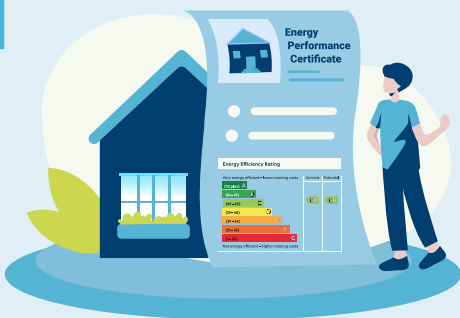


## FIVE THINGS YOU NEED TO GET RIGHT

# To Have Consumers On Board The Home Renovation Wave

Europe's building stock accounts for 36% of European greenhouse gas emissions today. Addressing this will mean future-proofing our homes by thoroughly renovating them. Consumers are willing to play their part, but currently face numerous hurdles, from accessing advice and financing to a lack of reliable information. Tackling this will require policy-makers to make advice and support easier to obtain and to make consumers more aware of the many benefits: from lower energy bills, increased comfort to improved indoor air-quality and health.

01



### Clear and accessible information on the energy performance of the buildings offered for rent or sale

Consumers in most European countries find that Energy Performance Certificates (EPCs) are neither straightforward nor reliable documents to assess the energy performance of their future home. The professionals rating the efficiency of homes should be held accountable for the results they provide. This would make EPCs less arbitrary and a more valuable information source for consumers, allowing EPCs to fully work as a marketing tool. EPCs should provide clear information and easy guidance how to improve our new home's energy performance.

02



### A one-stop shop to support retrofitting projects

Many consumers are prevented from getting started in retrofit works due all the hassle to have to hunt for financing solutions, choosing materials and appliances, contracting and dealing with installers. They should be granted coherent and consistent support throughout their retrofit project. Advice and support should be provided by one-stop-shops, where consumers can rely on impartial and holistic guidance and a full package of services. This will ensure consumers always have someone to talk to and who will deal with any issues they may be facing. This might mean being guided to more expert professional advice.

03



### Guidance on financial aspects of retrofitting

Consumers are often confused by the profusion and complexity of grants at the local, regional and national level. These grants usually have different requirements to comply with. Here again, support by one-stop-shops advisers will help integrate every subsidy opportunity. However, installers, real-estate agents, financial advisors, etc. should also be trained on the grants' eligibility conditions to further improve the quality of their services. The same goes for green mortgages and loans, which are financial services combining energy efficiency assessment, clear home improvement objectives along with low interest rates. They should be provided by all banks and their eligibility conditions made easily available.

04



### Trustworthy installers

Retrofitting can be complex, so consumers need to feel confident that they know who to turn to at each stage of the works. As a services hub, one-stop-shops should be the interface between consumers and accredited installers. As well as ensuring enough reliable and accredited installers, one-stop-shops would then be the third-party that provides an impartial assessment of the situation, defines which professional is liable when something goes wrong and has to smoothly implement the corrective works. An Alternative Dispute Resolution mechanism should further protect consumers and be available to consumers for a period that covers the usual lifespan of the materials and appliances installed once the works are completed.

05



### Address split incentives

The interests of landlords and tenants are often conflicting when it comes to investing in energy efficiency. The situation can also be tense in the context of a multi-unit building, with different homeowners not having the same appetite to invest into retrofitting. Impartial support provided by third parties can help to overcome possible disputes and should ensure the smooth implementation of the works to comply with the home's Minimum Energy Performance Standards (MEPS). This should be done in a way to ensure a fair split of the costs, defining who pays what between tenants and landlords. However, there are further solutions that can help get landlords on board and combine different existing or emerging solutions such as licensing (i.e. requiring a landlord to obtain a licence to rent a property), tax rebates and on-bill financing.



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