



# SAVE THE HOMES

**Project duration:** 1 September 2020 – 29 February 2024

**Grant Agreement number:** 892749

**WP: 5 Deliverable:** 5.6 Note with Policy recommendations

**Lead beneficiary:** UIPI

**Submission Date:** 28 February 2024

**Dissemination Level:** Public

**Due date:** M42



*This project has received funding from the European Union's H2020 framework programme for research and innovation under grant agreement no 892749. The sole responsibility for the content lies with the authors. It does not necessarily reflect the opinion of the European Communities. The European Commission is not responsible to any use that may be made of the information contained therein.*

**Revision History:**

DATE	VERSION	AUTHOR/CONTRIBUTOR	REVISION BY	COMMENTS
17/07/23	Draft v1	Nataša Vistrička (UIPI) Emmanuelle Causse (UIPI)	Andreja Burkeljca (IRI UL) Marta Oliver (Aj. Sant Cugat) Eva Lucas (IVE) Alvaro Salamanca (GNE)	First draft review
27/11/23	Draft v2	Nataša Vistrička (UIPI) Emmanuelle Causse (UIPI)	Oubbol Oung Jure Vetršek (IRI UL, COL) Blanca Larraz (IVE) Marta Oliver (Aj. Sant Cugat)	Second draft review
9/02/23	Final draft	Nataša Vistrička (UIPI) Emmanuelle Causse (UIPI)	Ana Tisov (Huygen) Andreas Jaeger (ICLEI) Ana Sanchis (IVE) Marta Oliver (Aj. Sant Cugat) Andreja Burkeljca (IRI UL, COL) Jure Vetršek (IRI UL, COL) Alvaro Salamanca (GNE)	Final draft review

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**Acknowledgements:**

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## EXECUTIVE SUMMARY

This note presents a comprehensive set of policy recommendations aimed at enhancing the development of One Stop Shops (OSS) as a critical tool to achieve the objectives outlined in EU climate and energy legislation. These recommendations are the result of collaborative efforts between Save the Homes Consortium partners, with the input from national organisations of property owners, facilitated by the International Union of Property Owners (UIPI) umbrella association.

Leveraging input from targeted questionnaires, desk research, and extensive stakeholder engagement activities, including online workshops, these recommendations are informed by on ground experiences and insights from both demand and supply side of the OSS ecosystem.

The policy recommendations outlined in this document have been crafted to address the multifaceted challenges and barriers hindering the widespread deployment and effectiveness of OSS across Europe. ***Adequate policy frameworks, coordinated renovation market development, service based on local market needs, ensuring consumer trust, communication and raising awareness***, as well as ***enabling financial ecosystem*** are key factors to unlock the full potential of OSS to ensure and accelerate the transition towards a more sustainable and resilient built environment.



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## INTRODUCTION

### 1.1 Challenge

Reaching climate neutrality by 2050 is enshrined in the EU Climate Law, and renovating buildings is a key aspect of achieving this goal. Buildings are major energy consumers, accounting for 40% of energy use and 36% of CO<sub>2</sub> emissions in the European Union. By renovating buildings to improve their energy efficiency, it is possible to reduce their carbon footprint in a cost-effective manner. Not only can building renovation save money on energy bills, but it also creates jobs in the construction and building trades, and leads to improved health and comfort for those living and working in the buildings. Furthermore, renovating buildings to reduce their energy consumption helps to significantly reduce greenhouse gas emissions. In conclusion, renovating buildings is an important step to achieve the promised climate neutrality by 2050 as it offers a solution that reduces energy consumption and emissions while creating jobs and improving the health and comfort of building inhabitants.

One stop shops (OSS) for renovation, also known as Integrated home renovation services (IHRS), are therefore a vital tool. They refer to a service or businesses that provide all the necessary advice, guidance and/or services under one roof to facilitate and simplify the renovation process by offering a comprehensive range of options and expertise, thus reducing the efforts for homeowners.

*"I would like to renovate my property, but where do I begin and how?"* might seem as a simple endeavour to some, while to most, it can almost become a philosophical, existential type of question. Indeed, renovating one's property is a very heavy task, that on top of financial means, requires commitment, set of skills and patience. But most importantly, it requires taking decisions, renovation related decisions, nowadays mostly related to energy efficiency and performance, that citizens in general usually encounter for the very first time in that given situation.

Indeed, this concept has gained popularity all over Europe, and can be found mostly in major cities. In countries like Germany, France, the United Kingdom, the Netherlands, and Sweden, there are numerous companies and businesses that specialise in providing all-in-one renovation solutions, or points of information that can also be publicly funded. These establishments typically offer design services, project management, a wide range of building materials, and access to skilled contractors. The specific names, operational framework and availability of one stop shops for renovation can vary by region and country, and they encounter a different set of barriers.

Undoubtedly, the service seems incredibly useful, nevertheless both the functioning and the wider-scale deployment are faced with challenges and barriers.

### 1.2 The Save the Homes project

The EU-funded project, *Save the Homes*, has the goal of contributing to an increase in the annual renovation rate of buildings to more than 5% by providing integrated home renovation services to homeowners, managed and implemented by trusted municipalities. The project aims to achieve this through the implementation of the "OSS Citizen Hub" concept, which offers renovation offices both as physical hubs and web-based virtual hubs at the local level.



The *Save the Homes* project offers a full customer journey with 5 steps, including onboarding, design, elaboration, construction, and in-use monitoring. It aims to create strong networks and partnerships with local actors, as well as locally developed financing and investment pipelines. The integrated home renovation services were established within already established OSS networks in two EU countries, the City of Rotterdam and the Comunitat Valenciana region. The project aims to improve existing interactions between relevant organisations and stakeholders and provides a single point of contact for renovation advisory, products and services, finance opportunities, and legal advice. By involving relevant EU umbrella organisations, the concept will be further promoted in other EU Member States to achieve a harmonised method that can be applied at the EU level.

*Save the Homes'* objective is to stimulate home renovation demand and increase the home renovation rate in the EU while simultaneously improving people's health, living comfort, and well-being. This includes introducing the Citizen Hub, a one-stop-shop concept which allows all the services needed for home renovation to be provided to the client from a central location. The Citizen Hub will make renovation easier, faster and more affordable by providing: Technical assessment, Technical offer, Contractual offer, Access to affordable financing options, Monitoring and verification of work, Quality assurance, and Independent support.

### 1.3 The Save The Homes Policy Recommendations

This note aims to provide a set of policy recommendations that would enhance the deployment of One Stop Shops (OSS), as a tool that is highly needed to meet the goals of EU climate and energy related legislation. The Consortium partners provided input, also gathered via targeted questionnaire, in order to generate these recommendations based on their experience. At the same time, national organisations of property owners, gathered under International Union of Property Owners (UIPI) – umbrella association – provided their valuable experiences from the ground that contributed to understanding the barriers and contextualising the challenges.

In addition, desk research and knowledge gathered by the partners and UIPI on the matter helped to frame these policy recommendations. They were also shared with relevant value chain stakeholders and OSS providers to corroborate the recommendations developed in this Deliverable to make them relevant beyond the framework of the *Save the Homes* project.

Furthermore, three online workshops were organised through “Let's talk One Stop Shops” series of informal stakeholder meetings organised by UIPI under the *Save the Homes* flagship, each with different set of audience. The series started with the end users/demand side (property owners in particular) on 15 January 2024, followed by the participation of the supply side representatives on 8 February, and concluded with the involvement of existing OSS in Europe and representatives of EU funded projects related to the topic of OSS on 9 February 2024. These workshops provided valuable input in terms of challenges and barriers encountered, as well as recommendations on better, and in the end, successful deployment of OSS in Europe.



## SETTING THE SCENE: CONTEXTUALISING THE OSS

### 2.1 Setting the context at the EU level

Back in October 2020, the European Commission published its Communication on Renovation Wave Strategy. Under the Green Deal, the aim for carbon neutrality was clear – this Communication provided the first insights on how buildings will be required to achieve this.

The Renovation Wave’s objective is to at least double the annual energy renovation rate of residential and non-residential buildings by 2030 and to foster deep energy renovations, resulting in 35 million building units renovated by the same year<sup>1</sup>.

Within this ambitious aim, the deployment of One-Stop Shops is recognised as a key piece as they can, by providing a wide set of useful advice, transform entire neighbourhoods and create new business opportunities. Thus, *“the European Commission and the European Investment Bank will support setting up standardised one-stop shops that can be deployed quickly at national, regional or local levels for delivering tailored advice and financing solutions designed to accompany homeowners or SMEs throughout the preparation and implementation of their projects. Local actors can build on this platform to create competence centres for various types of advice on sustainable renovation”*.

The legislative act that can turn such ambition into law is the Energy Performance of Buildings Directive (EPBD). The Commission’s proposal, published in December 2021, encouraged lifting barriers to building renovation through one-stop-shops accessible to all building ecosystem’s stakeholders.

Through the legislative process that is due to officially end shortly after the closure of this project, the co-legislators i.e. the European Parliament and the Council, have added even more significance to the deployment of OSS. The political agreement on the text has been reached on 7 December 2023, and it is now awaiting formal adoption by the co-legislators before the new law can be published in the Official Journal of the European Union and enter into force.

It is important to note that the new EPBD is setting very ambitious targets for building energy efficiency. In the residential sector Member States shall ensure that the average primary energy use of the whole residential building stock decreases by 16% by 2030 and by 20-22% by 2035. For non-residential buildings, Member States shall ensure that the average primary energy use of the whole residential building stock decreases by 16% by 2030 and 26% by 2033.

The recent amendments to the EPBD include a full new article specifically on OSS, and lay out specific requirements for the establishment and operation of OSS:

- **Population-Based Placement:** Member States are mandated to establish at least one OSS per 80,000 inhabitants. This strategic placement ensures widespread accessibility and coverage, reaching various stakeholders involved in building renovations.
- **Strategic Location Criteria:** OSS placement is guided by strategic criteria, including regions with an above-average age of building stock, areas implementing integrated district renovation programs, and locations reachable within a 90-minute travel

<sup>1</sup> **Renovation Wave Strategy:** <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52020DC0662>



distance. This targeted approach addresses the diverse needs of different geographical areas.

- **Holistic Support:** OSS must provide holistic support, not only offering advice on technical and financial possibilities but also catering to vulnerable households, those affected by energy poverty, and individuals in low-income households.
- **Integration with Energy Performance Certificates (EPCs):** For buildings with EPCs below level C, building owners are encouraged to seek renovation advice from OSS. This requirement ensures timely advice, promoting energy-efficient renovations when a building's energy performance is suboptimal.

Overall, on behalf of all EU institutions, this is a major step in terms of recognising the importance that OSS can play, and even more so, recognising the concept as one of the key enablers to reach the renovation goals for the EU building stock.

In fact, the current EPBD in force only mentions OSS in two provisions. Firstly, under Article 2a on Long-term renovation strategy, where under paragraph 3 the Commission calls for, among others, for accessible and transparent advisory tools, such as one-stop-shops for consumer and energy advisory services, on relevant energy efficiency renovations and financing instruments, that Member States shall facilitate access to. Secondly, under Article 20 on Information, under paragraph 2 it reads that Member States shall provide the information through accessible and transparent advisory tools such as renovation advice and one-stop-shops.

At the European level, the new EPBD text that is about to be formally adopted is promising in the sense of guidance for Member States to deploy the OSS and includes specific requirements. Nevertheless, it is up to the Member States to implement different measures to pursue the objectives. The EPBD's emphasis on OSS signifies that we are at a critical moment in shaping the future of OSS.

The question remains how is such a concept to be implemented? Currently, we are aware of a variety of models and types of OSS across the EU. It is undeniable that each can serve a specific purpose for a targeted audience. However, referring to an OSS that is described under the EPBD, should it be a public advisory body or combined if not solely linked to private interest of its management?

Before we can address these questions through policy recommendations, we need to better understand the context of what is exactly needed from an OSS type of service.

## 2.2 Barriers to renovation for homeowners

As described in the previous section, the renovation works at such a level can be an intense and overwhelming task for property owners. These need to be guided with necessary tools and advice in their renovation journey, allowing them to make the most energy efficient decisions that are compatible with their means.

Without extensively developing them, and to identify policy recommendations, it is still relevant to recap the key barriers (not exhaustive) to renovation.





These primarily include:

- *Financial aspects*: cost i.e. of materials, labour, permits, unforeseen expenses etc., challenges in terms of accessing funding, lack of clarity and awareness about available funding, complex administrative procedures to apply for loans and subsidies etc.;
- *Social barriers*: that often result in aesthetic renovations being more common than energy efficiency renovations;
- *Institutional/regulatory barriers*: leading to regulatory complexity;
- *Business barriers*: uncoordinated and fragmented construction sector and trust issues.

### Financial barriers

- ❖ Informational barriers in respect of available financing offers, financing conditions and eligibility criteria for public support;
- ❖ Lack of understanding and knowledge about renovation and available incentives, intense quantity of administrative burden, requirements, proceedings;
- ❖ Lack of a holistic financing offering that encompasses all segments of society including vulnerable groups;
- ❖ Lack of long-term repayment terms;
- ❖ Absence of financial private institutions solely dedicated to finance energy efficiency projects, especially for community of owners. If existing, they can only offer loans with market interest rates. Moreover, only very few insurance covers the community against non-payment of the loan repayment charges for the duration of the loan;
- ❖ In most cases, communities of owners do not possess a legal entity and as such, it is not feasible to provide financing nor conduct credit analysis processes;
- ❖ In many cases, there are defaulters in the communities of owners, and it discourages the rest of the co-owners in multiapartment buildings from carrying out a deep renovation;
- ❖ Complex administrative procedures to apply for subsidies. Customers may feel overwhelmed about the different subsidies and incentives available for housing retrofitting, their requirements and complementarity. Also, in the case if the renovation project is eligible, lack of trust on finally receiving the expected subsidies;
- ❖ Although there might be subsidies for energy renovation, many homeowners are not able or are not willing to advance the money of the renovation process. This issue is even more noticeable when it comes to vulnerable citizens, meaning that there are unaffordable financial solutions for them;
- ❖ Often, homeowners do not usually ask for financing to renovate their homes, they renovate according to the money they have, therefore, if there are subsidies, they renovate more and better, but if there is not, they renovate less and worse. This is the situation in Valencia for instance and it is related to the lack of attractive financing;



- ❖ Large variation in the budget for renovation works due to the increase in the prices of raw materials and energy.

### **Social barriers**

- ❖ Lack of clear information and awareness among homeowners about possibilities on renovation products/kits;
- ❖ Lack of reliable and understandable performance data (efficiency and comfort benefits) after the renovation process;
- ❖ Difficulties of making renovation related decisions; especially among neighbours in community of owners of multiapartment buildings;
- ❖ Lack of local real examples and experiences of renovation cases;
- ❖ Occupants are often more interested in investing in aesthetic aspects or indoor home renovations (kitchens and bathrooms) than in energy efficiency measures;
- ❖ Occupants in old multi-apartment buildings are willing to do only necessary and cheap maintenance;
- ❖ Lack of coordination between various participants in the project, especially in the execution phase, that can lead to misinformation among citizens;
- ❖ The renovation process is a time-consuming process;
- ❖ Occupants are not willing to put up with the inconvenience of renovation works.

### **Institutional/regulatory barriers**

- ❖ Intense quantity of administrative burden, requirements and procedure;
- ❖ Regulatory complexity as renovation is often subject to regulations and standards i.e. obtaining permits, ensuring compliance with safety and environmental standards, structural limitations, heritage and urban law constraints, etc.

### **Business barriers**

- ❖ Uncoordinated and fragmented construction sector market, most often organised by trades;
- ❖ Lack of qualified people for renovation works, both in terms of skills and labour shortages;
- ❖ Lack of offers for renovation works. Contractors prefer to work on new buildings rather than building renovations;



- ❖ Customer's previous bad experiences related to renovation works. For example, in Valencia, customers complained about contractors that installed windows that did not comply with regulations and therefore they could not apply for subsidies;
- ❖ Lack of customer trust for the companies related to the renovation process;
- ❖ In community of owners, sometimes the property administrators are not trained in energy renovation and the available subsidies, and they don't encourage homeowners to start a renovations process.

## 2.3 Barriers for setting up an OSS:

As explained previously, OSS is not a new concept per se. Nevertheless, OSS still constitute a niche, and their deployment is a long and risky process that impedes the much-needed roll out throughout Europe.

**The barriers in connection with setting up OSS are mainly:**

### **Governance of the OSS**

- ❖ The most limiting barrier is what municipal/public OSS can't do due to legal limitations. Often, regional, national or EU level do not really have an impact because at the end of the day it comes down to what decisions the local public civil servants take regarding the services, information and actions that the OSS will engage with. Regarding OSS for home retrofitting and the many questions that homeowners need to address, public civil servants will provide more or less actionable information depending on their interpretation of what the law allows them to do. For instance, when a homeowner realises that they need an architect, the OSS may or may not be able to produce a list of "trustworthy" local architects depending on whether that may infringe the 'public procurement law' even though it is not the public authority that is doing the contracting decision. But the single fact of recommending puts civil servants in an uncomfortable position. If this is not addressed, public OSS will be very limited in providing actionable information all along the retrofitting process to homeowners. Thus, public OSS will be limited to informing and promoting, but not giving actionable information and tools;
- ❖ Different competences related to the renovation process fall on different authorities. For example, in Valencia, housing competences are local, while grants and strategies are regional. An agreement with local entities was implemented, so the regional government set a funding and training scheme, and technical human resources, and local entities opened the service in their premises;
- ❖ Replication of the OSS managed, and financed, by different authorities. For instance, the Energy Offices opened in Valencia are managed by the municipality, but the replication network of energy offices throughout the Comunidad Valenciana is managed by the regional government. Some difficulties arise due to this different governance, for example, for the monitoring of the OSS performance, since the Valencia Energy Office had a complete and useful CRM, but XALOC offices do not have harmonised follow-up mechanisms.



### Staff of the OSS

- ❖ Lack of technical knowledge in OSS staff for precise and personalised technical advice;
- ❖ The OSS requires different staff profiles with different skills: technical skills and soft skills such as communication and basic customer service skills;
- ❖ Lack of work coordinators who can overview the needs at any stage of a renovation journey, as well as lack of OSS managers;
- ❖ Limited knowledge in respect of credit assessment and underwriting processes for community of owners;
- ❖ Homeowners often have the impression that the OSS only provide generic information and lack of advisor who can concentrate/channel specific recommendations and options so they can make an educated choice. Most homeowners say that after talking to the OSS they need to find someone else who can help them tackle the questions that emerge at every step of the way (what measures, what professional, what installer, what financing, etc.).

### Sustainability of the OSS

- ❖ Financial maintenance of the OSS. In the public OSS, public funds are required to maintain the services provided by the OSS;
- ❖ Following the completion of the Save The Home project, there is uncertainty and difficulties to maintain the tools developed during the project and employed by the OSS. The tools require maintenance and updating for any changes in subsidies requirements or related energy efficiency regulation;
- ❖ Changes in the political situation can affect the organisation, services provided or sustainability of public OSS.

**The barriers in relation with each phase of the renovation customer journey are classified as follows:**

#### Stop 0 – Onboarding phase

- ❖ Informing property owners about the benefits of using OSS can also be a challenge;
- ❖ Lack of motivation and technical intimidation in citizens might feel overwhelming and, therefore they can be hesitant to engage. For instance, in Valencia, the Citizen’s School for Renovation was set to allow citizens to share their experiences with other citizens with the same interests and using “the same language”. However, it still requires to be enhanced and dynamic. Also, the usage of impactful tools can be useful and easy way to raise awareness, such as a thermal imaging to observe energy leaks;
- ❖ Citizens might be resistant to change preferring to stick with familiar practices even if they are less efficient;



- ❖ The interest of owners in deep renovation still needs to grow, especially regarding building-level renovations, like is the case for instance in Valencia and Rotterdam.

### Stop 1 – Design phase:

- ❖ Technological barriers: the need to simplify and digitalise processes for advisors and citizens. Easy to use online tools are required. In the case of the Valencian pilot, the experience of the calculator for elevator, kitchen and bathroom renovations was already available. This tool was very well accepted by customers and the result was that the subsidies for this type of reforms were easily exhausted. However, there was no such thing for energy performance and the subsidies available for this topic were not fully used. A dedicated tool for energy renovation that could increase the interest of the customers in this topic;
- ❖ Data privacy concerns about sharing personal information when using web platforms or OSS services;
- ❖ Determining the scope of work: it is necessary to clearly define to whom (target audience) and which measures are intended;
- ❖ Not providing tailor-made financial solutions. In Valencia, OSS provides information about subsidies and incentives, their requirements and compatibility. As for financial options, they only provide information collected on the market options already available;
- ❖ In Valencia, many customers are interested in renovation just because there are subsidies available for energy efficiency in buildings. But once public subsidies run out, OSS will struggle to maintain the interest of the customers;
- ❖ In the case of Valencia, there are now several different subsidies and incentives available and the feedback from the energy offices' staff is that they have some problems in providing the best combination of subsidies. This generates mistrust in customers. Tools are required that facilitate the analysis of subsidy options and other incentives;
- ❖ Lack of eagerness to apply for loans which are necessary for deep renovation, as in general the subsidies cannot cover the total amount of costs.

### Stop 2 – Elaboration phase

- ❖ Neutrality of service: how can a public service help citizens in execution phase, where there is a need for selection of contractors, while independent advisor must not prioritise any company? This point also then leads to trust concerns - can a homeowner have trust in an OSS if it is not considered as objective? It is required to set an objective and certified registry of contractors and technicians related to the renovation process. In Valencia, an official registry for contractors and professionals was set and it is offered in the OSS. In Rotterdam, it is in the requirement of the OSS to provide with multiple quotations while decision and the choice is left to homeowners as the selection of contractors is required to be open and transparent;
- ❖ Finding trustworthy contractors who specialise in energy refurbishment can be challenging. For example, in Valencia pilot city, customers complain about the lack of qualified installers of photovoltaic panels. Nowadays the demand of this systems is very high, and the qualified



supply offer is not enough. Consequently, other professionals such as electricians with poor knowledge and expertise in photovoltaic systems are installing them;

- ❖ OSS staff sometimes cannot manage themselves the subsidies and permits and this is a dead end for the OSS service, as is the case in Valencia. In fact, the reality has been that the slowness and magnitude of the correction requirements (result of the multitude of requests) made many people withdraw. For example, documents were requested that an ordinary citizen did not know where to get, all the documentation was requested again without specifying what was incorrect, etc. The barrier is that the evaluation of applications is a bottleneck, but there is a lack of administrative/political will to delegate that activity;
- ❖ When dealing with small renovations, where no big contractor or professional managing is needed, bureaucratic barriers are too high, and the customers get overwhelmed and drop off the customer journey.

### Stop 3 – Construction phase

- ❖ Quality delivered not according to standards or renovation did not result in clear improvements in energy use or quality of the indoor environment;
- ❖ Uncertainty about results generate bad publicity instead of the positive showcases;
- ❖ Lack of coordination between the various participants in the project especially in the execution phase to prevent misinformation among citizens. In Valencia, a certified renovation agent or manager is now mandatory to apply for subsidies. This figure coordinates all the renovation works, from the elaboration to the execution phase and manages the subsidies paperwork. It is important that the registry offers guarantees. For example, the first experience providing a registry of professionals in Valencia was a failure since there were no requirements to access it, and the result was that private homeowners registered to try to manage the subsidies themselves. After this experience, the registry used now is much stricter. For example, they need to pass an aptitude test and demonstrate experience managing renovation projects;
- ❖ Customers leave the customer journey once the renovation works start and the contact with the OSS is lost. No results and feedback about the process can be gathered from them.

### Stop 4 – In-use phase

- ❖ Lack of real examples and experiences of deep energy renovation. These are important as they are used to encourage new users to join the customer journey. Deadlocks and how they overcome them (or not), successes (or fails), dangers, tricks, shortcuts... mouth to ear is the most powerful and encouraging (or discouraging) learning method. In Valencia, a “best practices map” is being developed to show real cases of energy renovations;
- ❖ Difficulties in the follow-up of the customers. Little feedback from the homeowners at the end of their project causes that the process cannot be optimised properly based on the customer experiences;



- ❖ Difficulties on monitoring of the OSS activities. A common methodology and dashboard for monitoring the processes is required. For example, in Valencia, the Energy Offices already had a CRM but XALOC offices do not have harmonized follow-up mechanisms for the moment;
- ❖ Difficulties on monitoring and measuring the real impact of the renovation. Many customers are not willing to monitor their dwellings once the renovation works have ended;
- ❖ Managing low ratings or complaints about the services provided by the OSS.



## POLICY RECOMMENDATIONS

Having in mind different existing barriers that we have exposed (although it is a non-exhaustive list), it is necessary that different levels of authority play their role in improving the policy landscape, also by developing policy tools that are needed to favour the massification and deployment of OSS.

### 3.1 Adequate policy frameworks

- ❖ In line with the requirements from EPBD, and in their implementation of the Directive, Member States should guarantee the availability of OSS that are fit for purpose.
- ❖ The European Commission should establish a toolbox of replicable elements that will facilitate Member State's task of setting up OSS focused on reducing administrative burden both in setting up an OSS, as well as for its users. Homeowners cannot be compelled to spend hours and days looking for justifications, documents, permits, and details they cannot understand or even obtain. Applications and documentation for energy renovation must rely on: a mandatory professional service (for bigger interventions) capable of managing complex-technical documents and processes; and simple non-expert non-technical documents (for smaller interventions), such as own identification, photos, quotations and payment proofs - the rest needs to be managed by the OSS.
- ❖ Establishment of a policy framework for setting up an OSS: whether it is an advice-based model or a more complex one, or whether it is private or public business model. A clear division of roles needs to be set, whether they are facilitators or full operators of OSS.
- ❖ Need for legal framework for collectives to cooperate as for instance to formalise possible collective models made of homeowners or freelancers or group of building/installation and advisors. Define acceptable business models for collectives, set in financial incentives for group individuals to cooperate or to work together to give impulse to home renovation services. For instance, in Rotterdam, the [foundation VVE010](#) is commissioned by the municipality to support the condomenia (multi-apartment buildings) in their renovation journey.
- ❖ Levels of authority, whether they act at a national, regional or local levels, can be the key enablers of the successful rollout in creating the adequate policy framework and guaranteeing funding from the available funds, thus they need to take upon a more active role in OSS deployment objective while reducing administrative burden (in particular when it comes to smaller renovation projects). Preferably, multi-level and coordinated actions are needed.
- ❖ The EU and Member States should increase funding programs for local public administrations (municipalities, development and energy agencies etc.) to establish mechanisms such as OSS, allowing them also to expand their communication activities and acquire human resources in municipalities.
- ❖ Pay back requirements for EIB loans to local authorities should take into account that that process can be very lengthy. This is a direct consequence of the fact that a (deep) renovation journey, especially the decision making processes of individual homeowners, can be rather





long, which is even more demanding for a community of homeowners (i.e. in multiapartment buildings).

- ❖ Political support from the governing levels is key whether it comes to funding schemes, developments of regulations and policies for OSS set up, or promotion to general public.
- ❖ All levels of authority should collect best practices in a single data collection point, establish protocols, develop tools, etc. to provide the means to local administrations enabling them to establish OSS. In smaller countries, it can also be central, as it is the case in Slovenia via Ensvet energy advisors network supported by subsidy provider Ecofund.
- ❖ Regional levels in particular should establish partnerships and collaboration schemes with municipalities in order to give support to OSS established at local level.
- ❖ Special support targeting small municipalities where capacity is limited and areas with low density of households is needed.
- ❖ Agreement among different levels of authorities needs to be found, with the objective of better coordination, when challenges with governance occur. For instance in Spain, the housing policy competence is local, while grants and strategies are regional competence.
- ❖ Governance levels should create framework ensuring compliance with state aid rules.
- ❖ Training of public civil servants to be able to provide advice and recommendations based on current policy framework in place. It is recommendable for EU and national level policy makers to create a framework for local civil servants to be comfortable in taking actions to facilitate homeowners process. Specifically, civil servants need to be able to provide actionable information and trustworthy recommendations regarding professionals, energy efficiency measures or financing options. This can be achieved by giving local civil servants capacity to provide actionable information and recommendations without feeling that they are not complying with public procurement law.
- ❖ Foster the training and employment of “energy/OSS agents”: need to establish a powerful training and education program to promote energy agents as a new/reformulated green job in cities. Energy agents are the employees in charge of offering the OSS service (architects, social employees, engineers, environmental technicians, educators, economists, etc) with a mixed profile depending on their focus inside the OSS: energy renovations, renewables, energy poverty, energy culture, etc. They are the people in charge of bringing the new energy model to every district and neighbourhood of the city.
- ❖ Foster the training and employment of financial advisors. In Netherlands for instance, it is required by law for financial advisors to be certified;
- ❖ Allowing OSS staff to manage subsidies and permits themselves would allow for a complete renovation service from a single point of contact.



## 3.2 Coordinated renovation market development

The relevant governance levels should:

- ❖ Establish in each Member State a unique centralised platform or database that connects all stakeholders, including contractors, suppliers and all interested parties to facilitate communication and collaboration. This same platform would collect online energy data and KPI for the EU requirements. For instance, positive example can be found in [Slovenia](#) that provides a network of energy advisors.
- ❖ Encourage the formation of industry alliances or associations to promote information sharing, best practices and coordination among market participants.
- ❖ Establish partnerships and collaboration schemes with municipalities to give support to OSS established at local level.
- ❖ Encourage coordination and peer exchange among different OSS, both nationally and at the EU level in views of sharing experience and knowledge. For instance, in the case of Valencia, nowadays two OSS managed by different authorities co-exist: the energy offices located in Valencia city (managed by the local municipality) and the Xaloc network around the Valencian Community (managed by the regional authority). To provide coordinated and unified renovation advice, there should exist an OSS implementation protocol at regional level so that common criteria would be followed at both regional and local levels. This protocol should include unified branding to facilitate the recognition by citizens.

## 3.3 Type of service based on local market needs

- ❖ There could be as many types of renovation related service providers as one could think of. What needs to be guaranteed is that the OSS acts as a point for trusted information for renovation and raising awareness about the requirements and available instruments to achieve it. Therefore, research of the market needs, and equally important, market gaps, is necessary ahead of setting up the OSS. The best solution seems to be the compromise based on the local conditions.
- ❖ Likewise, the scale of the deployment needs to be optimal for the given setting. While full service type of OSS may seem the most appropriate to some, it is necessary to first set a solid roll-out of advisory type of OSS as locally as possible, available and accessible in as many neighbourhoods.

## 3.4 Consumer trust

- ❖ Many consumers are not aware of the concept of OSS for renovation or may be hesitant to trust a single entity to handle their entire project. Some citizens might be uncertain about the actual energy savings and benefits they will achieve. Building awareness, educating



consumers, and establishing a reputation for quality and reliability are important for the success of one-stop shops.

- ❖ In this regard, one of the main obstacles can prove to be the neutrality when it comes to selection and marketing of given construction companies. In order for OSS to maintain neutrality as a basis for the consumer trust, commercial favouritism should be avoided. To create more trust in OSS, the City of Rotterdam has organised a European tender to select and commission an OSS. The winning company will be named at the beginning of 2024, and its work will be evaluated every year based on strict requirements. In Valencia for instance, an official registry of validated professionals and contractors with a training program and validation exam to access was set.
- ❖ It is unavoidable that some OSS would operate as business models nevertheless, and this should also be encouraged. There are of course good examples of fully private OSS operating as a company providing a full service to homeowners. However, national levels of authorities, should ensure more neutral access points i.e. liaison officers/offices that would ensure the advice model of OSS in all Member States. In this, national property owners' associations could provide a neutral set up and authorities should pursue to set up a dialogue with them in views of a collaboration.
- ❖ Feedback to share renovation experiences is required since mouth to ear is the most powerful and encouraging (or discouraging) learning method. This feedback can be articulated through eventual follow-up exercises (phone or e-mail surveys), or through exchanging spaces (virtual forums, or physical meetings and workshops), or through rewarded actions for sharing results (best practices contests or free extra services in exchange for more information).

### 3.5 Communication and raising awareness

- ❖ Raising awareness among property owners needs to be ensured and all possible communication channels need to be deployed to inform them about the existence of OSS. Ambitious communication campaigns, tailored and managed centrally, are needed to inform the citizens about the existence of the service and activate the demand. For instance, combining a larger campaign at the national or city level with the one organised (together) with the locals at the neighbourhood level can also be an option to explore.
- ❖ Facilitating better and easier communication with homeowners by allowing queries through different sources (e-mail, telephone calls, webchat, in person meetings etc.) adapted to the needs of the market.
- ❖ Effectively educating citizens about the benefits and process of energy refurbishment requires targeted outreach efforts. Complex technical information might not be accessible to citizens with limited literacy or language proficiency.
- ❖ Provide local advice. Opening new energy offices in different neighbourhoods allows to be closer to the customers and their needs. Valencia has already opened two more energy offices and an itinerant one.



- ❖ OSS should also advise also on energy poverty mechanisms. [Slovenia](#) for instance had an open call to citizens providing up to 100% renovation subsidies.

### 3.6 Financial ecosystem

- ❖ From a financial standpoint, facilitating loans to vulnerable groups is considered extremely risky. To make home renovation accessible for all, it is advisable to set up a de-risking mechanism in the form of a Social Guarantee Fund. De-risking can be done by establishing dedicated guarantee funds, co-investing with the private sector and setting up first loss guarantees to mitigate the risks of non-payment.
- ❖ Energy efficiency investments are characterised by long payback periods. Hence, it's imperative to assess in the medium-term innovative financing instruments to extend the loan term up to 15 years. The underlying rationale is to minimise the monthly instalment as much as possible so the loan doesn't translate into a financial hurdle. As focal point, banks should be encouraged to create tailored solutions in the absence of other financial instruments as of today.
- ❖ Envisioning a dedicated financial entity (in most cases, a Special Purpose Vehicle) with vast expertise on financing energy efficiency project may be key to properly stimulate the market. Previous experiences show that these entities are also capable of attracting private investors (i.e. impact investors) to finance unlimited number of projects in the long term.
- ❖ Once an OSS is set up, its long term viability and longevity needs to be ensured. Appropriate funding is crucial in this matter.
- ❖ Develop a centralised informational point, physical and digital, that displays all information related to financing options, conditions, and eligibility criteria. This is for instance already the case in [Slovenia](#).



## CONCLUSIONS

Overall, these policy recommendations aim to foster collaboration, improve market coordination, enhance financial clarity, develop a skilled workforce, and facilitate decision-making processes within the construction industry. By addressing the current barriers, the renovation enabling sector can become more efficient, sustainable, and responsive to the needs of both businesses and consumers.

Many private owners need help with the transformation of their building to contribute to the climate-neutral building stock objective. They are technically unable to assess and oversee measures. In addition, they lack financing, possibly due to their age. If investors are involved, they also have an interest in the technical feasibility. Therefore, the One Stop Shop must bring everyone together. In this sense, building property associations/federations across Europe could be actively involved in the OSS process as Advice Model service providers, and prepare and maintain lists for qualifying experts for Support model or Implementation model services, that could then further constitute organised private business models.

Efforts are being made at the EU level to address these barriers as we have demonstrated at the beginning of this note, together with promoting and sharing best practices, as well as providing funding support. However, it will require collaborative efforts from Governments, industry stakeholders, and policymakers to overcome the existing challenges and facilitate the widespread deployment of One stop shops for renovation across Europe.



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