

# Empowering Citizens to Renovate: Examples of One-Stop Shops



FEDARENE

## EMPOWERING CITIZENS TO RENOVATE: EXAMPLES OF ONE-STOP SHOPS

*Concrete examples of one-stop shops from across the EU and lessons for accelerating renovation across different national and local contexts*

**APRIL 22 | 10.00 – 11.30 | WEBINAR**



# Empowering Citizens to Renovate: Examples of One-Stop Shops

## AGENDA

### Introduction

**Adrian Joyce**, Campaign Director,  
*Renovate Europe Campaign*

### Guidelines on setting up and managing one-stop shops

**Adrien Bullier**, Senior Project Advisor on  
*Energy Efficiency Finance, CINEA*

## Q&A

## From Concept to Practice: One-Stop Shop Renovation Models across Europe

- **Regional one-stop shops in action**  
*Mariangela Luceri, Project Manager, FEDARENE*
- **Home renovation services and third-party financing in France**  
*Sébastien Descours, co-fondateur of FIDEO – Banque de la Rénovation, project ORFEE*
- **Renov-AID one-stop shop experience in Slovenia**  
*Ana Tisov, field expert in building environment, IRI UL (University of Ljubljana), Slovenia*
- **The Renoss model in Italy**  
*Marco Costa, Agency for Energy and Sustainable Development (AESS), Italy*
- **SHEERenov+ one-stop shop project in Bulgaria**  
*Tzveta Naniova, Executive Director of BACC JSC, Renovate Bulgaria*

## Q&A and Conclusions

# Empowering Citizens to Renovate: Examples of One-Stop Shops



**Adrien Bullier**

**CINEA**

*Senior Project Advisor on Energy Efficiency Finance*



# Setting up and managing one-stop shops for residential building renovation: who, what, how?

Webinar: Empowering Citizens to Renovate: Examples of One-Stop Shops

22 April 2026

Adrien Bullier, Senior Project Adviser  
CINEA D1 - LIFE Climate and Energy

# One-Stop Shops in a nutshell

- **Make building renovation a nice(r) experience**

- Disseminate **information**, encourage cultural shift
- **Rationalise** access to financial support
- Clarify liabilities and secure **trust**
- Pool **skills**
- Aggregate small-scale investments (in view of **financial engineering**)

- No one size fits all solution!

- Contexts vary across the EU

- Many pre-existing support schemes
- Consumer needs differ
- Building trust has a strong cultural component

- No lack of market participants, but

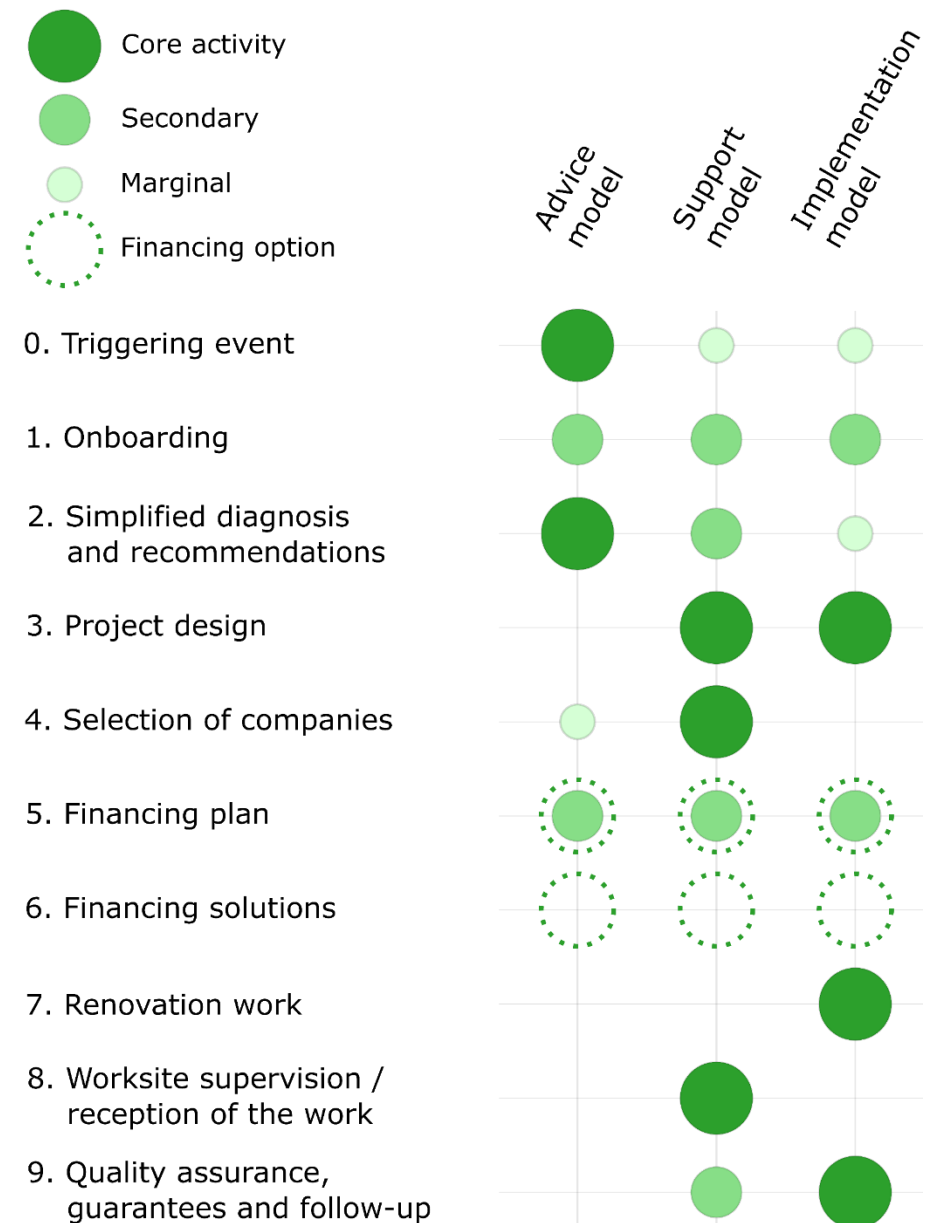
- Absence of coordination
- Diverging interests
- Preventing a holistic answer

# Analytical framework along the “customer journey”

- Mainly heuristic, based on the observation of pilot initiatives across Europe
- 3 main models:
  - **‘Advice’ model**: focused on the upstream part of the journey
  - **‘Support’ model**: extended Architect's mandate, covering the whole journey
  - **‘Implementation’ model**: combining design and renovation work
- **Financing services** on top of support or implementation models, with different level of engagement: **manage state subsidies/grants vs access to commercial loans/financial engineering**

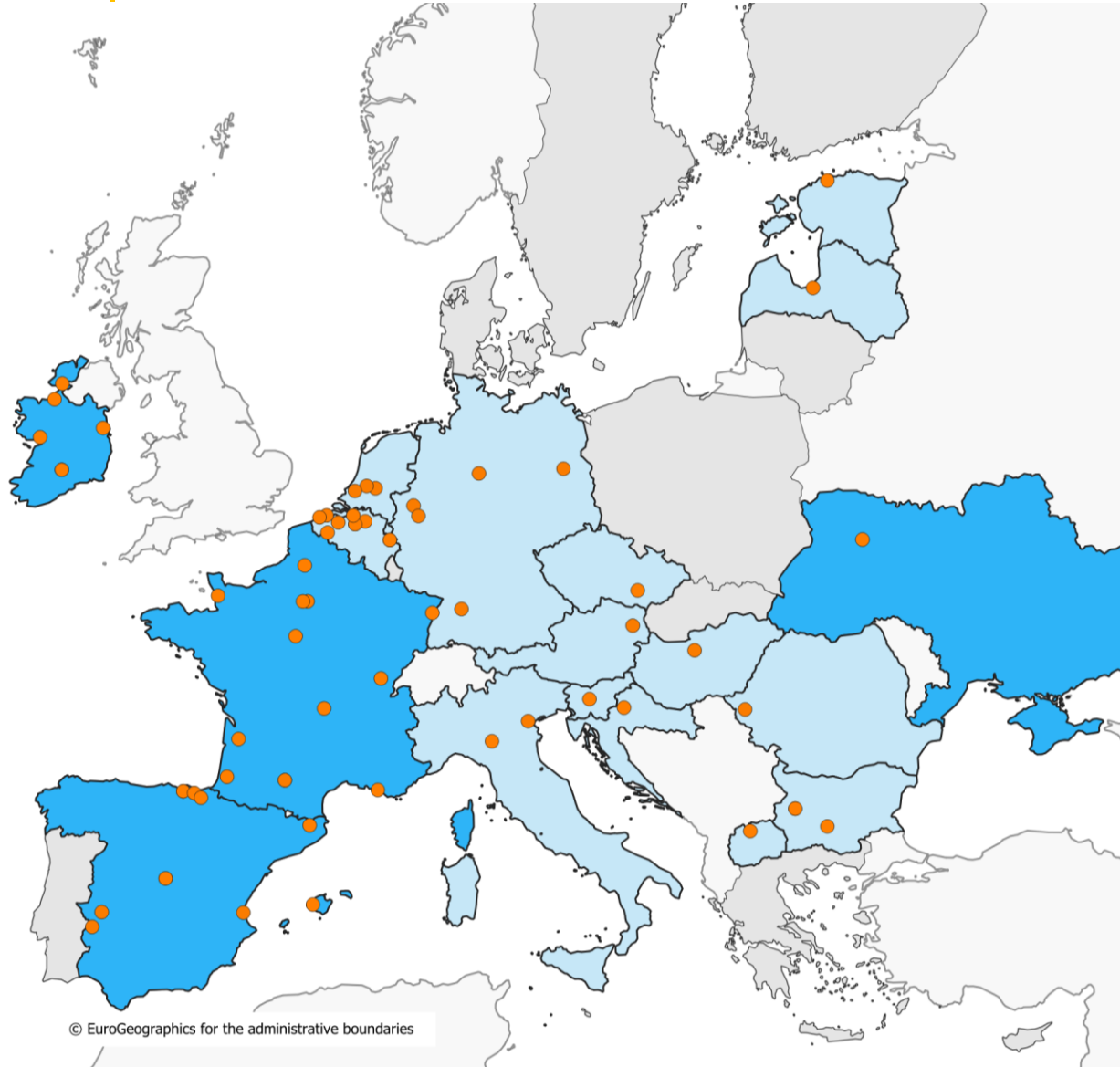
More details in [Milin & Bullier 2021](#).

*Towards large-scale roll out of "integrated home renovation services" in Europe.*  
Proceedings of the ECEEE Summer Study 2021



# One-Stop Shops (OSS)

Integrated services for clean energy transition in buildings & longstanding support in the residential sector



- Create (or replicate) One-Stop Shops
- Take on tasks for which homeowners are not well equipped
- Coordinate / combine / integrate the services provided by private and public players
- Services implemented, operational and tested (1<sup>st</sup> investments = proof of concept)
- Actions to secure medium to long term viability

## Outcomes

EU -funded projects under Horizon 2020 & LIFE-CET

- 51 OSS services for energy renovations to date
- 16 Member States + 2 associated countries

# Key recommendations to set up a one-stop shop

- Context matters – size also – vision is central
  - Critical mass of investments is required to deliver comprehensive services
  - Territorial scope / renovation rates / depth of renovations
  - Comprehensive set of skills needed
- Acting as a commercial entity ?
  - Required for support and implementation models - to be factored in from the start
  - Not in competition with existing actors, rather in complementarity (subcontracting / partnerships)
- Added value for the supply chain:
  - Reduce transaction costs, standardise work, increase volumes of work, maximise the use of workforce
- One-stop shops are effective but they have a cost!
  - Customers can pay a share of the costs
  - Consider shifting public support to cover part of OSS costs



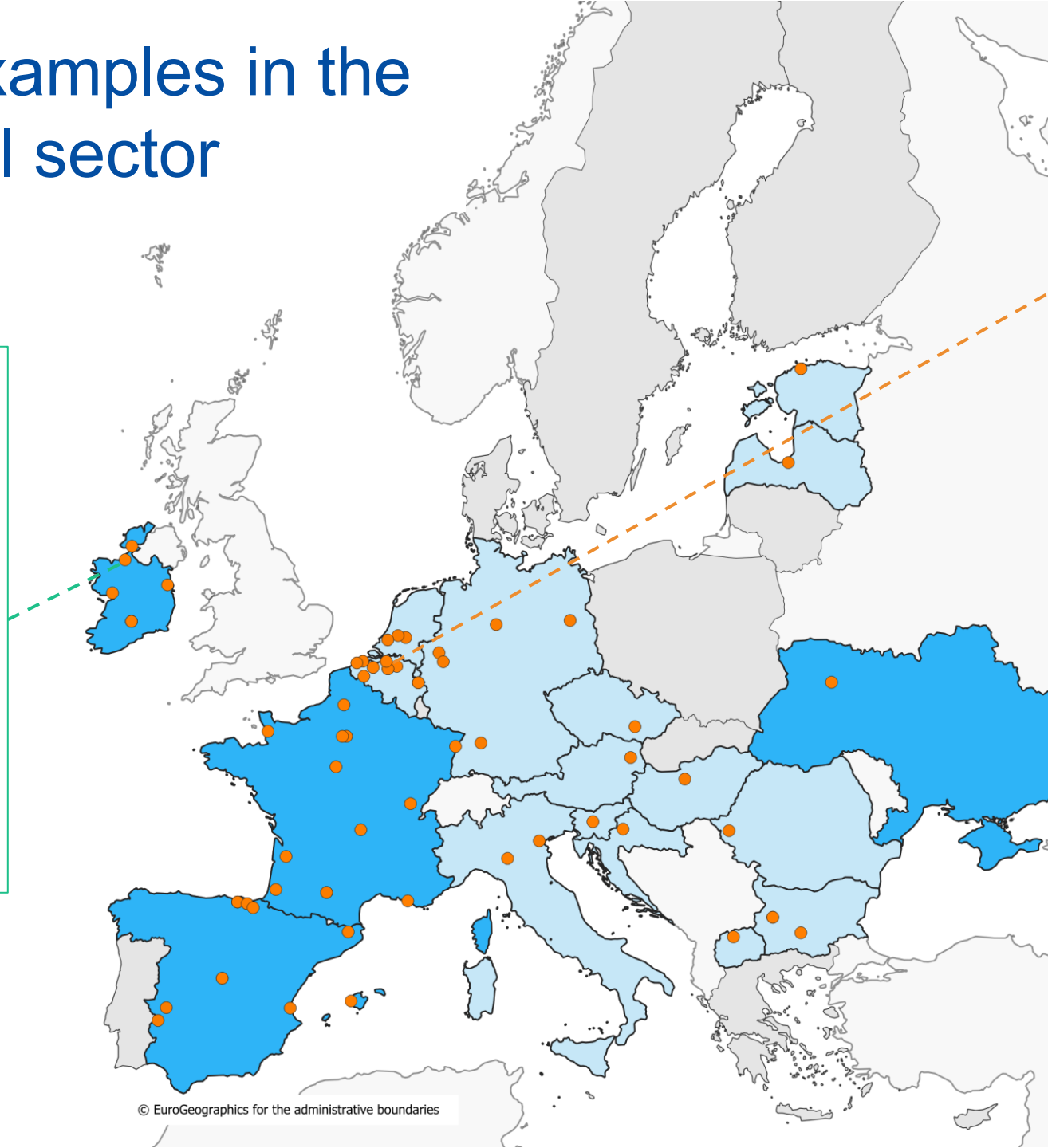
# Project examples in the residential sector

## LEAP (IE)

- Focus on **peripheral regions** (Donegal, Leitrim & Sligo west county)
- include **dispersed** and **older** homes,
- a high reliance on oil and solid fuels,
- and a **fragmented supply chain**

## CondoReno (BE & NL)

- Focus on multiple private homeowners, targeting **Condominium Associations**
- **4 OSS** implemented, operational and tested
- **2 models**: local authority-supported and market-supported



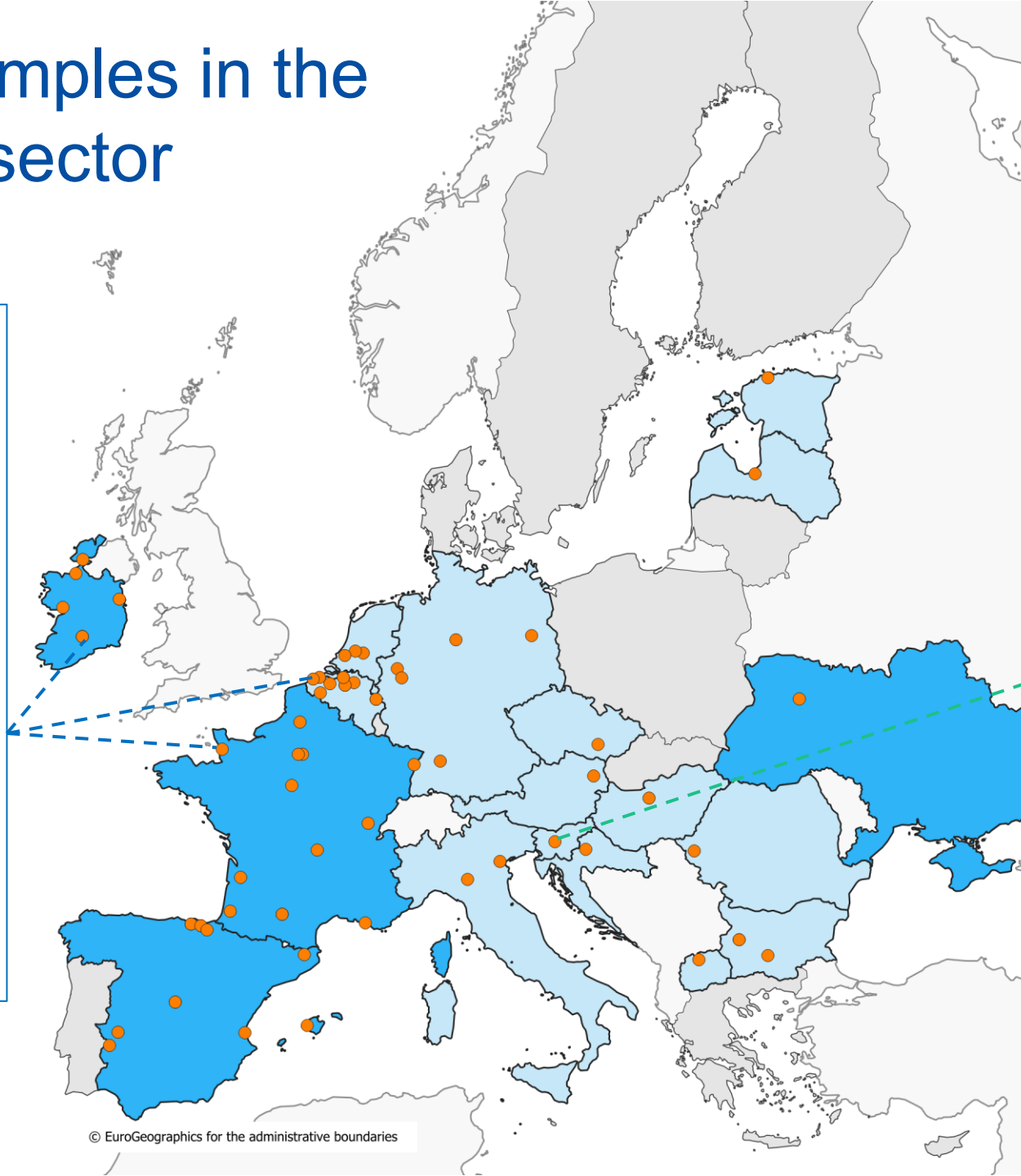
# Project examples in the residential sector

## OSR-Coop (BE, FR, IE)

- 3 IHRS implemented, operational and tested
- Focus on **citizen energy cooperatives and communities**
- Focus on 'deep refurbishment'
- Create **easy-to-replicate "building blocks"** for IHRS
- Consortium well embedded in its environment

## Renov-AID (SI)

- Improve existing OSS in Ljubljana
- **Mix of digital and in-person services**
- Builds on the national fund EkoSklad (grants & soft loans)
- Expansion with 2 OSS in Kranj & Velenje



© EuroGeographics for the administrative boundaries

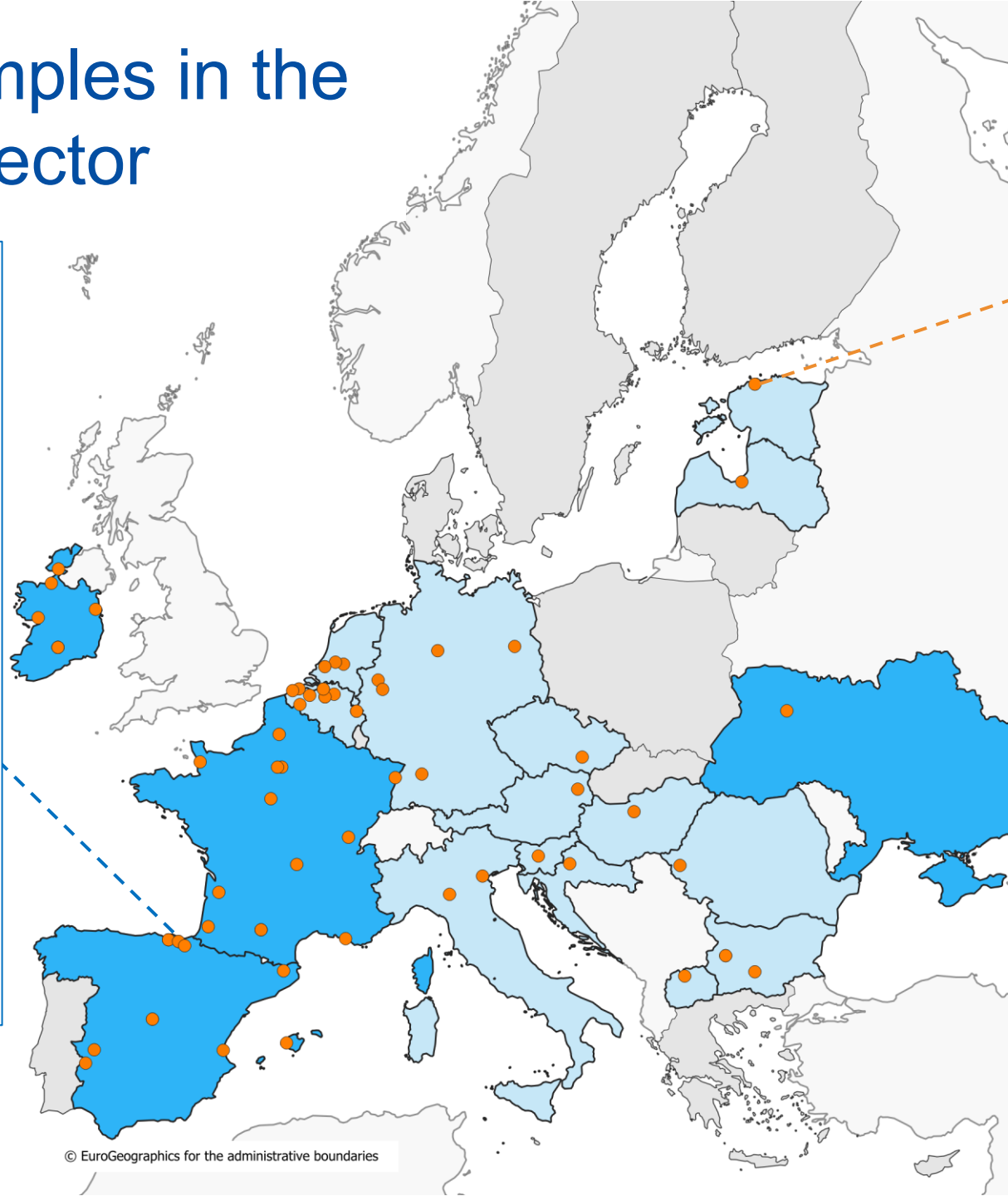
# Project examples in the residential sector

## BIRTUOSS (ES)

- Follow up of successful **HIROSS4ALL** project,
- Upgrade and expansion of the **Opengela** service in 9 new IHRS in the **Basque region**
- Focus on **vulnerable districts** and **co-creation with citizens**
- Addressing both **multi-family housing** and **single-family homes**
- Strong consortium led by the Basque regional authorities

## LIFEheritageHOME (EE)

- **Digital one-stop-shop** and **pilot** in **Estonia** targeting 7000 building owners
- Focus on **Historic and Heritage Buildings**
- Development of renovation passport tools
- Direct participation of several **Ministries (Culture, Climate)**
- Clear focus on **partnerships** (heritage/culture stakeholders and building/energy/financing sector)
- **Dissemination** via International Council of Monuments and Sites



- Brings together most third-party financing companies in France
- Resource centre for:
  - Operational and financial strengthening of third-party financing companies,
  - Pooling developments and coordinating operational processes with a view to reducing costs,
  - Helping these companies consolidate their business models,
  - Centralising and sharing experience more widely

- Definition of a benchmark for the quality of renovation work.
- Laying the foundations for an Energy Renovation Bank (see FIDEO-BRE project) to support third-party financing companies.
- Triggering significant investment in home renovation, generating substantial energy savings.
- Showcase project, intended for dissemination across Europe.

# EU-PEERS

## European Practitioners for Integrated Home Renovation Services (EU) - 2023/2026



- Harvest, analyse and debate findings from various experiences.
- Develop coordinated proposals to policy makers and actively contribute to regulatory and legislative processes.
- Propose guidance and support to emerging initiatives.
- Build capacity (at national level), focused on the design and implementation of IHRS.

- EU coverage, with priority focus on 6 national platforms (IT, FR, ES, LV, HU and IE).
- By the end of the action:
  - 175 IHRS registered in EU-PEERS.
  - 615 members, of which ¼ active contributors.
  - +45 exchange meetings, +35 capacity building sessions
- 6 sets of national policy recommendations, + 1 set of EU policy recommendations
- Communication campaign towards +150 public authorities to further develop IHRS.

# Thanks for your attention!

## For more info – available resources

- [Commission Recommendation \(EU\) 2026/536 of 10 March 2026 with practical guidance on one-stop shops services for energy efficiency and the energy performance of buildings](#)
- EU PEERS community of practitioners ([www.eu-peers.eu](http://www.eu-peers.eu))
- Financial support to the development of OSS
  - Direct EU support (LIFE CET, ELENA,...)
  - Indirect support (possible use of Regional Funds, Social Climate Fund,...)
- Join us at the [Clean Energy Transition Investment Forum](#) on 6 May 2026 in Brussels!



# Empowering Citizens to Renovate: Examples of One-Stop Shops



# Empowering Citizens to Renovate: Examples of One-Stop Shops



**Mariangela Luceri**

**FEDARENE**

*Project Manager*

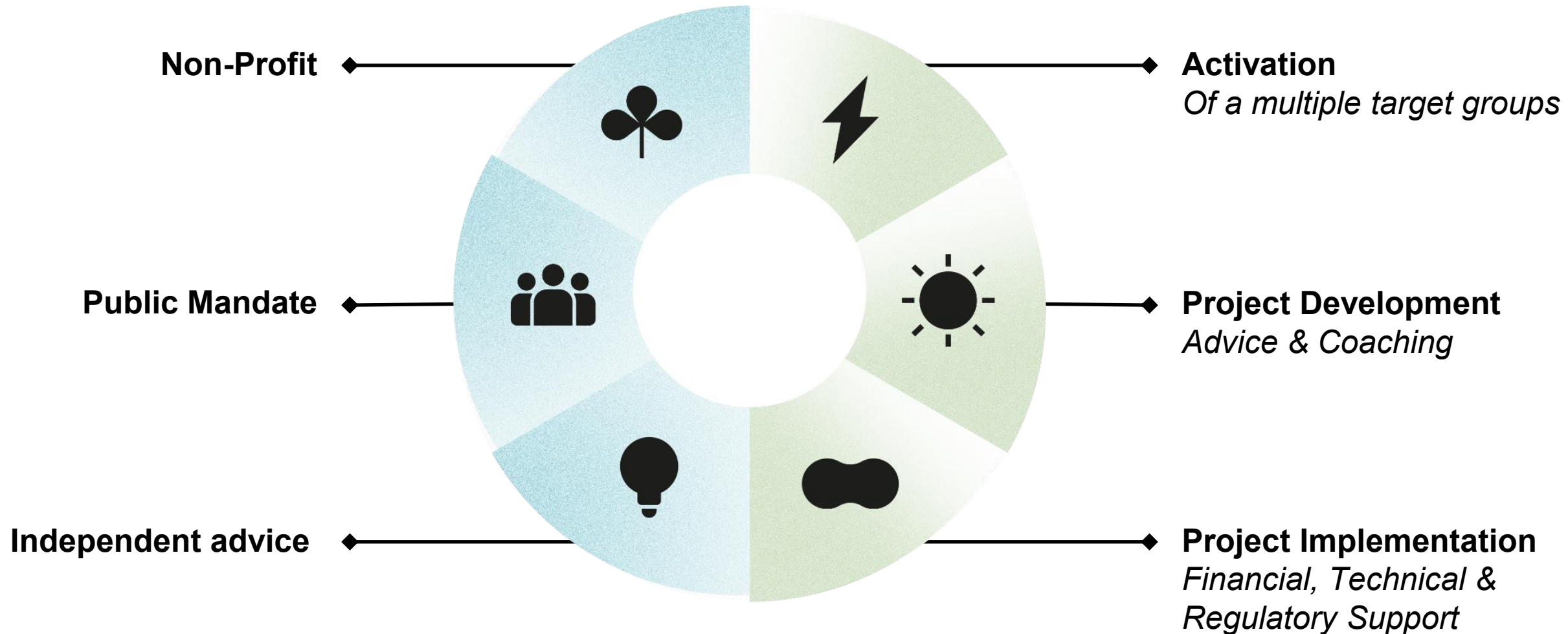
# Energy Agencies & One-Stop Shops

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Mariangela Luceri  
Project Manager  
FEDARENE – Working Group on Renovation One-Stop Shops

# WHAT IS AN ENERGY AGENCY

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# RECOGNITION IN EU LAW

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## RepowerEU Action Plan

Single entry point for  
energy projects



## Energy Efficiency Directive

Long-term sustainable energy plans  
& One-stop Shops



## Energy Performance of Buildings Directive

Member states mandated to  
develop One-Stop Shops in  
regions



# Energy Agencies & the EC guidance on One-Stop Shops

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*Energy Agencies act as facilitators and innovators, while delivering social, economic & health benefits, and creating clean jobs.*

Their strenghts:

- ◆ Anchor to the local context
- ◆ Focus on vulnerable households
- ◆ Collaboration across sectors & governance levels
- ◆ Energy Observatories
- ◆ Provide technical expertise, project facilitation and hands-on support
- ◆ Citizen engagement



# MultiHome project

*Energy Agency of Plovdiv, Bulgaria*

The One-Stop Shop:

- ◆ Decarbonized and low-emission integrated renovation of the residential buildings in Plovdiv Region
- ◆ Cooperation model with local stakeholders
- ◆ Service hub & platform

Renovation Twin platform:

- ◆ 3D platform based on GIS data
- ◆ Energy performance of all residential buildings
- ◆ Dynamic virtual map: showcase real-world success cases of renovated buildings
- ◆ Renovation Motivator: real-time simulator of renovation works



# Neuvoo.fi

*EcoFellows – Energy Agency of Tampere, Finland*

## Services of the One-Stop Shop:

- ◆ Information & advice to citizens, municipalities and industries
- ◆ Local contractors database: provide tools and guidance on contractors'/technologies' selection;
- ◆ Training for housing companies;
- ◆ Facilitate connections between homeowners, constructors, technology providers and universities
- ◆ AI-based search functionalities;
- ◆ Funding database on grants and subsidies for home renovation;
- ◆ Lending diagnostic equipment (e.g. thermal cameras)



# EU Peers

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*The European Community of Practice for Integrated Home Renovation Services providers & their supporters.*

## Pillars:

- ◆ Exchange
- ◆ Learn
- ◆ Influence
- ◆ Gain visibility

## National Communities:

- ◆ Italy
- ◆ France
- ◆ Spain
- ◆ Ireland
- ◆ Hungary
- ◆ The Baltics
- ◆ Belgium
- ◆ Germany
- ◆ *Coming soon... Slovenia, Croatia, Poland*



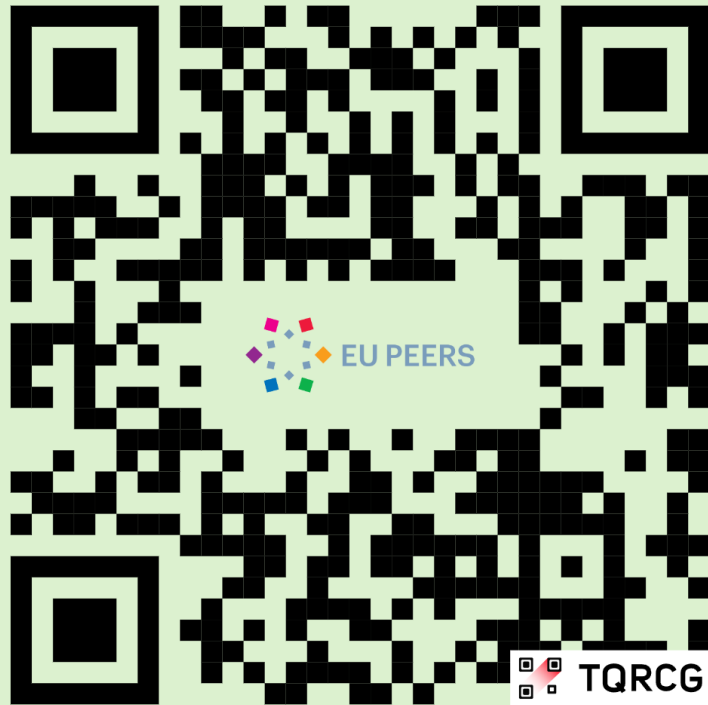
<https://www.eu-peers.eu/>



# EU Peers

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*Share Your Insights on Integrated Energy Renovation Services Across Europe!*



Deadline: 30th of April 2026



<https://www.eu-peers.eu/>





THANK YOU  
VERY MUCH!

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**Mariangela Luceri**

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[www.fedarene.org](http://www.fedarene.org)

# Empowering Citizens to Renovate: Examples of One-Stop Shops



**Sébastien Descours**

**FIDEO – Banque de la Rénovation, Project ORFEE**

*Co-founder*



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the European Union



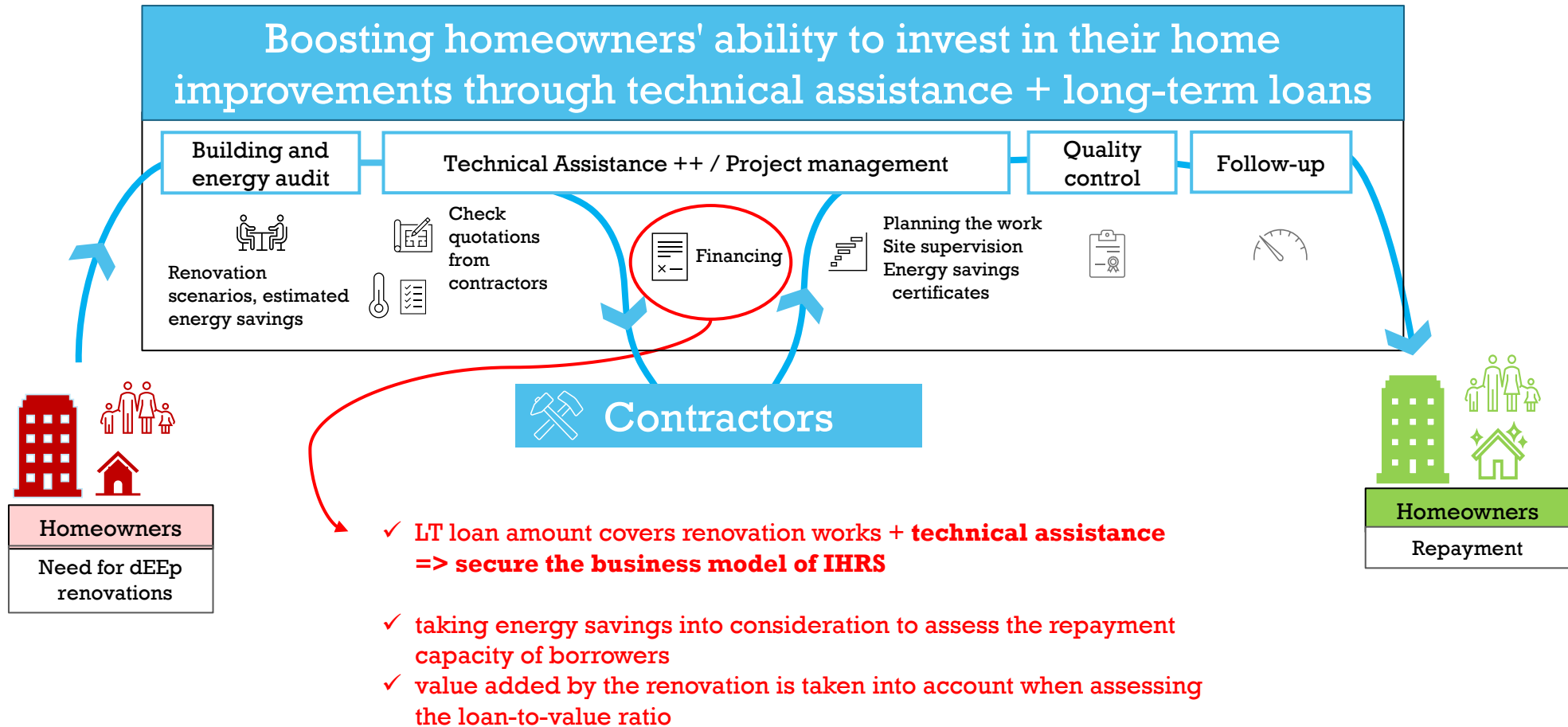
**EU PEERS**

Community for Integrated  
Home Renovation Services

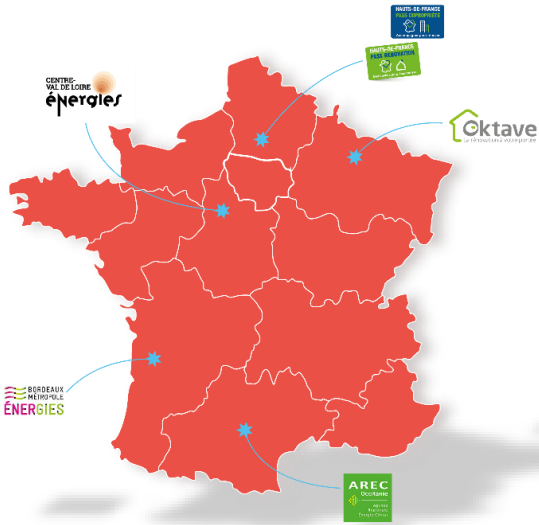
Resource centre for  
**Quality and Compliance**  
Renovation **control framework**  
**Continuous monitoring**



# Integrated home renovation services model of third-party financing companies



## Impacts during project period (mid-2020 to mid-2024):



### Individual houses:

**2 280 renovations**  
**€ 109 million investment**  
**49.1 GWh/year primary energy savings,**  
**11.5 kCO<sub>2</sub> tons/year emissions prevented**



### Multi-family buildings:

**11 435 dwellings in**  
**203 buildings**  
**€ 228 million investment**  
**77.3 GWh/year primary energy savings,**  
**16,970 CO<sub>2</sub> tons/year emissions prevented**

### Average per dwelling:

**€ 47,700 investment**  
**21.5 MWh/year primary energy savings,**  
**5.06 CO<sub>2</sub> tons/year emissions prevented**

### Average per dwelling:

**€ 19,900 investment,**  
**6.8 MWh/year primary energy savings,**  
**1.48 CO<sub>2</sub> tons /year emissions prevented**

SERAFIN's global renovation market share    2025 : 19%                      2026 (e) : 40%  
(Inclusion of the Bretagne Region, Normandy Region and north of Paris)

# A new momentum to scale up



Banque  
de la rénovation  
énergétique

Mid-2024 → Mid-27



**Financial  
partners**

Organisations offering integrated technical  
and financial support and solutions for  
energy renovation of housing



Marsh

SG



LA

NEF

POUR LA  
BANQUE  
ÉTHIQUE



BNP PARIBAS  
PERSONAL FINANCE

**Supports of the project**



Move from experimentation to widespread adoption of the SERAFIN framework for energy-efficient housing renovations



Pool financing expertise to streamline the issuance of affordable loans for energy-efficient renovations of private homes



Meet demand from investors for assets that comply with the European taxonomy of sustainable activities

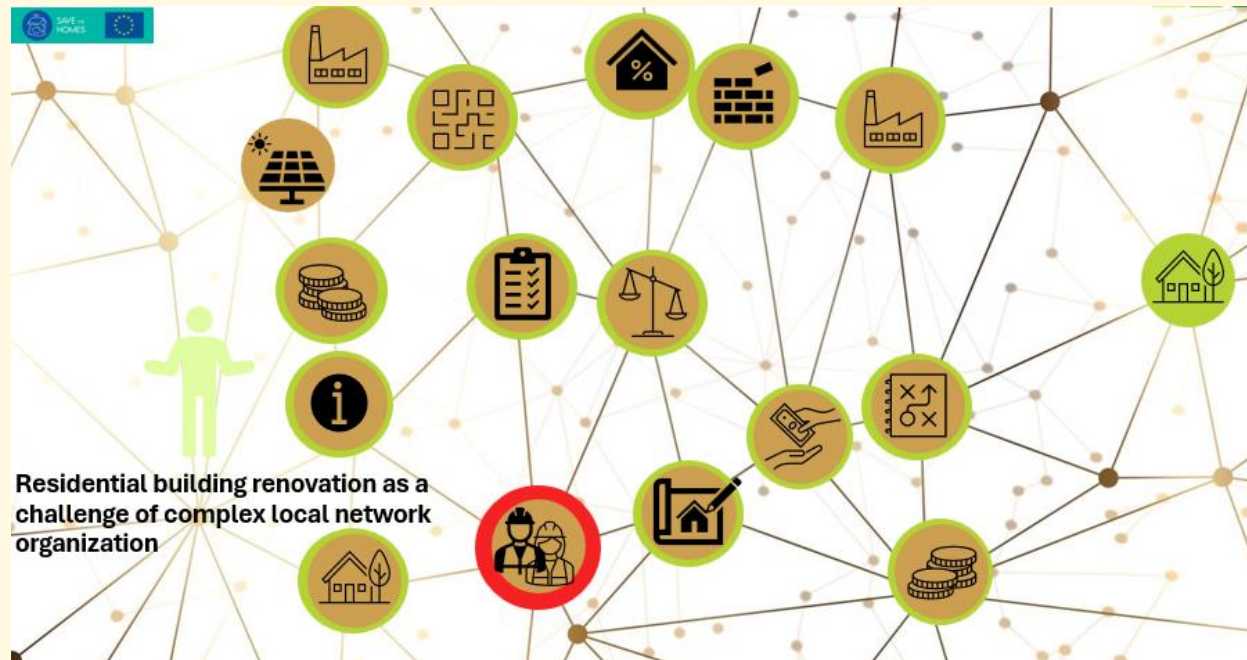
# Empowering Citizens to Renovate: Examples of One-Stop Shops



**Ana Tisov**

**IRI UL (University of Ljubljana), Slovenia**

*Field expert in building environment*



# Renov-AID: OSS experiences in Slovenia

# Ana Tisov

Institute for Innovation and Development of University of Ljubljana

Renovate Europe &amp; FEDARENE webinar, 22. April 2026





# Renov-AID

## Slovenian home renovation journey

### Why?

Homeowners wish to renovate their homes or apartments, but often do not know who to turn to or what the renovation process entails. There is a clear need for a comprehensive, easy-to-understand overview of the entire renovation journey, all in one place.

### What?

The renovation journey, presented in the infographic:

- simplifies the understanding of the complexity of building renovation through a breakdown into key steps,
- helps identify challenges, risks, and opportunities associated with planned renovations.

### For whom?

It is intended for energy consultants, designers, municipal officials, and researchers, as it provides:

- a quick overview of the key phases of renovation;
- support for targeted and structured discussions with stakeholders.

### STEP 3: Planning

Main goal: To develop the execution-ready project, including potential financing strategies

Prvi niz ukrepov: zagotavljanje zrakotesnosti, utvrjevanje priprave za izvedbo toplotne zaščite ovojja stavbe, zagotovitev zdravega bivalnega okolja

Ukrepi na ovojji stavbe. Lahko so samostojni po zaporedju ali se izvede celoten paket. Zaporedje mora slediti gradbeni logiki, ne financam (financa se



Gathering, analysing and selecting contractors' tenders

Signing of contract and start of construction

### STEP 4: Implementation of the renovation

Main goal: To ensure quality renovation with oversight and real-time problem resolution

Coordination between contractor, supervisor, designer and investor

Quality assurance protocol, performance control, time frame, work coordination

Regular progress reports

Final report on completed works and renovation goals achieved

Administrative closure of the renovation project and subsidies funds allocated

STEP 5: In-use phase  
Main goal: To monitor renovation outcomes and inform the wider public about the benefits

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# Local energy libraries for the Green Deal = OSS



## Library:

- a trusted, non-profit local knowledge hub
- a place where citizens get clear, independent guidance

**INFORM:** Advice, diagnosis, clear options

**OSS: ENABLE:** Build trust, support access to financing, decision-making, project preparation support

- a public service infrastructure for the energy transition
- supporting citizens from first question to completed renovation
- connecting information, financing, and implementation

**DELIVER:** Access to (qualified) professionals, support during procurement, coordination for energy vulnerable households



# Thank you!

United for improving the quality of buildings and the environment we live in.

Ana Tisov

[ana.tisov@iri.uni-lj.si](mailto:ana.tisov@iri.uni-lj.si)

# Empowering Citizens to Renovate: Examples of One-Stop Shops



**Marco Costa**

**Agency for Energy and Sustainable Development (AESS), Italy**  
*Head of Renewable Energy Communities and One Stop Shops*



## EMPOWERING CITIZENS TO RENOVATE: EXAMPLES OF ONE-STOP SHOPS

*Concrete examples of one-stop shops from across the EU  
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Microsoft Teams



**RENOSS**

The Italian network  
of One Stop Shops  
led by Local Energy  
Agencies

Marco Costa, AESS



## Energy Agencies: promoting OSSs success

Local energy agencies play a key role in the creation and management of One-Stop Shops (OSSs) supporting Renewable Energy Communities and in promoting buildings energy renovation.

They are currently working on different levels



European



Regional



National



Local



**RENOSS**, the Italian national network of One-Stop Shops, is a national project developed by MASE (Ministry for the Environment and Energy Security) and entrusted to RENAEI (Italian national network of local energy agencies) which aims at creating a network of one-stop shops for the promotion and support of Renewable Energy Communities (RECs).

## RENOSS

National network of One-Stop Shops



### Description:

Is the first official national network of one-stop shops that aims at supporting the development of Renewable Energy Communities.

**Output:** physical and virtual One-Stop Shops on a regional/provincial scale

### Main activities:

- Facilitating access to information
- Offering free technical assistance for the creation of new RECs, application to national incentives and for the development of existing RECs.

**Project duration:** 2025 – 2027

## ONE-STOP SHOP SERVICES

### Digital services

- Online platform to help citizens, SMEs, NPOs and public administrations to find information on REC creation pathways, to facilitate access and to coordinate physical and virtual OSSs.

### Touchpoints:

- Energy Agencies in the network and their OSSs
- On-site technical assistance at energy fairs/events

### Events

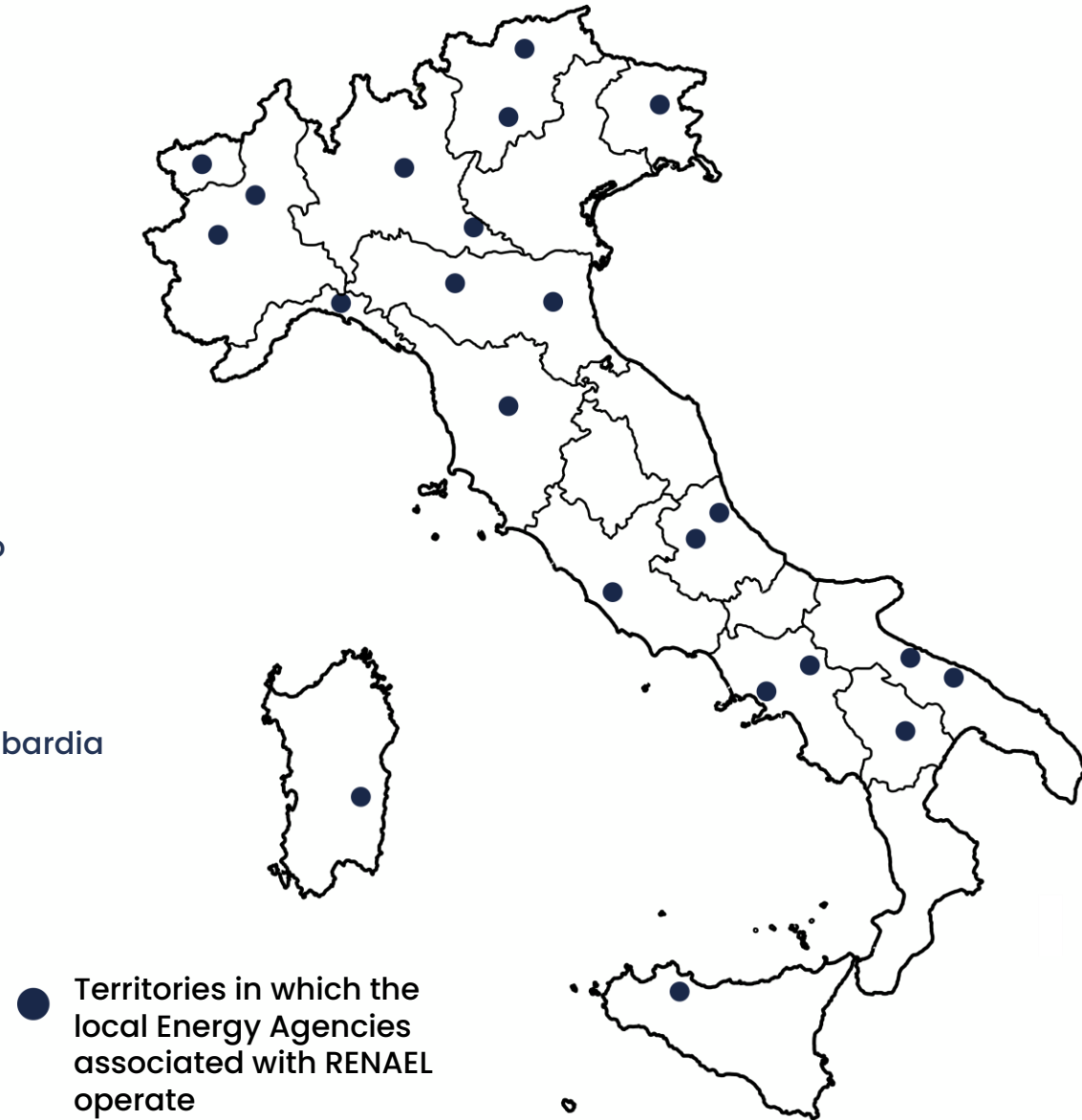
- Webinars dedicated to aggregators such as the Chamber of Commerce and the Association of Real Estate Managers
- Live events for citizens to promote the concept of REC

# OSSs network map

## ENERGY AGENCIES INVOLVED

- AESS – Agenzia per l’Energia e lo Sviluppo Sostenibile
- AGENA – Agenzia per l’Energia e l’Ambiente della Provincia di Teramo
- A.G.I.R.E. Srl – Agenzia per la Gestione Intelligente delle Risorse Energetiche della Prov. di Mantova
- APRIE – Agenzia per le risorse idriche e l’energia della Prov. Autonoma di Trento
- APE FVG – Agenzia per l’Energia del Friuli-Venezia Giulia
- ANEA S.r.l. – Agenzia per l’Energia della Città Metropolitana di Napoli
- ARRR – Agenzia Regionale Recupero Risorse della Regione Toscana
- IRE S.p.A. – Infrastrutture Recupero Edilizio Energia
- Environment Park S.p.a. – Parco Scientifico e Tecnologico per l’Ambiente di Torino
- ENER.BIT – Agenzia della Provincia di Biella
- COA – FINAOSTA S-.p.A. – Agenzia della Regione Valle d’Aosta
- APE FVG – Agenzia per l’Energia del Friuli-Venezia Giulia
- ASEA – Agenzia Sanitaria Energia Ambiente di Benevento
- ARIA S.p.A. – Azienda Regionale per l’Innovazione e gli Acquisti della Regione Lombardia
- CasaClima – Agenzia per l’Energia Alto Adige
- FMI S.r.l – Agenzia di Forlì
- FVG SPA – Agenzia Regionale della Regione Autonoma Friuli-Venezia Giulia
- SEL – Società Energetica Lucana

Other agencies/entities are about to enter the network and therefore the RENOSS Project.



## RENOSS Services



**Support Desk**



**Planning of events in  
the area**



**Legal, technical,  
administrative support  
services**



**Support for the publication  
of expressions of interest  
and preparation of FAQs**



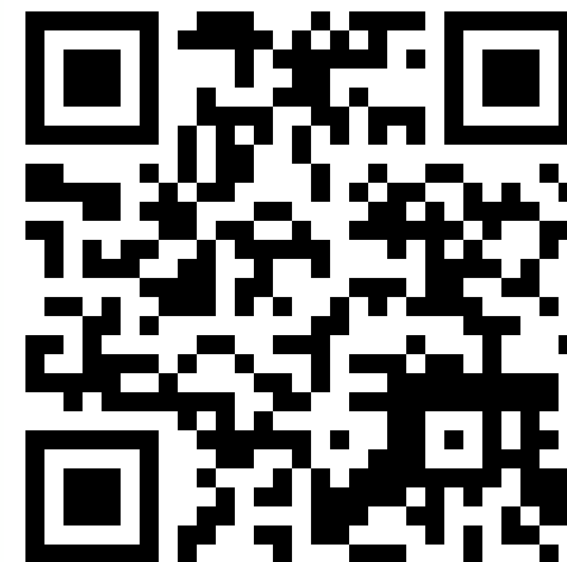
**Support service for the  
activation of REC  
configurations on the  
GSE platform**



**Matchmaking  
activities**



**Services to support REC  
management**



To the  
Website



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THANK YOU FOR YOUR  
ATTENTION

Marco Costa, AESS  
[marco.costa@aessenergy.it](mailto:marco.costa@aessenergy.it)



# Empowering Citizens to Renovate: Examples of One-Stop Shops



**Tzveta Naniova**

**BACC JSC, Renovate Bulgaria**  
*Executive Director*



## "Empowering Citizens to Renovate: Examples of One-Stop Shops" webinar 22.04.2026

### The Role of One-Stop Shops in Bulgaria "Case study from Sofia under the Bulgarian RRP"



Co-funded by  
the European Union

This project has received funding from the European Union's Programme for the Environment and Climate Action LIFE-2022-CET — LIFE Clean Energy Transition), under grant agreement No 101120740. The views expressed in this document only reflect the views of the author and do not necessarily reflect the views of the European Commission. The European Commission is not responsible for any use that may be made of the information contained therein."



# From 100% Grants to Co-Financing

## Previous programmes in Bulgaria:

- Renovation based on **100% public grants**
- Municipalities acted as **de facto OSS**
- Managed the full process **on behalf** of homeowners

## Recovery and Resilience Plan (RRP):

- Introduction of **20% co-financing**
- Homeowners are responsible for:
  - establishing HOAs
  - preparing technical documentation
  - submitting compliant applications



**Key message:**  
“Policy **shifted responsibilities to homeowners** without transferring capacity.”



Co-funded by  
the European Union



# The Core Problem

Homeowners are now expected to:

- ☐ organise collectively
- ☐ commission audits and building passports
- ☐ prepare project documentation

In reality:

- ☐ this is **not their role or expertise**
- ☐ **limited** understanding of requirements
- ☐ **limited** willingness to pay to professionals



**Key message:**

“A structural mismatch between policy design and real-world capacity.”



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# The Role of BACC OSS

BACC OSS provides **integrated support**:

## Technical

- ☐ Energy audits & building passports
- ☐ Ensuring compliance with programme requirements

## Organisational

- ☐ Support for HOA establishment
- ☐ Participation in General Assembly meetings

## Process

- ☐ Preparation of full documentation
- ☐ Guidance through the application process
- ☐ Quality control during implementation

## 👉 Key message:

What makes BACC **OSS unique vs municipalities** before?

“OSS acts as the **missing intermediary** between policy and citizens.”



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# How the Model Works in Practice

OSS requires **intensive, hands-on support**

Our model **combines**:

→ EU support (LIFE 2022 SHEERenov Plus)

→ Integrated service packages

This allows:

- ❑ **provision of affordable services**
- ❑ **reduced cost through bundling**
- ❑ **active on-the-ground support**

Energy audits: → **subsidized**

👉 **Key messages:**

“OSS is not complementary—it **is essential** for programme success.”

**EU support makes OSS services affordable and workable**



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# Results and Policy Implications

**67 applications** submitted from Sofia (24 districts)  
**43 supported by BACC OSS** (5 districts)  
→ **67% of all applications** from Sofia

👉 **Key insight:**  
OSS significantly increases participation

👉 **Policy recommendation:**  
“OSS should be formally embedded in national programmes and financed as a core implementation mechanism—not as a project-based add-on.”



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# Empowering Citizens to Renovate: Examples of One-Stop Shops



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**Thank you!**

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