



# Slovenia: Eco Fund

*Renovating the unfit housing stock: case Study #6*



Written by:

Anna Bajomi, FEANTSA Policy Officer

With special thanks to:

Sabina Rajšelj

Design by:

Bryony Martin, FEANTSA Communications  
and Events Officer

Photo Credits:

Cover - Ambienti TV, from tvambienti.si

p3-4 - Arhitektura Starc, from Eko sklad Facebook page

p13 - Eko Sklad, from Eko sklad Facebook page

*This booklet is published thanks to the support of the European Climate Foundation*

# Contents

---

<b>1. CONTEXT</b>	...5
Motivation	...6
Source of inspiration	...7
<b>2. PROJECT DESCRIPTION</b>	...8
Target group	...11
Issues addressed by measures	...11
Funding	...11
<b>3. OUTCOMES</b>	...14
Innovations and keys to success	...14
Barriers and difficulties	...14
Keys of transferability	...14
Policy recommendations	...15





Near zero-energy house, Veliki Lasce, built through the help of the Eco Fund

# 1. Context

---

A significant share of households in Slovenia risk or live in energy poverty due to inefficient homes, low incomes, and high homeownership rates. While many people live in their homes, they often lack the financial means to invest in renovation. About a fifth of Slovenian households lived in unfit housing in 2020. An increasing number of households choose to heat with biomass as it is the cheapest option, but it negatively impacts air quality.

The **Eco Fund** (the **Slovenian Environmental Public Fund**) promotes development in environmental protection. It has offered soft loans and grants for different environmental investment

projects since 1993. Grants are financed mainly through energy end users' fees and revenues from CO2 allowances. The fund recently focused on energy efficiency and decarbonisation, such as energy efficiency and renewable energy measures in the residential sector, energy audits in companies, energy efficiency of companies, and construction of nearly zero-energy buildings and electric vehicles.

Since 2020 the **Eco Fund** has assumed part of the task of energy poverty reduction by providing funding for several green investments, for households struggling with energy poverty. It has also taken over the organisation

and financing of a free energy advisory network offering free expert advice on improving household energy efficiency.

It offers the following interventions to reduce energy poverty:

- ◀ **ZERO500 Programme** - Renovation of individual homes (The Programme is co-financing under the Cohesion Fund and is implemented on the basis of two public calls)
- ◀ Joint investments of higher energy efficiency of older buildings with three or more individual parts of the building 2019 closed
- ◀ Replacement of old heating devices with efficient biomass heaters (public call)
- ◀ Replacement of old heating devices in shared

boiler rooms of multi-apartment buildings

- ◀ Free energy advice (individuals that are entitled to financial social assistance/or social security allowance apply to the **Eco Fund** -this is the only criteria)

## Motivation

As mentioned, a significant share of households in Slovenia live in inefficient homes and have low incomes. Following an increased awareness of energy poverty, and the analysis of available information and data, Slovenia has launched the **Operational Programme for the Implementation of the Cohesion Policy 2014 – 2020** under the **ZERO500 programme**.

As air pollution related to domestic heating is one

concern the programme, the replacement of old heating devices with efficient biomass heaters has also begun. The aim of this programme is to reduce excessive air pollution of PM10 particles, improve the outside air quality and increase the use of renewable energy sources and energy efficiency in residential buildings.

## Source of Inspiration

it is necessary to support energy-poor people in the entire investment process (involvement of energy consultants from public energy advisory network **Ensvet**), from the application to the public call to the implementation of energy efficient measures.

## 2. Project Description

---

The **Eco Fund** supports vulnerable households, aiming to reduce energy poverty. Support schemes include the following:

1. The **ZERO500 programme** aims to reduce energy poverty among socially weak citizens who live in one- or two-apartment buildings suitable for energy renovation. With the allocation of 100% non-refundable financial incentives, it supports the implementation of energy-efficient measures, offering up to €9,620 in funds. In the case that the roof of a building is in bad condition, an incentive of up to €15,000 can be granted for the thermal insulation of the roof or ceiling against the unheated space. The reno-

vation can be carried out with one or more energy-efficient measures, such as

- ◀ **Thermal insulation of the roof or ceiling against the unheated space;**
- ◀ **Thermal insulation of the facade;**
- ◀ **Installation of energy-efficient windows and/or entrance doors;**
- ◀ **Installation of solar energy receivers for hot water preparation;**
- ◀ **Installation of a heat pump for the preparation of hot water;**
- ◀ **Installation of local ventilation with waste air heat recovery.**

Most measures were thermal insulation of facades or roofs, followed by window replace-

ments and other energy-saving solutions. Households in individual homes applying for renovation support can also apply for a grant to upgrade their heating device to an efficient biomass heater (Replacement of old heating devices with efficient biomass heaters (public call 86SUB-SOCOB21)

**2. Biomass heater upgrades:** Replacement of old heating devices with efficient biomass heaters (public call 86SUB-SOCOB21)

Socially disadvantaged citizens can apply for funding to replace old heaters with new wood-based biomass heating devices in residential buildings. In areas with excessive outdoor Pm10 air pollution where a municipal act or local energy concept specifies another preferred

method of heating in the area (district heating or use of natural gas), the support for biomass heater upgrade cannot be granted.

An old heating device is a device with a hearth in which fuel is burned and which produces emissions into the air and is connected to a flue device. Electric heaters, heat pumps, kerosene stoves and the like are not subject to replacement.

**3. Multi apartment buildings** - Joint investments of higher energy efficiency of older buildings with three or more individual parts of the building 2019 closed (public call 67SUB-OBPO19)

Cash social assistance and/or social security allowance recipients' share of costs in

multi-apartment buildings can be fully covered by the Eco Fund if the building goes through an energy-efficient retrofit. The fund also supports upgrading multi-apartment buildings' centralised heating systems (shared boiler rooms).

#### 4. Energy Advice

Beneficiaries of social support can receive free energy advice on reducing energy consumption and a toolkit (for free) that helps save energy in the home.

Programme	Number of supported households/buildings	Amount of financial support (EUR)
Non-repayable financial incentives for socially disadvantaged citizens to replace old heating appliances with new wood-burning biomass appliances in residential buildings (2018-2022)	725	3,533,198
Non-repayable financial incentives to improve the energy performance of older multi-apartment buildings (2018-2022)	100	225,635
Number of free energy advice (2018-2022)	1108	n/a
Zero500, number of renovated single family homes (2021-2022)	426	4,500,000

Table 1 Number of beneficiaries and funding for the ECO fund sub-programs

## Target Group

The **ZERO500 programme** is targeted at recipients of cash social assistance and/or part of welfare allowance over the past 12 months, who have a registered permanent residence at the address of the building, and who are the owners of at least half of the building or apartment (in the case of an apartment building) - or have one or several family members who are beneficiaries of cash social assistance or welfare allowance.

Cash social assistance or welfare allowance recipients and low-income individuals or households who applied successfully for at least one kinds of social benefits (such as financial social assistance/or social security allowance etc.) at

the Social Work Centre.

Tenants of municipal or state-owned public apartments can also apply for the biomass heater upgrade. .

## Issue addressed by the measure

The programme addresses the lack of access to funding for renovation and decarbonisation.

## Funding

The **ZERO500 programme** (renovation of individual homes) covers 100% of the eligible costs of the investment in one or more measures up to €9,620, including VAT (if the roof covering of the building is dilapidated, a higher incentive can be granted for the thermal insulation of the roof/ceiling measure, but not more than €15,000

with VAT). The grant is paid to contractors who carry out the work. Thus, the beneficiary families do not have to cover upfront costs.

**ZERO500** is co-financed from the EU Cohesion Fund and received €4.5 million from the Cohesion Fund within the period 2021 – 2023.

The programme aiming to increase the energy efficiency of older multiapartment buildings is co-financed through fees paid by energy end users and funds from the climate change fund (revenues from CO2 allowances), more specifically from the energy efficiency contribution (fee) paid by end users of energy as part of electricity, gas, petrol, and other bills for solid, liquid, and gaseous fuels,

The programme for replacing old heating devices

with efficient biomass heaters and free energy advice is co-financed under the **Climate Change Mitigation and Adaptation programme**.

PRED OBNOVO



PO OBNOVI



UKREPA: Toplotna izolacija zunanjih sten in vgradnja energijsko učinkovitih oken

Before and after renovations completed through the Eco Fund

## 3. Outcomes

---

### Innovation and Key Success Factors

Energy consultants from public energy advisory network **Ensvet** (which operate under the auspices of the **Eco Fund**) participate in the **ZERO500 Programme**, providing information to low-income households about the possibilities. They are also involved in the entire investment process.

### Barriers and Difficulties

Working with vulnerable groups is specific and requires special skills and knowledge. For allocating incentives and launching a public call, it is necessary to provide a project office with experienced and trained employees.

Currently, **Eco Fund** is facing new challenges such as adapting financial incentives to meet new demands of national strategies that set additional tasks for **Eco Fund**: more deep energy renovations vis-à-vis shallow renovations, higher number of required renovations, stimulation of the remaining, a non-refurbished building stock, energy poverty reduction, development of innovative financial instruments, etc.

### Keys of Transferability

The implementation of measures to reduce energy poverty presents many challenges. With the implementation of the **ZERO500 Programme**, we faced a variety of problems both at the level of selection of eligible appli-

cants and in the implementation of investments.

We can pass this knowledge on to others.

## **Policy Recommendations**

Establishment of the scheme, with a project office at national level and greater support and involvement from various stakeholders in implementation of measures at regional level.

# Sources

.....

<https://www.ekosklad.si/prebivalstvo/pridobite-spodbudo/seznam-spodbud/kurilne-naprave-na-lesno-biomaso/kurilne-naprave-na-lesno-biomaso-subvencija-213>

<https://www.ekosklad.si/prebivalstvo/pridobite-spodbudo/zmanjsevanje-energetske-revsine>

[https://feantsa-my.sharepoint.com/:b/g/person/anna\\_bajomi\\_feantsa\\_org/EaKcDM-J08I9Mrdjs4U7Rj0QBxpAywMvPSP27Ct8IHWL6Tw?e=7AXz1j](https://feantsa-my.sharepoint.com/:b/g/person/anna_bajomi_feantsa_org/EaKcDM-J08I9Mrdjs4U7Rj0QBxpAywMvPSP27Ct8IHWL6Tw?e=7AXz1j)

Key references: <https://zero500.ekosklad.si/>



FEANTSA

**European Federation of National Organisations  
Working with the Homeless**

194 Chaussée de Louvain, 1210 Brussels, Belgium  
T +32 (0)2 538 66 69 • [information@feantsa.org](mailto:information@feantsa.org)

[www.feantsa.org](http://www.feantsa.org)

Like us



Follow us



Connect with

