



Financing opportunities for dwelling renovation

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1. Introduction

Energy renovation of the building stock is one of the burning challenges on the European path towards climate neutrality. Buildings account for around 40% of final energy consumption and 36% of greenhouse gas emissions in the EU (European Commission, 2020). Yet, the renovation rate across the EU remains low, estimated at around 1% annually, while the European Commission stresses that this needs to at least double in order to meet the 2030 and 2050 climate targets (BPIE, 2022).

The European Green Deal, the Renovation Wave Strategy, Fit-for-55 package and the recast of the Energy Efficiency Directive (EED) and Energy Performance of Buildings Directive (EPBD) all emphasise the role of deep renovation as both an environmental necessity and a socio-economic opportunity. Renovated dwellings contribute to decarbonisation, improve living conditions for low-income households and helps in alleviating energy poverty. However, the biggest barrier to large-scale renovation remains the lack of accessible and affordable financing.

Deliverable D3.3 – Financing opportunities for dwelling renovation addresses this gap by providing a comprehensive mapping and analysis of financing opportunities for dwelling renovation across LIFE ReHABITA partners' member states. The report focuses on the practical availability of funding streams at national and regional levels, the interaction with EU-level instruments, and the effectiveness of these mechanisms in mobilising citizens and investors.

2. Methodology

The main objective of D.3.3 is to map and analyse financing opportunities for dwelling renovation across LIFE ReHABITA EU Member States, especially on local level as pilot sites of ReHABITA project. The document is designed to provide a comprehensive and comparative overview that will support both policymakers and municipality practitioners in identifying effective mechanisms and replicable practices. To achieve this, we are following a structured approach that ensures consistency across all national case studies while allowing space to highlight country-specific particularities.

The document is organised into several key sections. It begins with an *Introduction*, where we set the overall context of dwelling renovation and explain the relevance of financial mechanisms for achieving renovation targets. This is followed by a *Methodology section*, where we describe the process used to collect, review, and synthesise information from both EU-level sources and national stakeholders. We then dedicate a chapter to *EU financial instruments*, where we provide a short but clear overview of existing funding programmes that are relevant for dwelling renovation, such as Cohesion Policy funds, Recovery and Resilience Facility, InvestEU, and other cross-border initiatives. This section creates the link between EU-level policy and national implementation.

The core of the document is the *country-level analysis*. For each Member State under review (Croatia, Latvia, Spain, Bulgaria, and others), we present a structured narrative covering:

- the national policy and strategic framework,
- the main sources of financing, including state programmes, EU-funded schemes, local initiatives, and financial institutions,
- the specific conditions for citizens and building managers when applying for or accessing financing, and
- the main barriers and key recommendations emerging from the national context.

Each national chapter follows the same structure to allow for easier comparison and to ensure that the document is coherent as a whole. LIFE ReHABITA project partners have provided their own country-level inputs by filling out a given template, which forms the basis of this analysis and will be included in full details in the Annex to D.3.3.

Finally, the document closes with a *comparative analysis and conclusions*. This section highlights the most significant opportunities across countries, identifies where support is still lacking, and provides insights into practices that could be replicated in other Member States. It also summarises the overall lessons learned and policy implications for scaling up renovation financing in Europe.

In the final section of the annex, we have included a **customized brochure for each city, outlining its financial context for addressing energy-efficiency renovation challenges, as well as the risks of energy poverty**. The brochure is essentially a targeted overview of available

financial instruments at both national and municipal levels, which can later be adapted for replication areas if needed. It is provided in the national language of each country.

This document serves primarily as a consolidated information resource for experts, enabling comparison across project partners and offering the European Commission a clear and concise overview. At the same time, the annexes contain detailed raw data compiled by partners using the project templates. The annex also includes visually refined brochures—designed in Canva—tailored to individual cities and highlighting financial instruments that municipalities can apply within their respective national frameworks.

3. Overview of EU Financial Instruments

While renovation programmes are designed and implemented nationally, the backbone of financing opportunities originates at the European level. A wide spectrum of instruments is available:

- **Cohesion Policy Funds** (European Regional Development Fund – ERDF, Cohesion Fund, European Social Fund+) provide direct grants for energy efficiency in buildings, particularly in less developed regions.
- **Recovery and Resilience Facility (RRF)**: The largest EU instrument for post-COVID recovery, which dedicates significant envelopes for energy renovation under national Recovery and Resilience Plans (RRPs).
- **InvestEU**: Offers guarantees to de-risk private investment in renovation through loans, guarantees and blended finance.
- **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.
- **Horizon Europe & LIFE programme**: While not directly financing mass-scale renovation, these instruments pilot innovative approaches, support capacity building, and bridge the gap between research and deployment.
- **Social Climate Fund (SCF)**: Starting in 2026, the SCF will support vulnerable households in the energy transition, including renovation subsidies.

The interplay between EU-level instruments and national schemes is central: EU funds are channelled into country-specific programmes, often combined with national co-financing, and adapted to local regulatory frameworks.

4. National analyses

4.1 Bulgaria

In Bulgaria, the financing of residential renovation has developed through successive state-led programmes, initially driven by international cooperation and later reinforced by national and EU-backed mechanisms. The dominant feature of this system has been the provision of full or near-full grants for energy renovation, a model that ensured rapid uptake and visible results but also created long-term structural challenges for the development of a sustainable renovation market.

Current instruments combine grants from the National Recovery and Resilience Plan (NRRP), renewable energy support schemes, air quality measures, and loan-based financial instruments. While the scale of available resources is significant, the lack of prioritisation for vulnerable households, the exclusion of single-family homes from many schemes, and the irregular funding cycles have limited their impact on inclusiveness and long-term sustainability.

For ReHABITA, Bulgaria offers both opportunities and lessons: strong financial support exists, but a heavy reliance on 100% grants undermines the development of market-based solutions. Addressing this imbalance will be crucial for ensuring lasting and equitable renovation outcomes.

National renovation programmes

The first steps in large-scale residential energy renovation were taken with the *Demonstration Renovation of Multi-Family Residential Buildings* project (2007–2011), a joint initiative of the Ministry of Regional Development and Public Works (MRDPW) and UNDP. Since then, successive programmes have been launched, consistently providing grants covering up to 100% of eligible costs, without distinguishing between vulnerable and non-vulnerable households.

The most significant current source of financing is the NRRP, which funds the *Support for Sustainable Energy Renovation of Residential Building Stock* procedure. Implemented in two stages, it initially offered 100% grant financing and later reduced coverage to 80%. Eligible applicants include owners of multi-family buildings constructed before 1999, organised under the Condominium Management Act. Renovated buildings are required to achieve at least energy class B and reduce primary energy consumption by 30%. While the programme is closed for new applications, implementation of approved projects is ongoing.

NRRP scheme is highly relevant yet problematic. It excludes single-family homes, does not prioritise vulnerable households, and reinforces a culture of reliance on full subsidies, which risks undermining the long-term development of the energy renovation market.

Renewable energy support for households

Alongside building renovation, Bulgaria has introduced targeted schemes to promote renewable energy in households. Under the NRRP, the *National Scheme for Support of Households in the Field of Energy from Renewable Sources* (BG-RRP-4.026) aims to increase the share of renewable energy in final household consumption.

The scheme finances solar thermal installations for domestic hot water (up to 100% of costs, capped at BGN 1,960) and photovoltaic systems up to 10 kWp (70% of costs, capped at BGN 15,000). With a budget of BGN 240 million, it is expected to support at least 10,000 households, particularly those reliant on inefficient solid fuel heating.

This programme directly addresses energy poverty by lowering energy bills and reducing reliance on polluting fuels. It also complements building renovation measures by integrating renewable energy into household consumption.

Air quality measures

Household dependence on coal and wood has made air quality a pressing concern. The Environment Programme 2021–2027, coordinated by the Ministry of Environment and Water, allocates BGN 610 million to targeted municipalities with the most severe air pollution problems.

Through the 'For Cleaner Air' procedure, households can replace old solid fuel stoves and boilers with modern, environmentally friendly equipment. Grants cover 100% of eligible costs, provided that old devices are given for recycling. Over 80,000 households are expected to benefit, primarily in municipalities such as Sofia, Plovdiv, Burgas, and Pernik.

This measure effectively removes financial barriers for vulnerable households, though its restricted geographical scope limits access for citizens in other regions.

Financial instruments and loans

Bulgaria has also developed loan-based instruments, though demand has been low due to the availability of full grants.

'Sustainable Cities Fund', under the Operational Programme Regions in Growth 2014–2020, provided loans for energy efficiency investments in single-family residential buildings, including insulation, window replacement, heating system upgrades, and renewable energy integration. Repayment terms extended up to 15 years. However, uptake remained minimal, as homeowners overwhelmingly preferred grant programmes.

Energy Efficiency and Renewable Sources Fund (EERSF) is another important instrument, offering loans to municipalities, companies, and individuals. Loan sizes range from BGN 27,000 to BGN 2.7 million, with interest rates between 3.5% and 7% and repayment periods up to seven years. Beneficiaries are required to contribute at least 10% of project costs. Despite its flexibility, the lack of targeted provisions for vulnerable groups limits its social impact.

Both instruments illustrate the potential role of financial tools in filling gaps where grants are insufficient. However, their visibility and attractiveness are constrained.

Local Government Support

Some Bulgarian municipalities supplement national programs with their own incentive schemes, expanding opportunities for citizens. For example, providing opportunities for free preparation of technical documentation (energy and technical inspection of buildings), installation of photovoltaic systems, and replacement of solid fuel heating devices with ecological alternatives.

The Agency for Social Assistance - state executive agency under the Ministry of Labour and Social Policy in Bulgaria, organizes and provides social benefits and services to vulnerable groups in society. The Agency supports energy-poor households by providing heating subsidies. In 21 Bulgarian municipalities with poor air quality, citizens heating with solid fuel (usually the poorest and most vulnerable households) have the opportunity to replace their old stoves with new ecological alternatives. In more and more municipalities, including Plovdiv, "One-Stop Shops" are starting to operate, providing free consulting services and training for citizens to increase energy efficiency.

Banking Instruments

In general, the banking sector offers a wide range of lending options, but specific financing for energy efficiency is limited. For example, low-interest loans for the construction of photovoltaic systems, mortgage loans for the purchase or construction of energy-efficient homes.

United Bulgarian bank offered Mortgage loan for Energy Efficient Home for purchase and for refinancing in the cases when the property is of A or B energy class and when the mandatory requirement that the primary energy demand should be not more than 150 kWh/sq.m. as per an implemented project has been fulfilled, upon the loan approval the interest rate will be reduced by 0.15 %. You need to present an Energy Performance Certificate or a copy of it.

International ASSET Bank offered Consumer loan for Energy Efficiency for purchasing energy-efficient home products, financing renovations and planned home improvements, while also taking care of the environment.

Investbank JSC - offers financing for households investing in renewable energy under the National Recovery and Sustainability Plan. The financing is granted for the purchase of equipment for solar installations for domestic hot water supply and photovoltaic systems. The requirement is that applicants have concluded a grant agreement under the Procedure "National Scheme for Supporting Households in the Field of Renewable Energy", implemented by the Ministry of Energy. The dwelling with which the application is made must be the applicant's main residence, and an inefficient source of heat energy (stove, boiler, fireplace, etc.) must be replaced with solid fuel (wood, coal, etc.).

UniCredit Bulbank offered a green mortgage purchasing a home which is in a building with energy efficiency class A or higher, evidenced by a copy of an Energy Efficiency Certificate.

Pilot sites in LIFE ReHABITA: The city of Plovdiv now implementing the program for energy renovation of dwellings under Sustainable Energy Renovation of Residential Building Stock procedure with 100 and 80% grant schemes. Also the municipality manages replacement of old inefficient heating systems on solid fuels with new ecological alternatives. The grant scheme is 100%. These initiatives provide energy-poor households with a chance to lower their utility expenses and enhance the energy efficiency of their homes. The Energy Efficiency and Renewable Sources Fund offers low-interest loans (4–5%) up to 3 million BGN over 10 years, with a minimum 10% co-payment. It supports energy efficiency project preparation and implementation. It can help households cover the required 20% co-payment under Stage II of the renovation procedure. Although not specifically aimed at energy-poor citizens, the fund can still serve as a financing option to meet co-payment requirements. Starting in the second half of

2026, the Social Climate Fund in Bulgaria will provide financing for energy renovation of dwellings belonging to low-income households, along with opportunities to decarbonize their heating systems.

Concluding remarks for Bulgaria

Bulgaria's renovation financing landscape is both diverse and fragmented, with large-scale reliance on 100% grant programmes alongside renewable energy incentives, air quality measures, and underutilised loan instruments. While these grants have achieved quick wins in terms of uptake and visibility, they have also delayed the development of sustainable, market-based financing solutions and created uncertainty for municipalities and contractors.

For LIFE ReHABITA project, Bulgaria demonstrates the importance of designing balanced support schemes that combine grants, loans, and technical assistance. REHABITA can contribute by promoting models that move beyond reliance on temporary 100% subsidies. This approach will help ensure that vulnerable and excluded households are not left behind, while also supporting the emergence of a fair and functional renovation market in Bulgaria.

4.2 Croatia

In Croatia, financing opportunities for dwelling renovation remain limited compared to Western Europe, but they have been gradually expanding over the past decade. 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. While the continuity of programmes has sometimes been affected by political decisions, 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.

National Programmes and public calls

- Family house renovation programme (2014–2020, extended)

The programme, launched in 2014 by FZOEU, supports energy renovation of single-family houses with grants covering a significant portion of investment costs. Public calls have been published on a regular basis since 2015, including years 2015, 2016, 2018, 2020, 2021, 2022, 2023, and 2025.

In 2020, a dedicated public call was issued specifically for citizens at risk of **energy poverty**, financing the energy renovation of family houses with poor energy performance (class D or worse in continental, and C or worse in coastal Croatia), with a total budget of EUR 4.24 million.

Grants of public calls typically cover up to 60% of eligible costs, depending on the scope of energy savings achieved. 80% is offered for households hit by two earthquakes in Croatia. The programme is highly popular among citizens. Although calls are often announced as open until the available funds are exhausted—sometimes suggesting a longer application window—in

practice, funds are typically drain within just a few hours of opening, as many citizens apply on the very first day. This experience highlights the need for more stable, predictable, and recurring calls, allowing citizens and contractors to plan renovation projects more effectively. LIFE ReHABITA plays an important role in providing guidance, technical support, and financial advisory services to citizens navigating these Public calls.

- Multi-apartment building renovation programme (2021–2030)

First Program - *Multi-apartment building renovation programme (2014–2020)*, implemented under the Operational Programme Competitiveness and Cohesion 2014–2020, supported comprehensive renovation of multi-apartment buildings. Funding covered thermal insulation, window replacement, heating system upgrades, and in some cases seismic retrofitting. New programme by the Ministry of Physical Planning, Construction and State Assets builds on the previous period and is financed from the EU and national budget. It aims to align with the long-term renovation strategy, with targets extending to 2030.

Calls for proposals are gradually being launched, but implementation still faces challenges in terms of administrative capacity and project preparation. Also citizens and housing associations require accessible advisory services to make use of opportunities. LIFE ReHABITA can bridge this gap with financial, technical, and organisational guidance through OSS.

Under New active Programme several calls have been issued periodically since 2022, covering different types of multiapartment buildings and renovation needs. The first call in 2022 targeted buildings not affected by earthquakes and supported integrated deep renovations. The following year 2023, a specific call focused on buildings damaged by earthquakes, ensuring comprehensive renovations that addressed both energy efficiency and structural safety. Cofinancing of integral, deep and comprehensive energy renovations was set at 60% while buildings hit by earthquake in 2020 were set up to 80% of subsidy. In 2024, a public call was opened for multiapartment buildings, continuing to support deep energy renovations. Overall, the calls have addressed a variety of building types and renovation measures, including energy efficiency improvements, renewable energy integration, and measures to improve safety and indoor conditions.

- 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.

This program focuses on reducing energy poverty and improving living conditions for residents unable to co-finance necessary repairs, particularly energy efficiency measures. The programme targets 387 residential buildings managed by the Central State Office for Reconstruction and Housing. With a total allocation of €19.9 million, the initiative funds energy renovation and the installation of renewable energy sources, following the Government Decision adopted on 23 December 2021. This national programme represents a socially sensitive and targeted approach to energy poverty, focusing on vulnerable populations in assisted areas and regions of special state concern that are typically excluded from standard co-financing schemes. Only one call was opened in 2022 - Public call - Mitigating energy poverty in assisted areas and areas of special

state concern and 56 buildings are for now renovated or in process of renovation. City of Gospić (LIFE Rehabita partner) is one of the sites that got financing for its buildings.

- Cultural heritage renovation programme (until 2030)

Croatia has introduced a dedicated programme for the renovation of cultural heritage buildings, ensuring that protected structures can be upgraded in terms of energy efficiency while preserving their historical value. The programme runs until 2030, with one call opened in 2023 for now.

Local Government Support

Several municipalities and cities in Croatia complement national programmes with their own incentive schemes, thereby expanding the range of opportunities available to citizens. 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.

The City of Križevci has emerged as a pioneer in the local energy transition, offering direct financial support for energy poor households. More recently, the City of Gospić opened a public call for financing energy certificates for energy poor households.

For ReHABITA, this represents a clear opportunity: by acting as a centralised advisory hub, the project can ensure that citizens across Croatia are not only informed about these local programmes but also guided through the application process, thereby maximising the uptake of available funds.

Banking Instruments

In addition to public programmes, several banks in Croatia have introduced specialised credit lines designed to support investments in energy efficiency and renewable energy. PBZ Bank, for instance, offers its “Energo loan” both to individual citizens and to housing associations, often serving as a complementary instrument to subsidies provided by the Environmental Protection and Energy Efficiency Fund (FZOEU). Similarly, OTP Bank has developed its “Sunčani kredit” (Sunny Loan), a financial product tailored specifically for solar photovoltaic systems, with favourable interest rates and repayment terms that make it accessible for households. These banking instruments play a critical role in bridging the financial gap that remains after grants are allocated, ensuring that renovation projects can be fully financed. For ReHABITA, such instruments underline the importance of blending public support with private financing, thereby enabling citizens and housing associations to secure comprehensive financial packages for their renovation initiatives.

Pilot sites in LIFE ReHABITA:

The City of Gospić serves as a pilot area within the **LIFE ReHABITA project**. The city is currently using a funding program with 100% subsidy - 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.

Also there will be a new public call in **2025 or 2026 for energy renovation of energy poor family houses**. This new program will also provide **100% financing** for energy-poor households. So city of Gospić and DOOR are preparing under Life Rehabita project technical documentation for energy renovation for family houses and energy poor households

It is expected that the both program (single family houses and **multi-apartment buildings**) will continue under the new **Social Climate Plan**, as announced by the Government of Croatia. Under this upcoming plan, the focus will expand beyond **multi-apartment buildings**—which are the current emphasis of **LIFE ReHabita project**—to also include **single-family houses**, addressing a broader range of energy-poor households.

Within the **LIFE ReHabita** project, the City of Gospić is developing a **roadmap** that will place a focus on energy poor households in **multi-apartment buildings and single-family homes**. Based on current information, the **Social Climate Plan** will likely target both **multi-apartment buildings** and **single-family homes**. Therefore, the City of Gospić is developing its **financial strategy** to align with these two fully funded national programs, both of which are designed to support **energy-poor households**.

In addition, the Social Climate Plan is expected to include support for the development and operation of **One-Stop Shops (OSS)**—local service points that assist citizens in navigating energy renovation programs. Through this approach, Gospić plans to integrate ReHABITA office into the future financial and operational framework of the Social Climate Plan, ensuring continuity and expansion of local energy transition efforts.

Concluding remarks for Croatia

Croatia has established a variety of programmes for dwelling renovation, ranging from single-family houses to multi-apartment buildings and cultural heritage, while also targeting energy poverty. Despite these positive developments, some challenges remain - calls are often irregular, oversubscribed, and administratively demanding. Local government support and bank instruments are increasingly important but fragmented.

For LIFE ReHABITA project, Croatia demonstrates both the **potential and the gaps**: strong citizen interest and available instruments on one side, and the need for stability, predictability, and advisory support on the other. A long-term perspective, combined with integration of local and private financial mechanisms, will be crucial to scale up dwelling renovation across the country.

4.3 Latvia

Latvia has developed a diverse set of financial instruments to support the renovation of residential buildings, combining capital rebates, preferential loans, and EU co-financing for heating system upgrades. While some programmes have already closed, others remain ongoing and continue to provide substantial opportunities for energy efficiency improvements in both multi-apartment and single-family housing. These initiatives aim not only to reduce energy consumption and CO₂ emissions but also to improve living conditions, modernise outdated infrastructure, and address air quality concerns.

For the LIFE ReHABITA project, Latvia represents a valuable case where state-backed financial institutions and EU funds are effectively mobilised to drive deep renovation, with mechanisms that combine technical assistance, loans, and grants. The main challenges remain ensuring uptake among homeowners and supporting vulnerable households in meeting co-financing requirements.

The role of ALTUM

The state financial institution ALTUM is central to renovation financing in Latvia. Its now-closed Energy Efficiency Programme offered capital rebates of 40–50% for projects achieving at least 30% primary energy savings. This instrument played a major role in incentivising deep renovation of apartment buildings, though it required strong organisation from homeowners' associations.

The current Energy Efficiency Programme for Apartment Buildings 2021–2027 continues ALTUM's work, offering loans directly or through commercial banks, backed by state guarantees. After project completion and verification of achieved energy savings, capital rebates of 40–50% of eligible costs are provided. Additional bonuses are available for projects using pre-fabricated wooden panels or for clusters of buildings undertaking renovation together. The scheme also covers projects in the Latgale region (Eastern part of Latvia) with lower energy-saving thresholds, ensuring territorial balance in renovation uptake. This approach reflects a sophisticated design, linking financial incentives directly to achieved performance and innovative construction solutions.

ALTUM also offers the Loan for Renovation of Apartment Buildings, which provides flexible financing at a 3.9% annual interest rate, with repayment periods of up to 20 years. Unlike the energy efficiency programme, this loan covers a wider range of works, from exterior insulation and engineering systems to landscaping, playgrounds, LED lighting, and project management costs. By enabling improvements beyond energy performance alone, it supports the comprehensive modernisation of the living environment.

For LIFE ReHABITA, ALTUM demonstrates how state financial institutions can serve as theoretical one-stop shops, combining financial products with project preparation support such as energy audits, technical surveys, and documentation assistance. The only main difference for one-stop shops is their usual direct involvement in communicating with end users, in this case ALTUM only communicates with mandated persons, which is too far from the decision making process.

Heating system upgrade programme

The Central Financing and Contracting Agency (CFLA) manages a complementary programme focused on replacing outdated household heating systems, supported through ERDF co-financing of 50–95%. Eligible interventions include the installation of various types of heat pumps, pellet boilers, solar panels, and connections to centralised heating systems. By targeting households still reliant on coal, peat, or inefficient biomass, the programme reduces PM2.5 emissions, improves air quality, and cuts energy costs.

Importantly, eligibility criteria ensure that supported buildings achieve at least energy efficiency class E and that installations remain appropriately scaled (below 50 kW). The scheme applies to single-family houses, semi-detached and terraced homes, as well as smaller apartment buildings, thereby reaching a broad segment of the housing stock.

For LIFE REHABITA, this programme illustrates how air quality and climate objectives can be addressed simultaneously through targeted co-financing of cleaner heating systems.

Challenges and opportunities

Latvia's renovation financing landscape is relatively advanced, but implementation continues to face obstacles. Collective decision-making in multi-apartment buildings can delay projects, while co-financing obligations remain difficult for some households. Rising construction costs also put pressure on project budgets. On the other hand, strong institutional support from ALTUM and the CFLA, combined with high capital rebates and flexible loan conditions, provides a robust framework for scaling up renovation. Worth mentioning the fact that end users are used to constant grant support which proves not the most sustainable ways for marked development and cost-effective results. Therefore, there is a need to build more steady programmes which rely on cheaper and longer than 20-year periods financing conditions to get rid of grant programs which are the main drivers for market fluctuation and construction cost inflation.

Pilot sites in LIFE ReHABITA: The primary financing mechanisms planned for these renovations are the state-supported instruments provided through ALTUM, the national development finance institution. It was planned that the renovation projects in Saldus municipality would primarily utilise ALTUM's Energy Efficiency Programme for Apartment Buildings 2021–2027, which combines preferential loans with capital rebates of 40–50% upon achieving at least 30% primary energy savings. Currently, the allocation under the 2021–2027 programme is fully reserved and it is not yet known if additional financing will be available through this programme. However, additional funding is under development through the Recovery and Resilience Facility (RRF)

Concluding remarks for Latvia

Latvia has established a solid ecosystem for financing renovation, with ALTUM at its core, offering both capital rebates tied to energy savings and long-term renovation loans, complemented by ERDF-funded programmes for clean heating. Together, these instruments address the key dimensions of renovation: energy efficiency, emissions reduction, comfort, and urban liveability. For future programs there is a crucial need to introduce higher support for vulnerable households.

For LIFE ReHABITA project, Latvia offers a model of how national financial institutions and EU funds can be aligned to provide both funding and technical assistance, ensuring that renovation projects are not only financially feasible but also technically sound. Strengthening outreach to vulnerable households and supporting decision-making processes in apartment associations will be crucial to further unlocking the renovation potential in the country.

4.4 Romania

In Romania, financing opportunities for the renovation of residential and public buildings are relatively well developed, relying on a combination of national programmes, EU funds, and local initiatives. The focus is on improving energy efficiency and reducing energy poverty, with key instruments including the National Recovery and Resilience Plan (PNRR), the Regional Operational Programmes, and the Environment Fund Administration (AFM). These schemes are complemented by private investment, bank loans, and innovative financing models such as ESCO contracting, although their application in the residential sector remains limited.

For LIFE ReHABITA project, Romania illustrates a context where institutional support is broad and diverse but still challenged by collective decision-making in multi-apartment buildings, underdeveloped private financing mechanisms, and rising construction costs.

National and Regional Programmes

The most important instrument currently supporting renovation in Romania is the National Recovery and Resilience Plan (PNRR), which provides substantial grants for the deep renovation of multi-apartment buildings and public facilities. Measures typically include thermal insulation, heating system upgrades, and the integration of renewable energy sources, with the aim of lowering energy consumption and reducing household costs. While EU funds cover much of the investment, co-financing from apartment owners is required, often creating difficulties in blocks with a high share of vulnerable households.

The Regional Operational Programmes (ROP) 2014–2020 also played a crucial role in financing renovation and energy efficiency upgrades. They targeted both public buildings (schools, hospitals, cultural centres, administrative offices) and multi-apartment residential blocks, supporting insulation, smart energy management systems, and renewable integration. The new regional programmes for 2021–2027, such as the South Muntenia Regional Programme, continue this approach, placing emphasis on reducing energy consumption, cutting CO₂ emissions, and supporting the objectives of the European Green Deal. For REHABITA, these programmes highlight the importance of technical and financial advisory support for municipalities and citizens, ensuring that available resources translate into successful projects.

The role of the Environment fund administration (AFM)

AFM has become a key player in enabling households to invest directly in energy efficiency and renewable energy. Its schemes finance insulation works, heating system modernisation, and the installation of solar thermal and photovoltaic systems. The *Casa Verde Fotovoltaice* programme has been particularly popular, especially during 2022–2023 when rising energy prices and inflation spurred interest in household-level renewable solutions. While subsidies cover a significant portion of investment costs, homeowners are often required to finance the remaining share through personal savings or bank loans.

Private capital and innovative models

Unlike Bulgaria, where reliance on 100% grant programmes has slowed down the development of a functioning market, Romania places greater emphasis on private contributions. In multi-

apartment buildings, co-financing by owners' associations is mandatory, which creates barriers in disadvantaged communities but at the same time opens opportunities for combining public subsidies with private capital.

The ESCO model and energy performance contracting are legally available under Romanian legislation, yet their use remains confined mostly to the public sector. In the residential sector, fragmented ownership structures, limited awareness, and mistrust of long-term contracts have hindered wider adoption. Still, pilot projects supported by international organisations have shown strong potential, with guaranteed savings between 25% and 40%. Scaling up such models will require legal simplification and targeted awareness campaigns.

Community-based initiatives are also beginning to emerge. Energy communities and cooperative models, promoted under EU directives, are slowly developing in Romania, offering households a framework for collective investment in renewable generation and efficiency measures. Though still in their early stages, these initiatives may become valuable tools for reducing renovation costs through joint action.

Challenges and market conditions

Renovation efforts in Romania face several structural challenges. Rising costs of labour and construction materials between 2021 and 2023 have increased the financial burden on households, while volatile energy prices have heightened interest in efficiency and renewable energy. In multi-apartment buildings, the requirement for collective decision-making under condominium law often delays projects, as a majority of owners must approve renovation works. This creates bottlenecks, particularly in mixed-income buildings with vulnerable residents.

Pilot sites in LIFE ReHABITA: One of the financing mechanisms that are intended to be used for energy renovation in local pilot sites is Regional Programme South-Muntenia 2021–2027, Priority 2 – An environmentally friendly region with sustainable cities.

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.

Another financing mechanism that is intended to be used for energy renovation is based on the National Recovery and Resilience Plan, Component 5 - The Wave of Renovation which also includes moderate or extensive energy renovation of buildings.

Last financing mechanism, but not least, which can be included as opportunity to reducing costs and increasing local energy independence is Modernization Fund - Self-consumption from renewable sources for public entities, a new funding opportunity for public authorities and institutions interested in investing in green energy production for self-consumption, which will open in the near future. The call aims to modernize the energy infrastructure of the public sector by installing photovoltaic panels and storage systems, thereby contributing to cost reduction and increased local energy independence.

Concluding remarks for Romania

Romania has built a diverse landscape of financing instruments for residential and public building renovation, combining EU-backed grants, national schemes, and local initiatives with private capital. The PNRR and regional programmes provide a strong institutional backbone, while AFM facilitates household-level investments. Nevertheless, challenges remain: fragmented ownership in apartment blocks, the limited application of ESCO models in the residential sector, and high upfront costs continue to restrict renovation uptake.

For LIFE ReHABITA project, Romania represents both an opportunity and a challenge. On the one hand, there is strong institutional and financial support; on the other, there is a clear need for technical, financial, and organisational assistance to help households and associations navigate co-financing requirements, engage vulnerable groups, and explore innovative models such as ESCO contracting and energy communities. By bridging these gaps, REHABITA can help unlock greater renovation potential and ensure a fairer, more inclusive energy transition in Romania.

4.5 Spain

In Spain, and particularly in the city of Lorca (Region of Murcia), renovation programmes are strongly tied to the objectives of the EU Recovery, Transformation and Resilience Plan, financed by the NextGenerationEU instrument. Grants and subsidies are the main mechanism supporting both residential and public building renovation, with a focus on increasing energy efficiency, reducing energy poverty, and promoting sustainable urban development. Complementary measures, such as ERDF-financed initiatives, integrated local strategies, and housing plans at the

municipal level, create a multilayered framework that addresses not only energy renovation but also social cohesion, climate adaptation, and affordable housing.

For the LIFE REHABITA project, Spain offers a valuable case of integration: large-scale EU-backed renovation programmes complemented by innovative urban actions, municipal strategies, and targeted national housing measures, all of which create opportunities for synergies and replication.

National and EU programmes

The backbone of Spain's renovation financing is Royal Decree 853/2021, which regulates residential rehabilitation and social housing programmes under the Recovery, Transformation and Resilience Plan. Funded through NextGenerationEU, this instrument channels approximately €140 billion to Spain in the form of grants and loans, a substantial share of which is allocated to building renovation. One of the flagship measures is the "Aid programme for rehabilitation actions at the neighbourhood level," designed to support joint renovation works in predominantly residential areas, including single-family homes and apartment blocks. Within these "Programmed Residential Rehabilitation Environments" (ERRPs), projects can also encompass the redevelopment of public spaces, reflecting a holistic approach to urban regeneration.

The NextGenerationEU framework goes beyond technical renovation: it aims to repair the socio-economic damage of the COVID-19 crisis, drive the ecological and digital transitions, and strengthen social and territorial cohesion. In Lorca, funds have been mobilised through the Autonomous Community of the Region of Murcia, with beneficiaries ranging from individuals and homeowners' associations to municipalities and companies. For REHABITA, this mechanism is particularly relevant, as it provides the financial foundation for deep renovation measures that reduce emissions and improve housing quality, especially for vulnerable families.

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.

Integrated local strategies

At the local level, the EDIL – Integrated Local Development Strategies – represents an evolution of Spain's Integrated Sustainable Urban Development Strategies (ISDS), financed through ERDF resources. In Lorca, EDIL involves around €14 million of investment in more than 30 initiatives, focusing on revitalising the urban centre, improving public services, and modernising

infrastructure. Importantly, it includes specific measures for energy renovation of public buildings, such as the Town Hall, primary schools, and cultural institutions.

Although funding is sometimes irregular, EDIL demonstrates how EU cohesion policy can be channelled into localised and integrated projects, with energy efficiency positioned alongside economic, cultural, and social regeneration.

Housing programmes

The national housing plan framework also plays a role in Lorca, where the City Council collaborates with the public company Suvilor to implement youth housing programmes and renovation initiatives in the historic centre. The State Plan for Access to Housing 2022–2025 combines measures for rental support, affordable housing development, and energy renovation of existing stock, financed in part through NextGenerationEU funds. At the municipal level, renovation subsidies aim to improve energy performance while also addressing social exclusion by supporting access to quality housing for young people and vulnerable groups.

For REHABITA, these programmes highlight the importance of linking renovation measures to broader housing and social policies, ensuring that energy efficiency improvements directly benefit those most at risk of energy poverty.

Pilot sites in LIFE ReHABITA: The pilot case in Spain is based on a group of buildings. One larger building with 52 dwellings, another with only 3, and a group of single-family dwellings. The investments are being financed through the National Housing Plan, which is funded by Next Generation funds and managed by the Municipality of Lorca.

Concluding remarks for Spain

Spain has developed a comprehensive and layered financing framework for renovation, combining large-scale NextGenerationEU instruments with innovative projects like NatUR-W, local development strategies under ERDF, and municipal housing programmes. Together, these initiatives address energy poverty, climate adaptation, urban regeneration, and social cohesion.

Spain demonstrates the value of integrating renovation within wider policy agendas. While the national programmes provide strong financial backing, local and innovative actions ensure that renovation also contributes to livability, resilience, and inclusion. Advisory and coordination support remains essential to maximise uptake, especially for vulnerable households, but the overall framework offers strong potential for replication and knowledge transfer across Europe.

5. Comparative Analysis

When looking across the five national contexts – Bulgaria, Croatia, Latvia, Romania, and Spain – it becomes clear that all countries recognise renovation as both an environmental necessity and a social challenge. Renovation is not only about achieving climate neutrality; it is also about improving quality of life, tackling energy poverty, and supporting local economies. Yet, despite this shared recognition, the way financial support is designed and delivered varies substantially. These variations reflect different political traditions, institutional capacities, administrative structures, and market realities. The comparison therefore reveals both commonalities and divergences that are essential for understanding where synergies can be built and where tailored approaches are needed.

A first point of convergence lies in the **central role of EU funding**. Across all five contexts, European instruments are the backbone of renovation financing. In Bulgaria, Croatia, Romania, and Spain, the Recovery and Resilience Plans (RRPs) channel unprecedented volumes of resources into renovation programmes. In Latvia, the European Regional Development Fund underpins regional financing initiatives, while Croatia continues to rely heavily on structural funds and national-level EU-backed calls. This heavy reliance ensures substantial funding flows but also creates a certain fragility: programme design is often dictated by Brussels-driven cycles and conditionalities rather than by stable, predictable national frameworks. When programming periods end or when absorption rates lag, households and construction companies face uncertainty, and the momentum for renovation can stall. The comparison highlights that long-term continuity remains a systemic gap in all five countries.

Another dimension of divergence is the **balance between grants and loans**. This is perhaps the most striking contrast. Bulgaria stands out for its almost exclusive reliance on 100% grant schemes. These schemes delivered rapid uptake, especially during the 2015–2018 programme, but they created a culture of dependence: households now expect renovation to be fully subsidised, and market-based financing mechanisms remain underdeveloped. Latvia offers the opposite experience. Its national development finance institution, ALTUM, has pioneered a blended approach that combines grants with capital rebates and preferential loans. This ensures inclusiveness while fostering sustainability, as beneficiaries must co-invest and financial institutions remain engaged. Croatia and Romania sit somewhere in between. In both countries, grant schemes dominate, but there are signs of diversification. In Croatia, banks such as PBZ and OTP have started offering complementary renovation loans, and several municipalities experiment with revolving funds. In Romania, schemes run by the Environment Fund Administration (AFM) and emerging ESCO pilots show potential for greater private-sector participation. Spain illustrates yet another variation: while grants from NextGenerationEU remain central, they are embedded within broader urban regeneration strategies that link housing renovation to mobility, water management, and social inclusion.

The issue of **inclusiveness and energy poverty** provides another axis of comparison. Spain and Romania have made particularly strong efforts to integrate renovation with social and housing policies. Spain's urban regeneration programmes explicitly target vulnerable districts, seeking to combine physical upgrades with measures against segregation and inequality. Romania's Casa Verde Fotovoltaice programme demonstrates how renewable energy measures can be linked to

household-level affordability, offering a pathway to reduce bills for lower-income families. Croatia has also piloted energy poverty schemes, though these remain modest in scale and often dependent on local leadership rather than national mainstreaming. By contrast, Bulgaria's full-grant model has surprisingly not prioritised vulnerable groups, even though the country has some of the highest rates of energy poverty in the EU. Latvia's system is highly institutionalised and technically robust, but the requirement for co-financing still excludes many low-income households. This raises a broader policy question: should renovation financing prioritise universal schemes that mobilise large numbers, or targeted schemes that focus on those in greatest need? The answer varies, but the comparative evidence suggests that without explicit targeting, vulnerable households risk being left behind.

A fourth common thread is **administrative and procedural complexity**. In Croatia and Romania, lengthy decision-making processes within multi-owner apartment buildings often stall renovation projects. Achieving consensus among co-owners is challenging, especially when technical knowledge is limited or trust in institutions is weak. Latvia, despite its advanced one-stop shop model, faces similar barriers when mobilising homeowner associations, which can lack capacity and motivation, this part of work still relies on maintenance companies and owners of apartments. Spain's multi-level governance, while rich in resources, often generates confusion: responsibilities are spread between national ministries, autonomous communities, and municipalities, leading to overlapping requirements and fragmented information. Bulgaria's challenge is of a different nature. The overreliance on centralised full-grant schemes simplifies the process in the short term but creates a structural vulnerability: when EU funds pause or end, households have no viable alternatives. In all contexts, bureaucracy and administrative hurdles discourage citizens, especially those who lack access to technical advice or cannot afford professional project management.

Despite these challenges, the comparison also highlights a number of **good practices** that could be transferred. Latvia's ALTUM stands out as a model of a state-backed one-stop shop that integrates financial instruments with technical assistance, providing both security and guidance for households. Spain shows how renovation can be embedded into a broader vision of urban transformation, aligning housing upgrades with social cohesion, mobility, and climate resilience. Romania's pilots with ESCO contracting and the emergence of energy communities offer a glimpse into innovative, decentralised models, even if they remain small in scale. Croatia illustrates how citizen interest and proactive local governments can drive renovation forward, with municipalities like Križevci or Gospić pioneering participatory and community-oriented approaches. Even Bulgaria, sometimes portrayed as a problematic case, carries important lessons: fully subsidised schemes can mobilise large-scale action rapidly, but they must be paired with measures that build long-term sustainability and market confidence.

The **gaps** are equally instructive. Across all five countries, continuity and predictability of programmes remain weak. Stop-and-go cycles discourage households from planning and contractors from investing in capacity. Vulnerable households, though frequently mentioned in policy discourse, are insufficiently reached in practice, leaving renovation benefits unevenly distributed. Banking products exist but are rarely integrated into national schemes, creating a fragmented landscape where citizens struggle to identify the best financing pathway. Advisory services, while emerging in some contexts, remain patchy and underfunded. Without trusted

intermediaries and one-stop shops, many potential beneficiaries abandon the process before it begins.

In sum, the comparative picture reveals a financing landscape in Central, Eastern, and Southern Europe that is rich in diversity but limited in stability, inclusiveness, and integration. For the LIFE ReHABITA project, this analysis carries two main implications. First, there is a clear opportunity to transfer and adapt best practices, such as Latvia's integrated one-stop shop or Spain's holistic urban regeneration approach, into other national contexts. Second, there is a responsibility to address systemic weaknesses by promoting financing schemes that are balanced – combining grants with loans, embedding targeted support for vulnerable groups, and offering strong advisory services that make programmes accessible to all citizens. By doing so, LIFE ReHABITA can contribute not only to improving renovation rates but also to shaping financing systems that are fair, predictable, and resilient in the long run.

Table 1 Overview of financial instruments for LIFE ReHABITA countries

Financial Instrument	Bulgaria	Croatia	Latvia	Romania	Spain
Cohesion Policy Funds (ERDF, CF, ESF+)	X	X	X	X	X
Recovery and Resilience Facility (RRF / NRRP / PNRR)	X	X	X*	X	X
European Investment Bank (EIB / ELENA)	X	X	X	X	X
Horizon Europe & LIFE	X	X	X	X	X
Social Climate Fund (SCF)	start in 2026				
National Recovery or Operational Programmes (NRRP / ROP / National Plans)	X	X	X	X	X
Renewable Energy Support / Air Quality Measures	X	X	X	X	X
Local / Municipal Schemes co-financed by EU	X (limited)	X		X	X
Dedicated Support for Vulnerable / Energy Poor Households	X	X		X	X
Loan / Financial Instruments (National or State Bank)	X	X	X	X	
ESCO / Private investment mechanisms			X**	X	

* As of conducting this report, these funds in Latvia for MFB renovation have been fully utilised.

**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

6. Conclusion

The analysis of renovation financing across Croatia, Latvia, Spain, Bulgaria, and Romania highlights both progress made and persisting structural gaps. On the positive side, all countries now recognise building renovation as a national priority, closely linked to EU climate and energy objectives. Substantial financial resources are available, with EU instruments – Recovery and Resilience Plans, Cohesion Policy funds, and specialised energy programmes – forming the backbone of national schemes. These resources have enabled thousands of households and communities to invest in more efficient, healthier, and climate-friendly homes.

Yet, the comparative review also reveals recurring challenges. Financing remains fragmented and overly dependent on EU programming cycles, leading to “stop-and-go” implementation that undermines long-term planning. In many cases, national co-financing or domestic financial instruments are not sufficiently developed to ensure continuity once EU funds are delayed or exhausted. Moreover, access remains uneven: while middle-income households and organised building managers can often mobilise co-financing, vulnerable citizens face persistent barriers due to limited affordability, administrative complexity, and lack of tailored support.

Another important weakness lies in the insufficient integration between grants and loans. In several contexts, subsidy-driven models have created dependency, while banking products are underutilised or poorly linked to public support. Successful examples, such as Spain’s integrative urban renovation strategies, show that blending financial tools and providing technical assistance can significantly increase uptake. However, these remain exceptions rather than the rule.

Looking ahead, three key areas of improvement emerge. First, programmes need greater stability and predictability to allow households, municipalities, and contractors to plan renovations with confidence. Second, inclusiveness must be strengthened by designing financing schemes that explicitly reach vulnerable groups, either through higher grant intensity, social safeguards, or advisory services. Third, better coordination between public subsidies, private financing, and technical support mechanisms is essential to create comprehensive, citizen-friendly renovation pathways.

In short, while the financial landscape for renovation in the region is richer than ever before, it is not yet fully effective or equitable. LIFE ReHABITA has the opportunity to address these gaps by promoting stable, inclusive, and well-integrated financing models that can accelerate the Renovation Wave while ensuring no household is left behind.

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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 are 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	<p>The specific objectives of the investment for sustainable energy renovation of the residential building stock are:</p> <ul style="list-style-type: none"> 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.

	<ul style="list-style-type: none"> 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	<p>Stage 1 - the grant is 100% of the eligible costs</p> <p>Stage 2 - the intensity of the grant is 80% of the eligible costs</p>
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	<p>Stage 1 https://eumis2020.government.bg/bg/s/800c457d-e8be-4421-8ed9-9e78d0a75c39/Procedure/InfoPublicDiscussion/dbc86350-cccd-414a-a175-a1d440952525</p> <p>Stage 2 https://eumis2020.government.bg/bg/s/800c457d-e8be-4421-8ed9-9e78d0a75c39/Procedure/InfoPublicDiscussion/fbf34c6a-8f67-4d16-9019-3bd43c71b70f</p>
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	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> – 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

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	<p>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).</p> <p>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:</p> <ul style="list-style-type: none">• 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	<p>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.</p> <p>- 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;</p> <p>- 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.</p>
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

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	<p>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.</p> <p>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</p>
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-

	%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	<p>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:</p> <ul style="list-style-type: none"> – 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	<p>There is available funding, but because of 100% grant of the National renovation program there is no interest from the citizen to this product.</p>
Instrument/ programme's objective	<p>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.</p> <p>Eligible energy efficiency projects in single-family buildings:</p> <ul style="list-style-type: none"> - 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

	<p>reconstruction of different parts of the roof, walls, staircases and platforms, corridors, lifts, etc.), in case the energy savings for the building exceed 60%;</p> <ul style="list-style-type: none"> - 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	<p>Repayment terms</p> <ul style="list-style-type: none"> - Minimum term - up to 12 months. <p>Maximum term - up to 180 months (15 years) for energy efficiency projects in single-family buildings.</p>
Beneficiary/target group	<p>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.</p>
Link	<p>https://www.citiesfund.bg/</p>
Comment from Rehabita partner	<p>This instrument actually is a loan, not a grant. There aren't different interest rates or preferential conditions for vulnerable citizens.</p>
Contribution to Rehabita project	<p>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.</p>

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	<ul style="list-style-type: none"> • Facilitates Energy Efficiency Investments • Pursues Substantial Reduction of Greenhouse Gases • Promotes the Development of a Working Energy Efficiency Market in Bulgaria

Financing characteristics	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			
	Beneficiaries	Annual Fee	Financing rates (BGN)	Maximal Teno
	Municipalities, Corporate clients, Individuals	4% – 7%	27 000 – 800 000	up to 7 years
		3,5% – 5,5%	800 000 – 2 700 000	
	The lower interest rate applies to projects above 1mln. and credit above 800 000 as shown.			
	<div><div>1. The annual rate is fixed for the entire term of the loan</div><div>2. There are no additional conditions on the loan / fees (including fees for preliminary redemption after the second year of the credit*)</div><div>3. In case of bridge financing on EU programs financing can be up to 100%</div></div>			
* In case of bridge financing on EU programs, fee for preliminary redemption is not payable				
Beneficiary/target group	All private individuals			
Link	https://www.bgeef.com/en/			
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.			

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)	2
1.Ongoing(Regular)	
2.Ongoing(Irregular)	
3.Closed	

4.Other	
Instrument/ programme's objective	<p>The <i>Programme of Energy Renovation of Family Houses 2014–2020</i> was part of a broader national initiative adopted by the Government of the Republic of Croatia in 2014, aiming to reduce energy consumption and CO₂ 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.</p>
Financing characteristics	<p>1.1 Public Call for Incentivizing the Installation of Photovoltaic Power Plants in Family Homes 2025 - co-financing the installation of photovoltaic power plants build in 2024 for the production of electricity for own consumption. Total amount: 7.000.000,00 EUR.</p> <p>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</p> <p>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</p> <p>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:</p> <p>A1: Comprehensive renovation – includes at least one thermal insulation measure and installation of renewable energy systems</p> <p>A2: Thermal insulation of the building envelope</p> <p>A3: Installation of heating/cooling and hot water systems using renewables</p> <p>A4: Installation of renewable electricity systems for self-consumption</p> <p>Total amount: 120.000.000,00 EUR</p> <p>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</p> <p>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</p> <p>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</p>

	<p>1.8 Public call for co-financing of energy renovation of family houses 2021 - co-financed measures:</p> <p>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</p> <p>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</p> <p>A3. - installation of a system for the use of renewable energy sources.</p> <p>Total amount: 51,769,903.02</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p> <p>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</p> <p>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.</p>
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Beneficiary/target group	Owners and co-owners of family houses, energy poor households
Link	<p>1.1 https://www.fzoeu.hr/hr/natjecaj/7539?nid=264</p> <p>1.2 https://www.fzoeu.hr/javni-poziv-za-poticanje-ugradnje-fotonaponskih-elektrana-u-obiteljskim-kucama-en-u-1-25</p> <p>1.3 https://www.fzoeu.hr/natjecaj-7539-242</p> <p>1.4 https://www.fzoeu.hr/natjecaj-225</p> <p>1.5 https://www.fzoeu.hr/natjecaj-219</p> <p>1.6 https://www.fzoeu.hr/natjecaj-195</p> <p>1.7 https://www.fzoeu.hr/natjecaj-196</p> <p>1.8 https://www.fzoeu.hr/natjecaj-165</p> <p>1.9 https://www.fzoeu.hr/natjecaj-117</p> <p>1.10 https://www.fzoeu.hr/natjecaj-106</p> <p>1.11 https://www.fzoeu.hr/natjecaj-105</p> <p>1.12 https://www.fzoeu.hr/natjecaj-107</p> <p>1.13 https://www.fzoeu.hr/natjecaj-95</p> <p>1.14 https://www.fzoeu.hr/natjecaj-93</p> <p>1.15 https://www.fzoeu.hr/natjecaj-87</p> <p>1.16 https://www.fzoeu.hr/natjecaj-26</p>
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	<p>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:</p> <ul style="list-style-type: none"> – 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

Status (Please write number) 1.Ongoing (Regular) 2.Ongoing(Irregular) 3.Closed 5.Other	3
Instrument/ programme's objective	<p>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.</p> <p>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</p>
Financing characteristics	<p>2.1 Public Tender (EnU-18/2015) for Co-Financing the Energy Renovation of Multi-Apartment Buildings 2015 – max €185,770.27 per application</p> <p>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</p>
Beneficiary/target group	co-owners of existing apartment buildings
Link	<p>2.1 https://www.fzoeu.hr/natjecaj-72</p> <p>2.2 https://www.fzoeu.hr/natjecaj-7</p>
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	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> – 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	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	<p>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:</p> <ul style="list-style-type: none"> ● 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). <p>Minimum requirement: all renovations must achieve at least 50% heating energy savings</p>
Financing characteristics	<p>There are several calls under this Public Call. These are the following:</p> <ol style="list-style-type: none"> 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. <p>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.</p> <p>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.</p>

	<p>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%.</p> <p>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%.</p> <p>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</p> <p>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.</p> <p>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.</p>
Beneficiary/target group	<p>Owners and co-owners of multiapartment buildings</p> <p>Owners and co-owners of multiapartment buildings damaged by earthquake</p> <p>Public institutions</p>
Link	<p>https://mpgi.gov.hr/energetska-obnova-visestambenih-zgrada-ostecenih-u-potresima/15472</p> <ol style="list-style-type: none"> 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	<p>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 municipality 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.</p>
Contribution to Rehabita project	<p>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:</p> <ul style="list-style-type: none"> – 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 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	<p>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:</p> <ul style="list-style-type: none"> • 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 <p>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.</p>
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 municipality 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:

	<ul style="list-style-type: none"> – 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 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

	to political decisions and lacks regularity. In municipality 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	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> – 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	<p>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).</p> <p>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.</p>

	<p>Additional examples and practices include:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>
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

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	<p>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.</p> <p>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.</p>
Beneficiary/target group	<p>1.All natural persons (residents) who meet the Bank's lending conditions</p> <p>2. Building managers</p>
Link	<p>1) https://www.pbz.hr/gradjani/stambeni-kredit/energo-kredit.html</p> <p>2) https://www.pbz.hr/mali-poduzetnici/upravitelji-zgrada.html</p>
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.

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

4.Other	
Instrument/ programme's objective	<ol style="list-style-type: none"> 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	<p>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</p> <p>Loan repayment period: from five years to 30 years</p>
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	<i>Raiffeisenbank</i>
Instrument/ programme	Loan
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing(Irregular) 3.Closed 4.Other	2
Instrument/ programme's objective	<p>To support small businesses and craftsmen in adopting renewable energy technologies by financing the procurement and installation of solar energy systems/</p> <p>To promote sustainable housing by supporting individuals in purchasing, building, or finishing energy-efficient residential properties.</p>

Financing characteristics	<p>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</p> <p>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</p>
Beneficiary/target group	<p>1. small businesses and craftsmen</p> <p>2. natural persons</p>
Link	<p>1. https://www.rba.hr/mala-poduzeca-i-obrtnici/financiranje/kredit-za-solarne-sustave</p> <p>2. https://www.rba.hr/hr/gradani/proizvodi-i-usluge/kredit-i-financiranje/stambeni-kredit/greenko.html</p>
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".

	<p>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.</p> <p>This financial instrument supports energy efficiency measures that will result in an annual reduction in energy consumption for heating/cooling of at least 50%.</p>
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	<p>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".</p> <p>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.</p>

	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/kredit/stambeni-kredit/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 project	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

	<p>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</p> <p>45% if at least 30% primary energy saving is achieved and if ventilated facade is fully installed</p> <p>40% if at least 30% primary energy saving is achieved</p> <p>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.</p>
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	<p>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 CO₂ 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.</p>

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,

	wood chips, pellets — as well as coal and peat, thereby reducing air pollution and improving the efficiency of individual heating systems.
Financing characteristics	<p>ERDF funding – from 50% to 95%, depending on the type of heating system:</p> <ul style="list-style-type: none"> • ERDF funding – up to 95% for projects involving: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Purchase and installation of solar panel systems • Increase of electrical connection capacity (amperage)”
Beneficiary/target group	<p>Single-apartment houses – detached houses, summer houses, and garden houses</p> <p>Two-apartment houses – semi-detached houses, terraced houses, and separate two-apartment houses</p> <p>Three or more apartment houses – multi-apartment buildings of 1 to 5 storeys.</p> <ul style="list-style-type: none"> • 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. <p>For a residential house:</p> <p>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:</p> <ul style="list-style-type: none"> • 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	

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.
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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: <ul style="list-style-type: none"> • 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

	<ul style="list-style-type: none"> • 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 <p>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</p>
Link	https://www.altum.lv/pakalpojumi/iedzivotajiem/daudzdzivoklu-maju-remonta-aizdevums/
Comment from Rehabita partner	/
Contribution to Rehabita project	<p>The loan can be used to cover various costs that align with the objectives of a "ReHABITA" project, including:</p> <ul style="list-style-type: none"> • 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. <p>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</p>

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	<p>Through this operation, specific activities/actions aimed at investments for increasing the energy efficiency of public buildings were supported, namely:</p> <ul style="list-style-type: none"> · 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;

	<ul style="list-style-type: none"> · 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., CO₂ 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	/

Instrument/ programme's objective	<p>Through this operation, specific activities aimed at investments for increasing the energy efficiency of residential buildings were supported, namely:</p> <ul style="list-style-type: none"> · 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., CO₂ 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

<p>Status (Please write number)</p> <p>1.Ongoing (Regular)</p> <p>2.Ongoing (Irregular)</p> <p>3.Closed</p> <p>4.Other</p>	<p>/</p>
<p>Instrument/ programme's objective</p>	<p>The South-Muntenia Regional Programme 2021–2027 has as its central objective the balanced and sustainable development of the region.</p> <p>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.</p> <p>The goal is to promote energy efficiency and reduce greenhouse gas emissions through investments in multi-family residential buildings and public buildings.</p> <p>Specific Objective RSO 2.1 – Promoting energy efficiency and reducing greenhouse gas emissions aims at:</p> <ul style="list-style-type: none"> · 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. <p>This operation finances projects that involve:</p> <ul style="list-style-type: none"> · 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. <p>Expected results:</p> <ul style="list-style-type: none"> · Reduction of annual primary energy consumption in public buildings, · Reduction of CO₂ 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	<ul style="list-style-type: none"> - 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.

Financing characteristics	<p>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.</p> <p>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.</p> <p>It is the main instrument, providing financing through grants and loans.</p> <p>Spain distributes these funds through its "Recovery, Transformation, and Resilience Plan."</p> <p>Funds are channeled through grant applications, contract tenders, and agreements managed by the government, the autonomous communities, and local authorities.</p>
Beneficiary/target group	<p>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.</p> <p>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.</p>
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)

3.Closed 4.Other	
Instrument/ programme's objective	<p>The main challenges being addressed by the project are: energy poverty, climate change adaptation and mitigation, and water scarcity.</p> <p>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).</p>
Financing characteristics	<p>Engagement, governance and replication processes will be achieved through specific training and tools, such as an NbS crowdfunding platform and stakeholders board.</p> <p>Ultimately, this new urban regeneration system (NatURW Plans) will facilitate economic development, and enable replication of the solution in other areas.</p>
Beneficiary/target group	<p>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.</p> <p>The most vulnerable residents of social housing will especially benefit.</p>
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	<p>A strategic document conceived as an Integrated Sustainable Urban Development Strategy that promotes the transformation of the urban reality of its surrounding area.</p> <p>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."</p>
Status (Please write number) 1.Ongoing (Regular) 2.Ongoing (Irregular) 3.Closed	2.Ongoing (Irregular)

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.

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.

Annex VI – Croatia – English version as example for partners





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.

Co-funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or CINEA. Neither the European Union nor the granting authority can be held responsible for them.







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.







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















Instrument/ Programme	Programme of energy renovation of family houses 2014 – 2020 – extended
Description	<ul style="list-style-type: none"> 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 citizens 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	<p>Leads to several issues:</p> <ul style="list-style-type: none"> 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	<p>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.</p>








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Instrument/ Programme	Programme of energy renovation of multi-apartment buildings for the period 2021 – 2030
Description	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.












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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.
Description	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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. 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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Instrument/ Programme	Program for the Energy Renovation of Buildings with Cultural Heritage Status for the Period up to 2030
Description	<ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.



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Bank loans	Description	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	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

  		
Bank loans	Description	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.	









  		
Bank loans	Description	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







Annex VII – Bulgaria


 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 подкрепа на енергийно обновяване на жилищния и нежилищния сграден фонд, за изграждане на фотоволтаични системи от българските домакинства и подмяна отоплителните устройства на твърдо гориво.




 Съфинансирано от Европейския съюз


Подкрепа от местните власти

Някои български 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 системи подмяна отоплителните устройства на твърдо гориво с екологични алтернативи.

Местни власти и енергийна бедност

Общините, заедно с Агенцията за социално подпомагане подкрепят 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 уязвими домакинства) имат възможност да заменят старите си печки с нови екологични алтернативи.

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




 Съфинансирано от Европейския съюз


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.





 Съфинансирано от Европейския съюз



Програма	Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд – Етап I
Описание	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> 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.














Съфинансирано от
Европейския съюз



Програма	Процедура „Подкрепа за устойчиво енергийно обновяване на жилищен сграден фонд“ – Етап II
Описание	<ul style="list-style-type: none"> предоставяне на 80% грант за устойчиво енергийно обновяване на жилищни сгради чрез интегрирани мерки, водещи до минимум клас „В“ 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.
Приност за пилотните страни в проект Rehabita	<ul style="list-style-type: none"> 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.





Съфинансирано от
Европейския съюз



Програма	Програма “Околна среда” 2021 - 2027
Описание	<ul style="list-style-type: none"> 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.
Приност за пилотните страни в проект Rehabita	<ul style="list-style-type: none"> С твърдо гориво обикновено се отопляват най-уязвимите домакинства в България. Подмяната на отоплителните устройства повишава енергийната 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.














Съфинансирано от
Европейския съюз




Програма	Фонд “Енергийна ефективност и възобновяеми източници”
Описание	<ul style="list-style-type: none"> 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%.
Приност за пилотните страни в проект Rehabita	<ul style="list-style-type: none"> 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 насочен конкретно за енергийно бедни домакинства, но може да бъде използван като вариант за осигуряване на процента самоучастие.















Съфинансирано от
Европейския съюз



Заклучение








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

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

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




Съфинансирано от Европейския съюз


Заклучение

Програма "Околна среда" 2021 - 2027









- **Възможности** - повишаване енергийната ефективност в жилищата чрез подмяна на отоплителните системи
- **Фокус** - домакинства, използващи 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.

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Annex VIII – Croatia





Financiranje energetske obnove energetskih siromašnih kućanstava

Energetska obnova u Hrvatskoj

Glavni izvori financiranja su nacionalni programi kojima upravljaju Fond za zaštitu okoliša i energetske 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.







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 energetska siromaštvo

Grad Križevci je pionir u lokalnoj energetskej 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 energetske obnovu kućanstava pogođenih energetskim siromaštvom, cjelokupno financiranje trebalo bi dolaziti iz nacionalnih fondova — osobito u manjim gradovima poput Gospića, čiji lokalni proračuni nisu dovoljni za samostalno pokrivanje tako sveobuhvatne obnove.







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

















Instrument / Program	Program energetske obnove obiteljskih kuća 2014. – 2020. – produženi houses 2014 – 2020 – extended
Opis	<ul style="list-style-type: none"> 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 energetske 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	<p>Program dovodi do nekoliko izazova:</p> <ul style="list-style-type: none"> 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, moćni zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetske siromašne 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.















Instrument / Program	Program energetske obnove višestambenih zgrada za razdoblje 2021. – 2030.
Opis	<ul style="list-style-type: none"> 60% sufinanciranja za sve građane za mjere energetske obnove; 50% za solarne panele, 80% za građane s područja pogodjenih 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	<p>Program dovodi do nekoliko izazova:</p> <ul style="list-style-type: none"> 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, moćni zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetska siromašna kućanstva	<p>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 omogućuje 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.</p>




Instrument / Program	Program suzbijanja energetske 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	<ul style="list-style-type: none"> 100% sufinanciranja za energetska siromašna 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	<p>Program dovodi do nekoliko izazova:</p> <ul style="list-style-type: none"> 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, moćni zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetska siromašna kućanstva	<p>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.</p>



Instrument / Program	Program energetske obnove zgrada sa statusom kulturnog dobra za razdoblje do 2030. godine
Opis	<ul style="list-style-type: none"> 60% sufinanciranja za sve građane za mjere energetske obnove; 50% za solarne panele, 80% za građane s područja pogodjenih potresom iz 2020. godine. Program se provodi od 2021. godine – do sada je otvoren jedan javni poziv.
Doprinos pilot lokacijama / pilot zemljama projekta Rehabita	<p>Program dovodi do nekoliko izazova:</p> <ul style="list-style-type: none"> 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, moćni zanemarivanje strateških prioriteta jer se aktivnosti planiraju prema dostupnim sredstvima, a ne prema stvarnim potrebama.
Potencijalni financijski instrument za energetska siromašna kućanstva	<p>Ne u ovom obliku, jer program pokriva samo 60% troškova i nije usmjeren na energetska siromašna kućanstva. Grad Gospić mogao bi sufinancirati 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 energetska siromašna stanare.</p>















Banka	Opis	Potencijalni financijski instrument za energetska 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)	Kredit 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.












  Sufinancira Europska unija 		
Banka	Opis	Potencijalni financijski instrument za energetska siromašna kućanstva
Zagrebačka banka	Kupnja energetske učinkovite nekretnosti. 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 energetske učinkovite nekretnosti. Iznos kredita: do 700.000 EUR.	
Zagrebačka banka	Adaptacija / rekonstrukcija stambene nekretnosti 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 (izrada 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 energetske učinkovite nekretnosti, izgradnja ili dovršetak energetske učinkovite nekretnosti. Iznos kredita: od 14.000 do 500.000 EUR.	Dostupno samo fizičkim osobama (vlasnici), malim poduzetnicima i obrtnicima – grad može sudjelovati vlastitim proračunom u kombinaciji s nacionalnim fondovima.



  Sufinancira Europska unija 		
Banka	Opis	Potencijalni financijski instrument za energetska siromašna kućanstva
Hrvatska banka za obnovu i razvitak (HBOR)	ESIF zajmovi za energetske 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)	Pružaju 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 energetska siromašna kućanstva. Također, Grad Gospić trenutno ima ograničene kadrovske kapacitete za provedbu projekata u suradnji s EIB-om u okviru programa ELENA.




 Sufinancira
Europska unija


Zaključak – Sažetak

Grad Gospić ima pristup brojnim financijskim mehanizmima za potporu energetske obnove kućanstava pogođenih energetska 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: energetska 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.)

- Energetska 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 energetska siromašnih stanara.




 Sufinancira
Europska unija


Program suzbijanja energetske 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.

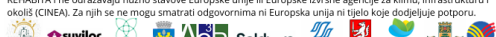
Program energetske obnove zgrada sa statusom kulturnog dobra (do 2030.)

- Ograničen potencijal za podršku energetska 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 energetske 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



Līdzfinansē
Eiropas Savienība


Finansēt ēkas atjaunošanu enerģētiski trūcīgām mājaimniecībām

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.





Līdzfinansē
Eiropas Savienība


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 mājaimniecībām 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 mājaimniecība 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





Līdzfinansē
Eiropas Savienība


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 atbalstīti 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 mājaimniecībām	Finanšu instruments ievērojami atvieglo finanšu resursu pieejamību mazaisargātām mājaimniecībām, nodrošinot kapitāla atlaidi ēkas renovācijas darbiem un atbalstu tehniskās dokumentācijas izstrādi







Līdzfinansē
Eiropas Savienība



Intrumenti/ Programmas	Gaisa piesārņojuma samazināšanas pasākumu īstenošana, uzlabojot mājaimniecību apkures sistēmas
Apraksts	Ar ES fondu atbalstu pilsētu teritorijas varēs nomainīt vismaz 50% mājaimniecību 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 PM _{2.5} 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 vienģimenes un mazās daudzdzīvokļu ēkās.
Potenciāls finanšu instruments enerģētiski trūcīgām mājaimniecībām	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, gaisa-ūdens) ERAF finansējums – 70% granulu apkures katliem ERAF finansējums – 50% gaisa-gaisa siltumsūkņiem







Lidzfinansē
 Eiropas Savienība



Lidzfinansē
 Eiropas Savienība







Instrumenti/ 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 pilotētās/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 mājāsaimniecībām	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.







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 mājāsaimniecību informēšanas stiprināšanai un lēmumu pieņemšanas procesu atbalstam dzīvokļu kooperatīvos.

Līdzfinansē Eiropas Savienība. Materiāla pausties uzskati un viedokļi ir tikai autora(u) uzskati un viedokļi, un tie ne vienmēr atspoguļo Eiropas Savienības vai CINEA uzskatus un viedokļus. Ne Eiropas Savienība, ne CINEA nevar būt atbildīgas par šajā materiālā paustajiem uzskatiem.

Annex X – Romania




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, mecanismele de finanțare privată subdezvoltate și costurile crescânde de construcție.






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 CO₂ 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.






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.









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/tărilor 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: <ul style="list-style-type: none"> 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.



Life ReHABITA		Life ReHABITA	
Instrument/Program		Instrument/Program	
Planul Național de Redresare și Reziliență		Fondul de Modernizare	
Descriere	În cadrul Componentei 5 – Valul Renovării, acest program include renovarea energetică moderată sau extinsă a clădirilor.	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 sursele pilot/tărie 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: <ul style="list-style-type: none"> 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. 	Contribuție la sursele pilot/tărie 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	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).	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.










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.

Cofinanțat de Uniunea Europeană. Opiniile și viziunile exprimate sunt doar ale LIFE REHABITA și nu reflectă neapărat opiniile Uniunii Europene sau ale CINEA. Nici Uniunea Europeană și nici autoritatea care acordă granturile nu pot fi considerate responsabile pentru acestea.

Annex VIII – Spain





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 países 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.







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	<ul style="list-style-type: none"> 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/CD/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.







Institución	EUI NATUR-W. Acciones Urbanas Innovadoras
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/la-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.







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	<ul style="list-style-type: none"> 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.

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.

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