



EU PEERS

Community for Integrated
Home Renovation Services

Strengthening One-Stop Shops for Residential Building Renovation

Policy Recommendations for
Effective Implementation
Across Member States

*EU Peers project
June 2026*



Co-funded by
the European Union

eu-peers.eu

Strengthening One-Stop Shops for Residential Building Renovation

Policy Recommendations for Effective Implementation Across Member States

Content

1. Executive Summary.....	3
1.1 The Challenge.....	3
1.2 One-Stop Shops for Residential Energy Renovation as Key Part of the Solution.....	3
1.3 Four Key Recommendations.....	3
1.4 One-Stop Shops: Turning EU Renovation Ambitions into Action.....	4
1.5 Advocacy Work in EU Peers.....	4
2. From European Climate Ambition to Local Renovation Action.....	5
2.1 The Renovation Challenge: Bridging the Gap Between Ambition and Implementation.....	5
2.2 OSS as a Key Element of the EU Renovation Framework.....	5
3.1 What is a One-Stop Shop?.....	6
3.2 One-Stop Shop Models and their Key Characteristics.....	6
3.3 How One-Stop Shops Unlock Potentials.....	6
4. Barriers to Scaling One-Stop Shops.....	7
5. Policy Recommendations.....	8
5.1 Preamble: Strategic Framework and Guiding Principles.....	8
5.2 European Policy Recommendations for Establishing Effective OSS Systems.....	8
I. Establish OSS as essential infrastructure.....	8
II. Financing and market design measures.....	9
6. Conclusion.....	11
7. Sources.....	12

This report has been produced as part of the EU Peers project.

EU Peers is the European Community of Practice supporting the development and impact of One-Stop Shops for residential energy renovation. Through European and national Community Platforms, it enables peer learning, collaboration and knowledge exchange among practitioners and stakeholders.

The **LIFE co-funded project** is coordinated by Climate Alliance and delivered by a consortium of 11 European partners. Duration: 09/2023 - 08/2026, and succeeded by EU Peers II.

1. Executive Summary

1.1 The Challenge

The European Union must significantly accelerate building renovation to meet its climate and energy objectives, including a 90% emissions reduction by 2040 and climate neutrality by 2050. Yet **buildings remain a major challenge, accounting for around 40% of EU energy consumption**, with approximately 75% of the building stock still energy inefficient. At current renovation rates of around 1% per year, decarbonisation of the building sector would take centuries.

Beyond technical and financial constraints, renovation is often hindered by complex decision-making processes, limited access to trusted information, difficulties identifying suitable solutions and qualified professionals, administrative burdens, and uncertainty about costs and available support. These barriers are particularly pronounced at the early stages of the renovation journey, highlighting the need for accessible, trusted, and integrated support structures such as **One-Stop Shops to enable faster and more inclusive renovation**.

1.2 One-Stop Shops for Residential Energy Renovation as Key Part of the Solution

One-Stop Shops (OSS) simplify complex processes by bringing together a range of services—both physical and digital—through a single point of contact. As highlighted in the European Commission's recommendations 2026/536, **OSS should be understood not as a single structure, but as an ecosystem of coherent and complementary services**.^[1]

OSS support homeowners throughout the renovation journey by connecting them with technical expertise, financing options, and administrative guidance. By reducing barriers, coordinating stakeholders, and streamlining processes, **OSS make energy renovations more accessible and effective while improving service delivery for all actors involved**.

Convinced by the enabling capacity of OSS, the **EU-funded EU Peers project** has established a Community of practice to strengthen and upscale the OSS movement across Europe. The inclusive Community provides a space for hundreds of practitioners to share good practices, build capacity, and translate real-world experience into policy recommendations.

1.3 Four Key Recommendations

Based on research and practitioner consultation across multiple Member States, the EU Peers project puts forward four policy priorities to make OSS a cornerstone of Europe's renovation strategy:

1. Establish OSS as permanent renovation infrastructure

Integrate OSS into national renovation strategies with clear targets, sufficient geographic coverage, and inclusive access for all households, including vulnerable groups. Define OSS through minimum service requirements, quality standards, and independence principles, while allowing flexibility in organisational models.

2. Position OSS as trusted coordinators within the renovation ecosystem

Rather than creating parallel structures, OSS should connect and coordinate existing renovation actors, services, and financing mechanisms. Their role should be to guide homeowners through the

renovation journey, act as a trusted bridge between the stakeholders along that journey, reduce complexity, and enable access to ambitious renovation solutions.

3. Secure long-term funding and strengthen market capacity

Provide OSS with predictable, multi-year funding to build lasting capacity and ensure accessibility for users. At the same time, use OSS to aggregate demand, connect homeowners with qualified suppliers, and support the development of a stronger, more scalable renovation market.

4. Use OSS to unlock affordable renovation investment and drive demand

OSS should facilitate access to financing solutions, reduce financial barriers, and connect homeowners with available incentives and support schemes. National renovation strategies should combine OSS with awareness campaigns, financial instruments, and regulatory measures to encourage households to act.

1.4 One-Stop Shops: Turning EU Renovation Ambitions into Action

One-Stop Shops are becoming a cornerstone of Europe's strategy to scale up building renovation. The revised Energy Performance of Buildings Directive (EPBD) and the Energy Efficiency Directive (EED) recognise the need for accessible, integrated renovation support. In particular, Article 18 of the revised EPBD **requires Member States to ensure the availability of one-stop shop services**, providing a strong foundation for their further development. By embedding OSS into national renovation strategies, Member States can translate EU objectives into practical support for households.

OSS address the key barriers preventing homeowners from taking action by providing trusted guidance, improving access to finance, and connecting households with qualified renovation providers. In doing so, they can **accelerate renovations while improving comfort, health, and energy affordability, creating local jobs, and reducing emissions**.

By helping deliver energy savings, reduce energy poverty, strengthen local economies, and support inclusive communities, **OSS contribute to Europe's climate, housing, and sustainability objectives**. They are not only a support service for homeowners, but strategic infrastructure for a fair and effective clean energy transition.

1.5 Advocacy Work in EU Peers

The European policy recommendations have been developed in the frame of the EU-funded EU Peers project. They are the result of an iterative process and represent the status in summer 2026. The recommendations, formulated by the EU Peers consortium, are based on comprehensive research and members' experiences across multiple Member States and offer a practical pathway to transform the potential of OSS into reality.

The present recommendations **address the European Member States since it is where the action needs to be taken now**. OSS are explicitly integrated into the EU's building renovation framework through both the EED and EPBD. The transposition of the directives in all Member States marks a critical moment for scaling up OSS models and **enabling them to deliver on their full potential**. In line with the more general European recommendations, national policy recommendations for France, Italy, Spain, Ireland, Hungary and the Baltics put forward more precise proposals on what changes should be made in the country and have been fed into these European recommendations.

2. From European Climate Ambition to Local Renovation Action

2.1 The Renovation Challenge: Bridging the Gap Between Ambition and Implementation

The EU has set binding climate targets: reducing greenhouse gas emissions by at least 55% by 2030, achieving a 90% reduction by 2040, and reaching climate neutrality by 2050. **Buildings are central to achieving these objectives**, accounting for around 40% of EU final energy consumption and a significant share of emissions. Accelerating building renovation is therefore essential not only for climate action, but also for improving energy security, reducing dependence on imported fuels, and lowering household energy costs.

Despite this urgency, renovation rates remain far below the level required. The 2020 Renovation Wave strategy aims to at least double annual renovation rates by 2030 and deliver improvements across approximately 35 million buildings.^[2] However, progress remains too slow, with renovation rates still around 1% annually. The main challenge is no longer only identifying technical solutions, but enabling households to navigate complex decisions, access finance, and engage with reliable market actors.

At the same time, **housing affordability has become a growing political priority**. The European Affordable Housing Plan (2025) recognises that rising housing costs and energy expenses are placing pressure on households across Europe. The Plan identifies renovation and energy efficiency as key solutions and highlights the need for households to access both financing and trustworthy information. **This creates a clear role for One-Stop Shops: integrate services that help households overcome the practical, financial, and informational barriers to renovation.**

2.2 OSS as a Key Element of the EU Renovation Framework

Recent EU legislation has created a clear mandate and enabling framework for scaling up One-Stop Shops. The revised Energy Performance of Buildings Directive (EPBD, 2024/1275) requires Member States to establish accessible renovation support structures, including OSS, providing integrated technical, administrative, and financial guidance throughout the renovation journey, with particular attention to vulnerable households. It also introduces National Building Renovation Plans, renovation passports, and stronger renovation requirements that will increase demand for support services.^[3]

The Energy Efficiency Directive (EED, 2023/1791) further strengthens this framework by requiring Member States to ensure the availability of OSS services that provide advice on energy efficiency improvements, including dedicated support for energy-poor households. Together, the **EPBD and EED establish OSS as a key implementation tool for delivering Europe's renovation objectives**.^[4]

Several financial instruments reinforce this momentum. The Social Climate Fund will mobilise €86.7 billion between 2026 and 2032 to support vulnerable households through measures including building renovation, energy efficiency, and clean heating. The European Affordable Housing Plan also links housing affordability with renovation investment and introduces new financing initiatives, including cooperation with the European Investment Bank. In addition, the introduction of the Emissions Trading System for buildings and road transport (ETS2) from 2027 will create additional incentives for reducing fossil fuel use in buildings, while revenues will help finance support for vulnerable households through the Social Climate Fund.^[5]

Together, these policies provide the ambition, regulation, and financial resources needed to accelerate renovation. One-Stop Shops are the missing delivery infrastructure that connects these instruments with the households and communities they are designed to support.

3. One-Stop Shops: Definition, Typologies and Impact

3.1 What is a One-Stop Shop?

One-Stop Shops (OSS) are designed to simplify processes by bringing together a variety of services, typically both physical and digital, into a single point of contact. Hereby, the new Commission's recommendations on OSS emphasise: "Rather than one single structure, the aim should be to set up an ecosystem of coherent and complementary structures." (2026:8) ¹¹

Thus, in the context of energy home renovations, an OSS acts as a central hub that supports homeowners through what is often a complex and fragmented process, connecting them with technical experts, financial solutions, and administrative guidance in one place.

By reducing barriers, streamlining interactions, and coordinating multiple stakeholders, OSS make energy renovations more accessible, efficient, and effective. They also benefit service providers by offering clearer access to clients and improving the delivery of renovation projects overall. Tailored to local needs and circumstances, OSS serve as practical instruments to accelerate energy-efficient renovations, enhance service quality, and foster a smoother, more coordinated renovation journey for all participants.

3.2 One-Stop Shop Models and their Key Characteristics

OSS can take different forms depending on the scope of services provided, the actors involved, and the institutional context in which they operate. A key variable is the extent to which an OSS covers the renovation journey: some focus on specific steps by providing information, advice, or referrals, while others accompany homeowners through multiple stages, from initial assessment and planning to implementation, financing, and post-renovation support. The depth of involvement determines the level of coordination required and the capacity of the OSS to address fragmentation across the renovation process. Rather than creating parallel structures, **effective OSS build on existing capacities by coordinating services and stakeholders across the renovation value chain**, thereby reducing fragmentation and creating a more seamless and user-oriented experience for homeowners.

Another important distinction concerns their ownership and governance structure. **Public, private, and hybrid models can provide similar core functions but differ in their objectives, resources, and operating approaches.** Publicly driven OSS often prioritise accessibility, trust, and alignment with policy objectives, while private OSS may focus more strongly on market efficiency, scalability, and commercial service delivery. Hybrid approaches can combine the strengths of both by linking public legitimacy and outreach with private-sector expertise and capacity. Ultimately, the choice of model depends on local conditions, available resources, and the specific barriers an OSS aims to overcome.

3.3 How One-Stop Shops Unlock Potentials

The main contribution of One-Stop Shops lies in their ability to address the fragmentation that slows residential renovation by connecting households, market actors, and support mechanisms within a coordinated process. By bringing together technical expertise, financial guidance, and renovation

services, **OSS simplify a complex journey, reduce uncertainty, and help homeowners move from initial interest to project implementation.** Evidence from the Joint Research Centre (JRC), based on 63 OSS case studies across Europe, highlights their potential to support the scale-up of renovation, with OSS estimated to contribute to facilitating around 100,000 renovation projects annually.^[6]

OSS address several barriers that prevent homeowners from renovating. Research by Bertoldi et al. (2021) shows that renovation decisions are often constrained by upfront costs, information gaps, uncertainty about outcomes, and the complexity of coordinating multiple actors. By reducing these transaction costs and providing trusted guidance, OSS enable households to make informed decisions and facilitate the implementation of renovation projects.^[7]

Beyond individual households, **OSS can strengthen renovation markets by improving connections between demand and supply.** By aggregating homeowner needs, facilitating access to qualified professionals, and coordinating projects, OSS can reduce fragmentation and improve service delivery. The EU Peers survey (2024) found that 16% of homeowners receiving OSS support proceeded with renovation, illustrating their potential to turn renovation interest into concrete action.^[8]

OSS also contribute to a more inclusive renovation transition by **helping vulnerable households access information, financing, and suitable solutions.** The experience of Oktave Grand Est in France demonstrates this potential: since 2021, the OSS has supported more than 800 co-property renovations, mobilised €125 million in investment, achieved approximately 15 GWh in energy savings, and created or maintained around 200 jobs.

Together, these examples show that OSS are more than advisory services: they are enabling infrastructures that connect households, markets, and renovation resources. By reducing complexity and improving coordination across the renovation ecosystem, OSS can accelerate renovation and help extend its benefits to a wider range of households.^{[9][10][11]}

4. Barriers to Scaling One-Stop Shops

Despite their potential, OSS remain unevenly developed across Europe. Scaling them requires addressing four structural barriers that currently limit their reach, sustainability, and impact.

1. Lack of integration into national renovation strategies

- Limited integration into national renovation strategies and programmes, no recognition of its strategic potential
- Fragmented responsibilities across governance levels
- Siloed budgets across energy, housing, and social welfare departments lead to fragmentation

2. Insufficient long-term funding and capacity

- Short funding cycles limit strategic development. Nearly half of surveyed OSS in EU Peers rely primarily on EU funds, indicating vulnerability to short-term project financing^[9]
- Core operational costs are often underestimated.
- Financing models must balance sustainability with accessibility for vulnerable households.

3. Limited renovation market capacity

- Insufficient availability of qualified renovation professionals
- Challenges in building reliable networks of contractors
- Need for stronger quality standards and performance monitoring

4. Difficulty reaching homeowners and demonstrating impact

- Limited awareness and engagement among homeowners.
- Challenges reaching vulnerable and hard-to-reach households.
- Lack of consistent data on OSS performance and renovation outcomes.

In conclusion, lack of stable funding, unclear institutional frameworks, limited demand, and misaligned incentives are major bottlenecks. **Without rapid OSS deployment supported by strong policies, the Renovation Wave targets cannot be met.** The recommendations below address each of these challenges.

5. Policy Recommendations

5.1 Preamble: Strategic Framework and Guiding Principles

While One-Stop Shops have significant potential to support the renovation transition, their impact depends on overcoming persistent challenges related to coverage, financing, quality, governance, and market capacity. A strategic framework is therefore needed to ensure that OSS develop as effective, trusted, and sustainable components of national and regional renovation strategies.

The following guiding principles outline the essential conditions for successful OSS deployment and provide a foundation for the recommendations presented in this chapter.

1. **Widespread OSS coverage:** At least one effective OSS per region, ensuring urban, suburban, and rural access.
2. **Affordability and financing:** Mobilise public and private funds so OSS users face minimal financial barriers. Actors above the local OSS level are needed to create the conditions for that.
3. **High quality and consumer protection:** Ensure high technical standards with independent advice and quality construction.
4. **Renovation ambition:** OSS steer homeowners towards high-impact, deep renovations, if possible.
5. **Inclusiveness:** OSS are well placed to address vulnerable households with tailored support and financing.
6. **Institutional coordination:** Align national, regional, and local authorities with clear governance.
7. **Market transformation:** Use OSS to aggregate demand, develop the renovation market and stimulate workforce development.

5.2 European Policy Recommendations for Establishing Effective OSS Systems

I. Establish OSS as essential infrastructure

1. *Ensure effective OSS coverage and implement inclusive OSS networks.*

Member States should establish OSS as permanent components of their renovation frameworks, with clear mandates, adequate resources, and measurable objectives. OSS networks should provide accessible support across urban, suburban, and rural areas, including tailored assistance for vulnerable households.

- **Embed OSS within national renovation strategies**, building renovation plans, and relevant legislation or regulatory frameworks.
- **Ensure OSS are connected to local housing, energy poverty, and social support structures** to improve outreach to households facing higher barriers to renovation

2. *Build ecosystem-based OSS networks that complement existing capacities*

OSS should strengthen, not duplicate, the existing renovation ecosystem. Member States should map available services, define complementary roles, and ensure OSS connect households with relevant technical, financial, and market actors.

- **Build on existing renovation capacities** and establish coordination mechanisms between OSS, public authorities, financing providers, renovation professionals, and community organisations.
- **Define complementary OSS roles within the renovation ecosystem** to ensure that services address identified gaps, improve user journeys, and strengthen connections between households, financing providers, and renovation professionals.

3. Define OSS roles through minimum requirements and quality standards

Member States should define the core functions, service standards, and consumer-protection requirements of OSS while allowing flexibility in organisational models. OSS should provide trusted, independent guidance throughout the renovation process, helping households identify suitable renovation pathways and supporting more ambitious renovation outcomes where appropriate.

- **Define an OSS integrator role within national frameworks** that can be fulfilled by different types of organisations (public, private, public-private partnerships, or non-profit) meeting defined quality and consumer-protection requirements through accreditation or public mandate. Examples include Spain's "Agente Rehabilitador" and France's "Mon Accompagnateur Rénov".
- **Anchor OSS in local governance structures while enabling flexible delivery models.** Local and regional authorities should play a central role in initiating, mandating, coordinating, or hosting OSS, given their proximity to citizens and responsibility for housing, climate, and social policies. They are key to ensuring territorial coverage, identifying local needs, and integrating OSS into broader renovation and social strategies. OSS delivery can be carried out by accredited organisations under the strategic guidance or partnership of local or regional authorities.

4. Link OSS activities to transparent reporting, data standards, and continuous improvement

Member States should establish monitoring frameworks that demonstrate OSS performance, ensure transparency, and support continuous improvement of services. This includes internal monitoring as well as external quality assurance.

- **Introduce national reporting and review frameworks for OSS performance**, where OSS report annually on key indicators such as number of projects supported, energy savings achieved, funding mobilised and share of vulnerable clients. Regular review cycles should ensure that OSS data and user feedback are used to adjust policies, including incentives, procedures, and communication strategies where uptake or conversion rates remain low.
- **Develop standardised project-level data frameworks for renovated buildings**, enabling structured and interoperable information on renovation measures, costs, and performance outcomes. Such data standards would facilitate collaboration with financial institutions and other stakeholders by improving risk assessment and simplifying financing processes.

II. Financing and market design measures

5. Ensure predictable and sustainable funding for OSS operations

Provide OSS with stable, multi-year core funding that enables their long-term operation, staffing, and service continuity. Public funding should secure the development and consolidation phase of OSS, reflecting their role as public-interest infrastructure that delivers benefits beyond individual projects.

- **Provide multi-year funding for establishment and operation**, including core staffing and coordination costs. Ensure predictable financing for core staff and operational costs over a 4–6 year horizon.
- **Ensure a clear distinction between core funding and complementary revenue streams**, maintaining publicly funded basic advisory and support services as universally accessible, while allowing OSS to gradually develop additional income streams where appropriate and without undermining accessibility. Enable diversified and complementary financing mechanisms over time.

6. Use OSS to mobilise investment and strengthen the renovation markets

OSS can help overcome market fragmentation by aggregating demand, reducing transaction costs, and improving links between households, finance providers, and renovation professionals.

- **Develop mechanisms for OSS to create renovation pipelines and facilitate cooperation** with banks, public financial institutions, and service providers. This helps reduce investment risk and facilitates access to tailored financing solutions for homeowners.
- **Support renovation market development and professionalisation**, through improved coordination, workforce capacity building, and better visibility of renovation demand.

7. Improve access to affordable renovation finance through OSS

Facilitate access to affordable renovation financing through OSS by connecting homeowners with relevant funding opportunities and reducing financial barriers to action. Ensure that affordability constraints do not prevent households from undertaking energy renovation.

- **Facilitate access to grants, low-interest loans**, and other financing instruments, particularly for households facing affordability barriers.
- **Strengthen cooperation between OSS and financial institutions**, including by improving financing frameworks for complex ownership structures such as condominiums.

8. Strengthen renovation demand through integrated policy approaches

Member States should combine communication, financial incentives, and regulatory measures to increase homeowner engagement in energy renovation. OSS should act as local delivery channels that translate national policies into practical support.

- **Develop integrated national demand-stimulation frameworks**, combining targeted communication campaigns, financial incentives, and regulatory measures to increase awareness, trust, and willingness to renovate among homeowners.
- **Use OSS as operational channels for demand activation**, ensuring that national strategies are translated into locally accessible guidance, trusted information, and personalised support that helps households move from awareness to concrete renovation decisions.

6. Conclusion

Scaling up building renovation requires more than technical solutions and financial resources: it requires effective mechanisms that enable households to take action. **One-Stop Shops provide this missing link** by connecting households with trusted advice, financing options, renovation professionals, and public support schemes.

By reducing complexity and coordinating fragmented actors, OSS **can turn renovation ambitions into practical outcomes**. Their role goes beyond information provision: they are enabling infrastructures that help translate European and national renovation objectives into accessible renovation pathways for households.

The experience of existing OSS demonstrates their potential, but scaling their impact requires a shift from temporary projects towards permanent renovation infrastructure. **This requires clear mandates, sustainable funding, quality standards, and integration into national and local renovation ecosystems.**

The implementation of the revised Energy Performance of Buildings Directive and the Energy Efficiency Directive provides a critical opportunity for Member States to establish these foundations. By embedding OSS into national renovation strategies and ensuring that they are accessible, trusted, and adequately resourced, **Member States can accelerate renovation while making it more inclusive and effective.**

The success of Europe's renovation transition will depend not only on technologies and financing, but also on the **ability to make renovation simple, understandable, and achievable for households**. One-Stop Shops can provide the essential connection between ambition and action.

7. Sources

- [1] European Commission - Commission Recommendation (E) 2026/536
https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=OJ:L_202600536
- [2] European Commission - A Renovation Wave for Europe
https://energy.ec.europa.eu/topics/energy-efficiency/energy-performance-buildings/renovation-wave_en
- [3] Directive (EU) 2024/1275 - Energy Performance of Buildings Directive (EPBD Recast)
<https://eur-lex.europa.eu/eli/dir/2024/1275/oj/eng>
- [4] Directive (EU) 2023/1791 - Energy Efficiency Directive (EED Recast)
<https://eur-lex.europa.eu/eli/dir/2023/1791/oj/eng>
- [5] Regulation (EU) 2023/955 - Social Climate Fund <https://eur-lex.europa.eu/eli/reg/2023/955/oj/eng>
- [6] JRC Publications Repository - One-Stop Shops for Residential Building Energy Renovation in the EU <https://publications.jrc.ec.europa.eu/repository/handle/JRC125380>
- [7] Bertoldi, P., Boza-Kiss, B., Della Valle, N. & Economidou, M. (2021). "The role of one-stop shops in energy renovation - A comparative analysis of OSSs cases in Europe." Energy and Buildings, 250, 111273. <https://doi.org/10.1016/j.enbuild.2021.111273>
- [8] EU Peers Project - Inside OSS for Residential Building Renovation (2024 Survey)
<https://www.eu-peers.eu/news/inside-oss-for-residential-building-renovation>
- [9] Energy Cities - Oktave: Fixing Homes Through an Inspiring Public-Private Partnership
<https://energy-cities.eu/best-practice/oktave-fixing-homes-through-an-inspiring-public-private-partnership/>
- [10] BPIE (2025). Analysis of EU and national level policies related to renovation and alleviating energy poverty. Buildings Performance Institute Europe. <https://www.bpie.eu/>
- [11] Energy Poverty Advisory Hub (2025). Energy Renovation to Tackle Energy Poverty and Protect Affordability.
<https://energy-poverty.ec.europa.eu/newsroom/news/energy-renovation-tackle-energy-poverty-and-protect-affordabilityre-insights>