



European Construction Sector Observatory

Policy fact sheet

Slovenia

Eco Fund – Almost zero-energy buildings: subsidy

Thematic Objective 3

November 2019

In a nutshell

Implementing body	Slovenian Environmental Public Fund (Eco Fund)
Key features & objectives	Promote development in the field of environmental protection by financing environmental projects, in this case to support energy efficiency and renewable energy measures in buildings for citizens.
Implementation date	2008 – ongoing (in its current form – Eco Fund) (originally established as Slovenian Environmental Development Fund in 1993)
Targeted beneficiaries	Citizens
Targeted sub-sectors	Residential
Budget (EUR)	EUR 18.5 million for investments in the improvement in energy efficiency and usage of renewable energy sources in buildings for citizens
Good practice	★ ★ ★ ☆ ☆
Transferability	★ ★ ★ ★ ☆

Slovenia developed the National Energy Efficiency Action Plan 2014-2020 (AN URE 2020), aligned with the Directive 2012/27/EU of the European Union and the National Action Plan. This Energy Efficiency Action Plan defines essential measures for improving energy efficiency by 20% and achieving energy savings up to 2020¹.

The country is on track to achieve this target. In 2015, for example, energy consumption decreased by 8% compared to 2012. In terms of household energy consumption, the target is currently

favourable. Energy consumption in households fell from 23%² of total consumption in 2016 to 21% in 2018³.

To enable the improvement in energy efficiency, different plans and measures were launched. For the construction sector, the main measure is the Action Plan for Nearly Zero-Energy Buildings up to 2020 (AN sNES)⁴.

According to the Article 313 of the Energy Act, a nearly zero-energy building (NZEB) is defined as a building with a very high energy efficiency or with a very small amount of energy needs in order to function, being a large amount of the energy required produced from renewable energy sources located nearby⁵.

In this action plan, a baseline for NZEB construction is defined in terms of definition, current building stock and potential. Targets for nearly zero-energy buildings by 2020 are specified, as well as policies and financial incentives to achieve those targets.

Among the main barriers for investing in the construction, renovation or purchase of NZEBs is the cost. The construction of almost zero-energy building implies a higher investment, making developers less willing to invest⁶. With the support of the Slovenian Environmental Public Fund – Eco Fund – the Slovenian government is working to overcome this barrier.

Eco-Fund was originally launched in 1993 as a non-profit, joint stock company (Slovenian Environmental Development Fund). It became a public fund in 2001 and underwent a number of changes over subsequent years. It was transformed into its current form in 2008 and was granted the use of additional financial mechanisms such as grants for the support of environmental investments, in addition to soft loans and guarantees.

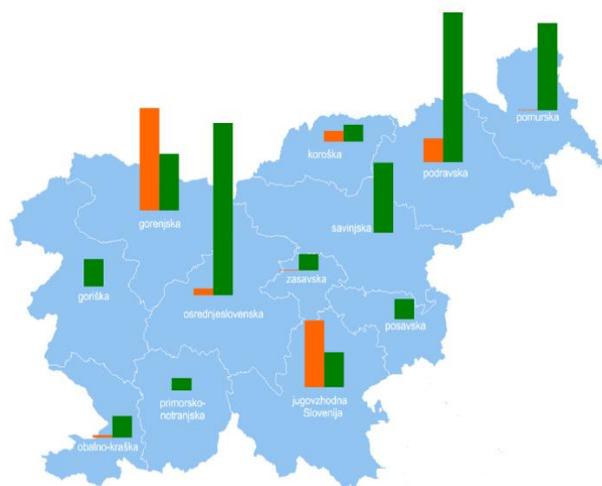
Eco Fund runs periodic open application processes providing a reimbursement of part of the investment cost for the construction or purchase of a nearly zero-energy house, for the complete renovation of an older house or for the purchase of

a dwelling in a new or renovated almost zero-energy multi-apartment building⁷.

Almost zero-energy buildings help citizens to reduce the energy consumption of households, contributing to the objectives set in the National Energy Efficiency Action Plan. Public take up of the financial incentives provided by the Eco Fund has been positive. The total amount of grants awarded has doubled in the first half of 2019, compared to the first half of 2018⁸.

However, some improvement points have been detected for the Eco Fund. For instance, Figure 1 shows the distribution of Eco Fund grants and loans across the different regions of Slovenia. Natural persons are represented in orange and legal entities in green. The considerable disparities across the regions require measures to ensure a more equal distribution of funding.

Figure 1: Distribution of the financial incentives



Source: Eco Fund Annual Report 2018⁹

1.

General description

The **Slovenian Environmental Public Fund** is an important institution that creates policies related to environmental protection in Slovenia. It was founded in 1993 and established in 1994 under the name of Slovenian Environmental Development Fund as a non-profit, joint stock company. Nowadays, and since 2008, it is a public financial fund under the name of Slovenian Environmental Public Fund (Eco Fund)¹⁰.

Eco Fund is the only specialised institution in Slovenia to financially support environmental projects. It supports a broad range of environmental protection activities, in addition to construction-related activities (e.g. water, vehicles, household appliances).

Eco Fund provides financial support through:

- Loans to legal entities and sole traders;
- Loans to individuals;
- Grants to individuals;
- Grants to legal entities;
- Grants to municipalities.

In addition to the targets defined in the National Energy Efficiency Action Plan, the Eco Fund has set its own objective for the 2014-2020 period. It aims to achieve 262 GWh in energy savings per year (0.75% in annual savings). This will amount to savings of 1,834 GWh in 2020, and a cumulative saving of 7,336 GWh for the entire implementation period¹¹.

For the construction sector, Eco Fund offers a range of measures to support the purchase, construction and renovation of residential buildings. One of these supporting measures is the subsidy known as 'Non-refundable financial incentives for nearly zero-energy buildings for citizens' (Subsidy 73SUB-SNESOB19)¹².

This financial help is available through an application process allowing citizens to get support a grant for three types of actions:

1. The construction or purchase of a nearly zero-energy new one or two dwelling building;
2. The complete renovation of an old building with the aim of converting it into an almost zero-energy building;
3. The purchase of a dwelling in a new or renovated almost zero-energy building¹³.

Focusing on nearly zero-energy buildings, Eco Fund aims to achieve three objectives:

1. To promote the sustainable construction of new almost zero-energy residential buildings, measured annually according to the number of completed NZEB investments through construction or purchase;
2. To increase the use of renewable energy sources, measured by the number of investments completed annually using different renewable sources (solar heating systems, wood biomass boilers, etc.);
3. To ensure more comprehensive energy efficient renovations of older residential buildings, measured annually by the number of comprehensive renovation investments completed¹⁴.

In addition, the construction and renovation of NZEBs must meet the objectives established in the Action Plan for Nearly Zero-Energy Buildings up to 2020, as shown in Table 1.

Table 1: NZEB construction & renovation targets (2015 and 2020)

NZEB construction targets (m ²)	2015	2020
Single-family houses	76,850	267,500
Multi-apartment buildings	9,753	73,650
NZEB renovation targets (m ²)	2015	2020
Single-family houses	231,680	2,257,000
Multi-apartment buildings	107,000	649,000

Source: Action Plan for Nearly Zero-Energy Buildings Up to 2020¹⁵

It is important to state that there are some characteristics that NZEBs must have in order to get the financial incentive, in addition to having a building permit. Investors must take into account the following aspects: energy use for heating and cooling; thermal transmittance of windows and doors; thermal transmittance of construction elements and assembly; a central ventilation system; a specific input power; and direct heating¹⁶.

The minimum requirements for energy efficient building renovations are defined in the PURES2, which has tightened requirements by 30-50% in less than ten years. Nevertheless, the Eco Fund has defined its own requirements to get the financial incentives, which are 50% more stringent than the PURES2.

The amount reimbursed to applicants depends on three factors:

- Energy used for heating and cooling the building (based on the PHPP calculation);
- Type of insulation material;
- Net heated area of the building (defined in the implementation project).

Based on these three factors, applicants can get a reimbursement of up to the 30% of the investment cost. Table 2 lists the types of investment costs that are considered to be eligible for reimbursement.

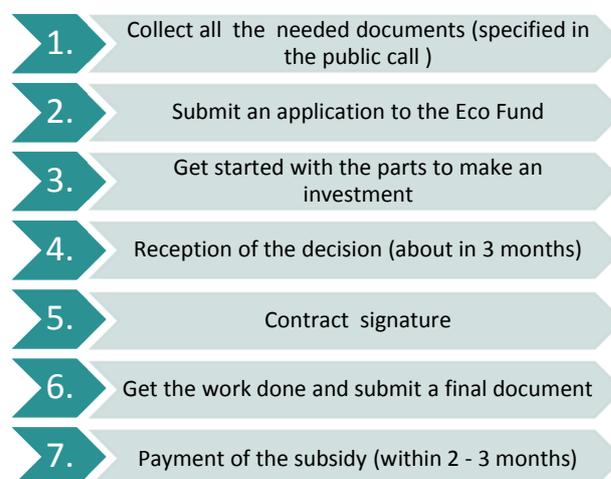
Table 2: Eligible investment costs

Purchase and installation of windows and doors
Purchase and installation of a thermal protection system
Purchase and installation of a central ventilation system
Purchase and installation of heating, cooling, hot water and cold generation systems
Measurement of air tightness
Other costs that are reasonably related to the implementation of the investment

Source: Eco Fund, PUBLIC CALL 73SUB-sNESOB19¹⁷

The application procedure to get the financial incentive involves 7 steps, as shown in Figure 1.

Figure 1: Procedure to get subsidies by Eco Fund



Source: Eco Fund¹⁸

Eco Fund has a total budget of EUR 36.5 million for non-refundable financial incentives in 2019 that aim to improve the effectiveness of the Energy Act (EZ-1). From this total budget, EUR 18.5 million is intended for investments to improve energy efficiency and the usage of renewable energy sources in buildings for citizens¹⁹.

For the current year, the NZEB-related public call 73SUB-sNESOB19²⁰ was launched in Slovenia in 2019, with a budget of EUR 2 million²¹.

2.

Achieved or expected results

In the first half of 2019, EUR 29 million in subsidies were awarded, doubling the amount awarded in the first half of 2018²². Despite this success, there was still a significant number of rejected applications. The main reasons for an application to be rejected are, for example, not having a building permit, making the investment prior to application, missing photographs of the pre-investment situations or not reaching the requirements of a nearly zero-energy building²³.

Eco Fund is working to simplify the application procedure. The simplification work is currently being applied to incentives for the use of renewable energies and energy efficiency (public call 74SUB)²⁴. The results obtained from this first simplification will be crucial to apply the new procedure to the rest of the calls. The new procedural aim is to:

- Reduce the obligations of applicants (i.e. application being submitted after the investment);
- Shorten the procedure (payment included) of the incentive by 40%²⁵.

All of the projects submitted by the applicants are recorded in the system, enabling Eco Fund to manage this information in order to create annual reports²⁶. The reports contain all of the activities carried out during the year and assess the progress of the measure.

According to the Annual Report of 2018, the Eco Fund approved a total of EUR 42,163,806 in soft loans in 2018, almost 50% higher than in 2017²⁷. This is mainly due to the increase in the number of citizens that are aware of the Eco Fund programme and are making use of it.

On NZEBs, 172 investments were approved in 2018, which is equivalent to a total investment of EUR 2,351,237, as shown in Table 3²⁸.

This contributes to the objectives for Slovenia set by the Action Plan for Nearly Zero-Energy Buildings up to 2020, in terms of construction and renovation.

Table 3: Approved projects (EUR) for NZEB by Eco Fund in Slovenia

Action	Value in EUR			
	Approved		Signed contracts	Paid off
	No. investments	Based on the decisions issued		
Building or buying a new almost zero-energy building	133	1,732,969	1,716,898	106,354
Comprehensive renovation of older residential buildings	15	485,529	453,333	167,933
Buying an apartment in an almost zero-energy multi-family building	24	132,739	125,034	106,354

Source: Eco Fund Annual Report 2018²⁹

Residential construction in Slovenia was badly affected by the financial crisis and the number of constructions decreased drastically. Nevertheless, reforms and plans to simplify and speed up the building permit process were created³⁰. Simplification has had a positive impact over recent years. The number of permits issued increased from 3,902 in 2010 to 5,054 in 2015 and to 6,809 in 2016³¹. Furthermore, in May 2019, the number of residential and non-residential building permits issued increased by 31%, compared to April 2019³². As a result, more NZEB projects have been carried out.

In terms of energy efficiency, the Eco Fund has a target for the period 2014-2020. Table 4 shows the progress made in end-use energy savings from 2013 to 2016. The objective of 262 GWh in annual energy savings per year was not achieved during those

years. In 2015, changes were made due to the decrease energy savings by 25.9%. The changes relate, in particular, to taxpayers and the range and method of financing measures. In 2016, the energy savings provided by Eco Fund as an alternative measure increased up to 140.3 GWh compared to the year before, showing a positive trend for the coming years.

Table 5: Progress made by the Eco Fund's programmes to improve energy efficiency

End-use energy savings (GWh/Year)	2013	2014	2015	2016
Grants for citizens	197.257	117.617	84.805	-
Grants for the public sector	0.45	1.786	0	126.6
Grants for vehicles	0.121	0.086	0.194	-
Energy advice for citizens (ENSJET)	18.336	18.557	14.343	13.740
Total alternative measure	216.559	138.046	102.342	140.340

Source: National Energy Efficiency Action Plan 2014-2020³³

3.

Perspectives and lessons learned

The Eco Fund has been successful in reaching the citizens and augmenting the number of applicants (EUR 29 million in subsidies in the first half of 2019), because it has clearly identified the needs of people and the investments they are interested in, regarding energy efficiency.

Nonetheless, this increase has led to difficulties in processing all of the applications received. The Eco Fund needs to meet this level of interest in energy efficiency by updating and adjusting their processing system and resources.

According to the Director of the Slovenian Environmental Public Fund there is a backlog of subsidies for citizens for the renovation of residential buildings. Applicants have to wait approximately six months for the application to be processed. Nevertheless, she argues that new jobs are being planned to address the issue and enable the management of applications in a proper way³⁴.

As subsidies have been introduced also for citizens (with no technical or administrative skills for applications), doubts and common errors in the fulfilment of applications have arisen. This translates into applications being rejected, creating the necessity of simplifying the application process. The Eco Fund has had a quick answer to this current problem. With the support of the Fund's Director, important improvements are planned for the application process.

A new call is expected to be issued at the end of May and an application for a grant will be made for the investment already made. The process will be shortened so that the citizen submits the application together with the invoice and thus the entire grant award process will be 40% shorter³⁵.

On a national scale, the Eco Fund is achieving positive overall results. However, on a regional scale, the distribution of the funds between urban and rural areas is a big challenge. Some regions are

clearly noticing the boost of the incentives, whereas others, such as the Zasavska region, have received the smallest share of loans (1.8%)³⁶. According to the Mayor of Kočevje, progress has been made in the last years, but there is still a huge difference in the funding allocated to urban and rural areas³⁷.

On the construction, renovation and purchase of NZEBs, the Eco Fund has given an important boost in 2018. This was the first year that saw the introduction of NZEB incentives. In previous years, incentives were given for passive houses and low-energy buildings. NZEBs aim to produce as much energy as they consume, whereas passive houses focus on energy reduction^{38,39}. This implies an improvement for achieving energy efficiency objectives, but different challenges have appeared.

The head of the Living Environment, Building Physics and Energy centre at the ZRMK Civil Engineering Institute⁴⁰ focuses the attention on energy sources, arguing that the restrictions of NZEB are an incentive to seek more acceptable renewable energy sources. Additionally, the Director of Lumar, Slovenia's leading manufacturer of prefabricated buildings, considers that NZEBs challenge constructors in a technological aspect. He says that "For us, the near-zero energy directive does not bring us any unknowns, and manufacturers at lower technological levels will have to make a big technological and process leap"⁴¹.

The fund is proving to be successful regarding the construction of Nearly Zero-Energy Buildings. However, one cannot fail to notice the difference between the number building renovations supported (15) and the number of new constructions supported (133) in 2018.

The Head of the Living Environment, Building Physics and Energy at the ZRMK Civil Engineering Institute supports the idea of broadening and

strengthening the Fund's focus on building renovations.

The trend of energy efficiency of buildings will continue; however, it is new buildings that are the main focus of attention. Greater attention should be given to the renovation of family houses or the replacement of new ones, which will also be subject to a (somewhat adjusted) almost zero energy standard⁴².

In terms of energy efficiency, the Eco Fund still has work to do. Within the energy saving targets, annual progress remains between 40% and 50% for the years 2014, 2015 and 2016. Regarding these unsuccessful results, the strategy of tightening the requirements of NZEB in comparison with the policy (PURES2) makes the Fund likely to achieve the energy saving objectives in the household and

construction area. An energy efficiency and building sustainability expert of the Gradbeni Inštitut ZRMK takes the view that the continuous co-financing of the Eco Fund has provided additional motivation for investors to find the best solutions⁴³.

Nonetheless, according to a project manager specialized in green budget reform, the low carbon economy and sustainable policies from Umanotera, the Eco Fund has the potential and opportunity to work in different areas, which will help to achieve the energy saving targets. She says "we do have an Eco Fund, which does a great job in the case of households, but when we talk about the biggest energy consumers - industry and transport, we don't really have effective policies and obviously there is no greater interest in shifts"⁴⁴.

4.

Conclusion and recommendations

Financial aid from the Eco Fund for environmental investments has proven to be of paramount importance, as it has many direct and indirect effects on the construction sector in Slovenia. The construction of energy and environmentally friendly buildings has become almost zero-energy over recent years. Building renovations are inspired by the technical and technological solutions integrated into new buildings, with energy consumption being reduced by factor 5 or more⁴⁵. Therefore, the 'Non-refundable financial incentives for nearly zero-energy buildings for citizens' is successfully contributing to the reduction of energy consumption. Although the targets for 2013 to 2016⁴⁶ were not achieved, the positive response from citizens and the increase in the number of applications in recent years is helping Slovenia to progress towards its energy efficiency objectives for 2020.

The Slovenian Environmental Public Fund (Eco Fund) is a well-established institution in the country, with 25 years of experience. It has reached record amounts of incentives for energy efficiency in 2019.

However, technical support (processing system, application system, web page, resources, etc.) has not kept pace with the growth in demand, leading to long waiting times in the processing of applications. The institution should be aware of future changes in demand and trends in order to anticipate them and adapt. Special attention should be given to simplifying and optimising processes, both for applicants and evaluators.

The Eco Fund has a large scope in Slovenia and contributes importantly to energy efficiency targets, but the difference of grant distribution among regions is an important issue that needs to be addressed. As these regions have made much lower investment than others, there is huge potential for them to contribute to overall energy savings by

renovating existing buildings and converting them into NZEB. There is also a huge difference between the relatively low number of renovations and the much higher number of new constructions, in terms of supported projects. Many old buildings with really low energy performance still exist. Renovating them should be priority. Therefore, it might be interesting a focus on rural areas and building renovations, as these investments present huge potential for energy savings.

Looking forward, some recommendations are suggested:

- Optimise the application process with the aim of minimizing rejected applications and lowering the evaluation time. It is important to get reliable feedback from applicants and track the most common errors or difficulties; as well as improving the evaluation process (automatic revision of documents, make it easier to upload and submit application documents, etc.). Considering these inputs, e-applications can progressively be modified until the most optimised method is found;
- Boost NZEB building renovations using the ENSVET service, by assisting them with renovation ideas, proposals, successful cases, etc. Furthermore, successful cases should be more visible through events, open house days, advertisements, etc. This will bring the opportunities that an old building provides closer to the citizens and will encourage them to carry out these kinds of projects;
- Provide information about the Eco Fund and its financial incentives in rural areas by creating long term relationships and finding synergies with municipalities. Once citizens, municipalities and entities are informed about the possibilities, the Eco Fund should assure that a quantity (distribution of funds among regions proportionally, minimum amount of incentives

destined to rural areas, etc.) of the annual funds will be awarded to investments in rural areas, as well as providing assistance for the application process;

- Analyse the current situation in areas like transport and industry: energy consumption; main consuming elements; improvement opportunities; barriers; necessities; etc.; with the aim of generating appropriate public calls. A well-designed call is likely to receive a larger amount of applications, if it responds to the current needs of citizens, municipalities, legal entities, etc.

Overall, the Eco Fund's financial incentive for nearly zero-energy buildings is rated as a 3-star 'good practice', on a scale from 1 (low) to 5 (high) stars.

This is based on the measure's outcomes (energy savings, employment increase, economic development, etc.). Nevertheless, the institution

needs to make some improvements in order to reach its objectives for 2020, as well as assuring more equal access to grants for everyone, and providing a quick and effective evaluation and grant service.

The Eco Fund financial incentive for almost zero-energy buildings is rated as 4-star measure in terms of transferability, on a scale from 1 (low) to 5 (high) stars.

There are possibilities to replicate this measure in other countries, as similar measures exist in countries like Germany (Energy-efficient refurbishment programme) and Italy (Ecobonus), which confirm that it can be carried out. On the other hand, one main barrier has been detected. Across Member States in the EU, definitions of nearly zero-energy buildings vary. This implies the need to adapt specifications in order to provide appropriate financial incentives in each country.

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