



# EU PEERS

Community for Integrated  
Home Renovation Services

## Report on Policy Meeting #2 Spain and France



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# Policy meeting #2:

## Spain & France

The EU Peers project aims at gathering One-Stop Shops and Integrated Home Renovation Services providers (IHRS) within a European and national communities of practice. Among other initiatives, the EU Peers project has organized a series of Policy Meetings regarding renovation policies in Europe and some Member states.

This report is the summary of the Policy meeting held on the 5<sup>th</sup> of November in Barcelona (Spain), with the support of the Diputació de Barcelona. Spanish and French policymakers of their respective governments had the opportunity to contrast their initiatives, together with experts of the academia and the third sector.

The report has been divided into two sections:

- **Recommendations** derived from the debate. In this section the author of the report (GBCE) has included recommendations to overcome some of the barriers identified in the meeting with good practices explained by the speakers.
- Summary of the **debate**. This section reflects the debates that were held, dividing when relevant the case of Spain and France to facilitate the comparison on how each country faces these policies. The topics that were discussed were:
  - Market actors, including One-Stop Shops
  - Financing instruments for renovation
  - Subsidies and management of funds for renovation
  - Summer energy poverty and vulnerable households
  - Minimum Energy Performance Standards for residential buildings and signals to the public
  - Condominiums and District approach
  - Better Energy Performance Certificates and energy audits
  - Quality assurance

## Speakers

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Javier Martín, general director of Housing and Land of the Spanish Ministry of Housing and Urban Agenda (MIVAU).

MIVAU is the Spanish Ministry in charge of building and renovation policies. MIVAU guides the renovation policies through planning and incentives, as most of the powers in housing are held by the Regional Authorities (Autonomous Communities) and municipalities.

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Vincent Feuillet, secretary for Strategy of the French National Agency for Housing and Renovation (ANAH).

ANAH is the French national agency for renovation. Since 1971, it has been fostering the renovation of the private residential sector, focusing on maintainability, accessibility and energy. It supports local authorities to deliver renovations and manages national funds.



Dr. Carmen Sánchez-Guevara, director of the Master of Environmental and Bioclimatic Architecture (MAYAB) of the Polytechnic University of Madrid (UPM).

MAYAB is the leading master program regarding sustainable urban planning in Spain. One of their research focuses is summer energy poverty, topic on which they create, transfer knowledge and advocate to public administrations.

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Meeting co-organized and moderated by Miguel Segovia, head of Policies of Green Building Council España (GBCE).

GBCE is the national manager of the Spanish EU Peers Community.



Meeting co-organized by Sébastien Descours, expert of Transitions of FilaoLabs.

FilaoLabs is the national manager of the French EU Peers Community.

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# Recommendations

## 1. Summer energy poverty

- Data is the first step to assess summer energy poverty. Statistics lack specific questions, like regarding 'comfort at home during summer'.
- For renovation to tackle summer energy poverty, it must consider more features, such as energy empowerment, interventions in the public space, specific solutions for extreme heat, express interventions for urgent situations and maintain deep renovations as a structural solution.
- Local OSS can play a crucial role in tackling energy poverty. Large cities do need more knowledge and tools, while small cities lack the capacities and could mutualize at regional level OSS.
- Moreover, tackling energy poverty requires integration of different policies and plans, not only renovation, but also health planning, social services, etc. For example, whenever there is a cold or heatwave alert, protocols should be activated for vulnerable people as in elderly residences.

## 2. New energy culture

- Comfort and value are a stronger leverage than energy savings to convince citizens to renovate their houses.
- Sufficiency is one of the best strategies to deal with current and future problems. Not only decarbonization, but also material and workforce scarcity. Building renovation is aligned with sufficiency as it has the potential to reduce energy dependency and new construction, but it must be complemented with other actions (behavioral change)
- Multi-level collaboration is needed to swift the culture. Public administrations and their technicians need to be sensitive to the requirements of the future climate and be ready to implement solutions to avoid extreme heat in cities.

## 3. Better subsidies

- A national agency for renovation allows for economies of scale and strong guidance. However, it is through collaboration with local and regional agencies that the policies can be implemented.
- Multi-year subsidies programs are useful, as they provide certainty for the market players and can foster transition if the amounts are progressively reduced each year. This provides a signal to the market to foster new sources of financing.
- Grants for renovation should not be considered as a revenue for the income taxes, as this can result in negative impacts in vulnerable households.

## 4. Financing

- Accessible financing must be assured to all socioeconomic groups. The private financing will not easily finance low-income or vulnerable households. Thus, new financial products need to be tailored for them.
- Private bank loans are a trustful and scalable financial product, mostly when condominiums can be liable of the loans. However, it is difficult for private banks to loan to vulnerable households.

## 5. Better EPCs

EPC are a useful tool for renovation policies to build on. However, they need to be improved.

- EPC should include cooling demand and thermal comfort indicators. Policies should use these indicators.
- Methodology should be updated to align with real consumption values. For this, update in energy factors, climate data and use data should be updated.
- Quality of EPCs and energy audits should be controlled, making the technicians liable and setting control protocols to identify unusual values and having random audits.

## 6. Incentives for renovation

- Tax incentives have proven to be impactful, but they generally do not reach all socioeconomic groups. Subsidies can be a good scheme to reach vulnerable groups.
- MEPS can be a strong signal, but they must be co-designed with building owners and citizens. In the context of housing crisis this policy is more difficult to implement.
- Citizens are sensitive to energy price increases, so taxation on fossil fuels can be impactful.

## 7. District and condominium renovation

- Allowing a simple majority voting for renovation works facilitates the decision making in condominiums.
- Capacity to sign a loan as a whole building instead of each homeowner facilitates the access to private loans in condominiums.
- District renovation should include solutions for summer energy poverty, such as greenery, permeable soil, shadowing... the objective is to reduce the Heat Island Effect and provide population with climate shelters.
- District renovation could be incentivised, but needs specific regulation such as
  - Flexible urban planning, that allows for modification
  - Allow increases of urban density and adding floors
  - Governance structures that allow public or private initiative to drive urban renewal projects
  - Empower third sector (housing associations, non-profit companies, cooperatives...) to lead these projects

# Summary of the debate

## 1. Market actors, including One-Stop Shops

The renovation sector is emerging as a new market, that is, a place where economic actors try to increase their revenues and earn money. This process has been technically focused, thus, interaction with the citizens has been generally neglected.



We are, in fact, trying to create a new sector, with a framework of adapted financial and regulatory instruments. It is a path for the future to create a stable economy that focuses on renovation, especially in vulnerable neighborhoods.

*Javier Martín*

Three key recommendations were made to overcome this issue:

- **Simplicity.** Reduce the technical messaging and pack all the information within messages relevant to households: cost per month and time.
- **Energy culture.** As stated in the chapter about energy poverty, people lack the knowledge to use the renovated building and systems. When to ventilate, which temperature to set, etc. Education is required after renovation.
- **Accessible financing.** Two thirds of the potential demand cannot be covered by traditional banking. People centred financing is crucial.

Building upon the French context, FilaoLabs presented a graph with the different renovation steps and related stakeholders. Upon this analysis, they are working to fill one gap: financing for renovation for all citizens. Their proposal is the Filao Bank, that will provide with credit for renovation to citizens that cannot access to standard banking.

	Information	Studies	Commitment	Realization	Reception	Aftercare
Global		2. Design project management ( <i>Architects, Bureau d'Etudes Techniques</i> )		7. Site project management ( <i>Architects, construction companies</i> )		11. Performance guarantees ( <i>Construction contractor, project manager, or maintainer</i> )
Technical	1. Comprehensive information on the law, works, their benefits and subsidies global ( <i>ALEC</i> )	3. Technical design assistance : counter expertise ( <i>Technical design office of the assistant of the project owner, Assistant to a better use</i> )		8. Technical construction assistance on site ( <i>Bureau d'Etudes Techniques</i> )	9. End of construction audit ( <i>Bureau d'Etudes Techniques</i> )	12. Usage control ( <i>Bureau d'Etudes Techniques ou Assistant to a better use</i> )
Social		4. AMO finance : advice on subsidies and financing according to work and income (reception of ANAH agreement) ( <i>OSS/IHRS</i> )	5. Advances, subsidies and guarantees		10. Finalization of receipt of subsidies (financial agents...)	
Finance			6. Loan distribution ( <i>TPF or Banks</i> )			13. Support if problems to repay the loan

*Renovation steps and stakeholders. FilaoLabs, 2025.*

New market actors are emerging in this sector, specializing in accompanying the citizens in the renovation process and integrating the different services of the value chain, that is, Integrated Home Renovation Services (IHRS). While they all could be considered One-Stop Shops, in France and Spain there is a clear difference between public and private operators:

- **Public.** These are public local or regional driven offices for energy and renovation.
- **Private.** These are private companies defined as *Mon Accompagnateur Renov'* (FR) and *Agente Rehabilitador* (ES).

Spain	France
A new market actor was created: Agente Rehabilitador (AR). The legal requirements and responsibilities had not been defined yet.	A new market actor was created: Mon Accompagnateur Renov' (MAR).
	MARs provide services such as accompanying, bureaucratic management of the subsidies and project management. In Local scheme, the local authority acts as MAR, that is, as a local One-Stop Shop. In National scheme, accredited private companies provide this service. These are listed and recognized by ANAH and contracted by the citizen.
	For requesting the subsidies for global renovation, it is compulsory to contract a MAR.

## 2. Financing instruments for renovation

Spain	France
4 main tools were mentioned: Subsidies, loan schemes, tax incentives and Energy-saving certificates. It is expected that the Social Climate Fund sets more funding.	
Loans for multifamily buildings have been deployed in the last years. This is due to two reasons: Homeowner Communities are very good clients, with a very low debt ratio The national regulation was changed so that the Communities could be the takers of the loans, instead of each individual homeowner.	
Deductions for renovation works in the tax on personal income have been a strong incentive. It is link to the pre- and post-works Energy Performance Certificate, reducing bureaucracy.	Since 2010 there was a tax credit for energy renovation. This was transformed in 2019 into subsidies, trying to expand the reach of the aids to a broader population. The ANAH was appointed as managers of these subsidies.

Other subsidies than global renovation:  
There is one specific subsidy that covers the cost of the Libro del Edificio Existente, which is a report that identifies the potential improvements that the building should be subject to, similarly to a Renovation Passport

### 3. Subsidies and management of funds for renovation

Spain	France
	<p>Traditionally the policies tackled specific interventions (heating system, insulation, etc.), but lately there was a greater focus on global renovation.</p> <p>Citizens did demand subsidies for global renovation, which were linked to the support of a credited technician who plays the role of renovation services integrator (<i>Mon Accompagnateur Renov', MAR</i>).</p> <p>The co-existence of both approaches (global and partial renovation) is considered beneficial, as renovation can reach more households</p>
In the last period (since 2021) the Ministry has supplied with around 3,5 billion euros for different grant programs, which are managed by the regional authorities.	Since 2020, the ANAH has distributed almost 15 billion euros, financing the renovation of around 3 million houses.
<p>Since 1961 there have been National Multi-year Housing Plans (PEV), which are concerted between the Ministry (funds and minimum requirements) and the Regional Governments (management and implementation). For the period 2020-2026 a special plan for renovation was put in place under Next Generation funds.</p> <p>There are different subsidy programs, among which:</p> <ol style="list-style-type: none"> <li>1) Vulnerable neighborhood program. These are generally managed by the municipality, under a three-party agreement (State, Region and Municipality). They include interventions in buildings but also in the public space with the support of a locally based OSS.</li> </ol>	<p>The funds are distributed through two systems:</p> <ol style="list-style-type: none"> <li>4) Local scheme, since 1979. Funds are transferred to local authorities (delegation of credits), who manage the subsidies according to their local strategies. This scheme is up to 70% of the budget of the ANAH. Benefits: close relation of the local authority with citizens, structured and planned implementation.</li> <li>5) National scheme, since 2019. Funds are directly managed by the ANAH through a digital platform where citizens can apply for the subsidies. Benefits: greater scalability, impacts on the market.</li> </ol>

<p>2) Buildings program. It subsidizes renovation project and works for multifamily buildings.</p> <p>3) Dwellings program. It subsidizes project and works for houses and individual apartments. The amounts are less than programs 1 and 2. For very vulnerable households the subsidies could cover the 100% of costs.</p>	<p>The distribution of funds between the two schemes will change in the future. Most of the funds were nationally distributed to allow scalability, but it is expected that more funds are dedicated to the local scheme.</p>
<p>Subsidy programs are multi-year, providing certainty for 4-6 years.</p>	<p>Subsidies were strongly risen, specially for vulnerable households. This generated a strong inflation in the renovation market. To overcome this situation, the subsidies were decreased within the year. This results in an unstable ecosystem and uncertainty.</p>
	<p>In 2019, when the new subsidies scheme (National scheme) was appointed to ANAH, they had to enlarge their capacities and change their traditional way of working, as they passed from managing 70k to 700k subsidy files per year.</p>
	<p>A strong national agency for renovation has benefits such as:</p> <ul style="list-style-type: none"> <li>Big budgets that can be later distributed</li> <li>A strong brand that facilitates communication to the citizens</li> <li>Capacities to develop tools and support for market actors</li> <li>Operational capacities for data analysis, onsite audits and fight against fraud</li> <li>Leverage on the market to steer national policies</li> </ul>

## 4. Condominiums and District approach

Spain	France
	<p>Generally, there is a conservative vision of architecture, which results in a barrier for adaptation both in buildings and public space.</p> <p>Strong heritage criteria limit the deployment of renovation solutions (e.g. external isolation) even to modern buildings or buildings adjacent to heritage protected buildings.</p>

## 5. Summer energy poverty and vulnerable households

Energy poverty was already an extended concept across Europe, but it has been always focused on winter needs. However, we are already suffering huge heat waves with a relevant impact on people's health.



People do not identify renovation as a need in terms of energy, but they do in terms of accessibility and comfort.

*Javier Martín*

According to their research, solutions for summer energy poverty are specific, less known and lack of previous practical experiences. Among these solutions are:

- **Energy culture.** The knowledge to face extreme heat existed in the Mediterranean countries but has been progressively lost during Modernity, regarding buildings but also the design of the city. Grandmothers hold this energy culture that should be recovered and communicated to society.
- **Urban scale.** Reducing heat within the buildings is only efficient if the temperatures on the streets are reduced. This results in less energy consumption (less temperature gap between outside and inside) and the possibility of activating the urban space as a cooling shelter. Interventions such as increasing the tree cover and reducing the asphalt surface are needed.
- **Building features against extreme heat.** Building codes should incorporate cooling ventilation strategies and thermal inertia, which mitigates the extreme temperatures. This is relevant in renovation as many buildings do not meet basic criteria as crossed ventilation.
- **Express renovations for energy poverty.** For vulnerable households fast and low-tech solutions might alleviate their situation. Although it is not a structural solution, counselling together with interventions such as weather strips, reflectors on radiators, etc.
- **Hard interventions for renovation.** Significantly similar for summer and winter conditions, these are well-known solutions such as insulation, change of windows, heat pumps, etc.

Although in many cases some neighborhoods concentrate a great proportion of vulnerable households, it is not uncommon that in relatively wealthy buildings dwell one or more families in vulnerability. The latter is especially relevant for renovation policies, as they need extra support if the multifamily building is to be renovated. If this support does not exist, the decision-making process can be stopped.



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Energy poverty households are the most decarbonized population, but they are suffering from extreme unhealthy temperatures and whose situation will be worse due to increasing temperatures due to climate change.

*Carmen Sánchez-Guevara*

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Municipalities are the best actor to tackle energy poverty. One-Stop Shops are a great tool to tackle this issue at the local level. However, two different contexts have been identified:

- **Large cities.** These do have the capacities to implement their own OSS or support structure against energy poverty. For this, capacity building of their own technicians is a good approach. A good example is Valencia.
- **Small cities and towns.** These lack the capacities and resources to deploy their own OSS. Even if capacity building is provided, technicians do not have the capacities to implement the received knowledge. For these, the best approach is to mutualize structures at regional level, through itinerant OSS.