SLOVENIA

National report on building renovation technical and economic barriers

Energy Poverty policy

□ Energy Poverty is defined by law
□ Reconstruction (support) measures for energy poor/vulnerable energy consumers

On the basis of the Electricity Supply Act, a regulation has been established that defines the criteria for identifying and assessing the number of energy-poor households. This regulation outlines the specific definition of energy poverty, as well as the criteria and required evidence for determining energy poverty.

Takeaways

□ Renovation market has a positive trend.
□Typical renovation – partial renovation (roofing, façade, windows)
□Typical renovation cost: 150 - 200 €/m^2
□Receiving loan has not become more problematic last few years

Homeowners' motivation in multiapartment buildings

✓**availability of grants**
✓**reducing living (monthly) costs**
•energy savings
•greenhouse gas emissions reduction
✓**poor and failing systems (e.g., electrical, water, heating, sewage)**
•poor and dangerous structural condition (e.g., roof, balconies, bearing walls)
•aesthetics of the building
•indoor climate problems (e.g, ventilation/humidity/mould, hot/cold)
•poor living conditions that are not corresponding to today's norms/ expectations
•real estate value

Barriers

Human capital	Renovation market
•designers •designers of special parts •construction companies performing renovations ✓**skilled workers (at renovation site)** •consultant •supervisor	✓**General awareness of renovation** •Renovation support systems ✓**Renovation grants availability** •Renovation grants conditions •Loans availability (e.g., banks not giving loans for renovation) •Lack of funds from owners/occupants ✓**Good examples** •Technology availability •Innovative technological solutions ✓**Innovative financial solutions**

Summary and Recommendations

Energy poverty in Slovenia is not concentrated in one specific region but is more prominent in eastern Slovenia, where 9.2% of households experience energy poverty compared to 5.1% in western Slovenia. While the overall trend shows a gradual decrease in energy poverty, the situation in eastern Slovenia has worsened, with the number of energy-poor households increasing in 2023. Energy poverty is most commonly found in single-households living in inadequate conditions, such as homes with issues like leaky roofs, damp walls, broken windows, and delayed payment of housing costs.

Renovation efforts in Slovenia, particularly for multi-apartment buildings (MABs), are progressing well, although challenges arise when poorer households are involved, as they struggle to contribute their share for energy renovations. The pace of renovation has slowed in some areas where a renovation boom occurred a few years ago, and many MABs are already renovated.However, renovation activity may still be necessary and important in other regions, particularly in areas where poverty is more pronounced.

Financing for MAB energy renovations is generally accessible through various sources, including the reserve fund, Eco Fund incentives, and participation from contractors or banks such as SID Bank and the European Investment Bank. Residents rarely contribute their own savings unless a contractor co-finances the project. Despite rising interest rates, loans for renovations remain relatively accessible.

The term "comprehensive energy renovation" is well understood in Slovenia, and while deep renovations are known and practiced, they are not as widespread as partial renovations. Renovation prices for façade insulation and window replacement are estimated at about 150 - 200 EUR/m² for average single-family homes, with costs expected to be lower for MABs.

Slovenia offers a number of grants for energy renovations, including those from the Eco Fund. These grants include up to 40% for energy contracting under the Pilot Tender and up to 30% for façade insulation in MABs. However, the grants available for vulnerable households are limited, as they only cover the own share of renovation costs for apartment owners, not tenants.

Recommendations:

1) Increase promotion of the grants available through the Eco Fund, as they are not well known and therefore underutilised. A more proactive outreach strategy could help increase awareness, particularly among vulnerable households.

2) Expand support for vulnerable tenants in MABs. Current financial support is only available to apartment owners, leaving tenants without assistance. A more inclusive approach would provide financial aid to tenants as well, ensuring a broader reach of support for those affected by energy poverty.

3) Improve the accessibility and clarity of renovation financing options, especially for poorer households in MABs. This could include clear guidelines on how to combine grants with loan options, making it easier for households to navigate the financing process.

4) Consider creating additional grants or subsidies specifically aimed at helping low-income households contribute their share for energy renovation, ensuring that the financial burden is not an obstacle to energy-efficient upgrades.

Background: The content of this document is based on expert assessments from CEESEN-BENDER project partners, collected through a questionnaire compiled in Spring 2024. The document was reviewed and finalized by Local Energy Agency Spodnje Podravje as the local expert and Tartu Regional Energy Agency as the task leader in November 2024

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Annex 1 - Typical renovation

Typical renovation is partial renovation.	
Partial renovation ☆	**Deep renovation**
6 most common interventions: •roofing replacement ✓**roof/attic insulation** •arranging the facade of the building ✓**insulating the building walls** •insulating and arranging end walls of the building •arranging the foundation of the building ✓**insulating the foundation of the building** ✓**replacing windows** ✓**replacing exterior doors** ✓**renewal of the heating system** •construction/renovation of the ventilation system •upgrading the electrical system •renewal of sewerage •renewal of the water supply system •installing solar panels	**typical interventions:** •roofing replacement ✓**roof/attic insulation** •arranging the facade of the building ✓**insulating the building walls** ✓**arranging the foundation of the building** •insulating the foundation of the building ✓**replacing windows** ✓**replacing exterior doors** ✓**renewal of the heating system** •construction/renovation of the ventilation system •upgrading the electrical system •renewal of sewerage •renewal of the water supply system •installing solar panels

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SLOVENIJA

Povzetek nacionalnih politik, ki opredeljujejo finančne, tržne, tehnične in druge ovire v zvezi s prenovo stavb, povezanih z energetsko revnimi gospodinjstvi (naloga 3.2).

Politika energetske revščine

□ Energetska revščina je opredeljena z zakonom
□ Ukrepi za obnovo (podporo) za energetsko revne/ranljive odjemalce energije

Na podlagi zakona o oskrbi z električno energijo je bila sprejeta uredba, ki opredeljuje merila za ugotavljanje in ocenjevanje števila energetsko revnih gospodinjstev. Ta uredba določa posebno opredelitev energetske revščine ter merila in zahtevane dokaze za ugotavljanje energetske revščine.

Zaključki

□ Trg prenove se pozitivno spreminja.
□Tipična prenova - delna prenova (strešna kritina, fasada, okna)
□Običajni stroški prenove: 150 - 200 €/m^2
□Prejemanje posojil ni postalo v zadnji letih nič bolj problematično

Motivacija lastnikov stanovanj v večstanovanjskih stavbah

✓**razpoložljivost nepovratnih sredstev**
✓**zmanjšanje življenjskih (mesečnih) stroškov.**
-prihranek energije
-zmanjšanje emisij toplogrednih plinov
✓**slabi in okvarjeni sistemi (npr. električni, vodovodni, ogrevalni, kanalizacijski).**
-slabo in nevarno konstrukcijsko stanje (npr. streha, balkoni, nosilni zidovi)
-estetika stavbe
-težave z notranjo klimo (npr. prezračevanje/vlaga/plesen, vročina/hlad)
-slabi življenjski pogoji, ki ne ustrezajo današnjim normam/pričakovanjem
-vrednost nepremičnine

Ovire

Človeški kapital	Trg prenove
-projektanti -gradbena podjetja, ki izvajajo prenove ✓**kvalificirani delavci (na mestu prenove)** -svetovalec -nadzornik	✓**Splošna ozaveščenost o prenovi** -Podporni sistemi za prenovo ✓**Razpoložljivost nepovratnih sredstev za prenovo** -Pogoji za dodelitev nepovratnih sredstev za prenovo -razpoložljivost posojil (npr. banke ne dajejo posojil za obnovo) -Pomanjkanje sredstev lastnikov/solastnikov stanovanj ✓**Dobri primeri** -Razpoložljivost tehnologije -Inovativne tehnološke rešitve ✓**Inovativne finančne rešitve**

Povzetek in priporočila

Energetska revščina v Sloveniji ni skoncentrirana zgolj na eno regijo, ampak je izrazitejša v vzhodni Sloveniji, kjer se z energetsko revščino sooča 9,2 % gospodinjstev v primerjavi z zahodno regijo , kjer je 5,1 % gospodinjstev energetsko revnih. Medtem ko splošni trend kaže na postopno zmanjševanje energetske revščine, se je stanje v vzhodni Sloveniji poslabšalo, saj se je število energetsko revnih gospodinjstev leta 2023 povečalo. Energetska revščina se najpogosteje pojavlja v enostanovanjskih gospodinjstvih, ki se kaže kot puščajoča streha, vlažne stene, razbita okna in zamujanje s plačilom stanovanjskih stroškov.

Prizadevanja za prenovo v Sloveniji, zlasti večstanovanjskih stavb, dobro napredujejo, čeprav se izzivi pojavljajo pri revnejših gospodinjstvih, ki težko prispevajo svoj delež za energetsko prenovo. Na nekaterih območjih, kjer je pred nekaj leti prišlo do velikega porasta prenove, se je hitrost prenove upočasnila, tako da je veliko večstanovanskih stavb že prenovljenih. Vendar so prenove še vedno potrebne in pomembne v drugih regijah, zlasti na območjih, kjer je revščina bolj izrazita.

Financiranje energetske prenove večstanovanjskih stavb je na splošno dostopno iz različnih virov, kot so rezervni sklad, spodbude Eko sklada, ter sofinanciranje izvajalcev ali bank, kot sta SID banka in Evropska investicijska banka. Prebivalci redko prispevajo lastne prihranke, razen če zraven projekt sofinancira izvajalec. Kljub naraščajočim obrestnim meram ostajajo posojila za prenovo razmeroma dostopna.

Izraz "celovita energetska prenova" je v Sloveniji dobro poznan, medtem, ko so globinske prenove sicer znane in se izvajajo, vendar niso tako razširjene kot delne prenove. Cene prenove za izolacijo fasade in zamenjavo oken so ocenjene na približno 150-200 EUR/m² za povprečne enodružinske hiše, pri čemer naj bi bili stroški za večstanovanjske stavbe nižji.

Slovenija ponuja številne subvencije za energetsko prenovo, med drugim tudi iz Eko sklada. Te subvencije vključujejo do 40 % za energetsko pogodbeništvo v okviru pilotnega razpisa in do 30 % za izolacijo fasade v večstanovanjskih stavbah. Vendar so nepovratna sredstva, ki so na voljo ranljivim gospodinjstvom, omejena, saj krijejo le lastni delež stroškov prenove za lastnike stanovanj, ne pa tudi za najemnike.

Priporočila:

1) Povečati promocijo nepovratnih sredstev, ki so na voljo v okviru Eko sklada, saj so slabo poznana in zato premalo izkoriščena. K večji ozaveščenosti bi pripomogla bolj proaktivna strategija informiranja, zlasti med ranljivimi gospodinjstvi.

2) Razširitev podpore ranljivim najemnikom v večnamenskih blokovnih naseljih. Trenutna finančna podpora je na voljo le lastnikom stanovanj, najemniki pa so brez pomoči. Z bolj vključujočim pristopom bi finančno pomoč zagotovili tudi najemnikom, s čimer bi zagotovili širši doseg podpore za tiste, ki jih je prizadela energetska revščina.

3) Izboljšati dostopnost in jasnost možnosti financiranja prenove, zlasti za revnejša gospodinjstva v večstanovanjskih stavbah. To bi vključevalo jasne smernice o tem, kako kombinirati nepovratna sredstva z možnostmi posojil, kar bi gospodinjstvom olajšalo postopek financiranja.

4) Razmisliti o uvedbi dodatnih nepovratnih sredstev ali subvencij, namenjenih zlasti pomoči gospodinjstvom z nizkimi dohodki, da prispevajo svoj delež za energetsko prenovo, s čimer bi zagotovili, da finančno breme ne bo ovira za energetsko učinkovite posodobitve.

Ozadje: Vsebina tega dokumenta temelji na strokovnih ocenah partnerjev projekta CEESEN-BENDER, zbranih z vprašalnikom, ki je bil pripravljen spomladi 2024. Dokument sta novembra 2024 pregledali in dokončali Lokalna energetska agentura Spodnje Podravje kot lokalni strokovnjak in Regionalna energetska agencija Tartu kot vodja naloge.

Projekt CEESEN-BENDER je financiran iz programa Evropske unije za okoljske in podnebne ukrepe (LIFE 2021-2027), v okviru sporazuma o dodelitvi sredstev št. LIFE 101120994. Informacije in stališča, navedena v tem gradivu, so last avtorjev in ne izražajo nujno uradnega mnenja Evropske unije ali agencije CINEA. Zanje ne moreta biti odgovorna, niti Evropska unija niti organ, ki dodeljuje sredstva.

Priloga 1 - Tipična prenova

Tipična prenova je delna prenova.	
Delna prenova ☆	**Globoka prenova**
6 najpogostejših posegov:	**tipične intervencije:**
-zamenjava strešne kritine	-zamenjava strešne kritine
✓**izolacija strehe/podstrešja**	✓**izolacija strehe/podstrešja**
-urejanje fasade stavbe	-urejanje fasade stavbe
✓**izolacija sten stavbe**	✓**izolacija sten stavbe**
-izolacija in ureditev končnih sten stavbe	✓**ureditev temeljev stavbe**
-ureditev temeljev stavbe	-izolacija temeljev stavbe
✓**izolacija temeljev stavbe.**	✓**zamenjava oken**
✓**zamenjava oken**	✓**zamenjava zunanjih vrat**
✓**zamenjava zunanjih vrat**	✓**obnova ogrevalnega sistema**
✓**obnova ogrevalnega sistema**	-izgradnja/obnova prezračevalnega sistema
-izgradnja/obnova prezračevalnega sistema	-nadgradnja električnega sistema
-nadgradnja električnega sistema	-obnovitev kanalizacije
-obnovitev kanalizacije	-obnova sistema za oskrbo z vodo
-obnova sistema za oskrbo z vodo	-namestitev sončnih kolektorjev
-namestitev sončnih kolektorjev	

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