THE ACCELERATOR FOR RENOVATION
ONE-STOP-SHOPS

Final publishable report about the why, how and what of this European experimentation

October 2020

www.financingbuildingrenovation.eu
Between 2017 and 2020, a group of 13 organisations (municipalities, regions, energy agencies, private companies and installers’ cooperatives) from 11 European areas have accepted a dare: to develop and roll out integrated energy retrofit packages for homeowners of single-family houses and condominiums, offered conveniently in one location. In short, to set up a renovation one-stop-shop.

They were able to do so thanks to the INNOVATE project which was funded by the European Horizon 2020 programme.

**Project partners**
- Brussels Environment
- Parity Projects
- Riga Energy Agency
- KAW
- Frederikshavn Municipality
- Herleen Municipality
- Linnaeus University
- Litoměřice Municipality
- Mantova Municipality
- AGENEX
- Aradippou Municipality
- Energy Cities
- Énergies Demain

**Funding program:** Horizon 2020  
**Duration:** 2017-2020  
**Budget:** €1,999,853  
**Coordinator:** Energy Cities
The 11 partners aimed at overcoming barriers to deep energy-efficient retrofits of the private housing stock. The final aim was to launch ambitious energy retrofit pilot programmes aiming at min. 50% energy savings on their territories. The project’s outcomes are the result of three years of hard work by partners, prototyping renovation one-stop-shops. Each of them designed and defined the purpose of its shop within its local boundaries, but the project gave them the great chance to share experiences and support each other in the journey. Additionally, tailor-made coaching both, collective and bilateral, has been organised for the learning partners needing business assistance.
The residential sector remains one of the most energy intensive sectors in Europe. If national and local authorities want to achieve their ambitious energy and climate targets, they have to pro-actively support citizens in carrying out retrofits. A report by the European Parliament’s Committee on Industry, Research and Energy (April 2020)\(^1\) estimated that, through integrated renovation programmes, especially at local level, the EU’s total energy consumption could be reduced by 26% and bring numerous co-benefits. Moreover, in difficult times brought by the Covid-19 pandemic, one-stop-shops, which are guiding customers through the full renovation journey, are even more needed as their whole ambition is to help overcome uncertainties.

However, one-stop-shops are still (too) rare as their set up requires an excellent knowledge of the local market and in-depth know-how on business models. That is why the INNOVATE project has high value for the spread of one-stop-shops:

1. It offered an exceptional experimentation and business assistance opportunity to 11 public and private organisations.

2. The learnings from these real pioneering implementation projects being cutting-edge, they will serve followers who can adopt the methodologies without having to invest significant resources themselves.

Let’s remind the basics: What is a one-stop-shop?

A one-stop-shop is a virtual and/or physical place where homeowners can find all information and services they need to implement an ambitious global energy renovation project. In order to increase the renovation rate in one defined area, the one-stop-shop needs to cover the following services and propose them, ideally, ‘under one roof’:

- **Proactive engagement of homeowners:** market segmentation, targeted communication and marketing tools are a key to reach out to the right groups at the right moment (e.g. young families, elderly people, low-income households, etc.) with the right message.

- **Energy renovation and financial plan:** These tailor-made plans should aim at achieving deep renovation – implemented in one shot or planned step-by-step, depending on the financial means of each homeowner.

- **Coordination of the renovation process** on behalf of the homeowner.

- **Long-term and affordable financing** especially for low- and middle-income families, elderly people and other vulnerable groups who cannot access other financing means although the value of their energy savings is large enough to pay off.

- **Guaranteed results and post-work monitoring** including of the quality of works and, ideally, energy savings.

“The one-stop-shop functions as a marketplace and it basically makes the connection between supply and demand.”

Luc Peters, City of Heerlen

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The 3-years project in figures:

- Number of single-family houses renovated: 464
- Number of condominiums renovated and total number of dwelling units: 175 with 4331 dwellings
- Primary energy saved >min 50% of total consumption (GWh/year): 372.43
- Investment triggered in pilot buildings: €M15.79
- Number of EU-wide events organised: 28
- Number of national events organised: 21
- Number of capacity-building workshops/webinars at EU and national levels: 24
- Number of local capacity-building meetings and events: 60
- Capacity-building events reached together around 5,000 persons who have shown interest in the one-stop-shop concept and who will be able to replicate it.
The INNOVATE partners cleared the path for other one-stop-shop creators to succeed.

The INNOVATE project was about experimentation, but also and above all, it led to the concrete implementation of fully operational and viable one-stop-shops. For most partners, this was a challenge they happily accepted in order to lead by example and to learn by doing. Now, at the end of their journey, partners share their hands-on expertise. With the 15 recommendations below one-stop-shop newcomers can achieve in a short time what would have taken them years on their own.

These recommendations were presented and discussed during a webinar in June 2020. In an open Q&A format, the Innovate partners gave practical recommendations to newcomers on how to set up a one-stop-shop and presented what really matters when starting such an endeavour. During the webinar, participants were able to vote for the 3 topics out of 6 they wanted to discuss the most. It appeared that the 3 most voted topics were “how to get people on board”, “engaging homeowners” and “financing”.

Top tip GETTING PEOPLE ON BOARD: WHAT TO EXPECT FROM YOUR COLLEAGUES AND LOCAL PARTNERS?

1. Be aware that it might take a lot of time before you see the first results of your one-stop-shop.

Frederikshavn: Attracting the interest of homeowners continues to be the biggest barrier. Although the one-stop-shop is very advantageous for homeowners, they are very cautious to accept its offers. Our experience shows that, after the launch of the one-stop-shop, it may take up to two years before homeowners become interested in renovating their homes.

Linnaeus University: It may take at least two to three years for the one-stop-shop to reach its breakeven point; hence, the challenge is to keep moving during this period. The one-stop-shop needs assurance and support from the partner organisations to sustain in the market.

AGENEX: Consider the time that different stakeholders, especially public administrations, require to take decisions and implement certain measures. Different stakeholders have different time constraints.

Brussels Capital Region: The downside of our one-stop-shop development process is the time it took to work out a concept and to make the hierarchy approve it. Also, the complexity of the system of players and stakeholders in Brussels does not allow an easy set-up of a new service or new products; we have to navigate between the existing schemes and coordinate with internal and external services.

3. Webinar recordings: https://energy-cities.eu/webinar/how-to-set-up-a-one-stop-shop-for-home-energy-renovation/
2 Take time for your local stakeholders and homeowners.

**Brussels Environment/Litomerice:** Do not be afraid of ‘losing time’ with early consultations and long discussions with your target groups. Even though they might seem time-consuming, these meetings are very helpful for adapting your actions to reality.

3 Local suppliers might not be able to meet your quality criteria.

**KAW:** The service area of the one-stop-shop is defined even more by the presence of qualified suppliers than by homeowners’ interest in energy renovation. Everything starts with the quality level KAW is able to ensure. We started to work with five local suppliers but ended up working with bigger companies at national level that were able to meet our quality criteria.

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**Top tip**

**HOW SHOULD YOUR ONE-STOP-SHOP LOOK LIKE AND WHERE TO LOCATE IT?**

1 Consider the geographical location, size and attractiveness of your territory.

**Frederikshavn:** In large cities with strong population growth, the value of residential real estate is increasing month by month, therefore the motivation for home renovations is much greater than in municipalities like ours. As population is declining we have more empty homes with negative housing values.

**Énergies Demain:** If you opt for the “Facilitation model”, you can provide the services on a smaller territory with local focus. However, it is more efficient to join forces and create regional or national one-stop-shop networks to mutualise their resources (online tools, communication materials, etc.).

**KAW:** The so-called “sales funnel” says clearly “The more people you reach, the higher your chances to increase the conversion rate. You have to estimate your costs and revenues as accurately as possible”.

**Riga Energy Agency:** Smaller cities might completely lack local suppliers. However, it is important to first evaluate the renovation potential and only then think of available suppliers.

2 An online platform is a MUST to increase the one-stop-shop efficiency and conversion rates.

**Parity Projects:** An online portal is the key for reducing initial inquiries that our advisors would have to deal with. We need to get enough revenues to cover the costs. We need to be efficient so as to engage customers, while reducing costs and increasing conversion rates at every stage of the customer journey.

**KAW:** The biggest milestone was the launch of the online shop [www.reimarkt.nl](http://www.reimarkt.nl) in combination with a tool that made refurbishment accessible to anyone at any moment: people can compose their own renovation package online. This milestone was essential in creating a scalable and more viable process. But please bear in mind that the most decisive factor is trust. So don’t put all your money in a platform and tools, but make sure you have (visible) trustworthy personnel.

**Linnaeus University:** On the one hand, it is good to have an online presence. On the other hand, some people who do not find the information they are looking for (e.g. cost-benefit analysis, etc.) could drop out of the process. The same applies for people who prefer to talk face-to-face could drop out of the process. The one-stop-shop has to be careful about the amount of information on the online platform: if there is too much, the development costs are high and people might be lost.
Énergies Demain: There could be a single entry point at national level (internet and a call centre) that will provide basic information to homeowners and redirect them to a local one-stop-shop. This could be more efficient as all homeowners have the same questions, especially about subsidies. Moreover, it would make the work of advisors in local one-stop-shops more valuable and attractive, as they do not have to repeat the same information all the time and can spare their time and competences for later stages of the customer journey.

3 Local suppliers might not be able to meet your quality criteria.

Énergies Demain: A physical shop can attract people walking in the street, who discover this shop by chance (perhaps people who we would not reach through other communication channels) and people who like (window) shopping. You need to animate the shop through events, parties, product demonstrations, exhibitions, etc. French one-stop-shops have offices. However, not all of them have an open shop. They rely rather on the network of local stakeholders (real estate agencies, municipal services, etc.) who have offices open to the public and who can direct homeowners to the one-stop-shop. This network is particularly important for those one-stop-shops that are operating at regional level.

Mantova: It is necessary to have a flesh-and-blood advisor at the project definition stage, but s/he can also be available on the phone, or s/he can visit the home. An office is practical to make appointments.

Heerlen: We want to provide a ‘living experience’ to homeowners. In our one-stop-shop they can see things of which they have only heard: products and technologies, services, housing innovations, etc. The Rotterdam model Woon Wijzer Winkel inspired us. The fact that the local authority runs the one-stop-shop reassures homeowners, as it is an independent body. All interested private companies have the opportunity to display their products and services.

4 It could be interesting to opt for a neighbourhood approach in energy renovation.

Brussels Capital Region: In Brussels, we opened six one-stop-shops in different neighbourhoods to be closer to homeowners. Later on, the region made a political decision to regroup the shops in one single location in the city centre. However, we are now about to reconsider this approach and decentralise the one-stop-shops again.

Énergies Demain: There is an interesting case study of ‘neighbourhood renovation’ going on in Nouvelle Aquitaine Region (France). In 2019, the Region published a call for projects to test a ‘grouped energy renovation’ of single-family houses. 74 homeowners of the Municipality of Canejan (Department of Girond) have applied. The dwellings are located in two residential areas, built mainly in the 1970s and 1980s. The global operation, coordinated by the regional one-stop-shop ‘ARTEE’, is split in two phases:

- **Phase 1 – audits** of all dwellings (from December 2019 to April 2020).
- **Phase 2 – implementation** (July 2020 to March 2021).

At the end of Phase 1, 46 owners expressed their interest to continue with Phase 2. The homeowners aim at reaching the low energy standard and integrating renewable energy sources and sustainable building materials in their refurbished homes.

4. [www.woonwijzerwinkel.nl](http://www.woonwijzerwinkel.nl)
**HOW TO FINANCE YOUR ONE-STOP-SHOP?**

1. **If your one-stop-shop can get subsidies, use them to develop your infrastructure and partnerships.**

   **Parity Projects:** The creation of our one-stop-shop has been a very long endeavour. Before we got to the stage supported by able-to-pay homeowners, we had to find a business case to support the development of the basic one-stop-shop infrastructure, advice services and our installer network. Initially, Parity Projects focused on the implementation of energy efficiency measures that benefitted from the national grant scheme.

   **KAW:** At the development stage we first focused on social housing organisations that are easier to deal with and from which we could learn (flywheel of standardised products).

   **Énergies Demain:** Public support is necessary in the start-up phase which can be longer than 3 years (also called a death valley). After this experimental period, you should reassess if your one-stop-shop concept is relevant and profitable (number of leads, clients, refurbishments, payments…). This monitoring is very important to be able to re-position yourself on the market. Either the one-stop-shop delivers a public service (awareness raising) and is rewarded for that or it becomes profitable and should streamline its services appreciated by the clients and improve the conversion rates. It is not obvious to choose one of the two ways as they are interlinked. Local authorities should have both types of actors in their territory and provide public support to both.

2. **If your one-stop-shop is a private company or a cooperative, try to get support from local or regional authorities on which area you operate**

   **Parity Projects:** What has been key in getting the one-stop-shop started were partnerships with the Greater London Authority and other local authorities as well as building trust and momentum with installers and partners. Local authorities are keen to support actions that result in energy and carbon savings. It is just difficult to get their logo on the scheme, unless they fund the one-stop-shop.

   **Énergies Demain:** It is good to have public support, but this is not always very stable due to the stop-and-go effect that unfortunately occurs quite often. Private companies should not rely only on this cooperation and subsidies.

3. **Consider alternative revenue sources for your one-stop-shop, in addition to service fees you charge to homeowners**

   **Parity Projects:** We based our business model on taking a fee from installers in return for marketing, advice and coordination (which will provide them with value). The one-stop-shop is run by a partnership between Parity Projects, which focuses on marketing, advice and IT, and Retrofit Works cooperative, which manages the installers.

   **Énergies Demain:** In France, Energy Efficiency Certificates (EEC) partly finance one-stop-shops. In the future, part of these financing instruments could be allocated to the financing of one-stop-shops as a «reward» linked to the actual completion of works and their energy impact.
CAN YOUR ONE-STOP-SHOP PROVIDE FINANCING (LOANS, SUBSIDIES, ETC.) TO HOMEOWNERS?

1 Offer innovative services to your citizens.

Aradippou: We extended the existing municipal registry of the housing stock and included data on energy and CO₂ savings resulting from home renovations and clean energy produced from photovoltaics. Thanks to the registry, the city is able to monitor the citizens’ progress on the Near Zero Energy Building Roadmap developed for each registered house. The municipality is now developing an innovative financial reward mechanism for citizens who implement energy efficiency and renewable energy measures – a municipal credit card that contains a monetary equivalent of achieved CO₂ savings.

2 The one-stop-shop can facilitate project bundling and act as an interface vis-à-vis financial institutions.

Énergies Demain: Retail banks do not want to lose contact with their clients. They are ready to deal with them individually and are ready to finance their projects (for some type of customers). However, investment and development banks are more and more interested in designing alternative financing schemes for energy retrofits. They are more and more open to lend money to regional or local one-stop-shops that are able to bundle individual projects in bigger investment packages (for example, the European Investment Bank provided loans to French one-stop-shops).

ENGAGING HOMEOWNERS: WHAT WORKS WELL AND WHAT TO AVOID

1 Get ‘real’ marketers and salesmen on board.

Frederikshavn: Engage communication and marketing experts if you want to attract homeowners to your one-stop-shop. Market segmentation is key. You will not treat property owners in the same way as owner-occupiers. Local authorities do not always have such experts in-house.

AGENEX: Your biggest effort should focus on attracting homeowners. There is not a simple or single way to do that, you should implement different approaches and tools.

Énergies Demain: Energy counsellors and energy efficiency technicians also need to be involved in your one-stop-shop. In France we lack these experts, more people need to be trained.

Heerlen: We will be hiring professional salesmen and marketing experts who can sell and convince people. If we only had technicians or manufacturers in the shop, the information would be too technical and confusing for homeowners. We will make use of the marketing tools developed by the Rotterdam one-stop-shop.

Linnaeus University / Parity Projects: ‘Sales engineers’ who master the technical issues and sale practices as well as the ‘renovation coordinators’ are the future jobs that need to be created.
Deep renovation or step-by-step approach?

Énergies Demain: We talk about two types of works which are not mutually exclusive, but these are two different markets (different services, different clients). The one-stop-shop has to develop strategies to capture them both. It should also take advantage of the life-changing moments during which people are more likely to take energy performance on board (e.g. when buying or extending their house due to a new family or health situation). The development of so-called building passports is also key so that investments are properly valued.

Frederikshavn: We prefer the step-by-step approach. Promoting deep renovation can have a reverse effect on homeowners and we risk to lose the clients. In any case, each energy renovation plan contains measures leading to deep retrofit. It also describes the order of implementation, so that the homeowner can renovate progressively without a lock-in effect.

Mantova: We recommend a step-by-step approach and, in parallel, we build the capacities of stakeholders to implement deep renovation measures and raise the awareness of homeowners. It is easier to catch people who want to do small things and then convince them to do more.

Riga Energy Agency: It is necessary to educate people as they do not always understand which technical solution is the best.

Final take-away

1. Think big, start small: prove that your concept works and scale it up.

KAW: In the beginning, when setting up the one-stop-shop, the biggest milestones were opening the first shop, helping the first customers and creating the first products together with contractors and suppliers. One of the first mistakes was to establish the shop before the products. However, Reimarkt gained valuable experience from these milestones for finding a viable formula, without any precedents. After our first physical shop, the second biggest mistake of Reimarkt was to upscale to five shops at once. Looking back this was too soon as we did not have a viable process or strategy at that moment, nor was the process scalable. On the upside, this made Reimarkt into a well-known brand in the Netherlands. The overall biggest challenges for Reimarkt were:
   - changing the mindset of contractors and suppliers,
   - making the process viable and scalable,
   - move along with the highly dynamic political and social context of the energy transition.
With the European agenda putting building renovations high up on the list in 2020 (the Renovation Wave being the flagship initiative), the timing for putting pressure on policy-makers was perfect for INNOVATE: a set of clear recommendations for all governance levels – local / regional, national and European – as well as for the private and financial sectors has been produced by project partner Energies Demain. This document served as the ideal basis for advocating one-stop-shops at EU and national levels.

The inclusion of one-stop-shops in the final Renovation Wave Strategy (October 2020) was an important success.

Amongst the overarching conclusions, author Françoise Refabert recommends that one-stop shops should focus on the type of renovations that are consistent with the EU’s objectives of reaching a carbon-neutral economy by 2050.

Furthermore, the in-depth analysis of current support policies and their comparison with the needs on the ground, leads the author to crucial policy orientations such as:

- One-stop shops should be considered as originators of housing renovations in line with an EU environmental transition
- Public incentives should encourage efficient renovation
- The range of financing for energy-efficient refurbishments needs to be extended
- The organisation of networked one-stop shops needs to be encouraged in order to improve their efficiency

The findings from this enlightening report have been used during advocacy activities notably ahead of the Renovation Wave Communication in October. This included the organisation of a policy webinar together with EuroACE/Renovate Europe Campaign as well as the emphasis of the importance of one-stop-shops in a position paper by Energy Cities. Moreover, in view of the EED review in 2021, partners provided advice and concrete suggestions for an improvement of the Directive via the cross-sector advocacy group Coalition for Energy Savings.

5. INNOVATE policy recommendations:
6. Policy webinar “Integrated renovation programmes and one-stop-shops” (May 2020):
7. Position paper “A renovation wave to exit several crises at once” (May 2020):
Even though the local level partners focused essentially on the operational aspect of one-stop-shops, partners such as Aradippou made particular efforts to create visibility for its renovation support program at the highest, national level.

“Cooperation with the local administration is very important: it raises awareness and encourages energy retrofits. Then, we take the homeowner to the next step.”

Kristian Maters, Reimarkt
The Horizon 2020 programme has played an essential role in giving birth to one-stop-shops or help growing existing ones in the 11 partner places. The funding has helped in creating a network of new experts in the field. However, we are only at the beginning of the journey: European climate and energy targets will require a massive upscaling of integrated renovation programmes. At operational level, it will be crucial to create synergies between the multitude of EU-funded projects covering this topic such as Turnkey Retrofit, Hola Domus, RenoBill, OpenGela, PadovaFIt!expanded, RenoBooster, RenoHub, SuperHomes2030, Save the Homes or ProRetro.

In parallel, project’s like ORFEE (Originating Retrofits Financing for Energy Efficiency), coordinated by Énergies Demain, will be key to make the one-stop-shop roll-out in European Member States as efficient as possible. ORFEE, thanks to H2020 funding, is setting up a shared platform for third-party financing companies acting as one-stop-shops. This platform will act as a resource centre and will have three objectives:

- Optimisation of third-party financing companies’ resources to generate more energy renovation financing for private housing by issuing green loans to achieve attractive volumes for investors.
- Development and implementation of a quality and compliance framework and the issuance of quality guarantees for home-energy renovations.
- Reduce third-party financing companies’ costs and their presence in the home improvement market by pooling investments and resources through standardised and optimised procedures and dissemination of results.

As a first achievement, ORFEE has been cited as one of the best practices in the Staff Working Document accompanying the communication around the Renovation Wave Strategy.

Whether the outcomes of INNOVATE will be further deployed and lifted up to “the next level” also depends on the upcoming EU policy decisions. The implementation of the EU Renovation Wave strategy will be decisive. It will set the course for renovation projects in the next years and decades.

Furthermore, the possibility of each regional and local level to act will largely depend on the support from national governments. Only if the building sector’s potential for huge economic, social and environmental benefits is fully recognised by policy-makers – only then – they will make sure the necessary means for its decarbonised upgrade are provided.

The INNOVATE policy recommendations describe potential avenues towards supportive policies and regulations for integrated solutions. One of them is the idea of developing one-stop shops, both as local coordination vehicles for the EPBD’s public policy instruments and as facilitators for the financing of housing energy retrofits.

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In the course of the INNOVATE project, different training activities were organised to help partners develop their business model and gain the skills needed for running a one-stop-shop:

- **Six European working meetings**: these meetings were essential for the project partners to co-design their renovation one-stop-shop and benchmark their approach and results.

- **Training programme (by Energies Demain) especially for the first-generation one-stop-shops** back-to-back with the European working meetings

- **Tailor-made coaching (by Energies Demain) to help set up a high quality and sustainable profile for each one-stop-shop** – monthly webinars

The partners produced an impressive set of free high-value resources. They are meant to support, in a very practical way, each and every organisation wanting to set up a renovation support programme.

- **The INNOVATE Guidebook** with hands-on advice and 11 case studies

- **The INNOVATE policy recommendations**

- **The INNOVATE inventory of best practices**: This is an extensive analysis of the existing energy efficiency services operators and long-term financing schemes.
The INNOVATE video explaining the purpose of renovation one-stop-shops.

A video interview series with insights from practitioners.

A set of practical working documents, including worksheets and checklists.
INNOVATE partners reached out to other cities, organisations and persons to broaden the one-stop-shop community and share their learning with others\(^{10}\).
“The biggest challenge for a local authority is to create a trustworthy relationship with the homeowner.”

Bahram Dehghan, City of Frederikshavn
The INNOVATE partners see themselves as one-stop-shop enablers
That is why their knowledge is meant to be shared as widely as possible. Online communication as well as various events (online and offline) were used to:
- Inform about the INNOVATE developments
- Exchange best practices on integrated renovation support programs
- Bring precious help to others on the possible obstacles encountered when setting up a renovation one-stop-shop.

The project website is the central information hub
www.financingbuildingrenovation.eu

The partner websites (one example):
In May 2020, Brussels Environment published an article on its INNOVATE experience:

Social media
Please find below a selection of a few publications posted by INNOVATE partners and external persons.

Tweet by Énergies Demain:
https://twitter.com/Energies_Demain/status/1230429987163037697

Tweet by Energy Cities:
https://twitter.com/energycities/status/1281481932300333057
Watch out for further news from the growing one-stop-shop community in the partners’ social media.

Project coordinator Energy Cities will keep on communicating about the topic, both from a political and operational point of view:

- www.energy-cities.eu
- twitter.com/energycities
- linkedin.com/energycities