

ONE-STOP SHOPS: THE MISSING PIECE IN THE HOME RENOVATION PUZZLE

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SIX BEST PRACTICES TO ENSURE A SUCCESSFUL ROLL-OUT

The state of homes has a big impact on consumers' daily life, including their financial health. Currently, 75% of the European housing stock **has poor energy performance**, leading to high heating and cooling bills, a

lack of comfort and high greenhouse gas emissions. In order to support consumers and ensure they can live more sustainably, we must accelerate the energy retrofit of our homes.

Improving the efficiency of Europe's housing stock is the answer to the structural problem of energy poverty and the way to tackle high energy bills. After all, the cheapest source of energy is the one that is not consumed.

ENERGY RETROFITTING IS CURRENTLY MORE OF AN OBSTACLE COURSE THAN A WALK IN THE PARK.

Consumers are often lost in an overflow of information. Conducting a housing renovation project also means you need to coordinate the work of numerous stakeholders (banks, installers, assessors, public administration, etc.) who are not always used to cooperating with each other. In a nutshell: launching a housing renovation project can easily turn into a full-time job for consumers and this deters many from undertaking renovation works.

One of the tools available to help facilitate the consumer renovation journey is ‘one-stop-shops’, where consumers can get advice and concrete assistance with their housing retrofit project. This can go from a needs assessment, to identifying contractors

and the obtention of financial support and subsidies. The EU’s recently revised Energy Efficiency and Energy Performance of Building Directives have made the roll out of one-stop shops **mandatory for EU countries**. As we are entering the implementation phase

of this new legislation at national level, it is essential to ensure that these one-stop shops provide practical solutions for consumers.

BEUC has collected best practices stemming from different one-stop shops that already exist at national level. **These best practices are based on a robust pool of guidance from EU Peers**, an EU project working to increase the impact of one-stop shops; **Energy Cities** when local authorities have a key role to play and the European Commission’s Joint Research Centre with its compilation of **operational projects**.

1 CONSUMER ENGAGEMENT STRATEGIES

Consumers need to be engaged directly at their doorstep through public programmes like the “Energy Caravan” project.

To encourage participation, cities, like Freiburg in Germany, offer via Energy Caravan free energy assessments that qualify households for funding. It works as follows: a whole neighborhood receives a letter from the local mayor, inviting its citizens to a kick-off meeting for the upcoming door-to-door campaign. This approach works with at least 25% of the target group accepting the offer of a free energy consultation. 60% then implement the measures recommended by the consultant, which range from behavioural changes, like wearing an extra layer of clothing during the winter, to launching deep retrofit works.



2 FINDING TRUSTWORTHY CONTRACTORS

Consumers need to know they can access trustworthy contractors via their one-stop shop: the local energy advice platform “Eza!” in Germany provides such a service.

Eza!’s network consists of 130 businesses active in residential energy retrofitting in Bavaria. These businesses are committed to respecting an “energy code of conduct” that describes how to successfully implement energy efficiency measures and is regularly updated. This allows members to be up-to-speed with new technologies and quality requirements, especially for architects to be trained in energy retrofitting. The list is publicly accessible on Eza’s website and consumers thus have access to a pool of trustworthy companies.



3 EXTRA SUPPORT FOR APARTMENT-DWELLERS

Consumers in multi-unit buildings need extra support to navigate administrative hurdles, and the Amiestas one-stop shop in the Lithuanian capital Vilnius provides full assistance. Vilnius has entrusted the non-profit organisation Amiestas with managing the energy retrofit programme. Amiestas staff even attend buildings' General Assembly meetings to encourage residents to vote in favour of retrofitting. When the launch of the renovation is voted, Amiestas handles all application processes, including for the different subsidies and loans offered by public and private players.



4 TAILORED-MADE SUPPORT FOR ALL TYPES OF CONSUMER PROFILES



Consumers seek tailor-made support that meets their needs, and the FOSSTER programme in the Belgian Flanders region delivers just that. Consumers' diverse needs require varying levels, forms and durations of support. While some consumers are fine with online self-service, others need more personalised assistance. The Flemish FOSSTER programme has developed an outreach and marketing strategy to efficiently engage different consumer profiles. For those who are looking for well-summarised information but do not necessarily need to receive individual advice, FOSSTER developed user-friendly manuals for each profile to guide them through the renovation process. For example, they developed **decision trees** that help consumers in their decision-making process. For lower income groups, FOSSTER manages, allocates and disburses the funds offered by the Flemish Region.

5 QUALITY ASSURANCE

Consumers seek assurance that the quality of energy retrofit works meets the latest professional standards, a guarantee provided by the Irish South East Energy Agency (SEEA). Compliance with these standards, like the use of high-quality installation windows or doors, is systematically assessed for all installations through rigorous on-site inspections undertaken by the SEEA experts. The objective is not to evaluate or penalise installers, but to proactively resolve any issues before the retrofit work is completed. This approach fosters a continuous learning process for installers.



6 SUSTAINABILITY OF PUBLIC FUNDING

Finally, low-income consumers must receive targeted financial support. Public funding should address these needs through a comprehensive range of financial instruments, including grants and subsidies (in the form of ‘soft loans’, which offer lower interest rates thanks to public support). This is precisely the approach taken by the Basque Country’s **Opengela project** in Spain. Opengela was launched in 2019 thanks to support from EU Horizon 2020 and regional authority funding. The programme - initially targeting two deprived neighbourhoods - has now been extended to 25 municipalities across the region and has recently gained additional support from the EU’s LIFE programme (the BIRTUOSS project), in a multi-annual perspective. Thanks to this proactive strategy, the beneficiaries - with an average age of 58 and 68% of whom are women - have personalised support through the network of physical one-stop shops in their neighbourhoods, where a team of specialists provide technical, administrative support and assess their financial situation case-by-case, making funding for their retrofits more accessible. For those that could not access bank loans, an average support of €20,000 was made available, roughly equivalent to their annual income. This impressive success demonstrates that such initiatives are not only possible, but highly effective!



There is currently momentum for bold housing policies in Europe, which is a positive development for consumers. In early 2024, under the Belgian presidency of the Council of the European Union, the **Liège Declaration** underlined what was needed: an

EU housing platform to improve the access to affordable and decent housing for all and facilitate social-housing organisations’ access to long-term European Investment Bank and European Commission financing. The creation of a new position of a **European**

Energy and Housing Commissioner should hopefully help to orchestrate the design and implementation of the related housing policies and programmes and one-stop shops should be a key part of this.

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