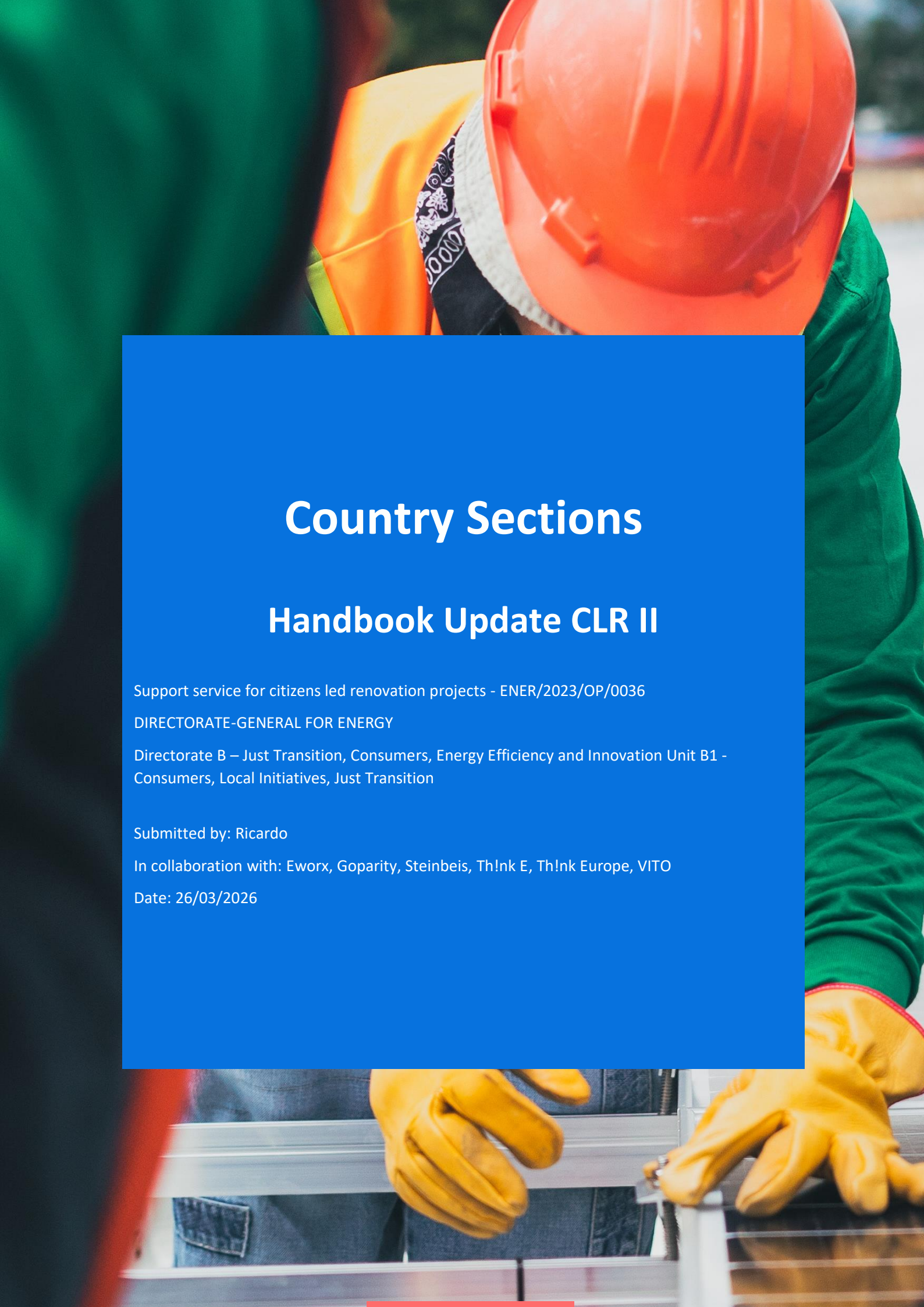

Country Sections

Handbook Update CLR II

Support service for citizens led renovation projects - ENER/2023/OP/0036

DIRECTORATE-GENERAL FOR ENERGY

Directorate B – Just Transition, Consumers, Energy Efficiency and Innovation Unit B1 - Consumers, Local Initiatives, Just Transition

Submitted by: Ricardo

In collaboration with: Eworx, Goparity, Steinbeis, Th!nk E, Th!nk Europe, VITO

Date: 26/03/2026

Contents

Introduction 3

Energy Communities in Croatia 4

Country specific information on energy communities 6

Relevant legislation 7

Renovation-related legislation 7

Legislation on engagement of neighbours and volunteers in the renovation 7

Funding bodies and schemes 8

Funding bodies in Croatia 8

Funding schemes in Croatia 8

Special grants for vulnerable households in Croatia 9

Useful tools 10

Introduction

This country section focuses primarily on citizen-led residential renovation initiatives, and their integration with energy communities. Croatia's building stock is older than the EU average and highly energy-intensive, so citizen-led renovation is both a climate and cost-of-living priority. Over 60% of Croatia's residential buildings were constructed before 1980 and prior to modern energy performance standards, resulting in high heating demand and energy poverty risks. The residential sector accounts for a significant share of final energy consumption, making renovation a key lever for climate and social policy.[1]

The legal backbone couples the Building Act (Zakon o gradnji) and its technical energy rules with the energy-efficiency and renewables framework. "Deep renovation" is now defined in law as work on the envelope and technical systems delivering at least 50% savings in annual heating demand and primary energy versus pre-renovation, a useful benchmark for citizen groups choosing measures and setting objectives.[2] This definition aligns with the objectives of the EU Renovation Wave and the revised Energy Performance of Buildings Directive, which prioritise deep, staged renovations and long-term energy savings.[3]

Energy performance rules require energy audits/certificates and regular HVAC inspections, with records kept in national registries; methodology updates in 2025 tightened definitions and procedures.[4] In practice this means owners' associations (zajednice suvlasnika) and single-family owners must use certified experts, lodge documents in the official system, and show compliance when applying for funding or selling/renting.[5]

On the delivery side, the Environmental Protection and Energy Efficiency Fund (FZOEU)[6] finances household renovation and small-scale RES, while national recovery/ESIF lines handled multi-apartment buildings via the Ministry of Physical Planning, Construction and State Assets (MPGI). Recent FZOEU calls include energy renovation of family houses (2024) and a 2025 PV call, with an announced grant line fully financing renovation for vulnerable households. Citizens typically apply through the eFZOEU portal or via local energy agencies that help with documentation.[7]

For self-consumption and solar, Croatian DSO (HEP ODS)[8] supports "kupac s vlastitom proizvodnjom" (customer with own generation) connections up to 500 kW per metering point, and suppliers/market operator (HEPI/HROTE)[9] handle settlement of any injected surplus under national rules. This is the typical on-ramp for citizen-led energy measures that pair renovation with rooftop PV.[10]

[1] Ministry of Physical Planning, Construction and State Assets – Link
[2] Zakon o izmjenama i dopunama Zakona o gradnji – Link
[3] Renovation wave – Link
[4] Pravilnik o energetskom pregledu zgrade i energetskom certificiranju – Link
[5] Pravilnik o izmjenama i dopunama Pravilnika o energetskom pregledu zgrade i energetskom certificiranju – Link
[6] eFZOEU – Link
[7] Virovitičko-podravska županija – Link
[8] HEP ODS - Kupac s vlastitom proizvodnjom – Link
[9] HEPI - Kupac korisnik postrojenja za samoopskrbu – Link
[10] HROTE - Hrvatski operator tržišta energije d.o.o. – Link

Energy Communities in Croatia

Croatia has legally enabled both citizen energy communities (CECs) and renewable energy communities (RECs) by transposing EU directives into the Electricity Market Act (Zakon o tržištu električne energije) and the Renewable Energy Sources and High-Efficiency Cogeneration Act (ZOIEiVUK). [11] These acts define active customers, conditions for collective participation, and community forms that can own/operate generation and provide energy services in the interest of members rather than profit.[12] Despite this enabling framework, energy communities in Croatia remain at an early stage of development, with most initiatives still small-scale and focused on rooftop solar PV for self-consumption rather than broader energy services.[13]

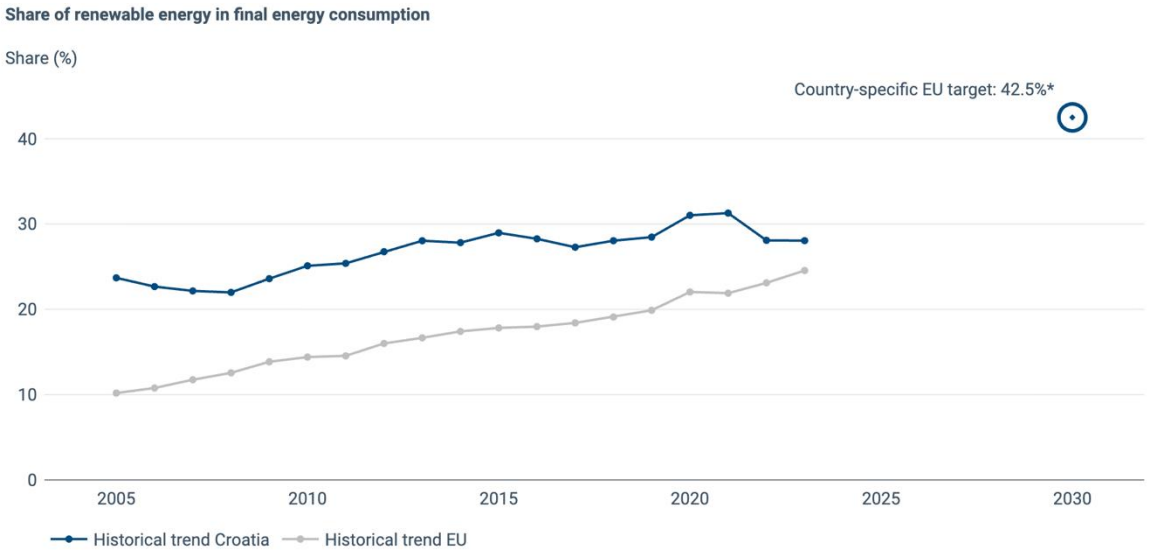

Fig. 1 Croatia's share of renewable energy in final energy consumption. Target/objective will not be reached following the historical trend[14]

In practice, most bottom-up initiatives start as homeowners' associations or cooperatives that implement efficiency measures first (façade, windows, heating system) and then add PV for self-consumption. The DSO's "customer with own generation" process, together with simplified supplier settlement for surplus, provides a workable path for multi-apartment buildings once technical and metering conditions are met.[15] In practice, projects often face challenges related to complex decision-making in condominiums, administrative procedures for grid connection, and limited experience with collective energy sharing models. Guidance from civil-society actors like Zelena energetska zadruga (ZEZ)[16] complements the statutory route with step-by-step prosumer manuals.

At the system level, HROTE continues to run auctions and schemes that support renewable deployment. Although these auctions mostly target larger projects, the overall market infrastructure (guaranteed-price tenders, market-premium mechanisms) and the growing DSO capacity for

[11] Croatia updates Act on Renewable Energy Sources and High-Efficiency Cogeneration - Interreg Central Europe – Link
[12] Zakon o obnovljivim izvorima energije i visokoučinkovitoj kogeneraciji - Zakon.hr – Link
[13] Bridging the gap: Fast forward action for energy communities in Croatia - DBU – Link
[14] Share of renewable energy in final energy consumption | Croatia | Europe's environment 2025 (EEA) – Link
[15] HEP ODS - Kupac s vlastitom proizvodnjom – Link
[16] BSR Guidebook for Prosumer – Link

prosumers indirectly benefits community-scale efforts by standardising interconnections and settlement practices.[17]

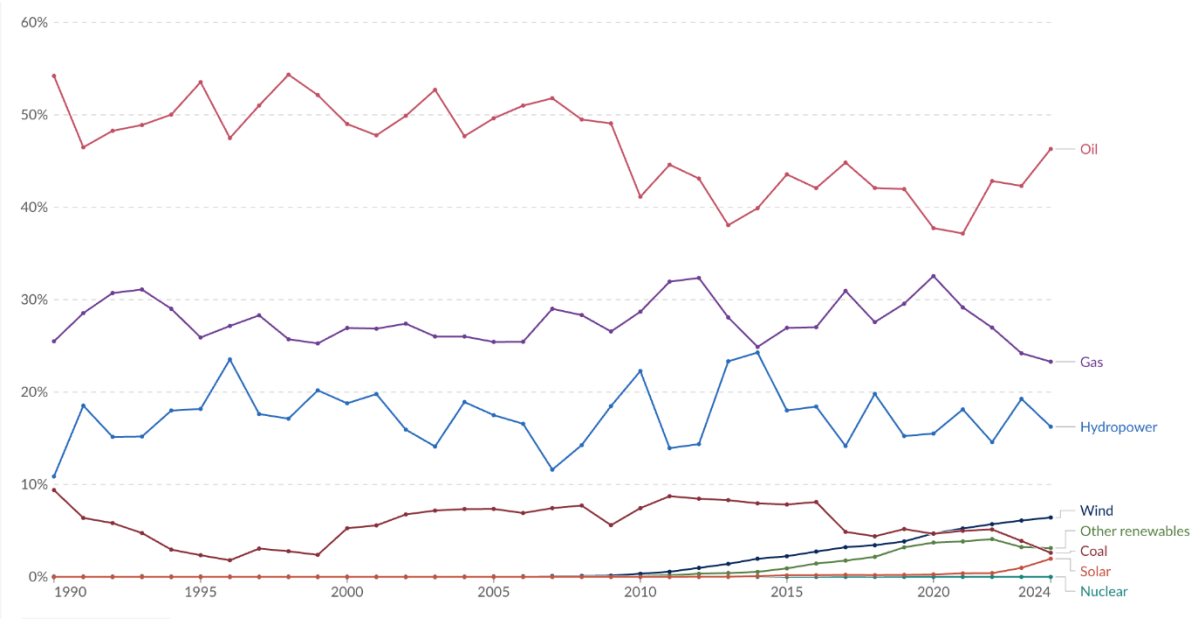

Fig. 2 Croatia's share of energy consumption by source, measured as a percentage of primary energy, using the substitution method.[18]

[17] HROTE - Hrvatski operator tržišta energije d.o.o. – Link
[18] Croatia - Energy Country Profile - Our World in Data – Link

Country specific information on energy communities

Community forms: Croatian law allows associations, cooperatives, and company forms to act as RECs/CECs provided their primary purpose is environmental/economic/social community benefits rather than financial gain.[19] Multi-apartment buildings often rely on the existing condominium owners' association for decision-making and contracting; others set up a separate cooperative/association for PV or shared services. (Legal bases in the Electricity Market Act and ZOIEiVUK.)[20] In practice, condominium owners' associations are most frequently used for renovation-led initiatives, while cooperatives or associations are more common when energy generation or energy sharing extends beyond a single building.

Grid/metering: To share PV within a building, each site must meet DSO technical conditions; the "kupac s vlastitom proizvodnjom"[21] status applies up to 500 kW per metering point, with a two-step connection process (feasibility notification and permanent connection). HEPI[22] outlines monthly settlement rules for self-supply customers; these sit alongside ZOIEiVUK provisions on how injected electricity is accounted.[23] Metering and internal electricity sharing within multi-apartment buildings remains technically and administratively complex, and early consultation with HEP ODS is strongly recommended.

Permitting/works: Renovation measures fall under the Building Act and the Technical Regulation[24] on the rational use of energy and thermal protection in buildings (TRUETZ), which sets envelope/system performance requirements.[25] Energy certification rules require use of registered experts and the national registry; a 2025 ordinance update refined audit terms and procedures. For practical planning, MPGI's methodology for energy audits sets the workflow and documentation required.[26]

Decision-making in condominiums: Croatian condominium law requires co-owner decisions, typically by majority of ownership shares, for building-level works; calls under the recovery plan clarified documentation of co-owners' resolutions for funding applications.[27] Citizen-led projects should schedule time for signature collection and updating resolutions if ownership changes occur.[28] Most renovation decisions require a majority of co-ownership shares, though building statutes may define higher thresholds for certain investments.

[19] Croatia updates Act on Renewable Energy Sources and High-Efficiency Cogeneration - Interreg Central Europe – Link
[20] Zakon o obnovljivim izvorima energije i visokoučinkovitoj kogeneraciji - Zakon.hr – Link
[21] HEP ODS - Kupac s vlastitom proizvodnjom – Link
[22] HEPI - Kupac korisnik postrojenja za samoopskrbu – Link
[23] DESETOGODIŠNJI (2024. – 2033.) PLAN RAZVOJA DISTRIBUCIJSKE MREŽE HEP ODS – Link
[24] Tehnički propis o izmjenama i dopunama Tehničkog propisa o racionalnoj uporabi energije i toplinskoj zaštiti u zgradama – Link
[25] Tehnički propis o racionalnoj uporabi energije i toplinskoj zaštiti u zgradama – Link
[26] Ministarstvo prostornoga uređenja, graditeljstva i državne imovine - Nova Metodologija provođenja energetskog pregleda zgrada 2021. u primjeni od 1. srpnja 2021. – Link
[27] Detalji pitanja - "Energetska obnova višestambenih zgrada" - oznaka - fondovieu.gov.hr – Link
[28] Suvlasništvo i izvođenje radova bez suglasnosti suvlasnika – Link

Relevant legislation

Renovation-related legislation

- Building act (zakon o gradnji) [29]. The umbrella law for design, construction, use, and maintenance of buildings; amendments effective 1 January 2025 explicitly define "deep renovation" as measures on envelope and technical systems delivering ≥50% savings in heating demand and primary energy. Project changes, permitting procedures, and supervision flow from this act.[30]
- Technical regulation on rational use of energy and thermal protection in buildings (TRUETZ)[31]. Sets performance requirements for envelopes and systems; amended in 2018–2020; still the core reference for U-values, system efficiencies, and cost-optimal levels.[32]
- Ordinance on energy audits and energy certification of buildings [33]. Establishes audit/certification system, registries and independent control; latest 2025 amendments [34] adjust definitions/procedures. Use of certified experts and registry entries is mandatory. Energy certificates are mandatory when applying for public funding and when selling or renting buildings or building units.
- Methodology for building energy audits (MPGI)[35]. Administrative guidance on steps, inputs and reporting for audits that underpin renovation projects and funding applications.

Legislation on engagement of neighbours and volunteers in the renovation

- Condominium decision-making. Works on common parts require co-owner resolutions, generally by majority of co-ownership shares; project sponsors must gather and, if needed, update resolutions when ownership changes (as clarified in Q&A for the national call).[36]
- Law on ownership and other real rights (general rules on co-ownership). While individual co-owners can act without others only if they do not infringe others' rights, building-level works need collective decisions—hence the emphasis on formal resolutions.[37]
- Law on volunteering (zakon o volonterstvu) [38]. Regulates organisers, volunteer rights/obligations, contracts and ethics; updated in 2013 and 2021. Useful when citizen groups mobilise volunteer labour for non-specialist tasks (e.g., outreach, logistics) that do not require licensed trades. [39] Volunteers may not carry out regulated construction, electrical, or

[30] Zakon o izmjenama i dopunama Zakona o gradnji – Link
[31] Tehnički propis o racionalnoj uporabi energije i toplinskoj zaštiti u zgradama – Link
[32] Tehnički propis o izmjenama i dopunama Tehničkog propisa o racionalnoj uporabi energije i toplinskoj zaštiti u zgradama - Zakon.hr – Link
[33] Pravilnik o energetskom pregledu zgrade i energetskom certificiranju – Link
[34] Pravilnik o izmjenama i dopunama Pravilnika o energetskom pregledu zgrade i energetskom certificiranju – Link
[35] Ministarstvo prostornoga uređenja, graditeljstva i državne imovine – Link
[36] Detalji pitanja - "Energetska obnova višestambenih zgrada" - oznaka "NPOO.C6.1.R1-I1.01" - NPOO (Nacionalni plan oporavka i otpornosti) – Link
[37] Suvlasništvo i izvođenje radova bez suglasnosti suvlasnika – Pravna klinika Pravnog fakulteta u Osijeku OSIJEK PRO BONO – Link
[38] Zakon o volonterstvu – Link
[39] Zakon o izmjenama i dopunama Zakona o volonterstvu – Link

installation works, which must be performed by licensed professionals in accordance with construction and safety legislation.

Funding bodies and schemes

Funding bodies in Croatia

- Environmental protection and energy efficiency fund (FZOEU)[40]. The main retail-facing financier of household renovation and small RES; runs periodic calls for energy renovation of family houses and for residential PV. Applications run via the eFZOEU IT portal.[41]
- Ministry of physical planning, construction and state assets (MPGI)[42]. Launched calls for energy renovation of multi-apartment buildings under the National Recovery and Resilience Plan (NPOO) and manages technical regulations/methodologies.[43]
- Market operator (HROTE)[44] and regulator (HERA)[45]. HROTE implements renewable support schemes (auctions/FiTs); HERA oversees network plans and retail frameworks affecting prosumers/communities.

Funding schemes in Croatia

- Energy renovation of family houses (FZOEU)[46]. 2024 call opened (EnU-1/24); further PV support launched in 2025. Typical eligibility: legal, mostly-residential houses up to 600 m² or three units; co-financing rates and caps published per call; applicants submit online with required technical proofs.[47] Co-financing rates typically range between 40% and 80% of eligible costs, depending on measures and household status, with higher rates for vulnerable households.
- Information and support. FZOEU maintains a dedicated information page with conditions, co-financing rates, and contact lines; MPGI[48] provides overview pages and presentations for applicants.[49]
- Multi-apartment buildings (NPOO/ESIF via MPGI). Calls target deep renovation packages and RES integration; applicants (HOAs/local authorities) must provide energy audits, co-owner resolutions and procurement plans.[50] Preparation timelines can be significant, particularly for gathering co-owner resolutions and completing energy audits.
- Renewable auctions/market instruments. HROTE's 2024–2025 tender rounds keep a supportive investment climate; while mostly geared to utility-scale, they help standardise settlement and grid practices relevant to citizen projects.[51]

[40] Fond za zaštitu okoliša i energetsku učinkovitost – Link
[41] eFZOEU – Link
[42] Ministry of Physical Planning, Construction and State Assets - 16 contracts awarded for energy renovation of multi-apartment buildings – Link
[43] Zakon o obnovljivim izvorima energije i visokoučinkovitoj kogeneraciji – Link
[44] HROTE - Hrvatski operator tržišta energije d.o.o. – Link
[45] HRVATSKA ENERGETSKA REGULATORNA AGENCIJA – Link
[46] Fond za zaštitu okoliša i energetsku učinkovitost – Link
[47] PUL peći, kamini, kotlovi, dimnjaci, peleti - Energetska obnova obiteljskih kuća 2024 – Link
[48] Ministarstvo prostornoga uređenja, graditeljstva i državne imovine - Naslovna – Link
[49] Javni poziv za energetsku obnovu OBITELJSKIH KUĆA – Link
[50] Zakon o obnovljivim izvorima energije i visokoučinkovitoj kogeneraciji – Link
[51] HROTE - Hrvatski operator tržišta energije d.o.o. – Link

Special grants for vulnerable households in Croatia

In 2025 FZOEU prepared a dedicated line (~€25m) to fully finance renovation of homes of citizens in (or at risk of) energy poverty[52], following a Government decision tied to the Long-term Renovation Strategy and the NECP. Local authorities[53] and energy agencies collected expressions of interest in spring 2025 ahead of the formal call.[54] Eligibility is expected to be linked to national energy poverty indicators and social welfare status. In addition to financial support, municipalities and energy agencies are expected to assist households with application procedures and project preparation.

[52] Javni poziv za iskaz interesa fizičkim osobama – Link

[53] Javni poziv za iskaz interesa: Energetska obnova obiteljskih kuća građana u riziku od energetskog siromaštva – Link

[54] Poziv FZOEU za energetsku obnovu obiteljskih kuća | Grad Zadar - Gradska uprava – Link

Useful tools

- Dso/supplier guidance for prosumers. HEP ODS[55] explains steps and technical conditions for "customers with own generation"; supplier pages (HEPI)[56] describe monthly settlement and references to ZOIEiVUK. Good references when pairing renovation with rooftop PV.
- Official energy-certification and audit rules. Use the ordinance[57] and the 2025 amendments[58] as the authoritative checklist for audits/certificates; consult MPGI's methodology for audit content.[59]
- Technical regulation (TRUETZ). The central specification for envelope/system performance during renovation—use alongside the 2020 amendment for the latest parameters and cost-optimal levels.[60]
- Funding portals and info hubs. eFZOEU[61] for submitting applications; FZOEU info pages for current calls and conditions; MPGI pages for policy/programme context.

This country section reflects the regulatory and funding framework as of 2025. Funding schemes and procedural requirements may change and should be verified against official sources.

[55] HEP ODS - Kupac s vlastitom proizvodnjom – Link
[56] HEPI - Kupac korisnik postrojenja za samoopskrbu – Link
[57] Pravilnik o energetskom pregledu zgrade i energetskom certificiranju – Link
[58] Pravilnik o izmjenama i dopunama Pravilnika o energetskom pregledu zgrade i energetskom certificiranju – Link
[59] Ministarstvo prostornoga uređenja, graditeljstva i državne imovine – Link
[60] Tehnički propis o racionalnoj uporabi energije i toplinskoj zaštiti u zgradama – Link
[61] eFZOEU – Link