

A structural collaboration
between a lender and
a renovation advisor

FINAL REPORT



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CREAL

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Glossary

ACO: Co-owners' Association (apartment building)

BCO: Board of Co-owners (apartment building)

EHL: Energy House Limburg

VEKA: Flemish Energy and Climate Agency

ESG: an ESG (Environment, Society & Governance) report describes the qualitative and quantitative assets of the activities. Investors can thus screen their investments, benchmark them against their own values and avoid companies where they see risks (environmental damage, social wrongdoing or corruption).

OSS: one-stop-shop

EPC: Energy performance certificate



lender

renovation advisor

C-REAL

a structural
cooperation between
lender and renovation
advisor

Executive summary

As a European research project (2020-2024), C-REAL realised a permanent and structural cooperation between a lender (Onesto) and a renovation advisor (Dubolimborg) with the aim of increasing the renovation rate and renovation quality in the province of Limburg. Besides a structural collaboration between lender and renovation advisor, also an effective collaboration with a renovation collective of contractors and architects was established in one-stop-shop Energy House Limburg. Within the operation of the one-stop-shop, lender Onesto not only provides public grants for single home owners, an extension of the existing public renovation loan for ACO's to 25 years was also established.

The active involvement of lenders, with the aim of encouraging home owners and buyers to renovate, provides significant added value. Lenders play a crucial role when buying a home: they are in close contact with individuals considering the purchase of their own home. Moreover, because of the existing customer relationship, they can address homeowners directly. It is very important for lenders that the homes they finance are made optimally energy-efficient to both reduce their own risk and avoid energy poverty and comply with ESG regulations.

A range of financing options, combined with a range of services to provide objective (technical) advice and guidance on both renovation and financing as well as timely and quality execution, offers significant added value to all parties. In this way, C-REAL paved the way for a clear, solid and scalable business model.

In setting up these structural partnerships and offering integrated home renovation services, we focused on 3 primary target groups that we guided through the entire customer journey:

- home buyers were encouraged – shortly after purchase and preferably before moving in – to have their home thoroughly renovated.
- owners who already have a current mortgage were encouraged to make their home more energy efficient.
- co-owners' associations (ACOs) were invited to sustainably renovate the common parts of their often outdated apartment building. C-REAL developed a comprehensive approach to relieve the syndic and co-owners of an apart-

ment building in need of renovation. Here, the technical advisor is the 'spider in the web' who must coordinate the various parties involved within the renovation process.

C-REAL documented and implemented the methodologies developed for each of these target groups. They will be used as the basis for recommendations to various potential stakeholders (stakeholders and secondary target groups). The Energy House Limburg will integrate the results of the project into its current operations.

C-REAL came about as a Horizon project thanks to the financial support of the European Union.

Impact on the Limburg renovation market

C-REAL guided the renovation of:

855 houses/units – 148 private houses and
20 apartment buildings, representing 707 housing units

C-REAL put together a collective of:

83 building professionals – 75 contractors and 8 architects

C-REAL realised:

400 energy saving measures implemented in single family homes

- > average investment cost of 37,283 euros
- > average reduction in EPC value of 49%
- > total energy savings of 1,77 GWh/year

8 architectural commissions for the renovation of
apartment buildings

- > average investment in energy saving measures
per commission is 583,000 euros
- > total energy savings of 0,969 GWh/year

ACO loan

- > up to 60,000 euro per apartment building
- > to be increased by 25,000 euros per residential unit
- > with a term of up to 25 years

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project consortium

Project consortium

C-REAL, a close cooperation between three project partners



“A European project with the charisma of C-REAL is important for the province of Limburg. Sustainable renovations reinforce Limburg’s climate intentions as a sustainable province. As a province, we have therefore committed to facilitating cooperation between the various actors.”

Bert Lambrechts
(deputy for environment and nature province of Limburg / Chairman Dubolimborg)

Onesto has been providing housing loans to buyers or owners of modest homes for 130 years. Within C-REAL, Onesto provided:

- recruiting and guiding home buyers to and during their renovation journey
- recruiting existing clients during their renovation journey
- implementing financial solutions and determining the optimal financial mix for the client in the renovation recommendations
- fine-tuning the necessary preconditions for a long-term ACO loan
- formulating policy recommendations to the Flemish Government.

Dubolimburg is the Limburg support centre for sustainable (re)construction with 20 years' experience in consultancy. Dubolimburg took on the following roles in the project:

- project coordination
- recruitment and guidance of the pilots
- developing the tools and methodologies for engaging and advising the homeowners
- providing renovation guidance for single family homes and for apartments: site visits and provision of tailored elaborate renovation advice with cost estimates and information on subsidies, followed by quotation requests for the execution of the advised measures
- setting up a structural collaboration with the construction sector.

The province of Limburg supports the 42 Limburg municipalities to make their building heritage climate-neutral by 2050, as requested by Europe. Within C-REAL, the Province of Limburg was:

- the project secretariat
- the sounding board for the tools and methodologies (to be developed by partners Dubolimburg and Onesto).



Paul Claes
Dubolimborg

Bert Lambrechts
Province of Limburg

David Michiels
Province of Limburg

Joris Piette
Onesto

Hans Vermeulen
Onesto

Karen Smets
Dubolimborg

start C-REAL

A large, stylized letter 'R' in a dark green color, serving as a background for the text. The 'R' has a thick, rounded top and a vertical stem that curves into a diagonal leg at the bottom right.

stakeholders

Stakeholders

The C-REAL consortium surrounded itself with partners for the concrete realisation of the project goals. We involved various parties and organisations in the course of the project: expert groups, pilots and key actors.



“The province of Limburg wants to improve the renovation rate in Limburg. Properly renovated houses and apartment buildings are important for the well-being of buyers and residents, who see their comfort improved while their energy bills decline. Houses that have been renovated properly are more energy efficient and emit less CO₂.”

Patrick Boucneau
(Province of Limburg)

Expert groups

The existing network of the consortium partners could be tapped to participate in various overlays and working sessions. By demonstrating that participation in these would be enriching, the various experts were easy to convince to participate.

Using their know-how and experience, the expert groups provided crucial input and feedback throughout the project. At the start of the project, a first version of the customer journey of the 3 target groups (buyers – existing credit customers – associations of co-owners (ACO)/syndicians) was presented to the experts involved during working sessions. The feedback was used to refine these customer journeys with the ultimate aim of providing the best possible service.

Besides the organised group work sessions, the experts were also consulted individually throughout the project period for issues requiring their specific expertise. In this way, we identified all the touchpoints in the customer journeys - for all actors involved and their specific needs. We then implemented appropriate solutions for each stage in the process.

Experts were engaged from different fields:

- Architects and EPB reporters
- Employees of energy houses outside the province of Limburg
- Officials (municipal, provincial, Flemish)
- Brokers (real estate sector)
- (Representatives of) contractors
- Knowledge institutions
- Energy advisors
- Financial experts
- Banks
- Credit brokers
- Lawyers
- Developers of energy advice software
- Syndics
- Network managers

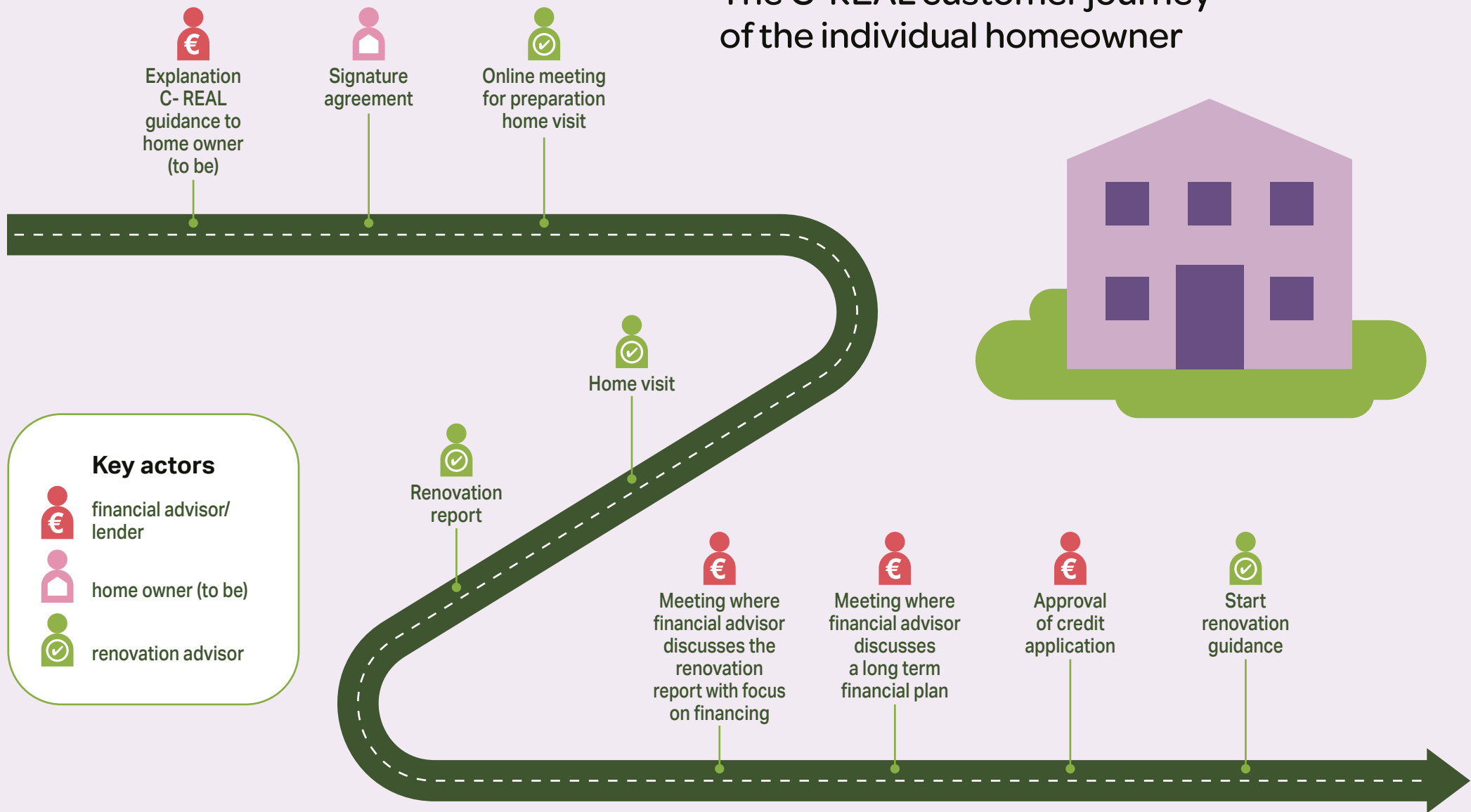
The C-REAL customer journey of the individual homeowner

During the various working sessions with the experts, the following pain points were uncovered regarding the customer journey for individual homeowners:

- The importance of sharing data between the different stakeholders at the beginning of the customer journey in order to speed up the customer journey (e.g. data from the real estate agent or the EPC reporter)
- The importance of encouraging the customer to effectively proceed with renovation and providing a concrete trigger that makes the customer think about renovating (e.g. the EPC report)

The main conclusion within the expert group as far as individual homeowners are concerned is that each stakeholder should take responsibility and that cooperation between the different stakeholders is crucial to take a home to a higher level of energy performance. Providing and **sharing transparent and complete information** is key to this. Furthermore, we need to **make owners as aware** as possible of the current energy performance of their property.

The C-REAL customer journey of the individual homeowner





Key actors private homes

→ Target group of buyers

(new customers taking out home financing with Onesto)

Credit intermediaries and real estate agents play a crucial role in informing the buyer regarding renovation needs and the budget required.



The lender approves or rejects the loan application. He/she decides whether the property meets the internal requirements in line with the renovation vision.



The renovation advisor provides a detailed picture of the renovation needs and budget required within the shortest possible timeframe.

The estimator charts both the value before and after works, giving the lender a good idea of the property to be mortgaged. The notary makes the necessary searches and gets the final deed signed.

The EPC reporter is decisive for both the buyer and the lender: an accurate EPC value can provide an extra premium for the buyer and assures the lender whether the client has been able to renovate to the predetermined label.



The contractor should be closely involved in the project to achieve the intended result.



Key actors private homes

→ **Target group of existing mortgage clients**
(existing customers with a loan from Onesto)



The lender identifies existing customers by listing the properties in its portfolio, along with their energy accounts. It then convinces customers who live in energy consuming properties to take measures and create a budget for these interventions. Customers who take the initiative to renovate themselves should be made aware of the necessary energy works before financing aesthetic works.

With an accurate EPC value, the EPC reporter provides additional premiums for the buyer, while assuring the lender that the client has been able to renovate according to the proposed label.



The renovation advisor gives a detailed picture of the renovation needs and the required budget within the shortest possible time frame.

The estimator charts both the value before and after works, giving the lender a good idea of the property to be mortgaged.



The contractor should be closely involved in the project to achieve the intended result.

The C-Real customer journey of the ACO's

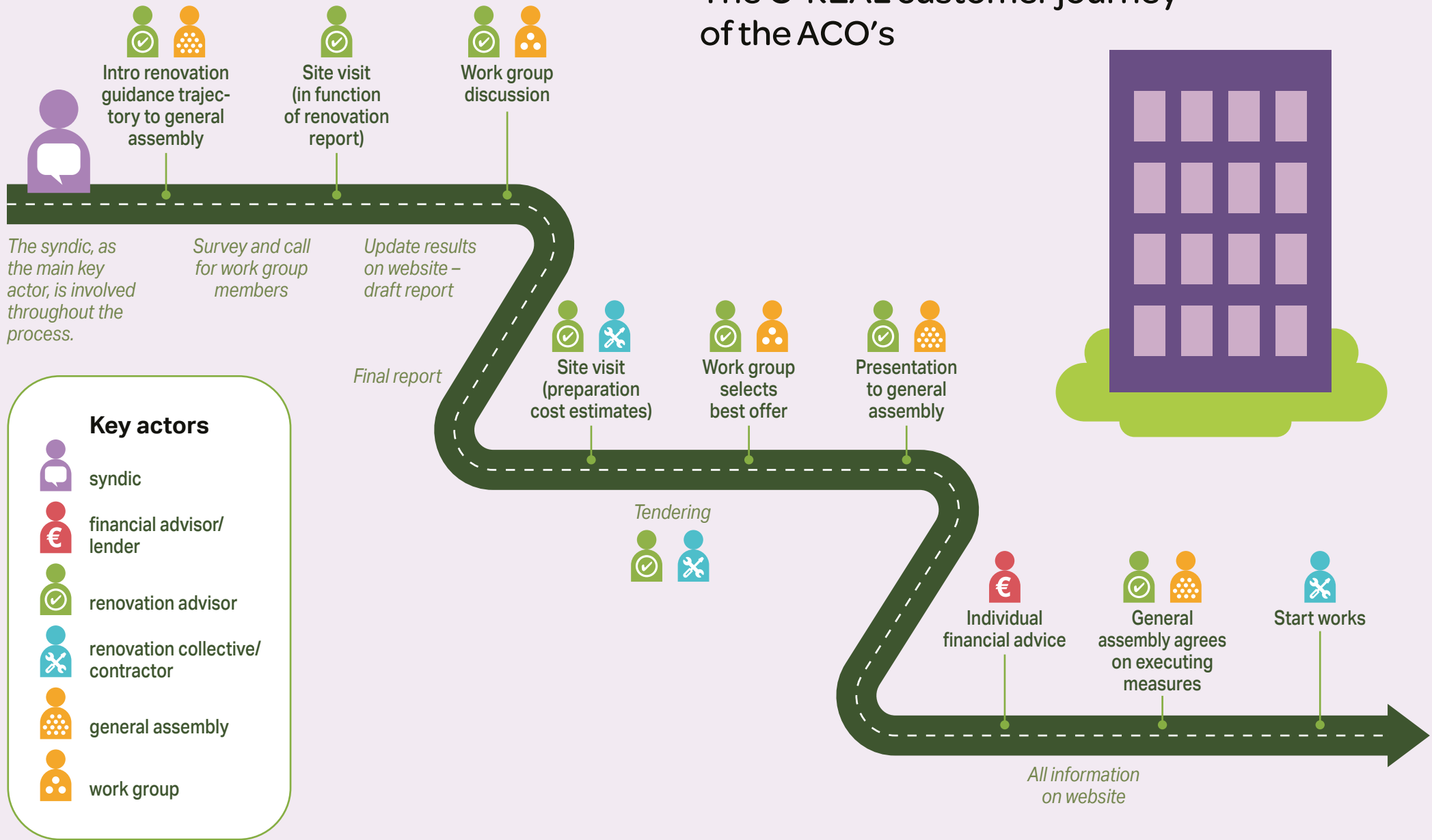
During the various working sessions with the experts, the following pain points were revealed regarding the customer journey for the ACO:

- The importance of an individual entry point in the customer journey for the different owners. Not everyone is ready to make the decision – to renovate – at the same time. Therefore, sufficient entry points were created and provided.
- The need for a communication line that exists alongside but at the same time synchronous to the timeline with different actions and actors. Early, clear, differentiated communication proved crucial for increasing support and removing possible mistrust among owners.

C-REAL provided the necessary communication channels and templates:

- Information sessions for owners explaining C-REAL renovation guidance
- A survey of owners
- The composition of a 'renovation' working group
- A (private) webpage per residence that depicted the renovation process. The page was also the place where owners could consult all documents relevant to them (including the renovation advice and meeting reports).

The C-REAL customer journey of the ACO's





Key actors ACOs



The ACO, the association of co-owners of an apartment building, is a heterogeneous group that needs to be sensitised, unburdened and guided to arrive at the unanimous, supported decision to renovate.

The council of co-ownership, represents the ACO and manages the building together with the syndic.



The renovation working group can coincide with the council of co-ownership (COO), but it can also exist as a separate group of co-owners who monitor the renovation of the building together with the syndic and the renovation coach.



As the building manager, **the syndic** has a central role in the customer journey.

The municipality is an important party in terms of raising awareness, recruiting ACOs for renovation support.



The renovation advisor is the drafter of the renovation master plan, a study that makes a statement about the renovation needs of the entire building, in the long term, taking into account both conservation and energy works.



The renovation coach is responsible for raising awareness and recruiting an ACO for the decision to start a renovation project. He/she is the booster throughout the customer journey and takes care of:




- organising information moments
- setting up working groups
- leading the renovation master plans
- translating the studies into layman's terms
- clarifying the financial advice, tailor-made or otherwise
- initiating the first set of measures (which emerge as the most urgent from the master plan study)
- the (if necessary) referral to the architect
- helping to draw up the project definition
- involving an executor from the renovation collective



The renovation collective was brought into life to easily connect supply and demand. One-stop-shop Energy House Limburg maintains regular contacts with the Limburg building sector, through an annual networking event and by organising info sessions on relevant topics. Via these channels contractors and architects get to know the working of the one-stop-shop and the advantages of cooperation with a renovation advisor. Interested parties apply for the collective through a selection procedure with a low threshold, ensuring they have enough experience without frightening them off with a lot of extra work. The renovation collective consists of:

- architects (with sufficient experience in renovations and with condominiums)
- contractors (idem - minimum accreditation for the works he offers)



 **The lender** is the financial beacon of confidence. He/she benefits from a renovation master plan including the calculation of the total cost of ownership for estimating the credit risk. Structural cooperation with the renovation advisor is therefore crucial: in this way, tailor-made financial advice can be provided for the ACO and its individual members.



Pilots

C-REAL used pilots or test cases to test theory against practice. Pilots not only provided useful feedback for the working sessions with the expert groups, but also allowed – through a constant and 'agile' improvement process – methodologies and tools to be refined continuously and quickly. In this way, customer journeys were continuously optimised.

C-REAL initiated and supervised the renovation of 855 pilots:

148 private homes, of which:

- > **108** completed the whole customer journey and executed on average 2,4 measures
- > **40** pilots are in the tendering phase

20 apartment buildings representing

707 residential units, of which:

- > **15** apartment buildings are in the study phase (gathering offers from renovation collective)
- > **5** apartment buildings voted for renovation on the general assembly

Pilot ACO residence De Rederijker, Hasselt

De Rederijker is a typical Flemish low rise apartment building built in the seventies. Renovation advisor Dubolimburg provided guidance and a renovation report that was used to convince the co-owners of the dire need to renovate. With the support of Dubolimburg an architect with experience in the renovation of this type of apartment buildings was assigned.

1.5 million euros will be invested for a deep renovation that will lead to energy savings of 274.061 kWh/y



C-REAL Genk: deepening the modalities of the co-creation process

An additional subsidy from the City of Genk for C-REAL Genk gave C-REAL the opportunity to further develop the co-creation process with renovation advisor as guide and facilitator for the ACO. This deepening further also resulted in organised exchange moments (ACO cafes). During these meetings, we wanted to increase the relevant knowledge of syndics on the one hand and establish a streamlined information exchange with the ACO pilots (apartment owners) on the other.

A transparent and clear communication on the renovation trajectory from the very first start turned out to be the key to success. Well informed co-owners are less suspicious and more receptive for the renovation offer.

Implementing financing solutions, tailored to the individual members of the ACO is indispensable to come to a unanimous decision to renovate on the general assembly.



“Genk has a large number of outdated apartment buildings. In the ‘C-REAL Genk’ sub-project, we selected apartment buildings – together with Dubolimborg renovation advisors – and facilitated the exchange of knowledge during various information sessions and training courses. We want to roll out the know-how gained more widely within our city after C-REAL.”

Tim Vanbrabant (housing officer, Genk municipality)

The exchange of lessons learned and accumulated know-how is crucial within a research project, which is why C-REAL organised regular moments for dissemination.

Info sessions and workshops

- 15 October 2022
 - 40 participants syndics workshop
 - 133 participants ACO café

- 5 October 2023
 - 27 participants syndics workshop
 - 40 participants ACO café

- Total: 67 participants syndics workshop
173 participants ACO café



“It is crucial for owners and syndics to be relieved in the renovation process by a specialist providing technical advice. But at the same time, the co-creation process, which includes discussing decisions on the various steps to be taken and the pace of renovation in working groups, proved to be a decisive success factor.”

Nanette Huysmans
(renovation advisor apartment buildings, Dubolimborg)



“C-REAL provided quality leads to renovators who – thanks to Dubolimburg’s advice – are excellently informed and understand the urgency of the interventions to their homes. We no longer have to convince them ourselves. Dubolimburg gives independent and objective advice without commercial insertions: that credibility strengthens our image as a reliable company.”

Jasper Mandjes
(bvba Mandjes, contractor from the C-REAL collective)



“C-REAL’s guidance ensures that the co-owners’ association is well informed about the measures to be taken and the sequence of works. As a result, decisions gain greater support and will also be taken faster.”

Karolien De Ryckere
(apartment owner)



“The customer journey makes the renovation process insightful for the homeowner. The cooperation between a credit and renovation advisor is crucial: removing financial barriers ensures that private individuals effectively – and thanks to the tailor-made technical advice – also renovate sustainably”

Mariska Hobo
(residential renovation advisor, Dubolimburg)

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project results

C-REAL in figures and numbers

C-REAL initiated and supervised the renovation of **855 homes/ residential units**:

- **148** private homes
 - > 60 new buyers / customers
 - > 88 existing Onesto customers
- **20** apartment buildings accounting for 707 residential units

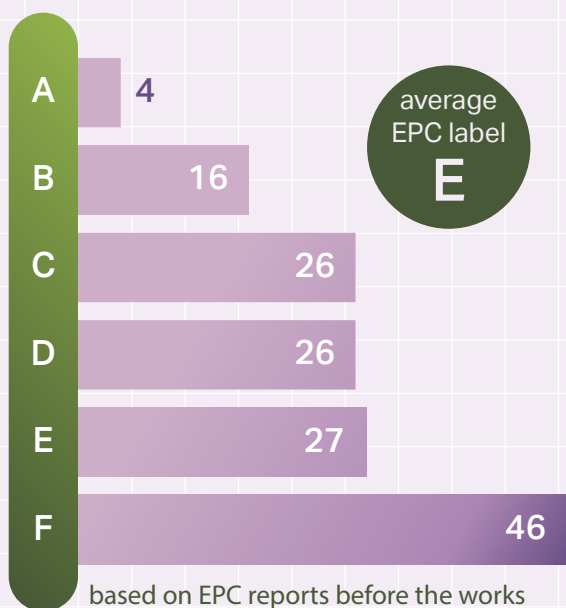


“From the Flemish Energy and Climate Agency, we follow C-REAL with more than ordinary attention. We believe that the lessons learned from a research project like C-REAL can be very useful in the roll-out of subsidy mechanisms for ACOs throughout Flanders.”

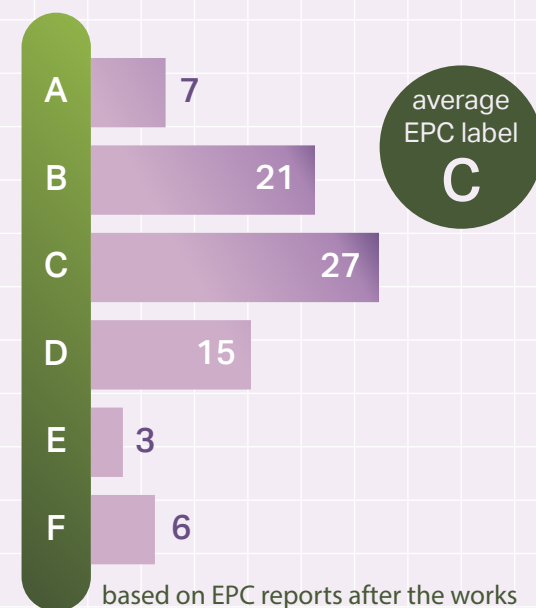
Roel Vermeiren
(renovation strategy advisor
VEKA)

Renovation of 148 private homes

EPC label at start



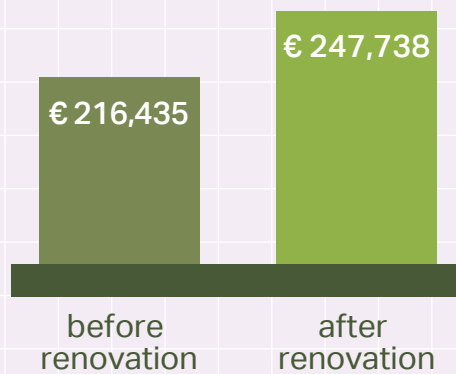
EPC label after renovation



This means an average decrease in EPC value of 55% for the target group of the buyers (on average 540 kWh/y before and 243 kWh/y after renovation).
For the existing mortgage clients this means an average decrease in EPC value of 46% (on average 393 kWh/y before and 213 kWh/y after renovation)

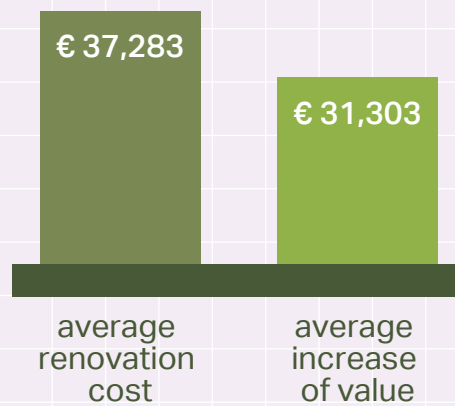
Renovation of 148 private homes

Average increase in value

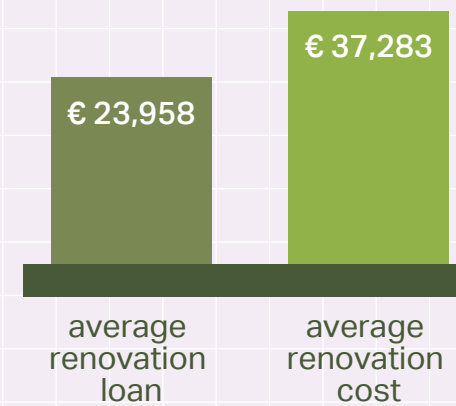


average increase of 14,5%

Average renovation cost relative to average increase of value



Renovation loan relative to renovation cost



on average 65% of the renovation cost was financed with a loan

C-REAL initiated

400 implemented energy-saving measures (housing units)

- representing an average investment cost of 37,283 euros per dwelling
- resulting in an average reduction of 49% of the EPC value
- with a total expected energy saving of 1,77 GWh/year

8 architectural commissions with an average investment cost of 583,000 euros.

ACO loan

- up to 60,000 euro per apartment building
- to be increased by 25,000 euros per residential unit
- with a term of up to 25 years

C-REAL assumed an integrated approach for all target groups

Individual homeowners

C-REAL provided an integral approach to relieve a buyer/owner of a home to be renovated. In doing so, we wanted to avoid 'emergency buyers' and all subsequent energy poverty*.

- Individual homeowners were encouraged to renovate by using internal and external motivators:
 - > the application of an eco-surcharge of 0.25% on each loan used to finance the purchase or the renovation of dwellings with an EPC label of D or worse
 - > the offer of a free EPC before and after the works by the lender
 - > drawing up a renovation plan as a condition for a loan approval
- This was done using a well-founded credit decision based on detailed cost estimation and budgeting
- C-REAL provided a combination of various financing sources to achieve the optimal financial mix
- The renovation advisors monitored the logical order of execution of the works

* energy poverty means people in a state of poverty because of their high energy bills

ACOs and syndics

C-REAL developed a comprehensive approach to relieve the syndic and co-owners of an apartment building in need of renovation. Here, the technical advisor is the 'spider in the web' who must coordinate the various parties involved within the renovation process.

The technical advisor:

- is given tools and taught skills to communicate appropriately, in order to make the co-owners receptive for his technical advice from the very start of the customer journey.
- is coached to lead the ACO to a supported decision to renovate.
- provides a (crucial) financing solution for the necessary renovation works
- guides the ACO to a suitable party from the renovation collective to carry out the works
- defines, in the case of works requiring a permit, the architectural assignment so that the architect can immediately start working with a jointly agreed group on a clearly defined assignment. In this way, faster, more efficient and higher-quality renovations can be achieved.

C-REAL sensitised and informed the syndics and co-owners of apartment buildings through knowledge sharing in various workshops and referral to existing support mechanisms.

C-REAL made policy recommendations and provided feedback to the Flemish Energy and Climate Agency (VEKA) regarding:

- fine-tuning the existing support mechanisms
- fine-tuning the preconditions for the provision of the Flemish ACO loan, making it ultimately feasible to have it facilitated by the energy houses. The ACO 'Mijn Verbouw Lening' loan, is a loan for renovation works with a favourable interest rate (2.7%) and tailored to the needs of the ACO, which was launched by the Flemish government. The ACO loan is up to 60,000 euro per building that can be increased by 25,000 euro per residential unit and has a duration of up to 25 years. Today, the loan is distributed by the Flemish Energy Houses, which are also responsible for credit assessment. To relieve the Energy Houses from the risk, an agreement was also concluded with Atradius, a credit insurer. From now on, any request for a loan for a ACO, whether bank or governmental, must be accompanied

by credit insurance via Atradius. Consequently, once Atradius agrees to insure the credit, the Energy Houses are relieved of any risk. Thanks to the integration of the Mijn Verbouw Lening for ACOs, within C-REAL we were able to work out tailor-made financial advice for each ACO:

- > Breakdown of renovation into energy works (MVL) and non-energy works (banking circuit)
- > Division of financing into MVL and bank loan
- > Guidance on applying for credit insurance
- > Advice for each individual co-owner to see what could be the best financing solution for him/her

Now, every financing request is tailor-made. There is no one-size-fits-all, each financing proposal should be tailor-made.

Networking event Aandag



“The renovation of apartment buildings is a complex matter. With C-REAL’s help, we not only managed to get the owners’ noses in the same direction in terms of the measures to be carried out, but we were also able to convince them to do more than just work to maintain the building.”

**Kjell Jansen (syndic
De Rederijker, Hasselt)**



During the annual networking event Aandag, C-REAL introduced the Limburg construction sector to the role of the renovation advisor and the operation of a one-stop shop. Aandag resulted in a still growing renovation collective with interested and motivated contractors and architects. In total, we welcomed 451 architects, contractors and syndics.

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Learning lessons & recommendations

An agile process to arrive at the ideal customer journey

By organising a continuous feedback loop – where feedback via pilots was always used to improve the process – we were able to improve our approach faster and optimise the results.



“The ‘agile’ collaboration of partners with two feet in the field made it possible to test the methodologies in daily practice. We were able to gather feedback quickly and implement it in new pilot cases. The continuous optimisation of the process, methodologies and tools had a very positive impact on the project results.”

**Karen Smets (Dubolimborg,
project coordinator C-REAL)**

Individual homeowners

Tools C-REAL used to encourage homeowners to renovate:

- The eco-surcharge can win over (potential) pilots. Indeed, after submitting an EPC after works of label C or better, the customer can get an additional discount of 0.25% on the initial interest rate of both the credit for purchase and renovation.
- A free EPC report was provided for existing customers. offering a free EPC report emerged as a powerful tool to stimulate the customer journey. The property gains additional value as residents carry out the right works in the optimal order within a long-term renovation plan. Better insight into what budgets are needed for the renovation, so that a more appropriate financial offer can be formulated. Prior to financing, accurate estimates can be made of what the effect will be on the home's energy performance. Risks inherent in a renovation can be reduced, avoiding possible payment problems for borrowers. Greater certainty is obtained that funds earmarked for renovation are used correctly. The gradual sharing of a contractor pool between Stebo and Dubolimborg has helped standardise renovation support and improve access to reliable service providers for residents. The methodology that was worked out allows feasible housing projects to be distinguished



“For a social lender, it is incredibly important to be able to assess each financing request as correctly as possible. The structural collaboration with a renovation advisor provides a renovation report and detailed cost estimate which allows us to consider each credit decision in a well-founded way, thus avoiding emergency buyers and lock-in effects.”

Joris Piette
(Onesto project manager)

from overly risky purchases. A suitable financial offer can be worked out for the purchase and renovation, sometimes in combination with additional soft loans from the government and taking into account available premiums. Engaging clients proactively proved difficult and necessitated thorough and time-consuming follow-up. The prevalence of self-directed renovations among clients, which often improved EPC ratings significantly: This trend underscores an opportunity for targeted focus on clients needing additional motivation to pursue energy upgrades.

- The preparation of a total cost of ownership is necessary: not only the monthly amount to be paid off is important, the potential savings in energy costs can also be crucial (including possible premiums and subsidies).
- A tailor-made financial solution, combined with clear expectations and commitments to the customer, is desirable.
- A commitment to renovate to label C or better as a minimum is a *conditio sine qua non*.
- A logically structured and compulsory renovation plan gives certainty to both the client and the lender.
- Of course, all the above steps only work if the client’s wishes and needs are taken into account.

Apartment buildings

Renovating apartment buildings requires a specific approach. The complexity of a coordinated renovation lies not only in the technical challenge but also in the area of financial thresholds and uniting the ACO behind a renovation decision to be taken. C-REAL anticipated this with a number of concrete actions.

- Creating the preconditions for facilitating a long-term ACO loan by Energy House Limburg. This allows the ACO to borrow cheaply for works on the common parts, increases its financial clout and boosts the renovation rate.
- The calculation of the total cost of ownership (TCO) proved to be an important tool for syndics, as a convincing tool for an ACO and in preparation of a credit assessment file for banks. By providing a ready-made credit assessment, the private banking sector can be encouraged to get engaged in the ACO long-term loan.
- The coaching of the technically trained renovation advisor in dealing with the various co-owners and clear communication with the ACO at every step of the client journey proved crucial to the successful completion of a renovation project.
- The collaboration between renovation advisor and architect, with the board of co-ownership preparing the process, ensures a unanimous decision by the ACO and the definition of the architectural assignment. The architect can immediately start working on the renovation, without losing time.

Structural collaboration with the construction sector

Renovation is increasingly emphatically the growth segment within the construction sector. The various umbrella organisations recognise the need for better information exchange and cooperation between the various parties involved. The idea of the relatively new role of the renovation advisor was also gaining acceptance among construction professionals.

C-REAL found the following actions to be useful in order to set up a structural collaboration with the construction sector:

Firstly, getting to know each other:

- > 'breaking into' relevant events organized by umbrella organizations, to disseminate practical information for their everyday operation introducing the construction sector to the operation of a one-stop shop in the margin.
- > organizing an annual networking event focused on the construction sector. During this low-threshold event, the construction sector will become familiar with working of a renovation collective within a one-stop-shop.

Secondly, highlighting the advantages of a cooperation with a one-stop-shop very clearly:

- > warm leads: the client has already received renovation advice and knows what works he wants done
- > a decrease in acquisition cost
- > the client already has a financing solution, so less risk of defaults
- > less paperwork
- > a filled order book

Joining the renovation collective should be possible in a low-threshold manner, with the administrative burden kept to a minimum.

The operation of the renovation collective must be properly monitored if we are to keep all members on board. This means ensuring a good distribution of works to be carried out among the members of the collective. On the other hand, it is necessary to ensure the highest possible return on the offers made.



“Thorough renovation has been gaining importance in recent years. It is an important tool in the fight against global warming. After all, it results in less energy consumption and a better living comfort. However, it requires a well-considered and integrated approach in which good and structured cooperation between the various building partners is indispensable.”

Davy Maesen
(managing director Bouwunie Limburg)



“Making old apartment buildings sustainable is a new architectural task where the renovation advisor has an important role to play in terms of coaching an ACO. With a unified ACO, the architect can get straight to work: a big gain in terms of time and energy.”

Bert Vandael (architect,
president NAV-Limburg)



“With its know-how and experience, the renovation advisor provides valued and much-needed support for and relieves the contractor, who can thus better focus on his core task, namely renovating Flanders’ housing heritage.”

Chris Slaets
(director Embuild)

Embedding lessons learned

Lessons learned will be anchored in the operations of Energy House Limburg, among others, but the necessary lessons and optimisations will also be integrated into Onesto's daily operations across the province. Permanent cooperation will be established with renovation advisors and Energy Houses in provinces outside Limburg, where a renovation plan will be compulsory before a purchase and/or renovation is financed. The eco-surcharge will be applied everywhere.

Energy House Limburg already functions as a successful one-stop shop in the province of Limburg. However, experience shows that owners in complex situations and/or with modest incomes still face too many obstacles to achieve a thorough and affordable renovation.

The lessons learned will also be integrated in the renovation master plans of the Flemish Energy and Climate Agency (VEKA).



“From Energy House Limburg, the C-REAL project was followed closely. The lessons learned, including the financial mechanisms, will be integrated into our regular advice and guidance offer that we will offer to all renovating Limburg individuals from 2025 onwards.”

Hans Vermeulen (director Energy House Limburg)

To be explored further – barriers to be removed

To strengthen the services provided by Energy House Limburg, the RE-LEAF project (the new European Life Project) aims to develop solutions for the following target groups, situations and bottlenecks as a follow-up to C-REAL.

www.re-leaf.be



- The development of user-friendly tools for syndics. Not only to relief the needs of credit institutions and insurers, but also to allow the syndic to easily draw up and manage a long-term investment and maintenance plan.
- The search for methods to better prepare potential buyers at the beginning of the customer journey. As speed is crucial, we explore which digital solutions are deployable.
- The need for a sound financial solution through shared ownership. Many low-income residents own a house or flat with high renovation needs while having no savings and no repayment capacity to borrow. In the new project RE-LEAF, we are developing alternative solutions for deep renovation through shared ownership models.
- The demand for (collective) neighbourhood renovations: in RE-LEAF, we want to develop, test and integrate an optimised approach for collective neighbourhood renovations in the OSS Energy House Limburg.
- The need for a legal-technical-financial framework. A large number of individuals are still deprived of the benefits of energy sharing, energy communities and heat networks. We identify best practices and opportunities, clarify the legal-technical-financial framework, and explore through test cases in the above contexts how these principles can be put into practice.



“As a renovation advisor, we followed the C-REAL project with more than ordinary interest. We are very interested to participate in the follow-up project RE-LEAF that builds further on the foundations of C-REAL”

Erwin De Bruyn
(director Stebo)

Hyperlinks to target group specific one pagers

Hyperlinks to target group specific one pagers



Banks, lenders
and intermediaries



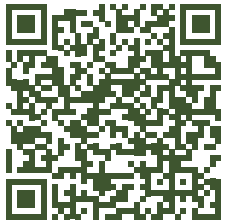
Renovation consultants
and one-stop shops



Syndics



Policymakers



Construction sector