RenovAID

Action Plan for the Establishment of an One Stop Shop for Building Renovation in Prishtina

Building renovation is one of the most important measures to improve energy efficiency, reduce carbon emissions, and enhance living conditions.

In Kosovo, the majority of buildings were constructed before the 1990s and do not meet today's energy performance standards.

The establishment of a **One-Stop Shop** aims to facilitate the renovation process for individuals and institutions by providing a **single point of contact** for all necessary steps.

Given the wide range of issues involved and the potential solutions it can offer, this is a **complex and multidimensional undertaking**. Many cities and countries have already implemented similar models, and Prishtina and Kosovo can benefit from their experience (The original, sample guidance document is written by EU Peers project (www.eu-peers.eu) and outlines the essential steps for setting up an OSS.)

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Multi-level structural support
for improving energy efficiency
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Purpose of energy renovation in buildings and one-stop shops

There is now a broad consensus among researchers that energy efficiency is one of the most cost-effective means of achieving climate goals, causing multilpe benefits in addition to energy savings and emission reductions.

The purpose of Energy Renovation in buildings is to improve their energy efficiency by reducing energy consumption and financial costs, promoting the use of clean and renewable energy, and decreasing CO_2 emissions — in order to achieve comfortable and sustainable building use, in line with national climate objectives and the legal framework for buildings.

The environmental benefits come through reduced energy consumption: reduced air pollution and CO2 emissions, energy savings, more efficient use of resources. Overall, the environmental benefits are reflected in improved health indicators for society. The economic benefits of energy efficiency include increased economic output, employment, innovation and competitiveness, reduced public spending and improved energy security. Benefits at the societal level include positive changes in well-being and health, contributing to poverty reduction and increasing productivity.

Figure 1: Multiple benefits of energy effiency

One-stop shops (OSS) aim to simplify the home renovation process by consolidating various services, both physical and digital, from a single location. In the context of energy renovation, they serve as a central hub that simplifies what is **often a fragmented and complex journey for homeowners**.

By coordinating various services into a single, user-friendly offering, OSS significantly reduces the time and effort required from individuals looking to improve the energy performance of their homes. But the benefits don't stop with homeowners. These platforms also help suppliers, many of whom struggle to connect with potential clients, by offering a direct and more accessible channel for engagement.

Because they bring together many parts of the renovation process, OSS are sometimes referred to as **Integrated Home Renovation Services (IHRS)**, a name that emphasises how they combine different services into one smooth and coordinated experience.

Despite this shared foundation, the **design and structure of OSS can vary widely**. Depending on the actors involved and the specific setup, the impact they have on renovation outcomes can differ considerably, reflecting the flexibility and adaptability of the model.

Existing one-stop shop models

There are a variety of OSS models. A well-known categorisation comes from Milin & Bullier (2021). They differentiate between **advice, support and implementation models** and also map these to 10 typical steps of a "renovation journey" [see graphic]. For example, the advice model focuses on the 'upstream' part at the beginning of the journey.

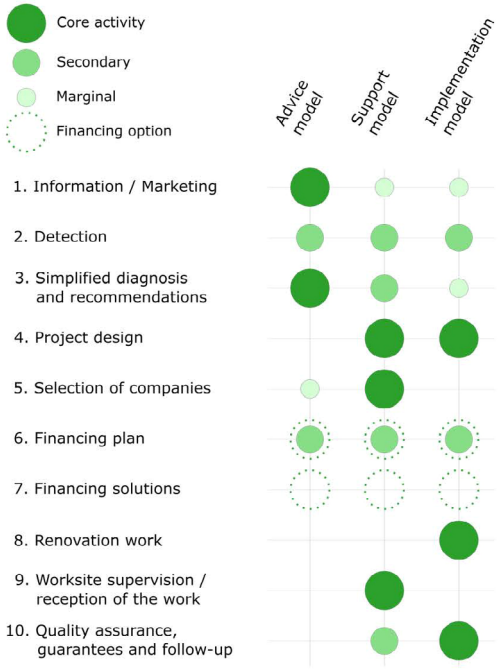
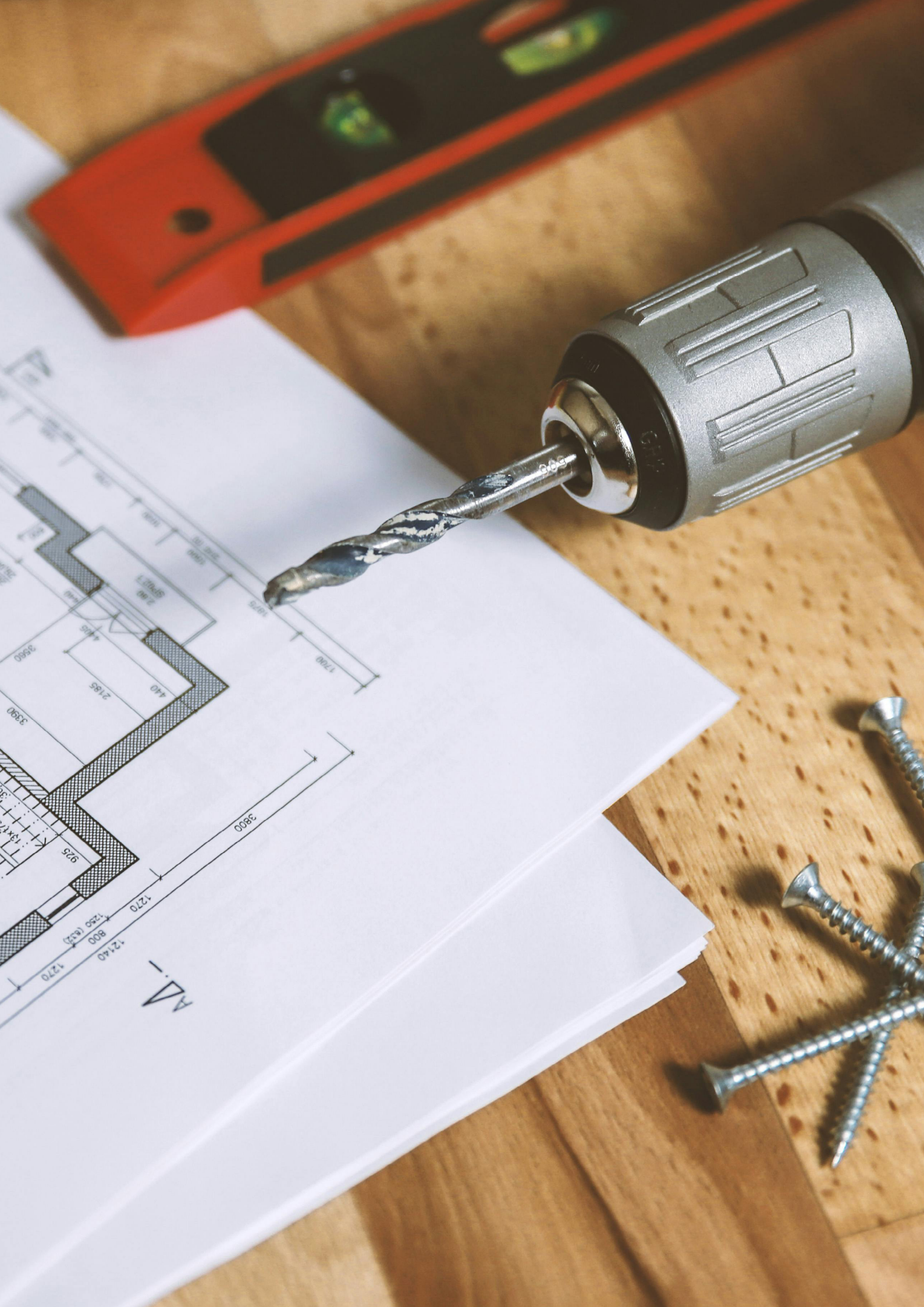


Figure 2. Main models of integrated home renovation services

It is already clear, however, that **OSS take very different forms** - just think of the operator models (public/private/mixed) and the level of ambition ("How deep is your renovation?"). And it is also clear that OSS do not always (have to) cover all phases of the renovation journey.



The three phases for setting up an OSS

For setting up an OSS, three phases are typical in the process, which will be discussed in detail:

- First the situation needs to be analysed, and the first contact should be made with other interested parties
- then it is followed by creating a vision, business model and legal framework
- finally, it comes the setting up the OSS and to make it operational

THE STATUS QUO ANALYSIS AND ESTABLISHING INITIAL CONNECTIONS

Impact assessment and needs

Geographic coverage: Prishtina, national capital of Kosovo

Population: 227.500

Building Types, Ages, and Numbers

- The majority of buildings requiring intervention are multi-apartment buildings.
- These buildings were primarily constructed between 1970 and 2011.

Energy Performance of Buildings

- The energy performance of buildings is currently unknown, as the energy performance system is just being introduced in Kosovo.
- Based on the typology of Kosovar buildings, multi-apartment buildings account for approximately 11-12% of the heating energy demand of residential buildings.

Energy Saving Potential

- According to building typology research, the potential energy savings – depending on the applied renovation measures and building category – range from 20% to 45%.

Renovation Volume/Rate

- The renovation rate is very low.
- Existing programs have mainly targeted detached houses, while only two pilot projects have been implemented for multi-apartment buildings.

Homeowner Type

- Mostly individual owners, with a small proportion of tenants.

Proportion of the Population Experiencing Energy Poverty

- Precise data is not available without relevant surveys.
- Estimates suggest that energy poverty could reach 30-40% of the population.

Existing barriers identification to energy renovation

1. Low Prioritization and Awareness
- Energy-efficient practices are given minimal priority by homeowners.
- Homeowners often seek quick returns on investments, which may not align with the longer payback periods of energy-efficiency measures.

2. Technical and Market Limitations
- Suppliers and contractors often lack the necessary technical knowledge for cost-effective energy-efficiency renovations.
- The high upfront cost of renovations limits homeowner participation.

3. Financial and Incentive Barriers
- Estimated energy poverty affects around 40% of the population, limiting capacity to invest in energy efficiency.
- Low energy tariffs reduce financial incentives for energy-efficient upgrades.
- Billing systems that do not reflect actual energy use can undermine motivation for improvements.
- The government currently does not provide subsidies for renovation measures.
- There are no alternative financing mechanisms in place, such as ESCOs (Energy Service Companies) or EEOS (Energy Efficiency Obligation Schemes).

4. Policy and Regulatory Gaps
- Current housing policies and regulations are generally missing or incomplete.
- The Law on Energy Efficiency and Energy Performance Certificates are still in the drafting phase.
- Discrepancies exist between housing laws and other regulations: while regulations are being drafted, the energy strategy targets a 22% reduction in primary energy consumption by 2031.

5. Political and Administrative Challenges
- The political situation has affected decision-making: by mid-September 2025, no government was in power following the February 2025 elections, practically halting decisions in the affected ministries.

6. Heating System Limitations
- District heating exists only in Prishtina and Gjakova, where heat meters are already fitted.
- In most other cases, individual heating is used, mainly based on electricity or solid fuels (primarily lignite).

7. Property Ownership and Land Registry Issues

- The land register often does not reflect actual ownership.
- Cases such as inheritance may leave properties not officially transferred to the owner, creating eligibility issues for support programs.
- Homeowners may face creditworthiness challenges, affecting their ability to secure financing.

Information about relevant policy targets and strategies

Energy strategy of Kosovo requires to decrease the final energy consumption in Kosovo, and to achieve cumulative energy savings of 266.4 ktoe in buildings including public, private, and commercial by 2031 (Strategic objective 3: Increasing energy efficiency). This objective should be achieved by setting minimum energy performance requirements for new buildings and those being renovated, and the implementation of EE measures in the existing building stock through different support schemes, with implementing the Building Renovation Strategy, with promoting Near Zero Energy Consumption Buildings, supporting highly efficient technology deployment (e.g. heat pump, solar thermal, etc.), introducing the Energy Performance Certification in buildings, energy auditing, and raising public awareness for energy efficiency measures.

While legislation is being prepared to help in implementing the relevant strategies, an objective obstacle hinders the process. As there is a yet unsolved political crisis in Kosovo, resulting in the lack of government, it means that the drafted legislation cannot be approved, by the Parliament and the government.

The existing local players and key actors active in the renovation sector

Stakeholder	Role	Names of specific organisations
Residents	end users, renovators	No such organisation exists
Condominium managers	end users, housing management	Public Housing Enterprise (PHE)
Donor organisations	funding	GIZ, EU, GEFF, EDF, EBRD, NBP, World Bank, Lux-Development (LuxDev) S.A., MCC
Energy regulatory office	Regulator of energy sector, prices, control of EPCs	Energy Regulatory Office (ERO)/ Zyra e Rregullatorit për Energji (ZRRE)
Ministries	regulation, legislation, funding, incentives, responsibility for national climate policy, international cooperation on climate change and other energy related issues	· Industry, Entrepreneurship and Trade (MIET) · Economy (ME) · Environment, Spatial planning and infrastructure (MESP)

Stakeholder	Role	Names of specific organisations
Companies involved in electricity supply	electricity provider TSO Utility	KEK KOSTT KEDS
National energy agency	organization set up for energy efficiency programs	Kosovo Energy Efficiency Fund (KEEF)
Parliament	Parliamentary committee in charge for energy and economy matters	Committee of economy and industry
Expert organisation	Organisation of architects	Albanian Association of Architects/ Shoqata e Arkitektëve të Shqipërisë
Expert organisation	Organisation of engineers	Chamber of Engineers of the Republic of Kosovo/ Od e Inxhinierëve të Kosovës
Science, universities	scientific body for sustainably energy	Center for Energy and Sustainability (Prishtina University)
Municipalities	technical knowledge, energy poverty and other social issues	Prishtina: departments of energy, urban planning, social issues
Banks	funding (loans)	ProCredit Bank, Raiffeisen, TEB, BKT, NLB
NGOs	non-governmental organisations related to energy and social issues	· KGBC: Kosovo Green Building Council · WEM: Women in Energy and Mining · AWESK: Association of Women in the Energy Sector of Kosovo · International Organization for Migration (IOM): energy poverty
Media	Awareness raising, information dissemination	
Other	Other organisations related to energy, architecture	· Public Housing Enterprise (PHE) · real estate agencies · trade unions

Influence-Interest Matrix

According to the matrix, the situation is relatively favourable, as practically all of the stakeholders are in the positive quarter of the matrix. The main setback is the lack of government, because of which the otherwise interested ministries are forced to halt their operations, and therefore they cannot go forward in terms of law making, program development. Solving this situation seems a key for taking steps forward, which, according to the nature of the problem, is out of the scope of this action plan.

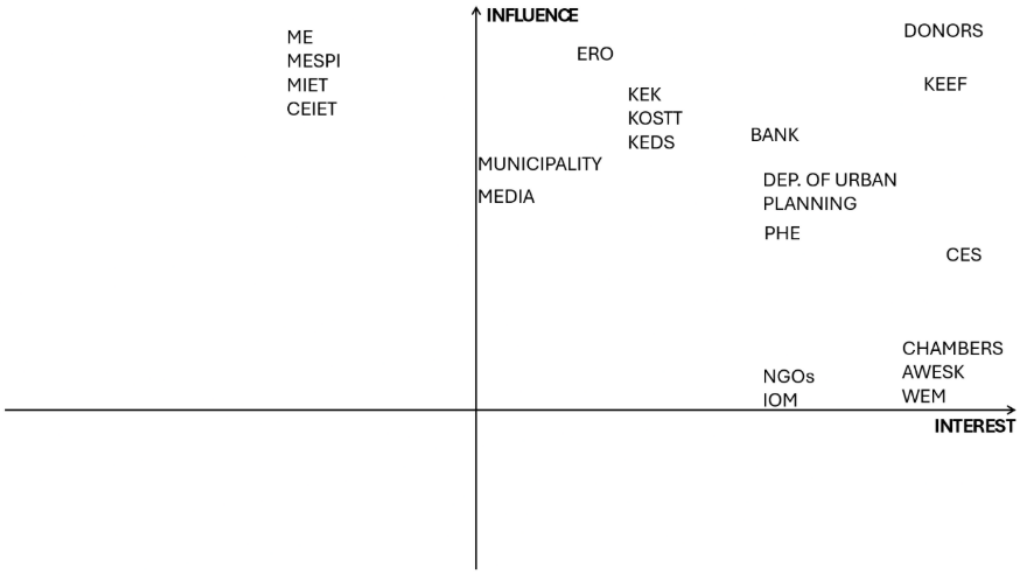


Figure 3. Influence-interest matrix of stakeholders

Partnerships and synergies

To integrate the OSS into an existing local ecosystem is a key factor of success, but also creating links with complementary activities at national or regional level will strengthen your OSS. Joining forces with peers helps, too – it is useful to create a network with other OSS in your country and beyond.

Examples of operating OSSs, or organisations providing similar services in CEE region:

- Amiestas (Lithuania, amiestas.lt/)
- Sofia Energy Agency (Bulgaria, sofena.com)
- Asenovgrad (Bulgaria, h2020-upstairs.eu/)
- RenoPont (Hungary, enopont.hu)
- Habitat for Humanity Hungary (Hungary, habitat.hu)
- Hauskunft (Austria, hauskunft.at)

VISION, BUSINESS MODEL AND LEGAL FRAMEWORK

Overall purpose and strategic goals

It is crucial to develop a broader mission and the linked strategic goals to gain success. It must be determined that how much stress the OSS will put on, for example, deep renovation, sustainable materials or accessibility of renovation project. It is also important to set clear tangible targets that the OSS needs to achieve.

Goal: Establish a One-Stop Shop (OSS) in Prishtina, operating in an advisory model. The OSS aims to support owners of dwellings in multi-apartment buildings and their administrators in carrying out energy-efficiency renovations, once the necessary legislation, currently missing, comes into force.

Operational targets:

- Increase the renovation rate in Prishtina by achieving the complex renovation of 500 additional apartments.
- 1st year:
  - Provide 100 pieces of advice to homeowners through both personnel consultations and online channels.
- 2nd year:
  - Implement pilot renovation projects for 2 buildings.
- 3rd year:
  - Develop a financial mechanism to facilitate renovations.
  - Collect and document good practices from completed projects.
  - Renovate 5 condominium buildings.
- 4th year:
  - Achieve the target of 15 condominium buildings renovated per year.
  - Establish a verified list of contractors for renovation projects.

OSS value proposition and services

As the OSS's proposition needs to be attractive for both homeowners and suppliers, it must be determined

- who will be the customers of the OSS
- with what stakeholders will it co-operate
- what problem will the OSS solve
- what services will the OSS offer to solve this problem (e.g. will the services include energy audits, financing advice and support, contractor coordination?

The choices for the OSS are as follows:

- Target group 1: owners of dwellings in multi-apartment houses
- Target group 2: multi apartment administrators
- Target group 3: energy poor households

The OSS would provide the services below for all target groups:

a. **Marketing, awareness raising**

- Information about the benefits of energy renovation
- Information about the measures that achieve the greatest energy savings
- Energy saving tips
- Information about available renovation grants and loans
- Why is undependent One-stop shops useful?

b. **Initial Information and Consultation: providing technical, legal and financial information**

- Assessment of client needs and objectives
- Information about the benefits of energy renovation and renewable energy use.
- Guidance on the most suitable technologies (insulation, solar panels, heat pumps, etc.).
- Providing assistance in assembly meetings of condominiums
- Providing list of auditors

c. **Energy Audit / Technical Assessment, Project planning**

- Conducting an energy audit of the existing building.
- Identifying potential energy-saving measures.
- Preparing a cost–benefit analysis report for possible investments.

d. **Renovation Project Design**

- Organizing, verifying, and ensuring quality in the technical design (insulation, window replacement, heating system, PV systems, etc.).
- Providing technical guidance and quality assurance for selecting materials and technologies.
- Preparing financial and scheduling forecasts, assisting in bid comparison and financing.
- Providing list of reliable contractors, professionals

e. **Financial Assistance and Subsidies**

- Assistance in identifying financing sources (grants, loans, subsidies).
- Support for applying to national or international programs (EU, EBRD, donors).
- Facilitating access to financing through the institutional OSS network.
- Support for energy poor households

f. **Coordination with Third Parties / Legal Procedures**

- Assistance in preparing documentation for building permits or renovation approvals.
- Connection with certified contractors for implementation.
- Technical supervision during the execution phase.

g. **Implementation of Works (via contractors) can:**

- Provide a list of reliable contractors;
- With good organization and technical partners, act as an efficient project manager on behalf of the client.

h. **Post-Renovation Monitoring and Warranty**

- Post-implementation checks to verify achieved results and energy savings.
- Ensuring maintenance services are available and functioning properly in the market, by creating a network of maintenance providers, offering advice, and follow-up support.

- Ensuring contractors provide warranties, monitoring quality, and mediating in case of disputes.
- Technical supervision may be offered after the OSS has been operational for several years, once sufficient experience and capacity have been built.

i. **Digital Services (if the OSS is online)**
- Platform for application submission and project status tracking.
- Online calculators for savings and cost estimation.
- Webinars and educational materials for users.

Calculate costs and revenues

Costs (per year):

Staff: 7-8 (including managing director)
- 2 engineers
- 1 legal advisor
- 1 marketing associate
- 1 economist/financial advisor
- 2-3 coordinator

Work related costs at 1000 EUR/p/month: 7-8000 EUR/month, 85-90.000 EUR/a
Rent and office supplies: 4-500 EUR/month, 5-6000 EUR/a
Website: 800-1000 EUR/month, 10-12.000 EUR/a
IT infrastructure: 15-20.000 EUR
Marketing and sales: 10-15.000 EUR

Total: 110-125.000 EUR/a, plus IT infrastructure cost as one-time cost

Revenues (per year):

Homeowners service fees (project planning, tender writing, selection of companies): homeowners are expected to contribute pay fee for the OSS, resulting in an income of 20-25.000 euro/a

Commissions from partners: the OSS is not expected to as for commission from partners

Municipal grant: office rent, supplies 5000-6000 EUR/a

Total: **≈ 25–31k EUR**

Legal framework

In terms of operation the models can vary from public to private model:

1. Public OSS

Operated and funded by public institutions (municipalities, ministries, or state agencies).

Characteristics:
- Focus on services for citizens and public buildings.
- Supported by state funds and EU programs.
- High priority on legal and energy standards.

Advantages:
- Ensures reliability, transparency, and broad accessibility.

Disadvantages:
- May have higher bureaucracy and limited flexibility.

2. Private OSS

Operated by a private company, often as an energy service provider or consultancy.

Characteristics:
- Provides consulting, project management, and access to private financing.
- May integrate technology and digital platforms for higher efficiency.

Advantages:
- Fast, flexible, innovative, and customer-oriented services.

Disadvantages:
- Potentially higher costs for clients and lack of public transparency.

3. Public–Private Partnership (PPP OSS)

A collaboration between public institutions and private operators.

Characteristics:
- Combines public sector credibility with private sector efficiency and flexibility.
- Mixed financing: public funds, private investments, grants, and loans.
- Can provide services for all types of buildings: private, public, and social.

Advantages:
- Balances accessibility and efficiency.

Disadvantages:
- Requires good coordination and clear legal agreements.

4. Combined / Multisectoral OSS

Acts as a coordination center for various services (energy, construction, legal, and financial) for all stakeholders.

Characteristics:
- Integrates procedures for citizens, businesses, and institutions.
- Can operate both as a physical office and a digital platform.

Advantages:
- Integrates multiple services in one place, increasing efficiency and transparency.

Disadvantages:
- Requires a multidisciplinary staff and complex management.

Financial resources of the Municipality of Prishtina

Based on the Municipality of Prishtina's approximate budget for 2025, the total planned resources amount to 128.1 million EUR, with allocations spanning administration, health, education, capital investments, social services, and other sectoral needs. The municipal administration alone has an operating budget of over 78 million EUR, including personnel costs, goods and services, and maintenance. Capital investments and sectoral allocations further demonstrate a significant capacity to fund priority projects. The budget reflects a strong commitment to maintaining and improving public services, including social welfare, public utilities, urban infrastructure, and administrative efficiency. Given this substantial financial envelope and the explicit prioritization of municipal services in both operational and capital expenditures, the municipality possesses sufficient financial resources to cover the costs associated with the operation of a One-Stop Shop (OSS). Moreover, the budget indicates flexibility to allocate funding toward new service delivery models, suggesting that the municipality is willing and able to support the OSS fully.

Opportunity of Public-private partnership

Potential public-private partnerships for the OSS in Prishtina could be established with banks and financial institutions to provide financing schemes for homeowners and condominiums, construction companies and contractors to implement renovations according to energy-efficiency standards, property management

companies to support administrators in planning and coordinating renovation works, and suppliers of energy-efficient materials and technologies to provide equipment, technical guidance, and training. Additional collaboration with municipal authorities, NGOs, or energy agencies could support policy alignment, awareness campaigns, and co-funding opportunities.

Recommended model for Prishtina

In terms of level of ambition the most feasable option would be to set up an one-stop shop i**n advice model** first in Prishtina. It 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 to better understand the project - type and cost of implemented measures. Further development of the one-stop shop could support common representatives and residents in project design, including an energy renovation plan, based on energy audit and scenarios with estimated energy savings, and in financial plan.

In terms of operation the most suitable OSS model for building renovation would be the Public–Private Partnership (PPP OSS), for the following reasons:

a. Combination of resources and expertise
- The public sector ensures reliability and access to national and EU funding.
- Private operators bring technical expertise, project management, and implementation flexibility.

b. Reduction of bureaucracy
- The partnership allows service concentration in a single point (OSS), simplifying the process for citizens and building owners.

c. Comprehensive approach
- Can address all building types: private, public, and social.
- Provides integrated technical, financial, and legal services.

d. Financial sustainability
- Combining public and private funding increases OSS durability over the long term.

e. Adaptability to market and citizens
- Enables innovative services and digital platforms for monitoring and advisory purposes.

For the reality of Kosovo, **a hybrid model** is most appropriate, where:
a. Initial phase: A public OSS establishes the structure, standards, and credibility.
b. Medium term: Evolution toward a PPP model to leverage private expertise, flexibility, and capital.

This approach ensures a balance between public interest and economic efficiency, making the OSS a sustainable mechanism for the country's energy transition.

SETTING UP THE OSS AND MAKING IT OPERATIONAL

Staff recruitment and capacity building

Envisioned staff:

1-2 advisors, 1 energy expert, 1-2 project managers, 1 marketing-sales, 1 financial expert, 1 managing director)

The financial expert needs to be familiar with bank financing in order to assist with taking out loans. He/she could develop a support and/or guarantee scheme that would enable low-income households living in condominiums to afford the cost of renovation.

It is very important that the project manager convinces the municipality to provide non-repayable grants for condominium renovations, as this is the main incentive for carrying out modernisations. He/she will likely need facilitation-moderation training as well, so that they can steer the differing interests and opinions of residents at the general assembly in a constructive direction.

Building partnerships

It is important to engage with local government, banks, and businesses to create a supportive ecosystem. Working with banks for green loan products, partner with municipalities for grant facilitation and establish a contractor and supplier network for your customers can be essential for the success of the OSS.

- Partnership with municipality – to secure min. 30-40% non-repayable grant
- Partnership with banks - to secure the 50% own contribution (or part of it) through preferential loans
- Partnership with contractors and suppliers – to build a network from reliable, local contractors
- Partnership with experts in energy efficient renovations – to train the contractors

Communication / activating target groups

1. target group: condominium managers
- Communication channels: in-person sales, clubs for condominium managers
- Value propostion, message: one-stop shop help for renovation

2. target group: residents
   - Communication channels: social media, municipal newspaper, leaflets, posters
   - Value propostion, message: comfort, decrease in utility prices, increase in property value

3. target group: low-income residents
   - Communication channels: municipal newspaper, direct sales (through social department)
   - Value propostion, message: health improvement, comfort improvement, financial guarantee for renovation

It is worth to collaborate with local NGOs, energy agencies and community groups to create awareness and help engage the vulnerable populations who may face significant barriers to home renovations.

Organizations that could help in public awareness raising activities:
- Prishtina Municipality
- the Kosovo Chamber of Commerce (OEK)
- university departments such as the University of Prishtina – Faculty of Civil Engineering could help reach homeowners and building administrators with tailored information and training on energy-efficiency renovations

Setting up a physical office for the clients

Ideally, the OSS should be in an easily accessible and centrally located premise. Ideally, the OSS office should be located in the municipality building, therefore it would be essential to establish a co-operation with the Prishtina Municipality.

Development an IT infrastructure and digital tools

It is advisable to develop a Customer Relationship Management (CRM) system where interested persons and their data can be recorded, as well as their status along the customer journey. The system should log who should be called and when, and different experts (financial expert, energy expert, technical supervisor) will also be able to monitor whether there are new clients requiring their work.

We also recommend to develop a website (possibly as a subpage of the municipal website) that presents the OSS services, allows for appointment booking, provides a FAQ section, shares basic information on energy-efficient renovations, and showcases best practice examples. A good reference is: hauskunft.at.

A contractors database should also be created, containing the basic data, references, and contact details of reliable contractors. We do not recommend making the developed database publicly accessible. If the OSS undertakes the selection

of contractors, then the database would serve only the OSS. However, if the OSS only recommend contractors, access rights to the database could be granted to condominium representatives after the advisory process and the completion of technical and financial planning.

Developing an energy and financial calculator is relatively complex and requires a large amount of data (e.g. how much energy a certain type of building could save with a given renovation), which may often change (such as renovation costs). For most condominium representatives and residents, personal outreach is more effective, as online tools often fail to reach them. Therefore, we recommend that the development of a calculator should not be a primary task when establishing the OSS. However, if a partnership with a bank can be established, then—given the large number of clients interested—the development of such a calculator could become reasonable.

Work plan

Task	Time needed, Deadline	Responsible department	Human resource requirement	Financial requirement
Discussion with Pristhina Municipality about establishing OSS, services, financial support and non-repayable grant	7-8 months	Directorate of Public Services, Protection and Rescue	OSS project manager, legal advisor, financial expert	Travel & meeting costs: 1,000–2,000 EUR; internal staff time
Applying for external (EU or state) funding for the establishment of the OSS	4-5 months	Directorate of Public Services, Protection and Rescue	Tender writer, OSS project manager	Application fees (if any) 500 EUR; staff time
Build partnership with bank(s)	2-3 months	OSS management	Financial expert, OSS project manager	Staff time, communication & meeting costs: 500–1,000 EUR
Developing an OSS business plan	3-4 months	Directorate of Public Services, Protection and Rescue	Strategy developer, legal expert, OSS project manager	Staff time; consultancy costs if hired externally: 3,000–5,000 EUR
Launch of the OSS, start with a test phase to refine workflows. Focus communication efforts on making known your offer and generate interest. Last but not least, monitor the performance of your offers, evaluate the effectiveness of different channels.	2-3 months (for test phase)	OSS management & staff	All OSS staff (advisors, project managers, marketing, financial expert, director)	Marketing & communication: 5,000–10,000 EUR; office setup: 3,000–5,000 EUR; minor operational costs

Summary of recommendations

As there is lack of information about energy efficient renovation and there are more possibilites to finance renovation measures it is useful to **establish a one-stop shop** which can help for homeowners with information about subsidies and loans and technical knowledge about renovation process, energy certificate system, new materials and technologies. The main target group of the OSS service could be **common representatives and homeowners in multi-apartment houses**, because a subsidy is 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. As there is a very favourable subsidy for family houses, it is reasonable to help **homeowners in family homes** in energy efficient renovation. It may arise that the OSS should address public building as those buildings are subsidized but we recommend to prioritise residential homeowners and households, who might need more awareness and guidance in their renovation journey2. 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 feasable option would be to set up an one-stop shop **in 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 to better understand the project - type and cost of implemented measures. Further development of the one-stop shop could support common representatives and residents in project design, including an energy renovation plan, based on energy audit and scenarios with estimated energy savings, and in financial plan. Other development could be to support joint representatives in informing and mediating in assembly meetings.

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

Further very important task is to **establish platforms** to provide public information and promotional materials to homeowners about new materials, new 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 them energy saving tips: from behaviour changes to low-budget measures. If we want to support them in major renovation works, we should provide them

pre-financing for design and construction costs and focus 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, local based companies. Sevaral options could be available:

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

The criteria of qualification should contain technical competence, control of references, stable financial status, organiozational 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 long-term, it is important to invest in capacity building and **training programs** for professionals which can bridge the knowledge gap in the building sector. These programs 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 a **long-term funding** for operation of one-stop shop. It could come from public or/and private sector: from government or local municipality combined with funding from financial sector (banks) or real estate companies or association of contractors. Remaining undependent is important because of the confidence of the residents, that is why we do not recommend to require and accept funds from from some (building material manufacturer or trader) companies.