



# C·REAL

Creation of a  
holistic methodology for  
Renovation Advice with focus on  
Lending solutions differentiated  
by Target Group



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**Acronym:** C-REAL

**Title:** Creation of a holistic methodology for Renovation Advice with focus on Lending solutions differentiated by Target Group

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**Consortium:** Dubolimburg vzw, Provincie Limburg, Onesto Kredietmaatschappij nv

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## WP5– Target group of ACO's– D5.3

### Template presentation renovation advice to ACO

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R

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PU

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**Author's Note:**

**Target Group(s):**

*Members of the consortium (including Commission Services)*

*Peers – renovation advisors*

*Syndics*

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## General Introduction

The main objective of C-REAL is to establish a permanent, structural collaboration between a mortgage lender (Onesto) and a renovation adviser (Dubolimburg) to increase the degree of renovation and improve renovation quality in the province of Limburg. In addition to this and to achieve full customer satisfaction, an effective cooperation between the renovation adviser and contractors will be set up. Actively involving lenders to encourage home owners and home buyers to renovate provides significant added value.

Lenders play a crucial role in purchasing and are frequently in contact with purchasers. Moreover, based on the existing customer relationship regarding the home, lenders can address owners directly. It is of great importance to lenders that homes that they finance are made optimally energy-efficient and are refurbished qualitatively, as it is believed to reduce their financing risk.

A supply of financing options, combined with a range of services to provide advice and guidance for the renovation, and timely and qualitative execution, provides all parties with significant added value, which paves the way for a clear, solid and scalable business model. In setting up these structural collaborations and offering integrated home renovation services, we will focus on the following 3 target groups, guiding them through the whole customer journey. We want to support new home owners, existing mortgage clients and ACO's.

**Given the greater complexity of an apartment building, it is not only important to obtain a performant and complete template for renovation advice for ACO's, but also to find a way to present it to the ACO's in order to facilitate the decision to execute energy saving measures in the best possible way.**

## Executive Summary

This deliverable describes the execution of task 5.4.3.: developing the most suitable way to orally explain the advice to ACO's.

During research before starting drawing up the methodology, the realization came that it is not only the way in which advice is delivered to ACO's that is important. To increase the chances of success of the general meeting's decision to implement energy-saving measures, it is equally important to pay the necessary attention to the preliminary process, with the aim of making the owners receptive to the advice.

Findings and concepts are to be further elaborated, tested during pilots I, evaluated and finetuned to be tested again on pilots II.

## 1 How to explain a technical advice in a comprehensible way

### 1.1 Findings on presentation of the advice during previous projects

Drawing up a renovation advice is one thing, but translating this advice to a group of lay people is another

However, the proper communication of this advice is crucial for the co-owners' association to be able to take the decision to have certain works carried out.

During previous pilot projects, we have already noticed that a mere presentation of the advisor's technical advice in a plenary setting does not work.

In presenting this advice in this way, there are several problems that we encounter as advisors:

- people do not understand the technical language
- people are mistrustful
- they are not convinced of the necessity of the measures to be taken
- There are other issues in the group, which make it difficult to reach an agreement.
- There is a fear of high costs

Therefore, when presenting the advice, the consultant must not only ensure that his message is clear to the target audience, he must also ensure that the way in which it is delivered is appropriate and that the target audience has been prepared for it.

### 1.2 Ways of presenting the message

For this, we asked for advice from Katrien Colson of Levuur, a specialist in communicating planned changes -usually initiated by a local authority- to its citizens.

Katrien could give us the following valuable tips:

- Make sure the communication of the advice is not done by the technical advisor. It is important that another person brings the message. It is best to have someone with the necessary empathy and who also gives the impression of having some distance from the project and of merely being the messenger. This person must have the necessary skills to correctly handle the various individual profiles of a heterogeneous group of owners.
- On the other hand, the setting is also important. Better than a one-way presentation in a plenary setting, a kind of information market can be set up with a more informal atmosphere. The advantage of this is that the owners receive the explanation one on one and questions can be answered individually. In this way, trust can be built up and the work can also be customised: people receive the explanation they need at that moment.

### 1.3 How to make the target audience receptive to the message

Even more important than communicating the advice right is preparing the owners for what is to come and removing mistrust and the associated aversion to change.

Actions that can be taken to gain the trust of co-owners and bring them into the story from the start:

- Ensure the formal approval of the general assembly to obtain the renovation advice. In the context of subsidy projects, this is often not strictly necessary as there is no cost attached to the advice. In order to increase support, however, it is important. In this way, all co-owners are aware of it and have actively participated in deciding on it.

- Make sure that all owners are very well informed about what to expect, what possible obligations/costs may be involved.
- Make sure that the progress of the guidance trajectory can be consulted. Owners should be able to follow which steps are planned and when, so that they are not taken by surprise.

Depending on the situation and the resident profiles, this can be done via a physical information board in the entrance hall or via an online platform, or a combination of both.

- Identify the concerns of the owners and be sure to address them in the advice. In this way, the owners feel heard and this will increase their commitment and consequently their receptiveness to considering other measures. This can be done by a questionnaire at the start of the guidance trajectory. (see D 5.2 for the actual questionnaire)
- Identify the leaders or already existing initiatives of the co-owners, and make sure that they are first convinced of the measures to be taken. They can then be used to pull the rest of the group into the renovation pool. This can also be implemented in the questionnaire at the start of the guidance trajectory.



## 2 How to direct the behavior of a group of co-owners

### 2.1 Collaboration municipality of Genk

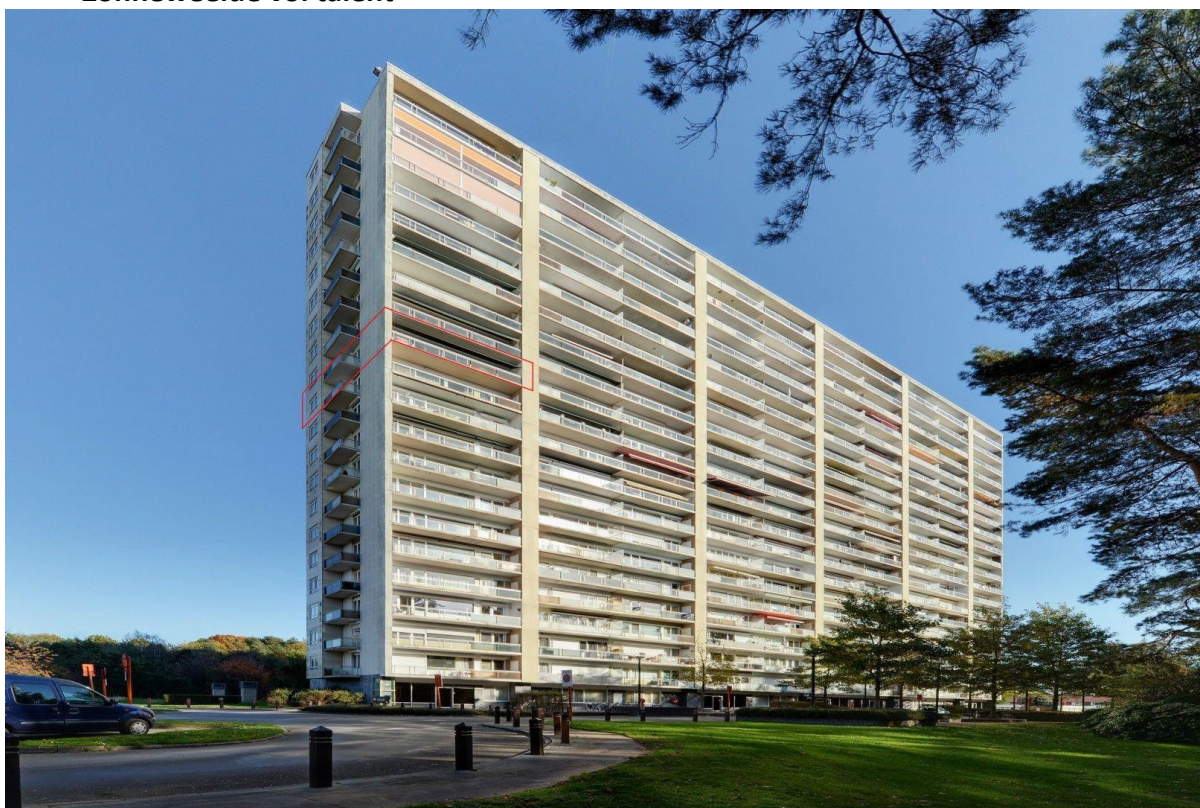
In the municipality of Genk, there are many old apartment buildings in need of renovation. The housing department pays the necessary attention to this and regularly launches initiatives to motivate flat dwellers to take energy-saving measures.

Because of the predominantly multi-cultural character of the residents (Genk is a former mining town with a lot of immigrants who were attracted at the time to work in the mines) and the extra difficulties this entails, the board pays extra attention to the social aspect. More specifically, to help steer the behaviour of the residents.

The municipality is therefore providing extra budgets, on top of the budgets that C-REAL receives from the European Commission, in order to be able to respond to this particular issue.

This is also an opportunity that will be used to develop the preliminary phase, in particular to make the residents more receptive by, among other things, providing them with good information and by implementing measures that will strengthen the cohesion between the residents, more than was initially envisaged in the C-REAL programme.

### 2.2 About pilot 'Zonneweelde' and the collaboration with 'Burgerbudget Genk- een Zonneweelde vol talent'



Zonneweelde is the tallest and largest apartment building in Genk.

It has no fewer than 210 co-owners, a heterogeneous group of young people, older people, owner-occupiers, landlords, native Belgians and (descendants of) immigrants.

It was built in the 1970s and is therefore in need of renovation. On the other hand, these are beautiful, sunny flats where it is nice to live.

Zonneweelde was one of the buildings offered as a C-REAL pilot project.

*Collaboration with 'Burgerbudget Genk- een Zonneweelde vol talent'*

In order to elaborate the pre-renovation guidance trajectory as described in section 1, we aimed to set up a collaboration with a recent initiative that was taken by some residents of Zonneweelde. This project was aiming to increase the cohesion between the residents by bringing them together by means of mutual interests and talents.

This project started in September 2021 with a duration of 2 years. That meant we could have worked together for one year to increase the support and receptiveness for our renovation trajectory that started in September 2022, together with the start of the second phase of pilots.

Project description of this initiative by the citizen's movement of Zonneweelde:

*Zonneweelde is a small village. It is a dynamic environment with newcomers, but also many stayers. This dynamism has its advantages, but also creates challenges. Cohesion is crumbling somewhat. It is therefore important for new and old inhabitants of Zonneweelde to develop more contacts. Living together can be improved by better daily small encounters but also by undertaking a number of open annual initiatives.*

*We are forming a Coalition of the willing that wants to seek out people, get to know them and bind them, achieve initial small successes and create a basis for further initiatives.*

*One of the ways we do this is through the talent bank. If you can find common passions or interests, there is a basis for spontaneous meeting.*

*We start with a number of pilot actions, e.g. on balcony gardening, musical talent or international cuisine, build on actions around other passions and interests and try to make them sustainable where there is support.*

*We want to set up a cooperation with the residents' council of Zonneweelde, the neighborhood development department, community work, the management company Imanex and -if possible-, the Academy or the Culture department or other talent programmes from the citizens' budget, preferably from the neighborhood.*

Unfortunately our efforts to convince this citizens' initiative to work together in order to sensitize the co-owners of Zonneweelde to get involved in the renovation trajectory failed and we had to leave this path.



### 2.3 The C-REAL coaching trajectory for ACO's

Talking into account the importance of using the appropriate approach towards the co-owners and of the most suitable way of communication with the group of co-owners in a very early stage, the initial customer journey was refined and steps were added.

Based on this customer journey, a coaching trajectory with accompanying prototypes was developed.

In deliverable D5.4 this process will be described comprehensively, below the different steps in the C-REAL customer journey are highlighted briefly.

#### 2.3.1 Introduction - survey - working group composition



We invest in a collaboration with the group of co-owners from the start of the project. During the general meeting, the guidance process is presented, with a request to complete the survey and form a working group. During the presentation of the guiding trajectory, emphasis is placed on the co-creation process with the renovation advisor as a guide. The importance of clear communication at the start of the customer journey cannot be overstated.

#### Intro renovation guidance (presentation)

Efforts were made to develop the right message and the right tone of voice. In stead of presenting a technical story, we focus on the road the co-owners, the syndic and the renovation advisor will travel together.

This document will be placed as downloadable at the [C-REAL website](#)

#### Survey

A link to each survey will be placed as downloadable at the [C-REAL website](#). The online survey will be announced on a poster with the QR code that leads to the survey. Co-owners can hang this call to participate in the survey in the entrance hall of the apartment building.

#### Web page for ACO

##### *Public web page on C-REAL website*

Every pilot has its own public [C-REAL webpage](#) with general information.

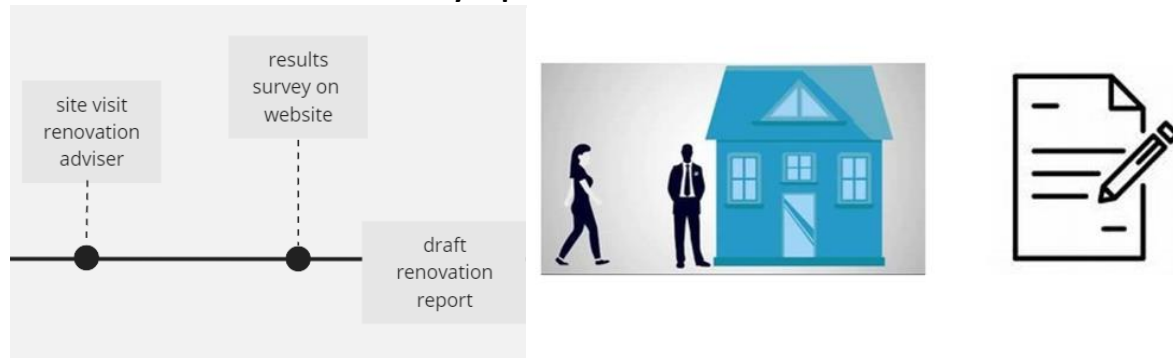
##### *Private webpage with downloadables and state of play*

Information on the pilot that is private, is placed on a separate webpage that is only accessible for the co-owners. On this webpage all necessary documents are consultable, a state of play of the renovation guidance is presented. We noticed that the idea to be involved and informed makes that co-owners are reassured and are more receptive for the ultimate renovation advice.

#### Info session for syndics and co-owners of C-REAL pilots (ACO café)

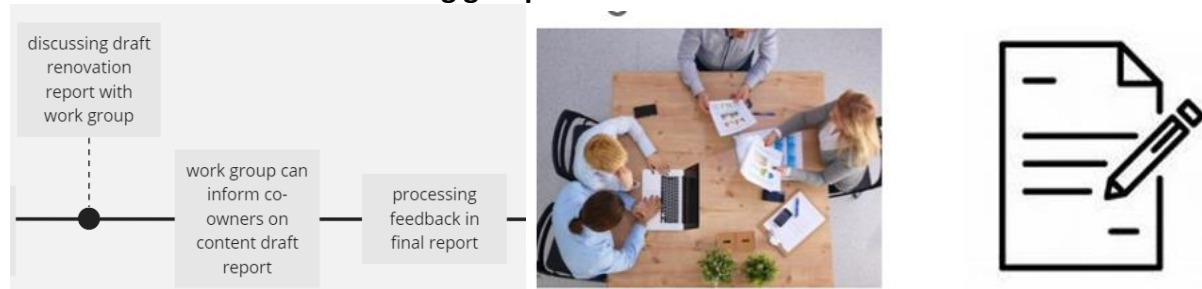
In cooperation with the city of Genk, an ‘ACO café’ was organized on October 25<sup>th</sup> 2022. There, 133 Syndics and co-owners of the Genk C-REAL pilots received information on the latest financial instruments for ACO’s and on how to reach consensus within an ACO using the ladder of behavioral change. Besides a reiteration of how the C-REAL co-creation process works, a state of play of the C-REAL pilots was given. It was striking that both syndics and co-owners were very interested, not only in the technical renovation advice, but certainly also in the tailor-made financing solutions for an ACO, as included in MijnVerbouwLening. More info on this event and the presentations: [133 deelnemers voor infosessies renovatie appartementen | C-REAL](#)

### 2.3.2 Site visit and draft advisory report



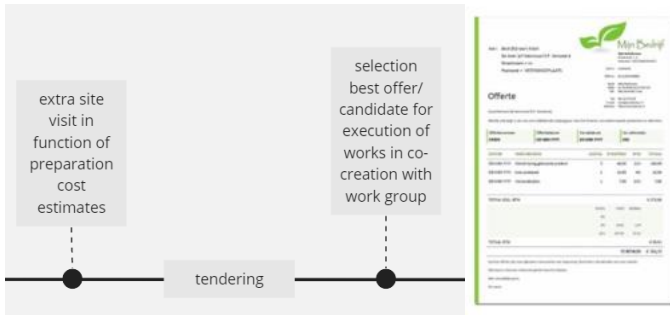
Based on existing templates for renovation advice, a new template containing all the necessary topics was compiled. This was organized according to the format of the GRO, the new Flemish sustainability measuring instrument. The content of this template was explained more elaborate in D5.2 that will be made available via the [C-REAL website](#).

### 2.3.3 Consultation with working group - feedback in final advice



The renovation advisor discusses the draft advice with the working group, with the aim of gathering feedback that can be incorporated into the final design of the advice. In this way, the advice can be optimally adapted to the ACO's needs. Giving the ACO the opportunity to contribute to the advice from the outset, will increase support for the acceptance of the energy-saving measures that will be ultimately proposed.

### 2.3.4 Establish priorities - request tenders



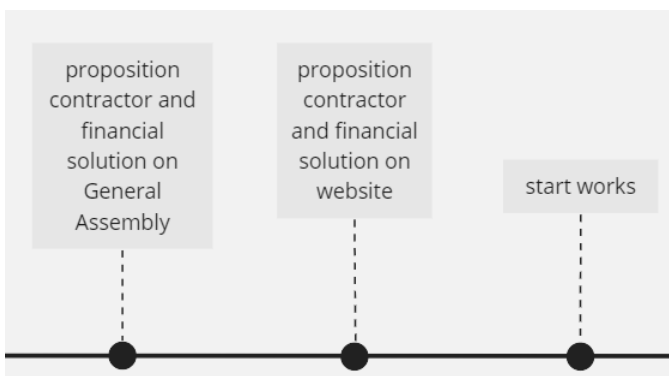
The renovation advisor helps prioritizing and makes sure no lock ins are created. Tendering will be a transparent process and the renovation advisor supports the syndic by providing a detailed technical solution, by drawing up measurements, comparing the different offers and helping to select the best party for execution of the works.

### 2.3.5 Informal information session for ACO

The renovation report will be presented during an informal info session. At the same time the concrete offer for execution of the first measure as well as a solution for financing it, will be explained. Besides the general explanation, co-owners will have the opportunity of obtaining an individual financial advice, during a one-to-one meeting with a financial expert.



### 2.3.6 Approval on GA - start of works



As currently none of the C-REAL pilots have come to this point in the customer journey, so far no feedback was gathered. It seems clear though that a proper guidance and

communication during the first steps of the trajectory are key to the success of this phase. Other useful tools and insights to convince an ACO to renovate

#### **2.4 Steering behavior of an ACO using the ladder of behavior change**

During an info session on the 25<sup>th</sup> October 2022 for Limburg Syndics, expert in behavioral steering of a group of co-owners, Annick Vanhove – Contutti, explained using the principles of the ‘ladder of behavioral change’, the best practices on steering the behavior of a group of co-owners.

Key is to be aware of the fact that people in one group of co-owners are mostly situated on different levels of ‘ladder of behavioral change’. Therefore communication and approach must be differentiated to be adjusted to the different needs and in order to book results.

See Annex for an overview of ‘different levers for behavioral change of members of an ACO’ The complete presentation can be downloaded at the C-REAL website: [Documenten | C-REAL](#)

#### **2.5 Tool to easily calculate a multi-year maintenance and renovation plan for an ACO**

The first version of a tool for easily drawing up a financial scenario on the long term was developed. The goal was, besides offering support in preparing a dossier for a lender and helping an ACO in drawing up their budget over 20 years; to clarify the financial impact of a renovation trajectory to a group of co-owners.

This tool makes it easier to visualize and to compare the evolution of costs and revenues of various renovation scenarios over a 20-year period, with or without financing and taking into account realistic price and index evolutions.

This way co-owners can be convinced easier because the data in these scenarios are recognizable and tailored to their specific situation, instead of trying to convince them with generic theoretical examples.

This calculation will be implemented in the C-REAL renovation advices for ACO’s and was also made available for the Limburg syndics.

This topic was presented during an info session on the 25<sup>th</sup> October 2022 for Limburg Syndics. The presentation can be downloaded at the C-REAL website: [Documenten | C-REAL](#)

2.6 Annexe

2.6.1 An overview of 'different levers for behavioral change of members of an ACO'

**Hefbomen voor gedragsverandering**

**BELEVING**

**Experience:** een positieve ervaring bieden

**MOTIVATIE**

**Enthuse:** enthousiasmeren

**Engage:** ambassadeurs van de eigen doelgroep inschakelen

**Encourage:** belonen en ondersteunen

**ONDERSTEUNING**

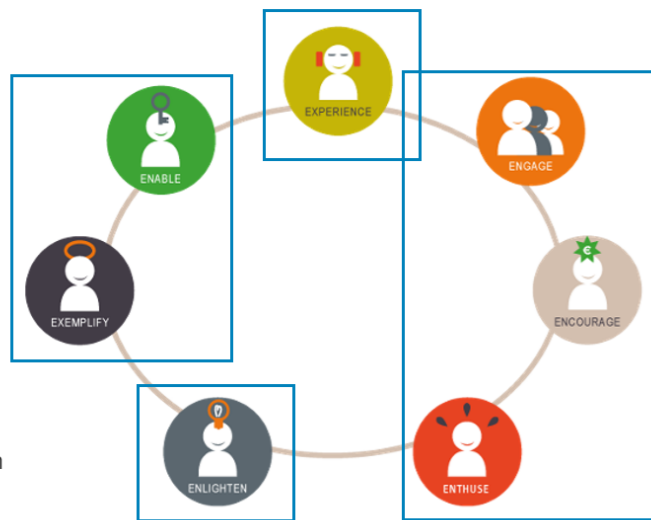
**Enable:** mogelijk maken

**Exemplify:** bekende voorbeelden tonen

**INFORMATIE**

**Enlighten:** informeren

**Enforce:** verplichten



CONTUTTI

Alles van ontzorging:

- Renovatiemasterplan en -coaching Dubolimburg
- Ondersteuning Onesto
- Samenwerking bouwsector
- ...

- Voorbeeldprojecten appartementsgebouwen
- Gebouwen stad Genk
- ...

- Allerhande websites en nieuwsbrieven
- Projectpagina C-Real
- ...

- Vloeiende besluitvorming
- Vlot verloop renovatiewerken
- ...

- Raad van Mede-eigendom
- VME-community
- Syndici
- ...

- MijnVerbouw-premie
- Premie renovatiemasterplan
- ...

- Verkoopwaarde gebouw
- Eigen interesse in duurzaamheid
- ...

CONTUTTI



## Combineer hefboomen op maat van de mede-eigenaars



Hoe lager de motivatie, hoe meer hefboomen

Hoe moeilijker de actie, hoe meer hefboomen

CONTUTTI

### Tegenstanders

TIJD  
ZOEK GEMEENSCHAPPELIJK BELANG

Niet willen

CHECK WAT HET HARDST SPEELT  
DOE EN-EN

### Opponenten

Kunnen

### Medestanders

ONDERSTEUNEN  
WAARDEREN  
AMBASSADEURS MAKEN

Willen

ONTZORGEN  
FINANCIERING

### Bondgenoten

Niet kunnen