

Supporting energy renovation of private households through One-Stop-Shops



A Policy Brief from the Policy Learning Platform on Low-carbon economy

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**Interreg
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Summary

The building sector is a significant contributor to Europe's carbon emissions, and needs to be tackled in order to reach our climate obligations under the [Paris agreement](#). However, numerous barriers in knowledge, awareness, trust, finance and market development mean that renovation rates of private households remain low, and of limited impact. Many policy interventions are possible for regions that wish to overcome these barriers, including information campaigns, provision of financing and training of construction companies. These instruments are well tested in Europe's regions, but the process of home renovation remains complex and daunting for homeowners, and significant effort needs to be made to reduce fragmentation. One-Stop-Shops (OSS) bring together the full gamut of policy interventions into a single body, working with stakeholders to provide all required skills and knowledge for home renovation, significantly reducing the burden for homeowners to improve their energy performance.

European Framework

In the context of its long-term climate obligations, the European Union aims to dramatically reduce its emissions from the building sector, which is responsible for 36% of total CO₂ emissions. Around 75% of Europe's housing stock is inefficient, and renovation rates remain low. Where renovations do take place, they are often shallow, comprising of only one or two measures, with relatively low impact on building performance. The updated [Energy Performance of Buildings Directive \(2018\)](#) aims to tackle this by requiring EU Member States to set out long-term renovation strategies (Article 2a), to decarbonise the building sector by 2050, specifically mentioning both public and private buildings. To support this, the foreseen long-term renovation strategies should feature "financial mechanisms, incentives and the mobilisation of financial institutions for energy efficiency renovations in buildings," including energy efficient mortgages for renovations, and provision of, "accessible and transparent advisory tools and assistance instruments such as one-stop-shops". The strategies will need to clearly set out how to overcome a number of barriers that currently limit the deep renovation rate of private households.

Barriers to private household renovations

Public authorities looking to devise strategies and encourage private household renovation will first need to take account of the barriers that hinder the process. The relative importance of barriers will change from region to region, with some being more prominent than others, but they can be broadly divided into subcategories related to awareness and knowledge, regulation, finance, and market failure.

Knowledge deficits

Whilst individuals are largely conscious of the benefits of energy efficiency improvements (lower energy bills, reductions in CO₂ emissions, more comfortable living conditions), most do not know of their own home's performance, or of what level of improvement they could achieve. Without this information, homeowners are reluctant to make major investments. Even those who are aware of their performance may not know how to improve it significantly, being unaware of available technologies and materials, or being uncertain of which contractors and companies are able to most effectively make interventions. Whilst some individuals will make efforts to seek out this information and instigate projects themselves, for most homeowners, it remains a time and cost intensive barrier. Additionally, there are issues related to trust in the construction sector, with homeowners often suspicious or uncertain that construction projects will have the promised impact.



Knowledge deficits are also found in the other actors in the renovation value chain, including financial institutions and construction companies. Energy renovations require specific expertise and implementation capacity that local construction and building companies may not have. This includes how to properly perform energy audits and identify interventions. Homeowners (and financial institutions) investing in renovations will expect payback, and sub-optimal performance by a contractor can lead to reputational damage. Construction companies are therefore risk averse, preferring to use materials, equipment and methods with which they are already familiar, and may avoid ambitious renovation projects. Efforts need to be made to equip companies with the technical skills required to meet local market needs, meeting not only national and regional energy efficiency requirements, but going significantly beyond this to deliver highly effective, deep renovations.

Financial Barriers

The costs of building refurbishment are dependent on the level of intervention – light works such as installing insulation can be relatively cheap, but with limited impact. Deep renovations of the type required to meet our energy targets however, are out of budget for most households, and reaching the 2050 targets will require significant leveraging of private investments with support of financial institutions. At present though, access to long-term financing for renovation is not widely available, at least not with attractive interest rates.

Whilst financial institutions are increasingly aware of the potential benefits of energy efficiency investments, and notice an increasing demand, many lack the expertise needed to properly assess the risk and potential returns of an investment, particularly large investments for deep retrofits which can have long payback times. Additionally, until such renovations are happening at scale, processing individual investments can have high transaction costs. Once renovations are more widespread, financial institutions will be able to offer standard products, but for now the market is underdeveloped.

A part of the challenge is that investors may additionally be uncertain of how to best schedule repayments to make loans attractive for homeowners – ideally, repayments would be linked to savings made via reduced energy bills (as in Energy Performance Contracting). However, investors prefer scheduled repayments, with a steady rate of return, rather than fluctuating payments.

Market failure and value chain fragmentation

The retrofitting and renovation market is primarily focused on single-measures, such as installation of new windows, or insulating the building envelope. Deep renovation of buildings requires the involvement of multiple professions at different stages of the renovation process, including public authorities, utilities, energy auditors, project managers, financiers, equipment providers and construction companies. These actors are required to work together to make effective interventions.

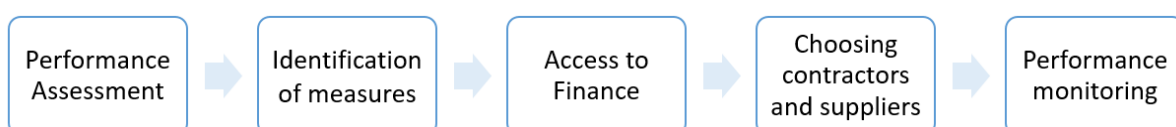


Figure 1: Steps in the renovation process, not including regulatory challenges



To this end, whilst a homeowner may have a desire to deep renovate, the market is simply not providing the solutions and services to do so. Instead, that homeowner would need to manage every interface between all actors in the value chain (Figure 2).

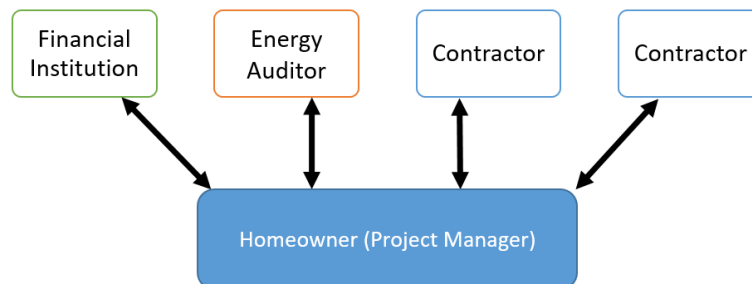


Figure 2: Interactions between homeowner and value chain companies

Regulatory challenges

Regional energy strategies across Europe have placed significant focus on public buildings, but with less attention paid to companies and private households, where the market has been expected to play a major role in triggering interventions. National and regional commitment to energy efficiency in private buildings is essential, establishing a framework that makes clear that private households have a role to play. Targets and strategies should send long-term signals of regional commitment to support and encourage this role.

Differing building standards can also be a barrier, with unambitious targets and standards leading only to suboptimal (shallow) renovations. Additionally, regional policies need to be streamlined to minimise market distortions. For example, homeowners at risk of energy poverty, benefitting from government subsidies for energy bills, are less incentivised to seek energy efficient renovations. Of course, regions should continue to support those at risk of poverty, but public authorities need to find ways to effectively design their support policies in a way that does not undermine energy efficiency targets.

One-stop-shops: Holistic policy support for private homes

Supporting improvement of the energy efficiency of private buildings has a clear potential benefit not only for the homeowners, but also for local contractors (through new business) and wider society (lower CO₂ emissions), giving clear reasons for public authorities to intervene.

National and regional authorities have a variety of options available to them for overcoming current barriers. Regulation has a role to play in supporting energy efficiency, including building codes, Energy Efficiency Obligation Schemes (EEOS), Minimum Energy Performance Standards (MEPS) and refurbishment obligations. However, such regulation is primarily a national competence in EU members, or may only apply to new builds. The main tools open to regions for encouraging renovation of existing private households are financial and fiscal incentives, coupled with information campaigns and service provision.

Whilst a number of policy interventions are possible, a successful policy mix will require more than one to be implemented. An increasingly popular approach is that of the One-Stop-Shop (OSS), which



packages together the policy options, accessible via a single contact point. An OSS seeks to make the complex decision-making processes for energy renovation into an easier, and more user friendly experience. It is a proven approach for managing the complexity of the renovation process, requiring identification of both products and services. The homeowner need only consult with one individual with the experience of managing the renovation process, rather than having to face every entry point in the renovation value chain (Figure 3). As well as simplifying the process (minimising the amount of time and effort a homeowner must spend), the OSS ensures that decisions are well informed, with the OSS expertise helping the homeowner to find the most optimum solution.

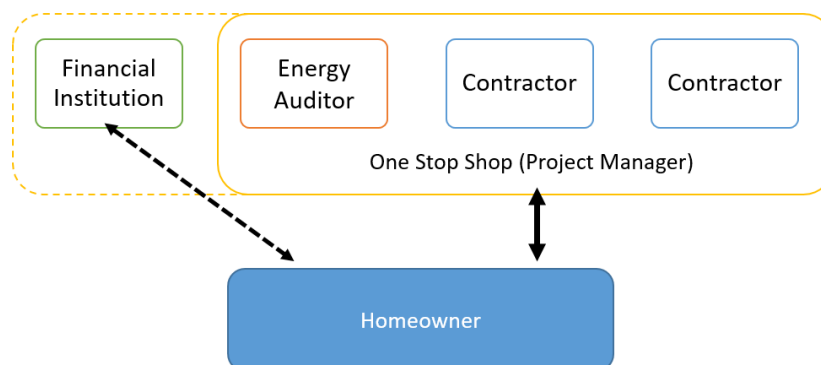


Figure 3: Simplification of contacts via a one-stop-shop

OSS aim to attract new customers, and also create new business for contractors, by simplifying the renovation process, primarily by helping them to save time and effort and assuring quality performance. The OSS acts to bridge the gap between fragmented supply and demand sides; pooling together the required expertise and value chain actors, and also aggregating projects and fostering demand for renovations. One Stop Shops are being advocated by the European Commission, for project pipeline development, and successful examples can be found across Europe.

One-Stop-Shops in the Clean Energy for All Europeans Package

“The Commission will ... Encourage Member States to develop dedicated local or regional one-stop shops for project developers, covering the whole customer journey from information, technical assistance, structuring and provision of financial support, to the monitoring of savings. These facilities should lead to more locally-developed project pipelines and strong and trustworthy partnerships with local actors (e.g. SMEs, financial institutions, and energy agencies), the key being to connect the supply of finance with demand for it. The development and replication of these one-stop-shops will be supported at the EU level by an exchange of good practices through ManagEnergy, funding through Horizon 2020, the EU Project Development Assistance facilities, or funding from the European Structural and Investment Funds when relevant.”

Annex, ‘Accelerating clean energy in buildings’ to the Communication on Clean Energy For All Europeans, COM(2016) 860 final, Annex I

The OSS concept seeks to bundle together a number of policy solutions to overcome the multitude of barriers to building renovations. Table 1 presents some of these approaches; though not all of them are found within every OSS.



Table 1: OSS support for overcoming barriers to building renovation

Barrier	OSS Solution
Knowledge	
Lack of information	<ul style="list-style-type: none"> • Provide information, and run campaigns to increase awareness of the benefits of energy efficiency • Give detailed information to homeowners on potential interventions and their expected impact.
Lack of deep renovation capacity	<ul style="list-style-type: none"> • Partner with technical and educational institutions to provide training to contractors
Concerns over quality of implementation	<ul style="list-style-type: none"> • Develop quality control criteria and certify contractors • Guarantee technical and financial performance of the project • Oversee full project management process and monitor performance of each involved actor • Bring together a number of actors to enable cross-disciplinary co-operation
Finance	
Reluctance to invest own resources / budgetary constraints	<ul style="list-style-type: none"> • Identify the most financially sound investment and demonstrate savings • Assists in loan or grant acquisition from banks/public authorities • Directly provide funding via ESCO (Energy Service Company) set-up or own fund
Unattractive financial returns / uncertain repayments	<ul style="list-style-type: none"> • Develop a financially sound investment plan • Aggregate projects to secure higher/more stable returns
Fragmentation	
Fragmented supply side	<ul style="list-style-type: none"> • Build long-term links between contractors/suppliers: new co-operation possibilities • Reduce complexity; provide multiple combinations of services and materials through a single contact point
Fragmented demand side	<ul style="list-style-type: none"> • Build demand through information campaigns and promotion • Pool projects and demonstrate opportunities to construction industry
Regulation	
Lack of political commitment	<ul style="list-style-type: none"> • Work with local businesses to develop a functioning market; focus on building local political commitment and are aware of local issues • Target other community issues, e.g., energy poverty, rural communities, linking energy efficiency with other regional priorities
Procurement challenges	<ul style="list-style-type: none"> • Avoid using public budgets; new organisation formed • Help with administration and paperwork

One-Stop-Shop Service Offer

The establishment of an OSS should reflect a real regional need, and be based on the situation on the ground, taking account of social concerns, identifying current finance and market gaps, and bringing together all of the relevant stakeholders into a single model. The services provided by the OSS typically cover assessment of ex-ante energy performance, guidance on intervention, access to finance, identification of contractors and then ex-post monitoring of implementation and performance.



The form of the OSS should ultimately aim to provide all necessary expertise and advice, via a single contact point. It can either seek to contain all of the required expertise ‘in-house’, or instead via co-operation with other companies. This will be determined by scale, resource availability, and the aims of those who establish the OSS. It is not only local and regional authorities that can be in the driving seat, though political commitment is a very clear advantage. A report by the European Commission’s Joint Research Centre¹ observed the following configurations in their examination of case studies from across Europe:

- **Regional or local government driven:** The establishment of the OSS has been driven by a public authority, looking to achieve climate, energy and social targets, and boost the performance of local businesses;
- **Industry-driven:** Manufacturers and contractors have decided to work together, with the aim of increasing demand for their services, and improving their business proposition to customers;
- **Consultant driven:** Private consultants seek to increase their business performance and extend their service offer by also matching households with contractors and suppliers;
- **ESCO driven:** An existing ESCO, already providing funding for building renovation, may choose to expand their businesses and provide new services;
- **Co-operative driven:** Created in order to meet social needs, for example, in rural/marginalised areas.

Whether via in-house expertise, or via agreement and co-operation with external expertise, the OSS should cover actions throughout the value chain (Table 2). There are many parameters by which the OSS can offer its services, as the following sections will illustrate.

Table 2: OSS Services

Assessment of energy performance	Guidance on potential improvements	Access to finance	Implementation & Quality Assurance	Monitoring and follow-up
One or two stage assessment: <ul style="list-style-type: none"> ▪ Initial online assessment, based on basic parameters ▪ Meeting at OSS offices/on-site visit ▪ Analysis not only of energy performance, but also homeowner needs and desires 	<ul style="list-style-type: none"> ▪ Renovation scenarios ▪ Project design ▪ Calculation of current performance and potential savings ▪ Outline targets and guaranteed saving 	Development of financial plan <ul style="list-style-type: none"> ▪ EPC ▪ (Preferential) loans ▪ Own resources ▪ Combination of above (with rebates and grants) Project aggregation	Identification of contractors and oversight of contractors <ul style="list-style-type: none"> ▪ Contract agreement ▪ Support in identifying contractors and procurement ▪ Inspection of construction process 	Monitor performance and provide maintenance <ul style="list-style-type: none"> ▪ Reports on performance and savings ▪ Essential for EPC models ▪ Maintenance if required (ensure customer satisfaction)
Transversal Activities Identification of projects and project aggregation Project management & single contact point Awareness-raising, communication, training				

¹ Joint Research Centre – Case Studies: One-stop-shops for energy renovations of buildings (2018)



Assessment of energy performance

The first step for the OSS in supporting the customer's journey is in providing an assessment of current energy performance, to highlight the potential impact of interventions. Some OSS provide online systems that allow individuals to enter some basic information about their property and get a ballpark figure as to their energy savings. This is based on an initial analysis performed by the OSS that breaks buildings in their area into different typologies of buildings (based on construction era, construction materials, etc.). As well as providing data for potential clients, such an assessment can also help an OSS to determine which customers to target with their awareness raising activities.

In place of a first ICT enabled approach, or following an online assessment, the next step is typically a face-to-face meeting to establish a contact point with the OSS. This meeting can take place at the OSS offices, or may be an onsite visit to perform a more elaborate energy audit. The process should not be only about determining where interventions can save energy, but also what can be done to improve the comfort and performance of the construction so that home owners can get the maximum out of the renovation (for example, also improving accessibility for an elderly inhabitant, providing more space for a young family, etc.)



GOOD PRACTICE: Bordeaux Metropole “Ma Rénov”

Bordeaux has set ambitious targets for renovation of both private and public housing, and has set up the OSS Ma Rénov to provide technical and financial support to homeowners, from the beginning to the end of the renovation. Bordeaux Metropole established an online tool to provide an initial assessment of the building performance and enable homeowners to make contact with an advisor. The advisor then creates a renovation plan and a financial plan, looking into public and private funding options, before matching the home owner with a contractor from a list of pre-certified companies. Since 2017, Ma Rénov has supported more than 4,000 households to undergo renovation works.

For more information, visit the [VIOLET website](#).

Guidance on potential improvements

The next step is to work with the homeowner to develop an energy renovation plan, aiming for the deepest renovation possible. The plan can propose an intensive period of intervention, with many changes implemented at once, or can propose an incremental, step-by-step renovation over a number of years. Either way, the plan should aim for deep renovation and be based also on finances, materials and skills available in the region. The OSS may choose to show multiple renovation scenarios to give the homeowner a choice in how to proceed, and the plan should set out clear accompanying targets



and realistic savings expectations. The OSS may additionally provide off-the-shelf solutions for different building stock types, simplifying the planning process.



GOOD PRACTICE: ENSVET - Energy Advices for Citizens

The Slovenian Eco Fund is a public revolving fund under the Ministry of the Environment and Spatial Planning that provides grants and loans to citizens to encourage investments in sustainable energy solutions. The loans have lower interest rates than their commercial equivalents and can lend for longer periods of time. The Fund supports both municipalities and individuals, in the latter case, offering loans for renewable energy technologies and energy efficiency investments, and grants for investments in electric cars and energy investments in residential buildings. Accompanying the fund, the Ministry established the Energy Advisory Network (ENSVET) to provide free advice to households. More than fifty offices across Slovenia provide information to citizens on how to improve their energy performance, and assist them to complete applications for the Eco Fund. Of Slovenia's 80,000 households, around 5,000 each year approach ENSVET and personalised support.

For more information, visit the [BUILD2LC website](#).

Access to finance

An OSS can either provide direct financing, or more often, act as an intermediary between homeowners and financial institutions. In setting up an OSS, it is necessary to examine what funding sources are already available to home owners, or whether new financing options need to be created for the OSS's target groups. In particular, new financial instruments and set ups may be required where individuals cannot access bank loans, either due to their own credit situation, or because local banks offer only short-term loans, or loans with high interest rates. Where financial products and public support (subsidies, tax credits and loans) are available, the OSS should assist the homeowner to prepare all of the required paperwork. Loans can be offered by partner banks (potentially supported by a public guarantee fund), or via revolving funds established by regional or national authorities for the purpose of supporting energy renovation of buildings. OSS have demonstrated a number of different funding models:

- **Energy Performance Contracting (EPC)** – This model is particularly prevalent in OSS which have started off as Energy Savings Companies (ESCOs). It enables the homeowner to cover the costs of the renovation services via the energy bill savings. These repayments can be either *shared savings*, in which the contractor takes a percentage of the savings over a period of time, *first out*, in which the contractor recoups all savings until they are paid off, or *guaranteed savings*, whereby the beneficiary covers the upfront costs, but the ESCO must meet a minimum performance level, and may have to pay the difference if performance falls short.



- **Partnerships with financial institutions** – The OSS, working with a bank, may issue advice on the most suitable financial product for its needs, and help them to complete application forms. The regional or local authority may not use any of its own funds in the actual set-up of the financial products offered by the institutions (unlike the approach below), but instead involve some training for, and active engagement with, local financial institutions.
- **Financial Instruments & Investment Funds** – Some regions have established their own revolving funds and created financial instruments to offer loans to households at favourable rates. These can be established using public funds, direct borrowing through General Obligation Bonds, or using European Structural and Investment Funds (ESIFs). European funding can be used to create guarantee funds for local banks to encourage them to invest.
- **Property Assessed Clean Energy (PACE)** – This approach sees local governments issue bonds for renovation projects, with the homeowner repaying via increases in the property tax bill. If the home is sold, the loan is transferred to the new owner. This practice has been used in the United States for many years. It is being tested in the EU by the [EuroPACE project](#).
- **Project pooling** – Some OSS have relied only on economies of scale: they can gain an advantage by aggregating projects, thus bringing down the price of renovation for individual households. This approach is most beneficial for relatively small scale interventions, not deep renovation.



GOOD PRACTICE: PSEE Oktave

Oktave is a one-stop-shop established by the Great Eastern Region (Grand-Est) of France, to accompany homeowners through their building renovation, from energy assessment to implementation of the works. The OSS was established to support the region's Energy, Climate and Air plan, which requires renovation of around 19,000 homes per year by 2050, and also contributing to economic growth in the region by supporting the construction industry. After a home owner makes contact with Oktave, an advisor visits the home to discuss renovation requirements, and then later provides advice on possible interventions, and finance options, putting together a proposal for finance, including existing grants, tax rebates, and commercial loans. To streamline the identification of the best combination of energy renovation measures for a given house Oktave uses sets of standardised solutions for each type of houses. The OSS offers bridge loans to provide owners with liquidity to finance the works until the ex-post measurement related subsidy kicks in. The homeowner signs a single contract with Oktave, and pays them a fee, rather than having to handle many different contracts, and the OSS acts as a trusted third party between contractors and homeowners.

For more information, visit the [FINERPOL website](#).



Implementation and quality assurance

In order to build trust with the homeowner, the OSS can take responsibility for the overall construction process, and guarantee the quality of the works, including guarantees of energy savings. There are two levels of quality assurance that need to be considered:

- **Identification of contractors** – The OSS needs to ensure that contractors are qualified and certified to perform the identified interventions. This may require the OSS to establish its own list of quality suppliers, with a certificate that demonstrates their quality, showing that they can fully implement the interventions identified in the renovation plan. The OSS should provide support in tendering the works (with standardised templates and requirements) to certified contractors, guiding homeowners in their choice, and then setting up contracts with the construction companies.
- **Implementation** – The OSS establishes quality control procedures for the construction, and coordinates suppliers and contractors and oversees the whole renovation process. The OSS can manage the process via meetings with the contractors, site supervision and evaluation of performance.

Monitoring and follow-up

The final stage relates to monitoring and follow-up, which is especially important if the financing scheme used by the OSS is EPC, where energy costs savings directly inform the repayment schedule. However, in all financial set-ups, this stage should demonstrate the benefits of the actions implemented, and ensure overall client satisfaction. Monitoring can be implemented through the installation of smart meters, follow-up energy audits, reports on energy bills and satisfaction surveys. OSS should also have the capacity for maintenance, where issues arise from materials and technologies installed.

Transversal activities

OSS can implement information and awareness building campaigns in order to help overcome knowledge and information barriers. Campaigns can focus on both the cost and CO₂ savings that can be achieved by building renovation, but surveys have shown that energy efficiency remains far down the list of priorities for home owners, who are more concerned about indoor environment, layout, functionality and comfort. As such, campaigns should also focus on the non-energy benefits of energy retrofitting, including both increased comfort and an increase in house value. Long-term attitude change requires frequent contact with new information, and should be interactive and engaging, making use of different media².

OSS can also co-operate with training centres and construction associations to train contractors and installers on new energy efficient technologies and building methods, so that the local building industry has the skills required for deep retrofitting. Regions can also implement training programmes with banks and financial institutions to increase their awareness of the market potentials from energy renovation.

OSS can play a role in improving the attractiveness of energy efficiency investments by grouping households and projects together in investment portfolios. Doing so helps to achieve an adequate size for energy performance contracting and third party finance schemes, though it can also help in diversifying risk for financial institutions. By reducing the number of contracts, aggregation also helps in reducing transaction costs.

² For more information on energy labelling and effective behaviour change campaigns, see the Interreg Europe Policy Brief on ['Behaviour change for energy efficiency'](#)



GOOD PRACTICE: Energilyftet – Education for close to zero energy constructions

New building concepts and technologies, including nearly zero energy buildings (nZEBs), require the construction industry, and other relevant stakeholders, to be able to adapt if these solutions are to be rolled out at scale. In order to boost knowledge of nearly-zero energy building concepts, the Swedish Energy Agency established 'Energilyftet' (EnergyLift), organising web courses and seminars, in co-operation with regional energy agencies. This has led to thousands of engineers, architects, construction project managers and technical managers with improved capacity to handle nZEB concepts. The training focuses on providing a view on using new technologies and approaches in both construction and renovation processes.

For more information, see the [BUILD2LC website](#).

Support options for creating a One-Stop-Shop

European Structural and Investment Funds

The European Structural and Investment Funds (ESIFs) have allocated EUR 18 billion to energy efficiency between 2014 and 2020, and further support will be provided in the 2021-2027 funding period. ESIFs can be used to develop new financial instruments for supporting energy efficiency. Whilst grants are the most typical method of financial support, the scale of the renovation challenge makes this approach unsustainable. Instead, public funding can be used to set up instruments that can leverage private funds and stimulate investment by de-risking investments. The revolving nature of financial instruments means that funds, plus interest, are returned to the public purse for re-investment³.

Regions are in the process of defining their Operational Programmes for the period 2021-2027, so should consider now what needs they have for OSS support.

European Investment Bank

In tandem with the update of the Energy Performance of Buildings Directive, the European Commission and European Investment Bank established the [Smart Finance for Smart Buildings Initiative](#) which supports renovation of private buildings, seeking to make more effective use of public funds. It has also

³ For more information on financial instruments and financial support for energy efficiency, see the Interreg Europe Policy Brief on '[Funding energy efficiency through Financial Instruments](#)'.



established the Smart Finance for Smart Buildings Facility, a financial instrument for providing grants that can be used as guarantee for energy efficiency projects. It aims to unlock EUR 10 billion of public and private funds for energy efficiency, and aims to support development of dedicated local or regional one-stop-shops for project developers. The European Investment Bank is able to provide financial support to regions looking to establish OSS by providing both programme funds and technical assistance facilities. The EIB can issue both direct investment loans and intermediated loans to national and regional intermediary banks, including blending with European Structural and Investment Funds (ESIFs).

The EIB also provides advisory and support services, including the [Financial Instruments Advisory](#) (fi-compass) for regions looking to create financial instruments, and the [European Investment Advisory Hub](#) (EIAH). On top of this, the [European Local Energy Assistance](#) (ELENA) is a support instrument established in co-operation between the European Commission and the European Investment Bank that provides grants for technical assistance to public and private bodies for setting up sustainable energy projects. It can finance the costs of developing feasibility and market studies, programme structuring, business plans, financial structuring and preparation of tendering procedures, funding both existing staff and external expertise. ELENA supports programme above EUR 30 million, and can cover up to 90% of project development costs.

Horizon 2020

The EU's research and innovation programme, Horizon 2020, provides grants for research projects looking to develop new tools for energy efficiency. Calls for projects can be found via the [Horizon 2020 Funding Portal](#), including the upcoming topic, 'Next-generation of Energy Performance Assessment and Certification (LC-SC3-B4E-4-2020)', with a deadline of 20 September 2020, which will support concepts of EPC for OSS.

A number of projects have already been funded and have resources available for those interested in OSS. These include:

- The [STUNNING project](#), 'Sustainable business models for the deep renovation of buildings', aims to identify and promote innovative packages for renovation. As part of this, it provides a '[Renovation Hub](#)', drawing together information from a number of demonstration projects, including a number of case studies of OSS business models;
- The [INNOVATE project](#) is developing and aiming to roll-out energy retrofit packages for private homeowners. The project is in the process of [developing guidelines](#) for regional authorities looking to create an OSS;
- The [EuroPACE project](#) is exploring the adaptation of American PACE models to a European context, with pilots in four EU countries; Spain, Italy the UK and Poland;
- [CITYNVEST](#) has explore the replicability of innovative financing models, including OSS concepts.

Horizon 2020 also funds services such as [ManagEnergy](#), an initiative for local and regional energy agencies, providing information, training, good practice exchange and networking opportunities, including masterclasses and site visits.

Interreg Europe

The Interreg Europe Policy Learning Platform can support regions looking to develop one-stop-shops via its tools and services, including its [Good Practice database](#) and [on-demand Expert Support](#), including its peer review service and helpdesk.



Webinar: One-stop-shops for deep energetic refurbishment of private buildings

On 13 September 2019, the Policy Learning Platform held a webinar on the topic of one-stop-shops, examining some of the background behind them and presenting three successful case studies from France and the Netherlands:

- **Maison de l'habitat durable** (Metropolitan area of Lille) – With more than 50% of houses built before 1950, and therefore before regulations on energy performance, the city decided to act. Noting that individuals struggled with accessing information, the city decided to centralise all existing support services and provide a single contact point. Access to independent advice is free for inhabitants of 90 municipalities in the urban area, and the OSS also helps homeowners to access grants and subsidies. The OSS office itself was a dilapidated building, renovated to high building standards, and operating as a demonstration and permanent exhibition on energy efficiency. Since 2013, the MHD has supported around 700 renovations per year.
- **Reimarkt** (Netherlands) – Reimarkt is a private company that bundles the services of small, local suppliers to help to accelerate the transition to sustainable housing. They noted that the renovation challenge is currently unattractive for key stakeholders – home-owners, suppliers and initiators – and thus sought to connect the three. Reimarkt established five physical shops and one webshop to sell products to homeowners, by developing standard solutions that can be applicable to many different households. This case study emphasised the importance of starting small and proving concept before scaling up to new markets, as well as making the process as simple as possible through a web portal.
- **Oktave** (Region Grand Est) – Oktave is an OSS offering technical support and helping households to develop financial plans that combine grants, rebates and commercial loans. It has been explored further in the case study on p. 10.

The presenters identified securing regional political support and finding start-up financing as the most vital challenges to overcome to build an OSS. Presenters also discussed the importance of building trust with contractors to ensure that renovations meet the standards required by the homeowner, whilst participants noted that they need support to select transferable, dynamic business models. European Local Energy Assistance (ELENA) funding was mentioned as a key support option, and presenters discussed transferability of their models to other regions.

[Click here to access the webinar and presentations.](#)

Recommendations

- The long-term nature of the OSS requires long-term regulatory frameworks, with stable political commitment for supporting energy renovation. Policy-makers need to **establish long-term strategies and targets** to demonstrate this commitment;
- Regions can play a role in the establishment of an OSS, as shown by Region Grand Est, though they do not have to be the lead actor in this operation. Industry and co-operatives can also lead the process as demonstrated by the example of the Dutch Reimarkt, though **political support is highly advantageous**, particularly in the set-up stages of the OSS;
- For an actor wishing to establish an OSS – whether a regional authority or other – **take account of your local situation**. Many countries and regions will have already established funding instruments or advisory services for private households, though likely on a small scale. In many cases, banks may already provide lending options to homeowners. Identify what services and funding are already available and where help is most needed;



- The process of building an OSS is not one of building from scratch but consolidating what a region already provides, as illustrated by the example of Lille's Maison de l'Habitat Durable. As such, the process should also involve a **full mapping of local stakeholders** (public authorities, companies, energy companies, citizens, construction companies, decision-makers). Bring together the required stakeholders to develop a concept and goals. If they are not to become central parts of the OSS service, they can, at least, provide outside experts and service providers;
- The OSS should be oriented towards **supporting deep renovation for maximum impact**; not only harvesting low-hanging fruit (for which many policy instruments already exist);
- To **streamline the identification of the best combination of energy renovation measures** for a given house and to save the costs of individual ex-ante energy audits, OSS should use methodologies that deploy sets of standardised solutions for each type of houses, as does the Oktave OSS, or methodologies that focus on a set of problematic areas that all houses have in common and recommend pre-defined solutions for these as piloted by Reimarkt OSS.
- Examine existing case studies and success stories to **identify successful business models**; make use of the materials provided by INNOVATE and STUNNING
- **Take full advantage of European support options**, particularly regarding the current process of defining ESIF Operation Programmes for 2021-2027, which can be used to set up financial instruments and OSS. Couple with ELENA funding for project development activities.

Sources and Further Information

Interreg Europe Publications

- Policy Brief – [Behaviour change for energy efficiency](#)
- Policy Brief – [Funding energy efficiency through Financial Instruments](#)
- Workshop Report – [Financial instruments for the low-carbon economy](#)

Other Sources

- Joint Research Centre – [Case Studies: One-stop-shops for energy renovations of buildings](#) (2018)
- Joint Research Centre Event - [One-Stop Shops in the EU: current and future role in building renovation](#) (March 2019)
- fi-compass: www.fi-compass.eu
- CITYNVEST – [A guide to the launch of a One-Stop-Shop](#) (2017)

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#EnergyEfficiency

#OSS #Finance

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Interreg Europe Policy Learning Platform on
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