CROSS
ONE STOP SHOP

CRoatian One-Stop-Shop

Report on engagement activities

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CRoatian One-Stop-Shop

Project Acronym	LIFE22-CET-CROSS
Project Name	Establishment of CRoatian One-Stop-Shop facility in North-West Croatia
Project Coordinator	North-West Croatia Regional Energy and Climate Agency (REGEA)
Project Duration	36 months
Website	CROSS I Regea

Deliverable No.	D15 (D4.2)
Dissemination Level	PU - Public
Work Package	WP 4 Stakeholder engagement
Lead beneficiary	Croatian Chamber of Economy (CCE)
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Reviewed by	REGEA
Date	August 31, 2026.

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About CROSS

The general project objective of the CROSS project is to establish and operate a regional one-stop-shop (OSS) in order to accelerate the renovation wave in the public sector covering a territory of four regional and 88 local authorities in Croatia and offering a comprehensive, all-inclusive service from technical, financial to legal advice, procurement and quality assurance of works. The long-term objective is to replicate this concept to a wider area covering Croatia and beyond as well as to ensure the long term sustainability of the OSS.

CROSS will achieve the targeted impacts and goalsset out in the project through the completion of the following specific project objectives:

1. Speed-up of public building renovation
2. Provision of support for the preparation of project pipelines
3. Development, validation and implementation of advanced funding, procurement and financing models
4. Stakeholder engagement and long-term sustainability

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1. INTRODUCTION

The CROSS project aims to establish a regional one-stop-shop (OSS) to accelerate public building renovations in North-West Croatia. A critical component of this initiative is effective stakeholder engagement, designed to foster collaboration, share knowledge, and promote sustainable practices across various sectors. This report outlines the engagement activities undertaken throughout the project, detailing the strategies implemented, the outcomes achieved, and the lessons learned.

2. OVERVIEW OF ENGAGEMENT ACTIVITIES

The CROSS consortium has utilized diverse strategies to effectively engage stakeholders throughout the project. These activities have been structured across three years, each focusing on different aspects of the project's objectives:

- **Year 1:** The focus was building awareness and establishing connections with key stakeholders through conferences and thematic round tables.
- **Year 2:** Emphasized deepening stakeholder involvement and collaborative planning, with a series of workshops and bilateral meetings.
- **Year 3:** Concentrated on consolidating partnerships, sharing advanced project results, and exploring opportunities for the long-term sustainability of the project outcomes.

2.1. National level conferences

National-level conferences play a critical role in the CROSS project by serving as a platform for bringing together a diverse range of stakeholders, including government officials, industry experts, academics, representatives from the construction and financial sectors, and civil society organizations. These conferences are designed to facilitate high-level discussions on sustainable building renovations, share the latest research and best practices, and foster collaboration among key players in the field. By organizing these events, the CROSS project aims to raise awareness of its objectives, encourage active participation from national stakeholders, and drive momentum towards achieving its goals of enhancing energy efficiency and sustainability in public buildings across Croatia.

2.1.1. Conference #1 Sustainable Financing and Implementation of Energy Efficiency Projects

On May 15, 2024, REGEA and the Green Building Council Croatia hosted the GBC Live National Conference on Sustainable Financing and Implementation of Energy Efficiency Projects at the Esplanade Hotel in Zagreb. The free event addressed "**Sustainable financing strategies and effective implementation of energy efficiency projects**," featuring 252 participants, including 7 expert speakers, 8 panelists, 6 moderators, and 231 attendees. Interactive sessions and valuable networking opportunities were part of the event, contributing to continuous professional development.

Key Topics:

- Overview of sustainable finance framework: ESG, EU Taxonomy and ESG
- Plans for renovations and energy efficiency in Croatia
- Access to finance: financing climate-neutral and climate-resilient buildings
- Construction sector potential for decarbonization and energy savings
- New technologies for energy efficiency and building renovations
- Support mechanisms for project preparation
- Technical standards and guidelines for energy renovation of buildings
- Citizens and energy poverty
- SMAFIN Expanded project presentation

Background

Buildings consume about 40% of total energy, making their energy efficiency crucial for reducing consumption and CO_2 emissions. Most Croatian buildings, constructed before 1987, lack proper thermal insulation, leading to significant heat losses and high energy use, placing them in energy class E. Improving energy efficiency involves enhancing thermal protection, and the efficiency of heating, cooling, ventilation, lighting, and electrical systems, as well as utilizing renewable energy sources. Furthermore, the integration of EU Green Deal objectives remains central to Croatia's 2030 National Development Strategy, focusing on enhancing industrial competitiveness, promoting energy renovation in multi-apartment buildings, and addressing energy poverty.

In 2014, the Government of the Republic of Croatia adopted energy renovation programs to reduce energy consumption in buildings nationwide and decrease CO_2 emissions. These programs cover various types of buildings: family houses, multi-apartment buildings, commercial non-residential buildings, and public buildings.

The energy renovation programs were supported by co-financing schemes from the State budget, the Recovery and Resilience Facility (NPOO) and European funds within the Competitiveness and Cohesion Operational Programme (OPKK), depending on the building's purpose. From 2014 to 2020, numerous energy renovation projects were implemented, achieving a building renovation rate of 0.7%, or 1.35 million m^2 per year.

By 2030, the goal is to increase the renovation rate to 3%. Therefore, a Long-Term Strategy for the Renovation of the National Building Stock up to 2050 has been prepared, and renovation programs are also included in the Integrated National Energy and Climate Plan for the period 2021-2030.

In this evolving landscape, SMAFIN Expanded National Conference serves as a platform for collaborative action, facilitating discussions on financing mechanisms, policy implementation, energy efficiency and buildings renovation best practices.

Agenda

TIME	TOPIC
08:30 – 09:00	**Registration of participants**
09:00 – 09:15	**CEREMONIAL OPENING OF THE CONFERENCE** Dean Smolar, *CEO, GBC Croatia* Julije Domac, *Director, REGEA*
09:15 – 09:45	**KEYNOTE PRESENTATION: Overview of Sustainable Finance – EU Commission, ESG, EU Taxonomy** Ursula Hartenberger, *Secretary General, Climate Positive Europe Alliance (CPEA)*
09:45 – 10:10	**Energy Renovation Plan in the Republic of Croatia** Irena Križ Šelendić, *Director of the Directorate for Energy Efficiency in the Buildings Sector, European Union Projects and Programmes, Ministry of Physical Planning, Construction and State Assets (MPGI)*
10:10 – 10:25	**ESCO model in energy renovation of buildings** Damir Vuletić, *Head of Department for Energy Renovation of Public Sector Buildings, Croatian Real Estate Agency (APN)*
10:25 – 10:45	**EIB support for energy efficiency projects** Andreas Piontek, *Senior Energy Expert, European Investment Bank (EIB)*
10:45 – 11:00	**Loan programs for energy efficiency renovation** Suzana Laušin-Katanec, *Director of the Credit Sector, Croatian Bank for Reconstruction and Development (HBOR)*
11:00 – 11:30	BREAK
11:30 – 12:30	**PANEL DISCUSSION 1: Construction sector and investments – the greatest potential for decarbonization and energy saving** Moderator: Goranka Tropčić Zekan, *Director, Klimaproing & GBC Croatia Board Member* PANEL PARTICIPANTS: • Josip Grubišić, *Head of Sales, Presales and Business Development, Samsung Electronics Adriatic* • Irena Križ Šelendić, *Director of the Directorate for Energy Efficiency in the Buildings Sector, European Union Projects and Programmes, Ministry of Physical Planning, Construction and State Assets* • Ana Zorić, *Director, Directorate for the Economy and Financial System, Ministry of Finance* • Marko Markić, *Head of Certification Programmes , Green Building Council Croatia*
12:30 – 13:15	**PANEL DISCUSSION 2: Financing of climate-neutral and climate-resilient buildings** Moderator: Morana Plejić, *Senior Project Manager, REGEA* PANEL PARTICIPANTS: • Diana Bezjak, *Head of Service, Financial Instruments Service, Ministry of Regional Development and Funds of the European Union* • Davor Inđić, *Associate Director; Sustainable Infrastructure Debt Portfolio, European Bank for Reconstruction and Development (EBRD)* • Nataša Mlakar, *Director and Head of ESG Competence Center for Corporate & SME, PBZ* • Krešmir Ižaković, *Representative of tenants, Successful examples of energy renovation financing in Osijek*

13:15 – 14:00	LUNCH
14:00 -14:05	**Innovative solutions and access to financing** Franciska Erdelj, Project Coordinator, Green Building Council Croatia
14:05 – 15:15	**Presentation of the SMAFIN project and introduction of Parallel Sessions,** *Hrvoje Maras, Head of Finance, Regional Energy and Climate Agency of Northwestern Croatia (REGEA)* **Parallel Session 1: Support mechanisms for project preparation** • *One-stop-shop mechanisms* • *Sources of financing for the technical assistance (EUCF, ELENA, EPEEF, Croatian Bank for Reconstruction and Development)* **Parallel Session 2: Technical standards and guidelines** • *Standards and guidelines for energy efficiency renovation of buildings* • *Digital tools and a new generation of energy certificates* **Parallel Session 3: Financial instruments and standards** • *ESIF financial instruments for energy efficiency* • *Green bonds and the EuGBS standard* • *Fiscal framework for the application of financial instruments* **Parallel Session 4: The role of citizens in the decarbonization of buildings** • *Energy communities and cooperatives* • *Energy poverty*
15:15 – 15:45	**Conclusions from the Parallel Sessions** - presented by the moderators
15:45 – 16:00	**Closing the conference**

Welcome session

DEAN SMOLAR, CEO, Croatia Green Building Council (CGBC)

- Dean Smolar opened the event by highlighting GBC Croatia's proactive measures to drive innovation and transition to sustainable building practices. He emphasized the commitment to influencing societal consciousness, connecting the public, academic, and real sector, and developing the tools for sustainable construction development. Also, he pointed out the DGNB certification system which ensures transparency and credibility in assessing building sustainability and is being implemented in Croatia by GBC Croatia.

Dr.sc JULIJE DOMAC, Director of the Regional Energy and Climate Agency of Northwest Croatia (REGEA)

- Dr. Sc. Julije Domac emphasized the strategic importance of regional cooperation and sustainable practices, highlighting the importance of investments and capacity-building in building renovation, energy efficiency, and renewable energy projects. He presented REGEA's Life CROSS project, which aims to establish a regional one-stop-shop (OSS) to accelerate public sector renovations across four regions and 88 local authorities in Croatia, offering comprehensive technical, financial, and legal services. Dr.sc. Julije Domac also mentioned the SMAFIN Expanded and Interreg MESTRI-CE projects, which focus on sustainable financing, and emphasized REGEA's role as a sectoral and development agency.

Introductory Plenary

1. **Keynote online Presentation: "Overview of Sustainable Finance – EU Commission, ESG, EU Taxonomy"**

Ursula Hartenberger, Secretary General of the Climate Positive Europe Alliance, Climate Positive Europe Alliance (CPEA)

The keynote presentation emphasized the need to increase investment in sustainable buildings and renovations within the EU, noting that buildings account for 40% of EU energy consumption and 36% of energy-related GHG emissions. With nearly 75% of EU buildings not being energy efficient, the urgent need for energy efficiency improvements was stressed.

Challenges highlighted included the lack of harmonized investment and valuation criteria, data access and analyst tools, ESG ratings, and science and policy-based technical criteria for reporting and disclosures. The EU Taxonomy was indicated as a crucial framework to guide investors and companies in aligning activities with sustainability goals, preventing greenwashing, and promoting genuinely sustainable projects. Additionally, the presentation described the EU Sustainable Finance Framework, which incorporates ESG disclosures, ESG and climate benchmarks, reporting standards, the European Green Bond Standard, and the International Platform on Sustainable Finance.

The identified challenges in implementing the EU Taxonomy included inconsistent national regulations, data availability issues, and the risk of selective compliance. To address these, the CPEA has been engaged in research and capacity-building initiatives.

2. **Presentation: Energy renovation plan in the Republic of Croatia**

Irena Križ Šelendić, Director of the Directorate for Energy Efficiency in Building at the Ministry of Physical Planning, Construction, and State Assets (MPGI)

The presentation outlined Croatia's Long-Term Renovation Strategy (LTRS) for national buildings stock in 2050, aiming to renovate over 30 million square meters of building space by 2030, with a targeted average renovation rate increasing from 1% in 2021 to 3% in 2030,

requiring a €9.46 billion investment. The revised Energy Performance of Buildings Directive (EU) 2024/1275 (EPBD) mandates national thresholds for energy performance, aiming for a 16% reduction by 2030 and a 26% reduction by 2033, verified through energy certificates. Additionally, member states must achieve a 55% reduction in average primary energy consumption by renovating 43% of the worst-performing residential buildings by 2050.

The presentation underscores compliance with the revised EPBD, including minimum energy performance standards (MEPS) and reduction pathways for primary energy use. It highlights significant past and ongoing projects funded by OPKK 2014-2020 and NPOO 2021-2026, showcasing substantial renovations and energy savings achieved. Under OPKK 2014-2020, 1,383 projects were contracted for the Energy Renovation of Multi-residential Buildings and Public Sector Buildings, totaling €530.18 million, with EFRD Grants covering €264.74 million. Renovations covered over 1.3 million m² of multi-apartment buildings, over 1.7 million m² of public buildings, and approximately 15,400 households. Additionally, the initial NPOO 2021-2026 and subsequent Annex allocated over €2 billion for renovation and energy efficiency improvements for multi-apartment, public, and cultural heritage buildings. Future plans include Program Competitiveness and Cohesion (PKK) 2021-2027 allocating 345 million EUR from ERDF for energy efficiency and reduction of greenhouse gas emissions in public and residential buildings, providing 185 million EUR in grants and 89 million EUR in financial instruments.

The presentation also discusses new measures under the ETS and ETS II systems, The system ETS II or BRT ETS - a new, separate emissions trading system for the building and road transport sectors will become operational in 2027 and part of the proceeds from the auction will be used to support vulnerable households and micro-enterprises through the dedicated Social Climate Fund (SCF).

3. Presentation: ESCO model in energy renovation of buildings

Damir Vuletić, *Head of Department for Energy Renovation of Public Sector Buildings, Croatian Real Estate Agency (APN)*

The presentation focused on the ESCO model in the energy renovation of buildings, highlighting examples of best practices from the Croatian Real Estate Agency (APN) and outlined the EU guidelines for energy performance contracting (EPC).

Key points included the new EU directives on energy efficiency, which mandates member states to establish public procurement legal and regulatory frameworks to encourage public bodies in energy efficiency improvements. The presentation also detailed the successful implementation of energy performance contracts (EnPCs) in Croatia, showcasing 23 contracts with a combined value of 94,89 million EUR (715 million HRK), achieving significant energy and water savings.

The presentation concluded with an overview of the new ESCO model implementation scheme under the National Recovery and Resilience Plan (NPOO), aimed at further enhancing energy efficiency in the public and private sectors.

4. **Presentation: EIB support for energy efficiency projects**

Andreas Piontek, *Senior Energy Expert, EIB*

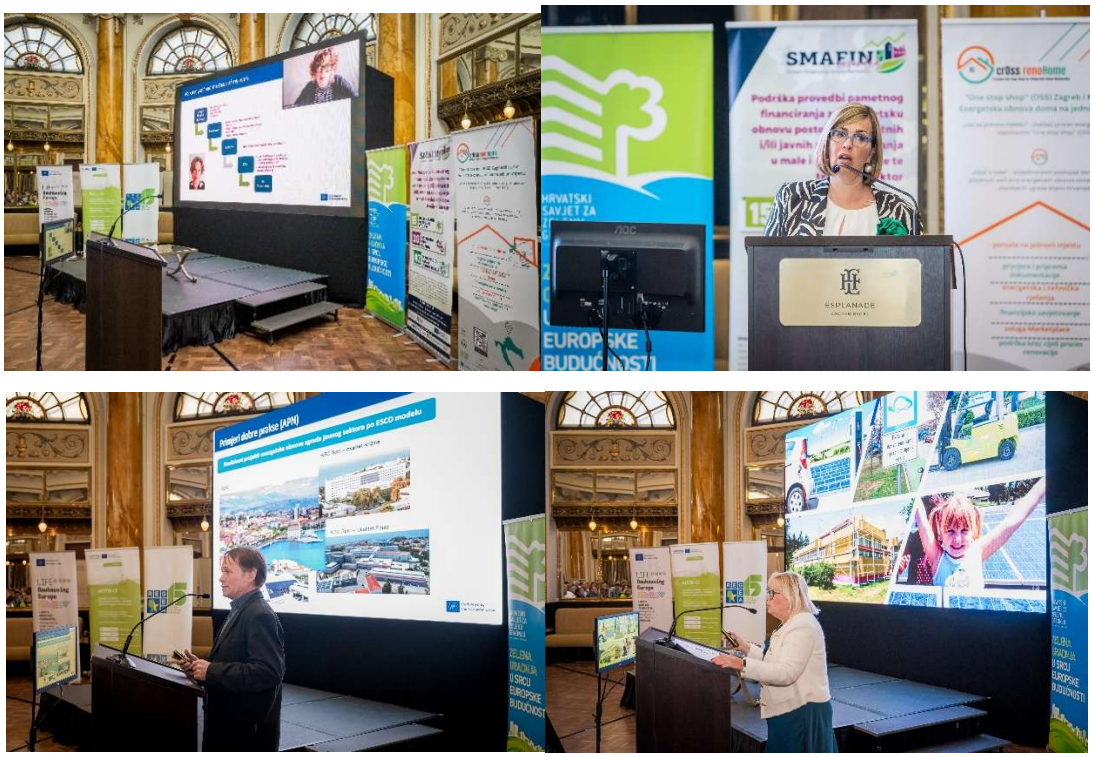
European Investment Bank (EIB) presented their role and support for energy efficiency projects, focusing on innovation, SMEs, infrastructure, and climate/environmental initiatives. The EIB aids projects through various means such as loans, funds (including InvestEU), blending finance, and advisory services. With a focus on renewable energy and energy efficiency innovations, the EIB's energy lending policy halts support for traditional fossil fuels. In 2023, over €21 billion was allocated to energy-related projects, including investments in electricity grids, energy efficiency, and renewable energy. The ELENA initiative, providing technical assistance and funding support, has facilitated significant investments in sectors like building renovation and urban transport. Additionally, the EIB prioritizes energy-efficient buildings, financing up to 75% of investment costs, and supports projects exceeding national standards. The presentation concluded with an overview of the EIB's initiatives in Croatia and the application process for ELENA assistance.

5. **Presentation: Loan programs for energy efficiency renovation**

Suzana Laušin-Katanec, *Director of the Credit Sector, Croatian Bank for Reconstruction and Development (HBOR)*

HBOR presented pivotal role of development bank in financing sustainable projects, highlighting its contributions to economic growth, job creation, and macroeconomic stability. Presentation elaborated HBOR various financing mechanisms, including regular loan programs, financial instruments within the Integrated Territorial Program 2021-2027, and the National Recovery and Resilience Plan (NPOO). Sustainable project investments through the National Recovery and Resilience Plan (NRRP), are focusing on small and medium-sized enterprises (SMEs) and end users like novice entrepreneurs, young entrepreneurs, and women entrepreneurs. SME projects are based on Research, Development, and Innovation (RDI), with loan amounts ranging from €100,000 to €1 million (€500,000 for beginners), and interest rate subsidies up to 75% for investments in green and digital business transition. The guarantee programme with commercial banks allows large-caps and state-owned companies to guarantee up to 80%.

Furthermore, a new financial instrument, the Urban Development Fund, aims at bolstering sustainable infrastructure and energy efficiency projects. With a total allocation of €172 million (50% ERDF - 50% HBOR), loans ranging from €100,000 to €10 million are provided, with a repayment term of up to 15 years This fund offers a combination of loans and grants, incentivizing investments that align with sustainability, aesthetics, and inclusivity criteria, thereby promoting multifunctional infrastructure, energy efficiency, and renewable energy sources.



<u>Panel discussion 1: Construction Sector and Investments – The Greatest Potential for Decarbonization and Energy Efficiency</u>

MODERATOR: Goranka Tropčić Zekan, Director, Klimaproing & GBC Croatia Board Member

Speaker: Josip Grubišić, Head of Sales, Presales and Business Development, Samsung Electronics Adriatic

- The discussion focused on how digitalization and the management of technical systems in buildings can optimize energy consumption efficiently. It was highlighted that modern technology facilitates significant savings and boosts energy efficiency through smart building management systems. The approach was described as simple, fast, and cost-effective.

Speaker: Irena Križ Šelendić, Director of the Directorate for Energy Efficiency in the Buildings Sector, European Union Projects and Programmes, Ministry of Physical Planning, Construction and State Assets

- The discussion underscored the implications of the amended Energy Performance of Buildings Directive, particularly focusing on the challenge posed by the minimum energy performance standards (MEPS). Additionally, forthcoming initiatives to co-finance energy renovation projects were delineated, aiming to stimulate increased investment in energy efficiency.

Speaker: Ana Zorić, Director of the Directorate for the Economy and Financial System, Ministry of Finance

- The discussion explained the requirements and processes of ESG reporting, known as "CSRD." The reporting obligations for companies were elaborated on, specifying the responsible entities for report preparation and the authentication process. Emphasis was placed on the vital involvement of auditors and the verification system in ensuring the relevance of reports. It was clarified that auditors won't independently verify the sustainability of a company's technical portfolio.

Speaker: Marko Markić, Head of Certification Programmes, Green Building Council Croatia

- The discussion highlighted the importance of accreditation systems and audit trails in assessing building sustainability to prevent greenwashing. It was emphasized that objective confirmation systems, such as the DGNB system, are crucial for ensuring transparency and credibility in sustainability assessments. This need was underscored despite the definitions provided by the EU Taxonomy and EU Level(s).

STAKEHOLDERS VIEWS

- The potential of digitalization and smart management systems to optimize energy consumption and increase the energy efficiency of buildings.
- Challenges and opportunities posed by EPBD focusing on MEPS as significant challenge.
- The necessity of robust ESG reporting frameworks and the role of auditors in verifying sustainability reports.
- Lack of resources at the national level to establish harmonized criteria and monitor energy efficiency (EE) and renewable energy sources (RES) projects and investments.
- The importance of having credible accreditation systems to ensure transparency and prevent greenwashing.

CONCLUSIONS – MAIN OUTCOMES

- Achieving decarbonization and increasing energy efficiency in the construction sector requires a combination of: advanced technology, regulation, financial incentives, and objective accreditation systems.
- Accreditation systems and audit trails play a critical role in evaluating building sustainability and preventing greenwashing.
- Implications of the amended Energy Performance of Buildings Directive (EPBD) on a national level, particularly the challenge posed by the minimum energy performance standards (MEPS) sets another milestone for national authorities.
- At the national level, advanced capacity building, resources, and digitalization are essential.
- While auditors and the audit report verification system ensure the relevance of ESG reports, the sustainability of a company's technical portfolio (such as buildings) cannot be independently verified by auditors alone.

<u>Panel Discussion 2: Financing Climate-Neutral and Climate-Resilient Buildings</u>

MODERATOR: Morana Plejić, Senior Project Manager, REGEA

Speaker: Krešimir Ižaković, Representative of the tenants of Sjenjak 101 in Osijek, Head of Engineering Services and Chief Engineer for Energy and EU Funds, Dilj (part of the Nexe Group)

- In the discussion, the successful energy renovation project of the multi-apartment building Sjenjak 101 in Osijek, financed by ERDF, was highlighted. Key improvements implemented from 2016 to 2018 included energy-efficient building renovations, the installation of new lighting, and heating systems. These efforts resulted in significant energy savings, reducing energy consumption by 36% and elevating the building's energy rating from D to B. These upgrades notably enhanced the quality of living conditions and increased the property's market value.
- Looking ahead, future plans to enhance the building's energy efficiency involve installing a photovoltaic plant and electric vehicle chargers. However, a challenge noted is the inability to obtain additional co-financing for these upgrades, as the previous energy renovation has already been completed, and further energy savings are challenging to achieve.
- The discussion underscored the critical need for new financial resources and emphasized the importance of motivating building managers to pursue further upgrades despite current funding limitations.

Speaker: Diana Bezjak, Head of Financial Instruments Service, Ministry of Regional Development and EU Funds

- The discussion highlighted the period from 2021 to 2027, during which financial instruments can be combined with grants to cover up to half of the loan principal. It was noted that the Ministry of Regional Development and EU Funds has adopted an Ex-ante assessment, which encompasses 12 financial instruments. These instruments are aimed at facilitating the effective utilization of funds and maximizing the impact of financial support within the specified timeframe. The Competitiveness and Cohesion Program offers long-term loans for energy renovation of multi-apartment buildings and energy

efficiency for entrepreneurs, as well as small loans for industrial transition and the Urban Development Fund for infrastructure investments. These instruments are coordinated by the Croatian Bank for Reconstruction and Development (HBOR) and the Croatian Agency for Small Business, Innovation, and Investment (HAMAg-Bicro).

- The Urban Development Fund, part of the New European Bauhaus initiative, supports innovation and sustainable urban development, offering €172 million in loans ranging from €100,000 to €10 million, excluding VAT. Loans are available until December 2029 with a repayment period of up to 15 years. This program combines loans and grants up to 50% principal write-off, aligning with sustainability, aesthetics, and inclusiveness goals, supporting the principles of the New European Bauhaus and the green transition. It encourages the use of local materials, innovative construction practices, preservation of cultural heritage, affordable housing solutions, and urban regeneration. The fund is intended for buildings with public-commercial purposes, such as shopping centers with rooftop swimming pools, concert halls, and garages. Revenue is generated from renting the space. The projects will be evaluated, and the engineer's certification system will provide confirmation for a 50% principal write-off.

Speaker: Nataša Mlakar, Director of ESG Competence Centre for Corporate Sector and SMEs, PBZ

- The discussion highlighted the growing interest among banks in financing energy renovation projects and renewable energy sources (RES), driven by their alignment with ESG criteria and the EU Taxonomy. This interest aims to bolster portfolios of "sustainable investments" and mitigate financial risks associated with climate change. It was emphasized that construction companies seeking financing for energy renovations must adhere to the EU Taxonomy, which sets higher standards compared to nZEB (nearly Zero Energy Buildings). Key considerations for companies include focusing on ESG compliance, ensuring project sustainability, maintaining transparency in reporting, and fostering innovation in materials and technologies. These factors are crucial in attracting financing and demonstrating a commitment to sustainable practices in the construction sector.
- While nZEB focuses primarily on energy efficiency and renewables, the EU Taxonomy includes additional environmental criteria

Speaker: Davor Inđić, Associate Director, Sustainable Infrastructure Debt Portfolio, European Bank for Reconstruction and Development (EBRD)

- The discussion underscored the potential for sustainable construction in Croatia, focusing on significant projects such as smart residential complexes and sustainable districts. EBRD highlighted its role in supporting these projects through technical assistance and financial resources. Additionally, opportunities and challenges in urban revitalization were discussed, particularly the transformation of old industrial areas into modern living spaces. These initiatives offer potential for sustainable development, requiring careful consideration of infrastructure, environmental impact, and community

integration. EBRD emphasized strategic planning, stakeholder collaboration, and leveraging international support to optimize the impact of sustainable construction projects in Croatia.

STAKEHOLDERS VIEWS

- The need for professional and motivated building managers who would lead the energy renovation of multi-apartment buildings
- Need for open calls for financing multi-apartment buildings that have met energy efficiency goals and want to upgrade to “smart-building”
- New Financial Instruments for the 2021-2027 period combining grants and principal write-off
- The Urban Development Fund, as part of the New European Bauhaus initiative, supports innovation and sustainable urban development. It offers €172 million in loans (excluding VAT) ranging from €100,000 to €10 million, available until December 2029, with a repayment period of up to 15 years. This fund enables loans for public-commercial infrastructure projects, including those with higher commercial value such as concert halls and garages.
- Banks are increasing interest in financing energy renovation projects and renewable energy sources due to alignment with ESG criteria and the EU Taxonomy.
- The aim is to raise banks' portfolios of "sustainable investments" and manage financial risks associated with climate change.
- Construction companies seeking financing for energy renovations must comply with the EU Taxonomy, which has higher standards than nZEB.
- While nZEB primarily focuses on energy efficiency and renewables, the EU Taxonomy includes additional environmental criteria
- The construction sector should focus on ESG compliance, project sustainability, transparency in reporting, and innovation in materials and technologies.
- Cities have not fully realized the potential of building smart residential complexes and urban revitalization.
- Urban revitalization in Croatia holds significant potential, allowing for the repurposing of abandoned industrial zones and the reconstruction of old buildings into modern residential spaces.
- EBRD knowledge and experience can significantly contribute to the development of sustainable construction projects in Croatia by providing technical support, financial resources, and best practices from similar projects worldwide.

CONCLUSIONS – MAIN OUTCOMES

- The crucial role of professional and motivated building managers in leading the energy renovation of multi-apartment buildings.
- A need for open calls for financing multi-apartment buildings that have achieved energy efficiency goals and aim to upgrade to "smart-building" standards.

- New financial instruments introduced for the 2021-2027 period offer a combination of grants and principal write-offs, providing enhanced support for sustainable construction initiatives.
- The Urban Development Fund, aligned with the New European Bauhaus initiative, facilitates innovation and sustainable urban development by offering substantial loans for public-commercial infrastructure projects.
- Banks are raising interest in financing energy renovation projects and renewable energy sources due to alignment with ESG criteria and the EU Taxonomy, aiming to bolster portfolios of "sustainable investments" and manage climate change-related financial risks.
- Construction companies seeking financing for smart and/or green building projects must adhere to the EU Taxonomy's higher standards, emphasizing the importance of compliance with environmental criteria beyond just energy efficiency and renewables.
- The construction sector should prioritize ESG compliance, project sustainability, transparency in reporting, and innovation in materials and technologies to meet evolving environmental standards.
- The municipals and cities in Croatia have yet to fully leverage the potential of building smart residential complexes and implementing urban revitalization projects.
- Urban revitalization in Croatia presents significant opportunities for repurposing abandoned industrial zones and transforming old buildings into modern residential spaces, contributing to sustainable urban development.
- The knowledge and experience of organizations like the EBRD can play a pivotal role in advancing sustainable construction projects in Croatia by providing technical support, financial resources, and sharing best practices from similar projects worldwide

<u>Parallel Session 1: Support Mechanisms for Project Preparation</u>

MODERATOR: Valentina Đurek (REGEA)

This session explored various support mechanisms that facilitate the preparation of energy efficiency projects, emphasizing integrated service models like One-Stop-Shop mechanisms and available and co-financed technical assistance.

Stakeholders views:

- Technical Assistance and access to finance: The session highlighted several key funding sources, including the European City Facility (EUCF), European Local Energy Assistance (ELENA), the Environmental Protection and Energy Efficiency Fund (EPEEF), and the Croatian Bank for Reconstruction and Development (HBOR). These sources provide essential financial support for technical assistance in project preparation
- One-Stop-Shop Mechanisms: These integrated service models provide comprehensive support to stakeholders, simplifying the process of project implementation from initial planning to completion.
- EUCF and Small Grants: while these funds were limited, they provided essential initial support for developing projects that could achieve significant energy savings. Small grants are essential for financing the start of the project, plan, and project costs
- Challenges in Energy Renovation: all phases of building energy efficiency renovation present challenges, particularly in financing and project planning. Clear processes and a pipeline of professionals are essential for successful implementation.
- Strategic vs. Ad-hoc Investment Planning: a strategic approach to investments in building renovations is more effective than ad-hoc planning and improves project preparation and funding acquisition.
- Turnkey Model: is recognized as an efficient way to reduce the complexity of energy renovation projects, although it is important to choose reliable partners who can ensure the quality of performance.
- Technical Assistance Funds (ELENA): despite the risks of refunds for unrealized projects, technical assistance like ELENA has proven to be valuable support in project planning, technical, and financial support.

CONCLUSIONS – MAIN OUTCOMES

- Small grants play a vital role in initiating energy renovation projects.
- Specialized professional support is necessary during the financing and project planning stages.
- Strategic investment planning proves more effective than ad-hoc approaches.
- The 'turnkey' model simplifies project execution but necessitates trusted partners.
- Technical assistance programs like ELENA drive better project preparation despite associated risks.
- Continuous education, experience sharing, and stakeholder collaboration are key to improving energy renovation processes.
- Developing sustainable financing models and local capacity-building is crucial for successful project implementation

<u>Parallel Session 2: Technical Standards and Guidelines</u>

MODERATOR: Milka Hrbud, REGEA

This session focused on the technical aspects of energy efficiency renovations, and highlighted the need for comprehensive buildings databases to improve energy efficiency and achieve climate neutrality by 2050. Currently, a significant number of buildings are in an inadequate construction and energy state, requiring renovation. To initiate this renovation process, it's imperative to gather quality data about the building, analyse energy consumption, assess internal climate conditions, and determine compliance with basic construction requirements.

Stakeholders Views:

- Project Planning: each project follows a cycle of planning, design, execution, and maintenance. Quality planning, starting with data collection and analysis of basic building information, is essential.
- Building Data and Databases: establishing a building database is crucial for transparency and investment planning. It aids in prioritizing investments in the national building fund, comparing building parameters, and selecting financial mechanisms based on energy efficiency and potential savings. There's potential for integrating energy certificate data within this database.
- Importance of maintaining comprehensive and up-to-date databases of building energy consumption and conditions.
- Building passport is a valuable tool containing certificates, climate-proof, facility management data, and energy efficiency data and the basis for building data management.
- Sustainable Building Standards: stakeholders anticipated EU frameworks and upcoming changes in energy certification regulations are expected to significantly impact decarbonization efforts in the construction sector.
- Smart Technology Readiness: understanding and integrating smart technology indicators can enhance energy efficiency. The introduction of a standardized methodology for assessing building readiness for smart technologies, such as the Smart Readiness Indicator (SRI), is crucial. Integrating the SRI into energy certificates would be advantageous, actively assessing a building's readiness to adapt to changing conditions.
- Climate proofing: technical guidance on climate-proofing of infrastructure projects for the period 2021-2027 consists of two parts: verification of climate neutrality and verification of resistance to climate change.
- Emphasizing early inclusion of climate validation processes is vital for projects to meet EU funding requirements.
- DGNB Standard: As the EU standard ensures quality, DGNB incentivizes citizens to fund projects independently, potentially through reduced or waived communal contributions.

CONCLUSIONS – MAIN OUTCOMES:

- Project Planning: quality planning, including data collection and analysis, is essential for every project.
- Building Data and Databases: Building databases aid in transparent investment planning and prioritization, with potential for integrating energy certificate data.

- Building Passport: The building passport consolidates certificates, climate-proofing, and energy efficiency data for effective building management.
- Sustainable Building Standards: Anticipated changes in energy certification regulations will significantly impact decarbonization efforts.
- DGNB Standard: Encouraging citizen-funded projects, the DGNB standard promotes quality assurance and community engagement
- Smrt Technology Readiness: Integrating smart technology indicators improves energy efficiency, with the Smart Readiness Indicator enhancing adaptability.
- Climate Proofing: Early climate validation processes are vital for meeting EU funding requirements.

Parallel Session 3: Financial Instruments and Standards

MODERATOR: Hrvoje Maras, REGEA

The roundtable focused on "Financial Instruments and Standards" within the context of the National Energy and Climate Plan (NECP). It highlighted the financial gap between the investments needed to meet 2030 goals and available public funds, covering only 20% of necessary investments. Emphasis was placed on mobilizing private sector funds through public-private partnerships (ESCO, capital markets, guarantee funds, fiscal instruments, and citizen participation models).

STAKEHOLDERS VIEWS

- Based on multi-apartment renovation experience, tenants do not see the bigger picture of energy renovation of the building, nor the potential of smart buildings. Financing is carried out with their own funds, and they perceive it as an additional cost or a drain on building reserve funds.
- The municipals highlighted the issues with the administration related to the National Recovery and Resilience Plan (ZNS) and how reimbursement requirements slow down project implementation. The new financial instrument, the Urban Development Fund, was noted as a good practice example because it streamlines funding procedures and eases administrative burdens for energy efficiency (EE) projects.
- Banks PBZ and HPB discussed upcoming EU Taxonomy requirements and the necessity for clients to align with ESG standards. They are already holding workshops for clients on ESG requirements, emphasizing that EU Taxonomy standards are stricter than those for nearly zero-energy buildings (nZEB).
- The banks supported the involvement of the Agency for Residential Construction (APN) in financing the ESCO model, as it ensures the security of project loans. The limited financial allocation again created an excess of demand over supply, which would require an increase in the total allocation for this model in the next call
- Banks stressed the importance of risk assessment before financing energy efficiency projects and the need for digital solutions or databases with risk data.

- Participants were informed about green bonds, noting the absence of green bond issuers in the Croatian capital market. Nonetheless, they agreed that financing EE and renewable energy projects through green municipal bonds is a future opportunity for cities.

CONCLUSIONS – MAIN OUTCOMES

- Public and Private Sector Financing: existing models for energy renovation primarily relied on one-time grants, which have been insufficient to meet national decarbonization goals due to limited public funds and high demand.
- Energy renovation projects yield significant financial savings for end-users, making them suitable for financial instruments that can be repaid from these savings.
- New financial instruments like the Urban Development Fund with additional co-financing can incentivize investments in energy efficiency, green infrastructure, or community-involved public building projects.
- Current grant co-financing rates are considered too high. Similar outcomes could be achieved with lower rates, making the funds more widely available.
- ESCO Model: the APN's ESCO model is a viable alternative but limited funding allocations have created demand exceeding supply. Increasing the total allocation for this model in future calls is necessary.
- Fiscal instruments and incentives (tax reliefs, municipal contributions) have great potential for encouraging energy renovation and building renovations. However, their impact on municipal revenues needs clear projections.
- Green bonds have potential, but lower interest rates on loans are more competitive. Higher preparation costs and reporting requirements also pose challenges for issuers, particularly for municipal and public projects. Green bonds could be further incentivized through additional tax reliefs to make them more attractive

<u>Parallel Session 4: The Role of Citizens in the Decarbonization of Buildings</u>

The roundtable on the role of citizens in building decarbonization focused on the issues of energy poverty and energy communities in Croatia, with a particular emphasis on rural areas. The discussions centered on the key challenges in establishing energy communities and addressing energy poverty, highlighting the potential of using energy community models to mitigate energy poverty. The findings from these parallel sessions underscore the multi-faceted approach required to achieve energy efficiency and decarbonization in buildings, involving technical, financial, and community-driven strategies.

STAKEHOLDERS VIEWS:

- Addressing energy poverty is a key topic, while vulnerable populations can benefit from energy efficiency improvements and renewable energy solutions, thereby enhancing social equity in the transition to a low-carbon economy.
- Challenges in addressing energy poverty are linked to:
    - Legal property issues and a high number of illegal buildings.

    - Need for comprehensive and easily accessible support through One-Stop Shops.
- Importance of turnkey financial mechanisms for energy renovation and renewable energy projects
- Need to empower citizens to take collective action in managing energy resources and implementing renewable energy projects with the support of energy communities and cooperatives.
- Energy communities are facing challenges such as:
    - Lack of financial mechanisms.
    - Complex and unclear legislative frameworks.
    - Difficulty in energy sharing among different entities.
    - Lack of publicly available templates and guidelines.
    - Insufficient public awareness about the benefits and possibilities of energy communities.
- Energy communities can benefit the entire local community, including the energy-poor, through various mechanisms. Examples include using financial or energy surpluses to support vulnerable households.
- Solar power plants on public institution roofs can supply energy to both the institution and vulnerable households, providing direct access to free renewable energy instead of bill subsidies. The new Directive on the internal electricity market (draft) mandates that shared electricity from public projects be available to energy-poor customers, with at least 10% of the shared energy going to these groups.
- New EU directives support the use of shared energy projects for the benefit of vulnerable or energy-poor customers.

CONCLUSIONS – MAIN OUTCOMES:

- Lack of financial mechanisms, complex legislative frameworks, and insufficient public awareness hinder the establishment of energy communities.
- Energy Communities have the potential to significantly contribute to reducing energy poverty through collective energy management and financial support.
- Strategic financial mechanisms are essential for supporting energy renovation and renewable energy projects for vulnerable households.
- Comprehensive Support like One-stop shops and turnkey solutions are crucial for assisting energy-poor households.
- Resolving property legality issues and providing financial support are vital for enabling energy-poor households to benefit from energy efficiency measures.
- Strong cross-sector collaboration is needed to identify energy-poor households and ensure they receive appropriate support.

Roundtable Conclusions

- The roundtable on "**Support Mechanisms for Project Preparation**" emphasized the critical role of EUCF and small grants in initiating energy efficiency projects. Participants highlighted the necessity for specialized assistance throughout the challenging phases of energy renovation, particularly in financing and design. Strategic investment planning was favored over ad-hoc methods, and the turnkey model was recognized as an effective approach to reduce project complexity, provided reliable partners are involved. The discussion also underscored the importance of technical assistance funds, which, despite posing risks, drive thorough preparation and better planning. Continuous education, experience exchange, and enhanced collaboration among stakeholders are vital for advancing the energy renovation process and developing sustainable financing models.

- The roundtable on "**Technical Standards and Guidelines**" highlighted the significant role of buildings in energy consumption and greenhouse gas emissions within the EU, emphasizing the urgent need for renovations. The revised Energy Performance of Buildings Directive, focusing on CO2 emissions and introducing the ZEB standard, sets a new framework for improving building energy efficiency. The discussion underscored the necessity of comprehensive data collection, strategic investment planning, and the integration of smart technologies to enhance building sustainability. Standardizing and digitalizing energy certificates, along with applying Green Deal construction guidelines, were identified as crucial steps toward achieving decarbonization goals. Continuous education, experience exchange, and stakeholder collaboration are essential for advancing technical standards and guidelines in the building sector.

- The roundtable on "**Financial Instruments and Standards**" emphasized the necessity of mobilizing private sector funds to bridge the financial gap in achieving the 2030 goals outlined in the NECP. Participants discussed various financial models, highlighting the importance of small grants from the EUCF in initiating energy efficiency projects and the challenges of utilizing financial instruments. Strategic investment planning was preferred over ad-hoc methods, with the ESCO model recognized as an effective approach, albeit limited by financial allocation. The potential of green bonds was also discussed, noting their attractiveness despite higher preparation and reporting costs. The session concluded that diverse financial instruments, strategic planning, and fiscal incentives are crucial for financing energy efficiency projects. Continuous education, experience exchange, and stakeholder collaboration are essential for advancing the financing and implementation of these projects.

- The roundtable on "**The role of citizens in building decarbonization**" highlighted the critical role of energy communities and state support in addressing energy poverty. Participants identified the key barriers to establishing energy communities in Croatia, including a lack of financial mechanisms, complex administrative requirements, and insufficient public awareness. The discussion emphasized that energy communities can benefit local communities, including the energy poor, through mechanisms such as sharing surpluses and providing free renewable energy. The need for comprehensive and easily accessible assistance for energy-poor citizens was also highlighted, along with the importance of combining state and EU support to finance energy renovation projects. By addressing these challenges and leveraging opportunities, energy communities can play a significant role in reducing energy poverty and promoting citizen involvement in the decarbonization of buildings.

2.1.2. Conference #2 + Final Conference GBC Connect Forum

The GBC Connect Forum - Industry and Government in Dialogue for the Green Transition was held from April 21 to 23, 2026, at Amadria Park in Šibenik, at Hotel Jure.

The Forum brought together more than 180 participants and 40 speakers, featuring engaging and expert presentations, as well as panel discussions and interactive roundtable sessions.

Key Topics:

- Implementation of the EPBD Directive
- National Building Renovation Plan
- Green Skills and Competencies in the Construction Sector (9th Open Partner Dialogue) – MPGI
- Indoor Environmental Quality
- Financing Energy Efficiency & Renewable Energy Sources (RES)
- The Future of Public Buildings
- Affordable Housing and the Social Climate Fund
- Digital Guide to Home Energy Renovation (One-Stop Shop – OSS)

Background

The GBC Connect Forum is taking place at a time when we are moving closer to the 2030 milestone, for which the European Union has set a target of reducing greenhouse gas emissions by at least 55%. At the national level, the Republic of Croatia is working on the implementation of the Energy Renovation Programme for Public Sector Buildings up to 2030, with the aim that all buildings in Croatia will achieve nearly zero-energy building (nZEB) standards or a high level of energy efficiency by 2050.

In parallel with the GBC Connect Forum, a Call for co-financing the renovation of public sector buildings is ongoing under the Competitiveness and Cohesion Programme (PKK). The objective of the Call is to increase the energy efficiency of public sector buildings, reduce energy consumption and CO_2 emissions, and improve the quality of indoor environments in public spaces.

The GBC Connect Forum is being held at a key stage in the development of the National Building Renovation Plan (NBRP), positioning it as a central platform for aligning government strategies with market needs, bringing together industry representatives, local and regional authorities, and policymakers.

Agenda

DAY 1 – Tuesday, April 21, 2026

TIME	Topic	Details
18:00 – 20:00	Welcome reception & networking	Opening remarks, introductory speeches, DGNB certificate ceremony
18:00 – 20:00	Gathering	Hotel Jure reception

DAY 2 – Wednesday, April 22, 2026

09:30 – 10:00	Registration	Participants
10:00 – 10:15	Ceremonial opening of the forum	Dean Smolar; Miljenka Kuhar; Danijel Mileta; Tonči Glavinić
10:15 – 10:35	Building renovation as a driver of green transition	Irena Križ Šelendić; Vesna Bukarica; Margareta Zidar
10:35 – 10:50	1:1 Talk: Renovation passports	Moderator: Marko Zlonoga; Guest: Diana Horvat
10:50 – 12:00	Panel discussion: LCA – CO_2 emissions	Moderator: Marko Markić; multiple panelists
12:00 – 13:00	Lunch	
13:00 – 13:45	Round table	How will we heat in 2030?
13:45 – 14:30	Round table	Energy transition & fire safety alignment

Indoor Environmental Quality

14:30 – 14:45	Presentation	Indoor air, light & comfort – Vlasta Zanki
14:45 – 15:45	Round tables	Solar control; acoustics & spatial quality

Financing

15:45 – 16:10	Coffee break	
16:10 – 16:15	Project presentation	SMAFIN Expanded – Nina Sertić
16:15 – 16:30	Financing opportunities	Aleksandar Halavanja

16:30 – 17:00	Round tables	Financial instruments; renovation funding
17:30 – 20:00	Free time	
20:00 – 21:00	Dinner	Participants
21:00 – 23:00	Networking	Hotel bar

DAY 3 – Thursday, April 23, 2026

09:00 – 09:15	Gathering	Participants
09:15 – 10:00	Round table	Future of public buildings – Marko Zlonoga
10:00 – 10:30	Presentations	Social Climate Fund (Ana Juras); Affordable housing (Tonči Glavinić)

Partner Dialogue & Skills

10:30 – 11:00	Registration & refreshments	
11:00 – 12:45	Open partner dialogue	Green skills & competencies; decarbonisation charter; education programs; panel discussion

Digital & Panel Session

12:45 – 12:55	Presentation	Digital renovation guide – Ena Luketić
12:55 – 13:45	Panel discussion	OSS – easier path to energy-efficient homes; moderator & panelists
13:45 – 14:30	Lunch	

Welcome reception and networking

The opening, held in an informal atmosphere, began with **Vlasta Zanki** (Chair of the Board, GBC Croatia) delivering introductory remarks, expressing gratitude to all donors and the organizing bodies that contributed to realizing the long-standing vision of a unique forum. The forum brings together experts from academic institutions, representatives of the industry—including designers, contractors, and manufacturers—as well as policymakers.

Following this, **Dean Smolar** (CEO, GBC Croatia) and **Marko Markić** (Head of Certification at GBC Croatia) presented certificates, highlighting the experts and projects that are raising standards in the construction sector.

Photo source - https://gbccroatia.org/gbc-connect-forum-povezao-drzavu-i-industriju-u-kljucnom-trenutku-za-zelenu-tranziciju-hrvatske/

Official opening of the forum

This segment of the forum represented the opening and introductory block of the professional programme, setting the thematic direction and policy context for the discussions that followed.

It began with participant registration and the ceremonial opening, during which key institutional representatives outlined the significance of the forum and its alignment with current national and European priorities in sustainable construction. This was followed by a focused session on public building renovation as a driver of the green transition, which highlighted the strategic importance of energy-efficient renovation in achieving climate objectives, supported by contributions from government and technical experts.

The programme then shifted to a more interactive format with a 1:1 discussion on renovation passports (moderated by **Marko Zlonoga**), addressing practical tools and frameworks that enable long-term renovation planning. The segment concluded with a panel discussion on Life Cycle Assessment (LCA) and CO_2 emissions (moderated by **Marko Markić**), where experts

examined methodologies for assessing environmental impact and discussed the implications of regulatory frameworks such as the EPBD.

Overall, this part of the forum established the policy, technical, and methodological foundations for the broader dialogue on sustainable and decarbonised construction.

The afternoon programme continued with a lunch break, followed by a series of thematic round tables addressing key challenges in the energy transition. The first session explored future heating solutions, focusing on potential pathways and technologies for decarbonising heating systems by 2030. This was followed by a discussion on aligning the energy transition with fire safety requirements, highlighting the need to balance sustainability goals with regulatory and safety considerations.

Indoor Environmental Quality

The programme then shifted to the topic of indoor environmental quality. A presentation by Vlasta Zanki addressed the importance of indoor air quality, lighting, and overall comfort as fundamental components of healthy and sustainable buildings. The session concluded with round table discussions covering solar control as a design and energy-efficiency measure, as well as acoustics and spatial quality, emphasizing their impact on occupant well-being and building performance.

Financing

The final part of the day focused on financing mechanisms and concluded with informal networking activities. Following a short coffee break, the session opened with a presentation of the SMAFIN Expanded project by **Nina Sertić**, introducing key initiatives aimed at supporting energy efficiency investments. This was followed by an overview of financing opportunities presented by **Aleksandar Halavanja**, outlining available funding instruments and support schemes.

The programme then transitioned into round table discussions on financial instruments and renovation funding, where participants explored practical approaches to financing energy-efficient building projects, including both public and private sector perspectives.

After the formal programme concluded, participants were given time to rest before reconvening for a joint dinner. The day ended with informal networking in the hotel bar, providing an opportunity for continued discussion and exchange among attendees in a more relaxed setting.

CROSS Final Conference

The programme of the third day of the forum began with the gathering of participants, followed by a presentation of the CROSS project delivered by **Marko Zlonoga**. This presentation marked the final conference of the project, providing an overview of key results, findings, and insights gained throughout its implementation.

It was followed by a round table discussion on the future of public buildings, which built on the themes introduced in the presentation. The discussion focused on key conclusions derived from the CROSS project, presented as a critical assessment of its implementation. It highlighted the main shortcomings in the delivery of public building renovation projects in Croatia—such as administrative, financial, and technical challenges—and explored concrete measures and opportunities to improve the planning and execution of similar projects in the future.

The discussion topics were structured according to the different groups of forum participants, including policymakers, representatives of local authorities, industry stakeholders (designers, manufacturers, and contractors), and the education sector:

- Energy renovation – Comprehensive renovation – Revitalisation – Maintenance
- Challenges in the construction sector
- Education and digitalisation – required tools
- Management of renovation projects – across all stakeholder levels

The discussion results indicated a strong consensus among participants on several key issues. A significant shortage of skilled labour in the construction sector was identified, which is often compensated by employing less- or unqualified workers, ultimately leading to poor-quality construction works.

Participants also emphasized the need to move beyond solely energy-focused renovations towards more comprehensive renovation approaches. Such approaches would enable the adaptation of existing buildings—many of which have exceeded their functional lifespan—to meet new user requirements.

However, no consensus was reached regarding the implementation of comprehensive renovations. While some participants did not consider the temporary relocation of services during renovation works to be problematic, others highlighted potential disruptions to system functionality and operational challenges associated with such displacement.

Despite these differing views, there was a shared recognition of the need to approach renovation projects in a more integrated and comprehensive manner, including stronger social engagement with the community. Additionally, participants stressed the importance of enhanced education and capacity building across all stakeholder groups. This includes integrating BIM methodologies and a stronger focus on the renovation of existing building stock within higher education, as well as improving project management and communication skills among investors, particularly representatives of local and regional authorities.

The programme then continued with presentations addressing the broader social and policy dimensions of the green transition. **Ana Juras** presented the Social Climate Fund, highlighting

its role in supporting vulnerable groups and ensuring a just transition, while **Tonči Glavinić (State Secretary in MPGI)** addressed the issue of affordable housing within the context of sustainability, emphasizing the need to balance environmental objectives with social accessibility.

Partner Dialogue & Skills – Ministry of Physical Planning, Construction and State Assets (MPGI)

The ninth Open Partner Dialogue, titled *"Green Skills and Competencies in the Construction Sector,"* focused on the development of green skills and competencies required to support both the renovation of existing buildings and the construction of new energy-efficient structures. Particular emphasis was placed on aligning workforce capabilities with the demands of the green transition in the built environment.

During the session, participants were presented with key reforms funded through the National Recovery and Resilience Plan 2021–2026. These include the introduction of a new higher education programme in sustainable construction and earthquake engineering, the implementation of free training programmes aimed at upskilling 500 construction workers for green jobs, and the development of specialised educational modules designed to support the integration of workers from third countries into the sector.

Digital & Panel Session

The final part of the conference programme focused on digital tools and integrated support mechanisms for energy renovation. The session began with a presentation of the digital renovation guide by **Ena Luketić**, introducing solutions designed to assist homeowners in navigating renovation processes in a more structured and user-friendly manner.

This was followed by a panel discussion on the One-Stop-Shop (OSS) concept, which explored approaches to simplifying access to energy-efficient renovation services. Panelists discussed the importance of integrated support systems in improving coordination, accessibility, and the overall experience for end users.

This session effectively rounded off the conference, bringing together key themes of digitalisation, user engagement, and the practical implementation of energy renovation initiatives, and concluding the programme on a forward-looking note.

2.2. Round tables & workshops

Round tables and workshops are integral components of the CROSS project's engagement strategy, serving as interactive forums for stakeholders across various sectors to exchange knowledge, discuss challenges, and explore innovative solutions in sustainable building renovations. These sessions bring together experts, policymakers, representatives from the construction industry, financial institutions, and community stakeholders to delve into specific topics related to energy efficiency and environmental sustainability in public buildings. Through these collaborative gatherings, the CROSS project aims to foster deeper insights, cultivate partnerships, and empower stakeholders with the tools and strategies necessary to advance sustainable development goals in Croatia and beyond.

2.2.1. Roundtable 1: Support Mechanisms for Project Preparation

The SMAFIN Expanded project aims to support smart financing for energy efficiency investments by expanding the successful RoundTables from previous SMAFIN project thematically, by adding the tertiary and SMEs sector to the already established sector of buildings. To extend its geographical reach, the project included Slovenia to the existing team of Bulgaria, Croatia, Greece, and Romania. The project builds upon the valuable experience gained in the previous SMAFIN project and integrates ways to respond promptly to the major challenges the energy sector is facing in recent years. It employs thematic workshops for in-depth investigation of specific topics and ensures the privacy of certain stakeholders who are hesitant to express their opinions publicly. In addition, it will launch cross-country labs to transfer knowledge and expertise on energy efficiency financing and introduce European practices across European Union countries and beyond. This will contribute to a common response to energy challenges, strengthening and fostering cooperation in a broader Balkan region, and thus facilitating energy transition.

The SMAFIN Expanded project is expected to enhance the structured dialogue and cooperation established in the SMAFIN project, bringing together government, local and regional authorities, the financial sector, Energy Service companies, homeowners, industry and construction sector, small and medium-sized enterprises, consumers, and citizens' associations with the aim of **improving policy measures, analyzing EU Taxonomy and forthcoming ESG disclosures, developing or upgrading energy efficiency financing models, and supporting the development of large-scale investment programmes to mobilize private finance for investments in energy efficiency.**

In this evolving landscape, SMAFIN RoundTable's serve as platforms for collaborative action, facilitating discussions on financing mechanisms, policy implementation, and energy efficiency and buildings renovation best practices. The first edition of the SMAFIN Expended National RoundTables in Croatia places a spotlight on several different, but interconnected, crucial topics at this point in time:

1. Support mechanisms for project preparation
2. Technical standards and guidelines for energy renovation of buildings
3. Financial instruments and standards for energy efficiency
4. The role of citizens in the decarbonization of buildings

Parallel Session 1: Support Mechanisms for Project Preparation

In the first Parallel Session discussion, stakeholders delve into the crucial aspect of project preparation for energy efficiency renovation in residential and public buildings. Following previous SMAFIN project findings, participants will explore market needs for **one-stop-shop mechanisms** and technical assistance in a project lifecycle, from initial assessment to implementation.

They will discuss the integration of various national initiatives and sources of financing for technical assistance, including the National Recovery and Resilience Plan (NRRP), the European Local Energy Assistance (ELENA), the European City Facility (EUCF), European

Structural and Investment Funds (ESIF), and the role of Croatian Bank for Reconstruction and Development (CBRD). The goal is to identify synergies and optimize resource allocation to expedite project initiation and ensure its success.

2.2.2. Roundtable #2: Technical Standards and Guidelines

Parallel Session 2: Technical Standards and Guidelines

In the second Parallel Session, attention shifts to the importance of adhering to technical standards and guidelines in energy efficiency renovation projects. Participants examine existing standards and guidelines for energy efficiency renovation of buildings, focusing on their relevance, applicability, and potential updates to align with evolving technological advancements and sustainability objectives. Additionally, discussions revolve around the integration of digital tools and the adoption of a new generation of energy certificates to enhance transparency, efficiency, and accuracy in assessing building energy efficiency performance. The aim is to foster consensus on standardized approaches that facilitate informed decision-making and drive progress in building decarbonization efforts.

2.2.3. Roundtable #3: Energy Efficiency

Date: June 11, 2024.

Place: Zagreb, Croatia

Event: Workshop “Sustainable Energy”

Agenda: Hrvatska gospodarska komora

Within the workshop "Sustainable Energy 2024." a roundtable discussion, in cooperation with the D2Heat project was held where specific, practical, and strategic knowledge necessary for the effective transformation of the energy sector towards sustainability was discussed.

The Impact of the New Energy Efficiency Directive on the District Heating Sector:

- The new Energy Efficiency Directive brings significant changes and challenges for the district heating sector. The Directive aims to increase energy efficiency and reduce greenhouse gas emissions, which requires the adaptation of existing systems and the introduction of new technologies;
- District heating systems will need to upgrade their infrastructure and optimize processes to reduce energy losses and improve overall efficiency;
- One of the main goals of the Directive is to reduce dependence on fossil fuels. The district heating sector will need to increase the share of renewable energy sources, such as biomass, solar energy, and geothermal energy, to reduce CO2 emissions;
- Adapting to the new standards will require significant investments in modernizing the existing infrastructure. Through the D2Heat project, companies will have access to technical, legal, and financial support aimed at accelerating the preparation of investment projects for the modernization of heat supply and production, as well as the effective preparation and implementation of public procurement processes;

- The new Energy Efficiency Directive imposes obligations on local government units with more than 45,000 inhabitants to develop their local plans for increasing energy efficiency in heating and cooling. As stated in our Position Paper, spatial plans, especially local planning, play a key role in the development of district heating in the Republic of Croatia.

Outcomes and next steps:

The following outcomes and next steps have been agreed on:

- The district heating system must move towards enhanced development and expansion of central heating systems (CTS), especially in densely populated urban areas. In the coming period, it is proposed to hold meetings with the relevant ministry and local government units;
- Increase energy efficiency in the heating sector;
- Increase the share of RES and reduce dependence on fossil fuels;
- Provide financial support and technical assistance for the implementation of decarbonization projects.

The roundtable discussion, focused on sharing experiences among experts from the IT sector, district heating, public administration, and energy supply, featured the following participants:

- Goran Đoreski, Digital Realty
- Tina Jakaša, Petrol
- Marko Križanec, Energo
- Tomislav Novosel, REGEA
- Danijel Benčić, Rudan

Tomislav Novosel from REGEA highlighted that achieving the annual energy savings target of 1.9%, as mandated by the Energy Efficiency Directive, is realistically attainable in the public sector. However, he emphasized that the 3% annual renovation rate is unrealistic due to a shortage of skilled labor, slow public procurement processes, and a lack of private sector interest in such projects. He further noted that achieving savings in the cooling sector would be particularly challenging and that artificially low energy prices extend the payback period for investments. Novosel also stressed that public funds should be directed toward public-private partnerships (PPPs) and Power Purchase Agreements (PPAs), as local government units lack the necessary mechanisms to effectively implement their energy plans.

Marko Križanec from Energo shared their plans to build a solar power plant on a landfill site and install a heat pump as part of their commitment to energy efficiency. He added that their participation in the district heating network renovation project had already yielded significant energy savings without major challenges.

Goran Đoreski from Digital Realty pointed out that for data centers, electricity costs account for up to 60% of operational expenses (OPEX). While data centers themselves are continuously improving in efficiency, the real challenge lies with server rooms, which handle 90% of traffic but can consume up to 300% more energy than modern data centers. He emphasized that the

goal should be to phase out inefficient server rooms and transition workloads to data centers, where energy efficiency ranges from 1.9 to 1.2 (measured in power usage effectiveness, PUE).

Tina Jakaša from Petrol discussed the Power Purchase Agreements (PPAs) that the company offers, highlighting the rapid growth of solar power plants for self-supply.

2.2.4. Roundtable #4: Green Climate Plan

Date: November 28, 2024.

Place: Zadar, Croatia

Event: LIDER Conference: A Gathering of Mayors and Entrepreneurs – 48 Hours

Agenda: Program - 48 sati 2024.

During the roundtable discussion on the Green Climate Plan, held as part of the LIDER

Conference: A Gathering of Mayors and Entrepreneurs – 48 Hours in Zadar, from November 27 to November 29, 2024, the following participants shared their insights:

- Joško Klisović, President of the City Assembly of Zagreb
- Krešimir Ačkar, Mayor of Velika Gorica
- Velimir Šegon, Deputy Director of REGEA
- Maja Rajčić, Representative from the Environmental Protection and Energy Efficiency Fund (FZOEU)
- Anđelka Toto Ormuž, Corporate Affairs Manager at Rockwool Adriatic

Joško Klisović emphasized that the City of Zagreb is committed to achieving climate neutrality, which requires experience, knowledge, political will, and financial resources. While EU funds play a crucial role in supporting investments, Zagreb's high level of development often excludes it from eligibility for certain European funding programs. To address this, the city has turned to development banks as key partners in implementing projects. Klisović also highlighted the city's ambition to install solar power plants on all municipal buildings and ease traffic congestion by constructing large-scale parking garages.

Mayor **Krešimir Ačkar** shared that Velika Gorica has successfully utilized EU and FZOEU funds to install solar panels on public buildings, retrofit structures for energy efficiency, plant trees, and develop urban orchards. The city has also replaced its street lighting system, significantly reducing energy consumption. In the field of public transport, Velika Gorica is focused on reducing traffic congestion and lowering harmful emissions.

Velimir Šegon, Deputy Director of REGEA, pointed out that across the EU, there are approximately 400 agencies dedicated to assisting cities and municipalities in implementing green energy transition projects. However, he noted a critical challenge: the construction sector is struggling to keep up with the rapid pace of new ideas and initiatives. Additionally, a limited number of companies are bidding in public procurement processes, posing significant difficulties for local governments in executing energy projects.

Maja Rajčić, Head of the Energy Efficiency Sector at FZOEU, highlighted the importance of the Modernization Fund, through which new financial incentives have been allocated for renewable energy projects in collaboration with government ministries. Moving forward, the fund will focus on waste management initiatives. She also emphasized that the bureaucratic process for fund applications has been streamlined, ensuring greater accessibility for local government units and enabling faster project implementation.

Finally, **Anđelka Toto Ormuž**, Corporate Affairs Manager at Rockwool Adriatic, underscored the pivotal role of buildings in meeting climate targets, improving quality of life, and boosting the economy. Recent studies confirm that building renovations will be key to achieving energy goals, as buildings consume more energy than both industry and transportation. She highlighted that a deep renovation of buildings could reduce energy consumption by up to 80%, making it an essential strategy for climate action and sustainability.

2.2.5. Roundtable #5: Aesthetic Green Architecture

Date: May 14, 2026.

Place: Florence, Italy

Event: Bauhaus4med Final Conference

Agenda: Bauhaus4med Final Conference Agenda

During the Panel discussion on the Aesthetic Green Architecture, held as part of the Bauhaus4med Final Conference, on May 14-15 2026, the following participants shared their insights:

- Serena Marija, Sanctuary of Creation, London
- Federico Broggini, PhD, postdoc in Urban and Landscape Design and Planning, Department of Architecture, University of Florence, Italy
- Karla Vučić, Northwest Croatia Regional Energy and Climate Agency – REGEA
- Galina Milkova, Chamber of Architects, Bulgaria

In the opening question, the panellists reflected on places that evoke in them a strong sense of connection with their surroundings. For some, it was a park; for others, a particular part of a city. However, all of them emphasized the importance of what the New European Bauhaus defines as beauty (aesthetics) – not as something superficial, but as something deeply rooted in the identity of a place and in the way our minds and emotions respond to space.

They highlighted that this sense of place is closely linked not only to the planning of a more sustainable built environment, but also to the development of a more sustainable and resilient society.

Serena Marija presented an interdisciplinary approach that combines art, science, and technology to explore the connections between the human body, mind, spirit, and the wider social and environmental systems in which people live. Through examples from work and practice, it was demonstrated how holistic and human-centred perspectives can contribute to the creation of spaces that foster wellbeing, creativity, and social cohesion.

Federico Broggini reflected on how contemporary architectural education and research increasingly engage with environmental, cultural, and social fragilities affecting landscapes and urban territories. This approach can help shape more context-sensitive, ecologically responsible, and culturally meaningful interpretations of beauty and sustainability, in line with the principles of the New European Bauhaus.

Karla Vučić highlighted that one of the key strengths of the New European Bauhaus lies in its ability to mobilise resources and bring together a wide range of stakeholders across the construction sector, creating opportunities for shared learning and coordinated action throughout Europe. At the same time, she pointed to significant challenges related to the large-

scale implementation of renovation initiatives, particularly the shortage of qualified professionals and the need to strengthen capacities within the sector. He also emphasised that the long-term success of renovation efforts depends on raising awareness among both professionals and the wider public about the value of building renovation, maintenance, and responsible stewardship of the built environment.

Galina Milkova, highlighted the role of architecture as a tool for social dialogue, emphasizing the importance of integrating beauty, social responsibility, and environmental awareness into architectural practice. Drawing on her professional and institutional experience, she reflected on how the principles of the New European Bauhaus can help shape more resilient, culturally rooted, and people-centred public spaces, particularly in Mediterranean and Balkan contexts, where local identity and public participation play a crucial role in sustainable development.

2.2.6. Roundtable #6: Investments in renovation, reconstruction, and construction of buildings – technical and operational aspects and new financing opportunities

Date: September 26, 2025.

Place: Online webinar

Event: Investments in renovation, reconstruction, and construction of buildings – technical and operational aspects and new financing opportunities

Agenda:

TIME	TOPIC
10:00 – 10:05	**Opening greeting** Mirna Kirigin, *REGEA*
10:05 – 10:25	**Investments in the renovation, reconstruction, and construction of buildings in light of the demands of the time we live in** Marko Zlonoga, *REGEA*
10:25 – 10:45	**Labour market analysis and the need for new skills in relation to the future of the construction and housing sector** Zoran Veršić, *Faculty of Architecture, University of Zagreb*
10:45 – 11:25	**PANEL / ROUND TABLE DISCUSION** Moderator: Stanka Ostojić, *Faculty of Architecture, University of Zagreb* PARTICIPANTS: • Rajka Bunjevac, *President of the Croatian Chamber of Architects* • Ivana Banjad Pečur, *Faculty of Civil Engineering, University of Zagreb* • Marin Račić, *Licensed architect* • Morana Plejić, *REGEA* • Marko Markić, *Green Building Council Croatia*
11:25 – 11:30	**Closing remarks** Mirna Kirigin, *REGEA*

During the panel / roundtable discussion the following participants shared their insights:

Rajka Bunjevac, pointed out the administrative and procedural burdens that hinder project implementation. She commented on the amendments to the Physical Planning and Building Act and expressed the expectation that the new framework will accelerate investment preparation and strengthen the quality of project documentation.

Ivana Banjad Pečur, emphasized the serious shortage of experts and the need to adjust educational programmes to the new demands of the market.

Marin Rajčić, presented an overview of the current application of BIM technology in Croatia and highlighted the need for standardisation, education, and more active adoption of BIM in the public sector. The discussion also addressed the role of artificial intelligence and new digital tools in building design and management.

Morana Plejić, highlighted that the key challenges are inflation, climate verification of projects, the complexity of financial instruments, investor risks, and the lack of expertise in preparing

project documentation. Financing models such as public subsidies, the ESCO model, financial instruments, and crowdinvesting were examined, concluding that Croatia has significant potential but requires further standardisation and capacity building for the preparation of project documentation.

Marko Markić, presented the activities of the Green Building Council Croatia, including certification, standardisation, and market education.

2.2.7. Roundtable #7: EUSEW 2026 "From Transposition to Delivery: How Local and Regional Authorities Drive Public Building Renovation"

Date: June 9-11, 2026.

Place: Bruxelles

Event: EUSEW – European Susainable Energy Week

Agenda:

9th June

TIME	TOPIC
14:30 - 16:00	Key lessons from the social climate plans on targeting vulnerable households
16:30 – 18:00	Cross-Border Energy Communities and interregional cooperation: fostering the development of energy communities across borders

10th June

TIME	TOPIC
9:30 - 11:00	Driving down costs: opportunities for competitive heat pump deployment
11:30 – 13:00	The Citizen Energy Package: empowering and protecting consumers for more affordable energy
14:30 - 16:00	Affordable energy efficient housing: past, present and future
16:30 - 18:00	Europe's powerhouse: energy communities and affordable housing for a just Energy Union

11th June

TIME	TOPIC
11:30 - 13:00	From policy to practice: inclusive urban energy communities
14:00 - 15:30	Empowering and protecting vulnerable households on the path to decarbonisation
16:00 - 17:30	A new social contract: delivering a fast and fair decarbonisation for EU buildings

The session focused on the practical implementation of the revised EED and EPBD requirements for public buildings, highlighting the challenges faced by local and regional authorities in meeting renovation and energy efficiency targets. Drawing on experiences from several European initiatives, participants discussed the importance of building stock inventories, technical assistance, One-Stop-Shop models, and innovative governance approaches as key enablers of large-scale renovation programmes. Particular emphasis was placed on the need to move beyond energy efficiency measures alone and adopt more comprehensive renovation approaches that also address resilience, safety, and broader community needs.

2.3. Bilateral meetings

Bilateral meetings are a key aspect of the CROSS project's engagement efforts, providing a focused and personalized platform for one-on-one interactions between project representatives and key stakeholders. These meetings are designed to facilitate in-depth discussions, address specific concerns, and explore tailored solutions that align with the unique needs and interests of each stakeholder, including those from the construction and financial sectors. By fostering direct communication and building strong relationships, the CROSS project aims to secure stakeholder commitment, enhance collaboration, and ensure that all

parties are fully engaged and aligned with the project's objectives of promoting sustainable building renovations across Croatia.

2.3.1. Bilateral Meeting #1:

Date: October 25, 2023.

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Milovan Zrakić, The Environmental Protection and Energy Efficiency Fund (FZOEU)

Meeting Topic: Construction waste management and circular economy in sustainable building renovations

Summary of Discussion:

Milovan Zrakić outlined current policies, funding mechanisms, and regulatory frameworks supporting waste reduction, recycling, and reuse of construction materials, with a growing focus on their role in improving energy efficiency in buildings. These include the Waste Management Plan of the Republic of Croatia 2023–2028, which sets targets for construction and demolition waste recovery, and the Act on Sustainable Waste Management, regulating waste handling and recycling obligations. At the EU level, alignment with the Circular Economy Action Plan and the Waste Framework Directive was emphasized, particularly regarding the target of at least 70% recovery of construction and demolition waste. These frameworks were discussed in connection with broader energy efficiency objectives, highlighting how circular use of materials can reduce embodied energy, improve resource efficiency, and support low-carbon building renovation. Funding mechanisms discussed included grant schemes from FZOEU for waste management infrastructure and circular economy projects, as well as EU co-financing through Operational Programme Competitiveness and Cohesion and the National Recovery and Resilience Plan. These instruments also support energy efficiency improvements in buildings, including renovation of building envelopes, integration of energy-efficient materials, and adoption of resource-efficient construction practices.

Particular attention was given to the challenges associated with renovation projects, including waste sorting, limited recycling infrastructure, and insufficient market demand for secondary construction materials. These challenges were linked to missed opportunities for improving building energy performance, as inefficient material management can increase costs and reduce the effectiveness of renovation measures. The meeting also explored opportunities to better integrate circular economy principles into building renovation practices, including improved material tracking, selective demolition, and incentives for reuse of high-performance materials. Emphasis was placed on aligning financial instruments with both circular economy and energy

efficiency objectives, as well as strengthening coordination across stakeholders to deliver renovations that are both resource-efficient and energy-efficient.

Outcomes:

- Recognized the strong interlinkage between circular economy principles and energy efficiency in buildings, particularly in reducing embodied energy and improving lifecycle performance.
- Highlighted the role of FZOEU and EU funding instruments in supporting both circular construction and building energy efficiency improvements.
- Identified need to better integrate energy efficiency objectives into construction waste management practices, particularly in renovation projects.
- Recognized selective demolition and material reuse as opportunities to improve both resource efficiency and building energy performance.
- Emphasized the importance of developing markets for secondary construction materials, especially those with high energy performance characteristics.
- Suggested aligning financial incentives to jointly support circular economy measures and energy-efficient building renovation.
- Highlighted the need for stronger coordination between stakeholders (policy makers, industry, and financiers) to deliver integrated, high-performance renovation projects.

2.3.2. Bilateral Meeting #2:

Date: June 20, 2024.

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Marina Marasović, Croatian Bank for Reconstruction and Development (HBOR)

Meeting Topic: Green space maintenance and smart city clusters

Summary of Discussion:

Marina Marasović from Croatian Bank for Reconstruction and Development (HBOR) presented available financial instruments aimed at supporting green infrastructure, urban sustainability, and energy efficiency projects. These include favorable investment loans for energy efficiency and renewable energy projects, ESIF (European Structural and Investment Funds) co-financed loan programs, guarantee schemes to reduce investment risk, and EU-supported financial instruments under programs such as the National Recovery and Resilience Plan (NRRP). Additional instruments discussed included public sector financing for municipalities, credit lines for private sector investments in sustainable buildings, and blended finance models combining grants and loans. These mechanisms are designed to improve access to capital for both

municipalities and private stakeholders while supporting the transition toward energy-efficient and sustainable urban development.

Outcomes:

- Identified key financial instruments available for supporting energy efficiency, green infrastructure, and sustainable urban development projects.
- Recognized the importance of combining loans, guarantees, and EU co-financing mechanisms to improve access to finance for both public and private stakeholders.
- Highlighted opportunities for municipalities to utilize dedicated public sector financing for energy-efficient building renovations and smart city initiatives.
- Identified need to strengthen awareness and understanding of available financial instruments among project developers and local authorities.

2.3.3. Bilateral Meeting #3:

Date: February 25, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Željka Rukavina, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Branislav Brizar, ING-GRAD d.o.o.

Meeting Topic: Energy efficiency in a large-scale construction projects

Summary of Discussion:

Branisav Brizar shared insights from large-scale construction projects, highlighting the importance of standardized approaches to energy-efficient construction, integration of advanced technologies, and early coordination between stakeholders. Željka Rukavina emphasized the role of the business community in driving market transformation, including supporting companies in adopting sustainable practices and aligning with EU energy and climate targets.

Outcomes:

- Identified importance of scaling standardized energy efficiency practices across construction projects.
- Identified need for clearer and more consistent regulatory frameworks and enforcement mechanisms.
- Recognized the role of HGK in supporting businesses in transitioning toward sustainable construction practices.
- Highlighted workforce development and skills training as key priorities for implementation.

- Suggested increased knowledge sharing and dissemination of best practices across the sector.

2.3.4. Bilateral Meeting #4:

Date: February 25, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Željka Rukavina, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Marsel Friedl, Texo Molior d.o.o.

Meeting Topic: Improving energy efficiency in buildings through sustainable materials and industry collaboration

Summary of Discussion:

Marsel Friedl highlighted the significant role of construction materials — particularly cement, concrete, and prefabricated elements — in determining the overall energy performance and environmental footprint of buildings. He emphasized ongoing industry efforts aimed at reducing carbon intensity, improving product performance, and supporting circular economy principles through sustainable production methods and resource efficiency. Željka Rukavina stressed the importance of supporting Croatian companies in adapting to evolving EU sustainability regulations and increasing market expectations related to energy efficiency and environmental responsibility. The discussion also addressed key challenges facing the sector, including cost competitiveness, regulatory complexity, and the need to raise awareness and market demand for high-performance and low-carbon construction materials.

Outcomes:

- Identified the key role of building materials in achieving energy-efficient and sustainable buildings.
- Identified need to promote low-carbon and high-performance construction materials in the market.
- Proposed stronger collaboration between manufacturers, industry associations, and policymakers.
- Highlighted importance of aligning industry practices with EU sustainability and energy efficiency requirements.
- Need for knowledge sharing and awareness-raising on benefits of sustainable materials.

2.3.5. Bilateral Meeting #5:

Date: February 25, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Mihaela Gortan Vozila, Holcim d.o.o.

Meeting Topic: Low-carbon materials and circular solutions for energy-efficient buildings

Summary of Discussion:

Mihaela Gortan Vozila highlighted ongoing efforts to develop low-carbon construction materials, including cement and concrete solutions with reduced environmental impact. The discussion emphasized how material innovation, combined with circular economy approaches such as recycling construction waste and optimizing resource use, can significantly contribute to improving building energy performance and reducing lifecycle emissions. Martina Đopar stressed the importance of supporting Croatian companies in adapting to EU regulatory frameworks and market shifts toward greener construction practices.

Outcomes:

- Recognition of the strategic role of low-carbon and high-performance materials in energy-efficient buildings.
- Identified need to accelerate adoption of innovative and sustainable construction materials.
- Suggested increased awareness and market promotion of sustainable material solutions.

2.3.6. Bilateral Meeting #6:

Date: October 21, 2024.

Location: Zagreb, Croatia

Participants:

- From project team: Željka Rukavina, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Neven Mikec, VMD d.o.o.

Meeting Topic: Operational challenges during project delivery

Summary of Discussion:

Neven Mikec shared insights into the operational challenges faced during project delivery, including cost constraints, availability of materials, coordination between stakeholders, and ensuring compliance with increasingly demanding energy performance standards. Particular attention was given to the gap between design objectives and execution on-site, as well as the importance of aligning technical specifications with practical feasibility. The discussion also emphasized the need for improved coordination between designers, engineers, and contractors, alongside continuous training of the workforce to ensure proper implementation of energy-efficient solutions.

Outcomes:

- Identified key implementation challenges related to cost, materials, and on-site execution.
- Recognized the importance of aligning design intent with construction practices.
- Suggested strengthening quality assurance and supervision processes on-site.

2.3.7. Bilateral Meeting #7:

Date: January 22, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Željka Rukavina, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Damir Mance, Arhitektura minimal d.o.o.

Meeting Topic: Key barriers to achieving higher energy performance

Summary of Discussion:

Damir Mance shared perspectives on the key barriers to achieving higher energy performance, including cost constraints, coordination gaps between project stakeholders, and inconsistencies in the implementation of technical specifications on-site. The importance of bridging the gap between design ambitions and actual construction outcomes was highlighted as a critical factor in ensuring building performance. The conversation also emphasized the need for improved communication across the project lifecycle, from design through execution, as well as the continuous training in successfully implementing energy-efficient solutions.

Outcomes:

- Identified key barriers to effective implementation of energy efficiency measures in construction.
- Recognized the importance of improving coordination between design and construction phases.
- Proposed strengthening communication among all project stakeholders.
- Highlighted workforce skills and training as critical factors for successful implementation.
- Identified opportunities to standardize and replicate best practices across projects.

2.3.8. Bilateral Meeting #8:

Date: January 22, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Matej Mihić, Faculty of Civil Engineering, University of Zagreb

Meeting Topic: Role of research and education in advancing energy efficiency in Croatia's building sector

Summary of Discussion:

Matej Mihić shared insights into current research trends, including energy performance optimization, building physics, and the application of advanced modeling and simulation tools. The discussion highlighted the importance of bridging the gap between academic research and practical implementation in construction and renovation projects. Particular attention was given to the role of universities in developing innovative solutions, supporting evidence-based policymaking and educating future professionals in sustainable construction practices. The meeting also explored opportunities for stronger collaboration between academia, industry, and public institutions, particularly in the context of Nearly Zero-Energy Building (NZEB) standards and the transition toward more sustainable and resilient buildings

Outcomes:

- Recognized the important role of research and academia in advancing energy efficiency in buildings.
- Identified need to strengthen collaboration between universities, industry, and policymakers.
- Proposed increased use of research-based tools such as energy modeling and performance analysis.
- Highlighted importance of education and training for future professionals in sustainable construction.
- Suggested development of joint research and pilot projects supporting energy-efficient renovation.

2.3.9. Bilateral Meeting #9:

Date: October 21, 2024.

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Marina Vartušek, Kamgrad d.o.o.

Meeting Topic: The role of construction organization and project management in achieving intended energy performance outcomes

Summary of Discussion: Marina Martušek shared insights into the role of construction organization and project management in achieving intended energy performance outcomes. The discussion emphasized the importance of coordination across all project phases, from planning and design to execution and supervision, to ensure that energy efficiency measures are properly implemented. Key challenges identified included inconsistencies in project documentation, gaps in communication between stakeholders, and the need for stronger quality control mechanisms on-site. The conversation also highlighted the importance of integrating energy efficiency considerations into project planning and management processes, as well as adopting standardized procedures and best practices.

Outcomes:

- Recognized the critical role of construction management in achieving energy-efficient building performance.
- Identified need for improved coordination and communication across all project stakeholders.
- Proposed strengthening project planning and documentation to better integrate energy efficiency requirements.
- Highlighted importance of quality control and supervision throughout construction.
- Suggested adoption of standardized procedures and best practices in project management.
- Identified need for clearer and more consistent regulatory frameworks and enforcement mechanisms.
- Recognized the role of HGK in supporting businesses in transitioning toward sustainable construction practices.

2.3.10. Bilateral Meeting #10:

Date: Januaray 30, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Željka Rukavina, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Tihomir Matković, Organizacija za planiranje i arhitekturu d.o.o.

Meeting Topic: Importance of urban planning

Summary of Discussion:

Tihomir Matković highlighted the importance of early-stage spatial and urban planning decisions in shaping building performance, including building orientation, density, infrastructure integration, and access to green and public spaces. The discussion emphasized that energy

efficiency should not be considered only at the building level, but also within the broader urban context. Key challenges identified included fragmented planning processes, regulatory constraints, and the need for stronger coordination between planners, architects, engineers, and public authorities. Opportunities were discussed for integrating energy efficiency criteria into spatial planning documents and promoting holistic, interdisciplinary approaches to sustainable development.

Outcomes:

- Recognized the importance of integrating energy efficiency considerations into urban planning processes.
- Identified need for stronger coordination between planners, architects, engineers, and public authorities.
- Highlighted value of holistic, interdisciplinary approaches to sustainable building and urban development.
- Identified opportunities to link urban planning with green infrastructure and climate resilience goals.

2.3.11. Bilateral Meeting #11:

Date: September 26, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Marko Dabrović, 3LHD

Meeting Topic: Integrating quality housing standards and sustainable design in Croatian architecture

Summary of Discussion:

The discussion focused on the role of architectural design in shaping high-quality, sustainable housing in Croatia. Marko Dabrović emphasized the importance of early-stage design decisions in achieving energy efficiency and long-term building performance. Topics included passive design strategies, spatial quality, natural lighting, and the integration of green materials.The meeting also addressed practical challenges faced by architects, including balancing investor expectations, regulatory requirements, and sustainability objectives. Opportunities for strengthening collaboration between architects, engineers, and policymakers were highlighted as essential for effectively implementing Nearly Zero-Energy Building (NZEB) standards and advancing innovative housing solutions.

Outcomes:

- Agreement on the importance of embedding energy efficiency and sustainability criteria at the conceptual design phase.
- Identified need for stronger collaboration between architects and policymakers to streamline regulations.
- Recognition of the value of interdisciplinary design approaches (architecture + engineering + environmental expertise) in achieving high-performance buildings.

2.3.12. Bilateral Meeting #12:

Date: September 26, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Anđelka Toto Ormuž, Rockwool Adriatic d.o.o.

Meeting Topic: Sustainable building materials and their role in energy efficiency

Summary of Discussion:

The meeting explored the role of high-performance insulation and sustainable materials in improving building energy efficiency. Rockwool Adriatic highlighted the benefits of mineral wool insulation, including thermal performance, fire safety, and recyclability. The conversation emphasized how material selection significantly influences overall building performance and long-term sustainability outcomes.

The meeting also addressed key market barriers, including cost sensitivity in residential construction and limited awareness among developers and homeowners regarding the long-term benefits of energy-efficient materials. The importance of lifecycle analysis and total cost of ownership was underlined, alongside the need for clearer regulatory frameworks and targeted incentives to encourage the uptake of higher-performing, sustainable materials.

Outcomes:

- Identified need to promote lifecycle cost benefits rather than just upfront investment costs.
- Suggested inclusion of stricter material performance criteria in national building regulations.
- Recognized potential for increasing the use of recyclable and low-carbon materials in Croatia.

2.3.13. Bilateral Meeting #13:

Date: September 26, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Ivana Miličić, EBRD

Meeting Topic: Financing mechanisms for energy-efficient and sustainable housing in Croatia

Summary of Discussion:

The discussion focused on financial instruments and investment strategies to support green housing and energy efficiency improvements. Ivana Miličić outlined existing financing programs, including green loans, technical assistance, and partnerships with local banks. Tamara Kelava highlited limited access to affordable financing for homeowners, perceived risks by investors, and the need for stronger policy frameworks to encourage investment.

Outcomes:

- Identified opportunities to expand green financing schemes for residential housing in Croatia.
- Agreement on the importance of combining financial incentives with regulatory measures.
- Suggested collaboration with local banks to improve accessibility of green finance.
- Highlighted need for technical assistance programs to support project preparation and implementation.

2.3.14. Bilateral Meeting #14:

Date: November 13, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Veljko Nižetić, STRABAG

Meeting Topic: Scaling energy efficiency in large-scale construction projects

Summary of Discussion:

The discussion focused on integrating energy efficiency measures into large-scale residential and commercial construction projects in Croatia. Veljko Nižetić highlighted its experience in

applying international standards and advanced construction techniques to improve building performance. Key topics included the implementation of NZEB requirements, optimization of building envelopes, and the use of digital tools such as BIM for improving efficiency and coordination. Challenges discussed involved balancing cost pressures with sustainability goals, as well as ensuring consistent quality across large and complex projects. The importance of early contractor involvement in the design phase was emphasized as a way to enhance buildability and ensure that energy efficiency targets are realistically achievable.

Outcomes:

- Agreement on the importance of integrating contractors early in the design process.
- Identified BIM and digital tools as key enablers for energy-efficient construction.
- Recognized need for stronger collaboration between investors, designers, and contractors.
- Highlited the importance of development of internal benchmarks and best practices for NZEB compliance.

2.3.15. Bilateral Meeting #15:

Date: November 13, 2025.

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Veljko Habijanec, Radnik

Meeting Topic: Practical aspects of delivering energy-efficient buildings

Summary of Discussion:

The meeting focused on practical aspects of delivering energy-efficient buildings, particularly in the Croatian construction sector. Veljko Habijanec shared its experience in implementing energy efficiency measures in residential and public sector projects, highlighting both successes and operational challenges. Discussion points included workforce skills, adherence to technical specifications, and coordination between subcontractors. The issue of maintaining quality standards on-site to achieve intended energy performance was emphasized, along with the need for continuous training and supervision. The role of cost control and project timelines was also discussed, particularly how they can impact the adoption of higher energy efficiency standards.

Outcomes:

- Identified workforce training as a priority for improving implementation of energy-efficient solutions.
- Proposed stronger on-site supervision and quality assurance mechanisms.
- Recognized importance of clear and detailed project documentation.
- Suggested improved coordination between all project stakeholders, especially subcontractors.
- Proposed sharing of best practices from completed projects to improve future delivery.

2.3.16. Bilateral Meeting #16:

Date: December 11, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Keleva, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Kristina Mumić, Končar d.d.

Meeting Topic: Cost-driven renovation strategies in industrial buildings

Summary of Discussion:

The discussion focused on the implementation of energy efficiency measures within long-established industrial facilities, using the example of Končar Grupa, which operates buildings over 100 years old. The representative explained that a structured assessment was conducted to identify the most urgent and cost-effective measures, specifically those delivering the highest energy savings and fastest return on investment. Key examples included the energy renovation of the administrative building envelope, modernization of factory facilities, and upgrades to the boiler room system. These interventions demonstrated how targeted investments can significantly improve energy performance even in older buildings. It was emphasized that the primary driver for implementing energy efficiency measures is cost reduction, particularly in energy consumption. At the same time, the discussion highlighted that each building is unique, requiring tailored solutions based on its specific characteristics, usage, and technical condition. Similarly, each business must approach energy efficiency strategically, considering long-term sustainability, operational savings, and overall value. The exchange underlined the importance of adopting a pragmatic and individualized approach to energy renovation, balancing immediate financial benefits with long-term sustainability goals.

Outcomes:

- Identified cost-effectiveness and return on investment as primary drivers for implementing energy efficiency measures in industrial buildings.

- Confirmed the importance of conducting detailed assessments to prioritize the most impactful and urgent interventions.
- Recognized successful examples within Končar Group, such as building envelope renovation, factory upgrades, and boiler room modernization, as replicable best practices.
- Highlighted the need for a tailored, building-specific approach to energy renovation, acknowledging that each facility has unique characteristics and requirements.
- Emphasized the role of long-term planning in aligning energy efficiency investments with business sustainability goals.
- Identified opportunities to scale similar approaches across other industrial facilities in Croatia.

2.3.17. Bilateral Meeting #17:

Date: December 10, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Ljiljana Bukovec, FZOEU

Meeting Topic: National funding mechanisms and policy instruments supporting energy efficiency

Summary of Discussion:

The discussion focused on national funding mechanisms and policy instruments supporting energy efficiency in Croatia's building sector. Ljiljana Bukovec outlined key instruments such as grant programs administered by FZOEU for residential energy renovation, co-financing schemes for public buildings, and EU-funded programs under Operational Programme Competitiveness and Cohesion. Additional mechanisms discussed included financial instruments supported by HBOR, such as favorable loans for energy efficiency projects, as well as regulatory frameworks like the National Renovation Strategy and implementation of Energy Performance of Buildings Directive requirements. Emphasis was placed on measures targeting insulation improvements, integration of renewable energy systems, and overall energy performance upgrades. Challenges discussed included high demand for subsidies, administrative complexity, and uneven uptake across regions. The importance of aligning funding schemes with long-term climate goals and EU directives was emphasized, along with improving accessibility and transparency of programs.

Outcomes:

- Agreement on the need to simplify application procedures for energy efficiency subsidies.
- Identified opportunities to expand funding programs, particularly for deep renovation projects.
- Proposed stronger promotion and outreach to increase public awareness of available incentives.
- Suggested better coordination between national and local authorities in program implementation.
- Recognized the importance of monitoring and evaluating the impact of funded projects.

2.3.18. Bilateral Meeting #18:

Date: December 10, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Anamarija Brlečić, HPB real estate

Meeting Topic: Energy efficiency considerations in real estate development and management

Summary of Discussion:

The meeting explored how energy efficiency influences property development, valuation, and market demand. Anamarija Brlečić highlighted the growing interest in energy-efficient buildings, supported by trends showing that energy efficiency in Croatia's residential sector improved by approximately 25% between 2010 and 2023, while overall household energy efficiency has been increasing at an average rate of around 1.2% per year. Despite this positive trend, she noted that upfront investment costs and limited buyer awareness continue to influence decision-making in the real estate market. The discussion also covered the integration of energy performance criteria into property valuation and the increasing role of energy certificates in real estate transactions, particularly in recent years as regulatory requirements have strengthened. Opportunities were identified to position green and energy-efficient buildings as higher-value assets, offering lower operating costs and long-term financial benefits for owners and investors.

Outcomes:

- Identified need to strengthen the role of energy performance in property valuation.
- Proposed incentives for developers to prioritize energy-efficient construction.
- Suggested increased transparency and visibility of energy certificates in real estate transactions.

- Recognized market potential for energy-efficient and green-certified properties.
- Agreed to explore awareness campaigns targeting buyers and investors.

2.3.19. Bilateral Meeting #19:

Date: December 10, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Tamara Kelava, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Martina Miljan, Tomislav Magić

Meeting Topic: Practical implementation of energy efficiency measures on-site

Summary of Discussion:

Martina Miljan highlighted key operational constraints, including cost pressures, availability of suitable materials, and the need for a skilled workforce capable of delivering energy-efficient solutions. A central point of discussion was the gap that often arises between design intent and actual construction outcomes, particularly in achieving expected energy performance levels.

The importance of clear technical specifications, continuous contractor training, and effective on-site supervision was emphasized as critical to ensuring proper implementation of energy efficiency measures. Additionally, the meeting explored opportunities to strengthen collaboration between designers and contractors, with the aim of improving coordination and aligning expectations throughout the project lifecycle.

Outcomes:

- Identified need for stronger alignment between design specifications and construction execution.
- Suggested improved supervision and quality assurance processes on construction sites.
- Recognized importance of selecting high-quality materials and certified products.

2.3.20. Bilateral Meeting #20:

Date: December 10, 2025

Location: Zagreb, Croatia

Participants:

- From project team: Martina Đopar, The Croatian Chamber of Economy (HGK)
- From stakeholder side: Dražen Leko, ALFA Inženjering d.o.o.

Meeting Topic: Engineering solutions to improve energy performance in both new construction and renovation projects

Summary of Discussion:

Dražen Leko emphasized the importance of integrated system design, including HVAC optimization, insulation, and building automation systems.

Challenges included outdated building stock, coordination between stakeholders, and the need for more precise technical standards. The role of digital tools and energy modeling in improving design accuracy and performance prediction was also highlighted.

Outcomes:

- Agreement on the importance of integrated design approaches for achieving high energy performance.
- Identified need for updated technical standards and guidelines.
- Suggested training and upskilling for engineers in advanced energy efficiency solutions.

3. OUTCOMES AND IMPACT

The engagement activities have led to several positive outcomes:

- **Increased Stakeholder Awareness:** The CROSS project successfully raised awareness among local and national stakeholders about the importance of sustainable building renovations.
- **Enhanced Collaboration:** The regular round tables and bilateral meetings facilitated stronger partnerships, enabling the integration of diverse perspectives into the project's strategies.
- **Knowledge Sharing:** Workshops and webinars provided platforms for stakeholders to exchange ideas and best practices, contributing to the advancement of sustainable practices in public sector renovations.

4. LESSONS LEARNED AND RECOMMENDATIONS

Key lessons from the engagement activities include:

- **Early and Continuous Engagement:** Early involvement of stakeholders is crucial for building momentum and ensuring their commitment throughout the project.
- **Diverse Communication Channels:** Utilizing a mix of communication channels, including face-to-face meetings, digital platforms, and media coverage, is effective in reaching a broad audience.
- **Flexibility in Approach:** Adapting engagement strategies based on stakeholder feedback and project developments is essential for maintaining relevance and impact.

5. CONCLUSION

The engagement activities implemented throughout the CROSS project enabled continuous dialogue and knowledge exchange among key stakeholders involved in building renovation in Croatia. Through conferences, round tables, workshops and bilateral meetings, the project identified common challenges related to professional capacities, skilled labour, financing, procurement, coordination and project implementation.

The discussions confirmed the need for a more integrated approach to renovation, supported by strategic planning, continuous education, digitalisation and stronger cooperation among stakeholders. In this context, the CROSS One-Stop-Shop model provides a relevant framework for coordinating technical, financial and legal support and facilitating the preparation and implementation of public building renovation projects beyond the project lifetime.

CRoatian One-Stop-Shop

Co-funded by the European Union under project ID 101119637. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or CINEA. Neither the European Union nor the granting authority can be held responsible for them.