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ANNEX

ANNEX

to the

COMMISSION RECOMMENDATION

with practical guidance on one-stop shops services for energy efficiency and the energy performance of buildings

Practical guidance on one-stop shops services for energy efficiency and energy performance of buildings

1. INTRODUCTION: LEGAL AND POLICY CONTEXT

One-stop shops (OSS) services are a critical tool to stimulate demand and aggregate investment pipelines for energy renovation. One-stop shops play a crucial role in simplifying the practical roll-out of energy renovations of buildings and energy efficiency measures; assisting homeowners throughout their renovation journeys; supporting small and medium-sized enterprises (SMEs) and microenterprises in their uptake of energy efficiency measures and solutions; and raising awareness of the benefits of energy efficiency improvements.

The design and services provided by OSS can vary greatly and should be adapted to national and local circumstances and to the needs of the authorities. However, their benefits are maximised when OSS integrate several services and go beyond providing generic advice only, when they combine services provided physically and online, and when their governance and financial sustainability are clearly addressed from the start and embedded in a stable governance framework. When well-designed and embedded in a supportive, overall national framework for energy efficiency and energy renovations of buildings, OSS can play a fundamental role in scaling up energy renovation rates significantly and in aggregating and mobilising investment in energy efficiency, while providing services of general public interest to the population.

Against that background, Article 22(6) of Directive (EU) 2023/1791 of the European Parliament and of the Council on energy efficiency (recast) (EED recast)[1] and Article 18(1) of Directive (EU) 2024/1275 of the European Parliament and of the Council on the energy performance of building (recast) (EPBD recast)[2] require the Commission to provide guidelines to set up OSS for energy efficiency and the energy performance of buildings. These guidelines respond to this requirement.

Given the importance of the private residential building stock for achieving the Union climate and energy targets for 2030 and 2050, these guidelines focus mainly on this segment. However, a similar approach can be applied to the needs of public entities or SMEs and microenterprises.

These guidelines complement Commission Recommendation[3] (EU) 2024/2481 and in particular, Section 5.3. of that Recommendation's Annex entitled 'OSS for the provision of technical, administrative, and financial advice for energy efficiency – Article 22(4), (5) and

[1] Directive (EU) 2023/1791 of the European Parliament and of the Council of 13 September 2023 on energy efficiency and amending Regulation (EU) 2023/955 (OJ L 231, 20.9.2023, p. 1, ELI: http://data.europa.eu/eli/dir/2023/1791/oj).

[2] Directive (EU) 2024/1275 of the European Parliament and of the Council of 24 April 2024 on the energy performance of buildings (OJ L, 2024/1275, 8.5.2024, ELI: http://data.europa.eu/eli/dir/2024/1275/oj).

[3] Commission Recommendation (EU) 2024/2481 of 13 September 2024 setting out guidelines for the interpretation of Articles 21, 22 and 24 of Directive (EU) 2023/1791 of the European Parliament and of the Council as regards the consumer related provisions. https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202402481

(6)'. More specifically, while the guidelines in that Recommendation concern the transposition of Article 22 of the EED recast, the present guidelines aim to provide suggestions to address key issues that implementing authorities may have when setting up and operating OSS.

The present guidelines also complement Section 5 of Annex II [4] to the Commission Notice providing guidance on the EPBD recast ('Financial incentives, skills and market barriers' (Article 17) and 'One-stop shops for the energy performance of buildings' (Article 18)), which focuses on the criteria and requirements for ensuring an effective deployment of technical assistance and OSS across national territories.

The present guidelines have been developed on the basis of the European Commission's long-term experience and expertise in implementing EU programme support to one-stop shops and other activities for energy renovations and in aggregating their results – in particular via the Horizon 2020 energy efficiency actions and the LIFE Clean Energy Transition sub-programme. The present guidelines are divided into the following chapters:

- Section 2 specifying the relevant definitions, concept and objectives of OSS;
- Section 3 detailing the 'customer journey', the different services and the existing OSS models;
- Section 4 covering key elements to consider when setting up OSS as part of the national support framework for energy efficiency;
- Section 5 addressing Union funding support to set up OSS for home renovations.

Throughout the document, examples of existing practices are provided in dedicated boxes. At the end of the document, an Annex 'Additional resources' provides further references.

2. RELEVANT DEFINITIONS AND CONCEPTS

The concept of a *'*one-stop shop*'* is not defined in the EED recast (EU/2023/1791) or the EPBD recast (EU/2024/1275), Recommendation (EU) 2024/2481 (Section 3.2.2.) indicates that it refers *'*to a virtual or physical place where stakeholders 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.*'* OSS typically provide technical, administrative, legal and financial advice and assistance on energy efficiency, in particular for building energy renovations.

The concept of OSS embodies the principle of simplification, particularly in terms of reducing the number of necessary contacts and procedural steps. It also helps secure the homeowners' trust in the outcome of the renovations and in the interventions of the various trades (contractors, suppliers, etc)

[4] Commission Notice providing guidance on new or substantially modified provisions of the recast Energy Performance of Buildings Directive (EU) 2024/1275, C(2025) 6438, 18.12.2025, Annex II 'Financial incentives, skills and market barriers (Article 17) and one-stop shops (Article 18)', section 5 ('One-stop shops (Article 18 and Article 19(3)), available at: https://eur-lex.europa.eu/eli/C/2025/6438/oj.

OSS can also facilitate households' access to qualified professionals and at the same time reduce the commercial efforts needed by professionals to obtain new contracts.

The objectives pursued when setting up OSS vary and may include all or part of the following:

- **Disseminating information**, with a focus on ensuring the consistency of the messages and the credibility of the entity (or entities) disseminating them;

- **Rationalising access to financial support** (for example, single funding portal), streamlining objectives and eligibility conditions, and optimising management costs;

- **Clarifying liabilities and securing trust**, a necessary condition for more ambitious refurbishments;

- **Pooling skills**, by bringing together specialist skills and supporting the development of new skills;

- **Encouraging and aggregating small-scale investment** and reaching critical mass, which could then justify the development of dedicated financial solutions, including financial instruments and dedicated partnerships with financial institutions.[5]

3. A RANGE OF DIVERSE AND COMPLEMENTARY SERVICES

3.1. No *one-size-fits-all* solution

Given the wide variety of people and situations targeted, and the fragmented nature of the construction sector, which consists of many small and micro businesses, renovating housing is a complex process.

1. Therefore, a primary goal of OSS should be to take on the complexity inherent in housing renovation and relieve households and other market players of as much of the burden as possible. To make the renovation journey easier, the EED recast (EU/2023/1791) or the EPBD recast (EU/2024/1275) do not require a single structure to provide all services to all individuals. **Rather than one single structure, the aim should be to set up an ecosystem of coherent and complementary structures**.

There are many different ways of bringing together the services that homeowners need, some of them falling quite clearly within the remit of public action, others being much more firmly rooted in the private market. It should also be noted that **the Directives do not specify who should provide the services**, and in particular whether the operators should be public or private. **Neither do these Directives require the services to be free of charge**, meaning that the service provider can charge a fees. However, these Directives do require Member States to provide appropriate financial measures and technical assistance, with a particular focus on vulnerable households. Public authorities should therefore ensure that OSS services can be accessed by all, including those most in need.

[5] Commission Recommendation on unlocking private investment in energy efficiency C(2026)1526.

As mentioned above, **a core focus of OSS should be to build trust throughout the renovation process**. Home renovation journeys can be filled with challenges and uncertainties, leaving many homeowners hesitant to commit to comprehensive renovations despite the information and incentives available. For demand in ambitious retrofits to grow, homeowners need to feel confident not only that the advice they receive is reliable, but also that the organisations they work with can be held liable, and that recourse exists if things go wrong. It is important to acknowledge that the ways in which trust might be built are culturally determined, and approaches may vary greatly from one context to another. For instance, in some regions, trust might be closely tied to government endorsement and involvement, while in others, community-based or private-market organisations might play a more significant role. Engaging with local stakeholders, understanding regional challenges and adapting strategies to local preferences are therefore essential for success. Understanding the nuances and incorporating them into the design of the OSS models to be deployed will ensure that the services provided are effective and well-received by homeowners.

It is therefore essential to anchor OSS within their local context, often at city or regional level, and to establish a clear, well-structured relationship with local public authorities to ensure OSS success[6].

3.2. A 'customer journey'

This section provides the perspective of homeowners and details the various types of support available to them when undertaking an energy renovation project, as well as the common issues that they are likely to encounter. The 'customer journey' can be defined as the stages homeowners have to go through to complete their project. In the following points, the steps are presented below in a very sequential manner, but there may be several iterations at certain stages, as well as feedback loops.

0. **Triggering event**: People are not always ready to take action, and when considering the often complex and cumbersome process of renovating a house, the windows of opportunity are sometimes rare and small. While information and marketing may be enough to trigger more simple actions, they are usually not enough to trigger deep energy renovations, for which other contextual elements and motivational factors also play a key role. For example, it is particularly important to approach households when they are in the process of buying their home, as they may be inclined to carry out significant renovation work before moving in. Households may also be encouraged to carry out work when their family expands or, conversely, when the children leave home. Energy is not a central trigger in any of these examples; it is more of an afterthought in a process initiated by other concerns. An energy performance certificate ('EPC') or related tool, such as a renovation passport or the result of an energy audit showing that the building has a poor energy performance, can also trigger a reflection on the need to renovate. Under Article 19 of the EPBD recast (EU/2024/1275), public authorities are required to invite affected homeowners (those

[6] JRC Publications Repository - The role of one-stop shops in energy renovation - a comparative analysis of OSSs cases in Europe

owning a building or building unit with a low energy performance) to an OSS for renovation advice [7].

1. **Onboarding**: in this context, to minimise the cost of finding new prospects, a first approach can simply be to make oneself visible and available to support only those households that have already embarked on their renovation process and have taken active steps to seek help. However, this passive approach carries the risk of working mainly with households that are already convinced, and who may have carried out their renovation even without external assistance. A more proactive approach could be taken, to quickly identify households that are at a point in their lives that is conducive to renovation work. For example, partnerships with retail banks can be developed to provide specific support for new buyers. Going one step further, and despite their significantly higher costs, proactive engagement strategies – such as pop-up neighbourhood presence and door-to-door campaigns – have proven effective and remain essential.

2. **Simplified diagnosis and recommendations**: a majority of the public OSS currently operating in the Union provide an information (message-centred) and advice (recipient-centred) service to guide homeowners in their choices. Although generic, such advice gives homeowners the key information needed to make a first decision (go/no-go) and engage further in the customer journey. However, while this positioning aims to prevent the OSS from incurring professional liability for any problems that may arise during the execution of the work, it leaves all the decisions and their consequences to the homeowner.

3. **Project design**: once an initial decision to carry out the work has been taken, a detailed analysis should be performed (including, for instance, an on-site energy audit), followed by a detailed definition of the work to be carried out, including specific requirements (for example, on the techniques and materials to be used). A detailed design is highly valuable and necessary for deep energy renovations. However, its cost remains a barrier for most homeowners unless it is subsidised. The overwhelming majority of homeowners lack the specialised skills needed to perform this particularly crucial and stressful stage of the project on their own. Given the level of detail required, the services provided at this stage necessarily involve the professional liability of the entity providing them. They also could fall fully within the scope of market competition, as they can typically be provided by architects or construction professionals.

4. **Selection of companies**: in the vast majority of cases, tradespeople and installers are, in fact, the first entry point of homeowners into an energy renovation journey. The primary motivation for contacting them varies widely and is not necessarily that of saving energy. If contacted directly, tradespeople will commonly offer not only to carry out the renovation work, but also to define its design, for an overall cost. This

[7] Article 19(13) requires that owners of buildings with an EPC below level C be invited to a one-stop shop for renovation advice either upon the expiry of their EPC or five years after its issuance, whichever comes first.

approach has the advantage of reducing entry costs and possibly speeding up processes. An additional difficulty at this stage is that the construction sector is extremely fragmented and tradespeople, even those highly skilled in their trade, are not necessarily able to offer complex, comprehensive renovations. While the selection of contractors is crucial, the technical nature of the offers and the fact that actual investment costs have to be decided make this stage particularly stressful for homeowners. This is even more true if the work was not sufficiently specified or if the homeowners lack professional assistance, which may later lead to unforeseen costs, delays or litigation.

5. **Financing plan**: while presented here quite late in the process, the financing plan is usually initiated much earlier, and gradually refined as technical decisions and costs become clearer. The household's ability to pay obviously has an impact on the technical decisions, and the design of the project is repeatedly revised by considering the financing options. It is also at this stage that available/possible public subsidies will be identified, and the need for debt to finance the project will be estimated.

6. **Financing solutions**: linked to the financing plan, a critical stage in most deep energy renovation projects is securing external sources of finance, as the substantial upfront costs typically far exceed the available household savings. These sources typically include consumer loans (which may be subsidised), secured housing loans or mortgages (particularly when the renovation is part of a home-buying project), and public financing measures, such as grants, tax incentives, financial instruments and subsidised loans.

7. **Renovation work**: renovation works are usually carried out by one or, more commonly, several construction companies. These companies often operate as distinct and uncoordinated trades, requiring advance planning and rationalisation of their interventions, which can be complicated.

8. **Worksite supervision/reception of work**: effective worksite coordination and supervision are crucial to prevent contractors from performing substandard work. For comprehensive projects, supervising the work of various contractors poses a significant challenge that most people are not prepared for. Although architects commonly supervise the work, many homeowners choose to oversee the projects themselves. This can result in serious building issues, such as moisture from thermal bridges or poor indoor air quality, and may also lead to financial consequences if grant requirements are not met.

9. **Quality assurance, guarantees and follow-up**: considering the obstacles and uncertainty linked to ambitious energy renovations, quality assurance, guarantees and follow-up remain far too rare services offered by one-stop shops. Given current market maturity when it comes to energy renovation, it is key for renovation quality to be consistently assured. A guarantee on the quality of the work performed (that is to say, a guarantee on the materials and methods used, also referred to as an intrinsic energy performance guarantee), along with a clear commitment to correct any defects that result in lower-than-expected energy performance, could significantly encourage

more ambitious renovation projects. In the private residential sector, the notion of quality should even be extended to cover the quality of the services provided, from initial contact to after-sales services. This could include post-work monitoring, offering homeowners advice and recommendations on the proper use of the installed equipment, and guidance on achieving the expected energy bill savings.

When developing OSS, no one starts from a blank page. Throughout the described 'customer journey', many professionals – including tradespeople and installers, energy auditors, architects, brokers, utility companies, retail banks and energy agencies – already offer renovation-linked services to building owners. It is not the lack of participants that explains the low uptake of deep renovation, but rather the **absence of coordination and their diverging interests that prevent a holistic answer to the needs of building owners**.

The purpose of an OSS approach is therefore not necessarily to introduce new players but rather to create and strengthen the missing links between fragmented market offers, thereby accelerating the transformation of existing practices towards deep renovation.

3.3. 'Advice' model: focusing on delivering information

The first model of an OSS can be called an 'advice' model. Focused on the upstream part of the customer journey, this approach aims to be accessible and connect with a large audience, offering broad guidance without extensive resource allocation. By disseminating information widely, it also seeks to set new social norms and encourage a cultural shift towards energy efficiency.

The services typically include an initial assessment of the home's energy performance and general advice on possible improvements without delving into specific project details. Although generic, the recommendations provided are practical and actionable. While homeowners remain fully responsible for project decisions and contractor selection, help may be provided to access qualified contractors. The services also often include financing advice tailored to the planned investment, including on existing subsidies and how to access them.

However, the advice model has some limitations. It lacks specificity, because it does not offer detailed project plans or contractor coordination, which can be critical for homeowners undertaking complex renovations. This model also does not usually assume professional liability for renovation outcomes, offering fewer guarantees for homeowners. It may not meet all of the homeowner's needs, especially those requiring comprehensive project management. Regarding financing, the focus is on the investment itself rather than the specific investor profile, especially given that providing financial advice is a regulated profession. Those limitations make these services less attractive to homeowners, for whom designing the energy renovation project and selecting the construction companies are usually the most challenging steps.

EXAMPLE OF HAUSKUNFT (AUSTRIA)

With the support of the Horizon 2020 programme, the city of Vienna launched its OSS to accelerate the renovation of private residential buildings in late 2020.

Operating under the name HAUSKUNFT, it receives operational and financial support from the city. It provides free consultations to owners of private homes and apartment buildings through telephone calls, virtual meetings or in-person sessions, and helps them

plan their renovation project. The service extends to architects, planners and property managers seeking guidance.

HAUSKUNFT primarily focuses on the initial stages of the renovation process, providing guidance in developing high-quality concepts. While the OSS has explored and tested additional services related to financing and enhanced homeowner support, these have not yet become part of its standard offer.

To complement these services, the quality platform for renovation partners (Qualitätsplattform Sanierungspartner) maintains a directory of vetted planners, tradespeople and construction companies committed to high-quality building renovation. Working in conjunction with HAUSKUNFT, the platform connects property owners and qualified renovation specialists.

See: https://www.hauskunft-wien.at/

Many OSS currently operating in the Union appear to limit themselves to this advice model, which may stem from a possible misinterpretation of competition and State aid regulations. This restrictive approach often leads to publicly funded OSS avoiding what they perceive as market activities – such as design specification, contractor selection and construction supervision – even though regulations permit such market involvement. Public entities may participate in private economic markets, provided they do not breach certain rules laid down in the Treaties. In fact, State aid rules do not focus on the type of operator but rather on the nature of the services provided and the specific conditions under which those services are delivered. Furthermore, neither EED recast (EU/2023/1791) nor EPBD recast (EU/2024/1275) impose restrictions on how OSS services should be structured or which types of organisations should deliver them, as long as they provide 'independent advice' (Article 18(3) of the EPBD recast (EU/2024/1275)). This regulatory framework allows public and publicly funded entities to provide active support throughout both the design and the implementation phases, as will be outlined in sections 3.4 and 3.5.

3.4. 'Support' model: focusing on helping households

To address the limitations of the previous model, an OSS can take a more proactive role by **supporting homeowners operationally in their energy renovation projects**. The services in this approach would typically include:

- conducting detailed on-site energy audits to analyse the specific situation and determine potential savings;
- defining in detail the works to be performed, including specific requirements (for example, on thermal bridges) and making sure that these specifications comply with grant requirements (for example, levels of thermal resistance, qualification of the builders, etc.);
- supporting homeowners in selecting contractors, and eventually negotiating prices;
- overseeing the worksite and enforcing quality assurance processes.

This model can be seen as an extended architect's mandate, covering almost the entire customer journey. It clearly means carrying out market activities and incurring professional

liability for the support provided, which constitutes a leap and a **tipping point between an advice and a support model**. The switch from one model to the other can be formalised by, among other things, payment for the services provided, a service contract between the OSS and the homeowner, or a physical visit to carry out the audit.

Example of OpenGela (Spain)

OpenGela is a OSS service in the Basque Country (Spain) promoted by the Basque government to foster urban regeneration. At the heart of the service are neighbourhood offices which centralise all procedures and administrative tasks related to the integrated renovation of apartment buildings: from administrative paperwork to dealing with energy services contractors and the provision of financial support. Focusing on neighbourhood renovation allows a high level of local-community engagement and helps build trust and empower local residents not only by facilitating energy renovation but also by improving quality of life (accessibility, fire safety, sustainability).

Financed by the EU Horizon 2020 programme (HIROS4All), the OSS was started on a pilot basis in two vulnerable neighbourhoods: Otxarkoaga (Bilbao) and Txonta (Eibar) and successfully renovated 460 dwellings. The approach has now been rolled out to a further nine neighbourhood offices throughout the Basque country, to offer renovation services to 4 800 inhabitants with a new flagship project set up in Torre Urizar. An upgraded OSS model, fine-tuning renovation planning through building renovation passports, is being tested thanks to the EU LIFE clean energy transition programme (BIRTUOSS). The project is expected to trigger investment worth EUR 120 million, including EUR 40 million for energy performance renovation.

See: https://opengela.eus/en

In this model, **it is not neutrality that is put forward but independence**: it should be clear to homeowners that the OSS works in their best interest and not in the interest of a third party. This independence will be closely related to the contractual relationships and the sources of remuneration for the OSS, which are explained in section 3.5 below. It is important to note that the support model includes only the supervision of the work and not the provision of the work itself, which still has to be contracted out to building professionals. Furthermore, this approach is much more labour-intensive than an advice model and usually requires public subsidy to be sustainable.

3.5. ‘Implementation’ model: delivering services *and* construction work

In a third OSS model, which can be called the ‘implementation’ model, the OSS not only designs but also executes the renovation work. In this case, the OSS may perform part of the work itself and/or hire construction companies and impose their choice on the homeowner. The OSS relationship with construction companies can take several forms (subcontractor or co-contractor, with joint or separate liability), potentially through framework contracts.

Integrating construction work within the services offered by the OSS constitutes a second leap and marks the tipping point between a ‘support’ model and an ‘implementation’ model. In this scenario, the OSS no longer operates solely in the homeowner’s interest but also pursues its own economic or organisational interests in delivering the work. This does not inherently mean that the advice provided upstream is less valuable, but it may raise concerns about the impartiality of that advice. A positive aspect is

that, since the OSS can profit from the construction work, it may offer more affordable initial consultations. In those cases where this type of OSS model is supported by public incentives, public authorities will need to lay down the rules needed to ensure that the supported OSS take homeowners' best interests into account, while promoting the uptake of energy renovations and their own economic interests.

3.6. Combining 'financing solutions' with the previous models

In the typology presented in the previous above, finance is not to be seen as a standalone element, but rather as an additional service on top of one of the three models presented in the previous sections. An OSS can provide various services to support homeowners in financing energy-efficient renovations, potentially in combination.

Support in accessing public grants: the OSS can streamline the process of combining different grants and ensure project compliance with grant requirements. It may also help homeowners prepare their grant applications.

Pre-financing of public grants: while public grants improve the profitability of the investment, they are usually received after the work has been completed, which requires homeowners to finance the entire project upfront. The OSS may offer short-term loans to bridge this gap, mitigating risks by ensuring compliance with grant requirements during the design phase. Dedicated subrogation mandates could also be used to allow OSS to recover part of the grants on behalf of the homeowner as repayments for the short-term pre-financing loans received by the OSS.

Example of C-REAL (Belgium):

The C-REAL project, funded by Horizon 2020, has created a lasting partnership between ONESTO, a lending institution, and DUBOLIMBURG, a renovation advisory service, to improve the rate and quality of building renovations in Belgium's Limburg province. The initiative has been expanded through Energy House Limburg, which brought together contractors and architects in an OSS.

The project revealed several valuable insights for financial institutions. For property buyers, integrating renovation planning into the purchase process proved crucial. Early assessment of renovation needs, costs and the optimal timing of works enables effective price negotiation and financing arrangements, while ensuring that energy improvements are properly sequenced with other renovation work. EPCs also proved instrumental in initiating renovation work, in particular for existing property owners.

Incorporating renovation incentives into loan products strengthens the ability of banks to track energy performance improvements. Combined with detailed renovation plans and cost assessments, this approach enables better risk management and lending decisions while reducing exposure to properties with poor energy performance.

The project demonstrated that a collaborative ecosystem that supports data sharing and customer assistance significantly improves renovation outcomes. This approach helps all stakeholders make better-informed decisions throughout the renovation process.

See: https://www.c-real.be

Pre-qualification for a retail bank financing offer: although a bank will usually make its own analysis of the homeowner's financial situation, the OSS can facilitate due diligence, in particular by providing the information in a standardised format, in agreement with the bank. An OSS can develop partnerships with one or more specific banks and argue that it can bring a critical mass of projects to the bank, which may justify the bank setting up a specific product tailored to energy renovation, training its staff on it, and possibly allowing the OSS to market it on its behalf.

Autonomous financing solutions: the OSS can even include a standalone financial offer within the package of services. This constitutes a **third leap and a (substantial) 'option' that may be added to each of the three models** (although it has only been observed with the 'support' and 'implementation' models). Integrating finance makes the OSS more attractive to the homeowner, as the decision to launch the work no longer depends on a third-party's approval (the bank). Also, having been anticipated early on in the project, the loan application is usually not rejected. Lastly, where investment grants exist, they can be integrated as blended financing solutions in the financing offer in the form of capital rebates. To make this solution attractive, the OSS financial offer needs to be very well promoted to create a level of trust comparable with that of traditional banks and financial institutions. One core objective of integrating financing into OSS services is to merge upfront costs (for example, audits, studies) with long-term financing solutions, transforming them from barriers into manageable, long-term repayments. However, proposing a standalone financial offer requires an appropriate legal framework [8], as banking activities are highly regulated.

Example of SERAFIN (France):

In France, a *tiers-financeur* is defined by law as an operator that combines energy improvement works with partial or total financing services. Over the last decade, this model has been tested by several local authorities (regions and metropolitan areas), now grouped within the SERAFIN association, whose creation was supported by Horizon 2020's ORFEE project.

The project created a resource centre for *tiers-financeurs* to facilitate the exchange of knowledge, methods and expertise. It also supported the deployment of *tiers-financeurs* in France by coordinating development efforts (studies, procedures, IT tools, etc.). The project introduced a quality compliance and control framework, to support the implementation of an insurance scheme to guarantee renovation work. The project also improved the financing offers of *tiers-financeurs*, by securing their refinancing, collaborating with retail banks and improving access to European funds like the European Regional Development Fund (ERDF).

This initiative is being continued through the creation of the 'Energy Renovation Bank' (FIDEO-BRE project, with financial support from ADEME, the French government agency for the green transition). This financial institution will provide loans accessible to all households, including those with limited access to financing. Loans will be distributed

[8] Note that in some cases, for instance to pre-finance public grants typically disbursed *ex post*, short-term loans may be issued without banking authorisation, provided they comply with specific regulatory guidelines.

through private banks and *tiers-financeurs* to support high-quality energy renovations in line with SERAFIN quality standards.

Participating banks will benefit from a a framework that controls quality, risk and cost. The loans will comply with the green taxonomy criteria so they can be integrated into green bond portfolios. *Tiers-financeurs* will be able to focus on technical support while continuing to distribute loans without excessive balance sheet growth or high processing costs. It will also be possible to set up new *tiers-financeurs* without the burden of having to manage loans directly.

Led by SERAFIN members, the initiative has gained support from major financial institutions, including Procivis, Société Générale, La NEF, Crédit Mutuel, Crédit Coopératif, Crédit Logement and BNP Paribas.

See: https://serafin-renov.fr

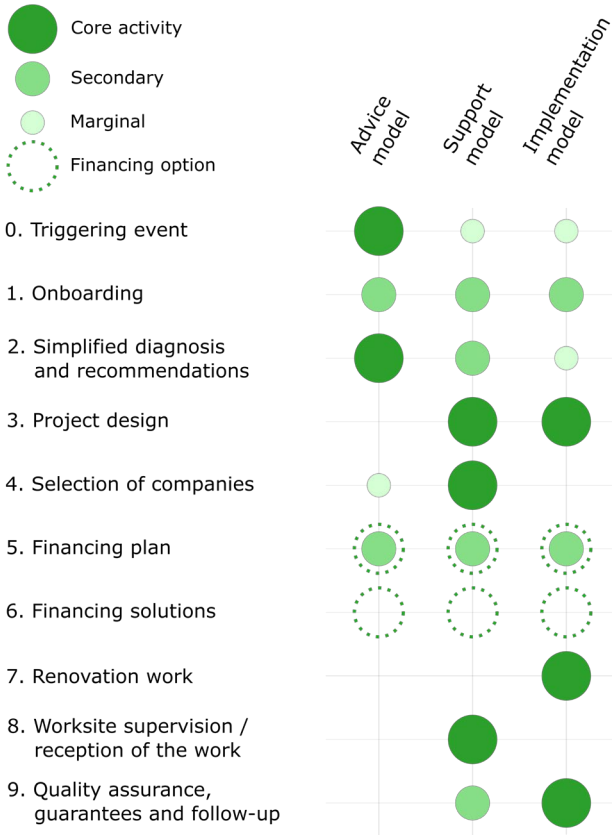
Furthermore, various repayment options and vehicles can be explored. A **home-based financing** approach, which attaches debt to the property rather than the homeowner, may be considered to alleviate the aversion of households to financial commitments that last longer than they expect to stay in the dwelling [9].

3.7. A summary of Chapter 3 on the customer journey and OSS models

As a conclusion, Figure 1 below illustrates the customer journey and how the different OSS models serve each step.

[9] Commission Recommendation on unlocking private investment in energy efficiency C(2026)1526.

Figure 1: Summary of the models outlined and the customer journey



4. KEY CONSIDERATIONS FOR SETTING UP ONE-STOP SHOP SERVICES

This chapter presents key considerations and organisational and financial implications of OSS in the private residential sector.

4.1. Combining online and physical approaches

Online OSS can be very important for raising awareness among building owners about how they consume energy, the importance of controlling their consumption and the means to do so. The impact of the advice provided can be increased if combined with information on available financial support. Online tools can be used to identify and pre-select owners who are ready to embark on complex and potentially costly procedures. For a moderate cost, online approaches are likely to reach a large audience and may not only trigger immediate actions but also, in the longer term, help increase public awareness of the benefits of energy renovations and energy efficiency improvements.

However, a fully online approach is insufficient, especially in cases where more complex, deep renovations are addressed, and when the services offered by OSS integrate several services that require a dedicated assessment of the building concerned. One aspect to take into account, in addition to the service offered, is that people have different levels of digital literacy, and even the best online tool will inevitably miss a significant proportion of the population, often the oldest and most vulnerable. But more fundamentally, a household is unlikely to carry out major renovation works in their home, at a significant cost, if they have not first had multiple in-person interactions with the OSS representatives, detailing the

planned works, and providing detailed instructions or guidance on what needs to be carried out during the project.

In addition, the building owner may not fully trust the platform delivering the information or may only have a partial understanding of the benefits of energy renovations. Building trust and addressing the specific concerns of homeowners takes time and technical dialogue, which an online solution is unlikely to achieve on its own.

The European Commission organised a Citizens' Panel on energy efficiency in early 2024, consisting of 150 randomly selected citizens from all EU Member States. The Panel adopted 13 final recommendations, with Recommendation 1 emphasising the need for accessible information to empower households and organisations in improving energy efficiency [10]. While the Panel acknowledged the value of online tools to initiate a renovation journey, it also pointed out the critical need to complement this digital offer with a physical presence, such as regional/local offices or on-site visits.

4.2. Geographical coverage

Article 18(1) of the EPBD recast (EU/2024/1275) lays down that Member States are to set up and operate OSS across their territories by May 2026 in accordance with one or more of five 'geographic' criteria, with the aim of ensuring geographical coverage and wide access to OSS services. Similarly, the European Citizens' Panel on energy efficiency emphasised the importance of ensuring that OSS are accessible to all citizens, including those in rural or remote areas and those with reduced mobility [11].

For information on the geographical coverage criteria of Article 18(1) of the EPBD recast (EU/2024/1275), Member States and relevant market actors should consult Annex II [12] to the Commission Notice providing guidance on the Directive (EU) 2024/1275 ('Financial incentives, skills and market barriers' (Article 17) and 'One-stop shops for the energy performance of buildings' (Article 18)), which provides recommendations to ensure that OSS are deployed effectively across the national territories.

4.3. Approaches to secure homeowners' trust

Ensuring homeowners are satisfied with the results of renovations and providing quality assurance are essential for building confidence.

Establishing accountability is key to fostering trust in renovation support services. Transparency should be a priority. OSS should therefore provide documentation on processes, but also on the costs, benefits and risks of the recommended interventions. Collecting and

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10 European Citizens' Panel on Energy Efficiency, 2024, Final recommendations.

11 'We recommend that information provided to consumers be made more accessible, transparent, and usable, to empower households and organisations to become more energy efficient. We therefore recommend: a network of physical one-stop-shops at municipal level (city halls, libraries) where independent experts are available to follow up. The network should not discriminate between rural/urban areas, and social groups. The one-stop-shop should provide advice on legislative, financial, technical aspects, and local service providers. Local actors are called upon to spread awareness of the service.' European Citizens' Panel on Energy Efficiency, 2024, Final recommendations.

12 Annex II 'Financial incentives, skills and market barriers (Article 17) and 'One-stop shops for the energy performance of buildings' (Article 18)' to Commission Notice providing guidance on new or substantially modified provisions of the recast Energy Performance of Buildings Directive (EU) 2024/1275, C(2025) 6438, 18.12.2025. Available at: https://eur-lex.europa.eu/eli/C/2025/6438/oj .

publicly sharing customer feedback may also further enhance credibility by offering proof of quality services for potential clients.

Maintaining high standards of work quality is also crucial, especially when multiple contractors or subcontractors are involved. OSS may follow established quality frameworks, and possibly seek accreditation from reputable bodies. These frameworks can include standardised procedures, certification requirements and systematic quality monitoring. Offering robust warranties backed by quality insurance schemes, particularly when integrated with financing options, can provide homeowners with greater security. OSS can further increase trust by implementing certification procedures to ensure contractor reliability and quality.

A clear liability framework and consumer protection policies can protect all parties by outlining responsibilities for addressing defects and establishing straightforward dispute resolution procedures. Consumer protection should extend beyond quality assurance to address misleading marketing practices. Key safeguards could include accessible channels for raising concerns. While formal litigation should be available for serious cases, alternative dispute resolution mechanisms should be prioritised to ensure efficient conflict management.

4.4. Dedicated actions for vulnerable households

Consumer protection policies are particularly important for vulnerable households, including low-income families, older people and individuals with health conditions. These groups often face increased difficulties navigating complex renovation processes, managing technical details or asserting their consumer rights.

Dedicated protection measures can include stricter regulations on fair pricing, tailored financial assistance and greater oversight of renovation contractors. Specific measures may include dedicated advisers to guide vulnerable homeowners, transparent contract terms, and government-backed guarantees to minimise financial risks.

Involving socially skilled professionals is essential for reaching marginalised segments of the population and providing effective support. Dedicated awareness campaigns and decision-making tools, such as online self-assessment platforms, can support informed choices. Targeted outreach efforts can bridge the trust and information gap that often discourages vulnerable individuals from adopting energy-efficient practices. OSS can raise the awareness of energy-poor households about simple, low-cost measures to improve energy efficiency and help lower bills. Engaging with local communities through events, neighbourhood initiatives, door-to-door visits and public showcases of successful renovations can build confidence.

STEP project (Solutions to Tackle Energy Poverty):

The STEP project, funded by Horizon 2020, developed a simple, innovative and replicable model to address energy poverty by promoting behavioural change and low-cost energy efficiency solutions through tailored advice.

OSS operating at local level are ideally positioned to provide independent support tailored to households' specific needs and constraints, notably financial ones. By connecting vulnerable households with existing financial support options, OSS can play a crucial role in making sustainable energy solutions more accessible. These financial mechanisms may include, for instance, targeted subsidies, 'pay-as-you-save' schemes or long-term loans with low or zero interest rates.

The STEP project highlighted a number of critical insights for the development of OSS addressing vulnerable households. A crucial component was building the skills of frontline workers, such as social and health workers, through a modular training programme, ensuring effective consumer guidance. The project also emphasised the importance of partnerships with consumer organisations, local communities and frontline groups to reach those most affected by energy poverty.

See: https://www.stepenergy.eu/

OSS can play a key role in addressing energy poverty by supporting both property owners and tenants. Just as they support all homeowners, OSS can help vulnerable owners specifically to access financing by using dedicated public subsidies and tailored financial schemes, as well as by guiding them through loan applications with local banks. Tenants, who often lack influence over renovation decisions, may also benefit from OSS acting as mediators, encouraging (and helping) property owners to carry out renovations.

Commission's Recommendation (EU) 2023/2407[13] and its accompanying guidance document[14] offer insights into the root causes of energy poverty and outline concrete solutions. By following these recommendations, OSS can become key enablers in combating energy poverty, ensuring that vulnerable households have access to practical and cost-effective solutions.

4.5. Specifics of 'citizen-led renovation collectives'

Citizen-led renovation (CLR) is an emerging concept where citizens are actively placed at the forefront of building energy renovation efforts. While most public actions to support renovation in the residential sector (for example, urban renewal programmes, awareness-raising campaigns, OSS, etc.) already seek citizen input and participation, CLRs are distinct in that they are driven by citizens themselves, arising as **bottom-up initiatives led by citizens' collectives**.

What distinguishes CLRs from other renovation efforts involving multiple people (such as condominium projects) is their commitment to a sustainable approach that extends beyond a few individual projects. CLRs stand apart by creating a legal entity, an energy community [15]

13 Commission Recommendation (EU) 2023/2407 of 20 October 2023 on energy poverty, C/2023/4080, OJ L, 2023/2407, 23.10.2023, ELI: http://data.europa.eu/eli/reco/2023/2407/oj.

14 Commission Staff Working Document: EU guidance on energy poverty (accompanying Commission Recommendation on energy poverty (C/2023/4080), SWD(2003)647, 20.10.2023.

15 There are two definitions for energy communities in EU legislation. 'Renewable energy communities' are defined in Directive (EU) 2023/2413 of the European Parliament and of the Council of 18 October 2023 amending Directive (EU) 2018/2001, Regulation (EU) 2018/1999 and Directive 98/70/EC as regards the promotion of energy from renewable sources, and repealing Council Directive (EU) 2015/652 (OJ L, 2023/2413, 31.10.2023, ELI: http://data.europa.eu/eli/dir/2023/2413/oj) and 'Citizen Energy Communities' are defined in Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019 on common rules for the internal market for electricity and amending Directive 2012/27/EU (OJ L 158, 14.6.2019, p. 125, ELI: http://data.europa.eu/eli/dir/2019/944/oj). Both remain flexible on the type of legal forms communities can take (for example, associations, cooperatives, etc.). Beyond the existence of the legal form, those definitions include criteria on membership, autonomy, openness, purpose and effective control.

or equivalent [16], to ensure long-lasting commitment and resilience. Such formal structures build on the principles of open and voluntary participation and effective control in governance, while fostering citizens' organisation and capacity building. A notion of scale and impact is implied in these approaches, where CLRs are expected to bundle in a joint effort the renovation of several buildings, for instance, at street or district/neighbourhood level.

Within an ecosystem of coherent and complementary structures, **CLRs may function as complementary OSS**, effectively bridging the gap between conventional public interventions and profit-driven private approaches.

Example of Alex Energie in Rotterdam (the Netherlands):

As part of the Horizon 2020 'Save the Homes' project, the city of Rotterdam piloted an OSS initiative in the Prins Alexander district. Its OSS followed a bottom-up approach, emphasising citizen participation and local energy cooperatives. Homeowners receive services through a strategic collaboration between the city of Rotterdam, Alex Energie (an energy community with members from Prins Alexander) and HOOM (an energy cooperative that supports energy communities). Alex Energie actively engages residents by forming local working groups, conducting energy scans, developing energy plans and organising collective purchases. It also informs homeowners about funding opportunities for energy renovations. Further details are then made available on the city's online platform, where homeowners can access renovation information, apply for grants, upload documents and request telephone support.

The city's focus is on providing back-office support to energy cooperatives. Following this pilot, the city plans to expand the initiative across Rotterdam, fostering local communities and encouraging the exchange of solutions and best practice. Initially focusing on roof insulation, the municipality also involved local businesses, many of which were freelancers, to carry out the work. It deliberately included apprenticeship companies to support new businesses and train students.

Financial support was provided through loans from the Energy Transition Fund (Energietransitiefonds), distributed by the Municipality of Rotterdam and managed by the Dutch Municipalities Housing Incentive Fund (Stimuleringsfonds Volkshuisvesting Nederlandse Gemeenten). These loans are available to both homeowners and condominium associations.

Early pilot experiences highlight several key benefits of CLR approaches [17]. They have the potential to build **trust** within local communities by promoting peer-to-peer engagement and strengthening social networks, which in turn encourages widespread participation. While CLRs may initially progress more slowly than individual renovation efforts, they have the potential for exponential growth ('**snowball effect**'), expanding from single buildings to entire neighbourhoods. Their **flexibility** allows them to fully explore commercial

[16] In countries where the concept of energy communities has not yet been fully transposed into national legislation, an entity that complies with the criteria as set out in the relevant Union directives can be seen as a *'citizen-led renovation collective'*.

[17] As regards the Commission's action supporting citizen-led renovation projects, see: https://citizen-led-renovation.ec.europa.eu/index_en.

opportunities that public OSS may be less inclined to pursue. CLRs may also offer significant **cost advantages** over individual projects through volunteer contributions, economies of scale, collective purchasing and standardised designs. By **pooling resources**, participants can also boost the overall skills base, improving the oversight of service providers in particular. Unlike short-term initiatives, CLRs aim to **create structural and long-lasting effects** by establishing legal entities rather than relying solely on individual efforts.

4.6. Human resources for OSS

As the name implies, a one-stop shop is expected to provide a multifaceted suite of services to guide homeowners throughout their energy renovation journey. On the technical front, advisers should be able to perform energy audits, identify tailored sustainable energy solutions, detail project design, and verify compliance with construction standards [18]. The financial support could typically extend beyond identifying available subsidies to help homeowners evaluate and secure appropriate financing solutions [19]. Advisers could also be expected to provide legal assistance to help homeowners understand and exercise their rights as consumers, review contracts and navigate regulatory requirements. Most importantly, OSS advisers must combine specialist expertise with strong interpersonal skills, to understand and address each homeowner's unique circumstances and constraints, particularly when assisting vulnerable households.

The success of OSS essentially hinges on identifying and developing the right talent pool of advisers. Given the broad range of skills required, assembling a team capable of delivering comprehensive OSS services poses multiple organisational challenges. It is unlikely that a single individual will possess all the necessary expertise, making multidisciplinary teams essential. Building these teams requires strategic recruitment and collaboration practices to bring together diverse professional backgrounds. These approaches should value both specialised competence and interpersonal skills, fostering an environment that encourages knowledge sharing. Beyond recruitment, retaining these skilled professionals requires a thoughtful talent management approach.

OSS may provide attractive career opportunities for experienced construction professionals who are considering leaving the construction sector. Approaches to welcome those professionals may be considered so as to benefit from their expertise. By emphasising their meaningful impact on supporting communities and combating climate change, OSS may also attract diverse new talent to the building sector, particularly women and young professionals. OSS and their promoters could collaborate with construction sector associations, technology providers, employment agencies, industry chambers or educational institutions to develop tailored programmes that combine specialist knowledge (technical, financial, legal, communication, customer services, etc.) with interpersonal skills. These programmes could emphasise practical experience through internships or apprenticeships within existing OSS. Continuous professional development could also help ensure that the service offer remains up to date, as technologies and regulations evolve.

In turn, construction professionals partnering with OSS may also benefit from support to seamlessly integrate into the OSS ecosystem and uphold its quality standards. This includes

[18] Note that certain services may need to be provided by licensed architects, which is a regulated profession with specific legal requirements and professional standards.

[19] Similarly, while OSS can provide general information about financial options, financial advice should typically be delivered by certified financial advisers who meet regulatory requirements.

understanding integrated renovation approaches, quality assurance protocols, and effective collaboration methods with the OSS and their tools. Establishing clear partnership frameworks with contractors is essential to define quality standards, communication protocols and performance metrics. Regular workshops and knowledge-sharing sessions can help maintain alignment between OSS objectives and contractor capabilities. These partnerships may also focus on developing standardised approaches to common renovation scenarios, to improve efficiency and reliability.

Initiatives to train the workforce: BUSHROSS

The project 'Building Up Skills for Home Renovation One-Stop-Shops' (BUSHROSS), funded under the LIFE clean energy transition sub-programme, draws on experience from Ireland and Bulgaria to develop training programmes for OSS staff in these two countries, which will then be extended to Greece, Poland, Slovenia, and Ukraine.

Addressing the needs of staff who manage legal, technical, economic and social aspects of home renovations, the project will create four specialised training curricula: i) the business model framework for OSS; ii) setting up and running OSS (with practical implementation tips); iii) profile-specific training on home energy renovation measures; and iv) social aspects (social justice and inclusiveness, notably by targeting women and vulnerable groups). Soft skills and digital tools – mediation and conflict management and working with digital tools – are also considered.

These curricula, based on the micro-credentials approach, will provide successful trainees with certificates of professional qualification compliant with Europass standards and eligible in all EU countries (Europass Mobility and Europass Certificate Supplement). The training programmes will be piloted by training 150 trainers, who will in turn teach pilot training sessions involving 60 professionals in each of the 6 countries.

OSS can not only play a key role in the energy transition in buildings, but they can also serve as powerful platforms for professional retraining and employment opportunities. They could partner with employment agencies and vocational training centres to identify individuals seeking to change careers. OSS can also offer structured apprenticeship programmes that combine classroom learning with on-the-job training, providing a pathway for career changers to gain practical experience. For those returning to employment, OSS can provide flexible working arrangements and phased training programmes that accommodate different levels of experience and availability. Setting up mentorship programmes, where experienced advisers guide newcomers through energy renovation projects, can further support professional development. The collaborative nature of OSS should foster professional growth through exposure to various disciplines. This environment should naturally support continuous learning and skills development, making it an attractive option for those seeking to rebuild their careers. And by actively engaging in workforce development, OSS can help address both their own staffing needs and broader employment challenges in their communities.

4.7. Funding of one-stop shops and their financial sustainability

Supporting OSS services – and therefore providing dedicated and active assistance to homeowners as part of their energy renovation journey – should be considered an integral part of the national financing and support framework for energy efficiency. The service of public interest provided by several OSS models and the key role played by OSS in increasing awareness of the benefits of energy efficiency, and specifically energy renovations, have the

potential to make a major contribution to national energy and climate ambitions. As such, the national support framework for OSS services should be an integral component of Member States' National Energy and Climate Plans (NECPs) and National Building Renovation Plans (NBRPs)[20].

At the same time, ensuring the financial sustainability of OSS should be a long-term objective, which also depends on the local and cultural context, preferred organisational structures and OSS business models. To be financially stable, OSS need stable and continued revenue streams to support their services, whether from the public budget to address a market failure or from private homeowners paying for services. Before exploring potential sources of income, it is important to note that the term 'one-stop shop' does not refer to a specific legal status, and that the functions of an OSS can be carried out by various organisational structures. Examples of entities that provide advice or support to homeowners span a variety of legal forms, including associations, private companies, publicly owned industrial and commercial entities, and local public authorities. The legal and operational structure of an OSS will create constraints and determine its access to funding sources, which will require strategic and policy decisions. Furthermore, while the nature of the services offered directly impacts the justification for public funding, the viability of an OSS business model ultimately depends on the breadth and scope of its services.

4.7.1. Using subsidies to cover OSS operations

In some cases, to support a larger uptake of energy renovations or the absorption of a large energy renovation programme, OSS services can be provided free of charge to homeowners. In particular, this can often be the case for a targeted period, public budget programmes, or a specific segment of the population. However, it must be acknowledged that a free service is not financially self-sustaining and should be subsidised, either directly through budgetary allocations or indirectly through mandatory private sector contributions. Ensuring that OSS have a continuous stream of financing is key to being able to provide continuous support to the population, as well as to retaining skilled professionals and expertise. While subsidies play a vital role, especially in the initial setup of OSS, relying on them as the sole funding source is not a viable long-term strategy. Ensuring financial sustainability requires integrating economic viability into the early design stages.

Subsidies for OSS services might also not be stable over time and may depend on shifting policy priorities and budgetary constraints, making long-term planning uncertain. While subsidies can support pilot projects and the initial set up effectively, they are not well suited to large-scale market adoption, which requires stable and predictable financial flows. A sudden reduction or reallocation of public funds can disrupt operations and expose OSS to financial instability. Moreover, a subsidy-dependent model is not scalable. Expanding services to reach more homeowners or additional regions would require continuous increases in public spending, which is rarely feasible.

Even when subsidies are available, they are often paid out with significant delays, creating cash flow challenges that can put a strain on daily operations. Furthermore, funding

[20] To be adopted by 31 December 2026 in accordance with Article 3 and Annex II of to Directive (EU) 2024/1275. Dedicated templates have been provided to Member States to help them prepare their plans in line with Annex II EPBD, including on the creation of one-stop shops or similar mechanisms pursuant to Article 18 for the provision of technical, administrative and financial advice and assistance'. See the annotated template at: https://circabc.europa.eu/ui/group/8f5f9424-a7ef-4dbf-b914-1af1d12ff5d2/library/a8116057-2055-48e7-81c5-ee94a62de5c8.

conditions usually vary greatly, with subsidies structured through daily rates, lump sums or project-based allocations, adding complexity to financial planning. Additionally, public subsidies are frequently set at the minimum required to fulfil assigned tasks, limiting an organisation's ability to build financial stability. Smaller organisations, particularly not-for-profits, face additional challenges. Many struggle to generate recurring operating surpluses, making it difficult to build financial reserves or secure long-term loans. As a result, they often rely on short-term bank financing at high interest rates, which consumes a significant portion of their budgets and further undermines their sustainability. This financial fragility forces a short-term approach, often restricting planning to the duration of available subsidies, typically one to three years. These constraints lead to the widespread use of short-term contracts and salary limitations, making long-term career planning difficult for employees. High staff turnover, particularly among advisers, disrupts continuity and reduces the overall effectiveness of OSS.

Member States' public financing should ensure continuous support for OSS services, to reduce financial fragility, risk of disruption to the service provided, and allow OSS to retain acquired expertise. At the same time, to build a sustainable model, OSS cannot rely entirely on external funding that could be withdrawn at any time due to the changing political environment and government priorities. Instead, incorporating revenue-generating mechanisms would allow for organic growth driven by demand rather than public budget constraints. While subsidies play a crucial role in the early stages, a long-term strategy should integrate diverse funding sources, such as homeowner contributions, partnerships with financial institutions or industry support.

4.7.2. Positioning the OSS as a broker or 'tied sales'

Based on the observation that homeowners are reluctant to pay for advisory services, one common business model consists of the OSS offering its services for free to homeowners by working as intermediaries. In this model, OSS refer customers to third-party partners with whom they have contractual agreements and earn commission for these referrals. This is a model that is already widely adopted in the private sector, where home improvement brokers, loan brokers and negotiable certificate brokers operate.

However, when OSS receive remuneration from tied sales and third parties, they can no longer claim to operate solely in the homeowner's interest. In such cases, the OSS's primary client shifts from the homeowner to the commercial partner funding its operations.

4.7.3. Charging homeowners for the services provided

Involving homeowners, who would bear the costs of some of the services offered, either in full or in part, would help ensure the financial sustainability of the OSS operations. For example, an OSS could charge homeowners for their general support services in designing and implementing energy renovation projects, while providing free-of-charge services to vulnerable households or specific localised areas thanks to a possible national or regional public support programme for energy renovations. The success of this approach hinges on whether homeowners see enough value in paying for the OSS services. While this presents less of a challenge during the construction phase, it remains a significant barrier during the preliminary consulting and planning stages. This reluctance typically stems from homeowners not fully recognising the value or importance of these preliminary services. One key goal of public intervention could therefore be to change this perception, while upholding direct financial support for more vulnerable households.

4.8. One-stop shops and State aid rules: specific considerations on Services of general economic interest

OSS may be operated by various entities, including public or semi-public bodies such as local authorities or energy agencies but also private organisations, ranging from associations and community groups to commercial enterprises.

The gap between the current pace and depth of energy renovation and the scale and pace needed to achieve the Union's objectives, particularly in terms of competitiveness, energy security and climate change mitigation, justifies public intervention and financial support for existing public and private organisations that provide OSS services and for setting up and developing new ones.

Under Union competition law, and State aid law specifically, providing renovation advice and support in the private residential sector can be considered an 'economic activity', regardless of the legal status of the entity involved and of whether it is profit seeking or not, as this entity may be considered to be in competition with other bodies providing similar services [21]. Although Union laws do not prohibit public entities from engaging in economic activities, or public authorities from financially supporting public or private entities operating 'in the market', this classification as an 'economic activity' requires that specific conditions be met to ensure compliance with State aid rules [22].

One approach can be to define 'support to energy renovations through OSS' as a 'Service of General Economic Interest' (SGEI), when the scope of the provided services allow such classification. Indeed, the SGEI concept under Union law applies to services that public authorities deem essential for citizens but would be inadequately provided by the market without public intervention. Such qualification may therefore relate for example to certain advisory and technical assistance services which are not or insufficiently provided by the market but typically not to the energy renovation works themselves. Such services can be delivered by public entities or private companies under public service contracts, with regulatory oversight to ensure compliance with standards and obligations.

5. WHERE TO TURN TO FOR EU SUPPORT

The provisions related to OSS in the EED recast (EU/2023/1791) and the EPBD recast (EU/2024/1275) serve as the baseline for implementing OSS services. In turn, this guidance document outlines key considerations for developing OSS based on the experience and models developed so far across the Union, recognising that no single model fits all situations. Instead, a tailored approach is required, taking into account the distinct characteristics of each region. Successful implementation will depend on a flexible, iterative process that integrates feedback from the start, allowing for continuous learning, refinement and expansion.

To support this process, the Commission provides assistance for setting up OSS to help meet energy efficiency and renovation goals. This includes targeted financial support through action grants under its clean energy transition funding programmes, as well as peer-to-peer exchanges and networking opportunities for OSS practitioners.

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21 See for example 'Commission Notice on the notion of State aid as referred to in Article 107(1) of the Treaty on the Functioning of the European Union', C/2016/2946. https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=oj:JOC_2016_262_R_0001.

22 As laid down in Article 107(3) of the Treaty on the Functioning of the European Union and further set out in relevant legislation (listed under https://competition-policy.ec.europa.eu/state-aid/legislation_en).

This assistance includes direct and indirect financial support through various funding mechanisms. Direct support typically involves the Commission awarding the funding (usually grants) directly to beneficiaries, based on open calls. Indirect support usually involves the Commission delivering the financial support to Member States, which in turn award it to final beneficiaries.

5.1. Direct financial support

5.1.1. LIFE CET

The LIFE Clean Energy Transition sub-programme (LIFE CET), with a budget of around EUR 1 billion under the multiannual financial framework 2021-2027, provides support for capacity building, project development assistance, market uptake and governance actions in the field of energy efficiency, integrated renewables and just transition. As part of the multiannual work programme 2025-2027, the LIFE CET sub-programme will specifically support the setting up of OSS for energy efficiency and energy renovations as part of its dedicated action grants calls with an indicative budget of EUR 25 million over the three-year period. To date, the LIFE CET sub-programme and its predecessors have supported the setting up of nearly 50 home renovation services in 17 different EU Member States (and 2 associated countries) [23]. In addition, the setting up of OSS for energy renovations could be supported through action grants for project development assistance and for local and regional authority initiatives.

In addition to the financial support from the grants calls, the LIFE CET sub-programme supports OSS through awareness raising and the promotion of existing best practices, peer-to-peer exchanges, support for capacity building and the establishment of the OSS community of practices. The ManagEnergy initiative provides dedicated master classes for local and regional energy agencies and their public authorities to foster, stimulate and support sustainable energy projects. In particular, dedicated ManagEnergy master classes are organised on setting up OSS for energy renovations.

5.1.2. ELENA - European Local Energy Assistance

The European Local Energy Assistance (ELENA) Facility, managed by the European Investment Bank (EIB) on behalf of the Commission, provides grants for technical assistance to support sustainable investment projects. It helps public and private entities develop and implement energy efficiency, renewable energy, and sustainable transport initiatives by addressing financial, technical and administrative barriers. ELENA funding covers up to 90% of project preparation costs, including feasibility studies, business planning, financing strategies and procurement processes. Eligible projects must demonstrate significant impact, with required leverage factors of at least 20 for energy efficiency and 10 for residential projects. Since its launch in 2009, ELENA has mobilised over EUR 337 million in grants, supporting cities, regions and public institutions in achieving Union climate and energy goals with the aim of mobilising over EUR 11.3 billion in investment. Applications are accepted on a rolling basis, with EIB experts guiding applicants through the process.

As part of its project development assistance support, the ELENA Facility can help to set up dedicated OSS for energy efficiency improvements and energy renovations, with the aim of

[23] CINEA, Giving LIFE to Europe's clean energy transition, https://cinea.ec.europa.eu/publications/digital-publications/giving-life-europes-clean-energy-transition_en

supporting the aggregation of the relevant investment pipeline. In recent years, the ELENA Facility has helped to set up of 26 OSS in 11 Member States (Belgium, Bulgaria, Denmark, Estonia, Ireland, Spain, France, Italy, Latvia, Netherlands and Poland). The ELENA Facility provides support on a demand basis (first-come, first-served) [24].

The ELENA Facility can also be used by Member States at national level, replicating the successful ELENA model using other financing sources (for example, cohesion policy funds, Modernisation Fund, Recovery and Resilience Facility funds or any other national funding). Such national ELENA schemes could be set up to address specific local gaps in technical and financial expertise to prepare energy efficiency investments in different sectors. For that purpose, Member States can apply for a pilot project under the current EIB-managed ELENA Facility, to transfer knowledge and gain experience with EIB support.

5.2. Indirect financial support: cohesion policy funds and Social Climate Fund

5.2.1. Recovery and Resilience Facility

The Recovery and Resilience Facility (RRF) includes nearly EUR 80 billion in investments in energy efficiency renovations and construction of buildings over the 2021-2026 period. The Facility combines investments with reforms to further facilitate energy efficiency renovations.

Under the RRF, many Member States have included measures setting up one-stop shops services in their Recovery and Resilience Plans (RRPs), in particular with the objective to facilitate the implementation of energy efficiency measures and to provide comprehensive support to homeowners in connection to RRPs investments.

For example, Italy's RRP includes measures to establish OSS to facilitate the renovation of public and private buildings, with a focus on energy efficiency and sustainability. Spain has also incorporated OSS into its RRP to support the renovation of residential buildings, with a particular emphasis on reducing energy poverty. Portugal has favoured a concerted approach through the signature of a cooperation protocol among relevant agencies and associations to create energy efficiency one-stop shops for citizens.

The RRF support for these initiatives aims to enhance the coordination and efficiency of energy renovation projects, ensuring that homeowners receive integrated technical, administrative, and financial assistance. By leveraging RRF support, Member States can accelerate the deployment of OSS, thereby contributing to the achievement of the Union's climate and energy targets. After the conclusion of the RRF support, it is key that these services providing homeowners with integrated technical, administrative, and financial assistance for their energy renovation projects are continued by national administrations.

5.2.2. Cohesion policy funds

Over the 2021-2027 programming period, EUR 22 billion of investment have been planned under the cohesion policy specific objective on energy efficiency (RSO2.1) [25]. To promote the implementation of these projects, cohesion policy funds also support capacity building of public authorities. Additional technical assistance linked to programme implementation is provided at the initiative of the Commission.

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[24] Project promoters are invited to reach out to the ELENA Facility via the contact information on the ELENA website.

[25] https://cohesiondata.ec.europa.eu/cohesion_overview/21-27/#financing.

Member State level – support for capacity building

The European Regional Development Fund (ERDF) and the Cohesion Fund (CF) can support the setting up of OSS under Article 3(4) of Regulation (EU) 2021/1058 of the European Parliament and of the Council [26], which stipulates that such funds may support activities to improve the capacity of programme authorities in the Member States, as well as the capacity of sectoral or territorial actors responsible for carrying out activities relevant to the implementation of these funds, provided that this contributes to the objectives of the programme. This could be the case for an OSS promoting energy efficiency renovations of buildings with ERDF/CF programme resources and in line with specific objective 2.1.

Union-level technical assistance

The Cohesion for Transitions (C4T) Groundwork programme was launched by the European Commission's Directorate-General for Regional Policy to support the implementation of investment projects in sustainability transition funded by the ERDF and CF under policy objective 2. The programme provides eligible regions with tailor-made capacity building and advisory support covering areas such as the energy transition, circular economy, water management, climate adaptation and biodiversity. As an example, key support activities can include the analysis of funding mechanisms at the Union and Member States levels to identify best practices in energy efficiency financing, as well as dedicated workshops on financial models, pricing options and strategies for OSS services.

Example of C4T technical Assistance: Financing Energy Renovations - Plovdiv's One-Stop Shop Model

The Energy Agency of Plovdiv in Bulgaria received assistance to help set up an OSS for residential building renovation in the Plovdiv region as a self-sustaining service [27]. The assistance addressed the lack of financing options for residential renovation in Bulgaria and looked into possible financial instruments and methods to fund energy efficiency renovation processes, reduce complexity and encourage private investment.

Key support activities included:

Best practices in energy efficiency financing: analysis of Union and national funding mechanisms, such as the EU Renovate initiative, cohesion policy resources and private financing models. Best practices from Member States such as Estonia, France and the Netherlands showcased effective financial strategies for energy renovation.

Financing models and pricing options: three workshops introduced financing models and strategies for OSS services, featuring insights from EU Member States (Belgium, Spain, Latvia and Slovenia), emphasising innovative approaches like property-linked financing, pre-financing grants and energy performance contracting.

[26] Regulation (EU) 2021/1058 of the European Parliament and of the Council of 24 June 2021 on the European Regional Development Fund and on the Cohesion Fund, OJ L 231, 30.6.2021, p. 60-93, ELI: http://data.europa.eu/eli/reg/2021/1058/oj.

[27] Factsheet_C4T_TA_Support_Plovdiv.pdf; Inforegio - Cohesion for Transitions (C4T)

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5.2.3. Social Climate Fund

The Social Climate Fund (SCF) will provide Member States with dedicated funding so that vulnerable groups, such as households in energy or transport poverty, are directly supported.

As regards energy, Member States may use the SCF to support structural measures and investment in energy efficiency, building renovation, clean heating and cooling, and integration of renewable energy, principally targeting vulnerable households and vulnerable microenterprises affected by the social impacts of the inclusion of greenhouse gas emissions from buildings and transport in the emissions trading system (ETS2).

To access funding, Member States are to draft national social climate plans that list and explain all planned measures and investment projects. To finance the measures and projects to help the most vulnerable groups, the SCF is to pool revenue from the auctioning of allowances from the ETS2 and allowances from the existing EU ETS. Together with a mandatory 25% contribution from the Member States to their social climate plans, the SCF should mobilise at least EUR 86.7 billion of public funding over the 2026-2032 period.

OSS support as part of the national social climate plans set up under the SCF is eligible under Article 8(1) points (c) and (d) of Regulation (EU) 2023/955 of the European Parliament and of the Council [28].

Commission Notice 'Guidance on the Social Climate Plans' [29] also invites Member States to 'consider setting up one-stop shops that offer advisory and educational services combining various funding options (grants, loans with varying levels of co-funding and interest rates, and financial instruments) depending on income level, living situation, building type, including in partnership with local organisations and financial intermediaries'.

In addition, Annex I, Table 1, section B1, to Commission Notice 'Technical guidance on applying the 'do no significant harm' principle under the Social Climate Fund Regulation'[30] excludes 'Activities and assets related to providing information, education, awareness and advice on cost-effective measures, investments and on available support for building renovations, energy efficiency and decarbonisation, including energy savings and reduction of energy poverty' from the obligation to provide evidence that the activity is in compliance with the DNSH principles. This makes it easier to use the SCF to set up OSS. However, the focus on vulnerable households and microenterprises needs to be maintained.

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28 Regulation (EU) 2023/955 of the European Parliament and of the Council of 10 May 2023 establishing a Social Climate Fund and amending Regulation (EU) 2021/1060, (OJ L 130, 16.5.2023, p. 1, ELI: http://data.europa.eu/eli/reg/2023/955/oj).

29 Commission Notice Guidance on the Social Climate Plans, C(2025) 881 final (OJ C, C/2025/1597, 25.3.2025, ELI: http://data.europa.eu/eli/C/2025/1597/oj)

30 Annexes to the Commission Notice Technical guidance on applying the 'do no significant harm' principle under the Social Climate Fund Regulation, C(2025) 880 final, 5.3.2025.

6. APPENDIX - USEFUL REFERENCES

This Appendix provides a list of useful resources to consult to set up OSS services at national, regional and local level. It details the different stages of the 'customer journey'. It also presents practical solutions developed through OSS pilot projects, supported by the Horizon 2020 and LIFE CET programmes, which may serve as sources of inspiration.

In particular, with support from the LIFE CET programme, the **EU-PEERS** project [31] is creating a European community of OSS practitioners. This initiative facilitates knowledge sharing and strengthens collective expertise in integrated home renovation services. Doing so, EU-PEERS aims to improve conditions for OSS through recommendations and engagement with market stakeholders.

At its core, the community of practice connects practitioners to collaborate on common challenges. It operates through six national and regional platforms in Ireland, Spain, France, Hungary and the Baltic states, along with an additional platform for Union-wide outreach. These platforms host regular peer learning activities, in-person networking events and online capacity-building sessions. A dedicated mentoring programme also supports new OSS initiatives. The community is open to OSS and other home renovation stakeholders, offering various opportunities for participation and collaboration.

In addition, the Union has been supporting EU projects on OSS services for energy renovations for several years. These projects have produced a wealth of experience, good practice and analysis provided in the links below, and taken into account when producing this practical guidance.

6.1. EU-PEERS – Community of one-stop-shops practitioners

- Project website: https://www.eu-peers.eu/.
- Online forum: https://eu-peers.humhub.com.

6.2. Benchmarks and analysis

- Milin C., Bullier A. (2021), 'Towards large-scale roll out of "integrated home renovation services in Europe"', Proceedings of the European Council for an Energy Efficient Economy Summer Study, 2021.
- INNOVATE (2020). How to set up a one-stop shop for integrated home energy renovation? A step-by-step guide for local authorities and other actors (https://energy-cities.eu).
- INNOVATE (2020). Inventory of best practices for setting up integrated energy efficiency service package including access to long-term financing to homeowners (https://europa.eu/!B6yd4Y).

[31] See https://www.eu-peers.eu/ and https://eu-peers.humhub.com.

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- ORFEE (2024). How to create a local support and financing service for energy renovation? The example of third-party financing companies in France (ORFEE_SERAFIN_Methodological-guide_FINAL.pdf).

- ORFEE (2024). More one-stop shops to boost home energy renovation. How to set up a supportive national framework for local one-stop shops? (https://serafin-renov.fr/).

- PEER (2021). Benchmark of replicable best practices (https://europa.eu/!VD6gCj).

- PRORETRO (2021). Analysis of existing one-stop shop business models in EU promoting building retrofits in the private residential sector (https://europa.eu/!3WVybm).

- PRORETRO (2024). Policy Brief. Recommendations from the ProRetro project (https://europa.eu/!8gjpnk).

6.3. CORDIS result packs

- Giving LIFE to Europe's clean energy transition (https://cinea.ec.europa.eu/publications/digital-publications/giving-life-europes-clean-energy-transition_en).

- Local clean energy transition: local authorities as drivers for a decarbonised Europe (https://europa.eu/!7vKBwW).

- Deep renovation: new approaches to transform the renovation market (https://europa.eu/!GW8Fd3).

- Private finance for energy efficiency: new solutions for funding Europe's energy transition (https://europa.eu/!rb66nQ).

- Construction skills: leveraging new skills for the building sector to deliver on the European Green Deal (https://europa.eu/!HgXGfv).