

CROATIA | APRIL 21st–23rd, 2026
3rd NATIONAL ROUNDTABLE

GBC CONNECT FORUM
ŠIBENIK

Organised by: Regional Energy and Climate Agency of Northwest Croatia (REGEA), and Green Building Council Croatia.



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**38
SPEAKERS
MODERATORS**

**141
DELEGATES**

13 SESSIONS

Welcome Reception and Official Opening | Opening Speeches | 10 Thematic Sessions and Roundtables | Closing

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THEMATIC SECTION

National Building
Renovation Plan

02

THEMATIC SECTION

Indoor Air Quality

03

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Sustainable Financing of
Energy Efficiency

04

THEMATIC SECTION

The Future of Public
Buildings: Next Steps
and Key Decisions

05

THEMATIC SECTION

Affordable Housing and
Social Climate Fund

06

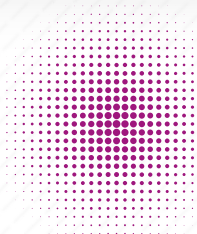
THEMATIC SECTION

Open Dialogue of
Partners

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THEMATIC SECTION

One Stop Shops



THEMATIC SECTION 1

NATIONAL BUILDING RENOVATION PLAN *INCLUDING THE LCA, HEATING AND FIRE-PROTECTION DISCUSSIONS*

- ☐ The forthcoming National Building Renovation Plan was presented as the framework connecting renovation targets, building-stock information, investment needs and financing sources. The discussion highlighted the need to design financing schemes around the technical requirements and renovation pathways established through this framework.
- ☐ Gaps in the coverage of valid energy performance certificates were identified as a constraint on renovation planning and financing. Presenters highlighted the importance of reliable building information for assessing needs and preparing investment programmes.
- ☐ The Building Renovation Passport was discussed as a step-by-step roadmap connecting technical planning with financing. Participants highlighted the need to align it with future financial instruments and co-financing criteria, while its mandatory or voluntary status and practical financing links remained issues to be resolved.
- ☐ The Life Cycle Assessment discussion examined a methodology developed through the INDICATE LIFE project and applied to Croatian building case studies. Panellists highlighted the absence of a national building-materials database, the need for reliable assessment data and professional capacity, and the potential role of whole-life carbon criteria in public procurement.
- ☐ The heating roundtable identified heat pumps as a central technology pathway for decarbonising heating. Upfront costs, installer capacity, electricity-grid constraints, and metering and cost allocation in multi-apartment buildings were raised as barriers to wider implementation.
- ☐ The fire-protection roundtable called for energy performance and fire safety to be addressed together. Participants highlighted the need for integrated technical guidance covering insulation, façade systems, photovoltaic installations, battery storage and heat pumps, rather than treating fire safety as secondary to renovation objectives.



THEMATIC SECTION 2

INDOOR AIR QUALITY

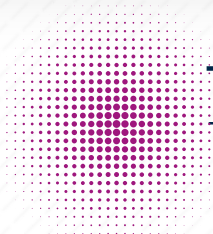
- ☐ Participants emphasised that energy renovation should address indoor environmental quality alongside energy performance. Thermal comfort, air quality, lighting and acoustics were presented as interconnected considerations affecting the quality of renovated buildings.
- ☐ The introductory lecture highlighted the risk that tighter building envelopes, without adequate mechanical ventilation, can increase indoor moisture, mould and pollutant concentrations. The discussion called for ventilation to be considered within the renovation package.
- ☐ Automated solar shading was proposed to address overheating and glare and manage solar gains throughout the year. Participants highlighted the need to quantify savings more clearly and suggested that public projects could demonstrate its application, with recognition in co-financing schemes.
- ☐ The acoustic-comfort discussion identified shortcomings in the practical application of acoustic requirements, particularly during construction. Participants highlighted the need to consider both sound insulation and the acoustic conditions within rooms.
- ☐ The session conclusions called for financing models supporting integrated renovation packages combining energy efficiency, ventilation, solar shading and acoustic quality. Translating technical expertise into financing criteria, co-financing conditions and renovation standards was identified as a remaining challenge.



THEMATIC SECTION 3

SUSTAINABLE FINANCING OF ENERGY EFFICIENCY

- ☐ The discussion identified a gap between renovation investment needs and available public funding, together with dependence on grants and limited capacity to prepare bankable projects. High investment costs, long payback periods and shortages of qualified professionals were highlighted as additional constraints.
- ☐ The Environmental Protection and Energy Efficiency Fund presented programmes supporting single-family house renovation, residential photovoltaic systems and boiler replacement. Planned support for vulnerable households, renewable energy and storage was also discussed.
- ☐ HBOR presented its €250 million Energy Efficiency Loans for Entrepreneurs instrument, combining public resources and commercial bank financing on a 50:50 basis. The terms presented included a 0% interest rate on the publicly financed portion and capital rebates of up to 50%, linked to verified energy savings and the instrument's eligibility conditions.
- ☐ Participants identified lengthy project preparation, complex documentation, demanding energy-savings criteria and limited understanding of investment viability as barriers to financing uptake. Capital rebates were highlighted as important to investment decisions, particularly for enterprises with limited own capital.
- ☐ The discussion of the ESCO model in multi-apartment buildings identified complex co-ownership, uncertain payment collection and long payback periods as major obstacles. Participants emphasised that payment security and risk allocation, rather than technology alone, determine whether the model can operate.
- ☐ The ESCO pilot proposed standardised contracts, an intermediary to address payment-collection risk and a mechanism for distributing savings among co-owners. Participants also called for active building managers, clear communication with residents, and the inclusion of photovoltaic systems and battery storage in the model.



THEMATIC SECTION 4

THE FUTURE OF PUBLIC BUILDINGS: NEXT STEPS AND KEY DECISIONS

- ☐ A digitally supported approach to public building-portfolio management was presented, combining information on building conditions, feasibility studies and action plans addressing property and legal issues. This approach was discussed as a basis for prioritising and preparing renovation investments.
- ☐ Participants supported long-term, comprehensive renovation planning rather than repeated, partial interventions. The discussion also highlighted the need for user education so that changes in energy-use behaviour support the expected benefits of renovation.
- ☐ Shortages of qualified professionals, contractors and workers were identified alongside weaknesses in project documentation, procurement procedures and supervision. Lengthy tendering processes and price changes between procurement and execution were raised as practical implementation risks.
- ☐ Greater digitalisation, early use of Building Information Modelling and centralised information systems were proposed to reduce the burden on professionals. Participants also called for continuing education of public-sector officials and stronger project-management capacity across the renovation process.



THEMATIC SECTION 5

AFFORDABLE HOUSING AND SOCIAL CLIMATE FUND

- ☐ Croatia's Social Climate Plan was presented as the framework for addressing the social effects of the new emissions trading system through targeted measures and investments. The presentation outlined a total envelope of €1.68 billion for 2026–2032, including national co-financing. At the time of the roundtable, the plan had been submitted to the European Commission and its assessment was still forthcoming.
- ☐ The plan presented included approximately €665 million for the buildings sector, covering energy communities, renovation of poorly performing family houses, measures addressing energy poverty, and the supply of social and affordable housing. These were presented as planned interventions, not completed investments.
- ☐ The housing discussion connected affordability with the energy performance of the housing stock, regional disparities and demographic pressures. The National Housing Policy Plan to 2030 was presented as combining financial instruments, tax measures, land policy and environmental and energy measures.
- ☐ The session conclusions called for renovation financing to be coordinated with the Social Climate Plan's measures so that vulnerable households are not excluded. Aligning housing and climate-policy financing criteria was identified as an opportunity to support affordable, energy-efficient housing.



THEMATIC SECTION 6

OPEN DIALOGUE OF PARTNERS

- ☐ The workforce analysis presented estimated a need for approximately 30,330 additional construction professionals by 2030. Skills shortages were discussed as a constraint on delivering higher renovation rates, affecting both vocational trades and higher-education professions.
- ☐ A new university master's module in Sustainable Construction and Earthquake Engineering was presented as a response to these needs. Its scope combines structural resilience, sustainable construction, building energy performance and digital approaches.
- ☐ The CRO Skills RELOAD guidelines were presented as a basis for strengthening vocational, adult and higher education. The discussion highlighted the need to integrate sustainability, energy efficiency and digitalisation into construction-sector qualifications.
- ☐ A dedicated adult-education programme for construction workers from third countries was presented, comprising eight modules and 160 teaching hours. It combines vocational green-skills training with Croatian-language and intercultural modules; the accompanying web application remained under development at the time of the event.
- ☐ The session conclusions emphasised that renovation financing must be accompanied by investment in training and education. Increasing financial resources alone would not resolve the shortage of workers and professionals needed to carry out the renovation works.



THEMATIC SECTION 7

ONE STOP SHOPS

- ☐ Participants identified fragmented information, complex administration, scattered financing options and difficulty finding verified contractors as barriers facing homeowners. The discussion emphasised the need for trusted guidance throughout the renovation process.
- ☐ The crOss renoHome digital platform was presented as an information hub combining public funding calls, bank financing options, a searchable service-provider directory and standardised contract templates. It provides guidance for both single-family houses and multi-apartment buildings.
- ☐ Representatives of the operational one-stop-shop centres in Zagreb and Križevci reported growing demand for advice. However, their services remained dependent on project funding rather than being embedded in permanent renovation-support infrastructure.
- ☐ The discussion examined how one-stop shops could continue operating after project funding ends. Institutional support and workable publicly funded, hybrid or market-based business models were identified as necessary considerations for their long-term sustainability.
- ☐ Participants emphasised that financing instruments alone are insufficient to secure renovation uptake. Integrated technical, administrative and financial guidance was considered necessary to help homeowners and co-owners understand their options and proceed with renovation decisions.

