



Achieving the 2030 climate goals: One-stop-shops for multi-family building renovations



The EuroPACE Project received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 785057.



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How to Participate in Polls



- Use your mobile device
- Go to www.sli.do or scan the QR code
- Enter the code **#007663**



**TURNKEY
RETROFIT**



INSIGHTS FROM THE TURNKEY BENCHMARKING STUDY & WHERE DO WE GO FROM HERE?

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R2M
RESEARCH TO MARKET
SOLUTION



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08/07/2021



This project has received funding from the European Union's Horizon 2020 research and innovation programme under grant agreement No 839134.

WHY ONE STOP SHOPS?

Problems we face:

- Low **renovation rate**
- Insufficient **renovation depth**
- Renovations are **perceived as complex**, costly and time-consuming
- The selected measures are too often **suboptimal**, in terms of achieved energy savings and satisfaction
- The preferred quality of individual components is in general too low
- The **level of trust** in renovation advice, actors and expected savings is also insufficient



Solutions One Stop Shops can offer:

- Trigger renovations by **packaging and targeting messages** to the individuals
- Enable a smooth renovation process by bringing together and coordinating a **wide range of services**, including technical diagnosis, alignment of construction value chain, financing support and monitoring of the implemented measures
- Adapt the renovation plan to the **needs and preferences** of the users
- Compile a better renovation package, including **long-term financing solutions**
- Build **trust** through reliable contractors and guarantee of results



TURNKEY RETROFIT

- 9 partners **have joined forces** to develop Solutions4Renovation in France, Ireland and Spain
- The ambition is that elements of the solution will be **replicated** across Europe
- The project is funded and enabled by **Horizon 2020**
- The project wraps up in March 2022 and all findings will be available at turnkey-retrofit.eu



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BENCHMARKING STUDY

Analysis of the 9 of the **most interesting integrated renovation services** in Europe, including

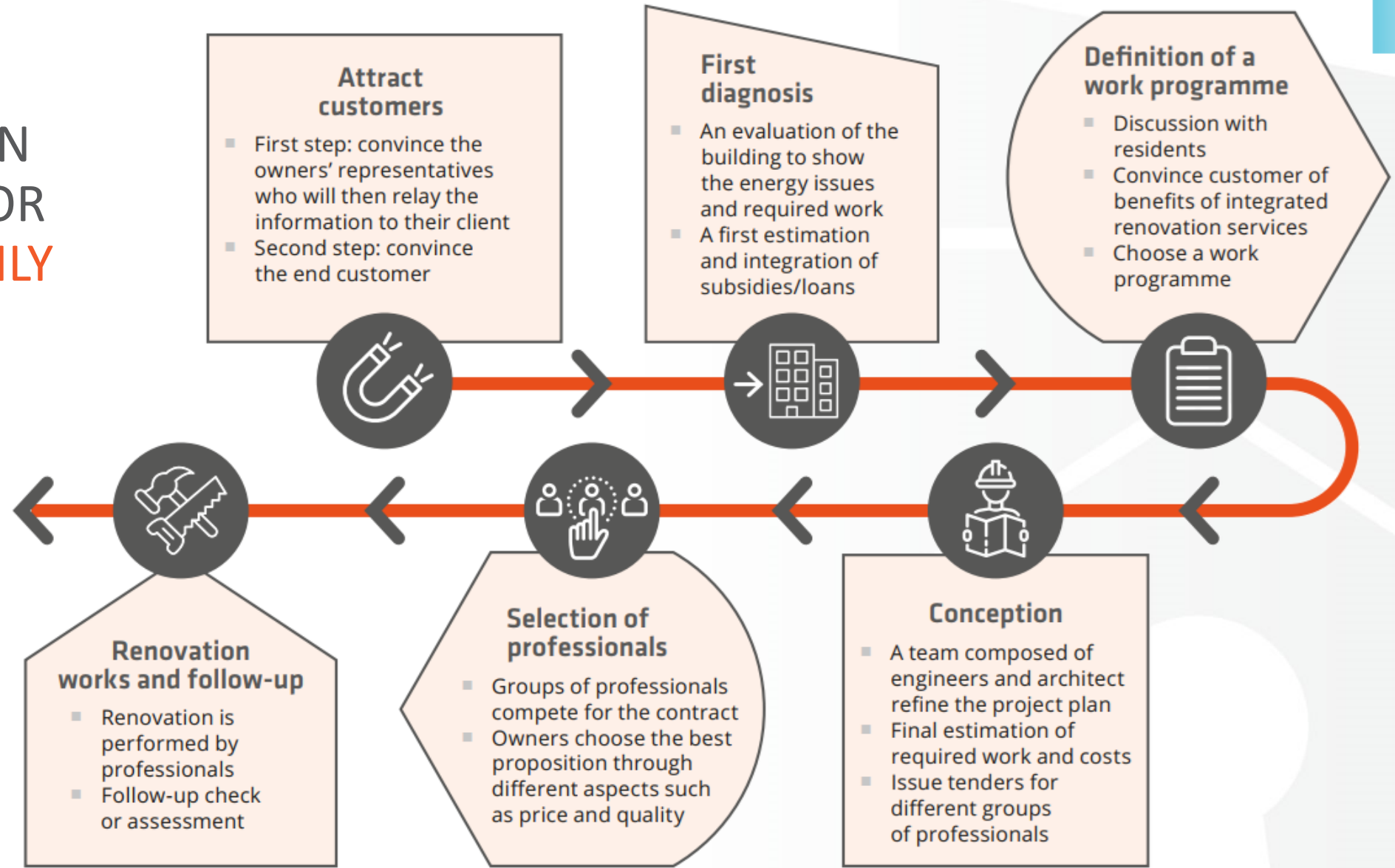
- Heero, Operene and Oktave in France,
- Sire in Spain
- SuperHomes and Proenergyhomes in Ireland
- BetterHome in Denmark
- Energiesprong in The Netherlands
- RetrofitWorks in the UK

The **9 services are very diverse**, with different purposes, revenue streams, organisational structures, renovation solutions, and models of collaboration with other value chain actors and stakeholders

The study provided useful insights into **what is it** that makes one stop shops for renovation work?

Description of renovation services	France			Spain	Ireland		Denmark	Nether-lands	United Kingdom
	izigloo	Operene	Oktave	SIRE	Super-Homes	ProEnergy Homes	BetterHome	Energie-sprong	Retrofit-Works
Launch									
Active since (first renovation)	2015	2014	2016	2015	2015	2019	2014	2013	2015
Host organisation type									
Service provider	Independent org.	Independent org.	Semi public	Private assoc-iation	Energy agency	Energy service company	Component manu-facturers	ppp	Co-operative
Target building typology									
Single-family houses	+		+	+	+	+	+		+
Multi-family buildings		+		+		+	+	+	+
Other (non-residential, social housing, public buildings etc.)		+					+	+	+
Renovation level									
Nearly Zero Energy			+		+			+	
Deep renovation (=50%)		+							
All renovation levels	+			+		+	+		+
Data gathering									
On-site		+	+	+	+	+	+	+	+
Extrapolation (based on climate, building typologies etc.)	+								
User-inserted data	+						+		
Key partners									
Contractors/installers	+	+	+	+	+		+	+	+
Products/energy suppliers			+	+	+	+	+	+	+
Energy auditor		+	+		+		Installer	+	+
Financial institutions			+		+	+	+	+	
Outreach channels									
Online	+	+		+			+		
Network of actors	+		+		+	+	+	+	
Renovation advice centres		+	+					+	

TYPICAL RENOVATION JOURNEY FOR MULTI-FAMILY BUILDINGS



TO BECOME SUCCESSFUL, ONE STOP SHOPS NEED TO:

- build **strong networks with local actors** in the regions it will be implemented
- be the **single-point contact** for the homeowner and project manager of the renovation works (for larger buildings it is also necessary to collaborate with co-contractors)
- have a value proposition focusing on the **overall customer experience** and renovation outcome. The process should be transparent and **minimise any unpleasant surprises** for the customer, such as a final cost that surpasses the initial budget or delays in the renovation process
- have a strong **online platform** to get people interested and ensure a good conversion rate
- consider **different revenue streams**, including project (management) fees and charges for connecting a potential customer with the right professionals
- Facilitate an effective collaboration among professionals, while **enabling a smooth renovation process** for the homeowners

LESSONS LEARNED FOR THE RENOVATION WAVE

- One stop shop is **not a single-bullet solution** but a necessary component in an effective policy mix
- The service is **only as good as its weakest link** – need for more and better trained advisors and contractors, reliable local suppliers and engagement from local authorities and banks
- It needs to be **adapted to the local market**, policy framework and needs
- Reliable and granular **building data** (provided by EPC databases or Digital Building Logbooks) enable a better service
- Use one stop shops to enable **district solutions**
- Involve both **public and private actors** in the model
- Use one stop shops to **steer investments towards deep renovations**, e.g. by integrating Building Renovation Passports
- One stop shops will only become more relevant by bringing together **different Renovation Wave provisions**, incl. innovative financing, issuing of EPCs, life-cycle analysis and information on how to comply with Mandatory Minimum Energy Performance Standards

LESSONS LEARNED FOR THE RENOVATION WAVE

Require MS to set up OSS in every city above a certain size

- Introduce an article in the EPBD requiring larger cities/region to provide their citizens with access reliable renovation advice

Contribute to a favourable OSS environment

- Streamline and simplify ELENA TA and funding requirements
- Set up a standardised OSS project template (based on e.g. 5 archetypes)
- Encourage local authorities and financial institutions to get involved

Offer replicable OSS elements

- Digital solutions, including digital logbooks and other databases
- Renovation conceptualisation (financial and technical standard packages)
- Standardised contracts (renovation packages, energy performance contracting, division of labour etc.)

Provide detailed guidelines

- Involvement and engagement of stakeholders in setting up the model
- How to align the supply chain actors
- How to market (deep) renovations through the OSS
- How to widen the scope of OSS



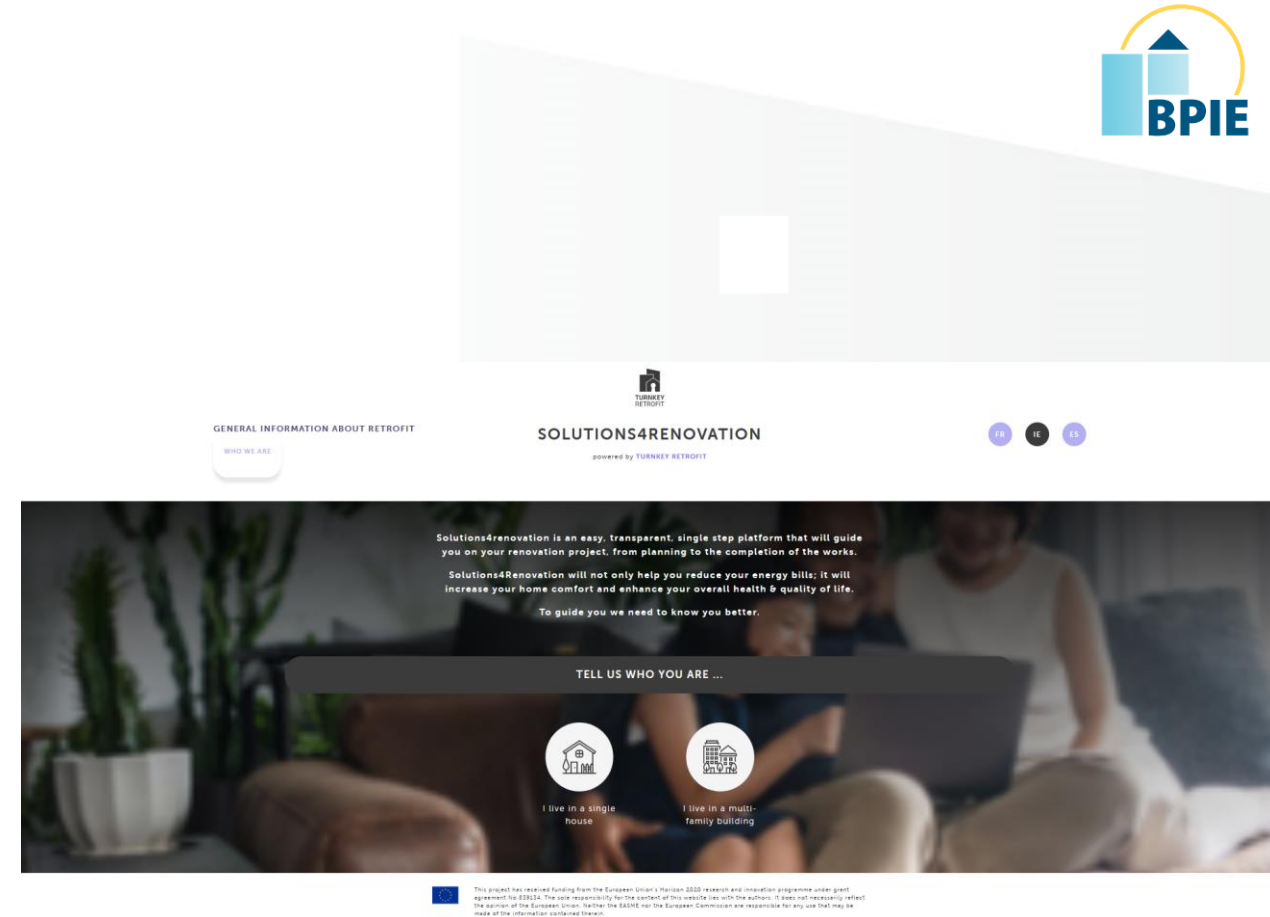
NEXT STEPS

For One Stop Shops

- Maximize the use of digital solutions and big data
- Become fit-for-purpose - adapt to support the pending Renovation Wave
- Widen the scope – integrate expertise on aesthetics, IEQ, LCA, etc.
- Prepare to move from being a niche idea to become mainstream

For Turnkey Retrofit

- The replications are underway in Ireland and France
- We (BPIE and NUIG) are working to derive specific lessons learned for the Renovation Wave
- If you are interested to replicate any of the elements that we have developed within the project - get in touch



www.Solution4renovation.eu

Thank you for your attention!



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www.turnkey-retrofit.eu



OPENGELA: Urban Regeneration through One-Stop- Shops

GNE FINANCE
High Impact Investments



Project Partners

GNE FINANCE



Effective Home Renovation Formula



01

Technical Assistance

Coordination and advice to support customers throughout the renovation journey, including contractor training and verification.



02

Affordable Financing

Affordable, long-term financing, integrating subsidies and rebates to make it accessible to all citizens.



03

Smart Funding

Creating a risk-sharing facility to enable vulnerable groups to access long-term financing, thus facilitating equitable energy transition.



Trust to Renovate

Opengela Program

GNE FINANCE



TECHNICAL SUPPORT

Ensures lower project risk



TRUSTED CONTRACTORS

Verified and trained by the program



CUSTOMER SUPPORT

Advice throughout the renovation journey



AFFORDABLE FINANCING

Combined with subsidies and grants

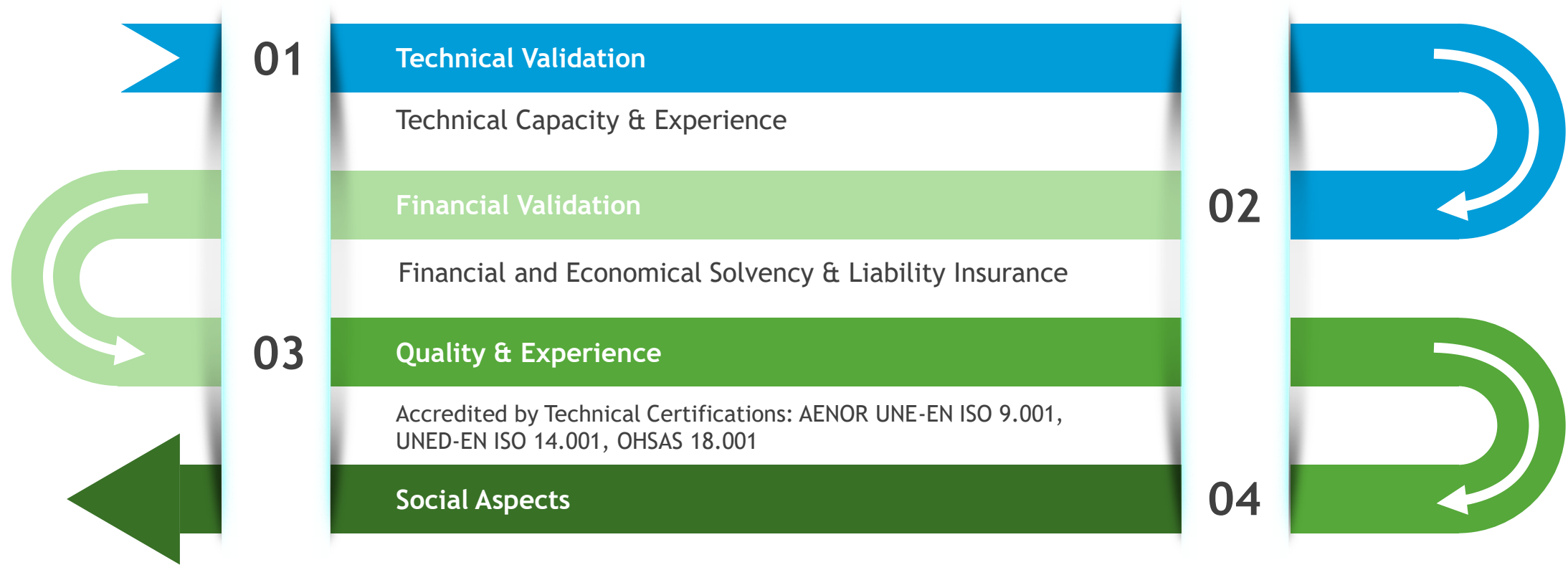


Building Renovation Interventions

- **Types of measures:** non-energy (accessibility, safety, etc.) + energy measures (passive + active, heaters, insulation, windows, etc.) + renewable energy
- **Range of investments:** between 5.000 and 70.000 EUR - depending renovation depth, size, intervention typology, etc.
- **Monthly payment capacity:** depending on economic level, it goes from 40€ to 500€ monthly.

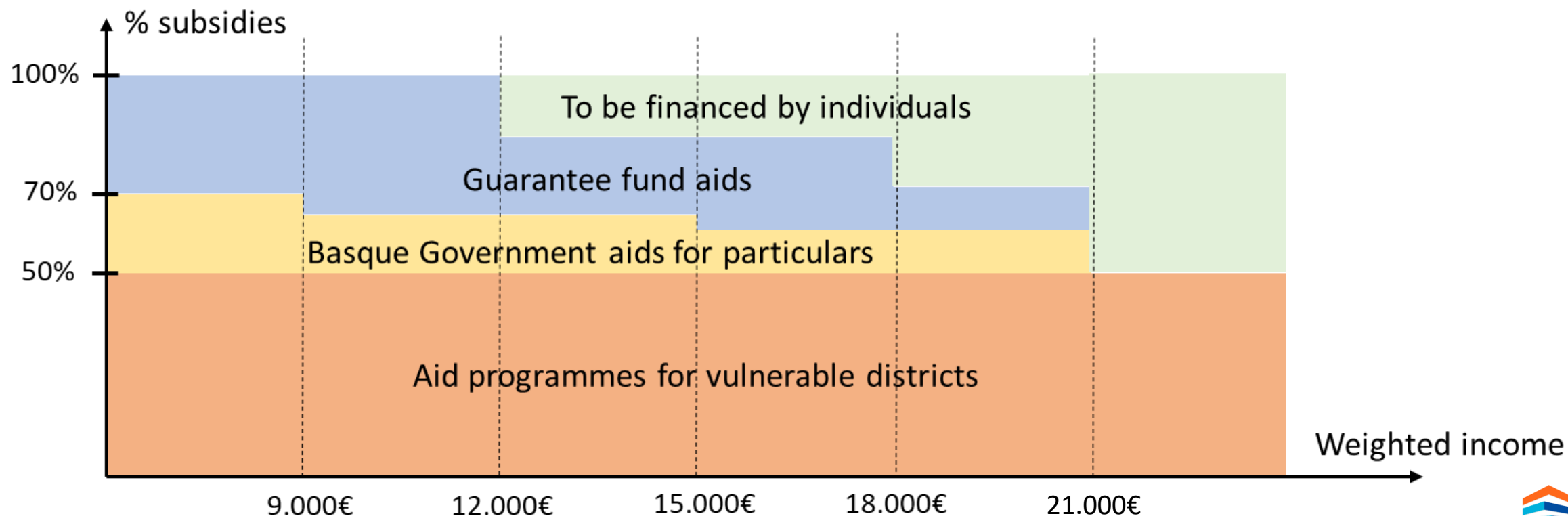


Contractor Vetting & Validation Process



Funding based on income level

The program is endowed with public funds in the form of subsidies and grants, reserved for the most vulnerable categories. Public subsidies will have a progressively higher intensity (up to 90%) depending on the socio-economic condition of each household. Private financing will complement the aid so that 100% of the renovation investment can be covered.



PROBLEM

SOLUTION

IMPACT

High loan installments, not adjusted to socio-economic reality

Families find it difficult to face high costs

Affordable loans with more advantageous conditions from €40/month

Promote regeneration in neighborhoods, providing affordable financing for those who live month to month

A large part of the population does not have access to finance

Typical financing institutions, due to risk models, exclude a very high percentage of the population

The creation of the Social Guarantee Fund and utilization of subsidies to make financing more accessible.

Offer accessible financing to 75% of the neighbors

Need to maximize the impact on urban regeneration

Avoid exclusion from the energy transition and fight against energy poverty

Focus public and private efforts in the neighborhoods: supporting vulnerable groups, hiring under-employed contractors

Maximize the impact of public actions in neighborhoods

Results

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- Work has been done on five buildings encompassing a total of **240** homes.
- Other courses of action will also be undertaken including the renovation of the old shopping centre and the launch of businesses in premises which are currently empty.



- Works are ongoing on a total of **221** homes.
- The renovation will follow current standards of energy efficiency and accessibility.



Program Expansion

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- The Basque Government and Fundacion Repsol established a Non-profit Managing Entity to manage the program and galvanize its expansion
- 5 District Offices are poised to open in October, 2021
- To ensure rapid deployment of the network of OSS, GNE will operate the offices
- Social Impact: Improving employability of local professionals by hiring technicians and professionals struggling to find a job due to social/health/economic challenges



Lessons Learnt



- A combination of grants, subsidies and loans is key
- A well structured PPP helps grow the market and make renovation accessible for all
- Local offices play a key role in galvanizing impact
- Financing is “sold” as part of the holistic solution

Learn more: www.opengela.eus

GNE FINANCE



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One-stop-shop for renovation of condominiums in Île-de-France Region



8 July 2021



Cofinancé par le programme Énergie
intelligente-Europe de l'Union européenne

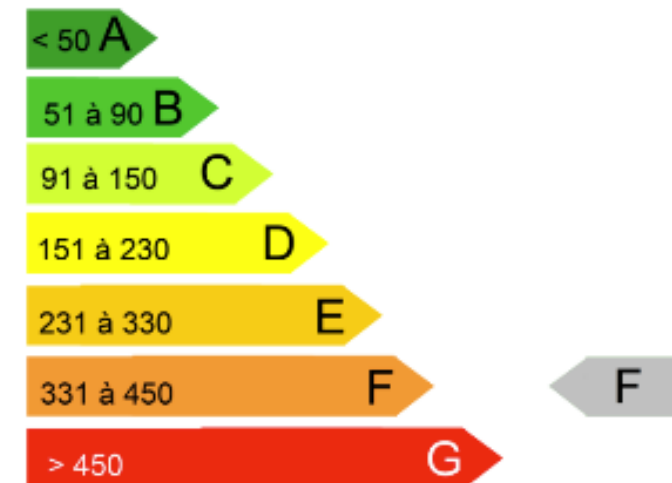
Context

In the Île-de-France Region

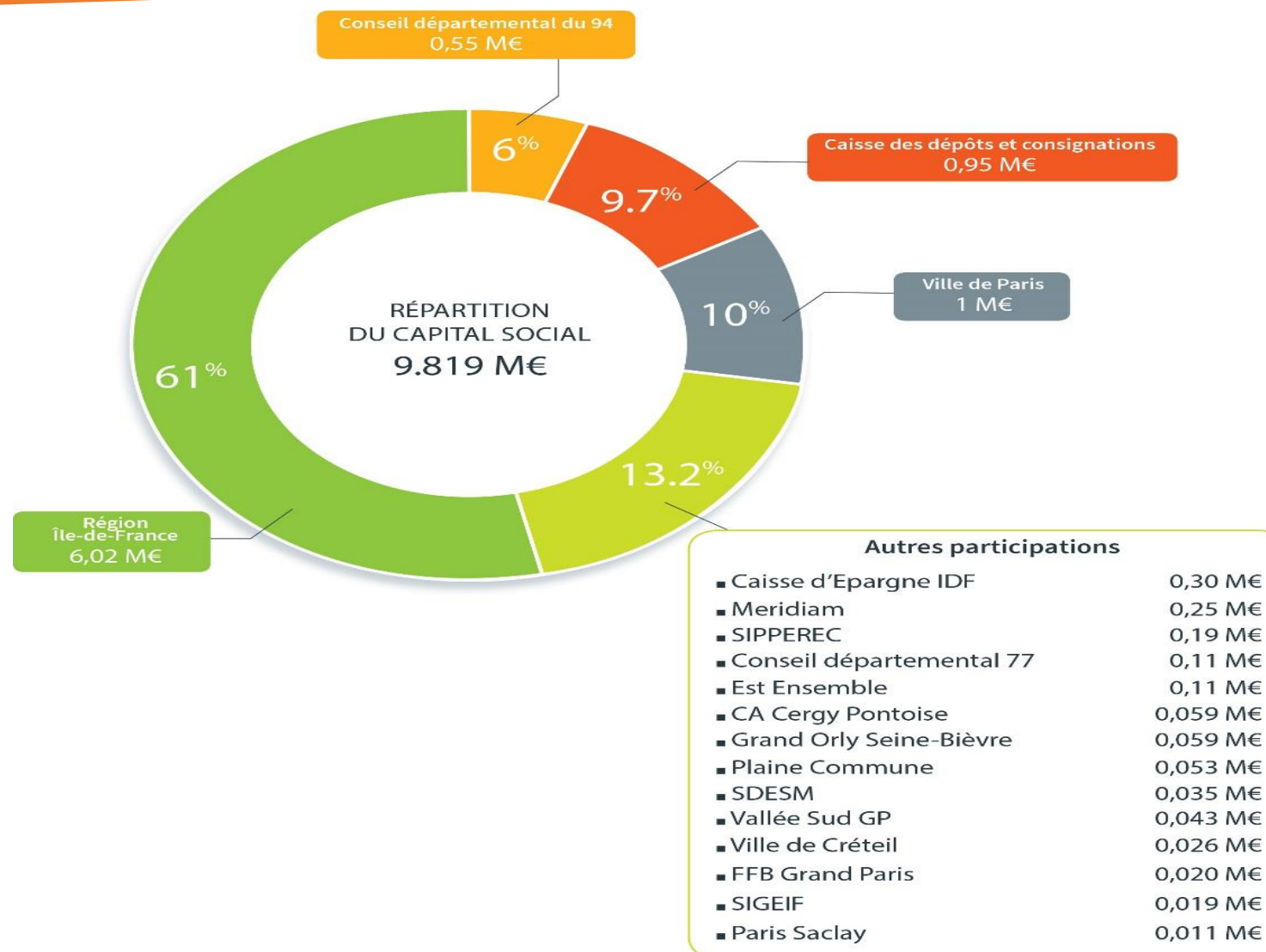
- 4.7M dwellings of which 72% are collective buildings

Constraints impacting renovation programmes

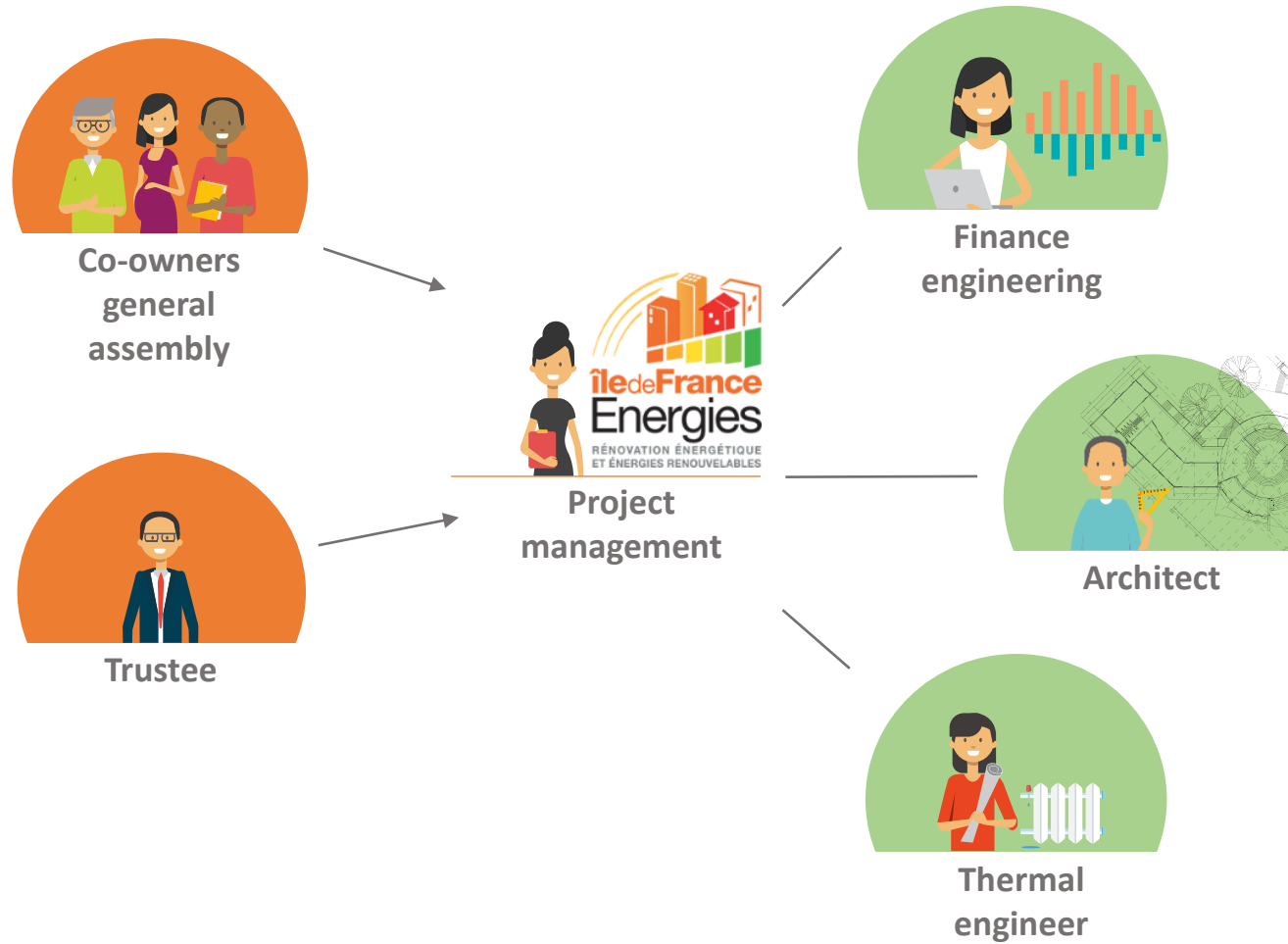
- Non-professional management of buildings (co-owners)
- Diversity of situations
- Long decision-making processes
- Lack of trust of companies
- Financing schemes not adapted to long-term payback investments (over 15 years)



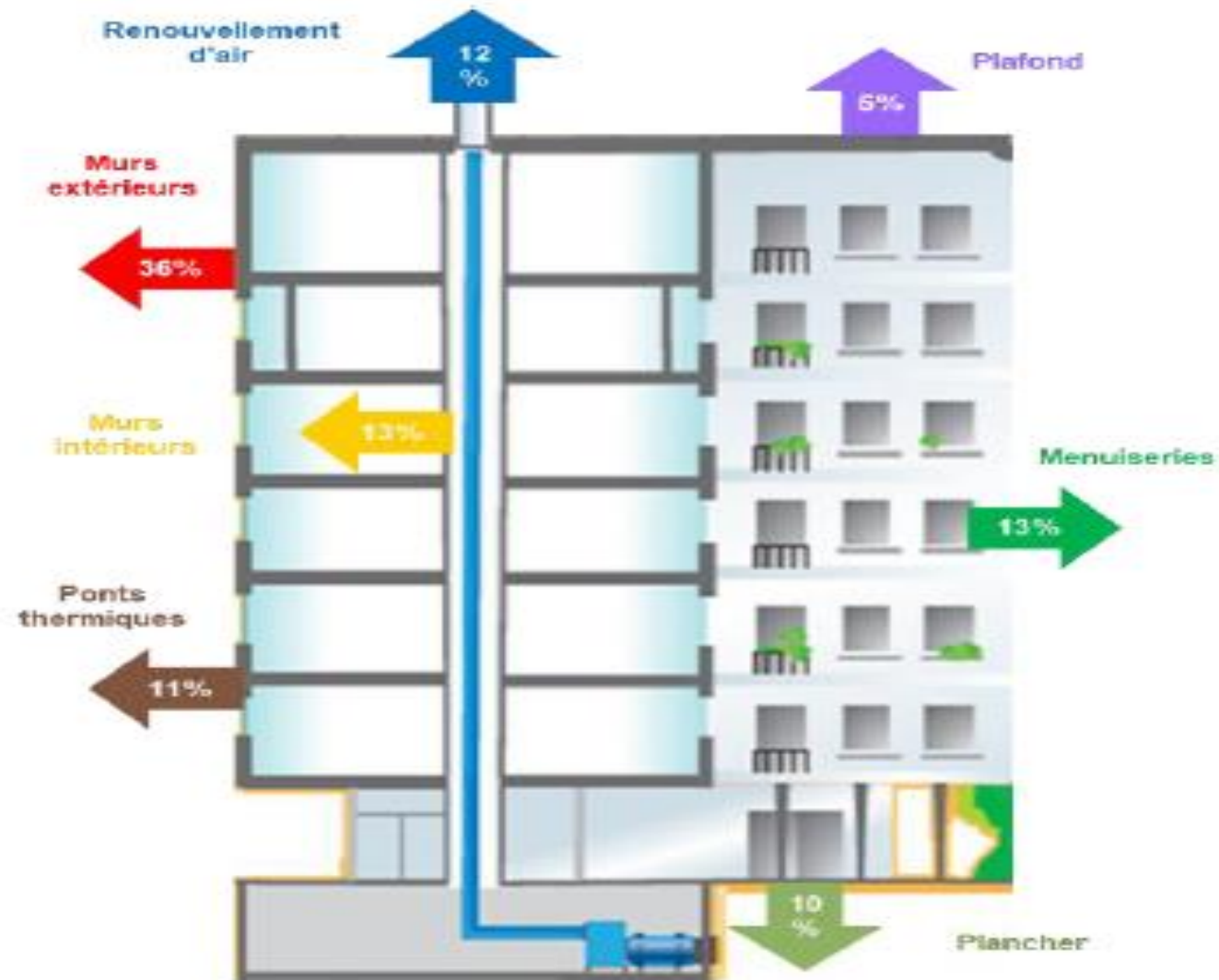
ÎLE-DE-FRANCE ENERGIES SHAREHOLDERS



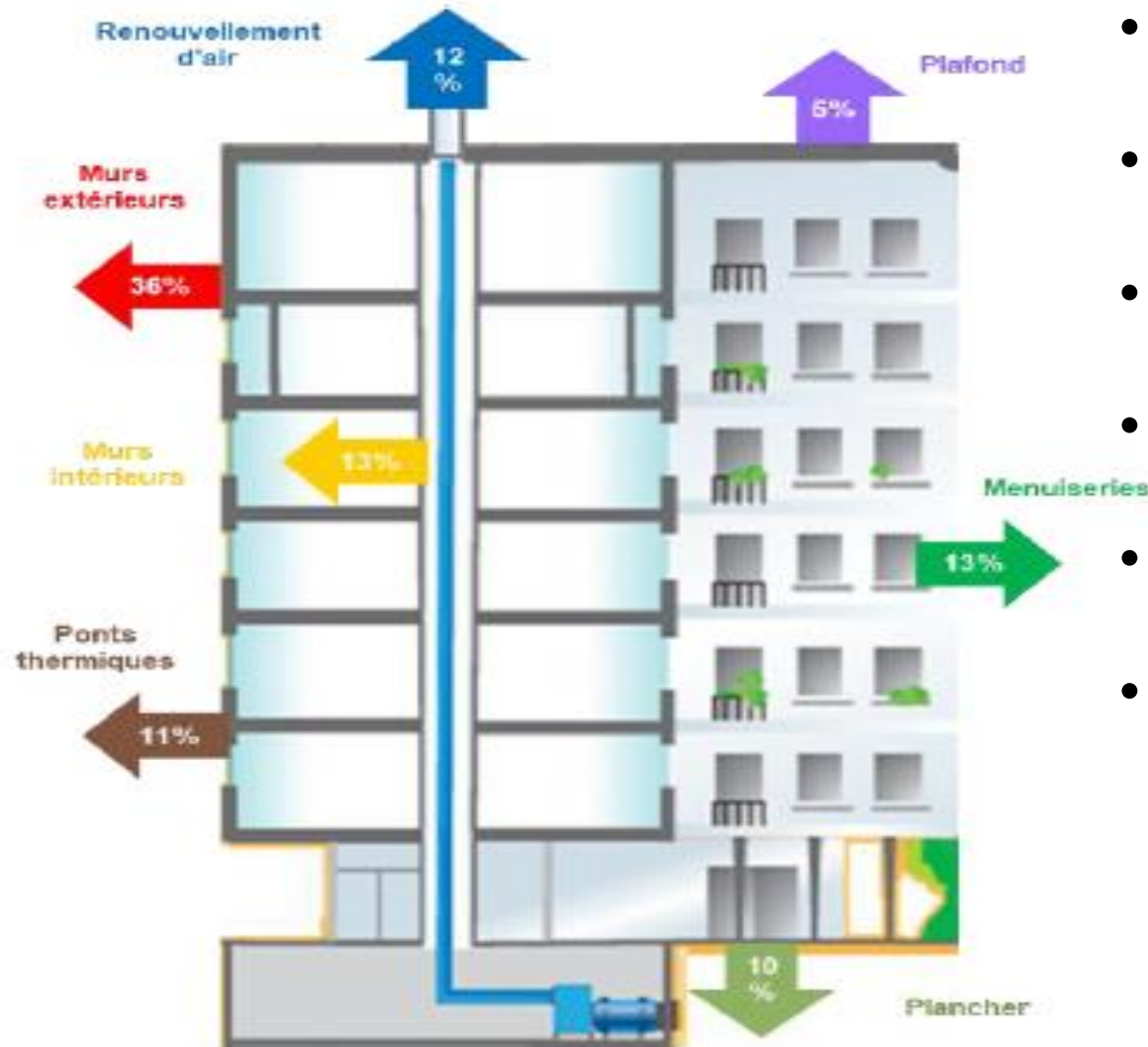
One-stop-shop



Global renovation



Global renovation



- Outside wall insulation
- Roof insulation
- Floor insulation
- Windows change
- Ventilation system
- Heating and hot water production + distribution

One-stop-shop

- **Architect**

- Technical solutions on building aspects
- Design esthetical aspects
- Specifications for all building works + tender

- **Thermal engineer**

- Technical solutions on ventilation and heating systems
- Estimation of energy savings
- Specifications for heating and ventilation works + tender

- **Financial engineering**

- Subsidies search
- Social engineering
- Financing tables
- Loans

Loans

To all the condominium (only co-owners interested)

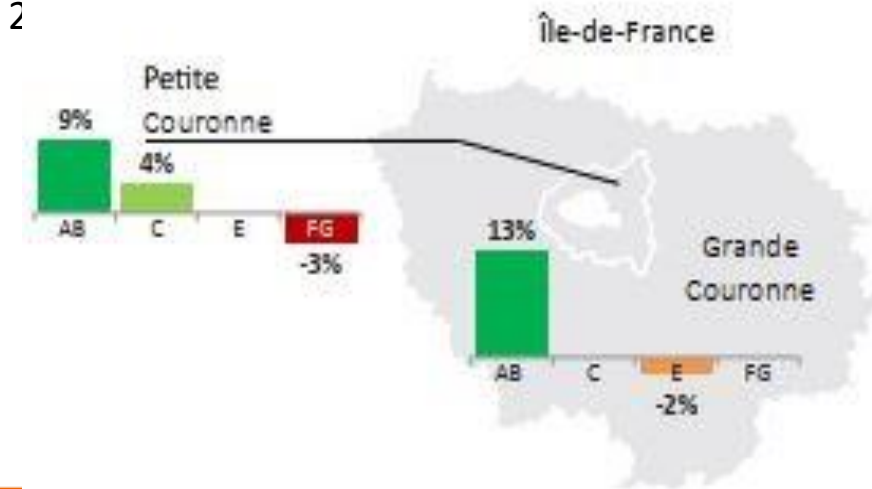
Soft loans (0 %) / market loans (1,95% / 15 years)

EIB credit line (60 M€)

Co-owners motivations

- **Building maintenance**
- **Building esthetical aspects**
- **Comfort**
- **Energy / CO2 savings**
- **Legal compliance :**
 - Mandatory to insulate when walls are renovated
 - Renting of class F and G apartments banned in 2
- **Green value / brown discount:**

In Paris suburb, an apartment in best energy category is sold, in average, 12 % than the same apartment in the worst energy categories



Is it profitable ?

Exemple

	Work programme 1	Work programme 2	Work programme 3
Work programme	Wall renovation (no insulation) Insulation of floor Mechanical ventilation Fire safety roof windows Outdoor lights	Work programme 1 + Wall renovation with insulation	Work programme 2 + Roof renovation with insulation Replacement of old windows
Energy savings	27 %	47%	53 %
Costs	1 391 000 €	2 589 000 €	2 804 000 €
For an average appartement	8000 €	14 900 €	16 100 €



Is it profitable ?

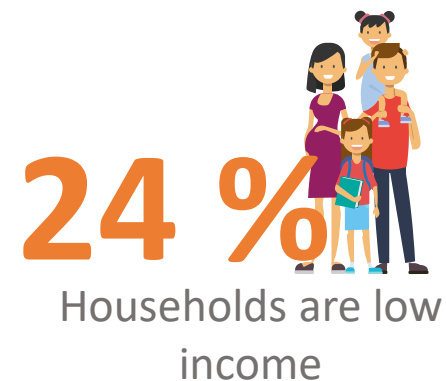
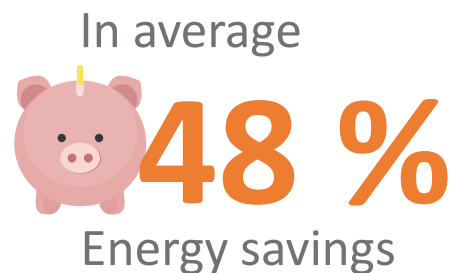
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For an average appartement	8000 €	14 900 €	16 100 €
Subsidies	100 €	3 400 €	3 700 €
Loan monthly instalment	48 €/month	71 €/month	77 €/month
Energy savings	-4 €/month	-24 €/month	-27 €/month
Monthly « effort »	43 €/month Poor households: 43 €/month	43 €/month Poor households : 35 €/month	45 €/month Poor households : 36 €/month



Achieved to date

Since 2014 **Île-de-France Energies** worked for





Thank you for your attention

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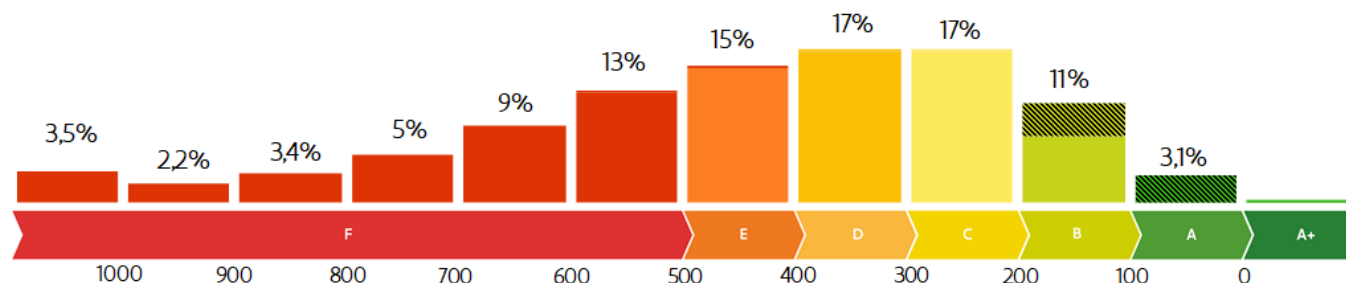
Achieving the 2030 climate goals: One-stop-shops for multi-family building

Policy measures in Flanders, Belgium

Roel Vermeiren
Flemish Energy and Climate Agency
July 8 2021

Goal 2050 residential

WONINGEN

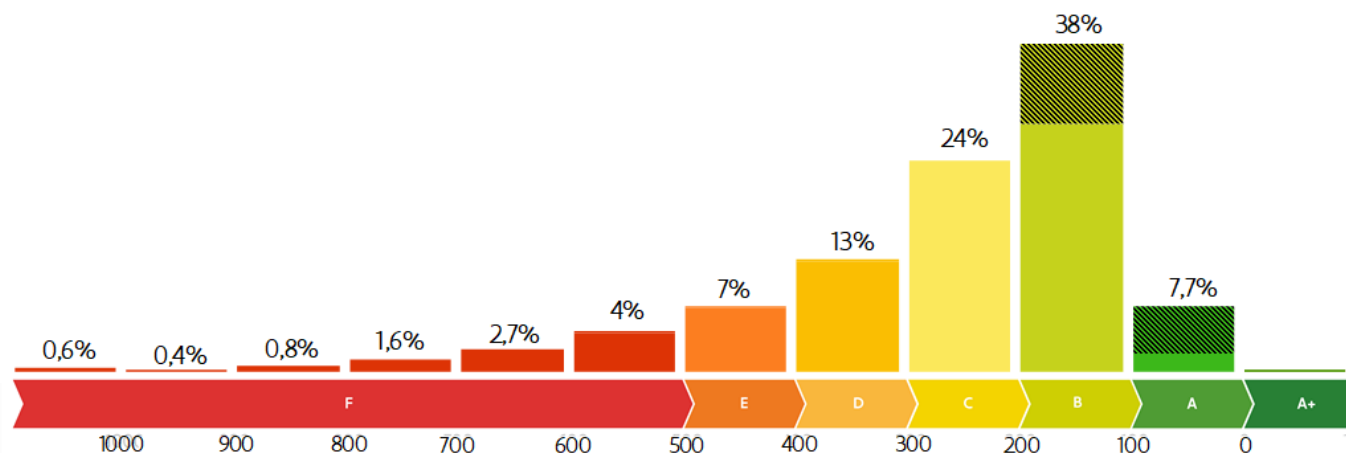


2021: 4,6 % of dwellings = label A

95% needs renovation in 30 years

> 3% to label A each year

APPARTEMENTEN



Phased renovation:
Higher rate needed



850.000 apartments (total of 3 million dwellings)

□ Gebouwd voor 2006 ▨ Gebouwd na 2006 (EPB-plichtig)

Deep renovation: general instruments

Energy Policy Note 2019-2024

'The entire Flemish housing park should be energetically upgraded to the level of the long-term target by 2050, which means that an average of 3% of houses each year needs to be deeply renovated....'

Policy note focuses heavily on **new owners** in line with the LTRS (ideal key moment)

- ✓ 50% of new owners renovate in the first year after purchase and 75% within three years
- ✓ But: underused potential to increase energy performance

➤ **Decided Fall 2020: Interest-free renovation credit and label grant**

Deep renovation : general support

Interest-free renovation credit and label grant: launched January 2021

- **Loans in cooperation with private banks (= for new owners)**
 - For deep renovation < 5 years after transaction
- **Grant: for all owners**
 - For deep renovation < 5 years
- **Loan and grant can be cumulated**

0% krediet	Woning (E/F)	Appartement (D/E/F)	Labelpremie	Woning (E/F)	Appartement (D/E/F)
naar label C	30.000 euro	nvt	naar label C	2500 euro	nvt
naar label B	45.000 euro	30.000 euro	naar label B	3750 euro	2500 euro
naar label A	60.000 euro	45.000 euro	naar label A	5000 euro	3750 euro

Specific policy for apartments

- ▶ **Energy policy paper 2019-2024:** research into
 - Reduction of property taxes for energy efficient houses and, specific for apartments:
 - Support for **master plan BENOvation** that assists Association of Co-Owners and syndic in the renovation of large apartment buildings
 - × **ADVICE AND GUIDANCE**
 - × *'BENOvation' = better renovation, in line with the 2050 goals*
 - Public-private rolling fund **renovation loans apartment buildings** extended pay-back time of VME credits: 10 to 30 years. Providing a **government guarantee** can provide leverage for private capital.
 - × **FINANCE**

Masterplan BENOvatie: WHY

- ▶ **Structure co-ownership:** difficult decision-making processes
 - Need for clear overall advice with steps, scenario's, budgets
 - Technical complexity: specific **EXPERTISE** needed
 - Costly, so **INCENTIVE** needed
 - Complex, so **GUIDANCE** needed
- ▶ Inspiration from
 - Horizon 2020 ACE Retrofit project and LIFE BE REEL! (demo > 4500 apartments 2019-2024)
 - Dutch Energy Savings Fund
 - Exchange on experiences with loans 30 years
 - ECOTOOP tool for syndics developed by University of Gent
 - LCC life Cycle Cost, easy to use tool
 - × Multi-year budget for upcoming costs
 - × Translation to financial reserves

Masterplan BENOvatie: HOW?

► Pilot call 2021: general conditions

- Buildings with at least 20 apartments
- Minimum and uniform content requirements:
 - × Audit of actual condition and multi-year maintenance plan
 - necessary repair works, replacement investments in accordance with legal requirements
 - × 2 renovation scenarios E90 and E60
 - × Other tasks included
 - Start meeting and reporting to co-ownership
 - Preparation for implementation
 - Cost estimation various scenarios, annual energy savings, total maintenance costs 20 years, value before and after
 - Financing options and possible grants

Masterplan BENOvatie: HOW?

- ▶ **Sector advice:** need for an integrated approach and instrument mix
 - Next to masterplan, integrated guidance crucial!
 - × NL good practice confirms this
 - × See also Antwerp approach
 - **Suggestion 1:** creation of team of BENOvation-coaches apartments
 - × 1 coach = 10 co-ownerships
 - × Ideally 3-4 years
 - × Will be included in the call
 - **Suggestion 2:** adapt (federal) co-ownership legislation
 - × Mandatory maintenance plan
 - × Stricter reserve fund rules to save up for more substantial budget

Apartments: long term loans

Context

- ▶ Savings by improving energy performance and installation of renewable energy are far from sufficient to finance the renovation
- ▶ Reserve capital insufficient
- ▶ Sometimes most ambitious renovation can be cost-optimal (integration Renewables)
- ▶ Actual private funding = good basis to add features
 - Max 10 (12) years, no mortgage
 - Not all owners need to participate
 - Conditional: openings to 20 year (case Antwerp)
 - Credit insurance crucial

Apartments: long term loans

- ▶ Options for Flanders
 - VME loan with a longer payback term and with government guarantee (for the extended period)
 - Public-private fund
 - × 'First loss' by government
 - × Possible form of bullet loan (interest only)
- ▶ Flemish Public Investment Agency PMV examines feasibility
 - Match with their core expertise
 - Use of InvestEU funds for risk guarantee
 - Indicative first phase 7 years
 - Substantial size

Apartments: long term loans

RECENT EVOLUTIONS AND NEXT STEPS

- ▶ One big bank decided to offer terms up to 20 years
- ▶ Call for support for Masterplan Renovation will be launched this Fall
 - Budget of 4 million euro
 - × Team of 10 advisors
 - × Financial support up tot 10.000 euro per apartment
- ▶ BE REEL! Project: spreading of good practices based on renovation of > 4500 apartments in the cities of Ghent, Antwerp and Mechelen



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