## **Accepted Manuscript**

Evaluating homeowners' retrofit choices - Croatian case study

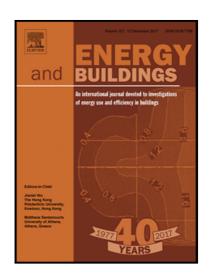
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#### ACCEPTED MANUSCRIPT

### Highlights

- The national energy efficiency retrofit scheme in Croatia was analyzed.
- No difference in willingness-to-pay among different income classes was found.
- Final investment cost determines whether the household will invest or not.
- A significant degree of free-riding was found for windows replacement activities.



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