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Disclaimer

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1 RENOINVEST PROJECT

The RENOINVEST project is co-funded by the European Union under the LIFE programme. The project intends to reflect cross-border challenges and opportunities for sustainable building renovation in the private and public sectors. The main aim of the project is to develop action plans on smart investments in sustainable renovation of buildings for 2025-2030 for Austria, Hungary and Slovenia by establishing three national roundtables building on the activities of the Sustainable Energy Investment Forums.

RENOINVEST provides a platform for open dialogue involving key financial, private and public experts through the green finance thematic working group activities to identify barriers to the upscaling of long-term financing instruments and propose improvements to support the development of large-scale investment programmes in existing private and public buildings. Three national policy briefs and a cross-border recommendation package will also be delivered.

Assessing the implementation of the Long-term building renovation strategies and documents and reviewing existing financial solutions and market conditions for stimulating financing of energy efficiency improvement of the existing building stock is an important starting point of the project.

Sharing knowledge among project partners, experts, national stakeholders and similar EU projects three international cross-border exchange events with site-visits will be organized to showcase collected 50+ good practices and elaborate six case studies to foster the roll out of smart financing possibilities.

The added value of RENOINVEST is that the consortium is providing specific technical knowledge by engaging key actors representing legislative advisory organizations, research institutes, large engineering manufacturers, SMEs and financial experts in three CE countries fostering sustainable investments.

2 PROJECT CONSORTIUM

1. Institute for Transport Science and Quality Control in Building (KTI) legal successor of ÉMI Építészügyi Minőségellenőrző Innovációs Nonprofit Kft (ÉMI) - HUNGARY, coordinator



2. Solar Tech-Investment Tervezési Fejlesztési Tanacsado Kft. (ARCHENERG CLUSTER) - HUNGARY



3. Zavod za gradbeništvo Slovenije (ZAG) - SLOVENIA
Slovenian National Building and Civil Engineering Institute



4. Gospodarska zbornica Slovenije (CCIS) - SLOVENIA



5. RENOWAVE.AT eG (RENOWAVE) - AUSTRIA



6. Institut für Immobilien, Bauen und Wohnen GmbH (IIBW) - AUSTRIA



3 EXECUTIVE SUMMARY

As one of the largest energy consumers in Europe, the building stock plays a crucial role in achieving energy and carbon neutrality by 2030. This specific goal therefore requires an accelerated renovation of a huge number of existing buildings that are energy inefficient. To this end, the EU has increased the amount of public funding for deep renovation and to support financial mechanisms dedicated to renovation. However, it is already clear that private financing must also be mobilised to achieve the set targets.

This document, *Action Plan Recommendation – Measures and Actions to Facilitate Investments in Building Renovations in Slovenia* (hereinafter referred to as the Action Plan), outlines a possible path and the measures required to achieve the above-mentioned goals. The recommendations for the measures have been strategically designed by the RENOINVEST project team to facilitate implementation in relevant areas of policy, finance and legislation in the country. Foundation of these lies on careful research by the experts from ZAG and GZS: the desk research of initial situation (4.2 Methodology and 5 Initial situation), and live research, mainly in the framework of discussions with numerous stakeholders in thematic working groups, financial working groups and national round table events. All abbreviations used in the text are explained at the end of the document in Table 6.

The core of the report consists of **13 key measure recommendations** presented in detailed description and divided into the following three key action areas: **Legislative Area, Financing Area, Awareness & Knowledge Transfer Area.**

The **legislative area** is an extremely important area with a large top-down influence, i.e. from national level to all sub-level structures. It includes government apparatus, responsible for regulations and the development of the state, as well as relevant ministries. Recommended measures:

- ✓ Reduce bureaucracy and simplify procedures throughout the construction process
- ✓ Reduce taxes for sustainable products and sustainable renovations of buildings
- ✓ Implement the missing legislation in the area of sustainable renovations
- ✓ Establish a dedicated body for sustainable building construction and renovation
- ✓ Establish central building information data system to collect and manage the data of buildings

Financing area is the core of the problem in enhancing sustainable building renovation. Renovation financing mechanisms are a key element of the Action Plan's actions, not only in terms of identifying existing potential financial opportunities for financing sustainable renovations, but also in terms of creating an environment for the development of new ideas in this key segment. Recommended measures:

- ✓ Financially support the step-by-step renovation with seismic improvement as the first step
- ✓ Financially support commercial banks' services for sustainable renovations
- ✓ Financially support the development of sustainable construction products and solutions, including ICT solutions
- ✓ Financially support upgrade of existing energy business models and development of new circular business models

Awareness and knowledge transfer area shows that challenges in building renovation include highly diverse value chains, ownership relationships, local regulations and the involvement of different stakeholders at separate life cycle stages who rarely communicate directly with each other, which should be addressed directly. The Action Plan sets out planned activities, responsible stakeholders, target groups, monitoring strategies and the main effects of implementation of key measures to facilitate and intensify more large-scale investment programs in sustainable building renovations in the private and public sectors. Recommended measures:

- ✓ Renew and upgrade the educational processes and the professional training
- ✓ Provide methodology and guidelines for step-by-step renovation
- ✓ Support public awareness campaign to raise awareness about sustainable renovation benefits
- ✓ Support DEMOs in sustainable building renovations based on innovative financial solutions

Among all listed measures, the following stand out as potentially the most effective and therefore the most important:

- 1. Establishment of a dedicated body for sustainable building construction and renovation,**
- 2. Providing financial support to commercial banks' services for sustainable renovations and**
- 3. Providing support for public awareness campaigns to raise awareness about sustainable renovation benefits.**

This study can be used as a basis for the official renovation action plan of the building stock in Slovenia and for the future work of the European Energy Efficiency Financing Coalition (EEFC) in the Slovenian National Hub. Explanation of abbreviations used in the document.

4 INTRODUCTION

4.1 Purpose and Scope

The aim of this document is to present measures and guidelines to facilitate investments in building renovations in Slovenia, while supporting and promoting **innovative financing**¹ of sustainability measures in built environment. This applies in particular to energy efficiency measures, environmentally friendly measures, circularity in construction sector and to implementation of the renewable energy sources. **This action plan provides recommendations for additional key and supporting measures to existing measures and for the implementation of new ones within the framework of the adopted policy at EU level.**

The main focus of the action plan is on the period 2025-2030, but it also provides insights for achieving the climate targets for 2040 and 2050. The action plan is the result of structured and guided discussions on previously identified challenges and barriers to successful building renovation, which were addressed in the RENOINVEST project within the framework of numerous activities and targeted events organized in Slovenia. The document is based on an overview of the legislation, policies and situation in Slovenia, guided discussions in numerous TWGs and national roundtables and examples of best practices in Slovenia, as well as practical knowledge from 2 pilot cases. This makes the report particularly meaningful and should ensure that it is incorporated into legislation.

4.2 Development of the Action Plan

4.2.1 Methodology of Action Plan Development

Action plan is based on targeted project outputs, which gathered research on initial situations in each country (chapter 5) and on the results of intensive engagement of relevant invited stakeholders. The process of communication and cocreation encompassed thematic working groups (TWGs), financial working groups (FWGs), national and international roundtables, which are presented in more detail below. Each event was organised with the aim to identify and dissect barriers in financing energy efficiency and sustainable renovations. Stakeholders' presentations, panel debates, discussions and stakeholders feedback served to directly inform the design of key measures (subchapter 6.2).

A crucial report, titled *Policy context and market capacities for sustainable building renovations*², describes initial situation in each country through a detailed SWOT and will be expanded upon in chapter 5. Along this fundamental analysis, action plan is also informed by *Best practice Handbook*³, which collects more

¹ The consortium of RENOINVEST agreed on the following definition: **Innovative financing** includes a more effective way to finance sustainable measures in the building sector. New financing methods that go beyond traditional financing tools are also included as a more effective combination of existing financing tools. This common definition also fits into the regional context of Slovenia

² Deliverable 2.1 [Policy context and market capacities for sustainable building renovations](#)

³ Deliverable 2.3: [Best Practice Handbook on Sustainable Building Renovations](#)

than fifty best practices of innovative green financing of renovations in the three countries, detailing their weaknesses and opportunities.

One of the main aims of the project is to actively involve national stakeholders to discuss how private financing could play a more significant role in financing renovation of residential and municipal buildings, but also to gather direct input on barriers and opportunities, which inform the Action plan recommendations. The national roundtables were organised in Austria, Hungary and Slovenia with a focus on both country-specific issues and broader regional strategies that align with the goals of the LIFE-2022-CET initiative. These meetings were attended by more than 450 experts and representatives from various sectors, with approximately 70 attendees specializing in finance related topics.

On a smaller scale, Thematic Working Group (TWG) and Finance Working Group (FWG) meetings provided structured forums for stakeholders from various sectors - financial, technical, regulatory, and policy-making - ensuring that discussions were comprehensive and solutions were actionable. In all Thematic working groups technical experts, policymakers, and financial actors collaborated to ensure that both regulatory and practical barriers were addressed. This ensured that the recommendations developed by the TWGs could be applied at the national and local levels, creating a stronger alignment between policy objectives and real-world renovation practices. Prepared recommendations take into account current Slovenian national strategy framework, like the National Energy and Climate Plan, issued in 2024 and goals outlined in DSEPS 2050.

4.2.2 Results of National Round Tables and Technical Working Groups

RENOINVEST builds upon deep stakeholder engagement, like previously mentioned, in form of national and international roundtables and technical thematic working groups (TWGs). The latter addressed four crucial topics in private and public sector: staged renovation, circular economy & nature-based solution, district heating & energy communities and energy consumption monitoring & visualisation, results of which will be presented below.

Topic 1: Staged and Serial Renovation

Staged and serial renovation presents a significant challenge for Slovenia stakeholders, especially in private sector. These discussions were focused on mechanisms that would allow for gradual, cost-manageable building renovations, particularly for private homeowners and SMEs. Participants agreed that multi-step renovation roadmaps (renovation passports) must be implemented in practice with technical assistance and long-term funding schemes. Regulatory and administrative burdens were identified as key barriers. A recurring recommendation was to create revolving funds at municipal level and provide subsidized project preparation services.

Topic 2: Circular Economy and Nature-Based Solutions (NBS)

The discussions led exposed a legal ambiguity around secondary material classification and the lack of EPDs, which is a critical obstacle for the uptake of circular building materials and bio-based innovations. Producers struggle to get environmental certifications due to high testing costs and administrative burden. Public procurement was singled out as a major driver that must evolve to reward sustainable

materials. Recommendations included fast-track EPD processes, clearer rules for end-of-waste status, and creation of a material innovation platform to promote uptake.

Topic 3: Energy Communities & District Heating Networks

In this area, a major funding and legislative gap in developing smart district heating networks and energy communities was identified. Stakeholders from organisations with relevant experience stressed the importance of public-private cooperation and early-stage risk financing. They emphasized the need for the state to act as an anchor investor to trigger private funding. Challenges include insufficient legal incentives for collective investment by multi-owner buildings. The discussion also called for local authorities to take proactive roles in initiating energy communities, supported by capacity-building measures.

Topic 4: Energy Consumption Monitoring & Visualisation

Experts pointed out that the Slovenian building stock lacks consistent data infrastructure for energy consumption, which hinders planning and monitoring. RENOINVEST consultants advocated for expanding digital tools like smart meters and energy dashboards. There was a call to mandate digital building passports and integrate them with NEPN monitoring. This TWG series recommended launching a pilot program to deploy monitoring tools in publicly owned buildings as a demonstration of impact.

5 INITIAL SITUATION

5.1 Important Targets and Associated Policy Content

5.1.1 General Level

Slovene RENOINVEST team conducted a detailed research and review of current policies, legislation and the general situation in the Slovenian construction sector, reported in deliverable *Policy context and market capacities for sustainable building renovations*⁴. Its goal was to identify the most important characteristics of this area, which was best through a SWOT analysis.

Sustainable renovation of buildings in Slovenia is suffering due to poor communication between key stakeholders, slow return of investment and the fact that renovation in multi-apartment buildings requires the consent of all owners. The main strength to highlight however lies in the Eco Fund financial schemes that cover both public and private buildings, particularly in non-refundable financial incentives for energy-poor households.

Knowledge exchange is crucial for developing effective strategies and solutions that can be implemented across borders. The issues presented in this study were further discussed at national thematic working group events and on national platforms. They were also addressed during the development of national action plans.

In Slovenia, climate goals are written in the Long-term Strategy for the Energy Renovation of Buildings until 2050. (Note: a revised document with new goals is in the preparation phase).

The general goals: Energy renovation should be done on 74% of detached buildings and on 91% of apartment buildings. The long-term goal of buildings in the public sector is the energy renovation of 3% of the total floor area yearly, meeting the minimum requirements for EE in accordance with national legislation. Furthermore, in multi-family buildings, the building passport instrument is to be introduced by no later than 2024. It defines the energy, fire, and seismic aspects of renovation and provides guidelines for recommended and required measures for a gradually broader renovation.

Sectoral goals for 2030 relative to the year 2020 for different types of buildings:

- **Households:** final energy consumption should be reduced by 25%, and CO₂ emissions by 45%. A total of 16 062 million m² of single-family and 7.271 million m² of multi-family buildings must be energy-renovated. Energy consumption should be reduced by 26%, with 36% coming as a result of nZEB.
- **Public buildings:** final energy consumption should be reduced by 7%, and CO₂ emissions by 57%. 2.3 million m² of public buildings must be energy-renovated. Energy consumption should be reduced by 20%, with 26% coming as a result of nZEB.

⁴ Deliverable D2.1 [Policy context and market capacities for sustainable building renovations](#)

- **Private service sector buildings:** final energy consumption will increase by 1%, while CO₂ emissions should be reduced by 51%. 4.1 million m² of buildings in the private service sector must be energy-renovated. Energy consumption should be reduced by 16%, with 24% coming as a result of nZEB.

The residential buildings goals set up to 2050 are: Final energy use should be reduced by 25% by 2030, 37% by 2040 and 40% by 2050. CO₂ emissions should be reduced by 45% by 2030, 64% by 2040 and 70% by 2050. For detached buildings the goals are to create cumulative savings of energy consumption of 26% by 2030, 41% by 2040 and 45% by 2050. Similar goals in cumulative savings of energy consumption are set for multi-apartment buildings: 26% by 2030, 44% by 2040 and 48% by 2050.

The public buildings goals set up to 2050: A reduction of final energy use of 7% by 2030, 6% by 2040 and 0% by 2050. A reduction of CO₂ emissions of 57% by 2030, 83% by 2040 and 92% by 2050. The percentage of complete renovations of public administrative buildings should be 95.2% by 2050. And finally, the cumulative savings of energy consumption for public buildings should be 20% by 2030, 29% by 2040 and 26% by 2050.

5.1.2 Private Level

Slovenia has a well-established system of favourable non-refundable and refundable financing of building renovations with public funds through the Eco Fund. But it should be emphasized that the administrative procedures for applying to the financial mechanism are very complex and time-consuming. The main obstacle in condominiums is the consent of all owners for energy efficient renovation. Also, there is a poor communication between key stakeholders.

Currently the financing in renovation of private buildings in Slovenia has quite a lot of barriers which prevent successful implementation. One of the most important threats is the high investment price at the still relatively low price of energy. The latter results in a negative impact on the return on investment. Other negative influences: lack of confidence in the quality of implementation (or technologies), lack of knowledge about the additional benefits of improvements, a relatively large intervention in the building itself (during the stay), the search for a good contractor, etc.

The most important advantage of the existing financial mechanisms of the public Eco Fund is the offer of incentives to households to **reduce energy poverty**. However, practice has shown that the most financially sensitive households are the least responsive to tender, as they do not want to expose themselves, or lack information and knowledge.

5.1.3 Public Level

Regarding public buildings, Slovenia faces a lack of long term and predictable financing mechanisms. The decision-making process is very slow and fragmented, which highly decreases the efficiency of the processes. However, the Eco Fund financial scheme covers also public buildings. The main opportunity can be seen in the development of sustainable financing models that would be able to support step-by-step renovations to reduce the high upfront costs of deep renovation.

The most important barrier in financing the renovation of public buildings, beside high investment price, is the public procurement procedure which is complicated and often results in more expensive investments. Additionally, there is lack of appropriate criteria for balanced and sustainable / green public procurement (GPP).

Similar to renovation of private buildings, the biggest strength is the introduction of new mechanism in Eco Fund which is non-refundable financial incentives for organisation to carry out an energy audit or to introduce an energy management system. The strength is also in PPP as it enables the sharing of resources, risks and benefits between partners. It reduces the risk of development, lowers the need for public investments, mobilizes excess or insufficiently used financial resources, increases efficiency and the time determinant of implementation. And what is just as important, the public sector usually does not have adequate personnel capacity to carry out individual phases in the implementation of project financing.

5.2 Practical Guidelines

The project partners of RENOINVEST jointly developed two dedicated documents: one collecting and analysing **fifty best practice renovation examples**⁵ across the three participating countries and another assessing **six selected renovation case examples**⁶ covering different building typologies and financing approaches. The Slovenian partners actively contributed to this joint work, both through the provision of national case studies and through their involvement in the comparative evaluation process.

The subchapter Practical guidelines summarises the findings from the pilot cases and refers to best practice examples at national (and international) level in line with financing models. The aim is to highlight potentials in financing mechanisms to facilitate a broad market uptake. In addition, they form basis for understanding the real-world constraints and opportunities of financing deep renovation. These findings directly informed and supported the development of the proposed measures of the Slovene action plan.

5.2.1 Key findings of Best Practices

The review of international best practices within the RENOINVEST project provides a broader structural context for understanding the Slovenian pilot cases presented in section 5.2.2. Across countries and sectors, successful renovation projects share common enabling conditions, while recurring barriers mirror those identified in Slovenia.

Considering collected examples of existing types of financing renovations it is clear that some solutions already exist for comprehensive and successful EE renovations in Slovenia. However, only rare examples executed the preparation and renovation process smoothly, successfully and satisfactorily for long-term monitoring and use. It is also evident that the level of energy renovation in Slovenia has not yet been exceeded and that sustainable renovation is something imaginary.

⁵ Deliverable 2.3: [Best Practice Handbook on Sustainable Building Renovations](#)

⁶ Deliverable 5.1: [Documentation of Pilot Cases](#)

The best practices of Slovene examples demonstrate that renovation scaling strongly depends on coherent and blended financial instruments, clear risk allocation, simplified governance structures, strong advisory and coordination capacity, and predictable long-term policy frameworks. To put it more concretely, complex procedures need to be simplified, strong professional support to investors is needed on formal, technical, procedural and financial issues. A good basis for this in Slovenia is the already established energy offices and consulting agencies and the public fund (Eco Fund) for candidacy for favourable financial mechanisms, i.e. subsidies and loans.

The Slovenian pilot cases presented in section 5.2.2 confirm these structural patterns in practice. They illustrate how governance barriers, fragmented financing schemes and limited institutional capacity directly affect implementation, despite technical feasibility and clear socio-economic benefits.

5.2.2 Key Findings Pilot Cases

The Slovenian pilot cases illustrate two structurally different but complementary renovation realities: multi-owner condominium renovation in the private sector and deep renovation of a municipality-owned public building. Together, they highlight systemic financial, governance and regulatory barriers that directly inform the proposed action plan measures.

For both buildings, tailored financing models were proposed, combining own resources, potential public support instruments and private financing options, in line with technical, energy and organisational aspects, with the aim of demonstrating how long-term renovation projects eligible for loans can be structured in practice.

Public Sector: Case Study Vaški dom Križ, Municipality of Sežana

The analysis of this pilot, which concerns deep renovation and extension of an old municipal community building (built 1980) showed that in general for small municipalities, access to large-scale, simplified and integrated funding instruments is decisive for implementation. It also highlighted that public sector renovation must be assessed through broader socio-economic value, not only financial metrics. Even where funding exists, the municipality is usually facing strict eligibility conditions, fragmented grant structures, high administrative burden and need for significant coordination. Availability of professional expertise is severely limited and advisory support capacity is lacking. Replication potential is at the moment still low. Stable, predictable and simplified public financing schemes, combined with strengthened advisory capacity, are essential for scaling renovation in municipal buildings.

Private Sector: Case Study Condominium Celovška cesta 83, 85, 87, Ljubljana

The private-sector pilot concerns renovation of a large multi-apartment building, a condominium with 139 units, built 1963. For this case the analyses indicated that decision-making rules are the main bottleneck as 100% consent requirement for loan approval represents the most critical barrier. In addition, housing communities in Slovenia are not legal entities, which further complicates any kind of processes. As a result, even financially viable renovation concepts become extremely difficult to implement. The market demand has thus given rise to a bypass procedure, i.e. purchase of receivables model (debt transfer mechanism), which significantly increases total investment costs and reduces ROI. As such the receivables purchase model is a workaround rather than a sustainable systemic solution. On the other hand, the case clearly

showed that even when monthly costs increase due to the repayment of a higher loan, the long-term asset value and energy savings justify the investment. It can be concluded that economic feasibility exists, but short-term financial perception and governance constraints slow down decision-making. In addition, the role of the building manager is decisive as he/she contributes to intensive multi-year communication, act as mediator between owners, often provides technical and financial coordination and administrative management of grants and financing.

The Slovenian private sector case study confirms that regulatory reform, improved financing structures and targeted support to building managers are essential to accelerate deep renovation of multi-owner buildings.

5.3 Key Stakeholder Network

The purpose of this subchapter is to define key stakeholder groups that are part of Slovene construction sector and consist of stakeholders who participate in the building renovation process. They are classified into groups on the one hand by their essential characteristic that distinguishes them from others, and on the other hand by the same level of interest in building renovation and the same level of influence (power) on the execution of building renovations (Figure 1, Figure 2).

This analytical framework served as a foundation for stakeholder engagement throughout the project. The identified actors were subsequently invited to participate in the RENOINVEST round tables and technical working groups, where their insights and experiences directly contributed to shaping the action plan.

Stakeholder group 1: State and local authorities (government, ministries, municipalities, local communities)

The group consists of state and local government stakeholders who perform administrative tasks in one or more administrative areas; it involves ministries that issue regulations and other acts.

Stakeholder group 2: Public financers (ministries, municipalities, public funds)

The group consists of stakeholders of public financers, ministries that prepare and implement a selection of operations, i.e. public calls or direct approvals of programs or projects, including the custody and verification of the correctness and efficiency of the funds spent. Next ones are municipalities, that represent local self-government. In addition, this group also includes legal entities under public law - mainly **public funds** that provide financial services and/or public investments (Eco Fund, SPS, SSRS).

Stakeholder group 3: Private financers (banks, private companies/private investors)

This group consists of stakeholders with private money. These can be banks that are financial organization that provides money upon conditions. Usually they accepts deposits from the public and creates a demand deposit while simultaneously making loans.⁷ Another stakeholder in this

⁷ Source: <https://en.wikipedia.org/wiki/Bank>

group is private investor that can be a person or company with money to be invested into building renovation upon its own decision.

Stakeholder group 4: Technical Stakeholders (construction companies, construction industry (LEs and SMEs), technical service providers, engineering companies, investment companies, chambers of professionals, chambers of commerce)

Stakeholder group 4 is made of stakeholders from the technical field - companies who construct and renovate buildings, industry that manufacture construction products and products for building operation (systems, components, devices), entities that provide technical knowledge, and associations that bring together experts in the technical field.

Stakeholder group 5: Education and R&D (faculties, high schools, technical schools, professional training centres, chambers of professionals, chambers of commerce, institutes)

Education and R&D group consists of stakeholders who participate in the entire educational process, including those for lifelong learning and further education. At the same time, it also includes those entities that conduct research and development in the field of construction. Some of them perform both tasks.

Stakeholder group 6: Consulting stakeholders (property managers, energy agencies, institutes, engineering companies, chambers of commerce)

The Consultants stakeholder group includes organizations that provide technical, economic, and procedural consulting for building renovations, building management entities, and organizations that provide assistance in organizing various building renovation procedures.

Stakeholder group 7: Energy and data stakeholders (electricity providers, gas providers, district heating providers, RES providers, data services, energy management providers)

This group consists of companies producing, providing, managing energy from different sources, including RES providers. Furthermore, it includes data service providers and data managing companies.

Stakeholder group 8: Civil Society (environmental organisations, consumer organisations, nature protection organisations, general public)

The group 8, Civil Society, includes legal forms that represent and protect the interests of building users, animals and nature, as well as consumers and the general public.

The attitude of each stakeholder group towards the renovation of public and private buildings is not necessarily the same, as is shown in two stakeholder groups matrix that follow the text, the matrix for public buildings (Figure 1) and the matrix for private buildings (Figure 2).

The stakeholder mapping provides a strategic overview of the current landscape of actors involved in building renovation in Slovenia, highlighting their respective levels of interest and influence. The situation clearly indicates the need for stronger coordination between policy makers, financial institutions and local stakeholders. The results underpin the Action Plan's approach to fostering more inclusive, multi-level

collaboration and to designing financing and policy measures that reflect the realities of both the private and public renovation markets.



Figure 1: Stakeholder groups matrix for public buildings in Slovenia.

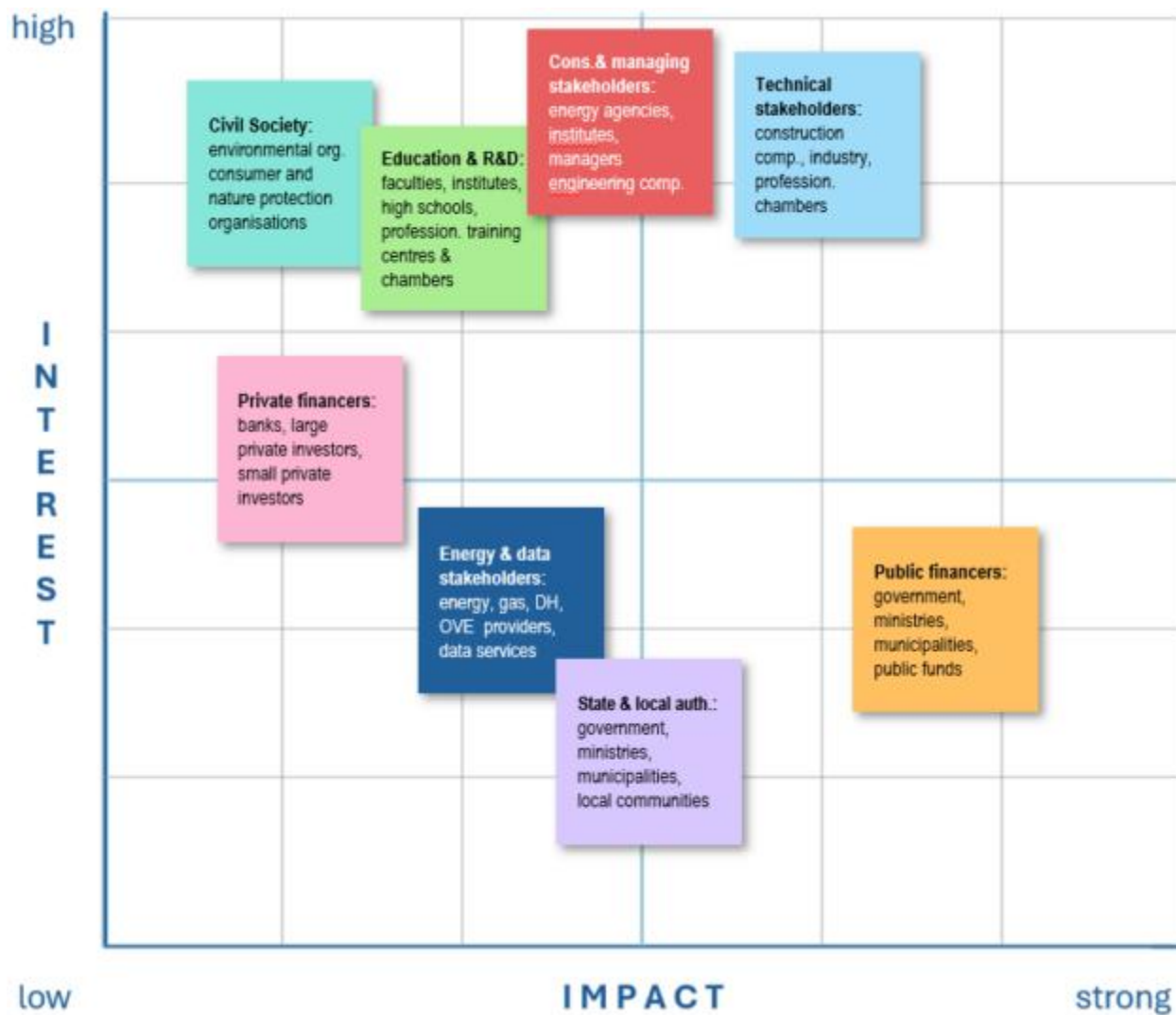


Figure 2: Stakeholder groups matrix for private buildings in Slovenia.

6 ACTION PLAN

6.1 Priority Action Areas

The action plan is based on three priority action areas, which were gradually shaped by joint project activities through the research work and were defined within the consortium: legislative area, financing area and awareness & knowledge transfer area.

Legislative Area:

The legislative field is an extremely important area with a large top-down influence, i.e. from the national level to all sub-level structures. It includes government apparatus, which represents the executive branch and issues regulations and adopts measures necessary for the development of the state and for the regulation of the situation in all areas under the jurisdiction of the state. Then there are ministries, which perform administrative tasks in one or more administrative areas and issue regulations and other acts and adopt related decisions. Without their appropriate activities, decisions and support, the development of a specific area is not possible. Therefore, the legislative area is placed in first place in RENOINVEST Action Plan.

The **specific of Slovenia is that it does not have a ministry responsible for construction** (or any other liaison body), individual areas are covered by different ministries: The Ministry of Natural Resources and Spatial Planning (MNVP) manages nature, water and space. It promotes and coordinates efforts for sustainable development, which, while ensuring social welfare, is based on the rational and economical use of natural resources. The Ministry of the Environment, Climate and Energy (MOPE) covers the areas of environment, energy and climate. It ensures efficient energy supply and the introduction of modern energy policies, with special emphasis on the accelerated increase in the share of RES. The Ministry for a Solidarity Future (MSP) performs tasks relating among others also to the construction and accessibility of non-profit, high-quality and safe rental housing, promotion of housing cooperatives and other non-profit housing organizations. The Ministry of Finance, among others, performs tasks of the state budget, public procurement, the tax and customs system, guarantees, public-private partnerships and state aid.

Financing Area:

Financing area is the core of the problem in enhancing sustainable building renovation. In addition to the EU financial and legislative support for the general objectives, Member States need to contribute with their own supporting financial mechanisms. This includes further mobilising all financing options, in particular private financing. Renovation financing mechanisms are therefore a key element of the Action Plan's actions, not only in terms of identifying existing potential financial opportunities for financing sustainable renovations, but also in terms of creating an environment for the development of new ideas in this key segment.

Awareness & Knowledge Transfer Area:

Awareness & knowledge transfer area was identified as a third, but not insignificant ones. Challenges in building renovation include highly diverse value chains, ownership relationships, local regulations and the involvement of different stakeholders at separate life cycle stages who rarely communicate directly with each other. Transferable evidence for optimal financial solutions, strategies and experiences is not sufficiently shared. Awareness of the many benefits of sustainable renovation among policy makers, planners, investors, clients and building owners is insufficient.

The first step of the research work was to identify all relevant measures at national level and to arrange them into priority action areas. The listed measures are the result of discussions arising from the work in Thematic Working Groups (TWGs), and National Round Tables (NRTs), and also reflect the statements of the guest experts involved.

All proposed measures are presented individually and described in more detail in the following subchapter (6.2). The description includes planned activities, responsible stakeholders, target groups, monitoring strategies and the main effects of implementation of key measures to facilitate and intensify more large-scale investment programs in sustainable building renovations in the private and public sectors. The action plan predominantly refers to the period 2025-2030 with an insight up to 2050.

The priority action areas and the corresponding suggested measures are put together in Table 1.

KEY MEASURES	
Legislative Area	1.1. Reduce bureaucracy and simplify procedures throughout the construction process
	1.2. Reduce taxes for sustainable products and sustainable renovations of buildings
	1.3. Implement the missing legislation in the area of sustainable renovations
	1.4. Establish a dedicated body for sustainable building construction and renovation
	1.5. Establish central building information data system to collect and manage the data of buildings
Financing Area	2.1. Financially support the step-by-step renovation with seismic improvement as the first step
	2.2. Financially support commercial banks' services for sustainable renovations
	2.3. Financially support the development of sustainable construction products and solutions, including ICT solutions
	2.4. Financially support upgrade of existing energy business models and development of new circular business models
Awareness & Knowledge Transfer Area	3.1. Renew and upgrade the educational processes and the professional training
	3.2. Provide methodology and guidelines for step-by-step renovation
	3.3. Support public awareness campaign to raise awareness about sustainable renovation benefits
	3.4. Support DEMOs in sustainable building renovations based on innovative financial solutions

Table 1: Proposed priority action areas and key measures of the Slovenian action plan

6.2 Key Measures

The key measures form the core of this action plan and are therefore described in detail in following pages. The sequence of actions presented corresponds to the order shown in Table 1. The first group of measures which falls under **Legislative Area** is described in section 6.2.1 and listed in Table 2. The next group consists of measures from **Financing Area**; they are described in section 6.2.2 and listed in Table 3. The last group

in this document is the group from **Awareness & Knowledge Transfer Area** which is described in section 6.2.3 and listed in Table 4.

Each proposed measure in the action plan follows a unified structure to ensure clarity and comparability. The **Initial situation** outlines the current regulatory, financial, or market conditions and identifies the main barriers, gaps and opportunities that the measure seeks to address. The **Description of the measure** details the specific policy actions, legal adjustments, or implementation steps proposed to overcome these challenges. The **Affected sector(s)** specify on which sector the measure has impact, the private, the public or both sectors. The **Target group of the measure** identifies those who benefit most or are directly impacted by the measure. The **Implementing group of the measure** shows which sector and institution or organisations are responsible to manage and implement the measure. The section **Involved stakeholder groups** shows which of the stakeholder groups from subchapter 5.3 should be directly involved in the implementation process for the measure based on their responsibilities, expertise or assigned role. The **Added value of implementing the measure** summarises the anticipated social, economic and environmental benefits. The **Timeline for implementation** indicates until when the implementation should be introduced. The **Current level of awareness of decision makers**, based mainly on the political agenda, reflects how well the topic is prioritised by the current decision makers:

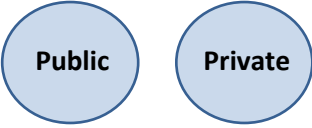
- ● **Red:** Low awareness, little or no action taken or scheduled.
- ● **Orange:** Moderate awareness, limited action taken or planned.
- ● **Green:** High awareness, several actions taken or under implementation.



Finally, the **Monitoring of the implementation process** shows how the implementation of a measure can individually be tracked - identifying responsible bodies, data sources and key performance indicators that can be used to measure success of implementation and ensure transparency.

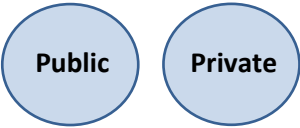
6.2.1 Legislative Area



Legislative Area	1.1. Reduce bureaucracy and simplify procedures throughout the construction process
	1.2. Reduce taxes for sustainable products and sustainable renovations of buildings
	1.3. Implement the missing legislation in the area of sustainable renovations
	1.4. Establish a dedicated body for sustainable building construction and renovation
	1.5. Establish central building information data system to collect and manage the data of buildings

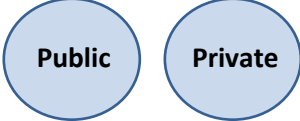
Table 2: Suggested measures on legislative area in Slovenia



1.1. Reduce bureaucracy and simplify procedures throughout the construction process	
Initial situation	<p>Bureaucratic procedures are complex, time-consuming and often unclear. Investors are confused and do not know where to start in the process. They also do not have the skills to fill out forms that are unclear, complex and require a lot of technical and other knowledge.</p> <p>Competent authorities still often refer clients to other authorities, which significantly prolongs procedures and increases costs. There is not enough cooperation between different authorities.</p>
Description of the measure	<p>Bureaucratic procedures should be reduced and simplified throughout the construction process, when obtaining approvals, permits, etc., and especially when obtaining financial support.</p> <p>It is necessary to establish a working group that will elaborate the task in detail. One of the first steps is certainly to communicate with users to get feedback on hot spots and bottlenecks in the bureaucratic procedures.</p> <p>All forms for various procedures need to be thoroughly tested, and they should be corrected accordingly and shortened if possible.</p> <p>Very clear and simple instructions must be prepared and the entire procedure need to be written step by step, and supported with graphical presentation. Several options should be prepared, e.g. handling the formalities independently, handling the procedures with the involvement of an independent expert, options with the engagement of a One-stop-shop.</p> <p>Better cooperation between different authorities has to be established.</p>
Affected sector(s)	
Target group of the measure	Public and private investors in sustainable renovation of buildings, applies to all types and sizes of buildings

Stakeholders to implement the measure	Ministries, Eco Fund, SPS
Involved stakeholder groups	MOPE, Eco Fund, commercial banks, SPS, administrative units, approvers (water sewage supply company, electricity providers...).
Added value of implementing the measure	<p>The measures and actions will speed up the preparation of documentation for investors and will not (as has been the case so far) discourage them from the intention of renovation.</p> <p>They will also make it easier for the financier to verify the adequacy of the documentation in each individual case, which will speed up the procedures and will form the basis for more renovations per year.</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Implement the missing legislation in the area of sustainable renovations
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda*	
Monitoring of the implementation process	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of actions for simplifying bureaucratic procedures • Number of bureaucratic procedures tested • Number of simple instructions

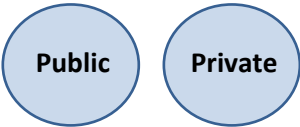
1.2. Reduce taxes for sustainable products and sustainable renovations of buildings	
Initial situation	Building materials, systems and services are in generally taxed at the same rate, regardless of their sustainability quality. Most of them do not even have an environmental impact assessment, let alone an assessment of other or common sustainability aspects.
Description of the measure	<p>Taxes on sustainable building materials, systems and services should be reduced to a minimum, as this directly impacts the costs of sustainable renovations, which are very high for the average investor - particularly the seismic renovation costs.</p> <p>First, a system of environmental evaluation of construction products should be established and then mandatory labelling of construction materials, systems and services from the perspective of environmental impact should be introduced. They should then be classified by group and an appropriate minimum tax rate should be prescribed for each group. Taxes on sustainable products and solutions should be inversely proportional to their assessment of sustainability.</p> <p>Lower taxes would thus affect the total cost of investment in sustainable building renovation in such a way that the more sustainable the renovation (materials, systems and services), the lower the final price of the investment - of course, compared to the old tax rates.</p>
Affected sector(s)	
Target group of the measure	Public and private investors in sustainable renovation of buildings, applies to all types and sizes of buildings
Implementing group of the measure	Government, Ministry of Finance
Involved stakeholder groups	Ministry of finance, financial experts
Added value of implementing the measure	These measures and actions will strengthen the process of sustainable renovation, as they directly affect investment costs. Investors will be able to invest more easily in basic sustainable



	<p>renovation, or they will be able to afford to invest in more in-depth sustainable renovation.</p> <p>In each case, the impact of the investment on the environment is lower than in unsustainable renovation, and the comfort of users is higher.</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Implement the missing legislation in the area of sustainable renovations • Financially support development of sustainable construction products and solutions
<p>Timeline for implementation</p>	
<p>Current level of awareness of decision makers, mainly based on political agenda</p>	
<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of actions for reducing taxes • Number of tax actions referring to different situations

1.3. Implement the missing legislation in the area of sustainable renovations	
Initial situation	<p>The field of sustainable construction is developing very quickly and intensively, and so is the sustainable renovation of buildings. With the current state of the building stock and the share and scope of renovation of existing buildings, Slovenia will not achieve the national goals set in strategic documents related to the EU climate goals. National legislation is deficient and needs corrections and harmonization. There are many obstacles in this area that prevent sustainable renovation from progressing quickly enough. In addition, the competent ministries do not cooperate systematically, and communication with experts and the general public is also very weak.</p>
Description of the measure	<p>In the area of sustainable renovations, missing legislation needs to be supplemented or specified and/or corrected if necessary.</p> <p>The government should establish an inter-ministerial working group (WG) to elaborate on the task. One of the first steps of WG should be to detect all the problems. Then, all legislation that is in any way related to the issues regarding the renovation, ownership and operation of buildings must be thoroughly reviewed, supplemented and/or corrected. Building management legislation must also be included, since these are buildings that are already in use. As well as legislation related to the production, distribution and use of energy, especially RES and the regulation of mutual relations. Special emphasis must be placed on the field of construction waste, recycling and demolition, and on the possibilities of using efficient implementation of building renovations. All ambiguities and conflicts between individual documents must be eliminated and, where appropriate, examples must be prepared for easier use.</p>
Affected sector(s)	
Target group of the measure	<p>Public and private investors in sustainable renovation of buildings, applies to all types and sizes of buildings; particularly for planners, architects, building managers, construction industry.</p>



Implementing Group of the Measure	Ministries: Ministry of the Environment, Climate and Energy (MOPE), Ministry of Natural Resources and Spatial Planning (MNVP), Ministry of Higher Education, Science and Innovation (MVZI), Ministry of Infrastructure (MI), Ministry of Finance (MF), Ministry of Economy, Tourism and Sports (MGTŠ). Cabinet of the Prime Minister.
Involved Stakeholder groups	Established working group consisting of ministries, experts, building managers, professional associations
Added value of implementing the measure	Clear, readable and coherent legislation will lead to easier decisions for renovations and will encourage investors to invest in building renovations. As a result, users will have better living and working conditions. On the other hand, the same legislation will also require an approach to renovations and enable the use of all mechanisms to implement them. This measure is connected to measure <ul style="list-style-type: none"> • Reduce bureaucracy and simplify procedures throughout the construction process • Renew and upgrade the content of educational processes at different levels of education system. • Provide methodology and guidelines for step-by-step renovation.
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	
Monitoring of the implementation process	Monitoring through: <ul style="list-style-type: none"> • Readiness level for implementation of the missing legislation • Number of reviewed documents • Number of legal bottlenecks identified and prioritised • Number of minor legal amendments adopted by relevant authorities

1.4. Establish a dedicated body for sustainable building construction and renovation	
Initial situation	<p>The transition to a climate-neutral, energy-efficient built environment requires coordinated efforts across multiple policy areas, including energy, environment, construction, finance, housing, and regional development. However, current cooperation between competent ministries and relevant public institutions in Slovenia remains fragmented, with differing priorities, inconsistent interpretation of standards, and insufficient alignment of strategic objectives. As a result, many relatively simple measures that would greatly improve the situation remain unimplemented.</p>
Description of the measure	<p>Slovenia needs to establish a dedicated formal coordinating and decision-making body for sustainable renovation, at the strategic level of the government, i.e. inter-ministerial strategic body of ministers.</p> <p>It is necessary to engage political leadership to recognise sustainable renovation as a national priority within key strategic documents and budgetary processes in Slovenia and to require and organise a working group or body for this purpose.</p> <p>It should be created a structure of the working group and prepare objectives and tasks for the future body. Its main objective would be to involve all relevant public institutions (ministries, agencies, Eco Fund, etc.) involved in renovation, energy and sustainability financing schemes, in order to clarify roles and eliminate duplication. Furthermore, to develop mechanisms for regular coordination, joint planning and information exchange between these institutions. And to coordinate the comprehensive and coherent integration of building renovation objectives into national energy, climate, housing and economic development strategies.</p> <p>Establish a formal inter-ministerial working group dedicated to the green transition of the construction sector, with a clear mandate to coordinate policies and measures related to sustainable renovation.</p> <p>The inter-ministerial working group should establish expert working group to which experts, administrators, building managers, etc. must be invited. This group has to prepare the working plan with precise goals, measures, timelines.</p>

Affected Sector(s)	
Target group of the measure	Ministries: Ministry of the Environment, Climate and Energy (MOPE), Ministry of Natural Resources and Spatial Planning (MNVP), Ministry of Higher Education, Science and Innovation (MVZI), Ministry of Infrastructure (MI), Ministry of Finance (MF), Ministry of Cohesion and Regional Development (MKRR), Ministry of Economy, Tourism and Sports (MGTŠ) Cabinet of the Prime Minister
Implementing group of the measure	Government of Republic of Slovenia
Involved stakeholder groups	Stakeholder involvement: Relevant ministries, i.e. Core Decision-Makers in the area of sustainable renovation of built environment (Ministry of the Environment, Climate and Energy, Ministry of Infrastructure, Ministry of Finance, Ministry of Cohesion and Regional Development, Ministry of Public Administration, Ministry for solidary future...)
Added value of implementing the measure	The added value of measure and actions is in increased importance of the green transition of the construction sector and increased overall visibility. The measure will also be the basis for easier and more thorough use of EU funds. This measure is connected to measure <ul style="list-style-type: none"> • Reduce bureaucracy and simplify procedures throughout the construction process • Reduce taxes for sustainable products and sustainable renovations of buildings • Implement the missing legislation and/or correct legislation in the field of sustainable renovations • Support public awareness campaigns to raise awareness about sustainable renovation benefits

<p>Timeline for implementation</p>	
<p>Current level of awareness of decision makers, mainly based on political agenda</p>	
<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level for formal establishment of an inter-ministerial working group or similar formal high level coordination body • Self-evaluation of the expert group according to working plan

1.5. Establish central building information data system to collect and manage the data of buildings	
Initial situation	<p>Data on buildings is currently in different forms, in different places, managed in different ways. Some of it is still in an undigitized form. Above all, the data is not connected to each other and does not reflect the real state of buildings. For a large proportion of existing buildings, data does not even exist - e.g. data on energy consumption for heating, type of heating and energy source, construction materials.</p> <p>On the other hand, district heating suppliers, electricity suppliers, and gas suppliers have extremely good digital data on energy consumption for the areas they cover, which could be used systematically. There are various obstacles to this, including concerns about the protection of personal data or “ownership” of energy consumption data at the level of individual apartments, which is why providers in this segment are very cautious. In individual research projects, attempts are already being made to capture data with digital tools and process data with artificial intelligence. However, there is no common system for the whole of Slovenia yet.</p>
Description of the Measure	<p>A central information digital data system for buildings must be established, which will collect data on buildings and building systems and building connections, process them appropriately and prepare them for use for various purposes.</p> <p>It is important to coordinate with all stakeholders who have data regarding the use of space and regarding the buildings (including all logistics and traffic infrastructure). The project task should be designed to define the requirements and conditions for the building data system, followed by tender preparation and selection of the implementation team. This is followed by system management, data supplementation and editing, and system upgrades.</p>
Affected Sector(s)	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid #2c5e8c; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; background-color: #d9e1f2;"> Public </div> <div style="border: 1px solid #2c5e8c; border-radius: 50%; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; background-color: #d9e1f2;"> Private </div> </div>

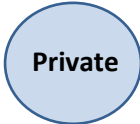
Target Group of the Measure	Public and private investors; planners, designers and architects, urbanists, researchers.
Implementing Group of the Measure	Ministries, expert team consisting of building physics experts, construction and other engineers, experts for digital tools and AI
Involved Stakeholder groups	Ministries, experts, professional associations...
Added value of implementing the measure	<p>A data system with digital tools shows the real situation, and is a tool for assessing the situation, as well as for optimizing and planning improvements. It is effective and useful for various stakeholders, primarily for making strategic decisions.</p> <p>This measure is connected to measure:</p> <ul style="list-style-type: none"> • Renew and upgrade the content of educational processes at different levels of education system. • Support public awareness campaigns to raise awareness about sustainable renovation.
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	
Monitoring of the implementation process	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of central building information data system (data connection, system operation, user-friendliness...) • Covered share of Slovenia's area • Number of accessible data



6.2.2 Financing Area

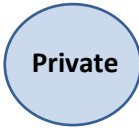
Financing Area	2.1. Financially support the step-by-step renovation with seismic improvement as the first step
	2.2. Financially support commercial banks' services for sustainable renovations
	2.3. Financially support the development of sustainable construction products and solutions, including ICT solutions
	2.4. Financially support upgrade of existing energy business models and development of new circular business models



Table 3: Suggested measures on financing area in Slovenia

2.1. Financially support the step-by-step renovation with seismic improvement as the first step	
Initial situation	<p>A large part of Slovenia lies in a geologically active area, which results in numerous earthquakes of varying intensity. However, not all buildings, especially older ones (built before 1966), are sufficiently earthquake resistant. Therefore, for the sake of human safety, seismic improvement must be the first step in the renovation of the buildings. Most public buildings in the entire building stock have already been seismically retrofitted.</p> <p>The measure in this action plan specifically focuses on multi-apartment, multi-owner (usually high-rise) private buildings, which are also at seismic risk. A typical problem of these buildings is the coordination of very diverse interests regarding sustainable renovation which includes highly costly seismic renovation, the different financial (in)capabilities of the owners and the implementation of the procedure itself.</p> <p>Besides, buildings of this type that have already been (at least partially) energy-renovated in the last two decades have a very small chance that the owners of the apartments will decide for (post festum) seismic renovation. As a result, many buildings with renovated exteriors are extremely vulnerable from a seismic perspective.</p>
Description of the measure	<p>It is necessary to ensure a financing process that allows for gradual renovation (step by step), with the first renovation</p>

	<p>measure being seismic reinforcement, if a thorough inspection of the building structure indicates it.</p> <p>An important introductory action should be the implementation of pilot projects with such holistic renovation, which would be substantially financially supported by the government.</p> <p>For further implementation various financial solutions for step-by-step building renovation under favorable conditions and when needed with the first renovation measure being seismic reinforcement of the buildings should be developed and offered.</p>
Affected Sector(s)	
Target group of the measure	Private investors of high-rise multi apartment multi-owner buildings with the intention for step-by-step renovation and particularly in case of renovation of buildings with inadequate seismic resistance.
Implementing group of the measure	Eco Fund, commercial banks, building managers
Involved stakeholder groups	Stakeholder involvement: Investors, Eco Fund, commercial banks
Added value of implementing the measure	<p>This measure will make decisions easier (especially in multi-ownership buildings) as it involves gradual financial burdens. It will make renovations more accessible to investors with lower incomes. It also represents a solution for seismic strengthening of the building, which is usually a very large expense.</p> <p>More measures will be implemented on the building, which will result in a greater contribution to achieving Slovenia's climate goals.</p> <p>This measure is connected to measure:</p> <ul style="list-style-type: none"> • Financial support existing energy business models and development of new circular business models. • Provide methodology and guidelines for step-by-step renovation

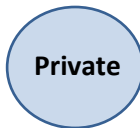
<p>Timeline for implementation</p>	
<p>Current level of awareness of decision makers, mainly based on political agenda</p>	
<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of the financial supports for step-by-step renovation • Number of different financial supports for step-by-step renovation • Number of applications for financing sustainable step by step renovation measures (considering also the seismic renovation first)



2.2. Financially support commercial banks' services for sustainable building renovations	
Initial situation	<p>Among the services of commercial banks are green loans intended for sustainable renovation measures of their clients' buildings. However, with these offers banks cannot compete with the state-supported financially beneficial mechanisms of the Eco Fund. The interest rates of commercial bank loans are formed on a commercial basis and are therefore much higher than the subsidized interest rates of the state fund (from Eco Fund). Other conditions, such as guaranties are also often incomparable with the conditions of the Eco Fund.</p> <p>As a result, the private market for financing energy renovations in Slovenia, currently covered only by commercial banks, is extremely underdeveloped. This is making private investors largely dependent on state and EU grants, which are very limited. This is one of the reasons why the sustainable renovation of the building stock is not progressing at the desired pace, and the gap between the actual situation and the set goals is widening.</p>
Description of the measure	<p>Special financial measures should be provided to commercial banks to support their clients' sustainable renovations in loans interest rates and loans guaranties.</p> <p>First, all commercial banks and other legal entities that would be interested in various sustainable loans, also in combination with other financial support mechanisms, should be identified. A properly designed call to banks should be prepared and published, and funds should be provided to subsidize the interest rates of such loans and to provide loans guaranties. Then the measure should be implemented and supported via campaign.</p>
Affected sector(s)	
Target group of the measure	<p>Public and private investors in sustainable renovation of buildings; applies to all types and sizes of buildings</p>

Implementing group of the measure	Ministries, commercial banks
Involved stakeholder groups	Stakeholder involvement: Ministries, commercial banks, financial experts
Added value of implementing the measure	<p>The added value of this measure is the recognized positive role of the state - as a supporter of building renovation, and the increase in trust in the state to directly care for its citizens. More</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Establish a dedicated body for sustainable construction and renovation • Financially support the development of sustainable construction products and solutions • Renew and upgrade the content of educational processes at all levels of education system and of professional training • Support public awareness campaigns to raise awareness about sustainable renovation benefits
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	
Monitoring of the implementation process	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of the financial supports to commercial banks' services to offer loans with subsidized interest rates • Number of commercial banks to offer loans with subsidized interest rates and state guaranties • Number of favourable credit offers in commercial banks

2.3. Financially support development of sustainable construction products and solutions, including ICT solutions

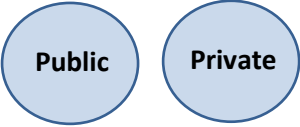


<p>Initial situation</p>	<p>There are many classic building materials, systems and products on the market, which are gradually changing due to environmental requirements. All solutions, concepts and renovation planning, services related to the operation of buildings (energy, water, materials, transport...) are being adapted to the requirements for sustainable renovation. However, the market for sustainable solutions is still too small today and does not cover all types of products in construction, mechanical and electrical engineering, and especially in ICT. Competitive prices have not yet been established among particular group, which is why they are generally more expensive. More products with sustainable properties are needed: recycled ones, circular, those with a longer lifespan, etc., and their development and the industrialization must be financially supported. In this regard, ICT solutions that enable monitoring, management, optimization of sustainable buildings should be particularly highlighted.</p> <p>Currently, the SPS periodically conducts a call for tenders for the implementation of a comprehensive evaluation of environmental impacts (LCA) that arise during the product's life cycle.</p>
<p>Description of the measure</p>	<p>A long-term and continuous financial support must be assured for the development of sustainable building materials, systems and products, as well as all conceptual solutions and services that lead to sustainable buildings. Here also ICT products must be included, as they are the basis for monitoring, management and optimization.</p> <p>It is necessary to identify the requirements that industry and service providers must meet to achieve sustainability requirements and then classify them into groups (e.g. the need for environmental product properties, the need for health-safe properties, etc.).</p> <p>First of all, funds must be provided. Then, calls must be organized – with topics, scope, criteria, subsidy amounts, etc.</p>

	<p>Finally, the measure should be implemented with the appropriate legal entity (e.g. SPS).</p> <p>It should also be provided with sufficient media support targeting industry and services.</p> <p>Good practices from abroad should also be identified and applied.</p>
Affected sector(s)	
Target group of the measure	Construction Industry, mechanical and energy products industry, ICT industry and providers
Implementing group of the measure	Ministries, Slovene Enterprise fund
Involved stakeholder groups	Stakeholder involvement: Ministries, construction industry, construction and service providers, Slovene Enterprise fund, Circular Economy Centre
Added value of implementing the measure	<p>The added value of financial support for the development of sustainable products for building renovations is: a more regulated market, higher quality of products and buildings, higher quality of comfort and healthy living, and higher value of buildings on the market.</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Financially support commercial banks' services for sustainable renovations • Financially support the upgrade of existing energy business models and development of new circular business models • Renew and upgrade the content of educational processes at all levels of education system and of professional training • Support public awareness campaigns to raise awareness about sustainable renovation benefits

	<ul style="list-style-type: none"> Support DEMOs in sustainable building renovations based on innovative financial solutions
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	
Monitoring of the implementation process	<p>Monitoring through:</p> <ul style="list-style-type: none"> Readiness level of the financial support for development of sustainable products Number of different types of commercial banks tenders

2.4. Financially support upgrade of existing energy business models and development of new circular business models

<p>Initial situation</p>	<p>Among the various business models, the ESCO Energy Business Model with EnPCs has been partially established in Slovenia and has also been the most frequently used. The greatest momentum in EnPC use cases has been in the mid-2010s in municipalities, namely for the energy renovation of a large number of buildings (public municipal buildings such as schools, kindergartens), possibly also in combination with a larger public facility. Several ESCOs have emerged offering their services, the most prominent of which were Petrol and Resalta. Recently, these energy business models have become significantly less interesting and increasingly rare in practice. The situation changed mainly during the uncertain conditions on the energy market, when the risk for providers to take on risks was too high, or they could not offer customers the savings they expected for entering into a contractual relationship.</p> <p>However, the ministry responsible for energy informs users about this model and publishes a list of energy service providers who already provide energy contracting services under the contractual energy savings model.</p>
<p>Description of the measure</p>	<p>Intensive financial support needs to be prepared for the upgrade of existing business models that were mainly used in the energy sector (EnPCs), and for the development of new financial business models that will include elements of circular construction (recycling, reuse, etc.). The measure should cover both the sustainable construction products industry and construction and energy services.</p> <p>Existing concept must be reviewed and tested on theoretical basis to verify the suitability under latest simulated financial and technical conditions for Slovenia. If possible, it should be developed into several sub-models, taking into account other investors, the size of the investment, additional measures and other circumstances. Appropriate (different) elements of circular construction and RES should be added, and the models should be upgraded into innovative business financial models for sustainable renovation.</p>

Affected sector(s)	
Target group of the measure	Public and private investors
Implementing group of the measure	ESCOs, financial advisers and experts
Involved stakeholder groups	ESCOs
Added value of implementing the measure	<p>The added value of this measure is the in great diversity of combined financial solutions, which contribute to a greater range and choice of financing based on the principle of gradual repayment through energy savings.</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Reduce bureaucracy and simplify procedures throughout the construction process • Implement the missing legislation and/or correct legislation in the field of sustainable renovations • Establish a dedicated body for sustainable construction and renovation • Financially support the development of sustainable construction products and solutions • Renew and upgrade the content of educational processes at all levels of education system and of professional training • Support public awareness campaigns to raise awareness about sustainable renovation benefits
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	

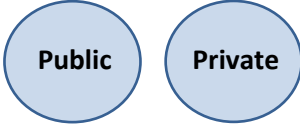
<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none">• Readiness level of financial support for the upgrade of existing energy business models and development of new circular business models• Number of existing energy business models upgrades• Number of new circular business models
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6.2.3 Awareness & Knowledge Transfer Area

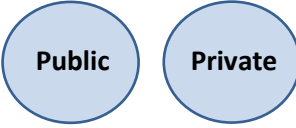
Awareness & Knowledge Transfer Area	3.1. Renew and upgrade the educational processes and the professional training
	3.2. Provide methodology and guidelines for step-by-step renovation
	3.3. Support public awareness campaign to raise awareness about sustainable renovation benefits
	3.4. Support DEMOs in sustainable building renovations based on innovative financial solutions



Table 4: Suggested measures on awareness & knowledge transfer area in Slovenia

3.1. Renew and upgrade the educational processes and the professional training in construction sector	
Initial situation	<p>The areas of sustainable construction and renovation are developing rapidly, driven by EU climate targets, regulatory requirements and market demand, with growing political support. This development is strongly linked to the green and digital transition, which requires new skills, interdisciplinary knowledge and continuous adaptation of the workforce. In addition to addressing financial challenges, two enabling factors are crucial for successful implementation: knowledge empowerment (of professionals and the public) and digitalization. Both areas remain underdeveloped in Slovenia.</p> <p>It is necessary to renew school programs, training programs and lifelong education to be in line with technologies and concepts of sustainability. School programs are outdated, cumbersome and not adapted to the real situation, requirements and needs of modern society. Professional education for engineers, architects and other experts is currently partially covered by professional chambers (IZS, ZAPS, GZS) and Centre RS for Vocational Education and Training.</p> <p>A key development in 2025 was the launch of a comprehensive revision of vocational standards and qualifications. In the same year, a new national qualification (“Building Maintenance Technician”) was adopted, representing an important step forward in strengthening sectoral competences.</p>

	<p>Despite these positive developments, the sector continues to face structural challenges, including declining interest of young people in construction professions and insufficient visibility of modern, sustainable and digitalized career opportunities.</p>
<p>Description of the measure</p>	<p>Educational processes at all levels of the education system should be renewed with concepts of sustainable construction and renovation of the built environment.</p> <p>This includes</p> <ul style="list-style-type: none"> - systematic integration of sustainability, circular economy and digital competences into curricula; - strengthening life-long learning and continuous professional development systems; - development of flexible, modular and practice-oriented training formats, enabling faster adaptation to technological and regulatory changes and - stronger linking of education, research and industry needs, including active involvement of chambers, companies and sectoral stakeholders. <p>The measure builds on ongoing national processes, including the introduction of new qualifications and the 2025 revision of vocational standards and qualifications (EQF 3–6 vertical).</p>
<p>Affected sector(s)</p>	
<p>Target group of the measure</p>	<p>Ministry of Higher Education, Science, and Innovation, Ministry of Education and Training, universities, faculties, private professional schools, teachers, experts, engineering associations</p>
<p>Implementing group of the measure</p>	<p>Universities, schools, chambers, associations...</p>
<p>Involved stakeholder groups</p>	<p>Stakeholder involvement: sustainability experts, professors, teachers...</p>
<p>Added value of implementing the measure</p>	<p>The measure contributes to: higher quality and reliability of construction and renovation processes, improved alignment between skills supply and</p>

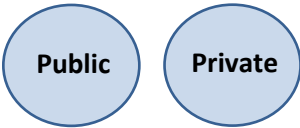


	<p>market needs, accelerated implementation of the green and digital transition, stronger innovation capacity and competitiveness of the sector, more sustainable decision-making and increased societal and environmental responsibility.</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Implement the missing legislation and/or correct legislation in the field of sustainable renovations • Financially support the development of sustainable construction products and solutions • Financially support the upgrade of existing energy business models and development of new circular business models • Provide methodology and guidelines for step-by-step renovation • Support DEMOs in sustainable building renovations based on innovative financial solutions
<p>Timeline for implementation</p>	
<p>Current level of awareness of decision makers, mainly based on political agenda</p>	
<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of the renew and upgrade the educational processes and of professional training • Number of renewed and upgraded educational processes • Number of renewed and upgraded programmes for professional training • Number of newly developed or upgraded lifelong learning programmes

3.2. Provide methodology and guidelines for step-by-step renovation	
Initial situation	<p>Individual building renovation measures in Slovenia are implemented unplanned without a proper professional basis or appropriate sequence of measures. However, in building renovation, in addition to choosing appropriate materials and procedures, the correct sequence of measures is also important.</p> <p>The most important thing is to first implement measures to increase the building's seismic resistance, and only then follow energy and environmental efficiency measures. All of them must comply with legislative criteria.</p>
Description of the measure	<p>It is necessary to provide a professionally developed methodology and guidelines that give both investors and financiers insight into the appropriate and optimized order and procedures for building renovation.</p> <p>The developed methodology and written general guidelines for step-by-step renovation should address different building types and uses (single-family houses, apartment blocks, public buildings, offices, etc.). They should be supported by examples and the selection of generic materials. The content of the document should be well structured and clearly presented, processes supported with graphics.</p>
Affected sector(s)	
Target group of the measure	Public and private investors of buildings with the intention for step-by-step renovation (including buildings with inadequate seismic resistance).
Implementing group of the measure	Expert team consisting of building physics experts, construction engineers, seismic experts, materials experts...
Involved stakeholder groups	Stakeholder involvement: policy makers, experts, construction industry, professional associations
Added value of implementing the measure	The measure will provide a clear insight into the concept of gradual renovation, including seismic renovation as the first

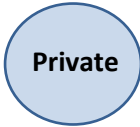
	<p>measure. It will provide the appropriate order of measures and possible deviations depending on the condition of the building, as well as variations where possible. On the basis of the document, it will be possible to make a simple financial assessment of the planned technical measures, which will be a good basis for planners, investors and developers of new financial business models.</p> <p>This measure is connected to measure:</p> <ul style="list-style-type: none"> • Financial support for existing energy business models and development of new circ. financial business models. • Renew and upgrade the content of educational processes at different levels of education system. • Support public awareness campaigns to raise awareness about sustainable renovation. • Provide education for different stakeholders on renovation benefits.
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	
Monitoring of the implementation process	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Document readiness level • Number of building types covered • Number of examples included



3.3. Support public awareness campaign to raise awareness about sustainable renovation benefits

<p>Initial situation</p>	<p>The awareness-raising on sustainable building renovation to date has been very poor, sporadic and unprofessional. Information has only been provided on individual measures, most often by the construction industry, as part of their advertising. All the advantages of sustainable building renovation have never been comprehensively and holistically promoted to users and shown to them in a clear and simple way.</p> <p>For some time now, the increasing amount of misinformation has also been causing problems, making it even more difficult for individuals to make decisions.</p> <p>There is also a significant lack of interest on the part of the government and the relevant ministries to give this content and information the attention it deserves, which is why the situation is not improving.</p>
<p>Description of the measure</p>	<p>It is necessary to organize awareness campaign, i.e. to professionally structure, plan and financially support a comprehensive campaign to raise awareness among the general public about the effects and benefits of sustainable building renovation.</p> <p>Before starting a work for campaign, it is necessary to determine the current state of people's awareness of the issue as people do not have the same knowledge, behaviour, habits, etc. The key here is to know the target groups and know how to address them appropriately. Otherwise, the campaign may be ineffective or even counterproductive. Before the conceptualizing the campaign, possible sources of financing must be sought. An appropriate strategy must be developed, then tactics, ad hoc solutions and universal messages must be avoided. A campaign plan must be prepared, which includes the content of the campaign, advertising methods, advertising process, timeline and necessary resources, collection of data on responses, etc. This is followed by organizational and implementation work of individual campaign segments: e.g. activation of participants, preparation of broadcasts, recording of videos, design and</p>

	printing of brochures, etc. Finally, the campaign implementation itself is carried out.
Affected sector(s)	
Target group of the measure	General public
Implementing group of the measure	Media, R&D institutes, ministries
Involved stakeholder groups	Stakeholder involvement: Sustainability expert team, media
Added value of implementing the measure	<p>The added value of the campaign is in greater awareness of public as regard the importance of sustainable building renovations, the knowledge and better responsiveness to parallel related activities. The very important one is easier decision-making regarding energy/sustainable renovations. It is also more correctly implemented renovations of buildings with fewer errors, and consequently a longer lifespan of buildings. In addition, the added value is greater comfort for the user inside.</p> <p>The measure is connected to measure</p> <ul style="list-style-type: none"> • Renew and upgrade the content of educational processes at all levels of education system and of professional training. • Provide methodology and guidelines for step-by-step renovation. • Support DEMOs in sustainable building renovations based on innovative financial solutions • Support an application for sustainable renovation
Timeline for implementation	
Current level of awareness of decision makers, mainly based on political agenda	

<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none">• Readiness level to release the public awareness campaign• Number of advertising methods included• Number of population groups covered• Number of repetitions of particular methods• Response of the population to each method (number of likes, viewership of shows, downloads of videos...)
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3.4. Support DEMOs in sustainable building renovations based on innovative financial solutions	
Initial situation	<p>There are some DEMOs of sustainable new construction, but practically no DEMOs in sustainable building renovations, especially on large public buildings, with an emphasis on implementing sustainable measures in renovations and at the same time using specific, innovative, successful financial solutions. Such examples are needed for the general and professional public to demonstrate technical and non-technical solutions in sustainable renovations.</p>
Description of the measure	<p>Additional attention should be given, and support must be provided for DEMO examples of sustainable building renovation financed through various innovation solutions. Support should be primarily political, financial, organizational, through the media, professional...</p> <p>Special calls for proposals with guaranteed funding for the implementation of DEMO renovations should be prepared, containing all the criteria and conditions for their development of actions, organisation, implementation and dissemination. All possible stakeholders who can provide an existing building on which extensive sustainable renovation measures are to be carried out should be involved. In this context, funds should also be foreseen for the development of innovative financial business models to be used in the renovation of the DEMO building.</p>
Affected sector(s)	
Target group of the measure	Private investors, consortiums of public and private partners to invest in sustainable renovation of buildings, financial institutions
Implementing group of the measure	Ministries, financial institutions, R&D institutes
Involved stakeholder groups	Ministries, R&D institutes, financial institutions, public authorities, financial experts...

<p>Added value of implementing the measure</p>	<p>The added value of such demonstrations is that they can serve as examples of good practices and as a showcase of national knowledge, technological and non-technological solutions. In addition, they are usually also used as learning cases, scalability cases, cases on which methodology upgrades are worked on, etc. They can even serve to validate certain solutions.</p> <p>This measure is connected to measure</p> <ul style="list-style-type: none"> • Financially support the step-by-step renovations, with seismic improvement as the first step. • Financial support existing energy business models and development of new circular business models. • Support public awareness campaigns to raise awareness about sustainable renovation. • Provide education for different stakeholders on renovation benefits.
<p>Timeline for implementation</p>	
<p>Current level of awareness of decision makers, mainly based on political agenda</p>	
<p>Monitoring of the implementation process</p>	<p>Monitoring through:</p> <ul style="list-style-type: none"> • Readiness level of financial support for DEMOs in sustainable building renovations • Number of different calls • Number of applications • Number of selected DEMO projects

6.3 Overview of measures implementation

This subchapter provides an overview of the proposed measures from subchapter 6.2 to facilitate monitoring of their implementation. The measures in the table below (Table 5) are equipped with involved stakeholders, timeline of implementation and current level of awareness of decision makers. The table indicates which actors are expected to play a leading, supporting or contributory role, highlighting the **multi-actor nature and interdependence** of the proposed actions. The below presented overview aims underline that successful implementation cannot be achieved by a single institution alone, but requires **coordinated cooperation across public authorities, financial institutions, market actors, professional bodies and civil society**.




The table showing the **relative interest and influence of stakeholder groups** should be read using a four-level scale, where stakeholder group marked with:

- (low interest, low influence),
- + - (high interest, low influence),
- + (low interest, high influence),
- ++ (high interest, high influence),








in suggested measure to be implemented in the proposed measure.

For example, a “++” rating for a given stakeholder group indicates that the actor has both high interest in the successful implementation of the measure and a high level of influence over its delivery, suggesting a key role in implementation and decision-making. By contrast, a “+ -” rating signals high interest but limited influence, indicating stakeholders who should be closely engaged and supported, but who may not be able to drive implementation on their own.

In addition, the table indicates the **current level of awareness and implementation readiness** through a three colour-coded system:

-  = low awareness and little action taken or scheduled,
-  = high awareness and little action taken or scheduled and
-  = high awareness and many action taken or scheduled.

Each measure is also linked to an **indicative timeline for implementation**, providing a practical basis for prioritisation, sequencing and targeted stakeholder engagement during the implementation phase.

	State and local authorities	Public financiers	Private financiers	Technical Stakeholders	Education and R&D	Consulting stakeholders	Energy & data stakeholders	Civil Society	Timeline of Implementation	Current level of Awareness of decision makers
1.1. Reduce bureaucracy and simplify procedures throughout the construction process	- +	- +	+ -	--	--	--	--	+ -	2030	
1.2. Reduce taxes for sustainable products and sustainable renovations of buildings	- +	+ -	+ -	--	--	--	--	+ -	2030	
1.3. Implement the missing legislation in the area of sustainable renovations	+ +	--	--	--	+ -	+ -	+ -	--	2035	
1.4. Establish a dedicated body for sustainable building construction and renovation	- +	--	+ -	+ -	+ -	+ -	--	+ -	2035	
1.5. Establish central building information data system to collect and manage the data of buildings	+ +	--	--	--	+ -	+ -	--	--	2035	
2.1. Financially support the step-by-step renovation with seismic improvement as the first step	+ +	+ -	+ -	--	--	- +	--	--	2027	
2.2. Financially support commercial banks' services for sustainable building renovations	- +	- +	+ -	--	--	+ -	--	- +	2027	







	State and local authorities	Public financers	Private financers	Technical Stakeholders	Education and R&D	Consulting stakeholders	Energy & data stakeholders	Civil Society	Timeline of Implementation	Current level of Awareness of decision makers
2.3. Financially support development of sustainable construction products and solutions, including ICT solutions	++	+-	+-	+-	--	--	+-	-+	2030	
2.4. Financially support upgrade of existing energy business models and development of new circular business models	-+	--	--	+-	--	--	-+	-+	2035	
3.1. Renew and upgrade the educational processes and the professional training in construction sector	-+	--	--	--	-+	--	-+	-+	2040	
3.2. Provide methodology and guidelines for step-by-step renovation	++	+-	+-	--	++	+-	-+	-+	2027	
3.3. Support public awareness campaign to raise awareness about sustainable renovation benefits	++	--	+-	+-	+-	--	-+	-+	2027	
3.4. Support DEMOs in sustainable building renovations based on innovative financial solutions	++	--	--	+-	+-	--	-+	-+	2027	

Table 5: Overview of proposed measures implementation in Slovenia.

7 CONCLUDING REMARKS AND RECOMMENDATIONS

Action Plan Recommendations - Measures and Actions to Facilitate Investments in Building Renovations in Slovenia (hereinafter referred to as the Action Plan), is one of the main deliverables of the RENOINVEST project. Its aim is to address the challenges and opportunities for sustainable building renovation shared among Austria, Hungary, and Slovenia. This document is the result of the research work of Slovene partners about what measures would be needed in Slovenia to support smart investments in sustainable renovation of buildings for the period between 2025 and 2030. The study is primarily based on the outcomes of organized thematic working groups (TWGs), national round tables (NRTs) and international cooperation with various stakeholders, but also on preliminary research findings of the state-of-the-play in Slovenia. However, it is necessary to emphasize that this Action Plan indicates only **the pathway for the improvements** with suggested measures. It is not the official action plan to be adopted by government of Slovenia.

The main result of the research work is **13 recommendations for measures** to be implemented at national level that could help to remove current barriers in financing energy efficient and sustainable renovations of public and private buildings. The measures are divided into the **three categories**, i.e. areas, legislative, financial and awareness & knowledge transfer, and described into detail. Although the measures are structured into three groups by the area according to the context from which they originate (the legislative, the financial, the awareness-raising and knowledge transfer), the discussions showed that they are strongly linked to **decisions at the state level** (government, ministries). This leads to the conclusion that governmental bodies and sectors have the most important role, and so must act in a more cohesive and efficient manner.

The crucial measure that has been recognized in **the legislative area** as fundamental for more coordinated and thorough work in the field of construction and renovation is *Establishment of a dedicated body for sustainable building construction and renovation*. The finding is based on the urgency, scope and potential impact, as currently all tasks in Slovene construction area are scattered across numerous ministries. Therefore, the construction sector could benefit significantly from the effective linking, coordinating and monitoring activities of the newly established dedicated body. The analyses also showed that the main institutions responsible for implementation of all legislative measures are ministries (MOPE, MNVP, MVZI, MI, MF, MGTŠ), together with Eco Fund, SPS, and other national bodies with strong support of expert teams consisting of building physics experts, construction and other engineers, experts for digital tools and AI. All measures in legislative area are recommended to be placed into action between **2030 and 2035**, as the legislative changes require a significant amount of preparation and coordination, but are too urgent to wait for more than one mandate.

For the financial area, the measure *Providing financial support to commercial banks' services for sustainable renovations* proved to be the most important as it is the basis for activating private capital. Special financial measures should be provided to commercial banks to support their clients' sustainable renovations in loan interest rates and loan guarantees. Supporting commercial banks' services would increase the loans supply as the target group here is large, including public and private investors in

sustainable renovation of buildings. In addition, the proposed measure applies to all types and sizes of buildings. Perhaps financial incentives for commercial banks could improve competitiveness among financial providers, compelling them to develop more diverse financial models, providing end-users would more choice. It can be highlighted that the main institutions responsible for the implementation of the measures in this area are Ministry of finance, commercial banks, building managers, Slovene Enterprise fund, ESCOs, financial advisers and experts. It was also determined that the timeline for the implementation of measures in the financial area must be shorter: two out of four measures (2.1 and 2.2) are predicted for 2027, as they are crucial to accelerate renovations in private as well as the public sector.

The discussions among stakeholders proved that there is still a significant lack of knowledge in Slovenia. The awareness-raising actions were very poor, sporadic and unprofessional. Besides, all the advantages of sustainable building renovation have never been comprehensively and holistically promoted to users. Therefore, the measure *Providing the support for public awareness campaign to raise awareness about sustainable renovation benefits* was confirmed as the highest in **awareness & knowledge transfer area**. The measure must be financially and operationally supported by the government, and it is imperative to activate key professional segments - construction experts, as well as communication strategists and behaviourists. For the implementation of measures in general it was found that responsible institutions are universities, schools, chambers, associations, media, R&D institutes, experts, relevant ministries and financial institutions. Awareness and knowledge transfer includes one monumental task regarding renewing the educational processes, which demands time, therefore it was planned for 2040. The rest of the recommendations can (and should) be realized within 2027, as they target immediate issues in sustainable renovation, such as lack of general and technical information.

Based on the results of this work, it can be concluded that the research has undoubtedly contributed to a clearer picture of the financial situation and its developing options regarding the renovation of buildings in Slovenia. The study addressed key challenges for improvement and, with the present document, provided the basis for the preparation of a government strategy of measures to reduce obstacles in renovating the building stock in Slovenia. Nonetheless, it also contributed to establishing better communication and networking between stakeholders and established the valuable content for the future work of European Energy Efficiency Financing Coalition Slovene national hub.

8 GLOSSARY

Abbreviation	Long Version (English)	Long Version (Original Language)
AI	Artificial Intelligence	
CCIS	Chamber of Construction and Building Materials Industry of Slovenia	Gospodarska zbornica Slovenije
CE	Central European	
CET	Clean Energy Transition	
CINEA	The European Climate, Infrastructure and Environment Executive Agency	
DSEPS	A long-term strategy to boost energy renovation investments	Dolgoročna strategija za spodbujanje naložb energetske preнове stavb
EE	Energy Efficiency	
EED	Energy Efficiency Directive	
EEG	Renewable Energy Community	
EEEEFC	European Energy Efficiency Financing Coalition	
EnPC	Energy Performance Contracting	
ESCO	Energy Saving Company	
EU	European Union	
FINROUND	National Finance Roundtables for sustainable energy investments	
FWG	Financial Working Groups	
GPP	Green Public Procurement	Zeleno javno naročanje
ICT	Information and communications technology	
IIBW	Institute for Real Estate, Construction and Housing Ltd.	
IRT	International Round Tables	
IZS	Slovenian Chamber of Engineers	Inženirska zbornica Slovenije
KTI	Institute for Transport Science and Quality Control in Building	
LCA	Life Cycle Assessment	

LE	Large Entity	
MF	Ministry of Finance	Ministrstvo za finance
MGTŠ	Ministry of Economy, Tourism and Sports	Ministrstvo za gospodarstvo, turizem in šport
MI	Ministry of Infrastructure	Ministrstvo za infrastrukturo
MNVP	Ministry of Natural Resources and Spatial Planning	Ministrstvo za naravne vire in prostor
MOPE	Ministry of the Environment, Climate and Energy	Ministrstvo za okolje, podnebje in energijo
MSP	The Ministry for a Solidarity Future	Ministrstvo za solidarno prihodnost
MVZI	Ministry of Higher Education, Science and Innovation	Ministrstvo za visoko šolstvo, znanost in inovacije
NBS	Nature-Based Solutions	
NEPN	Integrated National Energy and Climate Plan	Nacionalni energetske in podnebni načrt
NRT	National round tables	
NZEB	Net Zero Emission Building	
OIB	Austrian Institute of Construction & Engineering	
PPP	Public-Private Partnership	
PV	Photovoltaic	
R&D	Research and Development	
RES	Renewable Energy Sources	
SME	Small and Medium-sized Enterprises	
SPS	Slovenian Enterprise Fund	Slovenski podjetniški sklad
SSRS	Housing Fund of the Republic of Slovenia	Stanovanjski sklad Republike Slovenije
TWG	Thematic Working Group	
WG	Working Group	
ZAG	Slovenian National Building and Civil Engineering Institute	Zavod za gradbeništvo Slovenije
ZAPS	Chamber of Architecture and Spatial Planning of Slovenia	Zbornica za arhitekturo in prostor Slovenije

Table 6: Explanation of abbreviations used in the document.



RENOINVEST

sustainable renovation of buildings