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RENOINVEST
sustainable renovation of buildings

D4.3 Cross-border recommendation for Austria, Hungary, Slovenia

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Institute for Transport Sciences and Quality Control in Building
ARCHENERG International Innovative Cluster for Renewable Energy and Building Trade
Gospodarska zbornica Slovenije Chamber of Commerce and Industry of Slovenia
Chamber of Construction and Building Materials Industry of Slovenia
ZAG Zavod za gradbeništvo Slovenije Slovenian National Building and Civil Engineer Institute

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Table of contents

List of figures

List of acronyms / abbreviations

Acronym	Original	English explanation
CE		Central European
CO_2		Carbon Dioxide
EC		European Commission
EEEFC		European Energy Efficiency Financing Coalition
EPC		Energy Performance Certificate
HUF		Hungarian Forint
LIFE	L'Instrument pour l'Environnement	The Environmental Instrument
MFB	Magyar Fejlesztési Bank	Hungarian Development Bank
ZLT		Green Retail Capital Requirement Program
ZVT		Green Enterprise Capital Requirement Program

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 in order 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.

Originating from a collective vision to address cross-border challenges and unlock opportunities for sustainable building renovation in both private and public sectors, RENOINVEST seeks to craft action plans for smart investments in sustainable renovation from 2025 to 2030. This project serves as a testament to collaborative innovation, bridging key financial, private, and public expertise through green finance thematic working groups. These platforms are instrumental in identifying barriers and proposing enhancements for large-scale investment programs, thereby revitalizing existing infrastructure with an emphasis on energy efficiency. The RENOINVEST project not only fosters and environment of knowledge sharing among its partners and stakeholders but also positions itself as a beacon for sustainable investment in the CE region.

2 PROJECT CONSORTIUM

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

Institute for Transport Sciences and Quality Control in Building

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

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3. Zavod za gradbeništvo Slovenije (ZAG) – SLOVENIA

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SLOVENIAN NATIONAL BUILDING AND CIVIL ENGINEERING INSTITUTE

4. Gospodarska zbornica Slovenije (CCIS) – SLOVENIA

Gospodarska zbornica Slovenije
Chamber of Commerce and Industry of Slovenia
Chamber of Construction and Building Materials Industry of Slovenia

5. RENOWAVE.AT e.G. (RENOWAVE) – AUSTRIA

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

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3 EXECUTIVE SUMMARY

The international dimension of the RENOINVEST project is reflected in the cooperation between Austrian, Hungarian and Slovenian partners and stakeholders, enabling cross-border learning and the development of joint recommendations. This deliverable analyses the international events and knowledge exchange activities organised during the project and summarises their outcomes. It also compares the strengths and shortcomings of each participating country in financing sustainable building renovations and identifies lessons and good practices that can be transferred and applied by the other partner countries.

The document has a three-part structure. Firstly, **Cross-border exchange** covers the main findings and outcomes of three international roundtables that took place during the project. In short, all three countries are currently struggling with lack of accessible information, need for programs to reduce energy poverty, low level of public awareness, lack of skilled workers and insufficient professional knowledge, legislative challenges and financing instrument gaps.

Chapter 5 also presents National Action Plans exchange which further details particular challenges and advantages of systems currently in place in each of the project countries which might be relevant for transfer and improvement in the other two. These are developed within the areas of legislation, financing, and awareness for a systematic, doable implementation of the most necessary measures for more effective financing of sustainable renovations of public and private buildings across the three countries.

Second part, titled **Cross-border recommendations**, deals with highlighted innovative best practices of renovation financing from each country and aspects of them which could serve well to be implemented in other countries. Austria highlights an innovative one-stop-shop model for building renovations with a dual framework. It offers valuable lessons for Hungary, Slovenia and other EU countries, particularly in streamlining renovation processes and improving access to funding and quality assurance. In Hungary, a home renovation program offers 0% loans and non-refundable grants for energy-modernisation of family houses. Lessons learned from this and other cases highlight the importance of focusing on energy-saving criteria and applying blended financing mechanisms for residential buildings. Slovenian Eco Fund is a public financial institution, aiming to promote development in the field of environmental protection through soft loans and grants. Based on experiences, good practices and practical needs, the fund constantly upgrades existing programs with new ones and as such offers valuable lessons for Austria, Hungary and other EU countries.

The last part, **Opportunities for future cooperation,** presents the foundations for future collaborations between partner organisations and countries, which RENOINVEST strengthened by creating international stakeholder connections and continuing knowledge exchange on sustainable building renovation. The project's results can also support the development of national European Energy Efficiency Financing Coalition (EEEFC) programs and hubs, which may organize joint events and deepen cross-border collaboration. Partners plan to hold annual meetings to review progress on National Action Plans, continue joint work on key measures, as well as cooperate on new project proposals and funding calls (e.g., LIFE, Interreg). Additional collaboration is expected with the SMAFIN EXPANDED project, including joint events and the preparation of a shared action plan for Slovenia.

4 INTRODUCTION

4.1 Purpose and Scope

The document was prepared by the RENOINVEST project consortium within research and development work in the *Task 4.4 International exchange outcomes,* with the aim of developing recommendations at the international level, for all three countries – Austria, Hungary and Slovenia.

The recommendations are intended to support the introduction of possible and feasible financial solutions to enhance the building renovation process in the three countries involved (and beyond) to achieve the set climate goals.

The main objective of this document is to summarise the results of the joint findings for the necessary changes on supply and demand side, covering the construction value chain, with a focus on enabling financial mechanisms. In addition, the aim is to present identified examples of good organisational solutions for financing, which have not yet been implemented in the other two neighbouring countries, but have transferability potential.

4.2 Development of the report

This deliverable compiles the key findings generated during the RENOINVEST project through stakeholder consultations, project events and desk research carried out in Austria, Hungary and Slovenia. In addition to the numerous national and international events organised within the project, a dedicated workshop was held specifically to support the preparation of this report. The workshop brought together representatives of the project partners to exchange views and collect targeted input on cross-border experiences and lessons learned. Members of the External Advisory Board - Mr. Braumann (Austria), Mr. Gyura (Hungary) and Mrs. Šijanec Zavrl (Slovenia) - who supported the RENOINVEST project throughout its implementation, were also invited, together with Mr. Staničič, representing the twin project SMAFIN Expanded in Slovenia.

The dedicated workshop took place online on 20 February 2026 and followed a jointly prepared agenda. Partners first presented the National Action Plans (available at RENOINVEST website) developed within the RENOINVEST project and introduced their key measures. To allow comparison, the presentations were organised by thematic areas, with each country presenting its measures within the same area. Afterwards, each partner briefly presented a selected case of a successful financial mechanism. The workshop concluded with a discussion on possible future cooperation.

The discussions among participants, encouraged throughout the workshop, were engaging and fruitful and led to the results presented in the following chapters:

- CROSS-BORDER EXCHANGE, which summarizes the findings and knowledge exchange of the international roundtables held during the project duration and the three key areas the three National Action Plans.
- CROSS-BORDER RECOMMENDATIONS that brings three selected good practices of financial mechanisms, one per each country, to be presented and recommended as possible transferable model or learning case across borders.
- FUTURE CROSS-BORDER COOPERATION describing options and opportunities identified by partners for our possible common work in the future.

5 CROSS-BORDER EXCHANGE

5.1 International Roundtables

5.1.1 Introduction

Each country hosted an international exchange event during the project connected to one of the national platforms, with the purpose to capitalise on knowledge sharing and more effective exchange of experiences among national stakeholders. These events invited platform members, mainly coming from the national expert groups as well as other stakeholders. Events lasted from one to one and half days and included discussions in form of a meeting and a study visit to showcase technical implementation of building renovation projects including the assessment of the sustainable financial solution. KTI (ÉMI), ZAG and RENOWAVE were responsible to invite, transport and accommodate key stakeholders, mainly representing the financial market at the international exchange events.

5.1.2 Brief presentation

First international roundtable: Gornja Radgona, Slovenia

The first international roundtable meeting was held on 18 April 2024, at the Megra Fair in Gornja Radgona, Slovenia. This event focused on the "**one-stop-shop**" (OSS) approach, aimed at streamlining processes and maximizing efficiency in renovation projects, fostering collaboration and dialogue to advance sustainable practices in energy transition and finance across the EU.

Participants shared their insights, highlighting the importance of **educating the public** on efficient house renovation practices. They stressed the significance of providing **accessible information** and assistance to promote energy-saving measures effectively, with a growing recognition of Artificial Intelligence's future role in OSS. Additionally, participants emphasized the social dimension of advisory services, advocating for **a deeper understanding of customer needs** and concerns. Both online and offline services were deemed essential for OSS to enhance availability and accessibility. However, it was acknowledged that while OSS play a vital role, they alone cannot address challenges such as the **shortage of skilled workers, financial support gaps, knowledge deficits, and regulatory inefficiencies.** Collaborative efforts involving diverse stakeholders are crucial to overcoming these challenges and advancing a more sustainable and efficient building renovation sector.

Second international roundtable: Szentendre, Hungary

The second international roundtable of the RENOINVEST project took place on 31 March 2025 and brought together leading experts, policymakers and financial actors from Austria, Hungary, and Slovenia to address one of the most pressing challenges in the built environment: how to accelerate energy-efficient building renovation through effective financing solutions and technical innovation.

The discussion revealed four fundamental pillars for unlocking large-scale renovation: **effective subsidies, accessible financing, enabling legislation and widespread public awareness**. Of these, awareness was viewed as the most critical. Without informed and engaged property owners, even the most well-designed support schemes risk underperformance. The panel's final message was clear: only

integrated, people-centred solutions that bring together financial, technical and social elements will ensure lasting progress.

The second international RENOINVEST roundtable highlighted a key message: while policies, funding instruments and technologies already exist, coordinated implementation, strategic financing and active citizen engagement are the real drivers of large-scale renovation. The coming years will determine whether Central Europe can move from pilot projects to mainstream transformation.

Third international roundtable: Vienna, Austria

At the last international roundtable, organised in Vienna, Austria on 13 January 2026, the consortium met with experts from the region, presented the National Action Plan drafts and led a panel with EEEFC representatives from each country. The importance of **long-term financing models and cooperation between countries** in achieving renovation targets was emphasized. Participants agreed that only through joint efforts and the exchange of best practices across countries and sectors can the defined goals be achieved.

Discussion highlighted that simplifying renovation processes through one-stop shops and staged renovation plans can make projects more accessible for homeowners, but social and legal barriers continue to obstruct effective and widespread renovations. Energy poverty and generational divides call for tailored financial solutions such as bullet loans repayable upon sale or inheritance, as well as collective financing models that share costs and risks. At the same time, workforce shortages obstruct implementation, making greater standardization and the use of digital tools like prefabrication essential to optimize limited resources and improve efficiency across the renovation value chain.

Looking ahead, coordination of renovation passports, data formats, and financing terms will be key to accelerating cross-border investment. Overall, integrated strategies combining finance, regulation, and social engagement, supported by the EEEFC's national hubs and regional collaboration, will be crucial to aligning incentives, simplifying procedures, and scaling innovative renovation solutions.

5.1.3 Main outcomes

Direct cross-border exchange

The international roundtables of the RENOINVEST project represent in fact three highlights of several months of active research work and a direct cross-border exchange of opinions, experiences and good practices. Designed as targeted, expertly supported and excellent organized events, they strongly contributed to broader discussion of identified challenges. They took place among specially invited policymakers and experts from the three countries with the aim of addressing selected topics at the international level. Most of these events were attended also by invited representatives of European Commission. Key obstacles to a faster tempo of sustainable renovations across the three countries have been identified as described below.

Financing instrument gaps

In the key area of financing the renovation sector, all three countries share common gaps, particularly in terms of continuity, accessibility, efficiency, simplicity, diversity and compatibility of different financial instruments. The need for cooperation between public and private capital providers and

coordinated implementation was highlighted. Additionally, access to all financial information on a single digital platform would facilitate the search for possible financial solutions.

Legislative challenges

A key message emerging from the discussions in all three countries was the importance of an appropriate legislative framework. Regardless of the specific topic, legislative barriers were repeatedly highlighted. Legislative change is needed not only to improve the overall regulatory environment for building renovation, but also to enable and support effective financing instruments. However, legislation is often complex and slow to adapt, and inconsistencies or gaps in the regulatory framework are common. These shortcomings lead to procedural inefficiencies, delays and uncertainty for market actors, which in turn significantly contributes to the slow pace of building renovations.

Lack of accessible information

Lack of accessible information - including about financial options - is one of the main obstacles that slows down or even discourages investors who want to renovate their building to make it more energy efficient. Another very important one is the complexity of the procedures themselves, getting through formalities and often also a lack of understanding of their needs. Therefore, the idea of establishing the OSSs in countries was very well received in all discussions, and any experiences with good practice examples were very much in the foreground.

Need for programs to reduce energy poverty

All three countries, or rather their regions or areas, have an economically vulnerable segment of the population. The latter is the one who needs support the most, both financially, professionally, technically and in terms of procedures. Therefore, countries are striving to develop and establish special programs - adjusted financial models - to reduce energy poverty. However, also a special sociologically oriented effort is needed to engage this people.

Low-level of public awareness

Public awareness of sustainable renovation benefits is low. The result of this, as well as a real lack of understanding of the deeper meaning of rational energy use among the public and only an interest in lower heating (and cooling) costs, is manifested as low civic engagement in this area.

Lack of skilled workers and knowledge

The lack of skilled workers and the lack of knowledge also hinder the speed of building renovations. This gap has been known for a long time, work in construction is demanding, mostly dirty, workers are usually exposed to external weather conditions. That is why it is not popular. The workforce often comes from third world countries and does not meet required qualifications. Rapid technological development, on the other hand, requires more knowledge. At the same time, there is a lack of practical training in professional educational institutions. To ensure the optimization of limited resources and improve efficiency throughout the renovation value chain, automation and digitalization of construction sites will be necessary. Greater standardization, prefabrication, modularization, the use of digital tools, prefabricated construction will be of great help.

5.2 National Action Plans Exchange

Within the RENOINVEST project, the Austrian, Hungarian and Slovenian partners each developed a National Action Plan containing recommendations in the areas of legislation, financial instruments, and awareness and knowledge transfer. These documents aim to support the increased mobilisation of private financing for building renovation. While sharing common objectives, the proposed measures reflect the specific national circumstances and policy frameworks of each country.

5.2.1 Legislation Area

Across all three countries, the legislative approach reflects a strong recognition that renovation policy must be systematic, coordinated and aligned with EU climate objectives, thereby creating a more supportive framework for private financing of renovations. Several similarities among the countries can be identified, as described below.

Harmonisation of regulations: All three countries acknowledge the need to align building laws, energy performance standards and environmental regulations to reduce inconsistencies and fragmentation.

Removal of administrative barriers: Complex permitting procedures, overlapping competencies, and bureaucratic obstacles are recognized as major barriers. Each country aims to simplify processes and clarify responsibilities.

Long-term strategic orientation: Rather than relying solely on short-term measures, Austria, Slovenia, and Hungary embed renovation policies within broader long-term strategies connected to energy transition and sustainability goals.

Different policy focus: Renovation is treated not only as an environmental issue but also as an economic development tool, a social policy instrument (affordability, energy poverty) and a climate mitigation strategy.

Austria demonstrates a highly structured and system-aligned framework, Slovenia shows strong integration of EU directives into national legislation and Hungary focuses on gradually modernizing its regulatory framework on the condominium law while addressing structural barriers.

5.2.2 Financing Area

This area is recognized as the decisive driver of renovation activity in all three countries. Among specifics there are also common findings.

Strong reliance on public funding: National budgets and EU funds play a central role in stimulating renovation investments.

Need for funding adequacy: All three players acknowledge that funding levels must be sufficient, predictable and stable to ensure long-term impact.

Coordination of financial instruments: There is a shared understanding that grants, loans, tax incentives and subsidy schemes must be better aligned to avoid fragmentation and inefficiency.

Leveraging private investment: Public funds are intended to act catalysts, encouraging private sector participation rather than fully financing renovations.

Social targeting: Support mechanisms increasingly aim to address vulnerable households and energy poverty.

In the financing area Austria emphasizes efficiency and coordination of subsidies to maximize ecological and economic impact; Slovenia focuses on combining EU structural funds with national schemes and Hungary need to make steps to improve accessibility and make blended financing available in a long-term.

5.2.3 Awareness & Knowledge Transfer Area

All three countries recognize that legislative reforms and financing mechanisms alone are insufficient without informed stakeholders and skilled professionals.

One-stop-shop concepts: There is a shared push towards strong network of advisory systems to simplify the renovation journey for citizens.

Information accessibility: Efforts are made to provide clear guidance on available subsidies, technical standards, renovation benefits and administrative procedures.

Capacity building: Training and upskilling of professionals (engineers, architects, contractors, and public officials) are seen as necessary for high-quality implementation.

Public awareness campaigns: Raising awareness about energy efficiency, sustainable renovation benefits, and long-term resources saving is a priority in all three countries.

Knowledge exchange and EU alignment: Participation in European cooperation projects and cross-border learning supports policy improvement and best-practice exchange.

Here Austria shows a more institutionalized advisory and coordination system; Slovenia emphasizes knowledge transfer within public institutions and stakeholder networks and Hungary focuses on strengthening advisory frameworks and increasing public awareness mechanisms.

5.2.4 Main findings

Several common themes emerged across the three countries. They all recognised that fragmented policies and lack of coordination create barriers to renovation. Austria emphasised the need to align subsidy programmes, Slovenia proposed creating a central coordination body and Hungary highlighted inconsistencies between programmes and regulations. Each country emphasised financial instruments as essential drivers of renovation. Austria proposed a housing development bank and improved loan frameworks, Hungary advocated long-term financing systems and blended funding models, and Slovenia focused on tax incentives for sustainable renovations. Administrative complexity is a recurring issue. Slovenia explicitly addressed bureaucratic barriers, while Austria and Hungary also identified regulatory complexity as a problem affecting renovation uptake.

Participants acknowledged that European legislation - especially directives focusing on energy performance and renovation of buildings - will strongly influence national reforms. Requirements such as renovation passports and emissions targets are expected to drive policy development.

Key differences among the partner countries are as follows: Austria faces challenges related to federal decentralisation, with nine regional building codes and ten different subsidy programmes. Slovenia's problem is inter-ministerial fragmentation, while Hungary's challenges stem more from the lack of a long-term predictable financing system that is accessible to everyone. Hungary and Slovenia both identified high Value Added Tax (VAT) rates on renovation as a major barrier. Austria's system differs as it allows landlords to partially deduct the VAT paid on construction costs for rental properties, under specific conditions. Hungary operates under higher interest rates due to its national currency, making

market-based loans expensive. Austria and Slovenia, using euro-based financial systems, face fewer macroeconomic financing constraints. Austria emphasises financial institutions and subsidy alignment, Hungary focuses on long-term financing programmes and condominium reforms, while Slovenia prioritises governance reform and administrative simplification. Austria already benefits from a relatively well-established network of regional energy agencies and advisory services, while Slovenia continues to expand its public energy advisory network, such as ENSVET (free energy advice program) to support homeowners. In Hungary, comprehensive OSS services are still at an earlier stage of development, highlighting the need for coordinated advisory platforms to support condominium communities, connect them with financial institutions and assist in preparing renovation projects.

The discussion revealed that while Austria, Hungary and Slovenia face different structural challenges, they share a common goal: scaling up building renovation to meet energy, climate, and housing objectives. Austria focuses on improving coordination and alignment within an already well-developed subsidy system, Hungary emphasises long-term financial predictability and legal reforms for condominium management and the need for energy performance-based mechanism in case of municipal buildings, and Slovenia prioritises administrative simplification and institutional coordination. Despite these differences, cooperation and mutual learning - especially in implementing European directives and developing financial incentives - were recognised as important opportunities for progress.

6 CROSS-BORDER RECOMMENDATION

6.1 Austrian One-Stop-Shop Vienna

6.1.1 Description

Within the framework of the EU project RenoBooster – **the Smart Renovation Hub Vienna** (funded under Horizon 2020 from 04/2019 to 10/2022), an innovative one-stop-shop model for building renovations was established in Vienna. This model consists of two central pillars (Figure 1): **Hauskunft Wien** and the **Qualitätsplattform Sanierung** (Quality Platform for Renovation). Both initiatives were founded as part of the RenoBooster project and received EU funding. Together, they aim to increase the renovation rate in the private residential building sector and support decarbonization by 2040.

"Hauskunft Wien" serves as a free, independent point of contact for building owners and property managers. It provides comprehensive advisory services on technical, legal, and financial aspects of renovations, as well as funding opportunities. A key element is its support in developing a **refurbishment concept**, which is subsidized by the City of Vienna with up to €5,000 (for multi-storey residential buildings) and up to 50% of documented costs. "Hauskunft" offers individualized consultation and refers clients to qualified partners from the "Qualitätsplattform Sanierung". Since May 2021, Hauskunft has been operated by Wohnfonds Wien and is a central component of Vienna's renovation offensive. After the EU funding ended in 2022, financing has continued through public funds from the City of Vienna and Wohnfonds Wien, ensuring that consultation and information events remain free for users.

The "**Qualitätsplattform Sanierung"** was established as an independent association and serves as a communication hub. It connects qualified renovation service providers with clients, ensuring that only companies with proven expertise and reference projects are listed. The platform supports building owners in the professional creation and implementation of refurbishment concepts and offers a selection of certified planners and contractors. The association is funded through membership fees from listed companies, scaled according to company size. The platform provides its members with increased visibility, networking opportunities, exchange platforms, and further training in building renovation.

A DUAL CONCEPT FOR VIENNA

HAUSKUNFT Die Sanierungsberatung für Häuser mit Zukunft. / Für die Stadt Wien	Qualitätsplattform Sanierung
https://www.hauskunft-wien.at/	https://qp-sanierung.at/
✓ Orientation & Advice for your building ✓ Information evenings ✓ Future check for buildings ✓ Support with personal renovation concept ✓ Advice on financing concept & subsidies ✓ Service online, via phone or on-site	✓ Consultation/ Renovation concept ✓ Planning and design ✓ Construction Works ✓ Project guidance / site supervision ✓ Quality insurance ✓ Procurement and Tendering

Figure 1: A representation of Dual Concept for Vienna

Both institutions work closely together: “Hauskunft” provides advisory services and, when needed, refers clients to certified partners on the “Qualitätsplattform”, who then support the implementation. This dual model creates a seamless support chain—from initial consultation and the development of a subsidized refurbishment concept to professional execution—and is considered a best-practice example for one-stop-shops in building renovation. The cooperation is coordinated by the City of Vienna and Wohnfonds Wien and is a central contribution to Vienna’s renovation offensive **"WIR SAN WIEN"** (WE RENOVATE VIENNA).

6.1.2 Evaluation and transferability

Strength, advantages

Centralized Advisory Hub: Reduces fragmentation by bundling advice, funding, and quality assurance. Homeowners save time and avoid conflicting information.

Quality Assurance: The **Qualitätsplattform’s** professional network minimizes risks of poor workmanship, increasing trust among homeowners. Each member has to provide at least three high quality renovation projects, and an independent jury decides about the membership of the company. Members are monitored regularly and complaints of customers are taken seriously.

Professional Advice: Direct links to national and regional subsidies through “Hauskunft” simplify access to financial support for renovations. Aid is provided for a professional renovation concept in connection with financing concepts and legal advice (e.g. rental law).

Digital + In-Person Hybrid Model: Combines online tools with local advisors, catering to diverse user preferences and ensuring accessibility.

Critical aspects, disadvantages, limitations

Administrative Barriers: Austria’s model relies on strong inter-agency coordination, which may be challenging to replicate.

Dependence on political willingness: The success of the dual one-stop-shop model, especially the free service provided by “Hauskunft” depends heavily on sustained political support and long-term commitment from public authorities.

Awareness: Low public visibility can limit uptake of the one-stop-shop services, it needs heavy campaigning to reach all target groups.

Language/Digital Divide: Some users may face barriers due to language or limited digital access. Vienna has a large number of non-native speakers and contrary to other services the “Hauskunft” is only available in German.

Transferability to other countries

The Austrian dual one-stop-shop model offers valuable lessons for Hungary, Slovenia and other EU-countries particularly in streamlining renovation processes and improving access to funding and quality assurance. Key recommendations for transferability include the below described actions.

Adapting the centralized hub model: Integrate existing advisory services (e.g., Eco Fund in Slovenia) into a dual concept to provide more and better services. Integrate SMEs in the one-stop-shop to offer integrated home renovation services along the whole customer journey.

Establishing certification schemes: Collaborate with local professional bodies to develop quality standards for certification programs for contractors and planners, ensuring high-quality renovation work.

Leveraging EU funding: Align the one-stop-shop with EU and national funding programs to maximize financial support for renovations.

Hybrid service delivery: Combine digital tools with in-person advisory services to cater to all social and age groups, ensuring inclusivity.

Pilot testing and scaling: Begin with pilot projects in key cities (e.g., Budapest, Ljubljana) to refine coordination between stakeholders before expanding nationally.

Awareness and Outreach: Implement targeted campaigns to raise public awareness about the one-stop-shop, using municipal networks and energy cooperatives as channels.

Addressing Language and Digital Barriers: Provide multilingual support and offline access points (e.g., community centres) to ensure the service is accessible to all users.

The Austrian initiatives **Hauskunft Wien** and the **Qualitätsplattform Sanierung** serve as useful models for Hungary, where most of the homeowners and condominium communities lack coordinated renovation guidance. It can also serve as a model for Slovenia to improve its existing advisory network and upgrade it to the level of advanced OSS.

A one-stop-shop like Hausfkunft should be set up and operated country-wide as access to objective information on energy performance of the residential homes, renovation options and their expected results should be made available to homeowners in order to boost motivation for renovations. Adapting similar platforms would help provide reliable technical advice, improve renovation quality by collecting and qualifying renovation and building entrepreneurs and support households in making decisions regarding financing options and complex renovation processes.

6.2 Home Renovation Program in Hungary

6.2.1 Description

The current program (2025-2027)[1] combines a 0% interest loan and non-refundable grant up to 5 million HUF each (total 2,5-10 million HUF) for energy-modernisation of family houses built before 2007; 50% non-refundable grant (ERDF) + 50% zero interest loan with a maturity of up to 15 years.

[1] Home Renovation Program funded by the Recovery and Resilience Facility (RRF) ran from 1 July 2024 to 17 January 2025. The current Home Renovation Program, funded by the European Regional Development Fund (ERDF), started on 18 January 2025 and is expected to remain open until 30 March 2027. Further actual information available:
https://www.mfb.hu/energiamegtakaritast-celzo-otthonfelujitasi-programok-csaladi-hazakhoz-budapesten-es-videken-s2830
https://www.palyazat.gov.hu/programok/szechenyi-terv-plusz/kehop-plusz/kehop_plusz-4.1.7-24/alapadatok
https://www.palyazat.gov.hu/programok/szechenyi-terv-plusz/kehop-plusz/kehop_plusz-4.1.8-24/dokumentumok

Eligible measures include insulation, window replacement, heating system upgrades and modernization of domestic hot water systems, provided that the primer energy savings is at least 30%.

The program is managed and organized by the Hungarian Development Bank (MFB) with the involvement of commercial banks as agents. With a co-payment from own resources of at least 5% of the total eligible costs of the energy modernization, a maximum of HUF 10 million (€26,3 thousand) concessional financing, can be used, half of which is an interest-free loan, and the other half is a non-refundable grant. The interest-free loan must be repaid within 15 years. The grant can be maximum 5 million HUF out of the 10 million HUF. The program can be used for the thermal insulation of the buildings' envelope structure, floors/ceilings, the replacement or modernization of doors and windows, the modernization of the domestic hot water system, installation of shading and the replacement of fossil fuel burning boilers with electric systems. An important feature of the program is the requirement to achieve at least 30% primary energy savings in buildings as a result of these investments. Participating homeowners´ homes are subject to a certified Energy Performance Certificate (EPC) before the renovation and after the renovation as well to confirm the savings in energy consumption. Energy renovation is eligible only for single- or multi-dwelling family houses that received an occupancy permit before 01.01.2007 that are used as permanent residences including detached and semidetached houses and terraced houses.

6.2.2 Evaluation and transferability

Advantages, strength

Energy saving requirement: The first large-scale nationwide program in Hungary which requires at least 30 % savings in energy consumption.

Combined financial mechanism: Combining elements **of non-refundable grant, loan and own resources.**

No additional burden: The participating homeowner´s house is not mortgaged and there are no management, commitment, prepayment, or loan amendment fees.

Critical aspects, disadvantages, limitations

Pre-financing: Disbursement of the loan and grant parts are paid against invoices for work accomplished or materials bought; therefore, the program is not affordable to many homeowners who cannot prefinance the works to be done.

Loan maturity: As the maximum loan maturity is 15 years; it is difficult for homeowners with lower income to meet the lending limits regarding the size of repayment instalments as a percentage of income.

Bureaucratic burden: The program needs a large number of document, which is considered to be a bureaucratic burden.

Limits of the program: The total funding of the program comes from EU-RRF, Repower EU, it amounts to 108 billion HUF, (275 M EUR) of which 20 thousand homes are planned to be renovated – whereas 2 million homes should be renovated – as it is a one-time program running until March 31, 2027, it cannot contribute to boosting large scale renovations. In addition, the required own resource part is max 10 %; therefore, the program leverages on private financing to a small extent only.

Transferability to Other Countries

Aspects to be recommended for further development in other countries are as follows below.

Focusing on criteria: when designing criteria for calls for grants, a strict focus should be placed on deep or staged renovation tied to expected energy and CO_2 savings; therefore, the criteria should be carefully set and be aligned with the national legislation.

Establishing blended finance programs: finance programs should be based on combination of grants, loans, own resources, etc., where the grant element is coupled with a higher level of private finance and the loan is a subsidized loan (e.g. with subsidized interest rate); banks should be motivated in taking some risks in these programs.

Opening the program: calls for the programs should be open to all homeowners, including owners in multi-apartment buildings / condominiums; co-financing of the program should be provided for long-term, at least ten-year implementation of the program; one part of the program must provide for the necessary assistance (financial, technical, administrative) in the preparation and implementation phases of renovation (like one-stop-shops).

The Hungarian case highlights an important policy design element for residential renovation programmes. The scheme links financial support to a clearly defined minimum performance requirement: supported renovations must achieve at least 30% energy savings. This approach encourages more effective renovation measures and helps ensure that public funding combined with a loan component leads to measurable energy efficiency improvements. It may; therefore, provide a useful reference to Austrian and Slovenian partners when further developing their renovation support schemes.

6.3 Slovenian Eco Fund

6.3.1 Description

EKO SKLAD
SLOVENSKI OKOLJSKI JAVNI SKLAD

Figure 2: ECO FUND Slovenia. Source: https://www.ekosklad.si/

Official name of the entity under consideration is Eco Fund[2] (EF), Slovenian Environmental Public Fund. Eco Fund established in 1993, is a public financial institution established by the Government of Slovenia. Its main purpose is to promote development in the field of environmental protection by offering financial incentives such as soft loans and grants for different environmental investment projects.

Eco Fund began with soft loans for investments in environmental protection as a revolving fund. Perhaps the most significant aspect of Eco Fund's operating environment is the requirement that Eco Fund maintains the real value of its assets. For this reason, Eco Fund has provided support to environmental investments through soft loans and developed a strong focus on the financial sustainability of the projects it supports. In 2008, Eco Fund was granted the use of additional financial mechanisms such as grants to support environmental investments. Grants are financed mostly by fees paid by end users of energy and funds from the climate change fund.

[2] Further actual information available: https://www.ekosklad.si and https://www.gov.si/en/state-authorities/agencies-funds-and-surveys/public-funds/

As such Eco Fund is Slovenia's central public instrument for financing environmental investments, including energy efficiency of buildings and building renovation. It operates as a specialised environmental fund under public law, not as a commercial bank. Its mission is to reduce energy consumption and emissions, support decarbonisation of the building stock, lower energy costs for households and address energy poverty.

Eco Fund acts as the main implementation body for national and EU-supported energy renovation programmes. As such it operates through a dual financial structure:

a) Non-repayable financial incentives (grants)
   i. Direct subsidies for eligible renovation measures
   ii. Typically measure-based (façade insulation, windows, heating systems, RES)
   iii. Budget-limited public calls with defined envelopes
b) Preferential loans (revolving component)
   iv. Low-interest loans for households and multi-apartment buildings
   v. Long repayment periods
   vi. Repaid capital is reused (revolving fund logic)

Funding sources of Eco Fund include, state budget allocations, environmental charges, EU funds (Cohesion Policy, Recovery and Resilience Facility, etc.) and loan repayments. This hybrid structure allows continuous operation while maintaining public policy control.

From 1 January to 31 December 2019, a total of EUR 62,100,057 of subsidies were paid by Eco Fund to various beneficiaries and for different investments: in residential buildings, construction of nearly zero-energy buildings and for electric vehicles, legal entities for electric vehicles, energy audits and energy efficiency investments, and municipalities for environmentally friendly public passenger buses in degraded areas, for charging stations for electric cars in Natura 2000 and protected areas, and for the construction of nearly zero-energy buildings and energy renovation of buildings owned by municipalities.

The Eco Fund is providing also some specific and dedicated tasks for multi-apartment buildings / condominiums, consultant network and measures for reducing energy poverty.

Multi-apartment buildings: For multi-apartment buildings, Eco Fund provides grants for energy-efficient envelope improvements, support for heating system upgrades, combined measures for deeper renovation, low-interest loans for collective investments. Applications are typically submitted by building managers on behalf of co-owners.

ENSVET: Eco Fund coordinates a nationwide advisory network, ENSVET, a kind of one-stop-shops with approximately 50+ certified energy advisors in 16 consulting offices across Slovenia and in local energy agencies. Through this system free technical advice can be gained, information on renovation sequencing, guidance on available financial incentives and support in understanding eligibility criteria. While not a full one-stop-shop, ENSVET forms a strong technical advisory backbone for renovation uptake.

Figure 3: ENSVET consultants at the ECO FUND booth. Source: https://www.ekosklad.si/

Economically vulnerable households: For this specific population Eco Fund provides 100% subsidies (with a limit of 18.000,00 EUR) to targeted measures with the aim reducing energy poverty. In parallel to this it also assures the integrated financial and social policy elements. This makes the instrument socially inclusive and aligned with EU climate transition objectives.

6.3.2 Evaluation and transferability

Advantages, strengths

Eco Fund's main strength is **institutional stability**, meaning it provides a permanent, recognisable and trusted public financing instrument, which increases predictability and investor confidence. It is also a **hybrid financing model**, with a combination of grants and revolving loans that improve capital exploitation compared to pure subsidy schemes. It aims to be **accessible to households**, through direct-to-citizen financing, which increases uptake and reduces dependence on commercial banks. ENSVET, the Eco Fund consulting service, also provides structured, **independent technical advice** nationwide, reducing informational barriers.

Critical aspects, disadvantages, limitations

Unfortunately, the renovation uptake is still **significantly grant-driven,** with private capital leverage remaining undeveloped. It also lacks **support for the pre-investment phase**, obstructing comprehensive renovation planning for multi-apartment buildings, which is not systematically financed. Meanwhile, the **ENSVET One-Stop-Shop is still not fully integrated** under one framework, which would cover technical, administrative and financial support.

Transferability to Other Countries

Aware of the important and responsible task of assisting in activities related to the protection of the environment, the Eco Fund has proven itself over the years with good financial models and methods of operation. Based on previous experiences, examples of good practice and practical needs, the fund constantly upgrades existing programs with new ones. The organizational model of the Eco Fund has proven to be very successful and as such offers valuable lessons for Austria, Hungary and other EU-countries.

A dedicated public body: Establish legal entity of public law, which takes on the tasks of implementing environmental policy. The entity should be dedicated to public hybrid grant allocation combined with a revolving loan structure. It should adopt operation model as a revolving environmental renovation fund.

Strategic strength of fund: The fund should be able to act as a stable national implementation tool and a bridge between policy, public sector, large private buildings and households.

Integrated advisory network: Fund could run national advisory network for programs focusing on private and public sustainable renovation measures, and targeted funds and programs for relieving energy poverty.

Practical mechanism of fund: fund should act as a pragmatic and scalable public financing instrument activating renovation investments. Its strongest transferable feature is the combination of financial incentives and structured advisory support within a relative stable institutional framework.

Upgrade of fund: next development stage could include stronger private capital leverage, full OSS integration, and expanded support for deep renovation packages.

The Slovenian **Eco Fund** model could provide useful inspiration for Hungary, where a stable and predictable financing framework for residential renovation is still evolving. The Eco Fund's combination of grants (EU and national) and favourable loans (e.g. EIB), linked to clear technical requirements and long-term programme continuity, could help address Hungarian challenges, such as fragmented financing schemes, limited access to affordable renovation loans and the need to mobilise private investment in condominium renovations. The Fund itself, as an established special purpose financial vehicle serves as a means of long-term legal stability. Directing specific tax revenues to the fund adds to its long-term predictable financing. The advisory services that are operated parallel with the financing activity create a stable basis for one-stop-shop services. Adapting elements of this model could support the development of a more coherent and accessible financing system tailored to the Hungarian housing structure.

In Austria, the Ecofund can serve as an example of how to implement a housing investment bank. In particular, the combination of EU/EIB funds with national subsidies and tax incentives can be seen as a positive model.

6.4 Examples of Mobilizing Private Finance

6.4.1 The Green Preferential Capital Requirement Program

Description

In Hungary under the Green Preferential Capital Requirement Program[3] Credit institutions receive a capital requirement deduction (discount) on loans serving energy efficiency investments/green purposes like renewables, energy efficient buildings/companies or electromobility. The program has been extended and enlarged again until the end of 2027.

In December 2019 the Central Bank of Hungary (MNB) introduced first the Green Preferential Capital Requirement Program, for credit institutions to support the growth of green financial products and to improve the energy efficiency of the Hungarian building stock. The preferential regulatory treatment is available for green housing loans (ZLT-Green Retail Capital Requirement Program), whereas under a second window, the green preferential capital requirement program was launched for facilitating the green financing of companies and municipalities (ZVT-Green Enterprise Capital Requirement Program).

The program strongly focuses on boosting the volume of retail loans (e.g. energy efficient mortgages) and the volume of company and municipality credits/bonds disbursed in accordance with the detailed conditions for sustainable financing set in the program by deducting a part of/or the total of the capital requirement necessary to the outstanding volume of the above defined loans/bonds in the second pillar of the capital requirement rules.

The ZLT has been extended to include renovation measures on residential homes based on the Catalogue set on the basis of the Energy Efficiency Obligation System, whereas the ZVT has been extended to enable energy communities to take out loans for green purposes and including new loan

[3] Further actual information available: https://www.mnb.hu/sajtoszoba/sajtokozlemenyek/2026-evi-sajtokozlemenyek/ismet-meghosszabbitotta-a-magyar-nemzeti-bank-zold-tokekovetelmeny-kedvezmeny-programjat

subjects like development of irrigation in agriculture, development of railway infrastructure or measures supporting circular economy.

Evaluation and transferability

Support of the commercial banks: The program supports the commercial banks in increasing the volume of green and sustainable lending in both the retail and enterprise segments by reducing the capital requirement necessary to the green and sustainable loan products.

Motivating measure: The program is an innovative measure and motivates banks in boosting green finance; lending volume can increase to a large scale, first of all in green loans and bonds taken by companies and enterprises.

Long time frame: Longer time frame for supporting the commercial banks is needed to be more motivating.

For **Austria**, Hungary's Green Preferential Capital Requirement Program could be an inspiring model to accelerate green financing and energy efficiency in the building sector. By offering capital requirement discounts for green loans (e.g., energy-efficient mortgages or corporate sustainability projects), Austria could incentivize banks to expand sustainable lending—reducing risks while boosting investments in renovations, renewables, and circular economy initiatives.

6.4.2 The Green Panel Program of the City of Budapest

Description

The program[4] was launched by the City of Budapest and the participating district municipalities in January 2026. The program targets condominiums or housing cooperatives whose buildings are built with industrialized technology (concrete panels) and has at least 10 dwellings. The program aims at reaching the highest possible primary energy savings, at least 30 %, by deep renovation measures like insulation, change of doors/windows and modernisation of heating. It also aims to develop technical, financial and organisational solutions that can serve as models for a long-term, large-scale renovation program.

The projects within the program will be financed by a blended model combining the condominium´s own resources (reserve funds, minimum 10 % of the project´s costs), maximum 30-50 % comes from targeted subsidies given jointly by the City of Budapest and the district municipality where the condominium is located and the rest of the funding (max. 60 %) comes from commercial banking loans. As a further assistance to the selected condominiums, a full technical and financial feasibility study (decision support document) will be prepared for the applicant by an expert team of the Municipality of Budapest in the project preparation phase as an in-kind contribution. Condominiums/housing associations have to tender in the program in each district of the city where the program is launched (in 6 districts out of the total 23), the deadlines for tendering are still open in most of the districts where the program is available.

The programme was launched at the beginning of 2026. As it started only recently, practical experience is not yet available; however, its establishment already represents an important milestone. The initiative is the result of several years of preparation and negotiations involving multiple stakeholders, reflecting a shared recognition of mutual benefits rather than a top-down mandate. This collaborative

[4] Further actual information available: https://budapestikozmuvek.hu/budapesti-zold-panelprogram

development process itself makes the programme a forward-looking and exemplary initiative that may provide valuable lessons for other countries.

Evaluation and transferability

Blended financing structure: The renovations should be financed by blended finance with a combination of own resources, grants and commercial banking loans thus the program leverages the grants and subsidies with private finance to a higher level which reduces the financial burden on condominium owners.

Technical assistance for condominiums: Participating condominiums receive targeted technical assistance and feasibility studies prepared with the support of the Municipality of Budapest. This organised assistance helps housing associations prepare projects, evaluate investment options, and make informed decisions on renovation measures and financing.

Motivating measure: The program is an innovative measure and motivates banks to increase lending volumes whereas it also motivates condominium/housing association to make own savings. It takes a majority decision (2/3) on the renovation and taking out the loan.

Limited funding: The grant volume depends on the financial resources of Budapest and the participating districts, currently enabling the renovation of about 10–15 panel buildings per district, with potential for expansion if the model proves successful.

7 OPPORTUNITIES FOR FUTURE COOPERATION

7.1 Strong connections

The RENOINVEST project is largely based on connecting partners themselves and stakeholders in the construction process, not only at the national but also international level. The purpose of the joint work is certainly to implement the project activities, but also to create common knowledge and cross-border transfer of good practices. The latter can also take place after the end of the project and build even stronger interlinks and intensive cooperation.

7.2 Future use of project results

7.2.1 Supporting the European Energy Efficiency Financial Coalition's activity

The results of the RENOINVEST project can be the basis for the development of European Energy Efficiency Financial Coalition (EEEFC) programs at the national level and for their complementation. Through the course of the project, the most important challenges were clarified and key measures were formulated, which could be addressed first within the framework of the operation of national EEEFC hubs to enable real-life implementation.

The stakeholder communication network carefully established within the RENOINVEST project can be an excellent support for our EEEFC national hubs in preparing common international roundtables, conferences or another event.

The already established international connections between stakeholders that were created during the RENOINVEST cross-border events will be able to be deepened, expanded and intensified as part of further cooperation, including through EEEFC hubs.

7.2.2 RENOINVEST team proposals for future actions

There is strong agreement between partners to conduct regular annual online meetings to review developments in the field of promoting financial instruments for intensification of sustainable building renovations and the implementation of measures proposed in National Action Plans (e.g. whether the measures have been implemented, whether they have been partially implemented, or whether the discussion is still ongoing).

The idea is to continue joint work on selected topics and measures with the aim of developing and elaborating them in more detail and ensuring their concrete implementation.

Partners would like also to mutually inform each other about the possibilities of cooperation on projects and in establishing consortia for new projects, as well as working together in developing ideas and writing applications for calls for tenders (LIFE, Interreg…).

7.2.3 Collaboration with SMAFIN EXPANDED project

Cooperation between the Slovenian RENOINVEST partners and the twin project SMAFIN EXPANDED is planned to continue beyond the project's duration. In this context, RENOINVEST partners will

participate in the SMAFIN EXPANDED national roundtable scheduled for May 2026, organized by the national EEEFC hub, where the results of the RENOINVEST project will be presented.

The continued cooperation between the Slovenian partners of the RENOINVEST project and SMAFIN EXPANDED will also lead to the preparation of a short joint document, a concise version of the Slovenian Action Plan with aligned proposed measures. The document is planned to be published, together with additional related results, on the websites of both projects.

8 CONCLUSION

The present document, entitled Cross-border recommendations for Austria, Hungary, Slovenia, is part of the RENOINVEST project. Its purpose is to summarize international knowledge sharing and support more effective exchange of experiences between the three countries. It is based on work conducted within the project, as well as on a specially designed communication and information workshop between the project partners and members of the project's External Advisory Board.

The document provides work review in three key chapters: CROSS-BORDER EXCHANGE with presentation of main highlights from international roundtables and National Action Plans, CROSS-BORDER RECOMMENDATIONS, where selected good and established practices of financial mechanisms are shown and OPPORTUNITIES FOR FUTURE COOPERATION that brings ideas for possible further international collaboration.

Based on the results of direct networking and cooperation through RENOINVEST international roundtables, it can be concluded that such international events were particularly valuable - both for exchanging opinions on the current conditions and on experiences with financing instruments for sustainable building renovations, as well as on individual solutions. Bringing together various stakeholders, especially financial experts and decision-makers, resulted in an interesting debate and provided lessons for improvement in each country. It also led to the recognition of international exchange as a methodology which allows valuable opportunities to learn from each other.

It turned out that there are many similarities among the challenges and problems faced by the three countries mentioned, but the most valuable were experiences of the solutions that individual countries managed to implement. Among others, it was found that sometimes the mere information that a solution works in a certain area can also provide an impetus for planning a similar implementation in another country. Therefore, international exchanges, even between different political and economic systems, are very welcome.

Most importantly, the research work revealed that in each country there are certain financing models that bring very positive results. These models, such as the Vienna OSS or the Slovenian Eco Fund, show great potential for further development, upgrading, refinement and at the same time expansion to other regions. In Hungary, recent programmes based on blended financing mechanisms also demonstrate promising approaches to support residential energy renovation. We can conclude that due to their promise and potential, they can be recommended for direct adoption, adaptation and implementation or used at least as a learning example in the development of a new model.

Opportunities for joint work may always exist, but only with a foundation such as project work can true mutual understanding and trust occur. Thus, one of the important conclusions of the RENOINVEST consortium was a plan of assured further collaboration between partners, continuing even after the end of the project, with many new ideas for potential joint work.

RENOINVEST
sustainable renovation of buildings

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