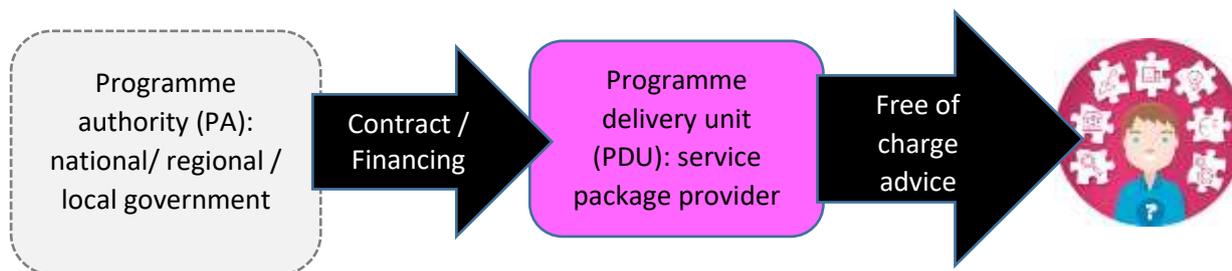


## INNOVATE: One Stop Shop models

### MODEL 1: facilitation (light support)

Remark: this is not a model we want to develop within the Innovate project and none of the partners plans such a model.

#### Contractual and financial relations:



**PA:** local, regional or national governments can play a role in developing and financing the PDUs.

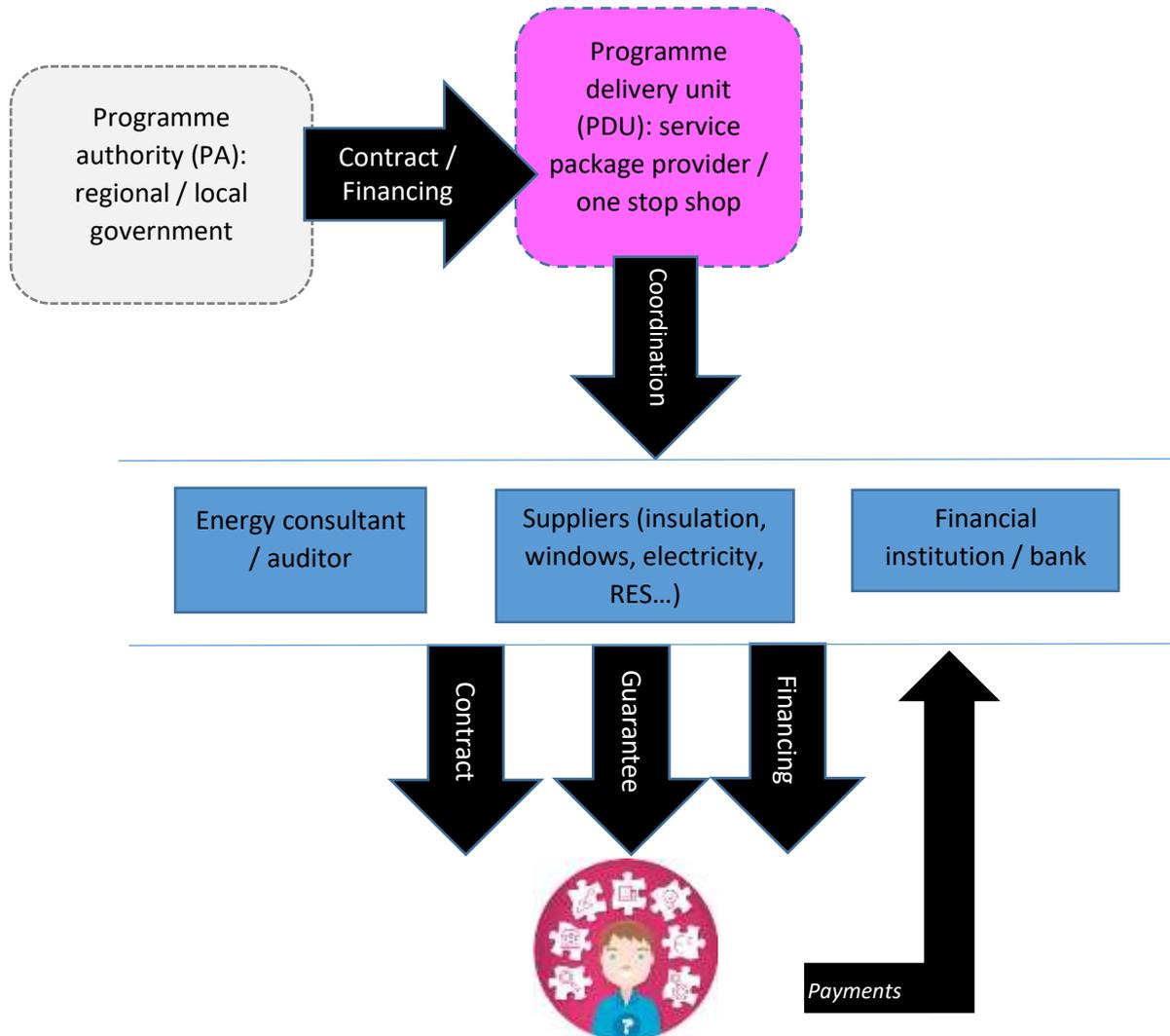
**PDU:** in many EU countries, PDUs are national / regional / local energy agencies or 'local energy desks' (in the Netherlands) or local Energy Info Points (in France), etc..

Characteristics of the service package offered to homeowners	
<b>Marketing &amp; communication:</b> <ul style="list-style-type: none"> <li>- raise general awareness of the benefits of energy retrofits</li> <li>- promote services offered by the local authority or other stakeholders</li> <li>- physical office (energy desk) and/or website</li> </ul>	
Development of products adapted to consumers' concerns: N/A	
<b>Independent technical assistance:</b> <ul style="list-style-type: none"> <li>- recommend relevant energy saving measures, technologies and materials</li> <li>- provide the list of existing suppliers</li> </ul>	
<b>Tailor-made financial advice</b> <ul style="list-style-type: none"> <li>- not tailor-made but general advice on existing financing tools for which the homeowner is eligible - subsidies, tax credits, bank loans, etc.</li> </ul>	
Coordination of a chain of suppliers / contractors: N/A	
Ensuring high quality standards of energy renovation: N/A	
Long-term and affordable financing: N/A	
Advantages for homeowners (HO)	Disadvantages for homeowners (HO)
<ul style="list-style-type: none"> <li>- Free of charge advice</li> <li>- Physical or web-based energy desk</li> <li>- Interesting for HO who only seek first information and advice (orientation stage) or who intend to do renovation works on their own ("a DIY type of person")</li> </ul>	<ul style="list-style-type: none"> <li>- A potentially long list of suppliers without any recommendation or guarantee of a good quality service</li> <li>- HO need to contact and meet different people in different places (bank, suppliers, etc.)</li> <li>- HO have to sign and manage contracts with different suppliers</li> <li>- HO have to get in touch with a bank and apply for a loan</li> <li>- Some middle-class HO may not be able to find a way to finance their renovation works (if they are not eligible to neither subsidies nor bank loans)</li> <li>- HO have to get the paperwork done for different subsidies &amp; fiscal incentives</li> <li>- HO have to coordinate the renovation works</li> <li>- HO manage the monitoring and follow up in case the works are not done properly</li> </ul>
Role of the PA	
<ul style="list-style-type: none"> <li>- Set up a PDU (e.g. 'energy desk')</li> <li>- Pay for the PDU operational costs: salaries of the staff, communication &amp; marketing tools, other expenses</li> </ul>	
Advantages of the model	Disadvantages of the model
<ul style="list-style-type: none"> <li>- Service easy to set up</li> <li>- Not very expensive</li> <li>- Service can be provided free of charge as there is no competition with the market (the service is not market-based)</li> <li>- Raised awareness of different market actors</li> </ul>	<ul style="list-style-type: none"> <li>- Difficult to reach ambitious energy &amp; climate objectives: this type of services already exist at local, regional or national level but has not led to massive and ambitious energy renovation of private residential buildings</li> <li>- Difficult to reach (very) low income households who have no access to attractive commercial loans</li> </ul>

## MODEL 2 - coordination (medium support)

The following partners want to develop Model 2: Agenex, Spain; Litomerice, Czechia; Linnaeus University (city of Växjö), Sweden; City of Heerlen, the Netherlands, Brussels Environment – Brussels Capital Region, Belgium; city of Frederikshavn, Denmark, Riga Energy Agency, Latvia; city of Mantova, Italy; city of Aradippou, Cyprus.

### Contractual and financial relations:



**PA:** local or regional governments can set up and finance a PDU which plays a role of the coordinator of existing market actors. Regional energy agency can act as a **PDU** (example: AGENEX). In some cases, the coordination can be done directly by PA (example: Frederikshavn).

### Characteristics of the service package offered to homeowners

#### Marketing & communication:

- proactive generation of demand
- tailor-made marketing and communication campaigns targeting specific homeowners (e.g. low income, specific city districts, young families, elderly persons, etc.)
- involve a chain of other actors who are present at the 'moments of opportunity' for homeowners: real estate agents & banks (when a new house is being purchased), insurance companies and public institutions dealing with young families/elderly people (considering house extension/adaptation), building permit office, etc.

#### Development of products adapted to consumers' concerns: N/A

#### Independent technical assistance:

- develop an 'Energy renovation roadmap' aiming at deep renovation (NZEB standard)
- provide HO with the list of suppliers that are certified by local authority as 'quality suppliers'

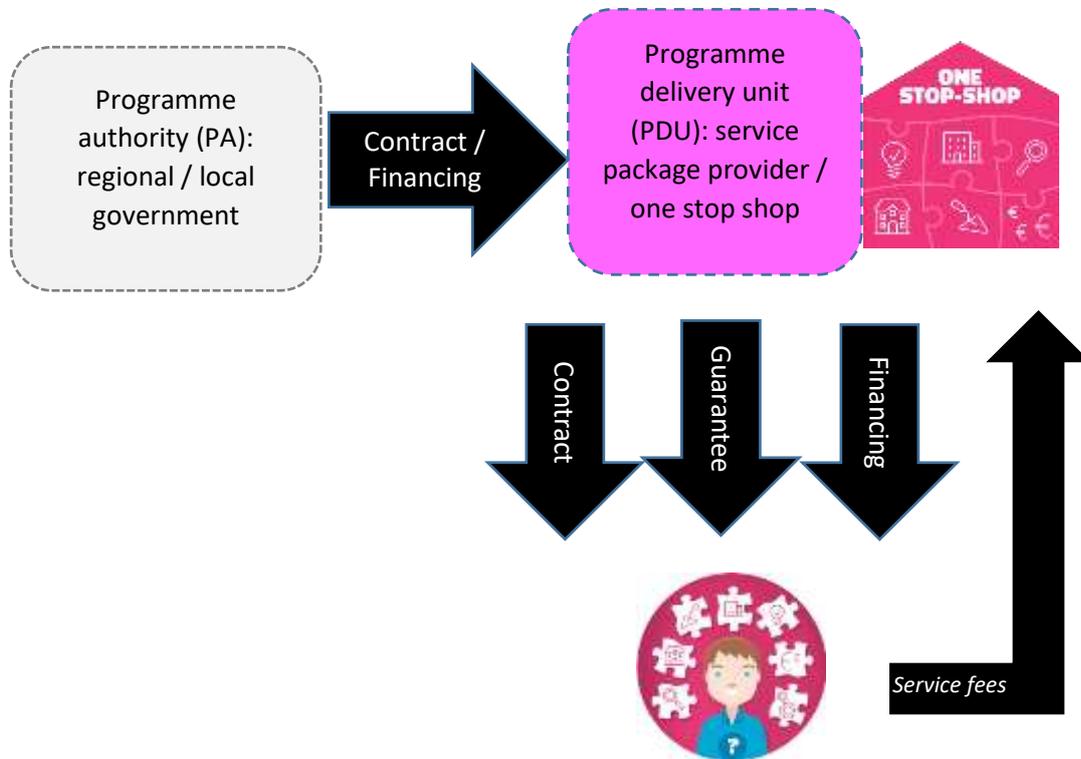
<ul style="list-style-type: none"> <li>- develop standard templates / requirements for suppliers' quotes</li> <li>- help to check the quotes and select suppliers</li> </ul>					
<b>Tailor-made financial advice:</b> <ul style="list-style-type: none"> <li>- develop a financing plan</li> <li>- help to prepare all documents necessary for accessing financial instruments for which the homeowner is eligible</li> <li>- subsidies, tax credits, bank loans, energy efficiency certificates, etc.</li> </ul>					
<b>Coordination of a chain of suppliers / contractors:</b> <ul style="list-style-type: none"> <li>- train local suppliers and enable them to respond to the generated demand</li> <li>- develop a certification scheme for 'quality suppliers'</li> <li>- help homeowners with the coordination of suppliers and renovation works</li> </ul>					
<b>Ensuring high quality standards of energy renovation:</b> <ul style="list-style-type: none"> <li>- create a local label / charter / selection procedure to select only quality suppliers</li> <li>- develop standard templates / requirements for suppliers' quotes</li> <li>- help to check the quotes and select suppliers</li> <li>- <i>service can include the guarantee of achieved estimated energy savings</i></li> <li>- <i>service can include the guarantee of quality of products and services</i></li> </ul>					
<b>Long-term and affordable financing:</b> <ul style="list-style-type: none"> <li>- offer existing financing &amp; fiscal instruments (e.g. soft loans, energy efficiency certificates or tax credit offered at national level)</li> <li>- low interest loans for energy renovation offered by partner banks</li> <li>- low interest loans for energy renovation developed in partnership with local/regional/national authorities who set up a revolving fund</li> <li>- upfront payment of the works thanks to an 'advance payment fund' for homeowners who cannot overcome high upfront investment costs of the renovation (developed in partnership with local/regional/national authorities)</li> <li>- a guarantee to cover eventual payment defaults by homeowners (a guarantee fund developed in partnership with local/regional/national authorities)</li> <li>- lower prices or 0% interest loans on the products/services negotiated with partner technology /service suppliers</li> </ul>					
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<b>Role of the PA</b> <ul style="list-style-type: none"> <li>- Set up a PDU (OSS) that will inform about and/or provide parts of the service package</li> <li>- Pay the salaries of the OSS staff</li> <li>- Develop a business model which allows the OSS to be fair with the market (where homeowners pay for the service)</li> <li>- Develop a business model where suppliers &amp; contractors, banks and other actors pay for the service (e.g. publicity, new market potential, added value of the service package for their clients...)</li> </ul>					
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## MODEL 3 - development (strong support)

The following partners use Model 3: Parity Projects - Retrofit Works, United Kingdom; KAW-Reimarkt (except financing), the Netherlands

Existing examples: [Picardie Pass Rénovation](#), [Île de France Energies](#), [ARTEE](#), [Oktave](#) and other French third party financing operators

### Contractual and financial relations:



**PA:** local or regional governments can develop and finance PDUs which play a role of the one stop shop (OSS).

**PDUs:** sign contracts with homeowners, they offer an integrated EE service package under their own name and responsibility. PDUs hold complete control over the process and thereby customer experience. PDUs can also be set up independently without any support of local/regional authorities (Examples: Retrofit Works cooperative in the UK, Archenergie private company in France, Reimarkt once they become fully financially independent from subsidies).

Characteristics of the service package offered to homeowners
<p><b>Marketing &amp; communication:</b></p> <ul style="list-style-type: none"> <li>- proactive generation of demand</li> <li>- tailor-made marketing and communication campaigns targeting specific homeowners (e.g. low income, specific city districts, young families, elderly persons, etc.)</li> <li>- physical and/or virtual office</li> <li>- involve a chain of other actors who are present at the 'moments of opportunity' for homeowners: real estate agents &amp; banks (when a new house is being purchased), insurance companies and public institutions dealing with young families/elderly people (considering house extension/adaptation), building permit office, etc.</li> </ul>
<p><b>Development of products adapted to consumers' concerns:</b></p> <ul style="list-style-type: none"> <li>- off-shelf ready-made products for a specific type of the housing stock</li> <li>- home renovation products including house extension or adaptation to a specific 'life situation' (extension for a growing family, flat adaptation for older person, new kitchen, etc.)</li> </ul>
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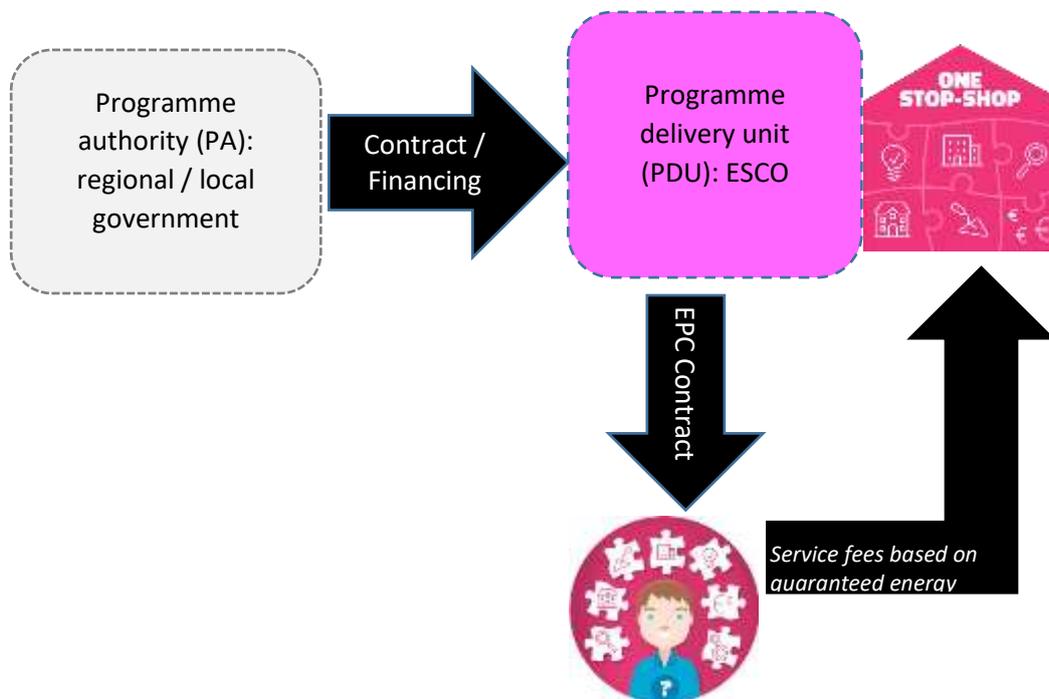
<b>Coordination of a chain of suppliers / contractors:</b> <ul style="list-style-type: none"> <li>- train local suppliers and enable them to respond to the generated demand</li> <li>- coordinate suppliers and renovation works on behalf of the homeowner</li> </ul>					
<b>Ensuring high quality standards of energy renovation:</b> <ul style="list-style-type: none"> <li>- bear responsibility for the quality of works and achievement of estimated energy savings vis-à-vis the homeowner or <i>the service can only include the guarantee of quality of products and services</i></li> <li>- monitor the results and after-works follow up service</li> </ul>					
<b>Long-term and affordable financing:</b> <ul style="list-style-type: none"> <li>- develop their own financing offer for HO (paid back by homeowner via a service fee or a loan instalment)</li> <li>- offer existing financing &amp; fiscal instruments (e.g. soft loans, energy efficiency certificates or tax credit offered at national level)</li> <li>- low interest loans for energy renovation offered by partner banks</li> <li>- low interest loans for energy renovation developed in partnership with local/regional/national authorities who set up a revolving fund</li> <li>- upfront payment of the works thanks to an 'advance payment fund' for homeowners who cannot overcome high upfront investment costs of the renovation (developed in partnership with local/regional/national authorities)</li> <li>- a guarantee to cover eventual payment defaults by homeowners (a guarantee fund developed in partnership with local/regional/national authorities)</li> <li>- lower prices or 0% interest loans on the products/services negotiated with partner technology /service suppliers</li> </ul>					
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<b>Role of the PA</b> <ul style="list-style-type: none"> <li>- Set up a PDU (OSS) that will provide the service package. The PDU can have a legal form of: <ul style="list-style-type: none"> <li>➤ a public (service) company</li> <li>➤ a public-private company</li> <li>➤ a private company selected through a public procurement (type Reimarkt)</li> <li>➤ a cooperative or a consortium of private companies (e.g. communication agency + energy expert + installers + construction companies + financier) selected through public procurement who will develop the service package (type Parity / Retrofit Works)</li> </ul> </li> </ul>					
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## MODEL 4: ESCO / Energy Performance Contracting

The main differences between the 'ESCO' and 'Development' models:

- ESCO is paid for its services from achieved **energy savings** which are guaranteed in the contract ESCO signs with homeowners
  - > **The "Development OSS"** is the contract partner for the renovation sold, so the OSS is responsible for product, guarantees etc. They might also offer their own financing solution, providing a monthly payment scheme. But they do not depend on the actual savings achieved for their income.
  - > **The EPC model** goes much further, here we will never talk about a purchase price. Instead the ESCO installs their products in a house to save energy. The deal is that a certain percentage of energy savings realised will go to the ESCO as a payment for their service during contracted number of years. In this way, ESCO depends 100% on realizing energy savings to secure its income.

**Contractual and financial relations:**



### A comparison of four models

Practical example: you own a house with a gas heating and you are interested in replacing the gas heating with an electric heat pump + solar panels.

- 1) **The Facilitation OSS (energy desk)** can provide you with the contact details of a company that offers heat pumps and solar panels.
- 2) **The Coordination OSS** can put you in touch with a trusted company that offers heat pumps and solar panels and will push this company to comply with its promises.
- 3) **The Development OSS** will offer to sell you a heat pump and solar panels.
- 4) **The ESCO model** will offer you to put THEIR heat pump and solar panels in your house in exchange for a 50% cut of all energy savings achieved for a fixed term of 15 years. Afterwards you can buy the heat pump and panels for "rest value" or they come by to pick them up again.

CHECKLIST: services offered by your model	Model	You
<b>Marketing &amp; communication</b>		
Raise general awareness of the benefits resulting from energy retrofits	M1	
Promote services offered by the local authority or other stakeholders	M1	
Proactive generation of demand	M2, M3	
Tailor-made marketing and communication campaigns targeting specific homeowners (e.g. low income, specific city districts, young families, elderly persons, etc.)	M2, M3	
Involve a chain of other actors who are present at the 'life changing moments' of homeowners: real estate agents & banks (when a new house is being purchased), insurance companies and public institutions dealing with young families/elderly people (considering house extension/adaptation), building permit office, etc	M2, M3	
<b>Development of products adapted to consumers' concerns</b>		
Off-shelf ready-made products for a specific type of the housing stock	M3	
Home renovation products including house extension or adaptation to a specific 'life situation' (extension for a growing family, flat adaptation for older person, new kitchen, etc.)	M3	
<b>Independent technical assistance</b>		
Recommend relevant energy saving measures, technologies and materials	M1	
Provide the list of existing suppliers	M1	
Develop an 'Energy renovation roadmap' aiming at deep renovation (NZEB standard)	M2, M3	
Provide the list of suppliers that are certified by local authority as 'quality suppliers'	M2	
Develop standard templates / requirements for suppliers' quotes	M2	
Help to check the quotes and select suppliers	M2	
Preliminary energy analysis / energy audit	M3	
Preliminary contract proposal	M3	
<b>Tailor-made financial advice</b>		
General, not tailor made, advice on existing financing tools for which the homeowner is eligible- subsidies, tax credits, bank loans, etc.	M1	
Develop a tailor-made financing plan	M2, M3	
Help to prepare all documents necessary for accessing financial instruments for which the homeowner is eligible - subsidies, tax credits, bank loans, energy efficiency certificates, etc.	M2	
Prepare all documents necessary for accessing financial instruments for which the homeowner is eligible - subsidies, tax credits, bank loans, energy efficiency certificates, etc.	M3	
<b>Coordination of a chain of suppliers / contractors</b>		
Train local suppliers and enable them to respond to the generated demand	M2, M3	
Help homeowners with the coordination of suppliers and renovation works	M2	
Coordinate suppliers and renovation works on behalf of homeowner	M3	
<b>Ensuring high quality standards of energy renovation</b>		
Develop a certification scheme for 'quality suppliers' create a local label / charter / selection procedure to select only quality suppliers	M2	
Develop standard templates / requirements for suppliers' quotes	M2	
Help to check the quotes and select suppliers	M2	
Bear responsibility for the quality of works and achievement of estimated energy savings vis-à-vis the homeowner	M3	
Monitor the results and after-works follow up service	M3	
<b>Long-term and affordable financing</b>		
Offer existing financing & fiscal instruments (e.g. soft loans, energy efficiency certificates or tax credit offered at national level)	M1, M2, M3	
Develop partnerships with local banks who could provide low interest loans for energy renovation	M2, M3	
Set up a local guarantee fund to cover eventual payment defaults by homeowners	M2, M3	
Set up a local revolving fund or 'advance payment fund' for homeowners who cannot overcome high upfront investment costs of the renovation	M2, M3	
Negotiate with technology suppliers for them to offer lower prices or 0% interest loans	M2, M3	
Offer third party financing of renovation works (paid back by homeowner via a service fee or a loan instalment)	M3	

## Role of local authorities who implement energy renovation programmes in residential buildings

<b>Programme authority:</b>	Local / regional authority
<b>Programme implementation unit (service package provider):</b>	<ul style="list-style-type: none"> <li>- Public (service) company</li> <li>- Public-private company</li> <li>- Private company (type Reimarkt) selected via a public procurement</li> <li>- A cooperative or a consortium of private companies (e.g. communication agency + energy expert + installers + construction companies + financier) selected via a public procurement (type Parity / Retrofit Works)</li> </ul>
<b>Legal requirements:</b>	<p><b>When the service package provider is financed fully or partially by public funding, the EU state aid rules have to be respected:</b></p> <ul style="list-style-type: none"> <li>- <b>Free of charge advice at 'orientation stage'</b>: independent advice on home energy renovation including recommendation of measures to be implemented, the list of existing suppliers and financing options can be provided free of charge at the 'orientation stage'</li> <li>- <b>Market-based services at 'accompaniment stage'</b>: as soon as the service provider recommends specific suppliers or financing institutions and develops preliminary renovation proposal &amp; financial plan, carries out building inspection and energy analysis, coordinates works and ensures commissioning and follow up, he is in direct competition with the market actors and has to charge a fee to homeowners.</li> </ul>

