu pogođene potresima i podržao je integrirane dubinske obnove. Sljedeće 2023. godine, poseban poziv usmjeren je na zgrade oštećene potresima, osiguravajući sveobuhvatne obnove koje su se bavile i energetskom učinkovitošću i sigurnošću konstrukcija. Sufinanciranje integralnih, dubinskih i sveobuhvatnih energetskih obnova postavljeno je na 60%, dok su zgrade pogođene potresom 2020. godine dobivale 80% subvencije. Godine 2024. otvoren je javni poziv za višestambene zgrade, čime se nastavlja podrška dubinskim energetskim obnovama. Općenito, pozivi su se odnosili na različite vrste zgrada i mjere obnove, uključujući poboljšanja energetske učinkovitosti, integraciju obnovljivih izvora energije i mjere za poboljšanje sigurnosti samih objekata.

- Program za suzbijanje energetskog siromaštva, koji uključuje korištenje obnovljivih izvora energije u stambenim zgradama na subvencioniranim područjima i područjima posebne državne skrbi za razdoblje do 2025. godine.

Ovaj program usmjeren je na smanjenje energetskog siromaštva i poboljšanje životnih uvjeta stanovnika koji ne mogu sufinancirati energetsku obnovu, posebno mjere energetske učinkovitosti. Program je usmjeren na 387 stambenih zgrada kojima upravlja Središnji državni ured za obnovu i stanovanje. S ukupnom alokacijom od 19,9 milijuna eura, inicijativa financira energetsku obnovu i ugradnju obnovljivih izvora energije, nakon Vladine odluke donesene 23.

prosinca 2021. Ovaj nacionalni program predstavlja društveno osjetljiv i ciljani pristup energetskom siromaštvu, usmjeren na ranjive skupine stanovništva u potpomognutim područjima i područjima od posebne državne skrbi koja su obično isključena iz standardnih programa sufinanciranja. U 2022. godini otvoren je samo jedan poziv - Javni poziv - Ublažavanje energetskog siromaštva u potpomognutim područjima i područjima od posebne državne skrbi, a 56 zgrada je za sada obnovljeno ili je u procesu obnove. Grad Gospić (partner LIFE Rehabita) jedno je od mjesta koje je dobilo financiranje za svoje zgrade.

- Program obnove kulturne baštine (do 2030.)

Hrvatska je uvela namjenski program za obnovu zgrada kulturne baštine, osiguravajući da se zaštićene građevine mogu unaprijediti u smislu energetske učinkovitosti uz očuvanje njihove povijesne vrijednosti. Program traje do 2030. godine, a zasad je jedan poziv otvoren 2023. godine.

Podrška lokalnoj samoupravi

Nekoliko općina i gradova u Hrvatskoj nadopunjuje nacionalne programe vlastitim programima poticaja, čime se proširuje raspon mogućnosti dostupnih građanima. Većina programa nudila je **djelomično sufinanciranje**, često dajući prioritet **poboljšanju energetskog razreda**, **solarnim instalacijama** ili **mjerama izolacije**. Dominantna tema bila je promicanje sustava obnovljivih izvora energije (npr. solarna energija, biomasa, toplinske pumpe), dok se manji broj poziva odnosio na obnovu ovojnice, tehničku dokumentaciju i ugradnju opreme.

Grad Križevci pojavio se kao pionir u lokalnoj energetskoj tranziciji, nudeći izravnu financijsku potporu energetski siromašnim kućanstvima. Nedavno je Grad Gospić otvorio javni poziv za financiranje energetskih certifikata za energetski siromašna kućanstva. Za projekt LIFE ReHABITA-u ovo predstavlja jasnu priliku: projekt može osigurati da građani diljem Hrvatske budu ne samo informirani o ovim lokalnim programima, već i vođeni kroz proces prijave, čime se maksimizira korištenje dostupnih sredstava.

Bankarski instrumenti

Uz javne programe, nekoliko banaka u Hrvatskoj uvelo je specijalizirane kreditne linije osmišljene za potporu ulaganjima u energetsku učinkovitost i obnovljive izvore energije. PBZ banka, na primjer, nudi svoj „Energo kredit“ i pojedinačnim građanima i upraviteljima zgrada, često služeći kao dopunski instrument subvencijama koje pruža Fond za zaštitu okoliša i energetsku učinkovitost (FZOEU). Slično tome, OTP banka razvila je svoj „Sunčani kredit“, financijski proizvod posebno prilagođen solarnim fotonaponskim sustavima, s povoljnim kamatnim stopama i uvjetima otplate koji ga čine dostupnim kućanstvima. Ovi bankarski instrumenti igraju ključnu ulogu u premošćivanju financijskog jaza koji ostaje nakon dodjele bespovratnih sredstava, osiguravajući da se projekti obnove mogu u potpunosti financirati. Za projekt LIFE ReHabita, takvi instrumenti naglašavaju važnost kombiniranja javne potpore s privatnim financiranjem, čime se građanima i stambenim udrugama omogućuje osiguranje sveobuhvatnih financijskih paketa za njihove inicijative obnove.

Pilot mjesta u LIFE ReHABITA:

Grad Gospić služi kao pilot područje unutar projekta LIFE ReHabita. Grad trenutno koristi program financiranja sa 100%-tnom subvencijom - Program za borbu protiv energetskog siromaštva, koji uključuje korištenje obnovljivih izvora energije u stambenim zgradama na subvencioniranim područjima i područjima posebne državne skrbi za razdoblje do 2025. godine.

Također će 2025. ili 2026. godine biti objavljen novi javni poziv za energetsku obnovu energetski siromašnih obiteljskih kuća. Ovaj novi program također će osigurati 100% financiranje za energetski siromašna kućanstva. Stoga grad Gospić i DOOR u okviru projekta LIIFE ReHabita pripremaju tehničku dokumentaciju za energetsku obnovu obiteljskih kuća i energetski siromašnih kućanstva.

Očekuje se da će se oba programa (kućanstva i višestambene zgrade) nastaviti u okviru novog Socijalnog plana za klimu, kako je najavila Vlada Republike Hrvatske. U okviru ovog nadolazećeg plana, fokus će se proširiti izvan višestambenih zgrada - koje su trenutni naglasak projekta LIFE ReHabita - i uključiti kućanstva, obraćajući se širem rasponu energetski siromašnih kućanstava.

U okviru projekta LIFE ReHabita, Grad Gospić razvija plan koji će se usredotočiti na energetski siromašna kućanstva u višestambenim zgradama i obiteljskim kućama. Na temelju trenutnih informacija, Socijalni plan za klimu vjerojatno će biti usmjeren i na višestambene zgrade i na obiteljske kuće. Stoga Grad Gospić razvija svoju financijsku strategiju kako bi se uskladio s ova dva nacionalna programa, a oba su osmišljena za podršku energetski siromašnim kućanstvima.

Osim toga, očekuje se da će Plan socijalne klime uključivati podršku za razvoj i rad One-Stop Shopova (OSS) - lokalnih servisnih točaka koje pomažu građanima u snalaženju u programima energetske obnove. Ovim pristupom Gospić planira integrirati ured ReHABITA-e u budući financijski i operativni okvir Plana socijalne klime, osiguravajući kontinuitet i širenje lokalnih napora za energetsku tranziciju.

Zaključne napomene za Hrvatsku

Hrvatska je uspostavila niz programa za obnovu stambenih objekata, od obiteljskih kuća do višestambenih zgrada i kulturne baštine, a istovremeno su usmjereni i na energetsko siromaštvo. Unatoč ovim pozitivnim događajima, neki izazovi ostaju - pozivi su često neredoviti, preopterećeni i administrativno zahtjevni. Potpora lokalne samouprave i bankarski instrumenti sve su važniji, ali fragmentirani.

Za projekt LIFE ReHABITA, Hrvatska pokazuje i potencijal i nedostatke: snažan interes građana i dostupni instrumenti s jedne strane, te potrebu za stabilnošću, predvidljivošću i savjetodavnom podrškom s druge strane. Dugoročna perspektiva, u kombinaciji s integracijom lokalnih i privatnih financijskih mehanizama, bit će ključna za povećanje obnove stambenih objekata diljem zemlje.

4.3 Latvija

Latvija je razvila raznolik sustav financijskih instrumenata za potporu obnovi stambenih zgrada, kombinirajući kapitalne povrate, povlaštene kredite i sufinanciranje EU-a za nadogradnju sustava grijanja. Dok su neki programi već zatvoreni, drugi su i dalje u tijeku i nastavljaju pružati značajne mogućnosti za poboljšanje energetske učinkovitosti u višestambenim zgradama i obiteljskim kućama. Cilj ovih inicijativa nije samo smanjenje potrošnje energije i emisija CO_2, već i poboljšanje životnih uvjeta, modernizacija zastarjele infrastrukture i rješavanje problema s kvalitetom zraka.

Za projekt LIFE ReHABITA, Latvija predstavlja vrijedan primjer u kojem se financijske institucije koje podržava država i fondovi EU učinkovito mobiliziraju za poticanje dubinske obnove, s mehanizmima koji kombiniraju tehničku pomoć, kredite i bespovratna sredstva. Glavni izazovi ostaju osiguranje pomoći vlasnicima kuća i podrška ranjivim kućanstvima u ispunjavanju uvjeta sufinanciranja.

Uloga ALTUM-a

Državna financijska institucija ALTUM ključna je za financiranje obnove u Latviji. Njezin sada zatvoreni Program energetske učinkovitosti nudio je povrat investicije od 40-50% za projekte koji postižu najmanje 30% uštede primarne energije. Ovaj instrument odigrao je glavnu ulogu u poticanju dubinske obnove stambenih zgrada, iako je zahtijevao snažnu organizaciju udruga vlasnika stanova.

Trenutni Program energetske učinkovitosti za stambene zgrade 2021.-2027. nastavlja rad ALTUM-a, nudeći kredite izravno ili putem poslovnih banaka, uz državna jamstva. Nakon završetka projekta i provjere postignutih ušteda energije, osiguravaju se povrati kapitala od 40-50% prihvatljivih troškova. Dodatni bonusi dostupni su za projekte koji koriste montažne drvene ploče ili za skupine zgrada koje se zajedno obnavljaju. Shema također obuhvaća projekte u regiji Latgale (istočni dio Latvije) s nižim pragovima uštede energije, osiguravajući teritorijalnu ravnotežu u prihvaćanju obnove. Ovaj pristup odražava sofisticirani dizajn, koji izravno povezuje financijske poticaje s postignutim performansama i inovativnim građevinskim rješenjima.

ALTUM također nudi Kredit za obnovu stambenih zgrada, koji omogućuje fleksibilno financiranje s godišnjom kamatnom stopom od 3,9%, s rokovima otplate do 20 godina. Za razliku od programa energetske učinkovitosti, ovaj kredit pokriva širi raspon radova, od vanjske izolacije i tehničkih sustava do uređenja okoliša, igrališta, LED rasvjete i troškova upravljanja projektima. Omogućavanjem poboljšanja koja nadilaze samu energetsku učinkovitost, podržava sveobuhvatnu modernizaciju životnog okoliša.

Za LIFE ReHABITA, ALTUM pokazuje kako državne financijske institucije mogu poslužiti kao teorijske kontaktne točke, kombinirajući financijske proizvode s podrškom u pripremi projekata kao što su energetski pregledi, tehnički pregledi i pomoć pri dokumentaciji. Jedina glavna razlika za OSS -ove je njihova uobičajena izravna uključenost u komunikaciju s krajnjim korisnicima, u ovom slučaju ALTUM komunicira samo s ovlaštenim osobama, što je previše udaljeno od procesa donošenja odluka.

Program nadogradnje sustava grijanja

Središnja agencija za financiranje i ugovaranje (CFLA) upravlja komplementarnim programom usmjerenim na zamjenu zastarjelih sustava grijanja kućanstava, uz potporu ERDF-a u iznosu od 50–95%. Prihvatljive intervencije uključuju ugradnju različitih vrsta toplinskih pumpi, kotlova na pelete, solarnih panela i priključaka na centralizirane sustave grijanja. Ciljajući kućanstva koja su još uvijek ovisna o ugljenu, tresetu ili neučinkovitoj biomasi, program smanjuje emisije PM2.5, poboljšava kvalitetu zraka i smanjuje troškove energije.

Važno je napomenuti da kriteriji prihvatljivosti osiguravaju da zgrade postignu barem energetsku učinkovitost klase E i da instalacije ostanu odgovarajuće dimenzionirane (ispod 50 kW). Program se primjenjuje na obiteljske kuće, kuće u nizu i terasaste kuće, kao i manje stambene zgrade, čime se doseže široki segment stambenog fonda.

Za LIFE REHABITA, ovaj program ilustrira kako se ciljevi kvalitete zraka i klime mogu istovremeno riješiti ciljanim sufinanciranjem čišćih sustava grijanja.

Izazovi i prilike

Latvijski sustav financiranja obnove relativno je napredan, ali provedba se i dalje suočava s preprekama. Kolektivno donošenje odluka u višestambenim zgradama može odgoditi projekte, dok obveze sufinanciranja ostaju teške za neka kućanstva. Rastući troškovi gradnje također vrše pritisak na proračune projekata. S druge strane, snažna institucionalna podrška ALTUM-a i CFLA-e, u kombinaciji s visokim povratima investicije i fleksibilnim uvjetima kreditiranja, pruža robustan okvir za povećanje obnove. Vrijedi spomenuti činjenicu da su krajnji korisnici navikli na stalnu potporu u obliku bespovratnih sredstava, što se pokazuje kao neodrživi način za značajan razvoj i isplative rezultate. Stoga je potrebno izgraditi stabilnije programe koji se oslanjaju na jeftinije i dulje od 20 godina uvjete financiranja kako bi se riješili programa bespovratnih sredstava koji su glavni pokretači fluktuacija tržišta i inflacije troškova gradnje.

Pilot lokacije u LIFE ReHABITA: Primarni mehanizmi financiranja planirani za ove obnove su državni instrumenti koji se osiguravaju putem ALTUM-a, nacionalne institucije za financiranje razvoja. Planirano je da će projekti obnove u gradu Saldus prvenstveno koristiti ALTUM-ov Program energetske učinkovitosti za stambene zgrade 2021. – 2027., koji kombinira povlaštene kredite s povratom kapitala od 40–50% nakon postizanja najmanje 30% uštede primarne energije. Trenutno je alokacija u okviru programa 2021. – 2027. u potpunosti rezervirana i još nije poznato hoće li dodatno financiranje biti dostupno putem ovog programa. Međutim, dodatno financiranje je u razvoju putem Instrumenta za oporavak i otpornost (RRF).

Zaključak za Latviju

Latvija je uspostavila solidan ekosustav za financiranje obnove, s ALTUM-om u središtu, nudeći i povrate investicija vezane uz uštedu energije i dugoročne kredite za obnovu, nadopunjene programima za čisto grijanje financiranim iz ERDF-a. Zajedno, ovi instrumenti rješavaju ključne dimenzije obnove: energetsku učinkovitost, smanjenje emisija, udobnost i kvalitetu života u urbanim središtima. Za buduće programe postoji ključna potreba za uvođenjem veće podrške za ranjiva kućanstva.

Za projekt LIFE ReHABITA, Latvija nudi model kako se nacionalne financijske institucije i fondovi EU mogu uskladiti kako bi pružili i financiranje i tehničku pomoć, osiguravajući da projekti obnove nisu samo financijski izvedivi već i tehnički ispravni. Jačanje kontakta s ranjivim kućanstvima i podrška procesima donošenja odluka u stambenim udrugama bit će ključni za daljnje oslobađanje potencijala obnove u zemlji.

4.4 Rumunjska

U Rumunjskoj su mogućnosti financiranja obnove stambenih i javnih zgrada relativno dobro razvijene, oslanjajući se na kombinaciju nacionalnih programa, fondova EU i lokalnih inicijativa. Fokus je na poboljšanju energetske učinkovitosti i smanjenju energetskog siromaštva, s ključnim instrumentima uključujući Nacionalni plan oporavka i otpornosti (NPOO), Regionalne operativne programe i Upravu Fonda za okoliš (AFM). Ove sheme nadopunjuju privatna ulaganja, bankovni krediti i inovativni modeli financiranja poput ESCO ugovora, iako je njihova primjena u stambenom sektoru i dalje ograničena.

Za projekt LIFE ReHABITA, Rumunjska ilustrira kontekst u kojem je institucionalna podrška široka i raznolika, ali je i dalje osporava kolektivno donošenje odluka u višestambenim zgradama, nerazvijeni mehanizmi privatnog financiranja i rastući troškovi gradnje.

Nacionalni i regionalni programi

Najvažniji instrument koji trenutno podržava obnovu u Rumunjskoj je Nacionalni plan oporavka i otpornosti (NPOO), koji osigurava značajne potpore za dubinsku obnovu višestambenih zgrada i javnih objekata. Mjere obično uključuju toplinsku izolaciju, nadogradnju sustava grijanja i integraciju obnovljivih izvora energije, s ciljem smanjenja potrošnje energije i troškova kućanstava. Iako sredstva EU pokrivaju veći dio ulaganja, potrebno je sufinanciranje vlasnika stanova, što često stvara poteškoće u područjima s visokim udjelom ranjivih kućanstava.

Regionalni operativni programi (ROP) 2014. – 2020. također su odigrali ključnu ulogu u financiranju obnove i poboljšanja energetske učinkovitosti. Bili su usmjereni i na javne zgrade (škole, bolnice, kulturne centre, upravne urede) i na višestambene blokove, podržavajući izolaciju, pametne sustave upravljanja energijom i integraciju obnovljivih izvora energije. Novi regionalni programi za razdoblje 2021. – 2027., poput Regionalnog programa Južne Muntenie, nastavljaju ovaj pristup, stavljajući naglasak na smanjenje potrošnje energije, smanjenje emisija CO_2 i podršku ciljevima Europskog zelenog plana. Za projekt LIFE Rehabita, ovi programi naglašavaju važnost tehničke i financijske savjetodavne podrške za lokalne vlasti i građane, osiguravajući da se dostupni resursi pretvore u uspješne projekte.

Uloga uprave Fonda za okoliš (AFM)

AFM je postao ključni igrač u omogućavanju kućanstvima da izravno ulažu u energetsku učinkovitost i obnovljive izvore energije. Njegovi programi financiraju izolacijske radove, modernizaciju sustava grijanja i ugradnju solarnih termalnih i fotonaponskih sustava. Program Casa Verde Fotovoltaice bio je posebno popularan, posebno tijekom 2022. – 2023. kada su rastuće cijene energije i inflacija potaknule interes za obnovljiva rješenja na razini kućanstava. Dok subvencije pokrivaju značajan dio investicijskih troškova, vlasnici kuća često moraju preostali udio financirati putem osobne štednje ili bankovnih kredita.

Privatni kapital i inovativni modeli

Za razliku od Bugarske, gdje je oslanjanje na 100%-tne programe bespovratnih sredstava usporilo razvoj funkcionalnog tržišta, Rumunjska stavlja veći naglasak na privatne doprinose. U višestambenim zgradama sufinanciranje od strane udruga vlasnika je obavezno, što stvara prepreke u ugroženim zajednicama, ali istovremeno otvara mogućnosti za kombiniranje javnih subvencija s privatnim kapitalom.

ESCO model i ugovori o energetskom učinku legalno su dostupni prema rumunjskom zakonodavstvu, no njihova upotreba ostaje uglavnom ograničena na javni sektor. U stambenom sektoru, fragmentirane vlasničke strukture, ograničena svijest i nepovjerenje u dugoročne ugovore ometali su šire usvajanje. Ipak, pilot projekti koje podržavaju međunarodne organizacije pokazali su snažan potencijal, s zajamčenim uštedama između 25% i 40%. Proširenje takvih modela zahtijevat će pravno pojednostavljenje i ciljane kampanje za podizanje svijesti.

Počinju se pojavljivati i inicijative temeljene na zajednici. Energetske zajednice i zadružni modeli, koji se promoviraju prema direktivama EU, polako se razvijaju u Rumunjskoj, nudeći kućanstvima okvir za kolektivno ulaganje u obnovljive izvore energije i mjere učinkovitosti. Iako su još u ranoj fazi, ove inicijative mogu postati vrijedni alati za smanjenje troškova obnove zajedničkim djelovanjem.

Izazovi i tržišni uvjeti

Napori obnove u Rumunjskoj suočavaju se s nekoliko strukturnih izazova. Rastući troškovi rada i građevinskog materijala između 2021. i 2023. povećali su financijski teret za kućanstva, dok su nestabilne cijene energije pojačale interes za učinkovitost i obnovljive izvore energije. U višestambenim zgradama, zahtjev za kolektivnim donošenjem odluka prema zakonu o etažnom vlasništvu često odgađa projekte, jer većina vlasnika mora odobriti radove obnove. To stvara uska grla, posebno u zgradama s mješovitom namjenom i ranjivim stanovnicima.

Pilot lokacije u LIFE ReHABITA: Jedan od mehanizama financiranja koji se namjerava koristiti za energetsku obnovu na lokalnim pilot lokacijama je Regionalni program Južna Muntenia 2021.–2027., Prioritet 2 – Ekološki prihvatljiva regija s održivim gradovima.

Regionalni program Južna Muntenia 2021.–2027. ima za središnji cilj uravnotežen i održiv razvoj regije.

U okviru Prioriteta 2 – „Regija s ekološki prihvatljivim gradovima“, fokus je na smanjenju potrošnje energije, poboljšanju kvalitete života i podršci prijelazu na gospodarstvo s niskim udjelom ugljika.

Cilj je promicati energetsku učinkovitost i smanjiti emisije stakleničkih plinova ulaganjima u višestambene zgrade i javne zgrade.

Specifični cilj RSO 2.1 – Promicanje energetske učinkovitosti i smanjenje emisija stakleničkih plinova ima za cilj:

- poboljšanje energetske učinkovitosti zgrada
- smanjenje gubitaka energije
- promicanje obnovljivih izvora energije i pametnih rješenja za upravljanje energijom,
- doprinos ciljevima Europskog zelenog plana i klimatske neutralnosti.

Ova operacija financira projekte koji uključuju:

- toplinsku obnovu javnih zgrada (škole, bolnice, upravne institucije, kulturni centri itd.),
- modernizaciju sustava grijanja/hlađenja i prelazak na energetski učinkovitu opremu,
- ugradnju solarnih/fotonaponskih panela ili drugih obnovljivih izvora energije,
- pametne sustave upravljanja energijom (BMS – sustav upravljanja zgradama)
- zamjenu rasvjetnih tijela energetski učinkovitim LED rješenjima,
- radove na poboljšanju kvalitete zraka u zatvorenom prostoru i toplinske udobnosti..

Drugi mehanizam financiranja koji je namijenjen energetskoj obnovi temelji se na Nacionalnom planu oporavka i otpornosti, Komponenta 5 - Val obnove, koji također uključuje umjerenu ili opsežnu energetsku obnovu zgrada.

Posljednji mehanizam financiranja, ali ne i najmanje važan, koji se može uključiti kao prilika za smanjenje troškova i povećanje lokalne energetske neovisnosti jest Fond za modernizaciju - Potrošnja iz obnovljivih izvora za javne subjekte, nova prilika financiranja za javne vlasti i institucije zainteresirane za ulaganje u proizvodnju zelene energije za vlastitu potrošnju, koja će se otvoriti u bliskoj budućnosti. Poziv ima za cilj modernizirati energetsku infrastrukturu javnog sektora ugradnjom fotonaponskih panela i sustava za pohranu energije, čime se doprinosi smanjenju troškova i povećanju lokalne energetske neovisnosti.

Zaključak za Rumunjsku

Rumunjska je izgradila raznolik krajolik financijskih instrumenata za obnovu stambenih i javnih zgrada, kombinirajući bespovratna sredstva EU-a, nacionalne programe i lokalne inicijative s privatnim kapitalom. PNRR i regionalni programi pružaju snažnu institucionalnu osnovu, dok AFM olakšava ulaganja na razini kućanstava. Ipak, izazovi ostaju: fragmentirano vlasništvo nad stambenim zgradama, ograničena primjena ESCO modela u stambenom sektoru i visoki početni troškovi i dalje ograničavaju korištenje obnove.

Za projekt LIFE ReHABITA, Rumunjska predstavlja i priliku i izazov. S jedne strane postoji snažna institucionalna i financijska podrška; s druge strane postoji jasna potreba za tehničkom, financijskom i organizacijskom pomoći kako bi se kućanstvima i udrugama pomoglo u snalaženju u zahtjevima za sufinanciranje, uključivanju ranjivih skupina i istraživanju inovativnih modela poput ugovaranja ESCO-a i energetskih zajednica. Premošćivanjem tih jaza, REHABITA može pomoći u oslobađanju većeg potencijala obnove i osigurati pravedniju i uključiviju energetsku tranziciju u Rumunjskoj..

4.5 Španjolska

U Španjolskoj, a posebno u gradu Lorci (regija Murcia), programi obnove snažno su povezani s ciljevima Plana EU za oporavak, transformaciju i otpornost, koji financira instrument NextGenerationEU. Bespovratna sredstva i subvencije glavni su mehanizam koji podržava obnovu stambenih i javnih zgrada, s naglaskom na povećanje energetske učinkovitosti, smanjenje energetskog siromaštva i promicanje održivog urbanog razvoja. Komplementarne mjere, poput inicijativa financiranih iz ERDF-a, integriranih lokalnih strategija i planova stanovanja na loklanoj razini, stvaraju višeslojni okvir koji se bavi ne samo energetskom obnovom već i socijalnom kohezijom, prilagodbom klimatskim promjenama i pristupačnim stanovanjem.

Za projekt LIFE REHABITA, Španjolska nudi vrijedan primjer integracije: veliki programi obnove koje podržava EU, nadopunjeni inovativnim urbanim akcijama, lokalnim strategijama i ciljanim nacionalnim mjerama stanovanja, a sve to stvara prilike za sinergije i replikaciju.

Nacionalni i EU programi

Okosnica financiranja obnove u Španjolskoj je Kraljevski dekret 853/2021, koji regulira programe stambene obnove i socijalnog stanovanja u okviru Plana oporavka, transformacije i otpornosti. Financiran putem NextGenerationEU-a, ovaj instrument usmjerava otprilike 140 milijardi eura u Španjolsku u obliku bespovratnih sredstava i zajmova, od čega je znatan dio namijenjen obnovi zgrada. Jedna od vodećih mjera je „Program pomoći za akcije obnove na razini susjedstva", osmišljen za potporu zajedničkim radovima obnove u pretežno stambenim područjima, uključujući obiteljske kuće i stambene blokove. U okviru ovih „Programiranih okruženja za stambenu obnovu" (ERRP), projekti mogu obuhvaćati i preuređenje javnih prostora, odražavajući holistički pristup urbanoj obnovi.

Okvir NextGenerationEU nadilazi tehničku obnovu: cilj mu je sanirati socioekonomsku štetu krize COVID-19, potaknuti ekološke i digitalne tranzicije te ojačati socijalnu i teritorijalnu koheziju. U Lorci su sredstva mobilizirana putem Autonomne zajednice Regije Murcia, a korisnici se kreću od pojedinaca i udruga vlasnika kuća do jedinica lokalne samouprave i tvrtki. Za LIFE ReHabita je ovaj mehanizam posebno relevantan jer pruža financijsku osnovu za mjere dubinske obnove koje smanjuju emisije i poboljšavaju kvalitetu stanovanja, posebno za ranjive obitelji.

Innovative urban actions: NatUR-W

Lorca has also become a testing ground for innovative urban regeneration through the EU's Innovative Actions framework. The NatUR-W project specifically targets the challenges of energy poverty, climate change, and water scarcity. It introduces nature-based solutions such as green walls made from recycled materials, improved insulation for public buildings, and the creation of new green areas that act as bioclimatic shelters. By combining energy efficiency upgrades with ecological urban design, the project not only improves living conditions for residents of social housing but also regenerates the historic centre and enhances urban resilience.

For REHABITA, NatUR-W illustrates how renovation can be embedded within broader adaptation strategies, integrating environmental, social, and cultural dimensions.

Integrirane lokalne strategije

Na lokalnoj razini, EDIL – Integrirane strategije lokalnog razvoja – predstavlja evoluciju španjolskih Integriranih strategija održivog urbanog razvoja (ISDS), financiranih sredstvima ERDF-a. U Lorci, EDIL uključuje oko 14 milijuna eura ulaganja u više od 30 inicijativa, usmjerenih na revitalizaciju urbanog središta, poboljšanje javnih usluga i modernizaciju infrastrukture. Važno je napomenuti da uključuje specifične mjere za energetsku obnovu javnih zgrada, poput gradske vijećnice, osnovnih škola i kulturnih ustanova.

Iako je financiranje ponekad neredovito, EDIL pokazuje kako se kohezijska politika EU-a može usmjeriti u lokalizirane i integrirane projekte, s energetskom učinkovitošću postavljenom uz ekonomsku, kulturnu i društvenu obnovu.

Stambeni programi

Nacionalni okvir stambenog plana također igra ulogu u Lorci, gdje Gradsko vijeće surađuje s javnom tvrtkom Suvilor na provedbi programa stanovanja za mlade i inicijativa obnove u povijesnoj jezgri. Državni plan za pristup stanovanju 2022. – 2025. kombinira mjere za potporu najmu, razvoj pristupačnog stanovanja i energetsku obnovu postojećeg fonda, djelomično financirane iz sredstava NextGenerationEU. Na loklanoj razini, subvencije za obnovu imaju za cilj poboljšanje energetske učinkovitosti, a istovremeno rješavanje socijalne isključenosti podržavanjem pristupa kvalitetnom stanovanju za mlade i ranjive skupine.

Za REHABITA-u, ovi programi naglašavaju važnost povezivanja mjera obnove sa širim stambenim i socijalnim politikama, osiguravajući da poboljšanja energetske učinkovitosti izravno koriste onima koji su najviše izloženi riziku od energetskog siromaštva.

Pilot lokacije u LIFE ReHABITA: Pilot slučaj u Španjolskoj uzima zgrade i obiteljske kuće. Jedna veća zgrada s 52 stana, druga sa samo 3 stana i ostalo su obiteljske kuća. Ulaganja se financiraju putem Nacionalnog stambenog plana, koji se financira sredstvima Next Generation, a njime upravlja grad Lorca.

Zaključak za Španjolsku

Španjolska je razvila sveobuhvatan i slojevit okvir financiranja obnove, kombinirajući velike instrumente NextGenerationEU s inovativnim projektima poput NatUR-W, strategije lokalnog razvoja u okviru ERDF-a i programe lokalnog stanovanja. Zajedno, ove inicijative rješavaju energetsko siromaštvo, prilagodbu klimatskim promjenama, urbanu obnovu i socijalnu koheziju.

Španjolska pokazuje vrijednost integriranja obnove u šire političke agende. Dok nacionalni programi pružaju snažnu financijsku potporu, lokalne i inovativne akcije osiguravaju da obnova također doprinosi kvaliteti života, otpornosti i uključivosti. Savjetodavna i koordinacijska podrška ostaje ključna za maksimiziranje primjene, posebno za ranjiva kućanstva, ali cjelokupni okvir nudi snažan potencijal za replikaciju i prijenos znanja diljem Europe.

5. Komparativna analiza

Kada se pogledaju pet nacionalnih konteksta – Bugarska, Hrvatska, Latvija, Rumunjska i Španjolska – postaje jasno da sve zemlje prepoznaju obnovu i kao ekološku nužnost i kao društveni izazov. Obnova nije samo postizanje klimatske neutralnosti; ona se odnosi i na poboljšanje kvalitete života, borbu protiv energetskog siromaštva i podršku lokalnim gospodarstvima. Ipak, unatoč ovom zajedničkom prepoznavanju, način na koji se financijska potpora osmišljava i pruža znatno se razlikuje. Te varijacije odražavaju različite političke tradicije, institucionalne kapacitete, administrativne strukture i tržišne stvarnosti. Usporedba stoga otkriva i sličnosti i razlike koje su bitne za razumijevanje gdje se mogu izgraditi sinergije, a gdje su potrebni prilagođeni pristupi.

Prva točka konvergencije leži u **središnjoj ulozi financiranja EU-a**. U svih pet konteksta, europski instrumenti su okosnica financiranja obnove. U Bugarskoj, Hrvatskoj, Rumunjskoj i Španjolskoj, Planovi oporavka i otpornosti (NPOO) usmjeravaju velike količine sredstava u programe obnove. U Latviji, Europski fond za regionalni razvoj podupire regionalne inicijative financiranja, dok se Hrvatska i dalje uvelike oslanja na strukturne fondove i nacionalne pozive koje podupire EU. Ova velika ovisnost osigurava značajne tokove financiranja, ali također stvara određenu krhkost: dizajn programa često diktiraju ciklusi i uvjeti koje pokreće Bruxelles, a ne stabilni, predvidljivi nacionalni okviri. Kada programska razdoblja završe ili kada stope apsorpcije zaostaju, kućanstva i građevinske tvrtke suočavaju se s neizvjesnošću, a zamah za obnovu može se zaustaviti. Usporedba ističe da dugoročni kontinuitet ostaje sistemski jaz u svih pet zemalja.

Druga dimenzija divergencije je **ravnoteža između bespovratnih sredstava i zajmova**. Ovo je možda najupečatljiviji kontrast. Bugarska se ističe po gotovo isključivom oslanjanju na 100%-tne programe bespovratnih sredstava. Ovi programi su ostvarili brzo prihvaćanje, posebno tijekom programa 2015. – 2018., ali su stvorili kulturu ovisnosti: kućanstva sada očekuju da će obnova biti u potpunosti subvencionirana, a tržišni mehanizmi financiranja ostaju nerazvijeni. Latvija nudi suprotno iskustvo. Njezina nacionalna institucija za financiranje razvoja, ALTUM, pionirski je pristup koji kombinira bespovratna sredstva s povratom kapitala i povlaštenim zajmovima. To osigurava uključivost uz poticanje održivosti, jer korisnici moraju suinvestirati, a financijske institucije ostaju angažirane. Hrvatska i Rumunjska nalaze se negdje između. U obje zemlje dominiraju sheme bespovratnih sredstava, ali postoje znakovi diversifikacije. U Hrvatskoj su banke poput PBZ-a i OTP-a počele nuditi komplementarne kredite za obnovu. U Rumunjskoj, sheme koje vodi Uprava Fonda za okoliš (AFM) i novi pilot projekti ESCO pokazuju potencijal za veće sudjelovanje privatnog sektora. Španjolska ilustrira još jednu varijaciju: iako bespovratna sredstva od NextGenerationEU ostaju središnja, ona su ugrađena u šire strategije urbane obnove koje povezuju obnovu stambenih objekata s mobilnošću, upravljanjem vodama i socijalnom uključenošću.

Pitanje **uključivosti i energetskog siromaštva** pruža još jednu os usporedbe. Španjolska i Rumunjska uložile su posebno snažne napore u integraciju obnove sa socijalnim i stambenim politikama. Španjolski programi urbane obnove izričito ciljaju ranjive okruge, nastojeći kombinirati fizičke nadogradnje s mjerama protiv segregacije i nejednakosti. Rumunjski program Casa Verde Fotovoltaice pokazuje kako se mjere obnovljive energije mogu povezati s pristupačnošću na razini kućanstava, nudeći put za smanjenje računa za obitelji s nižim prihodima. Hrvatska je također provela pilot-projekt programa energetskog siromaštva, iako su oni i dalje skromnog opsega i često ovise o lokalnom vodstvu, a ne o nacionalnoj integraciji. Nasuprot tome, bugarski model s punim bespovratnim sredstvima iznenađujuće nije dao prioritet ranjivim skupinama, iako zemlja ima neke od najviših stopa energetskog siromaštva u EU. Latvijski sustav je visoko institucionaliziran i tehnički robustan, ali zahtjev za sufinanciranjem i dalje isključuje mnoga kućanstva s niskim prihodima. To postavlja šire političko pitanje: treba li financiranje obnove dati prioritet univerzalnim programima koji mobiliziraju veliki broj ili ciljanim programima koji se usredotočuju na one kojima je to najpotrebnije? Odgovor varira, ali komparativni dokazi sugeriraju da bez izričitog ciljanja ranjiva kućanstva riskiraju da zaostanu.

Četvrta zajednička nit je **administrativna i proceduralna složenost**. U Hrvatskoj i Rumunjskoj, dugotrajni procesi donošenja odluka unutar stambenih zgrada s više vlasnika često zaustavljaju projekte obnove. Postizanje konsenzusa među suvlasnicima je izazovno, posebno kada je tehničko znanje ograničeno ili je povjerenje u institucije slabo. Latvija, unatoč svom naprednom modelu OSS za energetsku obnovu kao jedinstvenog kontaktnog mjesta, suočava se sa sličnim preprekama pri mobilizaciji udruga vlasnika kuća, kojima može nedostajati kapaciteta i motivacije, ovaj dio posla i dalje ovisi o tvrtkama za održavanje i vlasnicima stanova. Španjolsko višerazinsko upravljanje, iako bogato resursima, često stvara zbunjenost: odgovornosti su raspoređene između nacionalnih ministarstava, autonomnih zajednica i jedinica lokalne samouprave, što dovodi do preklapanja zahtjeva i fragmentiranih informacija. Izazov Bugarske je drugačije prirode. Prekomjerno oslanjanje na centralizirane programe punih bespovratnih sredstava pojednostavljuje proces u kratkom roku, ali stvara strukturnu ranjivost: kada se sredstva EU-a zaustave ili završe, kućanstva nemaju održive alternative. U svim kontekstima, birokracija i administrativne prepreke obeshrabruju građane, posebno one koji nemaju pristup tehničkim savjetima ili si ne mogu priuštiti profesionalno upravljanje projektima.

Unatoč tim izazovima, usporedba također ističe niz **dobrih praksi** koje bi se mogle prenijeti. Latvijski ALTUM ističe se kao model državnog centra na jednom mjestu koji integrira financijske instrumente s tehničkom pomoći, pružajući i sigurnost i smjernice kućanstvima. Španjolska pokazuje kako se obnova može ugraditi u širu viziju urbane transformacije, usklađujući nadogradnju stambenih objekata sa socijalnom kohezijom, mobilnošću i otpornošću na klimatske promjene. Rumunjski pilot projekti s ESCO ugovorima i pojavom energetskih zajednica nude uvid u inovativne, decentralizirane modele, čak i ako su oni i dalje malog opsega. Hrvatska ilustrira kako interes građana i proaktivne lokalne vlasti mogu potaknuti obnovu, a jedinice lokalne samouprave poput Križevaca ili Gospića pionirski su participativni i pristupi usmjereni na zajednicu. Čak i Bugarska, koja se ponekad prikazuje kao problematičan slučaj, ima važne lekcije: potpuno subvencionirani programi mogu brzo mobilizirati akcije velikih razmjera, ali moraju biti upareni s mjerama koje grade dugoročnu održivost i povjerenje na tržištu.

U svih pet zemalja kontinuitet i predvidljivost programa ostaju slabi. Ciklusi zaustavljanja i pokretanja obeshrabruju kućanstva od planiranja, a izvođače od ulaganja u kapacitete. Ranjiva kućanstva, iako se često spominju u političkim raspravama, u praksi nisu dovoljno dosegnuta, što ostavlja pogodnosti obnove neravnomjerno raspoređenima. Bankarski proizvodi/krediti postoje, ali se rijetko integriraju u nacionalne programe, stvarajući fragmentiran krajolik u kojem se građani bore s pronalaženjem najboljeg puta financiranja. Savjetodavne usluge, iako se pojavljuju u nekim kontekstima, ostaju neujednačene i nedovoljno financirane. Bez pouzdanih posrednika i jedinstvenih kontaktnih mjesta, mnogi potencijalni korisnici napuštaju proces prije nego što započne.

Ukratko, komparativna slika otkriva financijski krajolik u srednjoj, istočnoj i južnoj Europi koji je bogat raznolikošću, ali ograničen stabilnošću, uključivošću i integracijom. Za projekt LIFE ReHABITA, ova analiza ima dvije glavne implikacije. Prvo, postoji jasna prilika za prijenos i prilagodbu najboljih praksi, poput integriranog OSS-a u Latviji ili holističkog pristupa urbanoj regeneraciji u Španjolskoj, u druge nacionalne kontekste. Drugo, postoji odgovornost za rješavanje sistemskih slabosti promicanjem uravnoteženih programa financiranja – kombiniranjem bespovratnih sredstava s kreditima, ugradnjom ciljane podrške za ranjive skupine i ponudom snažnih savjetodavnih usluga koje programe čine dostupnima svim građanima. Time LIFE ReHABITA može doprinijeti ne samo poboljšanju stopa obnove već i oblikovanju financijskih sustava koji su dugoročno pravedni, predvidljivi i otporni.

Tablica 1 – Pregled financijskih instrumenata za zemlje LIFE ReHABITA-e

Financijski instrument	Bugarska	Hrvatska	Latvija	Rumunjska	Španjolska
Fondovi kohezijske politike (ERDF, CF, ESF+)	X	X	X	X	X
Mehanizam za oporavak i otpornost (RRF /NRRP/PNRR)	X	X	X*	X	X
Europska investicijska banka (EIB/ELENA)	X	X	X	X	X
Horizon Europa & LIFE	X	X	X	X	X
Socijalni plan za klimu (SCF)	Početak u 2026.				
Nacionalni programi oporavka ili operativni programi(NPOO/ROP/ Nacionalni planovi)	X	X	X	X	X
Potpora obnovljivim izvorima energije/ Mjere za kvalitetu zraka	X	X	X	X	X
Lokalni programi sufinancirani od strane EU	X (ograničeno)	X		X	X
Namjenska podrška ranjivim/energetski siromašnim kućanstvima	X	X		X	X
Zajam/Financijski instrumenti (nacionalna ili državna banka)	X	X	X	X	
ESCO/Mehanizmi privatnih ulaganja			X**	X	

*U trenutku izrade ovog izvješća, ta sredstva u Latviji za obnovu VSZ-a su u potpunosti iskorištena.

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** ESCO model je operativan u Latviji, međutim postoji mnogo zabluda u vezi s ovim mehanizmom financiranja - mnogi vlasnici kuća misle da ESCO tvrtke uvelike imaju koristi od uštede energije, a vlasnici kuća ne vide stvarne rezultate u uštedi energije.

6. Zaključak

Analiza financiranja obnove u Hrvatskoj, Latviji, Španjolskoj, Bugarskoj i Rumunjskoj ističe i postignuti napredak ali i trajne strukturne nedostatke. S pozitivne strane, sve zemlje sada prepoznaju obnovu zgrada kao nacionalni prioritet, usko povezan s ciljevima EU u području klime i energije. Dostupna su značajna financijska sredstva, a instrumenti EU-a – Planovi oporavka i otpornosti, fondovi kohezijske politike i specijalizirani energetski programi – čine okosnicu nacionalnih programa. Ti su resursi omogućili mnogobrojnim kućanstavima i zajednicama da ulažu u učinkovitije, zdravije i klimatski prihvatljivije domove.

Međutim, komparativni pregled također otkriva ponavljajuće izazove. Financiranje ostaje fragmentirano i previše ovisno o programskim ciklusima EU-a, što dovodi do provedbe „stani-kreni" koja potkopava dugoročno planiranje. U mnogim slučajevima nacionalno sufinanciranje ili nacionalni financijski instrumenti nisu dovoljno razvijeni kako bi se osigurao kontinuitet nakon što se sredstva EU-a odgode ili iscrpe. Štoviše, pristup ostaje neravnomjeran: dok kućanstva sa srednjim prihodima i organizirani upravitelji zgrada često mogu mobilizirati sufinanciranje, ranjivi građani suočavaju se s trajnim preprekama zbog ograničene pristupačnosti, administrativne složenosti i nedostatka prilagođene podrške.

Još jedna važna slabost leži u nedovoljnoj integraciji između bespovratnih sredstava i zajmova. U nekoliko konteksta, modeli temeljeni na subvencijama stvorili su ovisnost, dok se bankarski proizvodi nedovoljno koriste ili slabo povezuju s javnom potporom. Uspješni primjeri, poput španjolskih integrativnih strategija urbane obnove, pokazuju da kombiniranje financijskih alata i pružanje tehničke pomoći može značajno povećati korištenje. Međutim, to su i dalje iznimke, a ne pravilo.

Gledajući unaprijed, pojavljuju se tri ključna područja poboljšanja. Prvo, programima je potrebna veća stabilnost i predvidljivost kako bi kućanstva, loklane vlasti i izvođači radova mogli s povjerenjem planirati obnove. Drugo, uključivost se mora ojačati osmišljavanjem financijskih programa koji eksplicitno dopiru do ranjivih skupina, bilo putem većeg intenziteta bespovratnih sredstava, socijalne zaštite ili savjetodavnih usluga. Treće, bolja koordinacija između javnih subvencija, privatnog financiranja i mehanizama tehničke podrške ključna je za stvaranje sveobuhvatnih puteva obnove prilagođenih građanima.

Ukratko, iako je financijski sustav za obnovu u EU državama bogatiji nego ikad prije, još uvijek nije u potpunosti učinkovit ili pravedan. Projekt LIFE ReHABITA ima priliku pomoći u rješavanju tih nedostatka promicanjem stabilnih, uključivih i dobro integriranih modela financiranja koji mogu ubrzati Val obnove, a istovremeno osigurati da nijedno kućanstvo ne bude izostavljeno.

Reference

Buildings Performance Institute Europe (BPIE) and Institute for Market Transformation (IMT), 2022. *A Guidebook to European Buildings Efficiency: Key Regulatory and Policy Developments*. [pdf] Brussels: BPIE. Available at https://imt.org/wp-content/uploads/2022/02/SPIPA_EU_rev6_508.pdf [Pristupljeno 1. srpnja 2025.]

European Commission, 2020. *In focus: Energy efficiency in buildings*. [online] 17 February. Brussels. Available at: https://commission.europa.eu/news-and-media/news/focus-energy-efficiency-buildings-2020-02-17_en [Pristupljeno 1. srpnja 2025.]

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Annex I – Bulgaria

Bulgaria has several programs and initiatives for residential building energy renovation. The first project was Demonstration renovation of multi-family residential buildings - collaborative initiative of the Ministry of Regional Development of Public Works (MRDPW) and UN Development Programme (UNDP) which started in 2007 and finished in 2011. All programs for dwelling renovation providing 100% grant for all applicants without difference if they a vulnerable or not.

The largest source of funding for energy renovation of dwellings in Bulgaria is the National Recovery and Resilience Plan. There are also other small financial schemes.

In Bulgaria, the national program "Environment" includes a stove exchange initiative designed to improve air quality and support vulnerable communities. The program gives households that rely on solid fuels such as wood or coal for heating the opportunity to replace their old stoves with new, environmentally friendly heating devices. Since families who depend on solid fuels are often among the more vulnerable citizens, this measure not only reduces pollution but also helps improve their living conditions by providing safer, cleaner, and more efficient heating alternatives.

Institution	Ministry of regional development and public works
Instrument/ programme	procedure "Support for Sustainable Energy Renovation of Residential Building Stock" – stage 1 and stage 2
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	3 Closed for applying, renovation actions still in implementation phase
Instrument/ programme's objective	The specific objectives of the investment for sustainable energy renovation of the residential building stock are: • improving the energy performance of residential buildings through the implementation of sustainable integrated high-efficiency energy measures; • reaching energy consumption class "B" after the application of energy-saving measures in multi-family residential buildings; • reduction of the country's energy consumption, as well as reduction of greenhouse gas emissions; • Achieving 30% primary energy savings for each site of the residential building stock.

	• resource efficiency, economic feasibility, decarbonization through renewable energy sources, sustainable construction process; • reducing energy poverty by reducing energy costs; • improving the living conditions and quality of life of the population in the country through technological renovation and modernization of the building stock.
Financing characteristics	Stage 1 - the grant is 100% of the eligible costs Stage 2 - the intensity of the grant is 80% of the eligible costs
Beneficiary/target group	The owners of dwellings in multi-family residential buildings. If the buildings are managed under the Condominium Management Act and are designed before April 26, 1999 – then they are eligible.
Link	Stage 1 https://eumis2020.government.bg/bg/s/800c457d-e8be-4421-8ed9-9e78d0a75c39/Procedure/InfoPublicDiscussion/dbc86350-cccd-414a-a175-a1d440952525 Stage 2 https://eumis2020.government.bg/bg/s/800c457d-e8be-4421-8ed9-9e78d0a75c39/Procedure/InfoPublicDiscussion/fbf34c6a-8f67-4d16-9019-3bd43c71b70f
Comment from Rehabita partner	This financial mechanism is mainly aimed at energy renovation of multi-family residential buildings. The available financial resources are not sufficient to renovate all residential buildings that need renovation. The program provides financing with a 100% grant without distinguishing whether the homeowners are vulnerable citizens or not. However, this source of financing is not permanent and depends on the availability of a budget and political will for the implementation of such programs. Providing a 100% grant is an obstacle to the development of the market and the provision of services throughout the energy efficiency chain.
Contribution to Rehabita project	This financial mechanism is mainly aimed at energy renovation of multi-family residential buildings. The available financial resources are not sufficient to renovate all residential buildings that need renovation. The program provides 100% grant financing without distinguishing whether the homeowners are vulnerable citizens or not. However, this source of financing is not permanent and depends on the availability of a budget and political will for the implementation of such programs. Providing a 100% grant is an obstacle to the development of the market and the provision of services throughout the energy efficiency chain. This should be included in WP2 and the roadmap for the implementation of the energy renovation of buildings, at least for the part of the financing that is expected to be covered. The current situation leads to several problems: – Inability to develop a long-term budget, – Exclusion of single-family residential buildings from this financial instrument – Delays in project implementation, as the city does not know when and how much funding will be available, – 100% grant for all reduces the possibility of households that cannot afford to cover the costs of energy renovation having access to financing

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Institution	Ministry of Energy
Instrument/ programme	BG-RRP-4.026 "National Scheme for Support of Households in the Field of Energy from Renewable Sources"
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	2 The first call of the program now is closed for application, but some contracts is still in implementation. After implementation and calculation of the available financing other call will be opened.
Instrument/ programme's objective	This procedure is in implementation of the investment "Support for energy from renewable sources for households" (C4. I2) under the "Low Carbon Economy" component of the National Recovery and Resilience Plan of the Republic of Bulgaria (RRP). The objective of the investment is to increase the use of renewable energy in final energy consumption in the household sector by providing funding for: • Component 1: Purchase of solar installations for domestic hot water supply (DHW)- up to 10 kWp, which may include an electricity storage system; • Component 2: Purchase of photovoltaic systems up to 10 kWp, including electricity storage systems.
Financing characteristics	Support at least 10,000 households with inefficient solid fuel heat sources to install the best DHW solar installation equipment and photovoltaic systems up to 10 kWp, including electricity storage systems with a total budget of BGN 240 million. - Component 1: Purchase of solar installations for DHW - up to 100% of the value of the installation, but not more than BGN 1,960.83; - Component 2: Purchase of photovoltaic systems up to 10 kWp, including electricity storage systems - up to 70% of the value of the system, but not more than BGN 15,000.
Beneficiary/target group	The applicants must be natural persons, Bulgarian citizens or foreigners with the status of permanent residents in the Republic of Bulgaria, living in their own single-family dwelling or their own dwelling in a multi-family building. There is a requirement that the dwelling be used only for residential needs and that there is no trader registered in the Commercial Register or registered in the Register of Legal Entities with non-profit legal entity and to use in the dwelling an inefficient source of thermal energy (stove, boiler, fireplace, etc.) of solid fuel (wood, coal, etc.).
Link	https://www.me.government.bg/bg/themes/startira-kandidatstvaneto-na-domakinstvata-za-finansirane-na-fotovoltaichni-sistemi-2454-1639.html

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Comment from Rehabita partner	More that 60% of the final energy consumption of the households is for space and water heating. Installation of RES will reduce the energy bills and will support vulnerable citizens
Contribution to Rehabita project	In Bulgaria more than 85% of the population lived in a property they owned. The vulnerable households because of the low incomes used old inefficient heating devices (stoves) on solid fuels (wood, coal). The financial scheme supported replacement of inefficient solid fuel heating with renewable-based systems (solar DHW and PV with storage) and will reducing household energy consumption and costs, particularly for vulnerable groups. Up to 100% coverage for DHW solar installations removes the financial barrier for the poorest households.

Institution	Ministry of environment and water
Instrument/ programme	Program “Environment” 2021-2027
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	2
Instrument/ programme’s objective	The funds under Priority “Air” of Program “Environment” 2021-2027 are directed to 21 municipalities with bad air quality - Asenovgrad, Blagoevgrad, Pernik, Sofia, Burgas, Veliko Tarnovo, Vidin, Vratsa, Gorna Oryahovitsa, Dimitrovgrad, Kardzhali, Lovech, Montana, Nesebar, Pazardzhik , Pleven, Plovdiv, Ruse, Smolyan, Haskovo, and Shumen. The “For cleaner air” procedure finance replacement of wood or coal heating devices with ecological alternatives. Replacing solid fuel stoves/boilers with alternative heating options will contribute to reduction of the harmful emissions, which will lead to significant benefits to human health. A positive effect will also have the contribution to both households’ resource and energy efficiency
Financing characteristics	BGN 610 million
Beneficiary/target group	All citizenc that have a dwelling in the territory of any 21 beneficiary municipalities and used solid fuels for heating. More than 80 thousand Bulgarian households on heating with wood and/or coal will be supported. They will receive new environmentally friendly and energy-efficient heating equipment free of charge, provided they hand in their old high-emission solid fuel heating equipment for recycling.
Link	https://www.plovdiv.bg/%D0%BF%D1%80%D0%BE%D0%B5%D0%BA%D1%82-%D1%87%D0%B8%D1%81%D1%82-%D0%B2%D1%8A%D0%B7%D0%B4%D1%83%D1%85-%D0%B7%D0%B0-

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	%D0%BF%D0%BB%D0%BE%D0%B2%D0%B4%D0%B8%D0%B2/%D0%B4%D0%BE%D0%BA%D1%83%D0%BC%D0%B5%D0%BD%D1%82%D0%B8/
Comment from Rehabita partner	Up to 100% coverage for modernisation of the heating systems removes the financial barrier for the poorest households.
Contribution to Rehabita project	This should be included in WP2 and the roadmap for the implementation of the energy renovation of buildings in the part of modernization of the heating system in dwellings with calculation of the costs of this measure. The current situation leads to several problems: – limited eligible beneficiaries (citizens in 21 Bulgarian municipalities), – 100% grant for all reduces the possibility of households that cannot afford to cover the costs of heating system modernisation having access to financing

Institution	Operational Programme "Regions in Growth 2014 - 2020"
Instrument/ programme	The Sustainable Cities Fund provides funding for increasing of the energy efficiency in family residential buildings. Eligible investment projects for energy efficiency in single-family residential buildings should have a scope of realization of the territory of Sofia Municipality and the cities of South Bulgaria: Blagoevgrad, Burgas, Haskovo, Yambol, Kardzhali, Kyustendil, Pazardzhik, Pernik, Plovdiv, Sliven, Smolyan, Stara Zagora, Dimitrovgrad, Asenovgrad, Karlovo, Dupnitsa, Petrich, Gotse Delchev, Kazanlak, Panagyurishte, Velingrad
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing (Irregular) 3.Closed 4.Other	There is available funding, but because of 100% grant of the National renovation program there is no interest from the citizen to this product.
Instrument/ programme's objective	Consumer loan for EE in single-family buildings to achieve a minimum energy class "C" with maximum amount of funding up to BGN 55 000. Eligible energy efficiency projects in single-family buildings: - Implementation of energy efficiency measures in residential buildings (insulation of exterior enclosures, replacement of window frames, renovation of microclimate maintenance systems, technical installations, local installations and / or connections for heating, gas supply, installation of individual meters as required of Directive 2012/27 / EC (where applicable) as well as accompanying construction and assembly works related to the implementation of energy efficiency measures, including constructive reinforcement - The implementation of the above-mentioned energy efficiency measures, accompanied by a basic renovation of single-family residential buildings, including execution of accompanying construction works, constructive reinforcement (when required in the design inspection) and repair and

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	reconstruction of different parts of the roof, walls, staircases and platforms, corridors, lifts, etc.), in case the energy savings for the building exceed 60%; - Energy Efficiency and Constructive Investigations of Existing Single-Family Residential Buildings, University Hostels; - Estimation of cost-effectiveness for the investment; - Putting into operation of renewable energy installations for the abovementioned buildings to meet their own energy needs, if it is technically and economically feasible; - Improving accessibility for disabled people to the above-mentioned buildings.
Financing characteristics	Repayment terms - Minimum term - up to 12 months. Maximum term - up to 180 months (15 years) for energy efficiency projects in single-family buildings.
Beneficiary/target group	Eligible for financing are owners of one-family (up to 6 apartments) residential buildings, incl. individuals who have a legitimate interest in the one-family building. The buildings should be designed before 1999. The investment should achieve compliance with a minimum EE standard for C-class in the buildings for energy consumption. Major renovation projects can be funded when a reduction in energy consumption of more than 60% is envisaged.
Link	https://www.citiesfund.bg/
Comment from Rehabita partner	This instrument actually is a loan, not a grant. There aren't different interest rates or preferential conditions for vulnerable citizens.
Contribution to Rehabita project	This should be included in WP2 and the roadmap for the implementation of the energy renovation of buildings. The homeowners association could apply for financing to cover the part of budget that vulnerable households couldn't pay for implementation of the energy efficiency measures.

Institution	Energy Efficiency and Renewable Sources Fund
Instrument/ programme	Energy Efficiency and Renewable Sources Fund (EERSF)
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	1
Instrument/ programme's objective	● Facilitates Energy Efficiency Investments ● Pursues Substantial Reduction of Greenhouse Gases ● Promotes the Development of a Working Energy Efficiency Market in Bulgaria

<table>
<tr>
<td>Financing characteristics</td>
<td>
The Energy Efficiency and Renewable Sources Fund encourage applications from private individuals, so long as their projects meet the eligibility criteria of the fund.

Direct financing/ Loan

<table>
<tr><th>Beneficiaries</th><th>Annual Fee</th><th>Financing rates (BGN)</th><th>Maximal Teno</th></tr>
<tr><td rowspan="2">Municipalities, Corporate clients, Individuals</td><td>4% – 7%</td><td>27 000 – 800 000</td><td rowspan="2">up to 7 years</td></tr>
<tr><td>3,5% – 5,5%</td><td>800 000 – 2 700 000</td></tr>
</table>
The lower interest rate applies to projects above 1mln. and credit above 800 000 as shown.

1. The annual rate is fixed for the entire term of the loan
2. There are no additional conditions on the loan / fees (including fees for preliminary redemption after the second year of the credit*)
3. In case of bridge financing on EU programs financing can be up to 100%

* In case of bridge financing on EU programs, fee for preliminary redemption is not payable
</td>
</tr>
<tr><td>Beneficiary/target group</td><td>All private individuals</td></tr>
<tr><td>Link</td><td>https://www.bgeef.com/en/</td></tr>
<tr><td>Comment from Rehabita partner</td><td>This instrument actually is a loan, not a grant. There aren’t different interest rates or preferential conditions for vulnerable citizens.</td></tr>
<tr><td>Contribution to Rehabita project</td><td>This should be included in WP2 and the roadmap for the implementation of the energy renovation of buildings. The homeowners association could apply for financing to cover the part of budget that vulnerable households couldn’t pay for implementation of the energy efficiency measures.</td></tr>
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Annex II – Croatia

Although the financing opportunities for dwelling renovation in Croatia remain relatively limited, a growing number of financial instruments and support programmes are being developed to stimulate energy-efficient improvements in residential dwellings. These initiatives stem from national strategic documents, EU-funded programmes, and efforts by domestic institutions such as the Environmental Protection and Energy Efficiency Fund and the Ministry of Physical Planning, Construction and State Assets. Furthermore, Croatian commercial banks have slowly begun to recognise the potential of this sector by introducing targeted loan products. These opportunities generally fall into three main categories: public calls and co-financing schemes, commercial bank loans, and private investments. Available support mechanisms range from non-repayable grants and technical assistance to favourable credit lines aimed at owners of family homes and multi-apartment buildings, including those damaged in the 2020 earthquake.

This template compiles the most relevant public calls, co-financing opportunities, and credit schemes currently and previously available in Croatia to support the energy renovation of dwellings. By presenting instruments implemented to date, it also points to potential future trends and directions in funding. Additionally, it outlines the key institutions involved in the financing and implementation of energy renovation measures, offering insight into the main actors active in this field.

Public Calls and subsidies

In 2014, the Government of the Republic of Croatia adopted energy renovation programmes aimed at reducing the consumption of energy in buildings at national level and reducing CO2 emissions, for different types of building: Programme of energy renovation of family houses, Programme of energy renovation of multi-apartment buildings, Programme of energy renovation of non-residential commercial buildings, Programmes of energy renovation of public buildings.

Energy renovation programmes were accompanied by the co-financing schemes of the Environmental Protection and Energy Efficiency Fund, and the EU funds under the Operational Programme Competitiveness and Cohesion, depending on the use of buildings.

Institution	The Environmental Protection and Energy Efficiency Fund
Instrument/ programme	Programme of energy renovation of **family houses** 2014 – 2020 - The program was initially planned to end in 2020; however, it was extended beyond that year to enable the continued publication of new public calls related to energy renovation
Status (Please write number) **1.Ongoing(Regular)** **2.Ongoing(Irregular)** **3.Closed**	2

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4.Other	
Instrument/ programme's objective	The *Programme of Energy Renovation of Family Houses 2014–2020* was part of a broader national initiative adopted by the Government of the Republic of Croatia in 2014, aiming to reduce energy consumption and CO_2 emissions in the building sector. This programme specifically focused on detached family houses. Its objective was to support the implementation of energy efficiency measures such as thermal insulation, replacement of windows and doors, and installation of more efficient heating systems. By reducing energy use and increasing the use of renewable energy sources, the programme contributed to national climate goals and EU energy targets. Financial support was provided through co-financing schemes of the Environmental Protection and Energy Efficiency Fund and, and ETS system.
Financing characteristics	1.1 Public Call for Incentivizing the Installation of Photovoltaic Power Plants in Family Homes 2025 - co-financing the installation of photovoltaic power plants bulid in 2024 for the production of electricity for own consumption. Total amount: 7.000.000,00 EUR. 1.2 Public Call for Incentivizing the Installation of Photovoltaic Power Plants in Family Homes 2025 - co-financing the installation of photovoltaic power plants for the production of electricity for own consumption. Total amount: 10.000.000,00 EUR. - extended for additional 10.000.000,00 EUR - overall 20.000.000,00 EUR 1.3 Public Call for Incentivizing the Installation of Photovoltaic Power Plants in Family Homes 2024 - co-financing the installation of photovoltaic power plants for the production of electricity for own consumption. Total amount: 4.880.000,00 EUR 1.4 Public Call for the Energy Renovation of Family Homes 2024 - Co-financing for energy renovation projects of existing single-family houses through the following activities: A1: Comprehensive renovation – includes at least one thermal insulation measure and installation of renewable energy systems A2: Thermal insulation of the building envelope A3: Installation of heating/cooling and hot water systems using renewables A4: Installation of renewable electricity systems for self-consumption Total amount: 120.000.000,00 EUR 1.5 Public Call for Incentivizing the Installation of Photovoltaic Power Plants in Family Homes 2023 - co-financing the installation of photovoltaic power plants for the production of electricity for own consumption. Total amount: 12.425.000,00 EUR 1.6 Public call for encouraging renewable energy sources in family homes 2022 - co-financed projects using renewable energy sources for own consumption. Total amount: 12.608.666,80 EUR 1.7 Public call for energy renovation of family houses damaged in the earthquake 2022 - co-financing the energy renovation of existing family houses that were damaged in the earthquake in the area of the City of Zagreb, Krapina-Zagorje County, Zagreb County, Sisak-Moslavina County and Karlovac County. Total amount: 13.272.280,84 EUR

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	1.8 Public call for co-financing of energy renovation of family houses 2021 - co-financed measures: A1. - comprehensive energy renovation that includes increasing the thermal protection of the elements of the outer envelope of the heated space through the implementation of at least one of the measures on the outer envelope of the family house and the installation of a system for the use of renewable energy sources A2. - increasing the thermal protection of the elements of the outer envelope of the heated space through the implementation of at least one of the measures on the outer envelope of the family house A3. - installation of a system for the use of renewable energy sources. Total amount: 51,769,903.02 1.9 Public call for co-financing the use of renewable energy sources for the production of heat or heat and cooling energy in households, for their own consumption 2020 - Installation of renewable energy systems—such as biomass boilers, heat pumps, or solar thermal collectors—for heating, cooling, and domestic hot water in existing family houses. Total amount: 3,981,684 1.10 Public call for citizens at risk of energy poverty for to finance the energy renovation of family houses for vulnerable groups of citizens at risk of energy poverty 2020 – for family houses with energy class (according to QH,na) D or worse in continental Croatia or C or worse in coastal Croatia. Total amount: 4,243,126 eur 1.11 Public call for co-financing of energy renovation of family houses – for family houses that have an energy class (according to QH.nd) of Dili or worse in continental Croatia, i.e. C or worse in coastal Croatia. Total amount: 27,988,762.83 1.12 Public call for co-financing the use of renewable energy sources for the production of electricity in households for own consumption 2020 - for photovoltaic power plants on family houses with an energy class of at least C in continental Croatia, or B or better in coastal Croatia. Total amount: 1,327,638.54 eur 1.13 Public Call for Co-Financing the Use of Renewable Energy Sources for the Production of Thermal or Thermal and Cooling Energy in Households, for Own Consumption 2019 - installation of a photovoltaic power plant. Total amount: 1,459,402.39 1.14 Public call for co-financing the use of renewable energy sources in households, for own consumption 2019 - one or more new systems for using renewable energy sources to produce heat or heat and cooling energy in existing family homes. Total amount: 2,655,277.08 eur 1.15 Public Call for Citizens for the Allocation of Fund Resources for the Installation of Renewable Energy Systems in Existing Family Houses in the Republic of Croatia 2018 - Installation of a new renewable energy system, either a biomass boiler for space and/or water heating, or a heat pump for heating, cooling, and/or domestic hot water. Total amount: 1,592,194.25 1.16 Public call for co-financing of energy renovation of family houses 2015 - funds for justified costs: prescribed fees to energy certifiers and procurement and installation of materials and equipment. Max 22297.43 eur per application.

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Beneficiary/target group	Owners and co-owners of family houses, energy poor households
Link	1.1 https://www.fzoeu.hr/hr/natjecaj/7539?nid=264 1.2 https://www.fzoeu.hr/javni-poziv-za-poticanje-ugradnje-fotonaponskih-elektrana-u-obiteljskim-kucama-en-u-1-25 1.3 https://www.fzoeu.hr/natjecaj-7539-242 1.4 https://www.fzoeu.hr/natjecaj-225 1.5 https://www.fzoeu.hr/natjecaj-219 1.6 https://www.fzoeu.hr/natjecaj-195 1.7 https://www.fzoeu.hr/natjecaj-196 1.8 https://www.fzoeu.hr/natjecaj-165 1.9 https://www.fzoeu.hr/natjecaj-117 1.10 https://www.fzoeu.hr/natjecaj-106 1.11 https://www.fzoeu.hr/natjecaj-105 1.12 https://www.fzoeu.hr/natjecaj-107 1.13 https://www.fzoeu.hr/natjecaj-95 1.14 https://www.fzoeu.hr/natjecaj-93 1.15 https://www.fzoeu.hr/natjecaj-87 1.16 https://www.fzoeu.hr/natjecaj-26
Comment from Rehabita partner	This is an unpredictable financial instrument that depends on irregular announcements by the competent state authority, making it difficult to plan sustainable and strategic energy renovation. Such funding cannot be treated as a stable or guaranteed revenue source, as it is subject to political decisions and lacks regularity. In municipal financial planning, it is often referred to as unprogrammed transfers or discretionary intergovernmental transfers, which pose significant challenges for budgeting, timely project implementation, and alignment with long-term development goals.
Contribution to Rehabita project	This should be incorporated into the WP2 and implementation roadmap for energy renovation of buildings, at least for the portion of funding that is expected to be covered. The current situation leads to several issues: – Inability to develop a long-term budget, – Delays in project implementation, as the city does not know when and how much funding will be available, – Increased risk of unused funds due to misalignment with deadlines, – Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.

Institution	The Environmental Protection and Energy Efficiency Fund
Instrument/ programme	Programme of energy renovation of **multi-apartment buildings** for the period 2014-2020

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Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **5.Other**	3
Instrument/ **programme's objective**	In cooperation with the Ministry of Construction and Physical Planning, in July 2014 the Government of the Republic of Croatia adopted the Programme of energy renovation of multi-apartment buildings for the period 2014–2020. Over a 3-year period, the Environmental Protection and Energy Efficiency Fund as the implementing authority provided approximately EUR 38 million in grant funding for this programme, of which around EUR 26.5 million was approved for the energy renovation of 257 buildings worth a total of approximately EUR 61.2 million. In 2016, the funding started to be withdrawn from the EU funds under the Operational Programme Competitiveness and Cohesion, in which EUR 100 million was allocated for the renovation of the housing sector until 2020, of which approximately EUR 70 million was designated for the renovation of multi-residential buildings (approx. HRK 525.3 million / EUR 69.7 million). And when funding started from Operational Programme Competitiveness and Cohesion The Environmental Protection and Energy Efficiency Fund was not anymore responsible authority but Ministry of Physical Planning, Construction and State Assets become responsible authority for energy renovation of buildings
Financing characteristics	2.1 Public Tender (EnU-18/2015) for Co-Financing the Energy Renovation of Multi-Apartment Buildings 2015 – max €185,770.27 per application 2.2 Public Call (EnU-20/2015) for the Direct Co-Financing of Energy Audits and Energy Certification of Existing Multi-Apartment Buildings 2015 - max €26,550.97 per application
Beneficiary/target group	co-owners of existing apartment buildings
Link	2.1 https://www.fzoeu.hr/natjecaj-72 2.2 https://www.fzoeu.hr/natjecaj-7
Comment from Rehabita partner	This programme is a valuable example of a phased approach to building renovation—starting with national implementation and later integrating EU structural funds. It also shows how financial incentives can mobilise co-owners of apartment buildings for energy renovation, even in a fragmented ownership setting.
Contribution to Rehabita project	This example shows that, in addition to single-family homes, energy renovation programmes in Croatia also support multi-apartment buildings, making the approach more inclusive and applicable to diverse housing types across partner countries. This should be incorporated into the WP2 and implementation roadmap for energy renovation of buildings, at least for the portion of funding that is expected to be covered. The current situation leads to several issues: – Inability to develop a long-term budget, – Delays in project implementation, as the city does not know when and how much funding will be available, – Increased risk of unused funds due to misalignment with deadlines,

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	– Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.

Institution	Ministry of Physical Planning, Construction and State Assets
Instrument/ programme	Programme of energy renovation of **multi-apartment buildings** for the period 2021 – 2030
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **4.Other**	2
Instrument/ programme's objective	The program targets multi-apartment buildings, which make up about 35% of the housing stock in Croatia. It focuses on buildings with poor energy performance (class D or lower in continental, C or lower in coastal areas), with 3 renovation types supported: ● Integrated renovation: combines measures, including at least one on the building envelope, to achieve at least 50% heating energy savings ● Deep renovation: includes envelope and system upgrades, reducing its energy consumption by at least 50%. ● Comprehensive renovation: includes energy efficiency and additional improvements (fire safety, indoor air quality, seismic resistance). Minimum requirement: all renovations must achieve at least 50% heating energy savings
Financing characteristics	There are several calls under this Public Call. These are the following: 1) The Public Call for the Energy Renovation of Apartment Buildings is issued by the Ministry of Physical Planning, Construction and State Assets within the National Recovery and Resilience Plan 2021-2026. The first call within the Plan was issued in May 2022 and it targeted multiapartment buildings which haven't been affected by earthquake. The call supported measures of energy efficiency and the use of renewable energy sources that were supposed to result in a minimum of 50% annual energy savings for heating compared to the pre-renovation state, and it supported an integrated approach which included measures to increase the seismic resilience of the building and fire safety, as well as ensuring healthy indoor climate conditions. Some of the criteria that multiapartment buildings eligible for cofinancing had to meet, among others, were having at least 66% of the total usable area used for housing, having three or more housing units and being managed by a building manager. Renovated buildings had to be in energy classes A+, A, B and C in continental Croatia, and A+, A and B in coastal Croatia.

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	The planned budget co-finances up to 60% regardless of the location. Energy audits, energy certification, and the preparation of design documentation were co-financed with 85%. 2) In May 2023, the Ministry issued a specific call for the renovation of buildings damaged by earthquake for several Croatian counties. The call's goal is the implementation of integral, deep and comprehensive energy renovations of multiapartment buildings damaged in earthquake. The goal was to reduce annual expenditure of energy used for heating by 50% in comparison to pre-renovation state. Multiapartment buildings which are enlisted into the register of buildings of cultural and historical heritage or asset needed to have their primary energy savings reduced by 30%. Cofinancing of integral, deep and comprehensive energy renovations was set at 80% while all other services were 100% cofinanced. Total amount: 40.000.000,00 3) At the end of March, the Ministry issued the Public Call for the Energy Renovation of Multiapartment Buildings. The call will be open until June 3rd, 2024, 16:00. As with the previous calls the goal is to support the implementation of integral, deep and comprehensive energy renovations with the expected reduction of annual expenditure of energy used for heating by 50% in comparison to pre-renovation state.
Beneficiary/target group	Owners and co-owners of multiapartment buildings Owners and co-owners of multiapartment buildings damaged by earthquake Public institutions
Link	https://mpgi.gov.hr/energetska-obnova-visestambenih-zgrada-ostecenih-u-potresima/15472 1. https://fondovieu.gov.hr/pozivi/109 2. https://fondovieu.gov.hr/pozivi/4 3. https://fondovieu.gov.hr/pozivi/24
Comment from Rehabita partner	This is a discretionary and unpredictable financial instrument that depends on irregular announcements by the competent state authority, making it difficult to plan sustainable and strategic energy renovation. Such funding cannot be treated as a stable or guaranteed revenue source, as it is subject to political decisions and lacks regularity. In municiplity financial planning, it is often referred to as unprogrammed transfers or discretionary intergovernmental transfers, which pose significant challenges for budgeting, timely project implementation, and alignment with long-term development goals.
Contribution to Rehabita project	This should be incorporated into the WP2 and implementation roadmap for energy renovation of buildings, at least for the portion of funding that is expected to be covered. The current situation leads to several issues: – Inability to develop a long-term budget, – Delays in project implementation, as the city does not know when and how much funding will be available, – Increased risk of unused funds due to misalignment with deadlines, – Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.

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Institution	Ministry of Physical Planning, Construction and State Assets
Instrument/ programme	Program for the Energy Renovation of **Buildings with Cultural Heritage Status** for the Period up to 2030
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing(Irregular) 3.Closed 4.Other	2
Instrument/ programme's objective	The Programme was developed with the aim of initiating a comprehensive energy renovation of buildings that have the status of cultural property in the Republic of Croatia, while guaranteeing the protection and preservation of cultural heritage. The Programme has developed three basic approaches to the energy renovation of the buildings that are the subject of this Programme: ● an approach with the application of individual energy renovation measures, ● an approach with the application of integral energy renovation and ● an approach with comprehensive renovation Through each of the above renovation approaches, by applying the envisaged measures, it is necessary to achieve a minimum saving of 20% of the annual thermal energy required for heating or a minimum saving of 20% of the annual primary energy.
Financing characteristics	1) Public Call for Energy Renovation of Buildings with Cultural Heritage Status 2023. energy renovation of entire buildings and building complexes that are 100% publicly owned, used for cultural activities, and have protected cultural heritage status—either as individually protected properties or as part of a cultural-historical ensemble. Total amount: 39.816.842,52
Beneficiary/target group	Institutions
Link	https://fondovieu.gov.hr/pozivi/65
Comment from Rehabita partner	This programme addresses the challenge of improving energy performance in protected cultural buildings, balancing efficiency goals with heritage preservation. It introduces flexible renovation approaches adapted to the sensitivity of each site, ensuring both energy savings and cultural value retention. This is a discretionary and unpredictable financial instrument that depends on irregular announcements by the competent state authority, making it difficult to plan sustainable and strategic energy renovation. Such funding cannot be treated as a stable or guaranteed revenue source, as it is subject to political decisions and lacks regularity. In municiplity financial planning, it is often referred to as unprogrammed transfers or discretionary intergovernmental transfers, which pose significant challenges for budgeting, timely project implementation, and alignment with long-term development goals.
Contribution to Rehabita projet	This should be incorporated into the WP2 and implementation roadmap for energy renovation of buildings, at least for the portion of funding that is expected to be covered. The current situation leads to several issues:

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	– Inability to develop a long-term budget, – Delays in project implementation, as the city does not know when and how much funding will be available, – Increased risk of unused funds due to misalignment with deadlines, – Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.

Institution	Ministry of Physical Planning, Construction and State Assets
Instrument/ **programme**	Program to **combat energy poverty**, which includes the use of renewable energy sources in residential buildings in subsidized areas and areas of special state care for the period until 2025.
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **4.Other**	3
Instrument/ **programme's objective**	The objective of the Programme for Combating Energy Poverty in Residential Buildings in Assisted Areas and Areas of Special State Concern (until 2025) is to carry out energy renovation and the installation of renewable energy sources in buildings whose residents are unable to co-finance necessary repairs, especially energy efficiency measures. The programme targets 387 residential buildings managed by the Central State Office for Reconstruction and Housing, selected out of 413 analysed properties. It aims to reduce energy poverty and improve living conditions in vulnerable regions, in line with the Government Decision adopted on 23 December 2021.
Financing characteristics	Public call - Mitigating energy poverty in assisted areas and areas of special state concern 2022 - This Call covers the population at risk of energy poverty who live in buildings managed and managed by the Central State Office for Reconstruction and Housing Care, and in which owners and users are unable to participate in financing necessary repairs, especially energy renovation. Most of the buildings were built in the late 1960s and early 1970s and are in poor condition and are not suitable for habitation, and in some cases pose a safety risk. Total amount: 19.908.421,27
Beneficiary/target group	State administrative organizations
Link	https://fondovieu.gov.hr/pozivi/24
Comment from Rehabita partner	This national programme represents a targeted and socially sensitive approach to energy poverty, focusing on highly vulnerable regions and populations that are typically excluded from standard co-financing schemes. The scale and focus of the programme reflect a strong commitment to reducing territorial disparities in housing quality and energy access. This is a discretionary and unpredictable financial instrument that depends on irregular announcements by the competent state authority, making it difficult to plan sustainable and strategic energy renovation. Such funding cannot be treated as a stable or guaranteed revenue source, as it is subject

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	to political decisions and lacks regularity. In municiplity financial planning, it is often referred to as unprogrammed transfers or discretionary intergovernmental transfers, which pose significant challenges for budgeting, timely project implementation, and alignment with long-term development goals.
Contribution to Rehabita projet	It supports Rehabita's goals by showing how public funds can be used to renovate buildings for residents at high risk of energy poverty, without relying on co-financing from beneficiaries. One of pilot sites of this Programm is City of Gospić. This should be incorporated into the WP2 and implementation roadmap for energy renovation of buildings, at least for the portion of funding that is expected to be covered. The current situation leads to several issues: – Inability to develop a long-term budget, – Delays in project implementation, as the city does not know when and how much funding will be available, – Increased risk of unused funds due to misalignment with deadlines, – Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs

Local authorities calls

This section presents a selection of local authorities that have actively engaged in public funding schemes for energy renovation.

Institution	Local authorities (Zagreb, Rijeka, Vukovar, Križevci, Slavonski Brod, Dubrovnik, Grubišno Polje, Vrbovsko, Gospić, Čavle, Umag etc..)
Instrument/ **programme**	Local Public Calls and Co-Financing Schemes for Energy Renovation
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **4.Other**	2
Instrument/ **programme's objective**	To support energy renovation of residential buildings, improve energy efficiency, promote renewable energy use, and stimulate local sustainable development through targeted local initiatives.
Financing characteristics	**Between 2014 and 2025**, a total of **18 local calls** for energy renovation were identified across **11 Croatian counties**, most often focusing on **renewable energy systems** (especially **solar panels**). The calls were distributed as follows: Dubrovnik-Neretva, Istria, Osijek-Baranja, and Split-Dalmatia Counties each published **2 calls**; while Karlovac, Koprivnica-Križevci, Krapina-Zagorje, Lika-Senj, Međimurje, Vukovar-Srijem, and Zagreb County each issued **1 call**.

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	Additional examples and practices include: ● **City of Zagreb**: Ongoing calls from 2014–2024 targeting family house renovation with comprehensive support (envelope, heating, solar). ● **Rijeka, Dubrovnik, Vukovar**: Issued 2 or more public calls for building renovation and RES between 2020–2023. ● **Križevci and Grubišno Polje**: Piloted innovative funding models and community engagement for sustainable housing. ● **Gospić (2024–2025)**: Launched public awareness and co-financing for solar panel installations. ● **Municipalities** (e.g. Čavle, Bol, Hlebine, etc.): Engaged as either implementers or target areas, especially in rural zones. Most schemes offered **partial co-financing**, often prioritizing **energy class improvement**, **solar installations**, or **insulation measures**. The **dominant theme** was the promotion of renewable energy systems (e.g. solar, biomass, heat pumps), while a smaller number of calls addressed envelope renovation, technical documentation, and equipment installation.
Beneficiary/target group	Primarily **private homeowners and co-owners** of family houses and apartment buildings
Comment from Rehabita partner	Local public calls for energy renovation in Croatia reflect growing municipal engagement in addressing residential energy efficiency and promoting the use of renewables. Although approaches vary, many local authorities have provided co-financing and awareness campaigns that directly target homeowners, which is especially important in reaching low-income households. Examples such as Gospić's awareness efforts and Križevci's innovative funding models highlight the potential of local action to adapt to community needs and accelerate the energy transition.
Contribution to Rehabita projet	These local initiatives align strongly with LIFE ReHABITA's goals by demonstrating how municipalities can actively support energy renovation and tackle energy poverty at the grassroots level. The calls show a decentralized model of action that can be strengthened through the establishment of energy renovation offices, enabling continuity, technical support, and better outreach to vulnerable groups. They serve as a foundation upon which ReHABITA can build replicable, locally rooted interventions.

This overview indicates that while local activity is not widespread, **pockets of initiative** exist across Croatia—often linked to specific energy technologies or funding opportunities—and could hint at future directions for targeted, bottom-up renovation support.

Bank Financing Instruments

Institution	Privredna banka Zagreb (PBZ)
Instrument/ programme	Housing loan

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Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	2
Instrument/ **programme's objective**	Improve energy efficiency in homes
Financing characteristics	1.PBZ Energo loan - purchase and installation of home solar power plants to improve the energy efficiency of your home without a mortgage up to 40,000 EUR with a fixed interest rate for the entire loan repayment period. 2. Loans for energy renovation of residential buildings - Financing the preparation of energy certificates, project documentation, condominiums, harmonization of land registers and other documentation, all types of work on a residential building (work on the roof, facade, basement, replacement of external windows on the building, replacement and other work on elevators, and other work related to the maintenance and renovation of buildings), procurement of equipment and devices in shared housing buildings and refinancing loans for the same purpose.
Beneficiary/target group	1.All natural persons (residents) who meet the Bank's lending conditions 2. Building managers
Link	1) **https://www.pbz.hr/gradjani/stambeni-krediti/energo-krediti.html** 2) https://www.pbz.hr/mali-poduzetnici/upravitelji-zgrada.html
Comment from Rehabita partner	PBZ offers two complementary financial products that address both individual households and multi-apartment buildings. **PBZ Energo loan** allows homeowners to install solar systems without a mortgage, with a fixed interest rate and a loan amount of up to EUR 40,000 — making it accessible and predictable. Meanwhile, the **loan for building managers** covers a wide range of eligible costs, from technical documentation to construction works and equipment for shared spaces, which is essential for overcoming common administrative and financial barriers in multi-family housing renovations.
Contribution to Rehabita projet	PBZ's financial instruments support the core goals of LIFE ReHABITA by enabling energy renovation for both individual households and multi-apartment buildings. Energo loan makes solar systems accessible to homeowners, including vulnerable groups, while the loan for building managers facilitates comprehensive renovation of shared housing. These tools can directly support the work of local energy renovation offices by reducing financial and administrative barriers, thus contributing to long-term solutions for energy poverty at the local level.

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Institution	OTP Bank D.D
Instrument/ programme	Housing loan
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **4.Other**	2
Instrument/ programme's objective	Protect the environment by using renewable energy sources with a green loan from OTP Bank to reduce costs and energy consumption.
Financing characteristics	Solar loan - a housing loan with a more favorable fixed interest rate of up to 500,000 euros for energy renovation, improving the energy efficiency of your home or purchasing a property with a higher energy class
Beneficiary/target group	Natural person (consumer)
Link	https://www.otpbanka.hr/gradani/suncani-kredit
Comment from Rehabita partner	OTP Bank's Solar Loan offers a targeted financial solution that encourages individuals to invest in sustainable housing through energy renovation or the purchase of energy-efficient properties. With a favorable fixed interest rate and a loan cap of up to EUR 500,000, the product is accessible for a broad range of homeowners.
Contribution to Rehabita projet	This loan contributes to the Rehabita project by supporting individual investments in housing that reduces energy consumption and operational costs. Its focus on energy renovation and high-efficiency property acquisition complements Rehabita's aim to foster affordable, sustainable, and resilient housing.

Institution	Zagrebačka bank
Instrument/ programme	Housing loan
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed**	2

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4.Other	
Instrument/ **programme's objective**	1. Purchase of energy-efficient real estate 2. Construction/extension/completion of energy-efficient real estate 3. Adaptation/reconstruction of residential real estate for the purpose of improving energy efficiency
Financing characteristics	1.1 The green housing loan is intended for investing in green construction and increasing the energy efficiency of residential properties. It is approved for: (1) purchase or construction of low-energy residential property of energy class A+ or A, (2) increasing the energy efficiency of residential property (installation of a system for the use of renewable energy sources: biomass system and heat pump system, installation of thermal facade, replacement of roofing, installation of exterior joinery with insulated glass, purchase and installation of solar systems, etc.). Loan amount: up to EUR 700,000 Loan repayment period: from five years to 30 years
Beneficiary/target group	Natural person
Link	https://www.zaba.hr/home/zeleni-stambeni-kredit
Comment from Rehabita partner	ZABA's Green Housing Loan is a strong example of a dedicated green financial product tailored for individuals investing in sustainable housing. By tying eligibility to energy performance classes (A+ or A) and supporting a wide range of energy efficiency measures – from renewable energy systems to thermal insulation – the loan ensures that financed properties meet clear environmental standards.
Contribution to Rehabita projet	This loan directly contributes to Rehabita's goals by making energy-efficient housing more financially attainable for private individuals. Its focus on green construction and renovation aligns with the project's emphasis on supporting sustainable housing solutions through tailored financial tools.

Institution	*Raiffeisenbank*
Instrument/ **programme**	Loan
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **4.Other**	2
Instrument/ **programme's objective**	To support small businesses and craftsmen in adopting renewable energy technologies by financing the procurement and installation of solar energy systems/ To promote sustainable housing by supporting individuals in purchasing, building, or finishing energy-efficient residential properties.

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Financing characteristics	1. Loan for financing solar systems - Financing the purchase and installation of solar systems and accompanying costs (production of project documentation, obtaining permits). Loan amount: 5,000 - 235,000 EUR. Repayment period: 1 - 10 years 2. GREENKO housing loan - Buying an energy efficient property, Building an energy efficient property, Finishing an energy efficient property. Loan amount: . 14.000 - 500.000 EUR. Repayment period: 5 - 30 years
Beneficiary/target group	1.small businesses and craftsmen 2. natural persons
Link	1.https://www.rba.hr/mala-poduzeca-i-obrtnici/financiranje/kredit-za-solarne-sustave 2. https://www.rba.hr/hr/gradani/proizvodi-i-usluge/krediti-i-financiranje/stambeni-krediti/greenko.html
Comment from Rehabita partner	By covering both the procurement/installation phase and broader housing development, RBA enables various user groups to invest in sustainability. The inclusion of project documentation and permitting costs within the solar loan package is especially useful for simplifying the process for small-scale investors, while the GREENKO loan directly incentivizes energy efficiency standards in new housing.
Contribution to Rehabita projet	These financial instruments support Rehabita objectives by facilitating access to capital for both SMEs and households, enabling investments in renewable energy systems and sustainable homes. The dual-target structure (businesses and individuals) mirrors the project’s ambition to engage multiple actors in the renovation and energy transition process. Moreover, the GREENKO loan promotes energy efficiency criteria in residential property development, offering an example of how banks can steer private investments toward greener housing options.

Institution	**Hrvatska banka za obnovu i razvitak (HBOR)**
Instrument/ programme	Loan
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing(Irregular) 3.Closed 4.Other	2
Instrument/ programme’s objective	A financial instrument for which funds have been provided from the European Structural and Investment Funds through the Operational Programme "Competitiveness and Cohesion 2014-2020", Priority Axis 4 "Promotion of energy efficiency and renewable energy sources" - Specific Objective 4c1 "Reduction of energy consumption in public sector buildings".

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	The aim of this financial instrument is to finance investments in energy efficiency and to encourage the use of renewable energy sources in public sector buildings, with the aim of achieving energy savings. This financial instrument supports energy efficiency measures that will result in an annual reduction in energy consumption for heating/cooling of at least 50%.
Financing characteristics	1. ESIF Energy Efficiency Loans - measures of energy efficiency are supported that will result in a decreased consumption of energy for heating/cooling of at least 50% on annual level.
Beneficiary/target group	state government bodies, ministries, central state offices, state administrative organizations and state administration offices in counties, local or regional self-government units, public institutions or institutions, religious communities and associations with public authorities regulated by a special Act.
Link	1. https://www.hbor.hr/esif-krediti-za-energetsku-ucinkovitost/314
Comment from Rehabita partner	The ESIF Energy Efficiency Loan, implemented by HBOR, plays a key role in supporting deep energy renovation of public buildings in Croatia. With a clear requirement of at least 50% reduction in heating/cooling energy consumption, this instrument ensures that financed projects deliver measurable and ambitious results.
Contribution to Rehabita projet	This instrument directly contributes to the Rehabita project's goals by demonstrating how targeted financial support can enable comprehensive energy renovations in the public sector. Its design, with clear eligibility criteria and strict energy-saving requirements, supports the project's emphasis on replicability, impact measurement, and institutional engagement.

Institution	**Erste banka**
Instrument/ **programme**	Loan
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing(Irregular)** **3.Closed** **4.Other**	2
Instrument/ **programme's objective**	A financial instrument for which funds have been provided from the European Structural and Investment Funds through the Operational Programme "Competitiveness and Cohesion 2014-2020", Priority Axis 4 "Promotion of energy efficiency and renewable energy sources" - Specific Objective 4c1 "Reduction of energy consumption in public sector buildings". The aim of this financial instrument is to finance investments in energy efficiency and to encourage the use of renewable energy sources in public sector buildings, with the aim of achieving energy savings.

	This financial instrument supports energy efficiency measures that will result in an annual reduction in energy consumption for heating/cooling of at least 50%.
Financing characteristics	Housing ECO loan – to improve energy efficiency by installing equipment for the use of renewable energy sources by interventions on the property that reduce energy consumption, by performing thermal insulation of the building and installing a heat pump, purchasing new energy-efficient appliances with energy class eco-labels, replacing old lighting with new LED lighting.
Beneficiary/target group	Natural persons
Link	https://www.erstebank.hr/hr/gradjanstvo/krediti/stambeni-krediti/posebna-ponuda-za-financiranje-opreme-za-koristenje-obnovljivih-izvora-energije
Comment from Rehabita partner	The Erste Housing ECO loan represents a relatively recent financial product aimed at supporting citizens in making their homes more energy efficient. In addition to the loan itself, Erste offers practical tools such as an **Energy Efficiency Calculator**, which helps users estimate potential savings, investment payback periods, and CO_2 emission reductions. This user-oriented approach helps raise awareness of the benefits of energy renovation and supports informed decision-making. The initiative shows how banks can play an active role not only in financing, but also in educating and motivating individuals to invest in sustainable housing solutions.
Contribution to Rehabita projet	The Erste Housing ECO loan aligns with the Rehabita project by facilitating access to financing for energy-efficient upgrades in residential buildings, especially among private homeowners. By promoting renewable energy systems, thermal insulation, and efficient appliances, the loan supports Rehabita's objectives to enhance the quality, affordability, and sustainability of housing. It serves as a replicable financing model that could inform future policy and support tools within the project framework.

Private Investment and Other Mechanisms in Croatia

In Croatia, energy renovation of residential buildings is increasingly supported not only through public subsidies and bank loans but also via private investment and emerging contractual models:

• Individual investments by homeowners or co-owners are particularly relevant in cases where national subsidies do not cover the full renovation cost. According to data from the Environmental Protection and Energy Efficiency Fund (FZOEU), for single-family homes the grant typically covers up to 60% of eligible costs, meaning homeowners must secure the remaining 40% themselves. For multi-apartment buildings, co-financing by co-owners is mandatory, and decisions are made by majority vote under the Condominium Ownership Act (*Zakon o vlasništvu i drugim stvarnim pravima*).

• ESCO model and energy performance contracting (EnPC) are legally regulated in Croatia through the Act on Energy Efficiency and accompanying bylaws. While the model is more commonly applied in public sector buildings, its application in the residential sector remains minimal due to complexity in ownership structures, lack of awareness, and perceived legal risk. However, pilot projects have shown its potential. For example, the City of Zagreb supported an

ESCO-led energy renovation of kindergartens and schools worth over €20 million, achieving savings between 30–50%.

• Market factors significantly influence private decisions. According to the Croatian Chamber of Economy (HGK), construction material prices rose by over 20% between 2021 and 2023, with similar trends for labour costs. These increases affect private investment feasibility, especially for low-income households. Despite this, rising energy prices (especially in 2022) led to increased interest in energy efficiency measures, particularly in solar PV and facade insulation.

While public incentives remain a key enabler, expanding energy renovation will require greater mobilisation of private capital and mainstreaming of ESCO-type services into the residential market. Policy improvements such as simplified contracting for co-owners, dedicated technical assistance, and guarantees for private investors could help unlock this potential.

Annex III – Latvia

Altum's now-closed Energy Efficiency Programme offered significant capital rebates of **40-50%** to incentivize major renovations aimed at achieving at least a **30% primary energy saving**. Separately, the Central Financing and Contracting Agency's ongoing program provides **50-95%** co-financing to help homeowners replace old heating systems with cleaner, more efficient ones like **heat pumps and solar panels**. Lastly, Altum's ongoing **Loan for Renovation of Apartment Buildings** provides a flexible loan with a **3.9% annual interest rate** for a wide range of building improvements, from updating **exterior walls and windows to engineering systems**. Together, these programs have been instrumental in funding the renovation of residential buildings to improve both energy efficiency and living conditions. ESCO model is operational in Latvia, however there are a lot of misconceptions regarding this financing mechanism - many homeowners think that ESCOs are largely benefiting through energy savings and homeowners are not seeing real results in energy savings

Institution	State financial institution ALTUM
Instrument/ programme	Energy efficiency programme of apartment buildings 2021-2027
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	Between 2 and 3
Instrument/ programme's objective	Buildings with three or more apartments are eligible for this support Building has to reach at least 30% primary energy savings after renovation or 10% to 29% primary energy savings if building is located in the Latgale planning region Projects have to be completed by March 2029.
Financing characteristics	Projects can receive either a loan from a commercial bank for eligible costs that is supported with an ALTUM guarantee (up to 80% of eligible costs), or a loan from ALTUM. In both cases projects are eligible for a capital rebate of 40-50% of eligible costs after the project is completed and energy saving target is achieved. The amount of capital rebate from the loan for eligible costs of the project, including VAT, is: 50 % if at least 30% primary energy saving is achieved and if prefabricated wooden panels are fully installed. The first 10 projects that will reserve a capital rebate for building renovation with prefabricated wooden panels will be granted an additional capital rebate of 20%, but not more than EUR 150 000 for eligible costs per project

	50% if at least 30% primary energy saving is achieved and Altum has made decision for at least 3 buildings that are located in the block of multiapartment buildings 45% if at least 30% primary energy saving is achieved and if ventilated facade is fully installed 40% if at least 30% primary energy saving is achieved 40%, but not more than EUR 80 000, if 10% to 29% primary energy saving is achieved and building is located in Latgale planning region.
Beneficiary/target group	Multi apartment buildings
Link	https://www.altum.lv/en/services/individuals/energy-efficiency-programme-of-apartment-buildings-2021-2027/
Comment from Rehabita partner	
Contribution to Rehabita project	The ALTUM program can support the EU LIFE ReHABITA project by providing access to financial instruments and technical assistance for energy-efficient renovations of residential buildings. Through low-interest loans with capital discounts and grants, ALTUM can help fund deep energy renovations that reduce CO_2 emissions and improve energy efficiency, particularly for vulnerable families living in inefficient homes. Additionally, ALTUM offers project preparation services, including energy audits, technical surveys, and documentation support, enabling LIFE ReHABITA to plan and implement renovations effectively while leveraging EU and national funding opportunities.

Institution	Centra Financing and Contracting agency
Instrument/ programme	2.2.3.6. Implementation of air pollution reduction measures by improving household heating systems
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing (Irregular) 3.Closed 4.Other	2.
Instrument/ programme's objective	With the support of EU funds, urban areas will be able to replace at least 50% of household heating combustion equipment that uses solid biomass fuels — firewood,

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	wood chips, pellets — as well as coal and peat, thereby reducing air pollution and improving the efficiency of individual heating systems.
Financing characteristics	**ERDF funding – from 50% to 95%, depending on the type of heating system:** ● **ERDF funding – up to 95%** for projects involving: • Design and installation of centralized heating system connections, if necessary, with complete renovation, reconstruction, or installation of heating distribution systems • Complete renovation, reconstruction, or installation of hot water distribution systems ● **ERDF funding – 85%*** for various types of heat pumps (ground-to-water, water-to-water, air-to-water) and, if necessary, also: • Complete renovation, reconstruction, or installation of heating systems with heating elements • Purchase and installation of solar panel systems • Increase of electrical connection capacity (amperage) ● **ERDF funding – 70%*** for pellet heating boilers and, if necessary: • Complete renovation, reconstruction, or installation of heating systems with heating elements • Purchase and installation of solar panel systems • Increase of electrical connection capacity (amperage) ● **ERDF funding – 50%*** for air-to-air heat pumps and, if necessary, also: • Purchase and installation of solar panel systems • Increase of electrical connection capacity (amperage)”
Beneficiary/target group	**Single-apartment houses** – detached houses, summer houses, and garden houses **Two-apartment houses** – semi-detached houses, terraced houses, and separate two-apartment houses **Three or more apartment houses** – multi-apartment buildings of 1 to 5 storeys. ● The **total useful floor area** exceeds 50 m². ● The building has been in operation for at least **seven years** before the date of project application submission, and has been in **continuous use for at least the last three calendar years**. For a **residential house**: The existing heating system of the residential house has, for at least the last three calendar years, been supplied **at least 50%** by coal, peat, or solid biomass fuel. If additional energy sources are used, then: • The reduction of **PM2.5 particles** must be at least **0.01 tonnes per year**. • If natural gas is used, transition to pellet heating is **not eligible** for support. • The heating consumption must be in **energy efficiency class E or better**. • The required nominal heating capacity must **not exceed 50 kilowatts (kW)**.
Link	https://www.cfla.gov.lv/lv/2236-gaisa-piesarnojumu-mazinosu-pasakumu-istenosana-uzlabojot-majsaimniecibu-siltumapgades-sistemas
Comment from Rehabita partner	

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Contribution to Rehabita project	**The ERDF-funded heating system upgrade program can support the EU LIFE Rehabita project by providing substantial co-financing (50–95%) for replacing outdated coal, peat, or inefficient biomass heating with cleaner technologies such as heat pumps, pellet boilers, and solar panels, directly reducing PM2.5 and other emissions. By improving energy efficiency to at least class E, lowering energy consumption, and ensuring nominal heating capacities under 50 kW, the program enhances residential comfort, lowers energy costs, and mitigates air pollution, particularly in single-family and small multi-apartment buildings, aligning closely with LIFE Rehabita's objectives of sustainable housing renovation, emission reduction, and combating energy poverty while offering a replicable model for broader EU implementation.**

Institution	State financial institution ALTUM
Instrument/ programme	Loan for renovation of apartment buildings
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	1.
Instrument/ programme's objective	The aid is provided as de minimis aid in accordance with Commission Regulation (EU) No.2023/2831. The programme is subject to Cabinet Regulation No. 481 of 06.07.2021, Conditions of the Support Programme for Construction Works in Apartment Buildings and Beautification of Adjacent Areas
Financing characteristics	Altum Multi-Apartment Building Renovation Loan program offers financing for the repair and renovation of residential buildings. The loan amount starts from **10,000 EUR**, with a repayment period of up to **20 years**. The interest rate for this loan is **3.9% per annum**.
Beneficiary/target group	The loan is intended for the following improvements of an apartment building: ● Construction works of enclosing structures and common areas, such as external walls, replacement of windows, modernization or replacement of elevators ● Renovation, reconstruction or creation of engineering systems ● Construction, reconstruction or renovation of a carriageway, sidewalk or parking lot ● For construction, reconstruction or renovation of lighting by installing energy-efficient LED luminaires ● For other landscaping works – installation of children's playgrounds, benches, bicycle sheds, garbage bins, garbage containers and sports fields, installation, reconstruction or renovation of laundry dryers, etc. ● For the creation of new greenery

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	● Project management, author's supervision and construction supervision ● The cost of the technical documentation for the project ● Ineligible costs of the multi-apartment building energy efficiency programme 2022-2026, including VAT The service provider may receive an advance payment of up to 35% of the contract amount if the service provider provides a guarantee of the credit institution's request for repayment of the advance payment or advance payment guarantee insurance in the amount of the advance invoice, which is valid throughout the term of the contract
Link	https://www.altum.lv/pakalpojumi/iedzivotajiem/daudzdzivoklu-maju-remonta-aizdevums/
Comment from Rehabita partner	/
Contribution to Rehabita project	The loan can be used to cover various costs that align with the objectives of a "ReHABITA" project, including: ● Construction works on enclosing structures and common areas, such as external walls and windows. ● Renovation, reconstruction, or creation of engineering systems, which is crucial for improving energy efficiency. ● Renovation of lighting by installing energy-efficient LED luminaires. ● Other landscaping works and project management costs. By providing funding for these specific activities, the Altum program can directly support the physical improvements required to achieve the goals of a project focused on renovating and improving the energy efficiency of apartment buildings

Annex IV – Romania

In Romania, several financing opportunities support residential and public building renovations, with a strong focus on improving energy efficiency and reducing energy poverty. Funding is available through national programs such as the *National Recovery and Resilience Plan (PNRR)*, which provides grants for deep renovation of multi-apartment buildings and public infrastructure. Additional opportunities come from the *Regional Operational Programmes (ROP)*, supporting local authorities in energy-efficient refurbishment projects, as well as from the *Environment Fund Administration (AFM)*, which finances thermal insulation, heating system modernization, and renewable energy integration for households. Complementary schemes such as the *Green Homes Program* and bank-backed financing with state guarantees also help individuals and homeowners' associations access funds for renovation. These instruments aim to increase renovation rates, reduce energy bills, and contribute to Romania's climate and decarbonization goals.

Institution	Ministry of Investments and European Projects- Regional Development Agencies
Instrument/ programme	Regional Operational Programme 2014–2020, Priority Axis 3.1.B
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	/
Instrument/ programme's objective	Through this operation, specific activities/actions aimed at investments for increasing the energy efficiency of public buildings were supported, namely: · improvement of the thermal insulation of the building envelope (external walls, windows, joinery, slab above the top floor, slab above the basement), of roofs and coverings, including building consolidation measures; · introduction, rehabilitation and modernization, as appropriate, of installations for the preparation, distribution and use of thermal energy for heating and domestic hot water, ventilation and air conditioning systems, mechanical ventilation systems with heat recovery, including passive cooling systems, as well as the purchase and installation of related equipment and connection to district heating systems, where applicable;

	· use of renewable energy sources to cover the building's energy needs; · implementation of energy management systems aimed at improving energy efficiency and monitoring energy consumption (e.g., acquisition, installation, maintenance and operation of smart systems for managing and monitoring any type of energy to ensure indoor comfort conditions); · replacement of fluorescent and incandescent lighting fixtures with high-energy-efficiency and long-lifespan lighting fixtures, in compliance with technical norms and regulations; · any other activities leading to the achievement of the project's objectives (replacement/repair/modernization of elevators, replacement of electrical circuits, dismantling/installation works for mounted systems and equipment, façade repair works, etc.); · development of energy efficiency strategies (e.g., CO_2 emission reduction strategies) implemented through ROP 2014–2020."
Financing characteristics	/
Beneficiary/target group	/
Link	/
Comment from Rehabita partner	/
Contribution to Rehabita project	/

Institution	Ministry of Investments and European Projects- Regional Development Agencies
Instrument/ programme	**Regional Operational Programme 2014–2020, Priority Axis 3.1.C**
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing (Irregular) 3.Closed 4.Other	/

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Instrument/ programme's objective	Through this operation, specific activities aimed at investments for increasing the energy efficiency of residential buildings were supported, namely: · improvement of the thermal insulation and waterproofing of the building envelope (external walls, windows, joinery, upper slab, slab above the basement), roofs, including consolidation measures; · rehabilitation and modernization of the thermal agent distribution system – heating and domestic hot water – in the common areas of residential blocks of flats, including the installation of thermostatic valves, etc.; · modernization of the heating system: repair/replacement of block/staircase thermal plants; acquisition and installation of alternative systems for energy production from renewable sources – solar thermal panels, photovoltaic panels, heat pumps and/or biomass thermal plants, etc.; · replacement of fluorescent and incandescent lighting fixtures in common areas with high-energy-efficiency and long-lifespan lighting fixtures; · implementation of energy consumption management systems: acquisition and installation of smart systems for the promotion and management of electricity; · any other activities leading to the achievement of the project's objectives (replacement of elevators and electrical circuits in the common areas – staircases, basements, dismantling works of installed systems and equipment, façade repair works, etc.); · development of energy efficiency strategies (e.g., CO_2 reduction strategies) implemented through ROP 2014–2020.
Financing characteristics	/
Beneficiary/target group	/
Link	/
Comment from Rehabita partner	/
Contribution to Rehabita project	/

Institution	Ministry of Investments and European Projects- Regional Development Agencies
Instrument/ programme	**South-Muntenia Regional Programme 2021–2027, Priority 2 – An environmentally friendly region with sustainable cities**

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Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	/
Instrument/ programme's objective	The South-Muntenia Regional Programme 2021–2027 has as its central objective the balanced and sustainable development of the region. Under Priority 2 – "A region with environmentally friendly cities", the focus is on reducing energy consumption, improving quality of life, and supporting the transition to a low-carbon economy. The goal is to promote energy efficiency and reduce greenhouse gas emissions through investments in multi-family residential buildings and public buildings. Specific Objective RSO 2.1 – Promoting energy efficiency and reducing greenhouse gas emissions aims at: · improving the energy performance of buildings, · reducing energy losses, · promoting renewable energy sources and smart energy management solutions, · contributing to the objectives of the European Green Deal and climate neutrality. This operation finances projects that involve: · thermal rehabilitation of public buildings (schools, hospitals, administrative institutions, cultural centers, etc.), · modernization of heating/cooling systems and the shift to energy-efficient equipment, · installation of solar/photovoltaic panels or other renewable energy sources, · smart energy management systems (BMS – building management system), · replacement of lighting fixtures with energy-efficient LED solutions, · works to improve indoor air quality and thermal comfort. Expected results: · Reduction of annual primary energy consumption in public buildings, · Reduction of CO_2 emissions, · Increase in the share of renewable energy, · Creation of more comfortable and healthier public spaces for the community.

Financing characteristics	/
Beneficiary/target group	/
Link	/
Comment from Rehabita partner	/
Contribution to Rehabita project	/

Private Investment and Other Mechanisms in Romania

In Romania, energy renovation of residential buildings is financed not only through public subsidies and EU-backed grants but also increasingly through private investment and complementary financing mechanisms:

Individual investments by homeowners or co-owners play a central role, since national schemes (such as those financed under the National Recovery and Resilience Plan – PNRR, or programs run by the Environment Fund Administration – AFM) rarely cover the full cost of renovation. For multi-apartment buildings, homeowners' associations must contribute their own funds, often through mandatory co-financing. Decisions are taken collectively under Law no. 196/2018 on the administration of condominiums, requiring approval from the majority of owners. In practice, this co-financing obligation often slows down renovation projects, particularly in blocks with a high share of vulnerable households.

ESCO model and energy performance contracting (EnPC) are legally possible in Romania under the Energy Efficiency Law no. 121/2014 and related secondary legislation. However, similar to Croatia, the model is mostly applied in the public sector (e.g., municipal buildings, schools, hospitals) and remains underdeveloped for residential renovations. Barriers include fragmented condominium ownership, lack of trust in long-term contracts, and limited knowledge among both homeowners and administrators. A few pilot projects implemented with international support have demonstrated significant potential, with guaranteed savings of 25–40% in public buildings, but scaling this model to the residential sector will require legal simplification and awareness campaigns.

Community energy initiatives are slowly emerging, particularly in the form of energy communities and cooperative models promoted under EU directives, which could enable groups of households to jointly invest in renewable generation and energy efficiency, share benefits, and reduce renovation costs through collective action.

Market conditions strongly influence private decisions. Between 2021 and 2023, Romania also experienced substantial increases in construction material and labour costs, raising the upfront burden for homeowners. At the same time, volatile energy prices (especially natural gas and electricity in 2022–2023) heightened household interest in efficiency measures and renewable energy solutions such as photovoltaic systems, efficient heating, and facade insulation. This dynamic has led to rapid uptake of AFM's "Casa Verde Fotovoltaice" program, with tens of thousands of households applying for support, but many covering additional costs from their own resources or bank loans.

While public programs remain the primary drivers of renovation, expanding the sector will require stronger mobilisation of **private capital** and wider adoption of innovative models such as ESCO services in residential buildings. Policy improvements – such as simplified contracting rules for co-owners, dedicated technical and financial assistance for homeowners' associations, and risk-sharing mechanisms (guarantees, soft loans) – could help unlock this potential. In particular, blending public subsidies with private investment and banking products will be essential to reach the Renovation Wave targets and to ensure affordability for vulnerable households.

Annex V – Spain

In Lorca, grants and subsidies are primarily used for the renovation of residential and public buildings, with a strong focus on improving energy efficiency and reducing energy poverty.

The main financial instrument for the city of Lorca is provided through Royal Decree 853/2021, of October 5, which regulates the programs regarding residential rehabilitation and social housing of the Recovery, Transformation and Resilience Plan - financed by the European Union - NEXT-GENERATIONEU - regulates, as bases, a series of aid programs among which are those related to the "Aid program for rehabilitation actions at the neighborhood level" of the Recovery, Transformation and Resilience Plan, which aims to regulate aid programs in the areas of residential rehabilitation and construction of social housing, within the general framework of the Recovery, Transformation and Resilience Plan. This program aims to finance the joint implementation of renovation works and projects in predominantly residential buildings and homes, including single-family homes, and the development or redevelopment of public spaces, within areas of action known as "Programmed Rehabilitation Residential Environments (ERRP)."

In addition to other instruments such as the ERDF (European Regional Development Fund), financing with state guarantees and bank guarantees also facilitate access to renovation funds for individuals and homeowners' associations. These instruments aim to increase renovation rates, combat energy poverty, reduce energy bills, and contribute to greater awareness of the importance of adopting sustainable energy consumption habits.

Institution	NEXT GENERATION EU
Instrument/ programme	Residential Rehabilitation and Social Housing Assistance Programs of the Recovery, Transformation and Resilience Plan - financed by the European Union - NEXGENERATIONEU in the Autonomous Community of the Region of Murcia.
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	1. Ongoing (Regular)
Instrument/ programme's objective	- Repair economic and social damage: Address the consequences of the coronavirus pandemic. - Promote the ecological transition: Invest in clean energy and sustainability. - Drive digital transformation: Modernize infrastructure and businesses. - Strengthen resilience: Improve countries' capacity to cope with crises. - Promote social and territorial cohesion: Reduce inequalities between regions and citizens.

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Financing characteristics	It is financed through joint debt from the Member States and seeks to boost the ecological and digital transitions, social and territorial cohesion, and economic resilience. The total budget for Next Generation EU is €750 billion, allocated to Member States between 2021 and 2026. Spain receives approximately €140 billion, partly in grants and partly in loans. It is the main instrument, providing financing through grants and loans. Spain distributes these funds through its "Recovery, Transformation, and Resilience Plan." Funds are channeled through grant applications, contract tenders, and agreements managed by the government, the autonomous communities, and local authorities.
Beneficiary/target group	The Next Generation funds are channeled through various ministries, autonomous communities, and local authorities, which publish calls for grants and tenders for contracts to finance projects. The funds are aimed at companies, public administrations, self-employed individuals, and individuals to finance projects that fall within the investment and reform priorities established by the Spanish government and approved by the EU.
Link	https://www.hacienda.gob.es/es-ES/CDI/Paginas/FondosEuropeos/Fondos-relacionados-COVID/Next-Generation.aspx
Comment from Rehabita partner	/
Contribution to Rehabita project	These funds can support the EU's LIFE ReHABITA project, providing access to financial instruments for the energy-efficient renovation of residential buildings. Through grants, it can help finance comprehensive energy renovations that reduce CO_2 emissions and improve energy efficiency, especially for vulnerable families living in inefficient housing.

Institution	EUI NATUR-W. Innovative urban actions.
Instrument/ programme	The aim of NatUR-W is to address urban challenges brought about by energy poverty and climate change, in particular extreme heat events and water scarcity. Through this project, the city of Lorca in Murcia is developing and implementing ‘NatUR-W Plans’ to meet these challenges. The proposed solution respects the natural water cycle, using innovative, inclusive, sustainable and self-sufficient Nature-based Solutions (NbS) to improve the energy efficiency of social housing and public buildings, create more green space, and regenerate the historic city centre.
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)**	1. Ongoing (Regular)

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3.Closed **4.Other**	
Instrument/ **programme's objective**	The main challenges being addressed by the project are: energy poverty, climate change adaptation and mitigation, and water scarcity. NbS implementation focuses on two key aspects. First, several public buildings will be fitted with a green wall that uses a new insulation system based on recycled and sustainable materials. Second, a part of the surrounding area will be renatured and converted into a new public green space. These NbS will improve living conditions in and around local residential buildings and create green areas that can act as bioclimatic shelters and provide several Ecosystem Services (ES).
Financing characteristics	Engagement, governance and replication processes will be achieved through specific training and tools, such as an NbS crowdfunding platform and stakeholders board. Ultimately, this new urban regeneration system (NatURW Plans) will facilitate economic development, and enable replication of the solution in other areas.
Beneficiary/target group	In general, the entire population of Lorca will benefit from this project, as it will create more green spaces and regenerate the city's historic center. The most vulnerable residents of social housing will especially benefit.
Link	https://www.urban-initiative.eu/ia-cities/lorca/about-projects
Comment from Rehabita partner	/
Contribution to Rehabita project	This project also seeks to combat energy poverty and climate change. This will improve the energy efficiency of social housing and public buildings, making them more sustainable and self-sufficient.

Institution	EDIL - Integrated Local Development Strategies
Instrument/ **programme**	A strategic document conceived as an Integrated Sustainable Urban Development Strategy that promotes the transformation of the urban reality of its surrounding area. As an evolution of the Integrated Sustainable Urban Development Strategies (ISDS), the EDILs focus on policy objective 5 of the ERDF funds, "Promoting integrated and inclusive social, economic, and environmental development, culture, natural heritage, sustainable tourism, and security in urban and urban-rural areas."
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed**	**2.Ongoing (Irregular)**

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4.Other	
Instrument/ **programme's objective**	It will involve an investment of €14 million. In Lorca, it includes more than 30 initiatives and a dozen strategic projects. It focuses on the modernization, revitalization, and regeneration of Lorca's urban center.
Financing characteristics	With a requested investment from the ERDF (European Regional Development Fund).
Beneficiary/target group	It seeks to improve the conditions of the most depressed areas and promote the future development of the city.
Link	https://estrategiasterritorialesintegradas.es/
Comment from Rehabita partner	/
Contribution to Rehabita project	Among its objectives is energy efficiency in public buildings: energy renovation of the Town Hall, improvements to the "Casa del Niño" primary school, and air conditioning of the La Merced building.

Institution	NATIONAL HOUSING PLAN
Instrument/ **programme**	Lorca City Council collaborates on national, regional, and local housing programs, such as the youth housing program and the renovation of housing in the historic center, partially funded by European NextGenerationEU funds. For details on these grants and subsidies, please visit the City Council website and the municipal company Suvilor.
Status (Please write number) **1.Ongoing (Regular)** **2.Ongoing (Irregular)** **3.Closed** **4.Other**	**2.Ongoing (Irregular)**
Instrument/ **programme's objective**	A national housing plan is a piece of legislation passed by the government that establishes the country's housing policy, including public assistance programs for rental and purchase, and promoting the increase in the stock of social and affordable housing. Spain's State Plan for Access to Housing 2022-2025, for example, includes rental assistance, encourages energy renovation, and seeks to increase the supply of social housing.
Financing characteristics	The City Council, through its public company, Land and Housing of Lorca (Suvilor), is carrying out public housing development projects, partially financed with NextGenerationEU funds.

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Beneficiary/target group	It seeks to facilitate access to housing for young people and the most vulnerable people at risk of social exclusion.
Link	https://www.mivau.gob.es/el-ministerio/sala-de-prensa/noticias/mie-27122023-1906 https://www.lorca.es/noticias/noticias.asp?idn=17572
Comment from Rehabita partner	/
Contribution to Rehabita project	Grants for housing renovation: Lorca City Council has launched a housing renovation program with the aim of improving living conditions and the energy efficiency of buildings, thereby combating climate change.

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Annex VI – Croatia – English version as example for partners

Life ReHABITA — Co-funded by the European Union

Financing energy renovation of energy poor households

Energy renovation in Croatia

The LIFE ReHABITA project, co-financed by the European Union's LIFE program, promotes the energy renovation of homes belonging to vulnerable families in five European countries, offering technical support and facilitating access to grants and financing to improve the efficiency of households.

The main sources of funding are national programmes managed by the Environmental Protection and Energy Efficiency Fund (FZOEU) and the Ministry of Physical Planning, Construction and State Assets, complemented by EU funds and, increasingly, by private financial instruments offered by banks.

Croatia has established a foundation of support schemes for family houses, multi-apartment buildings, cultural heritage renovation, and measures targeting energy poverty. Local governments also play a growing role by offering co-financing, while several commercial banks have introduced favourable loan products to support citizens in financing the renovation of their homes.

Life ReHABITA — Co-funded by the European Union

Local Government Support

Several Croatian municipalities complement national programmes with their own incentive schemes, broadening the opportunities available to citizens. The main emphasis is on promoting renewable energy such as solar, biomass, and heat pumps, while some programmes also support building envelope renovation, technical documentation, and equipment installation.

Local Government and energy poverty

The City of Križevci has become a pioneer in the local energy transition, providing direct financial support to energy-poor households. Similarly, the City of Gospić recently launched a public call to finance energy certificates for such households.

Municipal budgets can also be used to support general public initiatives, such as co-financing energy renovation or the preparation of technical documentation. However, when aiming for 100% energy renovation of energy-poor households, full financing should come from national funds —especially in smaller cities like Gospić, whose local budgets are insufficient to cover such comprehensive support independently.

Life ReHABITA — Co-funded by the European Union

List of financial instrument for City of Gospić

1. **Programme of energy renovation of family houses 2014 – 2020 – extended**
2. **Programme of energy renovation of multi-apartment buildings for the period 2021 – 2030**
3. **Program to combat energy poverty, which includes the use of renewable energy sources in residential buildings in subsidized areas and areas of special state care for the period until 2025.**
4. **Program for the Energy Renovation of Buildings with Cultural Heritage Status for the Period up to 2030**
5. **Banking Instruments**

Upcoming
Social Climate Fund - starting from 2026

Life ReHABITA — Co-funded by the European Union

Instrumen/ Programme	Programme of energy renovation of family houses 2014 – 2020 – extended
Descrption	• 60% for all citizens for measures in energy renovation; 50% for solar panels, 80% for citizens that were in area of earthquake from 2020 and 100% for energy poor ctizens • Ongoing since 2015 – opened 16 various public calls, one of which targeted energy-poor citizens in single-family houses, subsidized with 100% funding for energy renovation
Contribution to Rehabita pilot sites/pilot countries	Leads to several issues: • Inability to develop a long-term budget, • Delays in project implementation, as the city does not know when and how much funding will be available, • Increased risk of unused funds due to misalignment with deadlines, • Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.
Potential financial instrument for energy-poor households	The program presents significant financial potential for the city of Gospić. Part of program will be integrated into the Social Climate Plan, aimed at supporting energy-vulnerable and low-income citizens, and financed through funds allocated to Croatia under this plan.

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Life ReHABITA — Co-funded by the European Union

Instrumen/ Programme	Programme of energy renovation of multi-apartment buildings for the period 2021 – 2030
Descrption	• 60% for all citizens for measures in energy renovation; 50% for solar panels, 80% for citizens that were in area of earthquake from 2020 • Ongoing since 2015 – opened 5 various public calls,
Contribution to Rehabita pilot sites/pilot countries	Leads to several issues: • Inability to develop a long-term budget, • Delays in project implementation, as the city does not know when and how much funding will be available, • Increased risk of unused funds due to misalignment with deadlines, • Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.
Potential financial instrument for energy-poor households	No, not in this version of the program. Energy poor households in MABs are supported under a separate program that the City of Gospić is already using. The only potential benefit for residents in MABs not covered by that other program (this program already covers certain buildings for 100% energy renovation) that if other owners of flats in a building want to do renovations under this program, which finances only 60%, the city could help cover the remaining 40% of renovation costs. This could be done through city funds or a commercial loan of city.

PARTNERI

Life ReHABITA — Co-funded by the European Union

Instrumen/ Programme	Program to combat energy poverty, which includes the use of renewable energy sources in residential buildings in subsidized areas and areas of special state care for the period until 2025.
Descrption	• 100% for energy poor citizens in MABS - pre-mapped 387 buildings • Ongoing since 2021 – opened 1 public calls and it is finished
Contribution to Rehabita pilot sites/pilot countries	Leads to several issues: • Inability to develop a long-term budget, • Delays in project implementation, as the city does not know when and how much funding will be available, • Increased risk of unused funds due to misalignment with deadlines, • Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual
Potential financial instrument for energy-poor households	The program presents significant financial potential for the city of Gospić. This whole program will be integrated into the Social Climate Plan, aimed at supporting energy-vulnerable and low-income citizens, and financed through funds allocated to Croatia under this plan.

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Instrumen/ Programme	Program for the Energy Renovation of Buildings with Cultural Heritage Status for the Period up to 2030
Descrption	• 60% for all citizens for measures in energy renovation; 50% for solar panels, 80% for citizens that were in area of earthquake from 2020 • Ongoing since 2021 – opened 1 public calls
Contribution to Rehabita pilot sites/pilot countries	Leads to several issues: • Inability to develop a long-term budget, • Delays in project implementation, as the city does not know when and how much funding will be available, • Increased risk of unused funds due to misalignment with deadlines, • Potential neglect of strategic priorities, as activities are planned based on funding availability rather than actual needs.
Potential financial instrument for energy-poor households	Not in this form, as the program covers only 60% and doesn't target energy-poor households. Gospić could benefit only for residents in MBAs that are culturally protected or classified as cultural heritage. If other apartment owners wish to renovate, the city could help cover the remaining 40% via municipal funds or a commercial loan for energy-poor residents.

Life ReHABITA — Co-funded by the European Union

Bank loans	Desription	Potential financial instrument for energy-poor households
Privredna bank Zagreb (PBZ)	Energo loan - purchase and installation of home solar power plants to improve the energy efficiency of your home without a mortgage up to 40,000 EUR with a fixed interest rate for the entire loan repayment	Only for natural persons (residents) and building managers - city only can contribute with their own budget in combination with national funds
Privredna bank Zagreb (PBZ)	Loans for energy renovation of residential buildings	
OTP Bank D.D	Solar loan - a housing loan with a more favorable fixed interest rate of up to 500,000 euros for energy renovation, improving the energy efficiency of your home or purchasing a property with a higher energy class	Only for natural persons (residents) - city only can contribute with their own budget in combination with national funds
Erste bank	Housing ECO loan – to improve energy efficiency by installing equipment for the use of renewable energy sources by interventions on the property that reduce energy consumption, by performing thermal insulation of the building and installing a heat pump, purchasing new energy-efficient appliances with energy class eco-labels, replacing old lighting with new LED lighting.	Only for natural persons (residents) - city only can contribute with their own budget in combination with national funds

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Life ReHABITA

Co-funded by the European Union

Bank loans	Desription	Potential financial instrument for energy-poor households
Zagrebačka bank	Purchase of energy-efficient real estate. Loan amount: up to EUR 700,000	Only for natural persons (residents) - city only can contribute with their own budget in combination with national funds
Zagrebačka bank	Construction/extension/completion of energy-efficient real estate. Loan amount: up to EUR 700,000	
Zagrebačka bank	Adaptation/reconstruction of residential real estate for the purpose of improving energy efficiency. Loan amount: up to EUR 700,000	
Raiffeisenbank	Loan for financing solar systems - Financing the purchase and installation of solar systems and accompanying costs (production of project documentation, obtaining permits). Loan amount: 5,000 - 235,000 EUR.	Only for natural persons (residents) and small businesses and craftsmen - city only can contribute with their own budget in combination with national funds
Raiffeisenbank	GREENKO housing loan - Buying an energy efficient property, Building an energy efficient property, Finishing an energy efficient property. Loan amount: . 14.000 - 500.000 EUR.	

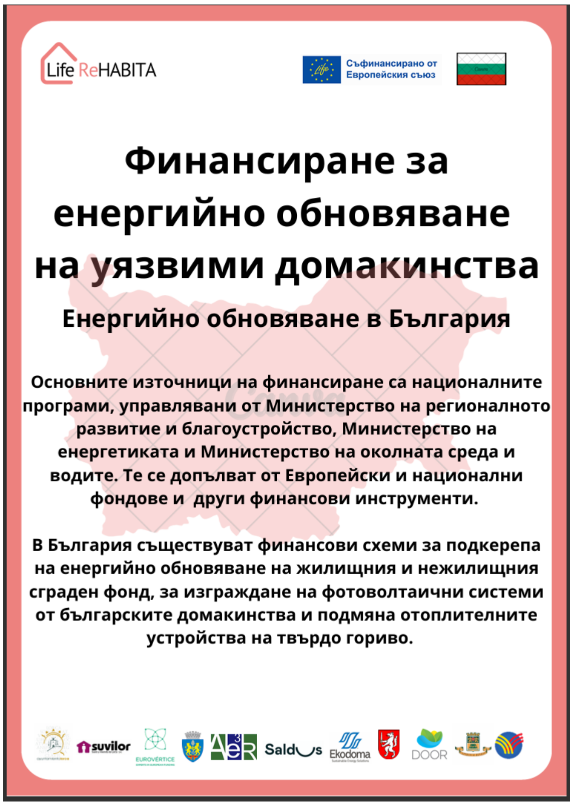
Life ReHABITA

Co-funded by the European Union

Bank loans	Desription	Potential financial instrument for energy-poor households
Hrvatska banka za obnovu i razvitak (HBOR)	ESIF Energy Efficiency Loans - measures of energy efficiency are supported that will result in a decreased consumption of energy for heating/cooling of at least 50% on annual level	yes it is for City of Gospić - state government bodies, ministries, central state offices, state administrative organizations and state administration offices in counties, local or regional self-government units, public institutions or institutions, religious communities and associations with public authorities
European Investment Bank (EIB)	Provides loans and technical assistance to national promotional banks, local authorities and financial intermediaries. The ELENA facility (European Local ENergy Assistance) is especially relevant for project development support.	yes it is for City of Gospić — it's not clear whether energy-poor households could be renovated through this. Also, the City of Gospić is under-capacitated in terms of staff to carry out the project in cooperation with the EIB under the ELENA program

PARTNERI

Annex VII – Bulgaria



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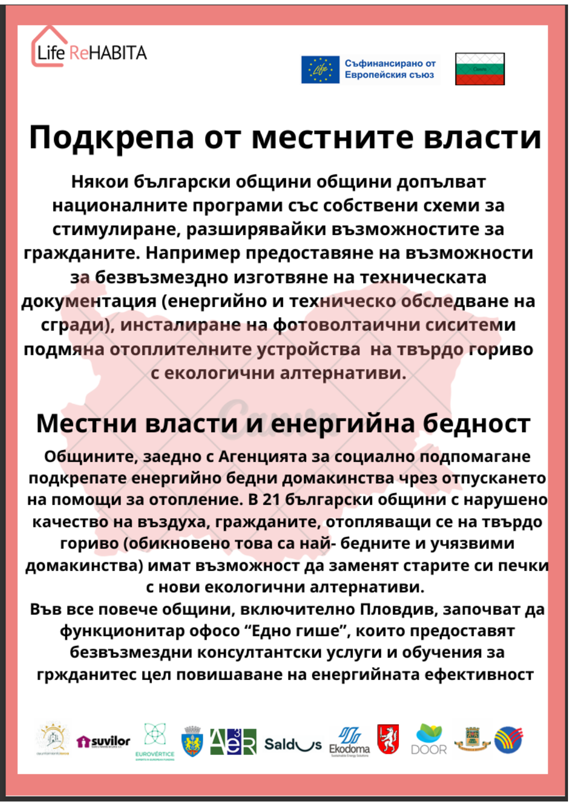
Съфинансирано от Европейския съюз

Финансиране за енергийно обновяване на уязвими домакинства

Енергийно обновяване в България

Основните източници на финансиране са националните програми, управлявани от Министерство на регионалното развитие и благоустройство, Министерство на енергетиката и Министерство на околната среда и водите. Те се допълват от Европейски и национални фондове и други финансови инструменти.

В България съществуват финансови схеми за подкерепа на енергийно обновяване на жилищния и нежилищния сграден фонд, за изграждане на фотоволтаични системи от българските домакинства и подмяна отоплителните устройства на твърдо гориво.



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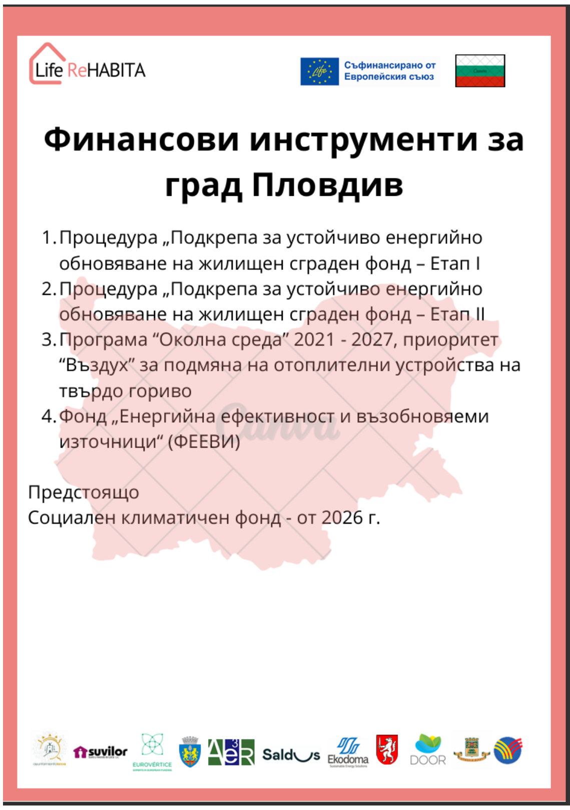
Подкрепа от местните власти

Някои български общини общини допълват националните програми със собствени схеми за стимулиране, разширявайки възможностите за гражданите. Например предоставяне на възможности за безвъзмездно изготвяне на техническата документация (енергийно и техническо обследване на сгради), инсталиране на фотоволтаични сиситеми подмяна отоплителните устройства на твърдо гориво с екологични алтернативи.

Местни власти и енергийна бедност

Общините, заедно с Агенцията за социално подпомагане подкрепате енергийно бедни домакинства чрез отпускането на помощи за отопление. В 21 български общини с нарушено качество на въздуха, гражданите, отопляващи се на твърдо гориво (обикновено това са най- бедните и учязвими домакинства) имат възможност да заменят старите си печки с нови екологични алтернативи.

Във все повече общини, включително Пловдив, започват да функционитар офосо "Едно гише", които предоставят безвъзмездни консултантски услуги и обучения за грждaнитес цел повишаване на енергийната ефективност



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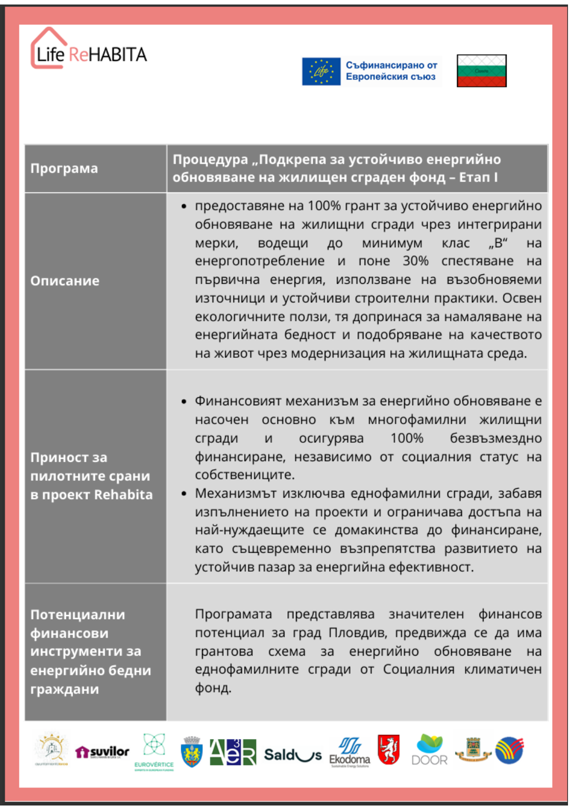
Финансови инструменти за град Пловдив

1. Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап I
2. Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап II
3. Програма "Околна среда" 2021 - 2027, приоритет "Въздух" за подмяна на отоплителни устройства на твърдо гориво
4. Фонд „Енергийна ефективност и възобновяеми източници" (ФЕЕВИ)

Предстоящо
Социален климатичен фонд - от 2026 г.



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Съфинансирано от Европейския съюз

Програма	Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап I
Описание	• предоставяне на 100% грант за устойчиво енергийно обновяване на жилищни сгради чрез интегрирани мерки, водещи до минимум клас „B" на енергопотребление и поне 30% спестяване на първична енергия, използване на възобновяеми източници и устойчиви строителни практики. Освен екологичните ползи, тя допринася за намаляване на енергийната бедност и подобряване на качеството на живот чрез модернизация на жилищната среда.
Принос за пилотните срани в проект Rehabita	• Финансовият механизъм за енергийно обновяване е насочен основно към многофамилни жилищни сгради и осигурява 100% безвъзмездно финансиране, независимо от социалния статус на собствениците. • Механизмът изключва еднофамилни сгради, забавя изпълнението на проекти и ограничава достъпа на най-нуждаещите се домакинства до финансиране, като същевременно възпрепятства развитието на устойчив пазар за енергийна ефективност.
Потенциални финансови инструменти за енергийно бедни граждани	Програмата представлява значителен финансов потенциал за град Пловдив, предвижда се да има грантова схема за енергийно обновяване на еднофамилните сгради от Социалния климатичен фонд.

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Съфинансирано от Европейския съюз

Програма	Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд"– Етап II
Описание	• предоставяне на 80% грант за устойчиво енергийно обновяване на жилищни сгради чрез интегрирани мерки, водещи до минимум клас „B" на енергопотребление и поне 30% спестяване на първична енергия, използване на възобновяеми източници и устойчиви строителни практики. Освен екологичните ползи, тя допринася за намаляване на енергийната бедност и подобряване на качеството на живот чрез модернизация на жилищната среда.
Принос за пилотните срани в проект Rehabita	• Финансовият механизъм е насочен основно към многофамилни жилищни сгради и осигурява 80% безвъзмездно финансиране, независимо от социалния статус на собствениците. За енергийно бедните домакинства все още не съществува механизъм, подпомагащ осигуряването на 20% самоучастие. • Механизмът изключва еднофамилни сгради и възпрепятства развитието на устойчив пазар за
Потенциални финансови инструменти за енергийно бедни граждани	Програмата представлява значителен финансов потенциал за град Пловдив, предвижда се да има грантова схема за енергийно обновяване на еднофамилните сгради от Социалния климатичен фонд.

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Програма	Програма "Околна среда" 2021 - 2027
Описание	• финансира подмяна на отоплителни уреди на дърва или въглища с екологични алтернативи в 21 общини с лошо качество на въздуха, включително Пловдив като осигурява 100% грант за подмяната им с алтернативни варианти за отопление • в община Пловдив ще бъдат изградени около 50 фотоволтаични системи само за собствено потребление с максимално допустима мощност 4kW.
Принос за пилотните срани в проект Rehabita	• С твърдо гориво обикновено се отопляват най-уязвимите домакинства в Българиа. Подмяната на отоплителните устройства повишава ененргийната ефективност в жилищата и намалява енергийните сметки. • грантът от 100% елиминира финансовите бариери за подмяна на отоплителните устройства от енергийно бедните домакинства.
Потенциални финансови инструменти за енергийно бедни граждани	Програмата представлява значителен финансов потенциал за град Пловдив като над 4 000 домакинства ще имат възможност да се възползват от мярката.

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Програма	Фонд "Енергийна ефективност и възобновяеми източници"
Описание	• подпомага изготвянето и финансирането на проекти за енергийна ефективност • предоставяне на нисколихвен заем (4-5%) до 3 млн лв за период до 10 години с минимално самоучастие до 10%.
Принос за пилотните срани в проект Rehabita	• Може да бъде използван като източник за самофинансиране на необходимите 20% самоучастие на домакинствата по процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап II"
Потенциални финансови инструменти за енергийно бедни граждани	Финансовият инструмент не е насочн конкретно за енергийно бедни домакинства, но може да бъде изоплзван като вариант за осигуряване на процента самоучастие.

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Заключение

Град Пловдив има достъп до няколко финансови механизма за подкрепа на енергийното обновяване на енергийно бедни домакинства, предимно чрез национални и европейски програми, а от 2026 г. и програми за обновяване, интегрирани в Социалния климатичен план на България.

Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап I

- **Възможности -** енергино обновяване на жилищния сграден фонд
- **Фокус -** многофамилни жилищни сгради
- **Финансиране -** 100% от допустимите разходи
- **Роля на града -** подпомагане на гражданите в процеса на кандидатсване

Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап II

- **Възможности -** енергино обновяване на жилищния сграден фонд
- **Фокус -** многофамилни жилищни сгради
- **Финансиране - 80% от допустимите разходи**
- **Роля на града -** подпомагане на гражданите в процеса на кандидатсване

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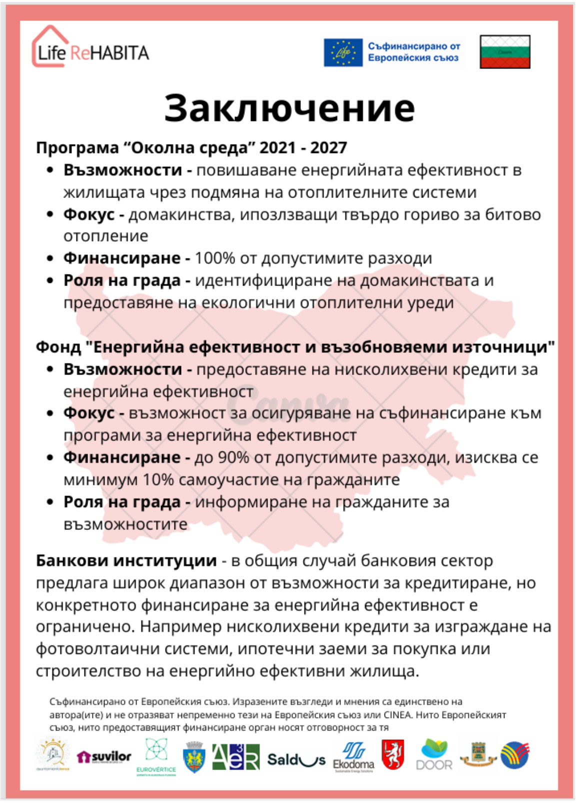
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Съфинансирано от Европейския съюз
Заключение
Програма "Околна среда" 2021 - 2027
• Възможности - повишаване енергийната ефективност в жилищата чрез подмяна на отоплителните системи
• Фокус - домакинства, ипозлзващи твърдо гориво за битово отопление
• Финансиране - 100% от допустимите разходи
• Роля на града - идентифициране на домакинствата и предоставяне на екологични отоплителни уреди
Фонд "Енергийна ефективност и възобновяеми източници"
• Възможности - предоставяне на нисколихвени кредити за енергийна ефективност
• Фокус - възможност за осигуряване на съфинансиране към програми за енергийна ефективност
• Финансиране - до 90% от допустимите разходи, изисква се минимум 10% самоучастие на гражданите
• Роля на града - информиране на гражданите за възможностите
Банкови институции - в общия случай банковия сектор предлага широк диапазон от възможности за кредитиране, но конкретното финансиране за енергийна ефективност е ограничено. Например нисколихвени кредити за изграждане на фотоволтаични системи, ипотечни заеми за покупка или строителство на енергийно ефективни жилища.
Съфинансирано от Европейския съюз. Изразените възгледи и мнения са единствено на автора(ите) и не отразяват непременно тези на Европейския съюз или CINEA. Нито Европейският съюз, нито предоставящият финансиране орган носят отговорност за тя
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Annex VIII – Croatia

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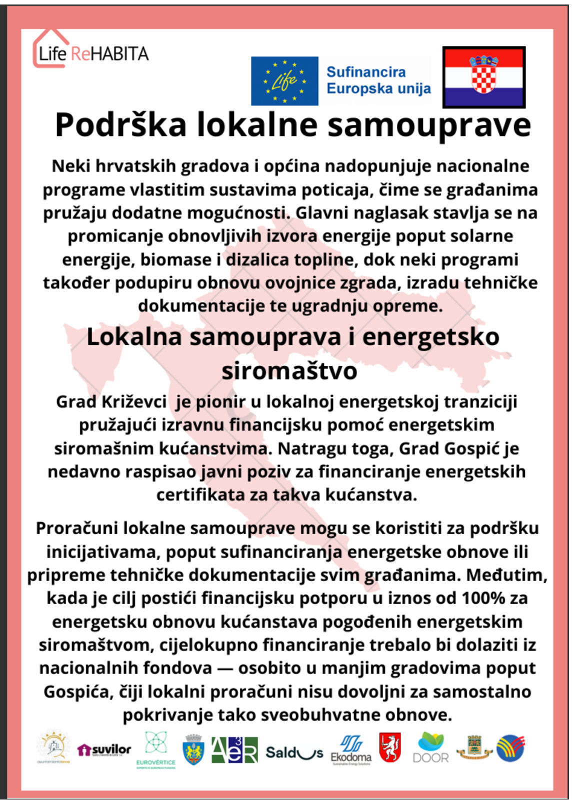
Sufinancira Europska unija

Financiranje energetske obnove energetskih siromašnih kućanstava

Energetska obnova u Hrvatskoj

Glavni izvori financiranja su nacionalni programi kojima upravljaju Fond za zaštitu okoliša i energetsku učinkovitost (FZOEU) te Ministarstvo prostornoga uređenja, graditeljstva i državne imovine, a nadopunjuju ih sredstva Europske unije i, sve više, privatni financijski instrumenti koje nude banke.

Hrvatska je uspostavila temelje sustava potpora za obiteljske kuće, višestambene zgrade, obnovu kulturne baštine te mjere usmjerene na suzbijanje energetskog siromaštva. Lokalna samouprava također ima sve važniju ulogu kroz sufinanciranje projekata, dok su brojne komercijalne banke uvele povoljne kreditne proizvode kako bi građanima olakšale financiranje obnove njihovih domova.



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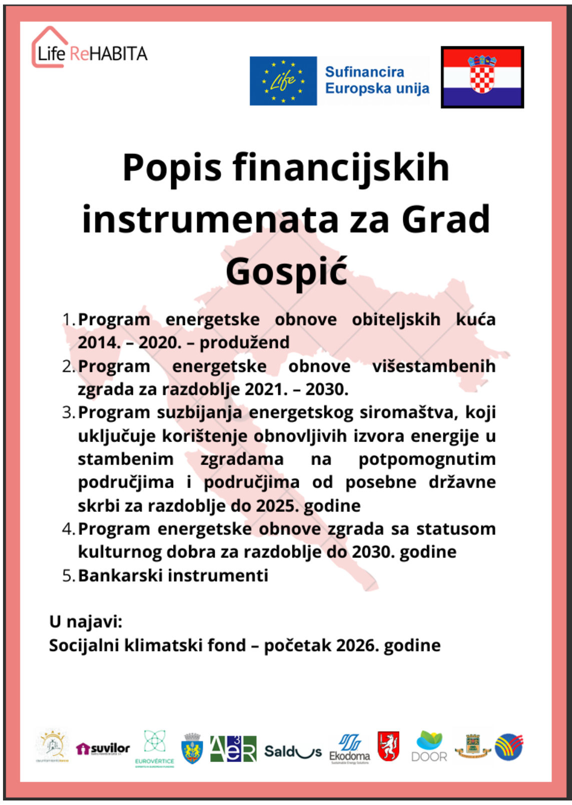
Podrška lokalne samouprave

Neki hrvatskih gradova i općina nadopunjuje nacionalne programe vlastitim sustavima poticaja, čime se građanima pružaju dodatne mogućnosti. Glavni naglasak stavlja se na promicanje obnovljivih izvora energije poput solarne energije, biomase i dizalica topline, dok neki programi također podupiru obnovu ovojnice zgrada, izradu tehničke dokumentacije te ugradnju opreme.

Lokalna samouprava i energetsko siromaštvo

Grad Križevci je pionir u lokalnoj energetskoj tranziciji pružajući izravnu financijsku pomoć energetskim siromašnim kućanstvima. Natragu toga, Grad Gospić je nedavno raspisao javni poziv za financiranje energetskih certifikata za takva kućanstva.

Proračuni lokalne samouprave mogu se koristiti za podršku inicijativama, poput sufinanciranja energetske obnove ili pripreme tehničke dokumentacije svim građanima. Međutim, kada je cilj postići financijsku potporu u iznos od 100% za energetsku obnovu kućanstava pogođenih energetskim siromaštvom, cijelokupno financiranje trebalo bi dolaziti iz nacionalnih fondova — osobito u manjim gradovima poput Gospića, čiji lokalni proračuni nisu dovoljni za samostalno pokrivanje tako sveobuhvatne obnove.



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Popis financijskih instrumenata za Grad Gospić

1. **Program energetske obnove obiteljskih kuća 2014. – 2020. – produžend**
2. **Program energetske obnove višestambenih zgrada za razdoblje 2021. – 2030.**
3. **Program suzbijanja energetskog siromaštva, koji uključuje korištenje obnovljivih izvora energije u stambenim zgradama na potpomognutim područjima i područjima od posebne državne skrbi za razdoblje do 2025. godine**
4. **Program energetske obnove zgrada sa statusom kulturnog dobra za razdoblje do 2030. godine**
5. **Bankarski instrumenti**

U najavi:
Socijalni klimatski fond – početak 2026. godine

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Instrument / Program	Program energetske obnove obiteljskih kuća 2014. – 2020. – produženily houses 2014 – 2020 – extended
Opis	• 60% sufinanciranja za sve građane za mjere energetske obnove; 50% za solarne panele, 80% za građane s područja pogođenih potresom 2020. godine te 100% za energetski siromašne građane. • Program je u provedbi od 2015. godine – do sada je otvoreno 16 javnih poziva, od kojih je jedan bio namijenjen energetskim siromašnim kućanstvima u obiteljskim kućama, s 100% sufinanciranjem troškova energetske obnove.
Doprinos pilot lokacijama / pilot zemljama projekta Rehabita	Program dovodi do nekoliko izazova:: • nemogućnost razvoja dugoročnog proračuna, • kašnjenja u provedbi projekata jer grad ne zna kada i koliki iznos sredstava će biti dostupan, • povećan rizik od neiskorištenih sredstava zbog neusklađenosti s rokovima, • mogući zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetski siromašna kućanstva	Program predstavlja značajan financijski potencijal za Grad Gospić. Dio programa bit će integriran u Socijalni klimatski plan, koji je usmjeren na potporu energetskim ranjivim i niskoprimanjima kućanstvima te će se financirati iz sredstava dodijeljenih Hrvatskoj u okviru tog plana.

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Sufinancira Europska unija

Instrument / Program	Program energetske obnove višestambenih zgrada za razdoblje 2021. – 2030.
Opis	• 60% sufinanciranja za sve građane za mjere energetske obnove; 50% za solarne panele, 80% za građane s područja pogođenih potresom iz 2020. godine. • Program je u provedbi od 2015. godine – do sada je otvoreno 5 javnih poziva.
Doprinos pilot lokacijama / pilot zemljama projekta Rehabita	Program dovodi do nekoliko izazova:: • nemogućnost razvoja dugoročnog proračuna, • kašnjenja u provedbi projekata jer grad ne zna kada i koliki iznos sredstava će biti dostupan, • povećan rizik od neiskorištenih sredstava zbog neusklađenosti s rokovima, • mogući zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetski siromašna kućanstva	Ne u ovoj verziji programa. Energetski siromašna kućanstva u višestambenim zgradama obuhvaćena su kroz poseban program koji Grad Gospić već koristi. Jedino od mogućih rješenja za stanare u višestambenim zgradama koji nisu obuhvaćeni tim drugim programom (program koji omogućujava 100% sufinanciranje određenih zgrada za energetsku obnovu) bila bi ta da, ako drugi vlasnici stanova u istoj zgradi žele provesti obnovu kroz ovaj program, koji financira 60% troškova, grad može pomoći u pokrivanju preostalih 40% troškova obnove. To bi se moglo ostvariti putem gradskih sredstava ili komercijalnog zajma samog grada.

Life ReHABITA

Sufinancira Europska unija

Instrument / Program	Program suzbijanja energetskog siromaštva, koji uključuje korištenje obnovljivih izvora energije u stambenim zgradama na potpomognutim područjima i područjima od posebne državne skrbi za razdoblje do 2025. godine.
Opis	• 100% sufinanciranja za energetski siromašne građane u višestambenim zgradama – unaprijed je mapirano 387 zgrada. • Program se provodi od 2021. godine – otvoren je jedan javni poziv koji je sada završen.
Doprinos pilot lokacijama / pilot zemljama projekta Rehabita	Program dovodi do nekoliko izazova:: • nemogućnost razvoja dugoročnog proračuna, • kašnjenja u provedbi projekata jer grad ne zna kada i koliki iznos sredstava će biti dostupan, • povećan rizik od neiskorištenih sredstava zbog neusklađenosti s rokovima, • mogući zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetski siromašna kućanstva	Program predstavlja značajan financijski potencijal za Grad Gospić. Cijeli će se ovaj program integrirati u Socijalni klimatski plan, usmjeren na potporu energetskim ranjivim i niskoprimanjima kućanstvima, a financirat će se iz sredstava dodijeljenih Hrvatskoj u okviru tog plana.

Life ReHABITA

Sufinancira Europska unija

Instrument / Program	Program energetske obnove zgrada sa statusom kulturnog dobra za razdoblje do 2030. godine
Opis	• 60% sufinanciranja za sve građane za mjere energetske obnove; 50% za solarne panele, 80% za građane s područja pogođenih potresom iz 2020. godine. • Program se provodi od 2021. godine – do sada je otvoren jedan javni poziv.
Doprinos pilot lokacijama / pilot zemljama projekta Rehabita	Program dovodi do nekoliko izazova:: • nemogućnost razvoja dugoročnog proračuna, • kašnjenja u provedbi projekata jer grad ne zna kada i koliki iznos sredstava će biti dostupan, • povećan rizik od neiskorištenih sredstava zbog neusklađenosti s rokovima, • mogući zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetski siromašna kućanstva	Ne u ovom obliku, jer program pokriva samo 60% troškova i nije usmjeren na energetski siromašna kućanstva. Grad Gospić mogao bi sufinacirati samo za stanare u višestambenim zgradama koje su zaštićene kulturne baštine ili imaju status kulturnog dobra. Ako ostali vlasnici stanova u takvim zgradama žele provesti obnovu, grad bi mogao pomoći u pokrivanju preostalih 40% troškova putem gradskih sredstava ili komercijalnog zajma samog grada za energetski siromašne stanare.

Life ReHABITA

Sufinancira Europska unija

Banka	Opis	Potencijalni financijski instrument za energetski siromašna kućanstva
Privredna banka Zagreb (PBZ)	Energo kredit – kupnja i ugradnja solarnih elektrana radi poboljšanja energetske učinkovitosti doma, bez hipoteke, do iznosa od 40.000 EUR, uz fiksnu kamatnu stopu tijekom cijelog razdoblja otplate kredita.	Dostupno samo fizičkim osobama (vlasnicima) i upraviteljima zgrada – grad može sudjelovati vlastitim proračunom u kombinaciji s nacionalnim fondovima.
Privredna banka Zagreb (PBZ)	Krediti za energetsku obnovu stambenih zgrada.	
OTP Bank D.D	Solarni kredit – stambeni kredit s povoljnijom fiksnom kamatnom stopom do 500.000 EUR za energetsku obnovu, poboljšanje energetske učinkovitosti doma ili kupnju nekretnine s višim energetskim razredom.	Dostupno samo fizičkim osobama (vlasnicima) – grad može sudjelovati vlastitim proračunom u kombinaciji s nacionalnim fondovima.
Erste bank	Stambeni ECO kredit – za poboljšanje energetske učinkovitosti kroz ugradnju opreme za korištenje OIE, izvođenje građevinskih radova koji smanjuju potrošnju energije (toplinska izolacija zgrade, ugradnja dizalice topline), kupnju energetski učinkovitih uređaja s eko oznakama, te zamjenu stare rasvjete novom LED rasvjetom.	Dostupno samo fizičkim osobama (vlasnicima) – grad može sudjelovati vlastitim proračunom u kombinaciji s nacionalnim fondovima.

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Life ReHABITA

Sufinancira Europska unija

Banka	Opis	Potencijalni financijski instrument za energetski siromašna kućanstva
Zagrebačka banka	Kupnja energetski učinkovite nekretnine. Iznos kredita: do 700.000 EUR.	Dostupno samo fizičkim osobama (vlasnici) – grad može sudjelovati vlastitim proračunom u kombinaciji s nacionalnim fondovima.
Zagrebačka banka	Izgradnja, dogradnja ili dovršetak energetski učinkovite nekretnine. Iznos kredita: do 700.000 EUR.	
Zagrebačka banka	Adaptacija / rekonstrukcija stambene nekretnine radi poboljšanja energetske učinkovitosti. Iznos kredita: do 700.000 EUR.	
Raiffeisenbank	Kredit za financiranje solarnih sustava – financiranje kupnje i ugradnje solarnih sustava te popratnih troškova (izradu projektne dokumentacije, pribavljanje dozvola). Iznos kredita: od 5.000 do 235.000 EUR.	Dostupno samo fizičkim osobama (vlasnici), malim poduzetnicima i obrtnicima – grad može sudjelovati vlastitim proračunom u kombinaciji s nacionalnim fondovima.
Raiffeisenbank	GREENKO stambeni kredit – kupnja energetski učinkovite nekretnine, izgradnja ili dovršetak energetski učinkovite nekretnine. Iznos kredita: od 14.000 do 500.000 EUR.	

Life ReHABITA

Sufinancira Europska unija

Banka	Opis	Potencijalni financijski instrument za energetski siromašna kućanstva
Hrvatska banka za obnovu i razvitak (HBOR)	ESIF zajmovi za energetsku učinkovitost – podupiru se mjere energetske učinkovitosti koje će rezultirati smanjenjem potrošnje energije za grijanje/hlađenje za najmanje 50% na godišnjoj razini.	Da, odnosi se i na Grad Gospić – uključeni su državna tijela, ministarstva, središnji državni uredi, državne upravne organizacije i uredi državne uprave u županijama, jedinice lokalne i regionalne samouprave, javne ustanove i institucije, vjerske zajednice te udruge s javnim ovlastima.
Europska investicijska banka (EIB)	Pruža zajmove i tehničku pomoć nacionalnim promotivnim bankama, lokalnim vlastima i financijskim posrednicima. Posebno je važan instrument ELENA (European Local ENergy Assistance) za podršku u pripremi i razvoju projekata.	Da, odnosi se i na Grad Gospić – iako nije jasno mogu li se kroz ovaj instrument financirati obnove za energetski siromašna kućanstva. Također, Grad Gospić trenutno ima ograničene kadrovske kapacitete za provedbu projekata u suradnji s EIB-om u okviru programa ELENA.

Life ReHABITA

Sufinancira Europska unija

Zaključak – Sažetak

Grad Gospić ima pristup brojnim financijskim mehanizmima za potporu energetskoj obnovi kućanstava pogođenih energetskim siromaštvom, prvenstveno kroz nacionalne i EU programe, a od 2026. godine i kroz programe obnove integrirane u Socijalni klimatski plan Republike Hrvatske.

Program obnove obiteljskih kuća

- **Glavna prilika:** izravan financijski potencijal za Grad Gospić kroz nacionalna sredstva dodijeljena u okviru programa te od 2026. kroz Socijalni klimatski plan.
- **Fokus:** energetski ranjiva i kućanstva s niskim primanjima.
- **Financiranje:** 100% financirano iz državnih i EU fondova.
- **Uloga grada**: pružanje podrške u provedbi i identifikaciji kućanstava koja ispunjavaju uvjete.

Program energetske obnove višestambenih zgrada (2021. – 2030.)

- Energetski siromašna kućanstva već su obuhvaćena posebnim programom koji osigurava 100% financiranje za određene zgrade.
- Za druge zgrade (koje se financiraju s 60%), Grad Gospić bi mogao pomoći u pokrivanju preostalih 40% troškova putem gradskih sredstava ili komercijalnih zajmova u ime energetski siromašnih stanara.

Life ReHABITA

Sufinancira Europska unija

Program suzbijanja energetskog siromaštva, koji uključuje korištenje OIE u stambenim zgradama na potpomognutim područjima i područjima od posebne državne skrbi do 2025

- Značajan financijski potencijal, također integriran u Socijalni klimatski plan.
- Fokusira se na korištenje OIE i poboljšanje EnU u stambenim zgradama smještenim na potpomognutim ili državnim područjima skrbi, uključujući i Gospić.
- **Financiranje:** u potpunosti iz nacionalnih i EU sredstava.

Program energetske obnove zgrada sa statusom kulturnog dobra (do 2030.)

- Ograničen potencijal za podršku energetski siromašnim kućanstvima jer pokriva samo 60% troškova obnove.
- Moguća korist za stanare u kulturno zaštićenim zgradama, ako Grad Gospić osigura preostalih 40% kroz gradska sredstva ili kredite.

Financijske institucije i kreditni instrumenti

- **HBOR (Hrvatska banka za obnovu i razvitak):** nudi ESIF zajmove za energetsku učinkovitost za javne i lokalne vlasti, uključujući i Grad Gospić.
- **Europska investicijska banka (EIB):** pruža zajmove i tehničku pomoć lokalnim vlastima putem instrumenta ELENA, podržavajući pripremu i financiranje projekata. Može biti relevantno za Gospić, no grad se može suočiti s ograničenjima u kapacitetima za upravljanje i koordinaciju projekata.

Projekt sufinancira Europska unija kroz LIFE Program. Izraženi stavovi i mišljenja su isključivo stavovi projekta LIFE REHABITA i ne odražavaju nužno stavove Europske unije ili Europske izvršne agencije za klimu, infrastrukturu i okoliš (CINEA). Za njih se ne mogu smatrati odgovornima ni Europska unija ni tijelo koje dodjeljuje potporu.

Annex IX – Latvia

Finansēt ēkas atjaunošanu enerģētiski trūcīgām mājsaimniecībām

Ēku atjaunošana Latvijā

Valsts finanšu iestāde ALTUM ir galvenais renovācijas finansēšanas instruments Latvijā. Tās tagad slēgtā Energoefektivitātes programma piedāvāja kapitāla atlaides 40–50% apmērā projektiem, kas sasniedz vismaz 30% primārās enerģijas ietaupījumu. Šim instrumentam bija liela nozīme daudzdzīvokļu māju pilnīgas renovācijas stimulēšanā, lai gan tas prasīja spēcīgu māju īpašnieku asociāciju organizāciju iesaisti.

Pašvaldības atbalsts

Pašvaldības galvenā loma ēku atjaunošanā ir sniegt iedzīvotājiem visaptverošu konsultatīvo un informatīvo atbalstu, palīdzot orientēties finansējuma piesaistē un nepieciešamās dokumentācijas sagatavošanā, kas tiek organizēts caur izveidoto vienas pieturas aģentūru.

Enerģētiskā nabadzība pašvaldībā

Lielākā daļa atbalsta mehānismu sociāli mazāk aizsargātām mājsaimniecībām enerģijas izdevumu segšanai Latvijā tiek īstenoti caur pašvaldību sociālajiem dienestiem, bet tos lielā mērā finansē valsts.
Galvenie atbalsta mehānismi ir pabalsts mājokļa izdevumu segšanai, ko piešķir, ja mājsaimniecība atbilst trūcīgas vai maznodrošinātas statusam un nespēj segt ar mājokli, tostarp apkuri un komunālajiem pakalpojumiem, saistītos izdevumus un "Aizsargātā lietotāja" statuss, kas dod tiesības saņemt valsts noteiktus atvieglojumus elektroenerģijas apmaksai. Pašvaldības piešķir un izmaksā šo sociālo palīdzību, kā arī administrē atvieglojumu statusa piešķiršanu

Intrumenti/ Programmas	Daudzdzīvokļu māju energoefektivitātes programma 2021.–2027. gadam
Apraksts	Ēkai pēc renovācijas jāsasniedz vismaz 30% primārās enerģijas ietaupījums vai 10% līdz 29% primārās enerģijas ietaupījums, ja ēka atrodas Latgales plānošanas reģionā Projekti var saņemt vai nu komercbankas aizdevumu attiecināmajām izmaksām, kas tiek atbalstīts ar ALTUM garantiju (līdz 80% no attiecināmajām izmaksām), vai ALTUM aizdevumu. Abos gadījumos projekti ir tiesīgi saņemt kapitāla atlaidi 40-50% apmērā no attiecināmajām izmaksām pēc projekta pabeigšanas un enerģijas ietaupījuma mērķa sasniegšanas.
Ieguldījums Rehabita pilotēkās/ pilotvalstīs	ALTUM programma var atbalstīt ES LIFE ReHABITA projektu, nodrošinot piekļuvi finanšu instrumentiem un tehnisko palīdzību dzīvojamo ēku energoefektīvai renovācijai. Izmantojot zemu procentu aizdevumus ar kapitāla atlaidēm un dotācijām, ALTUM var palīdzēt finansēt pamatīgu energorenovāciju, kas samazina CO_2 emisijas un uzlabo energoefektivitāti, īpaši neaizsargātām ģimenēm, kas dzīvo neefektīvās mājās.
Potenciāls finanšu instruments enerģētiski trūcīgām mājsaimniecībām	Finanšu instruments ievērojami atvieglo finanšu resursu pieejamību mazaisargātām mājsaimniecībām, nodrošinot kapitāla atlaidi ēkas renovācijas darbiem un atbalstu tehniskās dokumentācijas izstrāde

Intrumenti/ Programmas	Gaisa piesārņojuma samazināšanas pasākumu īstenošana, uzlabojot mājsaimniecību apkures sistēmas
Apraksts	Ar ES fondu atbalstu pilsētu teritorijas varēs nomainīt vismaz 50% mājsaimniecību apkures sadedzināšanas iekārtu, kurās tiek izmantots cietais biomasas kurināmais – malka, šķelda, granulas, kā arī ogles un kūdra, tādējādi samazinot gaisa piesārņojumu un uzlabojot individuālo apkures sistēmu efektivitāti.
Ieguldījums Rehabita pilotēkās/ pilotvalstīs	ERAF finansētā siltumapgādes sistēmas modernizācijas programma var atbalstīt ES LIFE Rehabita projektu, nodrošinot ievērojamu līdzfinansējumu (50–95%) novecojušu ogļu, kūdras vai neefektīvas biomasas apkures aizstāšanai ar tīrākām tehnoloģijām, piemēram, siltumsūkņiem, granulu katliem un saules paneļiem, tieši samazinot PM2,5 un citas emisijas. Uzlabojot energoefektivitāti vismaz līdz E klasei, samazinot enerģijas patēriņu un nodrošinot nominālo apkures jaudu zem 50 kW, programma uzlabo mājokļa komfortu, samazina enerģijas izmaksas un mazina gaisa piesārņojumu, jo īpaši viengimenes un mazās daudzdzīvokļu ēkā
Potenciāls finanšu instruments enerģētiski trūcīgām mājsaimniecībām	ERAF finansējums – no 50% līdz 95%, atkarībā no apkures sistēmas veida: ERAF finansējums – līdz 95% projektiem, kas ietver: Centralizēto siltumapgādes sistēmu pieslēgumu projektēšanu un uzstādīšanu, ERAF finansējums – 85%* dažāda veida siltumsūkņiem (zeme-ūdens, ūdens-ūdens, gaiss-ūdens) ERAF finansējums – 70% granulu apkures katliem ERAF finansējums – 50% gaiss-gaiss siltumsūkņiem

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Life ReHABITA

Līdzfinansē Eiropas Savienība

Intrumenti/ Programmas	Valsts finanšu institūcija ALTUM
Apraksts	Atbalsts tiek sniegts kā de minimis atbalsts saskaņā ar Komisijas Regulu (ES) Nr.2023/2831. Uz programmu attiecas Ministru kabineta 06.07.2021. noteikumi Nr. 481 "Daudzdzīvokļu māju būvdarbu un pieguļošo teritoriju labiekārtošanas atbalsta programmas nosacījumi"
Ieguldījums Rehabita pilotēkās/ pilotvalstīs	Aizdevumu var izmantot, lai segtu dažādas izmaksas, kas atbilst "ReHABITA" projekta mērķiem, tostarp: Būvdarbi norobežojošām konstrukcijām un koplietošanas telpām, piemēram, ārsienām un logiem. Renovācija, rekonstrukcija vai inženiersistēmu izveide, kas ir būtiska energoefektivitātes uzlabošanai. Apgaismojuma atjaunošana, uzstādot energoefektīvus LED gaismekļus. Citi labiekārtošanas darbi un projekta vadības izmaksas.
Potenciāls finanšu instruments enerģētiski trūcīgām mājsaimniecībām	Altum daudzdzīvokļu māju renovācijas aizdevumu programma piedāvā finansējumu dzīvojamo ēku remontam un renovācijai. Aizdevuma summa sākas no 10 000 EUR, ar atmaksas termiņu līdz 20 gadiem. Šī aizdevuma procentu likme ir 3,9% gadā.

Life ReHABITA

Līdzfinansē Eiropas Savienība

Secinājumi

Latvija ir izveidojusi stabilu renovācijas finansēšanas ekosistēmu, kuras pamatā ir ALTUM, piedāvājot gan kapitāla atlaides, kas saistītas ar enerģijas ietaupījumu, gan ilgtermiņa renovācijas aizdevumus, ko papildina ERAF finansētas programmas tīrai apkurei. Kopā šie instrumenti risina renovācijas galvenos aspektus: energoefektivitāti, emisiju samazināšanu, komfortu un dzīves kvalitāti pilsētā.

LIFE ReHABITA projektam Latvija piedāvā modeli, kā var saskaņot valsts finanšu iestādes un ES fondus, lai sniegtu gan finansējumu, gan tehnisko palīdzību, nodrošinot, ka renovācijas projekti ir ne tikai finansiāli iespējami, bet arī tehniski pamatoti. Lai vēl vairāk atraisītu renovācijas potenciālu valstī, izšķiroša nozīme būs neaizsargātu mājsaimniecību informēšanas stiprināšanai un lēmumu pieņemšanas procesu atbalstam dzīvokļu kooperatīvos.

Annex X – Romania

Life ReHABITA — Cofinanțat de Uniunea Europeană

Finanțarea renovării energetice a gospodăriilor cu consum redus de energie

Renovarea energetică în România

În România, oportunitățile de finanțare pentru renovarea clădirilor rezidențiale și publice sunt relativ bine dezvoltate, bazându-se pe o combinație de programe naționale, fonduri UE și inițiative locale. Accentul se pune pe îmbunătățirea eficienței energetice și reducerea sărăciei energetice, instrumentele cheie incluzând Planul Național de Redresare și Reziliență (PNRR), Programele Operaționale Regionale și Administrația Fondului pentru Mediu (AFM). Aceste scheme sunt completate de investiții private, împrumuturi bancare și modele de finanțare inovatoare, cum ar fi contractele ESCO, deși aplicarea lor în sectorul rezidențial rămâne limitată.

Pentru proiectul LIFE ReHABITA, România ilustrează un context în care sprijinul instituțional este amplu și divers, dar încă se confruntă cu provocări legate de procesul decizional colectiv în clădirile cu mai multe apartamente, mecanisme de finanțare privată subdezvoltate și costurile crescânde de construcție.

Life ReHABITA — Cofinanțat de Uniunea Europeană

Sprijinul administrației locale

Programe naționale și regionale

Cel mai important instrument care susține în prezent renovarea în România este Planul Național de Redresare și Reziliență (PNRR), care oferă subvenții substanțiale pentru renovarea profundă a clădirilor cu mai multe apartamente și a facilităților publice. Măsurile includ, de obicei, izolarea termică, modernizarea sistemelor de încălzire și integrarea surselor de energie regenerabilă, cu scopul de a reduce consumul de energie și costurile gospodăriilor. Deși fondurile UE acoperă o mare parte din investiții, este necesară cofinanțarea din partea proprietarilor de apartamente, ceea ce creează adesea dificultăți în blocurile cu o pondere mare de gospodării vulnerabile.

Programele operaționale regionale (POR) 2014-2020 au jucat, de asemenea, un rol crucial în finanțarea renovării și a modernizării eficienței energetice. Acestea au vizat atât clădirile publice (școli, spitale, centre culturale, birouri administrative), cât și blocurile de locuințe cu mai multe apartamente, sprijinind izolarea, sistemele inteligente de gestionare a energiei și integrarea energiei regenerabile. Noile programe regionale pentru perioada 2021-2027, precum Programul Regional Sud-Muntenia, continuă această abordare, punând accentul pe reducerea consumului de energie, reducerea emisiilor de CO_2 și sprijinirea obiectivelor Pactului verde european. Pentru REHABITA, aceste programe subliniază importanța sprijinului tehnic și financiar acordat municipalităților și cetățenilor, asigurându-se că resursele disponibile se traduc în proiecte de succes.

Life ReHABITA — Cofinanțat de Uniunea Europeană

Sprijinul administrației locale

Rolul Administrației Fondului pentru Mediu (AFM)

AFM a devenit un actor cheie în facilitarea investițiilor directe ale gospodăriilor în eficiența energetică și energia regenerabilă. Programele sale finanțează lucrări de izolare, modernizarea sistemelor de încălzire și instalarea de sisteme solare termice și fotovoltaice. Programul Casa Verde Fotovoltaice a fost deosebit de popular, în special în perioada 2022-2023, când creșterea prețurilor la energie și inflația au stimulat interesul pentru soluții regenerabile la nivel de gospodărie. Deși subvențiile acoperă o parte semnificativă din costurile de investiție, proprietarii de case sunt adesea obligați să finanțeze partea rămasă din economii personale sau împrumuturi bancare.

Capital privat și modele inovatoare

România pune un accent mai mare pe contribuțiile private. În clădirile cu mai multe apartamente, cofinanțarea de către asociațiile de proprietari este obligatorie, ceea ce creează bariere în comunitățile defavorizate, dar, în același timp, deschide oportunități pentru combinarea subvențiilor publice cu capitalul privat. Modelul ESCO și contractele de performanță energetică sunt disponibile din punct de vedere legal în conformitate cu legislația română, însă utilizarea lor rămâne limitată în principal la sectorul public. În sectorul rezidențial, structurile de proprietate fragmentate, gradul limitat de conștientizare și neîncrederea în contractele pe termen lung au împiedicat adoptarea pe scară mai largă a acestora. Cu toate acestea, proiectele-pilot sprijinite de organizații internaționale au demonstrat un potențial puternic, cu economii garantate între 25 % și 40 %. Extinderea acestor modele va necesita simplificarea cadrului juridic și campanii de sensibilizare țintite.

Life ReHABITA — Cofinanțat de Uniunea Europeană

Instrument/ Program	Programul Regional Sud-Muntenia 2021–2027
Descriere	Programul Regional Sud-Muntenia 2021-2027 are ca obiectiv central dezvoltarea echilibrată și durabilă a regiunii. În cadrul Priorității 2 – „O regiune cu orașe prietenoase cu mediul", accentul se pune pe reducerea consumului de energie, îmbunătățirea calității vieții și sprijinirea tranziției către o economie cu emisii reduse de carbon.
Contribuție la siturile pilot/țările pilot Rehabita	Contribuția se realizează prin proiecte europene depuse în cadrul acestui program, care vizează îmbunătățirea eficienței energetice a clădirilor de apartamente și a altor clădiri publice. Această operațiune finanțează proiecte care, printre altele, implică: • reabilitarea termică a clădirilor publice; • modernizarea sistemelor de încălzire/răcire și trecerea la echipamente eficiente din punct de vedere energetic; • instalarea de panouri solare/fotovoltaice sau alte surse de energie regenerabilă etc.
Instrument financiar potențial pentru gospodăriile cu venituri reduse din punct de vedere energetic	Instrumentul financiar este Fondul European de Dezvoltare Regională (FEDR), care cofinanțează proiectele eligibile în cadrul programului. Finanțarea se acordă sub formă de granturi (ajutoare nerambursabile) și, în anumite cazuri, prin instrumente financiare (cum ar fi împrumuturi, garanții sau fonduri de capital de risc) puse în aplicare prin Fondul European de Investiții (FEI) sau prin bănci partenere.

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Instrument/ Program	Planul Național de Redresare și Reziliență
Descriere	În cadrul Componentei 5 – Valul Renovării, acest program include renovarea energetică moderată sau extinsă a clădirilor.
Contribuție la siturile pilot/țările pilot Rehabita	Contribuția se realizează prin proiecte europene depuse în cadrul acestui program, care vizează îmbunătățirea eficienței energetice a clădirilor de apartamente și a altor clădiri publice. Această operațiune finanțează proiecte care, printre altele, implică: • reabilitarea termică a clădirilor publice; • modernizarea sistemelor de încălzire/răcire și trecerea la echipamente eficiente din punct de vedere energetic; • instalarea de panouri solare/fotovoltaice sau alte surse de energie regenerabilă etc.
Instrument financiar potențial pentru gospodăriile cu venituri reduse din punct de vedere energetic	Instrumentul financiar utilizat în Planul Național de Redresare și Reziliență (PNRR) al României este Facilitatea pentru redresare și reziliență, care funcționează prin granturi (fonduri nerambursabile) și împrumuturi (împrumuturi cu dobândă redusă).

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Instrument/ Program	Fondul de Modernizare
Descriere	O oportunitate de reducere a costurilor și de creștere a independenței energetice locale este Fondul de modernizare - Autoconsum din surse regenerabile pentru entități publice, o nouă oportunitate de finanțare pentru autoritățile și instituțiile publice interesate să investească în producția de energie verde pentru autoconsum, care va fi disponibilă în viitorul apropiat.
Contribuție la siturile pilot/țările pilot Rehabita	Apelul vizează modernizarea infrastructurii energetice din sectorul public prin instalarea de panouri fotovoltaice și sisteme de stocare, contribuind astfel la reducerea costurilor și la creșterea independenței energetice locale.
Instrument financiar potențial pentru gospodăriile cu venituri reduse din punct de vedere energetic	Fondul de modernizare (MF) este un instrument financiar european care are ca scop finanțarea tranziției energetice (modernizarea sistemelor energetice și îmbunătățirea eficienței energetice). Fondul de modernizare utilizează două tipuri principale de instrumente de finanțare: granturi (finanțare nerambursabilă) și instrumente financiare (parțial rambursabile), cum ar fi împrumuturi cu dobândă redusă sau garanții de împrumut.

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Concluzie - Rezumat

România a creat un peisaj diversificat de instrumente de finanțare pentru renovarea clădirilor rezidențiale și publice, combinând subvenții susținute de UE, scheme naționale și inițiative locale cu capital privat. PNRR și programele regionale oferă o bază instituțională solidă, în timp ce AFM facilitează investițiile la nivel de gospodărie. Cu toate acestea, provocările rămân: proprietatea fragmentată în blocurile de apartamente, aplicarea limitată a modelelor ESCO în sectorul rezidențial și costurile inițiale ridicate continuă să limiteze adoptarea renovărilor.

Pentru proiectul LIFE ReHABITA, România reprezintă atât o oportunitate, cât și o provocare. Pe de o parte, există un sprijin instituțional și financiar puternic; pe de altă parte, există o nevoie clară de asistență tehnică, financiară și organizațională pentru a ajuta gospodăriile și asociațiile să navigheze prin cerințele de cofinanțare, să implice grupurile vulnerabile și să exploreze modele inovatoare, cum ar fi contractele ESCO și comunitățile energetice. Prin eliminarea acestor lacune, REHABITA poate contribui la deblocarea unui potențial mai mare de renovare și la asigurarea unei tranziții energetice mai echitabile și mai incluzive în România.

Annex VIII – Spain

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Financiación y renovación energética en hogares vulnerables en España

El proyecto **LIFE ReHABITA**, cofinanciado por el **programa LIFE de la Unión Europea**, impulsa la renovación energética de viviendas de familias vulnerables en 5 paises europeos, ofreciendo acompañamiento técnico y facilitando el acceso a ayudas y financiación para mejorar la eficiencia de los hogares. En España, el proyecto se desarrolla en el municipio de **Lorca**, donde se están activando instrumentos financieros y programas públicos destinados a combatir la pobreza energética y mejorar la eficiencia de los edificios residenciales.

Esta guía ofrece una visión general de las **principales oportunidades de financiación disponibles**, desde los fondos europeos NextGenerationEU hasta las estrategias locales integradas y los planes nacionales de vivienda. Su propósito es servir como un recurso práctico y accesible para los equipos municipales, entidades sociales y ciudadanía interesada en impulsar la rehabilitación energética de sus hogares.

El principal instrumento financiero empleado en Lorca es el **programa de rehabilitación residencial y vivienda social** del Plan de Recuperación, Transformación y Resiliencia, financiado por la Unión Europea – NextGenerationEU. Este marco regula las ayudas en materia de rehabilitación y construcción de vivienda social, promoviendo una mejora real en la habitabilidad y sostenibilidad del parque edificatorio. Además, otros instrumentos como el FEDER (Fondo Europeo de Desarrollo Regional), junto con mecanismos de financiación con garantías estatales y bancarias, facilitan el acceso a fondos para particulares y comunidades de propietarios. Estas ayudas tienen como fin aumentar las tasas de renovación, combatir la pobreza energética, reducir las facturas de energía y fomentar hábitos de consumo sostenibles entre la población.

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Institución	NEXT GENERATION EU
Instrumento/ programa	Programas de rehabilitación residencial y ayuda a la vivienda social del Plan de Recuperación, Transformación y Resiliencia, financiado por la Unión Europea NEXTGENERATIONEU en la Comunidad Autónoma de la Región de Murcia.
Estatus	En curso
Instrumento/ Objetivo del programa	• Reparar el daño económico y social: abordar las consecuencias de la pandemia del coronavirus. • Promover la transición ecológica: invertir en energía limpia y sostenibilidad. • Impulsar la transformación digital: modernizar las infraestructuras y las empresas. • Reforzar la resiliencia: mejorar la capacidad de los países para hacer frente a las crisis. • Promover la cohesión social y territorial: reducir las desigualdades entre regiones y ciudadanos.
Características de financiación	Se financia mediante deuda conjunta de los Estados miembros, con los fondos de Next Generation EU, donde España recibirá aproximadamente 140 000 millones de euros, en parte en forma de subvenciones y en parte en forma de préstamos. España distribuye estos fondos a través de su «Plan de Recuperación, Transformación y Resiliencia».
Beneficiario/ grupo objetivo	Los fondos Next Generation están destinados a empresas, administraciones públicas, autónomos y particulares para financiar proyectos que se ajusten a las prioridades de inversión y reforma establecidas por el Gobierno español y aprobadas por la UE.
Link	https://www.hacienda.gob.es/es-ES/CDI/Paginas/FondosEuropeos/Fondos-relacionados-COVID/Next-Generation.aspx
Contribución al proyecto Rehabita	Estos fondos pueden apoyar el proyecto LIFE ReHABITA de la UE, proporcionando acceso a instrumentos financieros para la renovación energética de edificios residenciales. A través de subvenciones, puede ayudar a financiar renovaciones energéticas integrales que reduzcan las emisiones de CO_2 y mejoren la eficiencia energética, especialmente para las familias vulnerables que viven en viviendas ineficientes.

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Institución	EUI NATUR-W. Acciones Urbanas Inovadoras
Instrumento/ programa	La ciudad de Lorca, en Murcia, está desarrollando y aplicando los «Planes NatUR-W» para hacer frente a estos retos. La solución propuesta respeta el ciclo natural del agua y utiliza soluciones basadas en la naturaleza (NbS) innovadoras, inclusivas, sostenibles y autosuficientes.
Estatus	En curso
Instrumento/ Objetivo del programa	Los principales retos que aborda el proyecto son: la pobreza energética, la adaptación al cambio climático y su mitigación, y la escasez de agua. La implementación de las NbS se centra en equiparar varios edificios públicos con un muro verde (que utiliza un nuevo sistema de aislamiento basado en materiales reciclados y sostenibles) y renaturalizar una parte de la zona circundante y convertirla en un nuevo espacio verde público.
Características de Financiación	Los procesos de participación, gobernanza y replicación se llevarán a cabo mediante formación específica y herramientas como una plataforma de financiación colectiva para soluciones basadas en la naturaleza y un consejo de partes interesadas. Este nuevo sistema de regeneración urbana (Planes NatURW) facilitará el desarrollo económico y permitirá replicar la solución en otras zonas.
Beneficiario/ grupo Objetivo	En general, toda la población de Lorca se beneficiará de este proyecto, ya que creará más espacios verdes y regenerará el centro histórico de la ciudad, aunque, especialmente los residentes más vulnerables de las viviendas sociales.
Link	https://www.urban-initiative.eu/ia-cities/lorca/about-projects
Contribución al proyecto Rehabita	Este proyecto también busca combatir la pobreza energética y el cambio climático. Esto mejorará la eficiencia energética de las viviendas sociales y los edificios públicos, haciéndolos más sostenibles y autosuficientes.

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Institución	Estrategia de Desarrollo Integrado Local: EDIL
Instrumento/ programa	Documento estratégico concebido como una Estrategia Integrada de Desarrollo Urbano Sostenible que promueve la transformación de la realidad urbana de su entorno. Las EDIL se centran en el objetivo político 5 de los fondos FEDER, «Promover el desarrollo social, económico y medioambiental integrado e inclusivo, la cultura, el patrimonio natural, el turismo sostenible y la seguridad en las zonas urbanas y urbano-rurales».
Estatus	En curso
Instrumento/ Objetivo del programa	• Supondrá una inversión de 14 millones de euros. • En Lorca, incluye más de 30 iniciativas y una docena de proyectos estratégicos. • Se centra en la modernización, revitalización y regeneración del centro urbano de Lorca.
Características de Financiación	Con una inversión solicitada al FEDER (Fondo Europeo de Desarrollo Regional).
Beneficiario/ grupo Objetivo	Su objetivo es mejorar las condiciones de las zonas más deprimidas y promover el desarrollo futuro de la ciudad.
Link	https://estrategiasterritorialesintegradas.es/
Contribución al proyecto Rehabita	Entre sus objetivos se encuentra la eficiencia energética en los edificios públicos: la renovación energética del Ayuntamiento, las mejoras en la escuela primaria «Casa del Niño» y la climatización del edificio La Merced.

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Institución	NATIONAL HOUSING PLAN
Instrumento/ programa	El Ayuntamiento de Lorca colabora en programas de vivienda nacionales, regionales y locales, como el programa de vivienda para jóvenes y la rehabilitación de viviendas en el centro histórico, financiados en parte con fondos europeos NextGenerationEU. Para obtener más información sobre estas ayudas y subvenciones, visite la página web del Ayuntamiento y la empresa municipal Suvilor.
Estatus	En curso (irregular)
Instrumento/ Objetivo del programa	Un plan nacional de vivienda es una ley aprobada por el gobierno que establece la política de vivienda del país, incluyendo programas de ayuda pública para el alquiler y la compra, y promoviendo el aumento del parque de viviendas sociales y asequibles. El Plan Estatal de Acceso a la Vivienda 2022-2025 de España, por ejemplo, incluye ayudas al alquiler, fomenta la rehabilitación energética y busca aumentar la oferta de viviendas sociales.
Características de Financiación	El Ayuntamiento, a través de su empresa pública Suvilor, está llevando a cabo proyectos de promoción de viviendas de protección oficial, financiados parcialmente con fondos NextGenerationEU.
Beneficiario/ grupo Objetivo	Su objetivo es facilitar el acceso a la vivienda a los jóvenes y a las personas más vulnerables en riesgo de exclusión social.
Link	https://www.mivau.gob.es/el-ministerio/sala-de-prensa/noticias/mie-27122023-1906 https://www.lorca.es/noticias/noticias.asp?idn=17572
Contribución al proyecto Rehabita	Subvenciones para la rehabilitación de viviendas: El Ayuntamiento de Lorca ha puesto en marcha un programa de rehabilitación de viviendas con el objetivo de mejorar las condiciones de vida y la eficiencia energética de los edificios, contribuyendo así a la lucha contra el cambio climático.

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Hacia un modelo de vivienda más sostenible e inclusivo

La combinación de los programas analizados demuestra que España cuenta con un marco sólido de **apoyo a la rehabilitación energética, respaldado por fondos europeos, nacionales y locales**. Iniciativas como el Plan de Recuperación, Transformación y Resiliencia, los proyectos NatUR-W, las Estrategias Integradas de Desarrollo Local (EDIL) y el Plan Estatal de Vivienda permiten canalizar recursos hacia la mejora de edificios y la creación de entornos urbanos más resilientes.

El proyecto **LIFE ReHABITA** refuerza esta estrategia, conectando a la ciudadanía con las oportunidades existentes y promoviendo hogares más confortables, eficientes y asequibles.

A través de la cooperación entre administraciones, entidades locales y la propia ciudadanía, ReHABITA contribuye a un futuro urbano más sostenible, inclusivo y bello, en línea con los valores de la Nueva Bauhaus Europea.