



Handbook on One-Stop Shops in Kosovo

How to successfully set up a one-stop shop to accelerate residential building renovations in Kosovo

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This project is part of the European Climate Initiative (EUKI) of the German Federal Ministry for Economic Affairs and Climate Action (BMWK). The project “RenovAID – Multi-level Structural Support for Improving Energy Efficiency in Buildings in Kosovo and Albania” aims to enhance the energy efficiency of buildings in these regions. Energy efficiency is crucial for reducing greenhouse gas emissions, lowering energy costs, and ensuring sustainable development. This report consolidates findings from comprehensive studies conducted in Kosovo and Albania, providing insights into current barriers and proposing actionable recommendations for policy frameworks and practical implementations to improve energy efficiency in buildings.

The handbook presents an overview about one-stop shops (OSS): the European Union requirements, benefit of OSSs for municipalities, potential provided services and types of OSSs. It shows good examples from Europe. It introduces the current situation in Kosovo and gives recommendations how to set up one-stop-shops in Pristina.

Supported by:



Federal Ministry
for Economic Affairs
and Climate Action



European
Climate Initiative
EUKI

on the basis of a decision
by the German Bundestag



Multi-level structural support
for improving energy efficiency
in buildings in Kosovo and Albania



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1. Introduction

The European Union has set the objective of climate neutrality by 2050, with an intermediate target in 2030 of reducing its greenhouse gas emissions by 55% compared to those of 1990¹. As highlighted in the Renovation Wave initiative of the European Green Deal, this objective for the residential sector means at least doubling the current rate of renovation, while significantly increasing the share of performing renovations and low energy (deep) renovations. Although technical solutions are known and available, intervention in the residential sector remains very complex, in particular due to the ownership structure of the building stock. 70 % of the EU population own the home they live in², while the remaining 30 % live in rental housing. Even for rental housing, the share of professional owners (housing companies, social housing operators) remains relatively small compared to individual owners. In Kosovo 97,8% live in their own flat or house³, which means that, in the vast majority of cases, the decision to proceed with home energy renovation belongs to non-professional homeowners, who are usually insufficiently informed, unskilled for their role and/or lacking the time to manage an energy renovation project, which is rarely their main priority.⁴

In order to upscale home energy renovation, public policies usually focus on boosting demand through awareness raising, mandatory requirements, or by providing public subsidies and low interest loans. However, given the lack of capacity of homeowners to cope with the complexity of low energy renovation, we postulate that home (low) energy renovation can only be upscaled if appropriate services are put in place on the supply side, in order to decrease the information and technical burden of renovation on homeowners. This handbook shows how the development of one-stop shops can provide a coordinated and coherent response to the needs of homeowners at each step of their customer journey, in order to make the renovation process as painless as possible.⁵

1 [European Commission: 2030 climate targets](https://tinyurl.com/2b5hcsdx) - tinyurl.com/2b5hcsdx

2 [Eurostat: House or flat – owning or renting](https://tinyurl.com/5espv9f) - tinyurl.com/5espv9f

3 [Trading Economics: Kosovo Home Ownership Rate](https://tinyurl.com/y4s7htf9) - tinyurl.com/y4s7htf9

4 [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services“ in Europe, 2021](https://tinyurl.com/yubj4bfc) - tinyurl.com/yubj4bfc

5 See footnote 4



2. The one-stop shop concept

2.1 OSS CONCEPT, SERVICES AND TYPES

In Europe not enough energy renovation investment are realized because of lack of awareness along the decision-making chain; lack of specific technical and economic know-how among energy user groups, supplier and banks; lack of time and cooperation; lack of specific financial models and lack of trust. It affects a “chicken and egg” problem: there is not enough demand for energy retrofiting, and there is not enough qualified offer. An appropriate solution to this problem could be a one-stop shop, which supports homeowners in the whole renovation process, stimulate investments, combines multiple services in one “umbrella” and connects the demand side with qualified experts and contractors.

Although the Energy Performance of Buildings Directive (EPBD)⁶ does not provide a legal definition of one-stop shops, they are a well-established concept within the renovation ecosystem. One-stop shops (OSS) refer to a virtual or physical place where stakeholders (homeowners, SMEs, public bodies) are supported in all questions as well as implementation stages of renovation project related to energy efficiency, ranging from advice on the topic to all information and services they need to implement an ambitious global energy efficiency/renovation project. Their primary role is to present available renovation options aligned with the policy framework, helping homeowners to identify the most suitable measures and their optimal sequencing for their specific building. They also provide information on the available financial support and details about local providers of renovation works. One-stop shops simplify the renovation process and provide valuable guidance for informed decision-making.⁷

⁶ [European Commission: Energy Performance of Buildings Directive - tinyurl.com/2te6sh4s](https://tinyurl.com/2te6sh4s)

⁷ [Buildings Performance Institute Europe \(BPIE\): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7](https://tinyurl.com/3ud5wpy7)

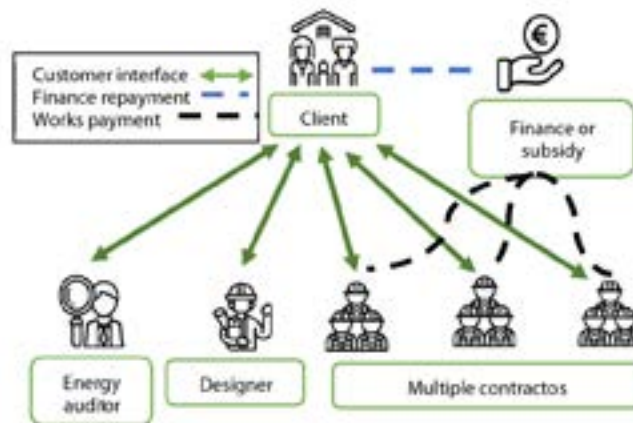


Figure 1. Traditional retrofit model

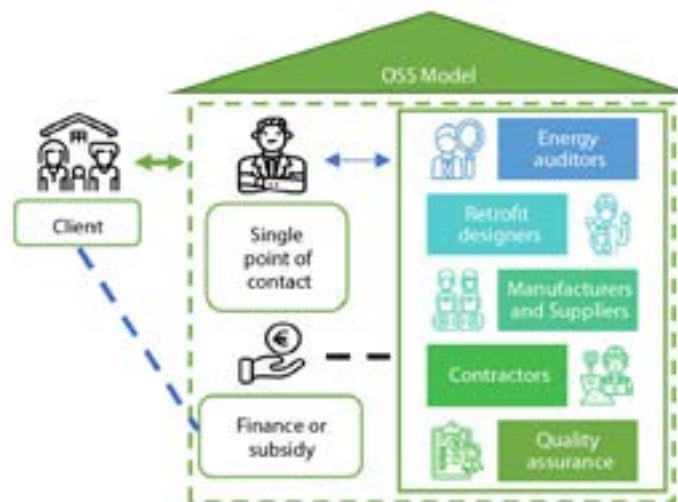


Figure 2. One-stop shop retrofit model⁸

One-stop shops play a crucial role for citizens. Establishing and sustaining effective one-stop shops in the long term is essential to raising awareness of renovation benefits, guiding and empowering citizens to make informed decisions and take meaningful action to improve their homes. One-stop shops make the energy transition more tangible for citizens by offering a dedicated platform where they can express their needs and concerns. Experience has shown that advisory services have a greater impact than financial support alone, as clear guidance and expert advice instil confidence in the renovation process. Evidence suggests that steady, moderate financial support combined with comprehensive and sustained advisory

⁸ [Orlaith McGinley, Paul Moran, Jamie Goggins: Key considerations in the design of a One-Stop-Shop retrofit model, 2020 - tinyurl.com/umn2e7b8](https://tinyurl.com/umn2e7b8)

services delivers better long-term results compared to short-term subsidies lacking technical assistance.⁹

Main objectives pursued by One-Stop Shops are **simplifying and speeding up building renovation process and improving the average depth of renovation** by

- Disseminating information, encourage cultural shift,
- Rationalising access to financial support,
- Clarifying liabilities and securing trust,
- Pooling skills and
- Aggregating small-scale investments (in view of financial engineering).

One-Stop Shop makes the complex project simple and risk-free, thanks to tailored information and services:

- **Information, marketing, detection** of homeowners in need of home renovation
- **Impartial and independent advice** provided by a trusted expert.
- **Simplified diagnosis and recommendations**, helping to better understand the project – type and cost of implemented measures.
- **Project design**, including an energy renovation plan, based on energy audit and scenarios with estimated energy savings, and a financial plan.
- **Selection of companies** – trusted and often locally based suppliers and installers.
- **Financing solution** – some One-Stop Shops provide their own direct or indirect loans to homeowners (in cooperation with the government or commercial banks).

Ideally, One-Stop Shop offers all these services to homeowners but, depending on its objectives and business model (public, public-private), it can also include only part of them. One-Stop Shops covering all services are particularly efficient for implementing global and ambitious renovations, not only single renovation measures.¹⁰

Three theoretical models can be distinguished, depending on which of the above services are provided by the one-stop shop and to what depth:

1. **Advice model:** the one-stop shop focuses on the beginning of the customer journey: it provides information and initial advice without going into the details of the renovation project.
2. **Support model:** here the one-stop shop adviser helps the renovator to develop

9 [ComActivate project \(2024\), Inventory of resource centre models and typologies: unlocking the potential of community-driven models to drive residential renovation: Insights from six case studies](https://tinyurl.com/5n8x8x3n) - tinyurl.com/5n8x8x3n

10 [EU Peers Cities and Region campaign, 2025](https://tinyurl.com/mvn67nav) - tinyurl.com/mvn67nav

the details of the renovation project. The consultant provides a market service for which he takes professional responsibility. A service contract is often concluded, but not always.

3. **Implementation model:** the one-stop shop adviser not only supports the client in the detailed planning of the renovation, but also carries out the modernization works. In this case, it does not consider the client's interests only but also has an economic interest in the implementation.



Figure 3. Main models of integrated home renovation services¹¹

2.2 WHAT ARE THE EU REQUIREMENTS?

The most crucial legislative act is the Energy Performance of Buildings Directive (EPBD, EU/2024/1275)¹² and the Energy Efficiency Directive (EED, EU/2023/1791)¹³, which include the requirement for Member States to establish one-stop shops on their territory for **technical, administrative and financial** advice to consumers/users/building owners. Commission Recommendation (EU) 2024/2481¹⁴ set out guidelines for the interpretation of EED.

¹¹ [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services“ in Europe, 2021](https://tinyurl.com/yubj4bfc) - tinyurl.com/yubj4bfc

¹² [Energy Performance of Buildings Directive, Article 18, 2024](https://tinyurl.com/249z5adr) - tinyurl.com/249z5adr

¹³ [Energy Efficiency Directive, 22 Article, 2023](https://tinyurl.com/597duzhs) - tinyurl.com/597duzhs

¹⁴ [Commission Recommendation \(EU\) 2024/2481](https://tinyurl.com/4vuwnaft) - tinyurl.com/4vuwnaft

Member States are obliged to set up a one-stop shop (OSS) network for **households, SMEs, microenterprises and public bodies**. It is important to provide holistic support to **all households**, with a **particular focus on households affected by energy poverty and on worst performing buildings**. OSSs should advise on energy consumption behaviour.

An OSSs should provide these services, but not all services need to be delivered by all OSS:

- Provide information about **qualified energy efficiency professionals** and accredited companies and installers providing retrofit services.
- **Collect typology-aggregated data** from energy efficiency projects, share experiences and make them publicly available.
- **Connect potential projects with market players**, in particular smaller-scale, local projects.
- Offer dedicated services for people affected by **energy poverty**, vulnerable customers and people in low-income households.

It is important to make OSS service available in the whole Member States that is why the following steps should be taken:

1. Set up one OSS per region (NUTS 2)
2. Ensure that OSS are reachable within 90 minutes by completing OSSs established in point 1
3. In high population density areas: ensure adequate availability of at least one OSS per 80,000 inhabitants
4. Establish OSS in specific areas (where buildings are old/integrated renovation programs)

A new European Commission Recommendation about one-stop shops that will be published in 2025 (after our editorial deadline) complete these requirements.

2.3 BENEFITS OF SETTING UP AN OSS

For a municipality, there are several arguments to set up a one-stop shop.¹⁵

Firstly they could **support their citizens** in renovation process:

- **OSS makes home renovation simple and reduces the risk of not achieving forecasted energy savings.** Homeowners are not energy renovation experts, they invest in ambitious energy renovation once in a lifetime. Most of them are lost in the jungle of complex technical measures, quotes from suppliers and ever-changing subsidy programmes. Homeowners fear investing important sums and not achieving expected energy savings.

¹⁵ [EU Peers Cities and Region campaign, 2025 - tinyurl.com/mvn67nav](https://tinyurl.com/mvn67nav)

- **OSS makes home renovation trustful.** Homeowners prefer to personally engage with a trustful and independent advisor who will support them or coordinate renovation works on their behalf. One-Stop Shops created or supported by cities and regions enjoy higher trust of homeowners as they act in general interest.
- **OSS makes home renovation accessible to all incomes.** Many homeowners do not have sufficient funds to (pre)finance energy renovation works, nor have they access to a bank loan (lower or irregular incomes, elderly, young people...). There are One-Stop Shops which offer a financing solution to homeowners. Energy poor people need particular protection from low quality housing and related social and health problems.
- **OSS increases the market value of renovated buildings.** In Hungary, a 2021 survey reveals that the real estate value of family houses after renovation increased by 50%.¹⁶ In France, the impact of the energy label on the house value continues growing in 2023. The added value generated by homes with an A or B label, compared to similar D-label homes, varies from +6% in the inner suburbs of Paris to +18% in Western France.¹⁷

Secondly, they can **boost their local economic growth**:

- **OSS generates local renovation investments:** In 2023, five French Third-Party Financing Companies (a specific model of One-Stop Shop, providing technical and financial solutions to homeowners) carried out 18,000 energy audits and 6,160 home renovation projects for €173.2 million EUR.¹⁸ In 2017-2019, the city of Cēsis, Latvia (15 000 inhabitants), invested 5 million EUR in energy renovation of 12 residential buildings.
- **OSS creates new local jobs and empowers local companies:** One-Stop Shop stimulates demand for home renovation which stimulates demand for local construction jobs and suppliers, in particular micro, small and medium-sized enterprises, which make up to 99.9% of the EU construction market.¹⁹ The Joint Research Centre estimates that approximately 17-19 jobs are created per 1 million EUR invested in improving energy efficiency in buildings.²⁰ One-Stop Shops themselves employ staff directly. E.g Hauskunft Wien²¹ – the One-Stop

16 [MEHI: How much more is your house worth if you upgrade its energy efficiency?](https://tinyurl.com/yc3bxbtj) - tinyurl.com/yc3bxbtj

17 [notaires.fr: Performance énergétique : la valeur verte des logements](https://notaires.fr/Performance%20%C3%A9nerg%C3%A9tique%20-%20la%20valeur%20verte%20des%20logements) - tinyurl.com/48cdmfmd

18 [Serafin: French third-party financing companies and their partners join forces and create the SERAFIN association](https://serafin-renov.fr/index.php/en/home) - serafin-renov.fr/index.php/en/home

19 [EBC Construction: Facts & Figures](https://ebc-construction.eu/about-ebc/facts-figures) - ebc-construction.eu/about-ebc/facts-figures

20 [Joint Research Centre, 2020. Untapping multiple benefits: hidden values in environmental and building policies. JRC Technical Report](https://tinyurl.com/5d429wbt) - tinyurl.com/5d429wbt

21 [Hauskunft](https://hauskunft-wien.at) - hauskunft-wien.at

Shop operating in the city of Vienna, Austria – has tripled its staff since its creation in 2020, counting 12 employees.

- **OSS improves peoples' health, well-being and safety and reduces energy poverty & social burden:** In renovated neighbourhoods, people enjoy better health, well-being and safety. This also means fewer sick days and higher worker productivity. One-Stop Shop proactively detects and accompanies vulnerable households. Lower energy bills free up disposable income, increasing social stability.
- **OSS makes your administration & policies more efficient:** One-Stop Shop is a flexible organisation with a clear mission to accelerate the implementation of the building renovation policies. One-Stop Shops, which see their staff and number of advised households exponentially growing, prove that their services are impactful. Moreover, they make the use of national, regional and local subsidies and funds more efficient.
- **One-Stop Shop reduces your future expenses:** Home renovation reduces future expenses such as rising healthcare and energy costs and prevents economic losses, for example the outflow of businesses and citizens due to poor housing conditions.

Thirdly, they **implement local policies complying with EU and national energy and climate goals**

- Kosovo has committed to achieving a zero-emission building stock by 2050 as part of its broader climate goals.
- Cities have to reduce GHG emissions from residential buildings, which account for about 31%-36% of total GHG emissions in European cities (based on 2023 Covenant of Mayors Assessment).²²
- EU Member States have to increase the average energy performance of the national residential building stock by 20-22% by 2035 (binding target), with focus on the renovation of the worst-performing buildings.
- Boilers powered by fossil fuels are being phased-out in the EU: no more subsidies to stand-alone boilers from 1 January 2025.
- The Emission Trading System 2: households and companies will be the final payers for CO₂ emissions from fuel combustion in buildings, road transport and additional sectors.
- EU Member States will have to roll out One-Stop Shops for energy renovation of residential buildings, small and medium-sized enterprises and other stakeholders. Every citizen will need to have access to a One-Stop Shop.

22 [JRC Publications Repository: Covenant of Mayors: 2023 assessment](https://tinyurl.com/4effnruv) - tinyurl.com/4effnruv



3. Stakeholders and services

In most cases, homeowners manage the renovation process on their own, which includes defining the energy savings measures, contracting with various construction companies, coordinating the worksite, and taking delivery of the work. They are on their own to access a bank loan or mobilise subsidies. Some homeowners even perform all or part of the work themselves. While from a homeowner's point of view, home renovation is one coherent project, it is usually not seen as such by contractors or by public authorities, whose interventions are focused on specific aspects or moments of the project²³ and have no interest in working with others. Most of the time the renovator is inexperienced, because he carries out renovations every 15-20 years, but he/she must coordinate everything. The one-stop shop (OSS) takes over and carries out part of the renovation tasks, making the renovation process much more attractive. This prevents renovators from giving up on the renovation project or implementing measures that are simpler than necessary.²⁴

3.1 STAKEHOLDERS

There are now many professionals offering renovation solutions: **architects, energy specialists and engineers** can help you plan your renovation, give you independent advice, but generally do not help you choose a contractor. **Specialist contractors**, who are most often the first to be approached by clients, operate in a fragmented market and are unable to support the renovator in the design and in the complex implementation process. **General contractors** can bring together different professionals as subcontractors, but often their advice is not independent. In Western Europe, there are also **brokers and real estate agents**, who connect clients with professionals, but some clients do not trust that they will get a good quality service through brokers. The **customer services of banks** offering renovation loans can provide information on energy savings and financial options and can offer energy audits, but this service requires a sufficient level of solvent demand for their loan products. In many places, **building material distributors and DIY stores** are starting to promote energy-efficient renovations. They have significant marketing capacity, contacts with contractors, and easier access to renovators. However, the different commission rates for building materials may mean that they are not sufficiently independent. **Condominium administrators** can play an important role in the condominium segment, but cumbersome decision-making, low remuneration of condominium administrators and distrust of external actors

²³ [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services“ in Europe, 2021 - tinyurl.com/yubj4bfc](https://tinyurl.com/yubj4bfc)

²⁴ See footnote 23

make it particularly difficult to implement energy renovations in this segment. **Municipalities and local energy agencies** could also provide valuable information and advice to residents, but on the one hand they prefer to provide neutral information, which often does not include recommendations of reliable contractors, and on the other hand they lack the resources to proactively approach and convince customers who are not yet committed to energy renovation.

The above list shows that the problem is not a lack of professionals, but a conflict of interest and lack of cooperation between them. To overcome this, public intervention is needed to link fragmented market offers, thereby accelerating renovation and energy transition.²⁵

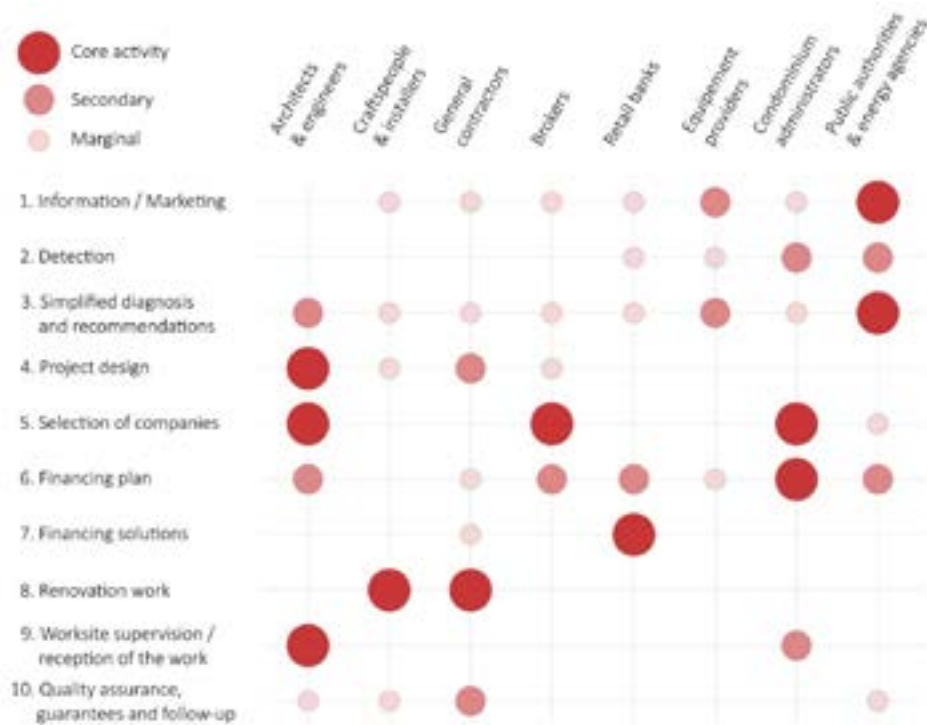


Figure 4: Current market offer along the customer journey for home energy renovation

²⁵ Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services” in Europe, 2021 - tinyurl.com/yubj4bfc

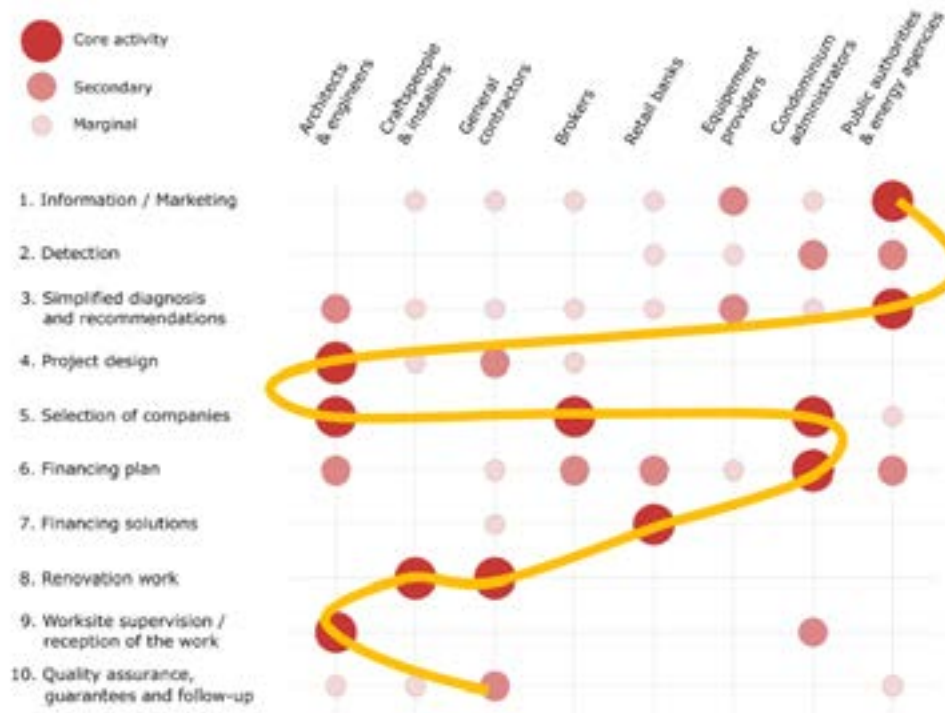


Figure 5: The winding journey of home energy renovation²⁶

3.2 CUSTOMER JOURNEY, SERVICES

The integrated home renovation consultancy offers a package of different renovation services, which simplifies the renovation process and is fully adapted to local conditions, offering local financial support and local professionals. It deals with private homes, detached houses or entire apartment blocks, but not with public buildings, social rented housing, or service buildings. It aims to achieve significant energy savings in existing buildings, even if this can in some cases be achieved through phased renovation only, e.g. with building renovation passports. Services one-stop shop consultants provide:

3.2.1 Awareness raising, marketing

Even though an OSS often gives advice free of charge, it is necessary to execute marketing activities that raise awareness towards the importance of measuring and monitoring energy consumption, as well as promote the services and specific offers from one-stop shops. This work is especially important in such countries where public awareness about energy efficiency is limited and where energy prices

²⁶ [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services” in Europe, 2021 - tinyurl.com/yubj4bfc](https://tinyurl.com/yubj4bfc)

are not enough incentive to start renovating. The aim is to raise homeowners' awareness on how they consume energy, the importance of controlling their consumption and the means to do so. Using a variety of communication media, this stage reaches out to the largest audience and aims not only to trigger immediate actions, but also, in the longer term, to change the homeowners' behavior and disseminate new social norms. This role has been taken historically by public authorities, and is typically delivered by local energy agencies. The impact of information/marketing can be greatly enhanced in an OSS by linking it with a concrete offer of services.

To establish meaningful connections with customers and attract them effectively, one-stop shops should tailor their communication strategies to different target audiences, emphasising the specific benefits of building renovation that resonate with each group. This broader promotion strategy can be achieved through general information campaigns, direct mail distribution, social media engagement, traditional media appearances, advertisements or a dedicated **website**. The website should offer comprehensive information about renovation, provide frequently asked questions (FAQs) and offer general advice, encouraging citizens to contact the one-stop shop. A good example of the content and structure of the website is the online platform of the RenoHUB project.²⁷ Nevertheless, these efforts should be considered only as the initial step in one-stop shop promotion – a website alone does not constitute a fully operational one-stop shop. Regarding communication methods, one-stop shops should employ a **combination of digital and physical outreach strategies** to maximise impact. Digital tools such as websites, email marketing and social media campaigns can effectively engage younger, tech-savvy audiences. Meanwhile, in-person approaches, including door-to-door outreach, one-on-one meetings and community events, remain crucial for reaching older or more vulnerable households. A balanced mix of both digital and physical communication ensures broader reach and greater engagement across diverse demographic groups. Beyond initial outreach and engagement, one-stop shops could foster a strong sense of citizen involvement and community ownership of renovation projects. Encouraging citizen-led initiatives can be achieved through close collaboration with, or partial to full ownership of, citizen energy communities, ensuring a more participatory and inclusive approach to building renovation.²⁸

A very effective tool to raise awareness, could be publishing energy saving tips where homeowners could experience immediately the advantages of energy efficiency. The Hungarian OSS, RenoPont published a leaflet and poster²⁹ about energy saving tips: how to save energy

27 [RenoHUB: D3.3 Online Platform Structural Brief](https://tinyurl.com/2s35kfzr) - tinyurl.com/2s35kfzr

28 [Buildings Performance Institute Europe \(BPIE\): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe](https://tinyurl.com/3ud5wpy7) - tinyurl.com/3ud5wpy7

29 [Tudatos energiafogyasztás: Hogyan takaríthatunk meg energiát és rezsiköltséget?](https://tinyurl.com/2wj9a5f) - tinyurl.com/2wj9a5f

- a) without any investment
- b) tips cost pennies
- c) from low cost
- d) deep renovation measures

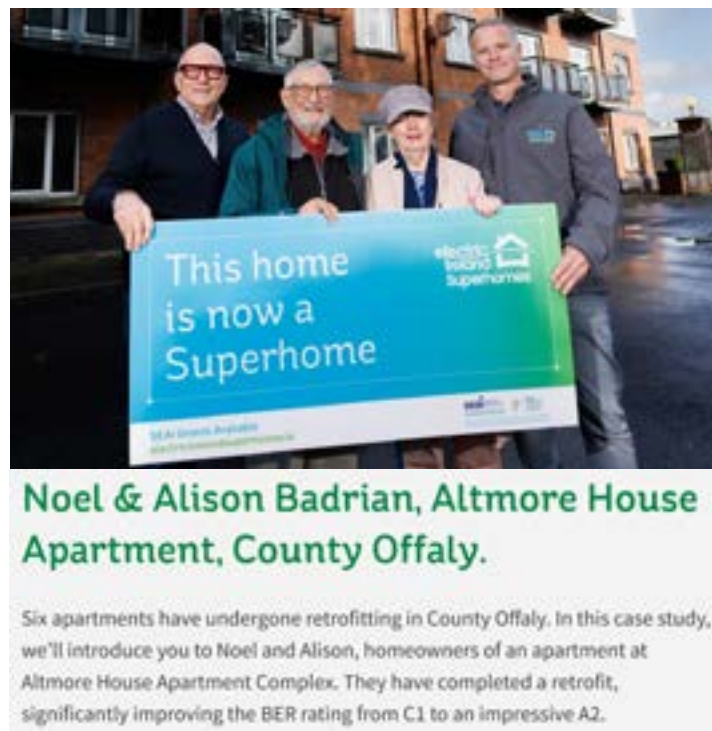


Picture 1. Poster about energy saving tips

Another very effective tool to raise awareness is good example photos, descriptions and videos. The renovator can tell you what they have upgraded, how the renovation process went, what energy saving results were achieved and what kind of benefits they experienced (comfort, aesthetics, health, etc). A case study, photo, video can serve as a good reference for the OSS, such as in Ireland³⁰ and in Hungary.³¹

³⁰ [Electric Ireland Superhomes](https://electricirelandsuperhomes.ie/case-studies) - electricirelandsuperhomes.ie/case-studies

³¹ [RenoPont](https://renopont.hu/felujitanek/cikk/jo-peldak-elotte-utana) - renopont.hu/felujitanek/cikk/jo-peldak-elotte-utana



Picture 2. Case Study from Electric Ireland Superhomes



Picture 3. Good practice video from RenoPont, Hungary

The communication role has been taken historically by public authorities, and is typically delivered by local energy agencies. The impact of information/marketing can be greatly enhanced in an OSS by linking it with a concrete offer of services.

3.2.2 Targeting second-hand buyers

Homeowners are rarely ready to make major decisions, and the window of opportunity for an ambitious renovation is quite small. It is therefore important to detect and target more precisely those households who are more likely to undertake a renovation. In particular, low energy renovations are much easier to integrate in a global renovation of newly purchased homes. House buyers are therefore a key target group, which needs to be approached before the actual purchase, for example by channeling information through real estate agencies, banks and notaries.

3.2.3 Simplified assessment and proposals

It is important to give tailor-made information for homeowners, i.e. to guide them in their choices. Personalized advice usually provides not only technical but also financial information: what is worth renovating, what subsidies are available, the payback period, etc. This service can provide a rough estimate of the expected energy savings and the cost of the investment, based on building typology. Based on this information, the client can decide whether it is worthwhile to start planning the renovation. Services at this step are mostly provided or funded by public entities, with the explicit intention not to disturb the private market and exclude going into design details and selecting construction companies. In no way does the adviser substitute the homeowner who remains solely responsible for all decisions taken. This is, for example, the positioning chosen by Padova Fit (IT)³², which consists of an information desk operated by the municipality, providing first level information and advice and then referring homeowners to a list of qualified professionals whom they can contract directly.

3.2.4 Project planning

A One-Stop Shop can decide to go one step further and support homeowners more operationally in their energy renovation project: firstly by carrying out a detailed on-site energy audit, to analyse the specific situation and determine potential savings; secondly, by defining in details the work to be performed, including specific requirements (e.g. on thermal bridges) and making sure these specifications comply with grant requirements (e.g. levels of thermal resistance, qualification of the builders). Such detailed project design is rarely prepared for individual retrofitting measures (such as a boiler replacement) but it is usually needed for comprehensive low energy renovations.

32 [Padovafit](https://padovafit.eu/home.html) - padovafit.eu/home.html

3.2.5 Selection of companies

After simplified diagnosis and recommendations and project design a crucial part of the consultation of supporting the selection of companies who will implement the renovation works. This stage usually represents a lot of stress for homeowners due to the difficulty of mobilising companies, the technicity of the offers and the fact that actual investment costs are decided. Insufficient specification of the works often leads to unforeseen costs or litigations due to sub-optimal quality of the works.

OSS could support homeowners in more ways in selecting companies:

- a) **Assistance:** OSSs could support homeowners by providing a list about qualified contractors from which the home owners could select. Homeowners remain responsible for this choice and its consequences. This is the model, for example, the traditional positioning of architects, and the one chosen by Hauskunft (AT)³³ in Vienna. To produce this list, selection criteria should be set and often it is useful to cooperate with other organisations (building industry organisations, NGOs) who makes this qualifications. A developed service could be to launch a consultation of companies, obtain quotes and analyse them, often giving an opinion on what is or not a “good price” and even sometimes supporting homeowners in negotiating prices. With the assistance model OSS could remain independent.
- b) **Delegation:** the OSS works in the exclusive interest of the homeowner and receives part of the homeowner’s prerogatives through a delegation contract. Although the homeowner ultimately assumes all consequences, the OSS may perform certain acts defined in its mandate (such as, for instance, signing contracts with construction companies), which are binding for the homeowners.
- c) **General Contractor:** the OSS not only proposes to design but also to carry out the renovation work. In that case, the OSS may perform part of the work itself and/or hire construction companies and impose their choice on the homeowner. This model is followed by the Irish OSSs.³⁴

At this stage, one-stop-shop consultants can achieve significant cost reductions: standardized quotations reduce transaction costs, and standard renovation packages reduce the risk of unforeseen costs and the cost of planning.

³³ [Hauskunft](https://hauskunft-wien.at) - hauskunft-wien.at

³⁴ [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services” in Europe, 2021](https://tinyurl.com/yubj4bfc) - tinyurl.com/yubj4bfc

3.2.6 Financing options, financial plan

Whereas financing is not THE solution to home renovation, lack of clarity on how to afford home renovation is often a good reason for abandoning the project. The financing plan is one of the first questions homeowners ask at an early stage; it is progressively refined as technical choices and costs are clarified. The purpose of the financing plan is not to answer the question “Is the investment attractive?” but rather “How can I pay for it?” (whether profitable or not). The OSS needs to identify precisely the household’s self-financing capacity (its savings and incomes), the amount of public grants which can be accessed, the amount to borrow but also that of other outstanding loans, which condition the homeowner’s capacity to repay. The financing plan needs to be clarified well ahead of the start of the works, including the agreement on a potential loan.

It may seem obvious for an OSS to add this type of service on top of a core technical offer. However, financial services are highly regulated, and advice provided in preparation for banking transactions may be qualified as banking intermediation, which is a regulated profession. Financial regulations may entail organisational constraints for OSS, for example specific qualification requirements for staff.³⁵

3.2.7 Renovation work

At this stage, the work is carried out by one, or more likely several, construction companies, usually organised as separate and uncoordinated trades. The added value of the OSS is to organise and rationalise their different interventions. Yet, the lack of qualified craftspeople to carry out low-energy renovations is often cited by frontrunners as one of the main obstacles to the implementation of their OSS. Conversely, craftspeople often argue that the energy renovation market is not sufficient (or less attractive in tense markets) for them to invest in training their staff. OSS could provide vocational trainings for craftsmen, such as SuperHomes (IE)³⁶ which devotes a great deal of effort to training and coaching professionals and to setting up standards and codes of practice.³⁷

3.2.8 On-site supervision of construction

Worksite coordination and supervision are essential to avoid faulty work by contractors, which can lead to serious problems for the building (e.g. moisture due to thermal bridges or lack of ventilation) and can also have financial consequences if grant requirements are not met. For complex renovation projects, planning and

³⁵ [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services” in Europe, 2021 - tinyurl.com/yubj4bfc](https://tinyurl.com/yubj4bfc)

³⁶ [Electric Ireland Superhomes: Contractors - electricirelandsuperhomes.ie/contractors/](https://electricirelandsuperhomes.ie/contractors/)

³⁷ See footnote 35

coordinating the work of different craftspeople is also a challenge for which most homeowners are not equipped. Although work supervision is a common task for architects, most homeowners do not hire one and supervise the works themselves, and this should clearly be considered in the package of services proposed by OSS.

3.2.9 Quality assurance, guarantee, monitoring

The quality guarantee that can be given for the modernization work is a key factor in building trust in one-stop-shop consultants. Because one of the most important question not “who performs the services?”, but “who is accountable for them?”. How could good quality be secured when someone else is providing a part of the service? Who is liable in case of poor workmanship? Who is to take care of litigation? How? That is why it is crucial to develop contractual relationships and quality assurance schemes and implement consumers protection policies and mediation services.

There are two main forms of quality assurance: firstly, when the consultant guarantees the building materials and methods used, and secondly, when they guarantee the energy savings actually achieved in the form of an Energy Performance Contract (EPC). The latter is most relevant for multi-family houses with central heating.³⁸

³⁸ [Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services” in Europe, 2021 - tinyurl.com/yubj4bfc](https://tinyurl.com/yubj4bfc)



4. Webpage, consultants, professionals

In the case of OSSs operating under an advise and support model, a key question is how the first points of contact with clients are designed. In the digital space, the website is the main tool providing most of the renovation-related information and guiding homeowners through the next steps. In the physical space, the first point of contact is usually the consultant, who helps the client identify the problems related to their home, outline the necessary renovation measures and available financial options, and define the next steps. Both digital and in-person advisory services can only be successful if they recommend reliable professionals, which is why the method of selecting experts is critically important.



Figure 6. Customer journey, RenoPont, Hungary³⁹

4.1 WEBPAGE

In advice model it is useful if the online platform consists most of the information connected to renovation. The Hungarian RenoPont website provides niche services and information for interested parties and will escort them along the renovation process, answer their questions when eventually raised, motivate them to start deep renovation, assist in planning and guarantee high quality results. The most important sections and services on the website:

³⁹ [RenoHUB project: Closing Report, 2023](https://tinyurl.com/mkekzfdt) - tinyurl.com/mkekzfdt



Benefits of deep renovation

Many of the renovators are not aware of the multiple benefits of deep renovation. This section explains benefits in addition to reduced overhead expenses and increased comfort: deep renovations contribute to healthier, more aesthetic, more silent homes, to the increase in the value of the real estate and to its safer operation.



Good examples

Textual and video examples of renovations of family houses and condominiums that resulted in significant energy saving. The status as before renovation, the measures aimed at modernisation, and results achieved in energy savings and comfort are presented.



Energy saving calculator

A calculator based on the building typology elaborated by the Budapest University of Technology and Economics, on the basis of the given real estate of the renovator will calculate the estimated energy consumption and energetics categorisation of the real estate and informs on the actual status of each structural element. Elaboration of reiterated calculations enables comparison among various renovation measures and their combinations, as the calculator can indicate how much energy each measure would save. An improved version of the calculator now checks eligibility for grants and calculates the costs for different measures. However, the costs need to be continuously updated for each building type.



Energetics experts, energy performance certificate

Appropriate planning of renovation is an issue of cardinal importance, therefore detailed information has been elaborated on energeticists, energy performance certificates, energy surveys and renovation plans. Thus, renovators can have access to appropriate information and can be sure that significant energy saving would be achieved through appropriately planned renovation.



Information about financial possibilities

If the enquirer has already opted for the starting of the renovation, he should importantly be able to get information on the available financial resources, to get acquainted with the realisable technical content. This section explains the state subsidies, commercial credits, local governmental subsidies, as well as the possibilities available for condominiums and small enterprises.



Database of reliable experts and contractors

A properly planned renovation could achieve the best result only if the implementation is of high quality. To this end the website offers pre-qualified experts who on the basis of their former performances, references, liability insurances, public debt history and complaint history can expectedly perform energy renovations excellently.



Information assisting in selecting materials

For the selection of appropriate construction materials characterised by proper cost/value ratio it is indispensable that renovators are aware of the characteristics, advantages and disadvantages of the different product versions. The material selection information explains differences between wooden and plastic doors/windows, different systems of gas-heating and heat pumps, and the features of EPS and mineral wool heat insulations.



Downloadable default documents

Documents related to family houses and condominiums can be downloaded from the website, which can be of assistance in the process of preparation, planning, implementation and monitoring. Comprehensive entrepreneurial contracts, quotation requests and condominium owner assembly protocols can be found in this section.



Glossary, frequently asked questions, disbeliefs

In the course of a renovation many unknown terms might appear whose short and intelligible explanation can be found in the glossary. The website mentions disbeliefs concerning heat insulation, doors/windows and/or new heating systems in order that fake information would not withhold anyone from renovation, and products, processes that do not produce proven energy saving result would not be used.



Energy saving tips

These operating advices are useful mostly after renovation but it is worth observing them even without modernisation. 15 or even 20% energy saving can be achieved without investment, just through changed behaviour.



Appointment booking via website for personal or online consulting

In order to avoid waiting in the RenoPont offices, it is possible to book an appointment via the online system, for cost-free consulting in an office one's convenience. Online consulting can be utilised also by those who are unable to make use of personal consulting, due to geographical distance.

As the information published in the website are very complex and diverse it is crucial to create a transparent structure of the webpage. A good example of the content and structure of the website is the online platform of the RenoHUB project.⁴⁰

4.2 OFFICES AND CONSULTANTS

The webpage could provide general data, but it is crucial to give tailor-made information for homeowners, i.e. to guide them in their choices. These personalized recommendations are mainly given in physical offices. The Citizens' Panel on Energy Efficiency⁴¹ advises to create a network of physical one-stop shops at the municipal level (e.g., located in city halls or libraries). Local actors, such as social workers, neighbourhood associations, charities and consumer organisations, could play a crucial role in spreading awareness of these services, or even be involved in providing them together with local authorities. Local actors are trusted actors, strengthening not only accessibility but also credibility of the services.

It is very important how skilled and trained the consultants are and how he/she could communicate with the clients and motivate them to dive into the retrofitting. Personalized advice usually provides not only technical but also financial and administrative information: what is worth renovating, what subsidies are available, the payback period, etc., so the consultants need to combine technical, financial, legal and social expertise.

The Hungarian RenoHUB project undertook to deliver a **40-hour training** course to consultants who have no energy assessor's or engineer's degree but possess some sort of professional knowledge. Based on that a complex set of knowledge can be appropriated with the help of which they can provide people facing renovation with complex and professional advices. The training included architecture, energy and finance materials, furthermore, an on-site exercise and a communication training, so that candidates could properly communicate with future clients.⁴² Consultants of the first two offices have been selected at the end of a 4-day long

⁴⁰ RenoHUB: D3.3 Online Platform Structural Brief - tinyurl.com/2s35kfzr

⁴¹ European Commission: European Citizens' Energy Efficiency Panel - tinyurl.com/3fda33cw

⁴² RenoHUB training material and operation manual for hotspot operators, 2022 - tinyurl.com/3rfkj5f6

training course, from among trainees who were best motivated and reached the best results in the exams. Members of the staff of the rest of the offices acquired RenoPont knowledge from videos of consultant training and the operator manual, and had to give evidence of their knowledge in exams. Consultants brush up their knowledge during of monthly meetings where they can discuss the latest developments concerning renovation, can share their experiences with each other and ask questions. Each of the consultants has their own speciality; among them there are energy assessors, tender writers, condominium experts and implementers.



Picture 4. Training for RenoPont consultant, Hungary

Involving new offices is supported by the Operator Manual that discusses not only the tasks of the consultants but is also a collection of frequently asked questions and their answers, furthermore discusses the operation of offices in detail.

4.3 PROFESSIONALS

In advice model it is a key issue how to recommend reliable professionals to homeowners. In assistance model OSSs support homeowners by providing a list about qualified contractors from which the home owners could select. Homeowners remain responsible for this choice and its consequences, but for building trust and quality assurance, it is crucial who and how will qualify the professionals. It is a key issue that OSSs should remain independent and impartial that is why a list of contractors should be suggested. One-stop shops should provide independent advice, free from the influence of specific providers or actors, ensuring equitable access and the dissemination of technology-neutral information.

In many countries the Ministry or the Authority who provides the renovation subsidy qualifies the professionals, but the criterias of the certification could be very different. This is the case in Ireland where very strict requirements are valid for one-stop-shops, but the quality expectations of contractors are not as high. Other solution is when an independent organisation sets and control the requirements and the government and municipalities recognise these expectations and process. In Austria Qualitätsplattform⁴³ collects and control the trustworthy contractors. Companies applying for listing are evaluated and rated by quality renovation organizations that run the platform. In Hungary a non-governmental organisation⁴⁴ qualifies the contractors but this process is not recognised by the government, nevertheless, the platform helps homeowners a lot. It is important that most of the OSSs recommends professionals only at the stage after simplified diagnosis and proposals and often after project planning.

In more cases it is necessary to train professionals for the latest wave in building technologies, new policies and regulations, new communication channels. In Ireland Electric Ireland Superhomes OSSs are committed to developing and upskilling their approved contractors. They organize continuously different training webinars about actualities.⁴⁵ In Hungary the RenoHUB project organised an expert training where contractors could update their knowledge.⁴⁶ The RenoPont expert training has been implemented in the form of a professional conference where the lectures have been recorded and thus a high-quality training material has become available online for experts joining successively. Taking – now individually and at any convenient time – and passing this training is a condition necessary for joining RenoPont Partner Program.



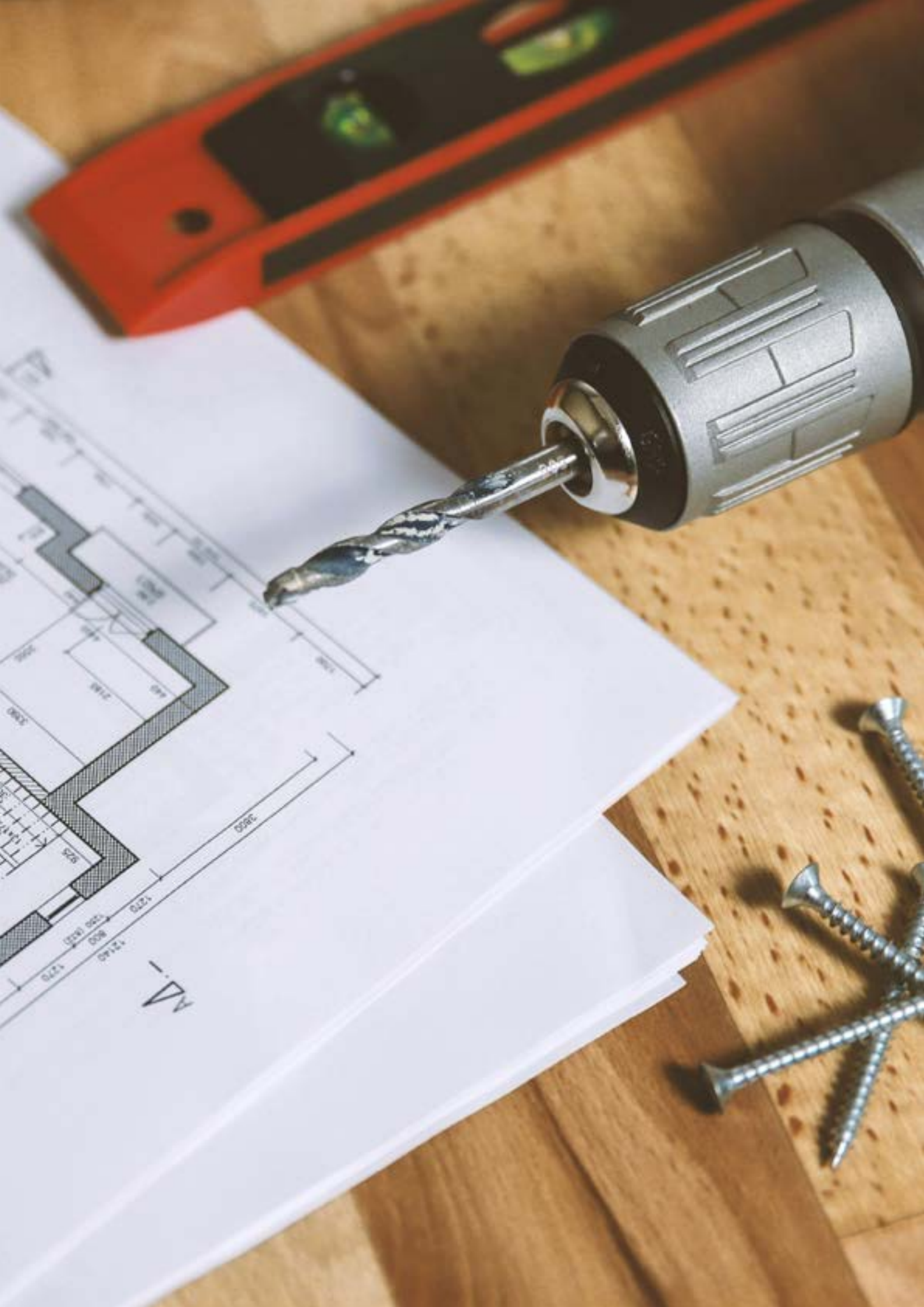
Picture 5. RenoPont Expert training, Hungary

⁴³ [Qualitätsplattform Sanierung](https://qp-sanierung.at/ueber-uns) - qp-sanierung.at/ueber-uns

⁴⁴ [Peaceful Renovation: A Guide for Construction Companies](https://vedelem.nyugodtepitkezes.hu/utmutato) - vedelem.nyugodtepitkezes.hu/utmutato

⁴⁵ [Electric Ireland Superhomes: Contractors](https://electricirelandsuperhomes.ie/contractors) - electricirelandsuperhomes.ie/contractors

⁴⁶ [RenoHUB: D4.4 Training Material for installers](https://tinyurl.com/etvjduyk) - tinyurl.com/etvjduyk



5. Good one-stop shop examples

5.1 GOOD NATIONAL EXAMPLES

5.1.1 Irish model

In Ireland, the government has set a target of 500,000 homes (1/3 of the building stock) to undergo deep renovation by 2030.⁴⁷ The Sustainable Energy Authority of Ireland (www.seai.ie) oversees Ireland's one-stop shop scheme. The network of one-stop shops is linked to the National Home Energy Upgrade Scheme, a government support program for deep retrofits. Under this scheme, properties built before 2011 are eligible for up to 50% state subsidy if they achieve an energy rating of B2 (100 kWh/m²/year) or better. A one-stop-shop advisor in the implementation model plays a vital role in the support, accompanying the project from design to construction and ex-post energy assessment, and writing and pre-financing the grant application. In Ireland, there are currently 20 registered private one-stop-shop consultants specializing in family houses, several with nationwide coverage.

To become a registered one-stop shop for deep renovation, a private provider must meet the following requirements:

1. **Financial integrity and stable financial status** (annual turnover above EUR 1 million)
2. **Organizational capacity and technical competence**
3. **Governance and legal requirements** (e.g. existence of liability insurance)
4. **Business systems and IT capability** (description of services and expected demand, secure storage of data)
5. **Market commitment** (strategic and business plan)
6. **Existence of qualified workforce**, directly or in partnership (including training plan)
7. **Quality assurance** (must have an accredited quality system)
8. **Obligated party** in the Energy Efficiency Obligation Scheme, if relevant
9. **Commitment** to the ambitious energy saving targets of the national retrofitting program, as a partner and key stakeholder

The registration process usually takes 4 months, but during this process SEAI will assist the one-stop shop to fill the gaps and improve its business model. OSSs are continuously monitored and controlled throughout their operation, which increases confidence in OSSs.

⁴⁷ [Ireland's Long Term Renovation Strategy](http://tinyurl.com/2r7kzfft) - tinyurl.com/2r7kzfft

Irish one-stop-shop consultants do not receive direct state subsidies, however, state energy renovation subsidies can only be applied for and used through and by them.

The services they provide are: 1. **A digital questionnaire** about the basic data of the house and the depth of the desired renovation 2. **Initial (online) consultation:** information on the expected costs and the available public subsidies 3. **Property survey:** assessment of the actual energy performance of the property 4. **Renovation plan:** a tailor-made package of renovation measures, including expected costs and available state grant 5. **Planning and application:** once the renovation plan is approved, detailed planning and applying for state aid can start (the OSS can apply on behalf of the renovator) 6. **Energy upgrading:** contracting with contractors, determining the start and end dates and the main milestones, and the phase of the implementation. 7. **Project monitoring:** monitoring of the work during and at the end of the implementation. 8. **Demonstration:** individual demonstration and user's manual help the correct use of the new equipment.

These one-stop-shop advisers do not provide awareness-raising and free consultancy, but SEAI publishes information material⁴⁸ on the subsidies available, the content of the energy assessment, the available technical assistance, its quality criteria and benefits, the expected costs of renovation, and good examples.

5.1.2 French model

In France, the energy renovation of homes is a political objective, and considerable resources are devoted to achieving this. As renovation is hampered by technical, social, financial, and administrative obstacles, there was a need for a one-stop shop network operated by public or semi-public funding, to provide expertise in these fields. Since 2022, there has been a home renovation service called France Rénov'⁴⁹, funded by national, local, and regional authorities. They provide personalised advice and assistance to renovators at any stage of their renovation projects. There are currently more than 570 Rénov' advice points and 2550 advisers supporting renovators nationwide. According to France's National Energy and Climate Plan 2024, energy advice provided by France Rénov' will be free of charge for all.⁵⁰ Additionally there are one-stop shops in support or implementation model in France, this role is being played by Third-Party Financing companies (TPFs) set up on the initiative of four regional councils and one metropolitan council.⁵¹ State-owned and semi-state-owned one-stop shops dealing with single-family homes and condominiums compete with market one-stop shops. The regional councils behind them provide them with the financial resources to develop and

⁴⁸ SEAI: Guide to home energy upgrades - tinyurl.com/3cbw99vw

⁴⁹ France Rénov' - rance-renov.gouv.fr

⁵⁰ National Energy Climate Plan, France, 2024 - tinyurl.com/rcf9u2zu

⁵¹ regions: Grand-Est, Hauts-de-France, Occitanie, Centre-Val-de-Loire and Bordeaux metropolitan council

maintain innovative and less profitable services. One-stop shops run by regional authorities are allowed by law to provide financing (e.g. interest-free loans) to renovators.⁵² In 2022, these companies set up Serafin, acting as a knowledge hub for one-stop-shop consultants: helping OSSs to develop their business models and optimize their resources.

Setting up an OSS in a support or implementation model is worthwhile if the local population is large enough to guarantee that enough renovation work will be conducted to recoup the fixed costs of the organization. Regions and large cities are the appropriate level for this. For each OSS, the geographical characteristics (urban, peri-urban or rural areas) determine the target groups (family houses, condominiums), the provided services and the business model, which are also influenced by the socio-demographic characteristics of the population, as OSSs provide the following services differentiated by income: 1. **Personalized technical advice** 2. **Financial and administrative support** 3. **Financing offer**: this can be indirect bank financing or direct renovation loans offered by the OSSs.

For family houses, these services are the following: 1. **Initial consultancy**: identification of the main problems 2. **Preparation of a renovation plan** based on an energy assessment (with on-site visit) 3. **Estimated energy savings based on the renovation plan (with several scenarios)** 4. **Support for the construction**: consultation, analysis of quotations, **request for quotations, technical supervision**, and monitoring of energy savings.

In the case of condominiums, the range of services varies significantly depending on the type of building: 1. **Comprehensive energy audit** 2. **Selection of a project manager** who conducts the renovation planning, while the OSS prepares a financing plan and requests price quotations. 3. **Approval of contractor quotations and commencement** of renovation work.

Providing financial support and preferential offers is crucial in France because most public subsidies are reimbursed only after the implementation, and many households cannot afford to pay the full investment cost upfront. OSSs facilitate the financial implementation of modernization by advancing public subsidies, providing bank loans, and offering OSS credits. These have low monthly instalments, as the loan repayment can be spread up to 25 years.

OSS companies operate under various **legal forms**: some are fully municipally owned enterprises (e.g., Hauts-de-France Pass Rénovation); others are companies established by multiple local authorities (e.g., AREC Occitanie); and some are formed with the participation of both public and private entities (with public ownership generally ranging between 51% and 85%, e.g., Octave, FaciRenov).

52 [Serafin: A Methodological Guide](https://tinyurl.com/444rhyd4) - tinyurl.com/444rhyd4

5.1.3 Austrian model

OSSs in all **10 Austrian provinces provide free energy consulting services**, covering topics such as heating system modernisation, deep renovations, energy-saving tips, solar panel installation, and energy communities.⁵³ These advisory points are funded by the provincial governments. The **Vienna energy advisory service**, Hauskunft Wien, offers independent, free technical, financial, legal, and administrative advice to homeowners, as well as property managers and planners. Grant programs are available to cover costs in the later stages of renovation. Uniquely, Hauskunft supports property owners through every phase of residential renovation – from initial considerations and consulting to post-renovation quality assurance.⁵⁴

Hauskunft's core service is **free, independent, personalised consultancy**, which is available by phone, online, or in person. The experts at Hauskunft offer guidance to anyone interested in building renovation in Vienna. They are happy to provide information to homeowners, condominium and property managers, architects, and planners. As an additional service, Hauskunft advisors can attend homeowners' meetings at the invitation of the property manager and assist residents in making decisions about renovating the entire condominium building.⁵⁵ If the client needs more specific recommendations, the advisors can conduct a virtual "walkthrough" of the home or, in the case of deep renovations that include insulation, **visit the site** and suggest optimal modernisation steps. In any case, the consultations do not include calculations or cost estimates. If a client – whether for a private apartment or a multi-unit building – demands a **renovation concept** that includes such calculations, they can apply for a grant from Hauskunft to cover the cost, ranging from €1,000 to €5,000.

Hauskunft considers free energy consulting its primary mission. Since 2020, the number of consultations has steadily increased, reaching around 600 consultations per month in 2024. Currently, the organization employs nine technical experts (energy consultants and architects) and three office staff. Most of the funding comes from *wohnfonds_wien*, Vienna's nonprofit urban development coordination body,⁵⁶ with additional contributions from the City of Vienna and cooperation with the Vienna Public Utilities (*Wiener Stadtwerke*). Because it operates with public funding, Hauskunft is able to provide independent advice. It does not undertake planning or implementation work, ensuring it does not compete with planners, real estate developers, or energy consultants.

The *Qualitätsplattform Sanierung* helps homeowners find **reliable professionals** for implementation. This website provides free assistance in finding qualified contractors and designers. It lists companies across various specialties (e.g., heating

⁵³ [Oesterreich.gv.at: Energieberatung](https://oesterreich.gv.at/Energieberatung) - tinyurl.com/mr2yhvcb

⁵⁴ [Hauskunft: The One-Stop-Shop for Vienna](https://hauskunft.at) - tinyurl.com/27cuvhd5

⁵⁵ [Hauskunft: Services](https://hauskunft-wien.at/services) - hauskunft-wien.at/services

⁵⁶ [Wohnfonds Wien](https://wohnfonds.wien.at/about) - wohnfonds.wien.at/about

upgrades, insulation) that must meet strict quality standards and agree to follow core rules.⁵⁷ Companies applying for listing are evaluated and rated by quality renovation organizations that run the platform. In 2021, these organizations established an association to operate the service.⁵⁸ Since then, energy consultants from other provinces have also used the platform to recommend professionals.

5.2 OTHER GOOD EXAMPLES AND INITIATIVES

5.2.1 Community of good examples



Figure 7. EU PEERS project

In 2023, a new EU project was launched: the **EU Peers project** aims to support the development of Integrated Home Renovation Services (IHRS) which are part of the enabling framework for breaking down barriers to renovation. The overall objective of EU Peers is strengthening and upscaling the One-Stop Shop concept by supporting skilled practitioners actively involved in the implementation of One-Stop Shop, and building bridges between existing and emerging initiatives of OSS. Another important objective is building a vibrant, inclusive and helpful Community by engaging and connecting practitioners for collaborative problem-solving, facilitating dialogue and sharing insight, as well as fostering the emergence of a common culture among practitioners and beyond.

It has three pillars: networking, sharing and learning. As for the networking activities, EU-Peers members regularly join national Community meetings, participate in seasonal online meetings of the trans-national Community, and attend yearly EU Summits in Brussels. They share their knowledge, good examples and updates and news on a digital platform for OSS and trans-national working groups, on the project website with a map and profiles of OSS and via newsletter, as well as via social

⁵⁷ [Qualitätsplattform Sanierung](https://qp-sanierung.at/ueber-uns) - qp-sanierung.at/ueber-uns

⁵⁸ [Qualitätsplattform Sanierung: Membership](https://qp-sanierung.at/intern/) - qp-sanierung.at/intern/

media. Regarding the learning activities, they write case studies and publications and they run a capacity building and a mentoring programme.⁵⁹

Any European OSS provider or supporter can become a member of EU-Peers, and share their experiences and learn from others.⁶⁰

5.2.2 Supporting multi-apartment houses

5.2.2.1 Amiestas, Vilnius

In the capital of Lithuania, Vilnius, there are 5,280 buildings that were built before 1993, of which 4,600 need renovation. Atnaujinkime Miestą, a public non-profit institution with the support of Vilnius Municipality, which administers the city's energy efficiency programs, operates a One-Stop-Shop (OSS) for multi-apartment renovations.



Picture 6. Advertisement for multi-apartment homeowners, Amiestas, Lithuania

The OSS employs 51 people, among them marketing, sales, project managers, financial experts and lawyers. The OSS utilizes the support model, so proactively reaches out to the apartment buildings and their property managers and provides multiple services. Their key activities include information sharing about state financed renovation programmes for apartment buildings, renovation planning, program

59 [EU Peers](https://eu-peers.eu) - eu-peers.eu

60 [EU Peers: Member application](https://eu-peers.eu/member-application) - eu-peers.eu/member-application

development, communication with residents, tender writing, loan administration, contractor selection, full project management and technical supervision. During the process, after the general meeting of the building votes for the cooperation, the OSS prepares an Investment Plan (preliminary decision-making preparation document). After its approval, the OSS prepares the application for the subsidy, then they ask the credit institution for the loan, and arrange the public procurement.

The house receives 36% of the total expenditure of the renovation, as non-repayable financial support from the state. Homeowners should cover 22–26% of the costs, via credit depending on energy class. 100% of soft administration costs are covered. There are two participating partner banks, the provided loan is for 10 years at an interest rate of 3%. The services of the OSS are free of charge, only the Investment Plan costs 1500 euros. However, if the house implements the renovation, the cost of the Investment Plan will be refunded by the state. The OSS has already renovated 151 apartment buildings. For 2024, Amiestas had a budget of 1.9 m EUR from the Municipality.⁶¹

5.2.2.2 Asenovgrad, Bulgaria

The Asenovgrad one-stop shop in Bulgaria is operated by the local municipality, providing effective support to multi-family apartment buildings in accessing the national subsidy programme (covering 80 to 100% of renovation costs) and carries out renovations. It was initially launched and financed under the Horizon 2020 Up-Stairs project and later sustained by the municipality for two additional years. However, to ensure its long-term operation, new funding sources will need to be secured in the future. The Asenovgrad one-stop shop is well aligned with Bulgaria's policy landscape, where municipalities play a key role in the energy efficiency support framework. Its establishment included comprehensive staff training and preparation to ensure effective service delivery. The one-stop shop services are easily accessible both online and in person, with a dedicated awareness campaign conducted to reach residents. Beyond financial and administrative support, the one-stop shop empowers residents, assists housing associations and property managers, and helps mitigate risks associated with building renovations.⁶²

5.2.3 Supporting energy poor households

5.2.3.1 Rural Housing, Hungary

Two-thirds of Hungarian dwellings are below modern energy efficiency standards. However, most homes are occupied by owners who cannot renovate their homes due to low wages and a lack of savings. Additionally, many structural issues are also

61 [C4E presentation about Amiestas, 2025.05.22: EUSEW 2025 Award](https://tinyurl.com/5dj2u46t) -tinyurl.com/5dj2u46t

62 [ComActivate \(2024\). Unlocking the potential of community-driven models to drive residential renovation – insights from six case studies](https://tinyurl.com/2rhbtzc9) - tinyurl.com/2rhbtzc9

present in the homes of poor households, such as leaking roofs, humidity, obsolete electrics and/or heating systems, and bad indoor air quality. The home renovation subsidies provided by the government are not accessible to the poorest households due to post-financing mechanisms and administrative requirements.

To make the Rural Family Housing Support Program accessible to families living in unfit housing, Habitat for Humanity Hungary (HfHH) manages a revolving fund to cover the up-front costs of renovations and provides social, administrative, and technical assistance for families (OSS). First, HfHH reaches out to rural families through a local advisor to check if they meet the administrative requirements for a subsidy. If they are eligible, the family receives support with the administrative procedure of the application for funding. Technical support is also provided to plan the renovation and match the extent of interventions that can be covered from the amount of support. Once the subsidy is awarded to the family, HfHH covers the upfront costs of the renovation with the help of Erste Bank Hungary. The local advisors also suggest trustworthy and tested local entrepreneurs who can carry out the renovations. Finally, once the renovation is done, HfHH supports the family with the administrative tasks to access the subsidy payment, which is returned to HfHH as reimbursement for the upfront costs covered.⁶³ Since 2022, 43 family homes have been renovated.



Picture 7. House of an energy poor family, before and after the renovation

The key innovation of the programme is to tackle three critical barriers to renovations that low-income households face, by 1. Facilitating vulnerable households' access to social and administrative support, 2. covering the up-front costs of

⁶³ [Feantsa report: Hungary: Habitat for Humanity, Hungary, 2023](https://tinyurl.com/ytzzf948) - tinyurl.com/ytzzf948

renovation through a revolving fund, and 3. providing technical support for quality renovation.⁶⁴ Habitat for Humanity Hungary's experience, based on their pilot programme, shows that energy renovation schemes for vulnerable households must be specifically tailored to their circumstances in order to be effective. Crucially, services must be delivered in person by a trusted, local contact—digital solutions are not effective for this group. Equally important is the need to proactively reach out to the target households. These families often do not seek out support on their own, so outreach – led by local actors – is key to ensuring inclusion.

5.2.3.2 Ponto de TRANSIÇÃO, Portugal

Launched by the private Calouste Gulbenkian Foundation in 2022, Transition Point is a one-stop shop operating from a repurposed shipping container and bringing face-to-face connection with vulnerable households. Its services include advising, information on financing and support in preparing funding applications, and free energy audits. The container can be easily transported between municipalities. Among its important success cases are bringing localised solutions to combating energy poverty, as well as direct engagement with local stakeholders and the community (e.g. by training local “Transition Agents”). More details are available [on their website](#).^{65 66}

5.3.2.3 Renovation Caravan, Belgium

A good example of effective one-stop shop outreach comes from the Klimaatpunt energy community in Belgium, which supports vulnerable households by visiting their neighbourhoods with the Klimaatmobiel, a mobile one-stop shop in the form of a caravan. This initiative brings renovation advice and support directly to citizens, fostering trust and accessibility. Since 2019, the Klimaatmobiel has assisted 1,766 households, out of which 43% undertook a renovation measure. For households that are still undecided, Klimaatpunt contacts households every six months for a follow-up. Read more on the website.^{67 68}

⁶⁴ Feantsa report: Hungary: Habitat for Humanity, Hungary, 2023 - tinyurl.com/ytzzf948

⁶⁵ Calouste Gulbenkian Foundation: Transition Point - tinyurl.com/4cudxk4c

⁶⁶ Buildings Performance Institute Europe (BPIE): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7

⁶⁷ Klimaatpunt - www.klimaatpunt.be

⁶⁸ See footnote 66



6. Sustainability of one-stop shops, business plan, legal forms

In the retrofit market there is a range of barriers: economic, information, decision making obstacles. Economic barriers include high upfront costs, low credibility or aversion to loans and split incentives in case of tenants. Information barriers are the following: knowledge gap in selecting reliable contractors, uncertain outcome and incorrect beliefs. The obstacles in decision-making process could be limited attention to energy efficiency, lack of experience, fear of home-of-life loss, commitment to previous investments.⁶⁹

One-stop shops are seeking to address most of these barriers, but it is essential to implement the requirements of EPBD Article 18⁷⁰ in a well-structured, sequential manner, as each decision can shape or even limit subsequent choices. The recommended sequence of steps, outlined below and in the following sections, provides a clear roadmap for effective implementation:

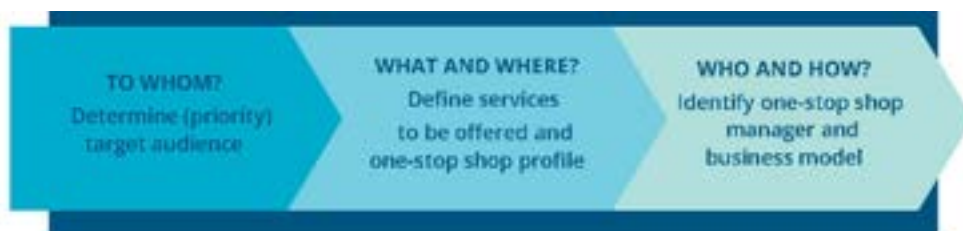


Figure 8. BPIE recommendation for effective implementation of EPBD, suggested sequences of steps⁷¹

As different target groups face other problems, that is why it is crucial to determine the target audience and create a business plan.

The EPBD mandates that one-stop shops cater to three key audience categories:

⁶⁹ Bertoldi, Boza-Kiss, Della Valle, Economidou: The role of one-stop shops in energy renovation – a comparative analysis of OSSs cases in Europe, 2021 - tinyurl.com/2k6u269b

⁷⁰ Directive (EU) 2024/1275 Of The European Parliament And Of The Council of 24 April 2024 on the energy performance of buildings - tinyurl.com/249z5adr

⁷¹ Buildings Performance Institute Europe (BPIE): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7

1. **Administrative actors and public bodies:** This would, for example, include entities that own or occupy buildings such as schools, hospitals and other public facilities.
2. **Homeowners and households at large, including tenants:** Representatives such as homeowners' associations and citizen energy communities should also benefit from one-stop shop services, though the EPBD does not explicitly mention them. The EPBD does, however, explicitly require a focus on dedicated services for vulnerable households, people affected by energy poverty and low-income households.
3. **Financial and economic actors, including SMEs and microenterprises:** This category covers a broad range of stakeholders, such as construction and renovation companies, installers, energy efficiency service providers, energy suppliers and banks.⁷²

6.1 BUSINESS PLAN

One-stop shops should determine which target audience will they cater, and which one they will not serve to use their resources efficiently. It is important to specify their key client group as concretely as possible e.g. single-family homeowners or multi-apartment houses; elderly people, energy poor households, homeowners eligible for renovation grants, etc.

A very useful tool for strategic planning and defining services is Business Model Canvas, which identifies key aspects of planning activities and challenge preconceptions. While the model originated in the „business“ world, it can be applied equally in public service development.

These are the key areas which have to be considered:

1. What are the **Customer Segments** you are targeting?
It is important to specify your key client group as concretely as possible e.g. single-family homeowners or multi-apartment houses; elderly people, energy poor households, homeowners eligible for renovation grants, etc. It is helpful to determine groups who you do not serve to use your resources efficiently.
2. What is your **Value Proposition**?
You should describe in which aspect you will distinguish your service from the competitors? It could be design, price, unique experience, speed of delivery or exceptional service. Usually one-stop shops provide a complex service which simplifies the renovation process, that could be a unique service.

⁷² [Buildings Performance Institute Europe \(BPIE\): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7](https://tinyurl.com/3ud5wpy7)

3. What **Channels** will you deliver your service through?
How will you communicate your value proposition for customers? How do you raise awareness to your service? How do you deliver your service? Do you use online channels or do you work through personnel contacts?
4. What **Customer Relationships** will you/do you have?
How do your organisation interact with your customers? It could range from personnel assistance through self-service or automated experiences, but it could be a more collaborative method e.g renovation process with multi-apartment houses.
5. What will be your **Key Activities**?
You have to define which activities will you deliver to meet your customers' need. It could be production, problem solving or a platform.
6. What are your **Revenue Streams**?
We have to understand for what our customers are willing to pay and how they would like to pay? Different types of revenues could be asset sale, usage fee, subscription fee, lease/rental, licensing, brokerage fees and advertising fees. In case of the one-stop shop customers could pay for advice and planning services, but in most cases they are not willing to pay for the whole price of the preparation. Other revenue stream could be contractors' commission, but it usually works only in the implementation model. Whichever country has an Energy Efficiency Obligation Scheme, sales of certified energy savings could also contribute to the revenue. Advertising revenue may come from construction companies, but in this case the independence of the one-stop shops may be called into question. In addition, subsidies from municipalities, regions, government or banks/financial institutions may also be included in the income.
7. What **Resources** do you have/need?
Key resources could be physical, intellectual, human and financial resources.
8. Who are your **Partners**?
Who are the key partners helping you deliver your service? There are four types of partnership: strategic alliances, coopetitions, joint ventures and buyer-supplier relations. Key partners could be the constructors, financial institutions, municipalities, building material companies, etc.
9. What might your **Cost Structure** look like?
Costs could be fixed and variable, and the unit costs could be reduced if the volume increases (economy of scale) or the services will be expanded (economy of scope).⁷³

⁷³ [Optima Training \(UK\) Limited: Introduction to the Business Model Canvas - tinyurl.com/bdhuywb3](https://tinyurl.com/bdhuywb3)

The business model approach could be used by new businesses but even for restructure a current service to improve it. It is worth determining the aspects by an interactive process.



Figure 9. Business Model Canvas

6.2 FURTHER ANALYSES: PESTEL, STAKEHOLDER MAPPING, RISK ANALYSIS

Another useful tool to develop a working, efficient OSS is the **PESTEL analysis**. It helps to plan the future of OSS: to identify signals of change, trends or drivers in each of the domains. These domains can be focused at local or regional level, country or international level.



Figure 10. PESTEL analysis

PESTEL analysis collects trends from **Political, Economic, Social, Technological, Environmental and Legal** aspects. Important issues could be how many ministries are responsible for renovation (political), health expenditure could be reduced by energy renovation (economic), if energy poverty is a key issue (social), how old the housing stock is (technological), indoor air quality could be equally important as energy (environmental) or landlord agreements (legal).⁷⁴

PESTEL could be done for different scenarios/versions of our OSS and could also be used when considering a change to an existing model.

Further beneficial exercise is the **Stakeholder Mapping**, which helps to completely understand the critical market actors, which stakeholders should be involved, what their roles are, needs, drivers, interests, barriers, and which actors are missing (on the supply or demand side). Stakeholder mapping exercise allows us to consider where/when to focus our efforts. The key steps in mapping are the following:

- **Who** – name the stakeholder
- **Why** – why are they involved
- **When** – when will our OSS be in contact with them
- **How important/influential** are they
- Optional – you might want to categorise/**prioritise** your stakeholders

An example for a Stakeholder Mapping of an OSS:⁷⁵

Stakeholder Mapping – OSS

Who	Why	When	Priority
Energy Poverty Homeowners	End client/user of OSS	Beginning (EOI) and end for work	II
Energy Poverty Tenant	End client/user of OSS	After landlord agreement and end for work	II
Landlord	Need agreement to access buildings, if	Beginning agreement, and end for work sign off	II
Dept of Health	Funding policy	No direct involvement – watch	II
Energy Suppliers – For Energy Credits	Funding –	At end when work is done and can sell credits	II
Health Agency	Information and promotion of OSS initiative, Health surveys, health data, fundings	Throughout	II
Contractors/SMEs	Delivery of work	Assign work, Delivery work	II
Dept of Social Welfare	Analysis of benefits for homeowners	No direct involvement – watch	II
National Energy Agency – Fuel-Power Funding Scheme	Funding – Project Management Fees, Retrofit work	Throughout	II
Monitoring sub-contractor/expert	Delivery of data (energy & health)	Pre-Survey, Post Survey, 3-Years Data	II

Table 1. Stakeholder Mapping OSS, sample

⁷⁴ CIPD: PESTLE analysis - tinyurl.com/bdztddcv

⁷⁵ ManagEnergy Master Class #7: How One-Stop Shops Are Transforming Building Renovation. 2025 - tinyurl.com/2934k85m

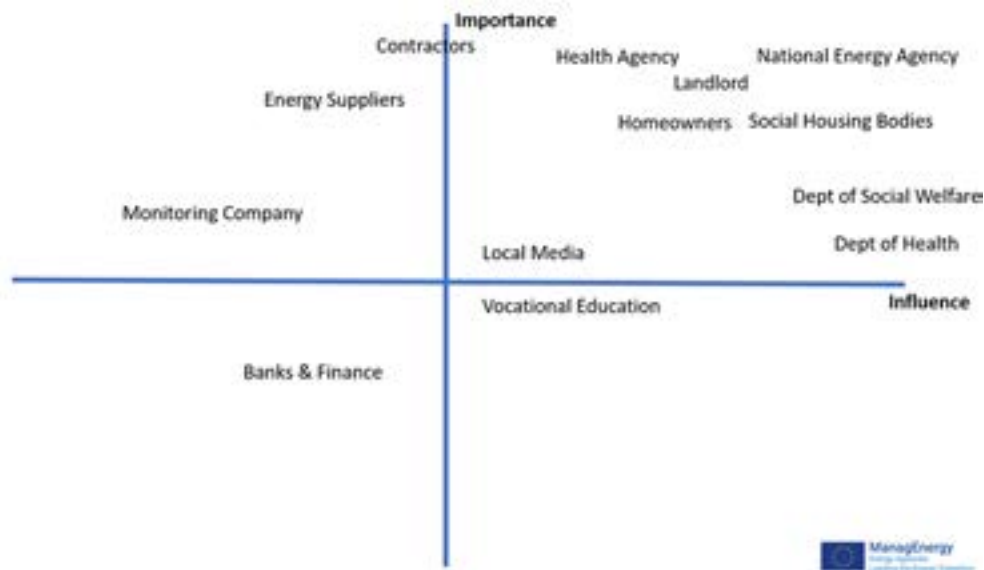


Figure 11. Stakeholder Mapping, Importance – influence diagram⁷⁶

Risk Management Approach

After analysing the general situation, stakeholders and developing business plan, it is important to **map and manage the risks** which our OSS could face. Potential risks could be **technical** (e.g technology readiness or system integration), **financial** (e.g capital costs, economic viability), **regulatory and policy risks** (e.g changing subsidies for retrofit or permitting and approval) and **environmental and social**. It is significant to ensure all potential risks have been **identified** and it is worth to consult with experts and stakeholders. Then it is useful to categorise risks into different categories like technical, financial, regulatory, and environmental & social, and collect data, because judgements should be based on sound information and data, e.g. energy price fluctuations, material price changes etc. After collecting the data, estimations should be made about the probability of occurrence and the potential impact of each risk. After estimation, it is crucial to **allocate** risk responsibility and **mitigation** measures should be identified (e.g. ensure sufficient training completed with the team on new technology) and consider the impacts. Finally, a **monitoring** process should be established to track the evolution of risks.

⁷⁶ [ManagEnergy Master Class #7: How One-Stop Shops Are Transforming Building Renovation. 2025 - tinyurl.com/2934k85m](https://tinyurl.com/2934k85m)

1	Recruitment and retention of staff	Strategic	Competition for staff a challenge in the energy transition market. Potential for Contractors/Times to look for our staff	HR	5	4
2	Quality assurance of works affects OSS reputation	Operational	As OSS promotes retrofit if there are poor works then potential for negative impression of OSS operations.	Head of Quality	3	4
3	Funding Delays due to Government programme changes	Financial	Delays in receipt of funds from Government Agencies due to administrative issues or changes in procedures	Finance	5	4
4	Sustainable Funding Model needs to be developed beyond LIFE	Strategic	Funding beyond EU LIFE/ELENA/Other funding is critical as OSS develops. Critical to secure National/Regional or other funding sources.	CEO	5	4
5	Government Policy Changes	Strategic	Change in Government Policy due to election results? Less priority placed on OSS. Energy/health collaboration ends and funding is now not available	CEO	5	3

Table 2. Risk Management Table, Sample⁷⁷

6.3 LEGAL FORMS

It is a complex question which kind of structure (and governance) the OSS should choose, because it depends on the model and approach. Options are the following:

- Within the Energy Agency (as a service)
- Within the Local Authority/Municipality
- As a separate legal entity

Often a logical starting point is to establish the OSS **within the Energy Agency** (as a service), because there is an existing, ongoing management structure, existing governance, technical (and non-technical) expertise and the brand/name/image is known, although it is unknown how much the Agency is trusted. The maintainer should consider how big the Agency can grow and whether it is able to enter the construction market.

If the OSS is established **within the Municipality**, advantages are the following: the Municipality is known and trusted, they have an existing management structure and has connections to other public bodies (e.g. social services). Disadvantages could be that they have to use public procurement rules and sometimes lack technical expertise. In this case, the following should be considered: how big a municipality department can grow; whether it is able to enter the construction market; and whether it is possible to use the implementation model or not?

⁷⁷ [ManagEnergy Master Class #7: How One-Stop Shops Are Transforming Building Renovation. 2025 - tinyurl.com/2934k85m](https://tinyurl.com/2934k85m)

If the OSS is established as a separate **legal entity**, it is easier to design it for any type of model (advice, support, implementation), to create an appropriate governance and management structure as well as to upscale the OSS and grow. On the other hand, a disadvantage could be that the organisation is unknown, so a brand should be built. It is questionable which procurement rules should be applied and what happens if the OSS goes wrong?

Ultimately the structure will depend on what services the OSS will offer, what income streams the OSS will have or anticipate, what risks the OSS will take (and have to prepare to deal with) and how far the OSS wants to enter the market. To develop the appropriate legal structure legal advice is a key factor, it is worth investing in it.

Establishing a one-stop shop involves selecting an **implementing body** (manager) that aligns with local capacities and needs. Four distinct models of implementing bodies can be identified:

1. **Fully public:** a national, regional or local public authority owns and operates the one-stop shop.
2. **Fully private:** a private entity, such as an industry actor (construction or renovation company, manufacturer, installer), energy service company or consultancy, owns and operates the one-stop shop.
3. **Public-private partnership:** a public authority and a private entity share ownership and responsibility for the one-stop shop.
4. **Cooperative:** a group of households and/or stakeholders collectively own and operate the one-stop shop, for example through an energy community.⁷⁸

Each model presents its own set of risks and opportunities. For example, a fully private one-stop shop may favour specific technologies and materials, potentially compromising technological neutrality. Conversely, a fully public one-stop shop may face resource constraints. EPBD requires when establishing a one-stop shop, EU Member States should define minimum quality standards that each one-stop shop must adhere to, such as ensuring technological neutrality and prioritising support for vulnerable households. While the management of a one-stop shop can be delegated to other actors, EU Member States should maintain oversight to ensure that key quality criteria are consistently met.⁷⁹

6.4 (FINANCIAL) SUSTAINABILITY AND FURTHER DEVELOPMENT

6.4.1 Initial phase funding

In the early stages, securing substantial public funding is essential to kick-start

⁷⁸ [Buildings Performance Institute Europe \(BPIE\): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7](https://tinyurl.com/3ud5wpy7)

⁷⁹ See footnote 78

one-stop shops, with possible key sources being EU funds (LIFE programme, Regional Development Fund, Cohesion Fund, Social Climate Fund, revenues from the emissions trading system), energy efficiency obligation schemes, and subsidies reallocated away from fossil fuel-powered equipment. Financing options through institutions like the European Investment Bank should also be explored. Bundling one-stop shop services with other national services related to energy or the housing market can enhance financial sustainability. It is quite striking that one-stop shops today still heavily rely on (EU) public funding to operate. According to a survey conducted by the EU PEERS network across 38 one-stop shops in 2023, the primary funding sources were EU funds (for 58% of one-stop shops), local subsidies (23%) and regional subsidies (16%).

6.4.2 Transition to private sector involvement

Once one-stop shops are established, it is essential to develop sustainable business models that incorporate private funding to ensure their long-term viability. Public funds should then be reallocated to support vulnerable households and those experiencing energy poverty. Strategies for incorporating private funding include:

- Revenue generation from **service fees**: One-stop shops can charge clients who can afford services, ensuring a steady income stream.
- **Industry collaboration**: Partnering with private sector actors such as material or technology providers or installers, which benefit from expanded market opportunities, can lead to co-financing arrangements.
- **Banking sector involvement**: Banks can provide financing for one-stop shop services and potentially use one-stop shop platforms to verify mortgage and loan applications.
- **Innovative business models**: Exploring third-party financing solutions or involving energy service companies.

Involving private sector funding is essential, but the practice shows that **none of the LIFE-supported initiatives identified has reached self-sustainability** after 4-6 years. The main reason is that homeowners are mostly not willing to pay for advice and the whole cost of planning. Brokerage fee could be paid by contractors but they pay mostly for a large amount of renovations won. There are some private OSSs (e.g. Whilareno⁸⁰) which could operate self-sustainably, but these works in the implementation model, their target audience are mainly high income households and a favourable state-subsidy for renovations is necessary. To give an idea of the average amount of funding needed to sustain the functioning of a one-stop shop, it can be estimated at around **€250,000** per year (7 full-time employees.)⁸¹

⁸⁰ EU Peers: Whilareno - eu-peers.eu/showcases/whilareno

⁸¹ According to a survey by EU PEERS in 2024, the average operational costs of a one-stop shop were estimated at around €223,000 per year (with a lot of variation between the surveyed one-stop shops) - tinyurl.com/3rydxun5

Because of its **high leverage** factor and demonstrated effective use of public funds it is worth giving financial support for establishing, developing and operating an OSS and help people make energy retrofit as painless as possible.

6.4.3 Further development

The financial balance could be supported by **service differentiation** and accessibility: A well-structured one-stop shop model should differentiate between core services provided by public authorities for free or at a minimal fee and additional, more specialised services that can be offered by private actors under specific conditions and quality assurance frameworks.⁸²

Another possibility to increase incomes is to provide additional services besides the mandatory ones. A first optional service offering involves providing measures and financing to promote **education and training**, particularly targeting SMEs, to ensure “there is a sufficient workforce with an appropriate level of skills⁸³. Beneficiaries of these services include renovation companies, professionals and market actors directly involved in building renovations. Administrative actors and public bodies, identified as one of the key target audiences, would also significantly benefit from the education and training provided by one-stop shops. Strengthening their capacity offers two key advantages. Firstly, it helps public authorities renovate buildings they own or occupy. Secondly, it empowers public authorities to become leaders and drivers of EPBD implementation within their territories.⁸⁴ A good example of supporting small municipalities in renovating their buildings is RenoWatt, Belgium.⁸⁵

The second optional service offering mentioned is the accompaniment of “**integrated district renovation programmes**”. It means “the promotion of district and neighbourhood approaches and integrated renovation programmes at district level. This may address issues such as energy, mobility, green infrastructure, waste and water treatment and other aspects of urban planning and may take into account local and regional resources, circularity and sufficiency.” A good example in this field is Opengela from Basque country.⁸⁶

82 [Buildings Performance Institute Europe \(BPIE\): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7](#)

83 [EPBD Article 17§12 - tinyurl.com/249z5adr](#)

84 See footnote 82

85 [European Investment Bank: Belgium: with the EIB and ELENA, the RenoWatt project, energy for jobs, opens to all Wallonia - tinyurl.com/4573e3hf](#)

86 [Opengela - opengela.eus/en](#)



7. Situation in Kosovo

FINANCIAL INCENTIVES

Regarding energy efficiency measures, Kosovo employs various subsidy mechanisms to support energy efficiency.

- A revolving scheme, managed by KEEF, is actively applied to public buildings.
- For single-family houses, co-financing schemes cover 45% of total energy efficiency investment as a subsidy.
- For social multi-apartment buildings, KEEF implements a financing model in which 90% of the costs are provided as grants, with the remaining 10% covered by the respective municipalities. Additionally, the standard VAT rate of 18% applies to energy efficiency investments.

There are also available support mechanisms for households to modernise the energy system of their property, e.g. for renewable electricity generation, for renewable based heating and cooling systems and for replacing fossil-fuel-based heating installations.

According to the related [Law No. 08/L-258](#) (On the promotion of the use of renewable energy sources):

- Legislation will be elaborated to make a net-billing scheme available for households generating renewable electricity, as a financial compensation for excess electricity fed into the grid
- Incentives will be introduced for installing renewable heating and cooling systems and replace fossil-fuel-based heating installations in buildings; to support the latter an inventory of such installations will be established
- The Law also encourages the creation of Renewable Energy Communities in which households can participate

Similarly, renewable energy-related subsidy mechanisms exist for municipal public buildings too (based on [Law No. 08/L-258](#)). The Law provides financial support for installation of solar PV, biomass heating systems, and other renewable technologies, and allows the Government to directly fund renewable installations in public buildings.

As for the legal background for energy efficiency measures, though [Law No. 06/L-079](#) provides the legal foundation for promoting energy efficiency in all sectors, including buildings, and [Law No. 05/L-101](#) aims to improve the energy performance of buildings, their implementation has been delayed. As of now, specific measures,

such as the mandatory obligations for energy savings and efficiency, Energy Efficiency Obligation Scheme, ESCO, tax incentives, etc. are yet to be established.

In case of the billing system of multi apartment buildings in Pristina, there is a clear strategy and financial support for introducing heating controls in these buildings, in order to move away from the norm-based billing systems. As consumers pay precisely for the energy they use, that encourages energy savings, and could contribute to improving efficiency.

Furthermore, applying for energy efficiency grants is technically and administratively demanding, mainly because of:

- Detailed documentation is required (energy audits, building data, baseline performance, cost-benefit analysis)
- The need for alignment with EU standards and procedures (e.g., procurement, environmental safeguards)
- Limited experience at the municipal level with preparing such complex proposals, especially for large-scale renovations.
- Moreover, making decisions regarding the renovation of multi-apartment buildings often requires the support of the majority of residents. The reason for that is most of these buildings are managed by representatives of the owners, who must ensure consensus in order to approve such projects.

PUBLIC AWARENESS

Just like in Albania, public awareness in Kosovo about energy efficiency measures and the long-term benefits of renovation is minimal.

The decision-making process for renovation can be complicated for several reasons:

- Lack of information: Residents are often not sufficiently informed about the benefits of energy-efficient renovations.
- Lack of cooperation: Renovation agreements require close collaboration among apartment owners in multi-apartment houses, which can be difficult due to differing interests.
- Initial costs: Although most renovation projects are partially covered by grants, residents may still be required to contribute financially, which can be a barrier for some.

Partly due to slow implementation of the energy efficiency related laws, property owners have insufficient amount of information about new materials, new technologies, the importance of planning and energy certificate, and suppliers. While energy prices and the low level of comfort due to frequent underheating would normally motivate property owners to renovate the buildings with poor

energy performance, the lack of information and with and misconceptions often prevent complex renovation processes from being carried out properly.

The energy price subsidies, which target socially vulnerable families, primarily through subsidised electricity bills, also make renovation less attractive, as the subsidies are not linked to energy efficiency initiatives. Public buildings are also often underheated, leading to very low comfort levels. In such cases, the payback period of renovation investments is too long – often more than 20 years. While for buildings already operating at comfort levels, the payback period is typically shorter, ranging from 5 to 15 years. There is no available data on payback periods for residential buildings.

SUPPLIERS

Not only homeowners, but suppliers and contractors lack the technical knowledge required to assess and define the technical scope for cost-effective energy-efficiency renovations. Furthermore, there is also a lack of expertise in implementing and maintaining modern energy efficient technologies.

SOCIAL ASPECTS

Around 40% of households in Kosovo live in energy poverty, one of the highest levels in the region. This percentage is far above the European average of 5% and is equal to that of Albania. Regarding the distribution by housing type, there is no precise data on how energy poverty is divided between family homes and multi-apartment buildings. However, energy poverty is often more pronounced in rural areas and peripheral neighborhoods of cities, where housing conditions are more challenging and access to modern heating systems is more limited.

In general, energy poverty in Pristina primarily affects families with low incomes, those living in poor housing conditions, and those who do not have access to efficient heating systems.



8. Recommendations for introducing OSS in Pristina

As there is a lack of information about energy efficient renovation and there are more possibilities to finance renovation measures, it is useful to **establish a one-stop shop** which can help homeowners with information about subsidies, loans and technical knowledge about the renovation process, as well as the energy certificate system, new materials and technologies. The main target group of the OSS service could be **joint representatives and homeowners in multi-apartment houses**, because subsidies are available for social multi-apartment buildings and there is a clear strategy and financial support for introducing heating controls in condominiums, to move away from the norm-based billing systems. Since there is also a very favourable subsidy for family houses, it is reasonable to help homeowners in family homes with energy efficient renovation. It may arise that the OSS should address public buildings as those buildings are subsidized but it is recommended to prioritise residential homeowners and households, who might need more awareness and guidance during their renovation journey.⁸⁷ Non-residential buildings owned by the municipality could be managed by the technical department of the local government which could be extended by an energy expert and/or tenderwriter if needed.

The most feasible option would be to set up a one-stop shop **in an advice model** first, which would focus on the beginning of the customer journey: awareness raising activities, marketing and communication tasks and free advice for joint representatives, homeowners and occupants with simplified diagnosis and recommendations, helping them to better understand the project type and the cost of the measures to be implemented. Further development of the one-stop shop could support joint representatives and residents in project design, including an energy renovation plan, based on the energy audit and scenarios with estimated energy savings, and in developing a financial plan. Another development could be to support joint representatives in informing and mediating during assembly meetings.

Extended **public awareness campaigns** could explain and highlight the long-term, multiple benefits of energy efficiency and the importance of planning, which could encourage broader engagement.

Moreover, another very important task is to **establish platforms** to provide public information and promotional materials to homeowners about new materials and

⁸⁷ [Buildings Performance Institute Europe \(BPIE\): Delivering the EPBD: A guide towards better, affordable and more resilient buildings for all in Europe, 2025 - tinyurl.com/3ud5wpy7](https://tinyurl.com/3ud5wpy7)

technologies, financial opportunities, reliable suppliers and contractors and the complex process of retrofitting.

Because of the high proportion of **energy-poor people**, the services provided by OSS should be extended by supporting low-income households. It is useful to collect energy-saving tips: from behavioural changes to low-budget measures. By supporting them in major renovation works, they should be provided with pre-financing for design and construction costs and support focusing on the investments with the shortest payback period, e.g. attic insulation or heating renovation.

A key issue is to support homeowners and joint representatives in selecting reliable, **trusted and trained suppliers** and installers, if possible, locally based companies. Several options could be available:

1. The government could qualify the contractors
2. The Municipality could qualify the suppliers
3. An independent association (e.g. the association of contractors) or an NGO could qualify the professionals, with this method being accepted by the government and/or the municipalities

The criteria of qualification should include the technical competence, control of references, stable financial status, organisational capacity, existence of qualified workforce, quality assurance and a commitment to the ambitious energy saving targets.

To guarantee the sufficient number of reliable professionals in the long-term, it is important to invest in capacity building and **training programmes** for professionals, which can bridge the knowledge gap in the building sector. These programmes should focus on the latest technologies, new materials, national and international best practices, energy efficiency requirements, and maintenance of energy-efficient systems.

It is essential to secure **long-term funding** for the operation of a one-stop shop. It could come from the public and/or private sector: from the government or local municipality combined with funding from the financial sector (banks) or real estate companies or associations of contractors. Remaining independent is for maintaining residents' trust, that is why it is not recommended to require and accept funds from some (building material manufacturer or trader) companies.

“This document was developed as part of ‘RenovAID – Building Energy Efficiency’ project. RenovAID project is part of the European Climate Initiative (EUKI), a project financing instrument by the German Federal Ministry for Economic Affairs and Climate Action (BMWK). The EUKI competition for project ideas is implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH. It is the overarching goal of the EUKI to foster climate cooperation within the European Union (EU) in order to mitigate greenhouse gas emissions.”