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### **Missed opportunity to make consumer home renovation easier**

European legislators have reached an underwhelming deal on the Energy Performance of Buildings Directive (EPBD) which will not make it substantially easier for consumers to renovate their homes. The ambition in the European Commission's original proposal was diluted by conservative governments and groups in the European Parliament.

Buildings are responsible for 36% of Europe's emissions. Meeting Europe's climate targets will mean renovating 2% of homes per year up to 2050 according to the Commission's Renovation Wave. This deal, however, will make reaching that objective harder.

**The result is not as ambitious as BEUC had pushed for and there are many missed opportunities:**

- **Accuracy of Energy Performance Certificates will not be improved**, meaning today's patchwork system of different certificates and standards across regions/countries and even providers remains. This makes it hard for consumers to know how efficient their home is and how much they need to invest to renovate.
- **Mortgage Portfolio Standards will only be optional**. They would have obliged banks to improve the average energy efficiency of their mortgage portfolios over time by lending to consumers renovating a new home. This will potentially make it harder for consumers to get financing for their renovation project.
- **Minimum Energy Performance Standards will ensure housing meets certain standards of efficiency to help consumers to cut their energy bills**. But as rules on financing will only be optional and these levels of efficiency will be defined at the national level, their financial impact and benefits to consumers remains unclear.

**On the positive side:**

- **EU countries will have to introduce one-stop shops** (or help centres) that will be able to give consumers access to a range of services and advice. These will help guide consumers throughout the whole home renovation process, including finding an accredited installer or overcoming administrative hurdles.

**BEUC Director General Monique Goyens said:** "Unfortunately much of the ambition that was in the European Commission's proposal on the EPBD has been watered down by opposition from conservative national governments and parties in the European Parliament. For consumers, this leaves them with a confused picture. They know they will need to renovate their homes, and much-needed one-stop shops will be available to help them. But Energy Performance Certificates will remain confusing and inaccurate, and finance will not be easy enough to obtain. This jeopardises the EU's targets and will not make it easier for consumers to save energy and money by renovating their homes. However, when EU governments implement this into national law, they can ensure the EPBD works for all – including low-income households – by making energy certificates more reliable and making the combination of innovative public financing with Mortgage Portfolio Standards mandatory."