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ONE-STOP-SHOP ADVISORY FOR PROMOTING BUILDING RENOVATIONS

One-Stop Shops: European Models and Hungarian Insights

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Introduction

To achieve climate neutrality by 2050, **80% of the existing building stock will need to undergo energy renovation**, which requires increasing the annual renovation rate to at least **3%**.[1] No European country has yet reached this target, but a wide range of initiatives and policy tools are in place to support both the **quantity and quality** of renovations. These range from setting **minimum energy performance requirements**, to **greening mortgage portfolios**, **energy efficiency obligation schemes (EEOS)**, and **state subsidy programmes**. One of the **most cost-effective approaches** is the provision of **technical assistance**. Energy renovations are complex projects, and most people lack the **knowledge, capacity, confidence, motivation**, or **financial means** to carry them out on their own.[2]

To overcome these informational, motivational and capacity-related barriers, the **revised Energy Performance of Buildings Directive (EPBD)**[3] requires the member states to establish **One-Stop-Shop (OSS)** or **integrated renovation service** systems. These are designed to provide homeowners with comprehensive technical, financial, and administrative/legal support in one place. OSS advisors do not simply provide a one-time consultation — they assist in preparing and designing renovation projects, conduct energy assessments, develop renovation roadmaps, write grant applications, and recommend contractors or help select the most appropriate one. Only a small proportion of clients can or are willing to pay for these services in full. Therefore, it is essential that **national, regional or local governments co-finance** such activities to **help increase renovation rates**.

In several Western European countries, OSS services have already been operating for **8–10 years**, and both national and local governments have recognised their **catalytic role**. As a result, they either **financially support** these services or make **their use mandatory**. The following chapters present three exemplary cases:

- **Ireland**, where state-funded deep renovation grants can only be accessed through certified OSS providers;
- **France**, where regional governments finance OSS providers that also offer preferential financing schemes;
- and **Austria**, where in addition to provincial-level OSS services, the **City of Vienna** operates a comprehensive municipal renovation support service.

[1] Buildings Performance Institute Europe (BPIE, Hélène Sibileau): Deep renovation: Shifting from exception to standard to EU policy, 2021, https://www.bpie.eu/wp-content/uploads/2021/11/BPIE_Deep-Renovation-Briefing_Final.pdf
[2] https://renohub-h2020.eu/result/research-on-homeowners-motivation/
[3] https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=OJ:L_202401275, Article 18

The next section outlines the **current situation in Hungary**, followed by a concluding chapter with **recommendations on which Western European practices could and should be adapted** to the Hungarian context.

Definition, Types and Stakeholders of One-Stop-Shops

Motivation

In most cases, **homeowners manage the entire renovation process themselves**[4] — including identifying the necessary energy efficiency measures, contracting with builders, arranging loans, writing applications for state subsidies, overseeing construction works, and handling final inspections. In some cases, they even carry out parts of the work personally. While for the homeowner the renovation is a **single, coherent project**, the actors involved usually take responsibility only for their own specific tasks, with little incentive to cooperate with one another. Homeowners are often inexperienced, as major renovations typically occur only once every **15–20 years**, yet they are expected to **coordinate the entire process**. This situation is **comparable to planning a wedding** — a complex, infrequent event requiring the coordination of many different service providers. The role of the **wedding planner** in this analogy is played by the **One-Stop-Shop (OSS)** or, alternatively, the **Integrated Home Renovation Service (IHRS)** provider, who takes over and manages part of the renovation tasks. This makes the process far more accessible and appealing, and helps prevent homeowners from **abandoning the renovation altogether** or opting for **simpler, suboptimal solutions** due to the complexity of the process.[5]

Stakeholders

Currently, many different professionals offer renovation-related services. Architects, energy experts, and engineers assist with planning and provide independent advice, but they usually do not help select contractors, do not carry out implementation, do not supervise the works, and do not offer financing options. **Trade contractors**, who are often the first point of contact for homeowners, operate in a fragmented market and cannot support complex planning or implementation. **General contractors** can coordinate multiple professionals as subcontractors, but their advice is not always impartial — they tend to recommend works they are more familiar with or that offer higher profit margins. In addition, they often lack the resources to promote innovative solutions or offer financial products. In Western Europe, there are also **renovation brokers**, such as real estate agents, who connect clients with

[4] https://mehi.hu/en/reports/hungarian-renovation-wave/

[5] Christophe Milin, Adrien Bullier: Towards large-scale roll out of „integrated home renovation services" in Europe, 2021, https://fedarene.org/towards-large-scale-roll-out-of-integrated-home-renovation-services-in-europe/

contractors and service providers in exchange for a commission. While this is a market-based solution, some clients are sceptical about the quality of services offered through brokers. **Banks** offering renovation loans could serve as a good first point of contact, providing information on energy savings and financing options, and in some cases offering energy assessments. However, this service requires sufficient **paying demand** for their credit products to be viable. In many locations, **building materials suppliers and DIY chains** are beginning to promote energy-efficient renovation. They have substantial marketing capacity, strong contractor networks (often offering training on new materials), and can easily reach homeowners. However, because different building products carry different commission margins, these actors may **lack independence**, and may not recommend the most energy-efficient solutions.

In the **apartment building sector**, property managers (condominium representatives) could play a key role, but decision-making processes are often slow, the remuneration of representatives is low, and there is a general mistrust of external actors. These factors make energy renovations in this segment particularly difficult. **Local governments and energy agencies** could also provide valuable information and advice to residents, but they tend to prefer **neutral communication**, which often excludes recommending specific reliable contractors. Moreover, they usually lack the resources to proactively identify and engage homeowners who have not yet committed to renovation.

This overview shows that the problem is **not a shortage of professionals**, but rather **conflicting interests and a lack of coordination** between them. Addressing this requires **public intervention** to create connections between fragmented market actors and, in doing so, accelerate both renovations and the broader energy transition[6].

Services

Integrated home renovation services offer bundled solutions that simplify the renovation process and build trust. At the same time, they fully adapt to local circumstances — providing access to local financial support schemes and local professionals. These services target **private homes**, including **single-family houses and apartment buildings**, but not public buildings, social housing or service buildings. They focus on **existing buildings** rather than new constructions, and the goal is to achieve **significant energy savings**, even if this requires a **step-by-step renovation approach**, such as using a renovation passport.

The typical services provided by One-Stop-Shops (OSS) are aligned with the **customer journey**:

1. Awareness-raising and marketing

[6] Christophe Milin, Adrien Bullier: Towards large-scale roll out of "integrated home renovation services" in Europe, 2021, https://fedarene.org/towards-large-scale-roll-out-of-integrated-home-renovation-services-in-europe/

In the early stages, the goal is to draw the client's attention to their energy consumption and raise awareness of the importance of measuring and monitoring it. If this stage is linked to concrete offers from OSS providers, its impact can be significantly increased.

2. Targeting second-hand home buyers

Homeowners are rarely prepared to launch large renovation projects. That is why it is crucial to target households more likely to undertake renovation — especially **new buyers of used homes**, who are more open to integrating energy upgrades into broader renovations before moving in. This group is a key target segment for OSS providers.

3. Simplified assessments and recommendations

Personalised advice typically includes not only technical but also financial information: what to renovate, what subsidies are available, expected returns, etc. Based on building typology, this service provides **rough estimates** for expected energy savings and investment costs, helping clients decide whether to proceed with full renovation planning.

4. Project planning

An OSS provider may offer to conduct **on-site energy assessments**, develop **renovation plans**, and verify whether the planned interventions meet the criteria of state subsidies.

5. Selection of contractors

Choosing contractors is often burdensome for homeowners. For small-scale works, it's hard to gather enough quotes; the technical content of quotes is hard to interpret, and the final investment decision carries risk — if the works are poorly defined, costs can escalate or lead to disputes. OSS providers can help reduce costs through **standardised quotations**, which lower transaction costs, and by using **pre-designed renovation packages**, which reduce both unforeseen risks and planning costs.

6. Financial planning and funding options

Often the question is not whether renovation is appealing, but whether it's affordable. This requires understanding the expected cost of the project, available own resources (income and savings), state and other subsidies, and loan options (and existing debts). OSS providers can **check subsidy eligibility**, **combine different support schemes**, and **prepare grant applications**.

7. Renovation works

At this stage, multiple contractors often work in parallel, typically without coordination. The added value of the OSS is that it **organises and coordinates** these contractors. While many cite a shortage of skilled labour, contractors often complain about insufficient demand to justify training investments — OSS coordination can help bridge this gap.

8. On-site construction supervision

Site supervision is critical, as construction errors (e.g. thermal bridges) can lead to technical issues, higher costs, or even the loss of state support. Although this is usually an engineer's job, homeowners often do not hire supervisors and are unable to carry out checks themselves. OSS providers offering this service can add substantial value.

9. Quality assurance, warranties, and monitoring

In today's market — especially for complex renovations — implementation quality often falls short of expectations. Building **trust in OSS providers** depends largely on the **quality guarantees** they can offer. There are two main forms: 1. A **materials and methods warranty**, where the OSS guarantees the quality of materials and installation; 2. An **Energy Performance Contract (EPC)**, where the provider guarantees the achieved energy savings — this is particularly relevant in **multi-apartment buildings with central heating**[7].

Main models

Depending on which of the above services the One-Stop-Shop (OSS) provides — and to what extent — we can differentiate **three theoretical models** of OSS operation:

1. **Advice model**:
   The OSS focuses on the early stages of the customer journey, providing general information and initial guidance, without becoming involved in the details of the renovation project.

2. **Support model**:
   In this model, the OSS assists the homeowner in developing the technical and financial details of the renovation project. The service is usually provided on a commercial basis, and the advisor assumes professional responsibility for the content. A service agreement is often concluded, though not always.

3. **Implementation model**:
   Here, the OSS not only supports the detailed planning of the renovation but also **carries out the renovation works**. In this case, the OSS is no longer only acting in the client's interest — it also has a **direct commercial interest** in the project's implementation.

[7] Christophe Milin, Adrien Bullier: Towards large-scale roll out of "integrated home renovation services" in Europe, 2021, https://fedarene.org/towards-large-scale-roll-out-of-integrated-home-renovation-services-in-europe/

1. Figure: The main integrated home renovation service models[8]

While the fundamental differences between the models are clearly distinguishable, it is often more difficult to precisely identify the **transition points** between them in practice.

How can One-Stop-Shop advisory services be scaled up?

One-Stop-Shop (OSS) advisory services are key enablers for improving both the **quantity and quality** of energy renovations. However, for a public institution or organisation to establish such a service, several **strategic decisions** must be made. First, the **objectives and level of ambition** must be defined. While the *advice model* may be sufficient for simple interventions (e.g. window or boiler replacement), more **complex renovations** are better supported by the *support* or *implementation* model.

Second, the **territorial scope and potential number of housing units** to be served should be identified. To balance **operational costs** with **investment potential**, a **regional-level scope** generally appears most appropriate, where there is sufficient demand for renovation services.

Third, it is necessary to determine **which steps along the customer journey** the OSS will cover, **which services can be charged**, and **how the OSS positions itself in relation to other**

[8] Christophe Milin, Adrien Bullier: Towards large-scale roll out of "integrated home renovation services" in Europe, 2021, https://fedarene.org/towards-large-scale-roll-out-of-integrated-home-renovation-services-in-europe/

market actors. Building **trust with homeowners** is also essential, as the OSS model is still relatively new and unfamiliar to many. Trust may not depend solely on the implementing entity itself, but rather on **the institution or company assuming responsibility** for the quality of the work. Many OSS providers operate through **public–private partnerships**, where the public sector's involvement can lend credibility and accountability, while private actors bring technical expertise and market responsiveness. Clearly defining roles and responsibilities — including liability — is critical for success.

Financing, business models

In the **start-up phase**, the costs of One-Stop-Shop (OSS) services — including advisory activities and fixed operating expenses — are typically **covered by public budgets**, while **additional support is allocated** to develop market structures (e.g. contractor training programmes). A portion of the costs can also be **financed by private actors**: homeowners may pay for certain services, and private companies with a commercial interest in OSS operations may contribute to covering operational expenses. In many countries, **privately financed, publicly funded, and hybrid models** operate in parallel. Some OSS providers established by **local governments** also focus on **energy poverty** — a service that cannot be sustained without public funding. Many OSS initiatives were launched and developed using **European Union funds**, yet **none of them achieved full financial self-sufficiency** even after 4–6 years of development. One reason is that most homeowners are **reluctant to pay the full cost** of advice, assessment, and planning services. Even **privately financed OSS models** often rely on **cross-financing**, using profits from construction or material sales to subsidise planning and preparation services. Given that OSS providers help **catalyse numerous complex renovation investments** and **bridge the gap between immediate costs and future benefits**, maintaining some level of **public co-financing remains justified**.

The most successful European renovation support programmes in recent years have included the costs of project preparation. It is recommended to finance advisory and design services (technical assistance) as part of renovation subsidies, in order to maximize the share of deep renovations.

Irish model

In Ireland, the government is strongly committed to climate protection and energy efficiency. A national target has been set to carry out **deep renovations of 500,000 residential buildings by 2030**, representing **one-third of the country's building stock**[9].

[9] Ireland's Long Term Renovation Strategy, https://energy.ec.europa.eu/document/download/5cf8a54b-ed5f-41c6-afc2-e2df796c5b4e_en?filename=ie_2020_ltrs.pdf

The Irish One-Stop-Shop (OSS) system is overseen by the **Sustainable Energy Authority of Ireland (SEAI)** (www.seai.ie). The OSS network is directly linked to the **National Home Energy Upgrade Scheme**, a state-funded programme supporting deep renovations. Under this scheme, homeowners can apply for up to **50% public funding** for properties built before 2011, provided the renovation achieves an energy rating of **B2 (100 kWh/m²/year)** or better. In this programme, **One-Stop-Shop providers play a central role**, operating under the **implementation model**. They accompany the project from design through construction to post-renovation energy assessment, and are responsible for **preparing and pre-financing the grant application**. Currently, there are **20 registered private OSS providers** in Ireland, mostly specialised in **single-family homes**, many of them offering **nationwide coverage**.

To become a **registered OSS provider** for deep renovations, private companies must meet a range of strict requirements, as set out in a comprehensive guidance document[10]. The **minimum criteria** include:

1. **Financial integrity and business stability** – annual turnover must exceed €1 million
2. **Organisational capacity and technical competence** – providers must demonstrate capability to deliver all services from initial consultation to construction, quality control, and pre-financing
3. **Governance and legal compliance** – including liability insurance
4. **Business systems and IT capacity** – description of services and expected demand; secure data management
5. **Market commitment** – including a SWOT analysis[11] and strategic/business plan
6. **Qualified workforce** – in-house or through partnerships, with documented staff qualifications and a training plan
7. **Quality assurance** – an accredited quality assurance system is required
8. **Obligated party status**, if relevant
9. **Commitment to national retrofit efforts** – willingness to act as a long-term partner and key stakeholder

The **registration process typically takes four months**, during which SEAI provides support to help applicants address weaknesses and improve their business models. Once registered, OSS providers are subject to **ongoing monitoring and oversight**. They must submit a new

[10] https://www.seai.ie/sites/default/files/contractors-and-suppliers/register-with-seai/one-stop-shop/One-Stop-Shop-Registration-Guidelines.pdf
[11] Strenghts, Weaknesses, Opportunities and Threats

strategic plan annually, and their progress is reviewed every six months. SEAI's continuous support and quality assurance mechanisms help to build public trust in the OSS system.

Irish One-Stop-Shop providers do not receive direct state funding, but state energy renovation subsidies can only be applied for and used through them and under their implementation. This ensures a steady demand for their services.

These One-Stop-Shop (OSS) services can also be accessed by homeowners using other state support schemes, although engaging an OSS is not mandatory in such cases. The 20 registered OSS providers operate in competition with each other, but their regional focus helps to segment the market. Since OSS providers receive the state subsidy in post-financing, they must have sufficient financial liquidity to pre-finance the services.

Services offered by Irish One-Stop-Shop providers[12]:

1. Digital questionnaire: A preliminary online form collecting basic information about the home and the desired depth of renovation.
2. Initial (online) consultation: A first consultation, including a basic assessment of the property, estimated renovation costs, and available government subsidies.
3. On-site energy assessment: A full evaluation to determine the building's current energy performance.
4. Renovation plan: A tailored package of renovation measures, including projected costs and applicable subsidies.
5. Design and grant application: Upon acceptance of the renovation plan, detailed design begins and the OSS prepares and submits the grant application on behalf of the homeowner.
6. Energy upgrade implementation: The OSS contracts with certified contractors, agrees on start and end dates, defines key milestones, and coordinates the work.
7. Project supervision: The OSS supervises the renovation works throughout and conducts a final inspection at project completion.
8. Demonstration and user guidance: Upon completion, the OSS provides the homeowner with a personalised user manual and demonstration of how to operate the new systems and technologies.

The contractors working with OSS providers are not only pre-qualified, but also receive ongoing training. A full deep renovation can often be carried out within 6–8 weeks, sometimes even while the homeowner remains in the building. The OSS websites are regularly updated

[12] Electric Ireland OSS leaflet

with upcoming training opportunities, details on **(subsidised) loan products**, and **successful case studies**. However, OSS providers **do not offer general awareness-raising or free advisory services** — these functions are handled by **SEAI**, which publishes comprehensive materials[13] about available public support schemes, the content of energy assessments, technical assistance services and quality standards, expected renovation costs, real-world renovation examples and benefits. This clear division of roles between **state communication (SEAI)** and **private delivery (OSS)** supports a high level of professionalism and trust in the system.

In Ireland, the **Energy Efficiency Obligation Scheme (EEOS)** is also actively used. A typical One-Stop-Shop (OSS) has contracts with **two or three obligated parties**, and the verified energy savings from completed renovations are **sold to the buyer offering the best price**. (There is no dedicated EEOS market or exchange in Ireland.) The **average price** of certified energy savings is currently around **0.25 eurocents/kWh**, or approximately **€70/GJ**, although prices can be higher in some years. **100% of energy savings from publicly funded deep renovations are eligible for credit under the EEOS**. At this price level and under these conditions, the certified savings can cover **approximately 10–12% of the total cost** of a deep renovation, on a reimbursed basis.[14]

[13] https://www.seai.ie/grants/home-energy-grants/one-stop-shop
Electric Ireland OSS presentation, September 2024
[14] Interview with Seamus Hoyne, managing director of Tipperary Energy Agency, 22.01.2025

The **Sustainable Energy Authority of Ireland (SEAI)** sets the following expectations for OSS providers and supports them because they deliver these key benefits:

1. **OSS providers significantly simplify the deep renovation process** for homeowners. They consolidate all services and expertise, and clearly explain the available renovation options.
2. **They accelerate the renovation process** by informing, motivating, and supporting homeowners in implementing energy efficiency measures.
3. **They improve the depth of renovations**, as OSS providers accompany homeowners through the entire process from start to finish.
4. **They carry out technical assessments, design the renovation**, manage implementation and quality control, and continue to support the homeowner post-completion.
5. They work with **multiple homes at once**, which creates **economies of scale** — enabling bulk purchasing of materials and equipment, and driving **innovation in processes and technologies**.
6. They provide **information on available grants** and manage financial incentives from both public funding and the EEOS.
7. They also **inform clients about preferential or low-interest loans**, which can ease the financial burden of renovation.

For those **not undertaking a full deep renovation**, alternative support schemes are available — such as **Better Energy Homes** and **Solar PV**. In these cases, homeowners can manage the process themselves, including design, online application for grants, and contractor selection. However, **all works must be carried out by registered contractors**. Renovation grants are available for external wall insulation, attic insulation, heating control upgrades, heat pumps, solar thermal systems, solar PV systems. For **heat pump installation**, specific conditions must be met — such as **minimum insulation standards** in the building. **Window and door replacement is only eligible as part of a comprehensive renovation**. There is also a dedicated scheme for **energy-poor households**, called the **Warmer Homes Scheme**, where **all renovation works are fully funded by the state**, and **contractors are appointed directly from an approved list.**[15]

[15] https://www.seai.ie/grants/home-energy-grants/fully-funded-upgrades-for-eligible-homes

French model

In **France**, energy renovation of homes receives significant political attention. There is strong **political will** behind national targets, supported by a wide range of **financial, administrative, and technical instruments**. Given the many barriers to renovation — including technical, social, financial, and administrative challenges — and the high cost of implementation, there is broad consensus in France that a **publicly or semi-publicly funded One-Stop-Shop (OSS) system** is needed, staffed by professionals with expertise across all these domains. This role is fulfilled by **Third-Party Financing (TPF) companies**, created at the initiative of **four regional councils and one metropolitan authority**[16]. In 2022, these companies established **Serafin**, a **national knowledge hub for OSS providers**, which supports the development of sustainable OSS business models and helps optimise their resources. Since 2022, France has also operated the **France Rénov'** renovation support service, which offers **personalised guidance and information to homeowners at any stage of their renovation project**. Currently, France Rénov' comprises **over 570 physical OSS contact points** and **more than 2,550 advisors** nationwide, co-funded by national, local, and regional authorities. According to the **2024 National Energy and Climate Plan**, the goal is to expand the France Rénov'[17] advisor network to **4,000–5,000 advisors** by the end of 2024. All advisory services will be **free of charge** for the public.[18]

French OSS providers work with **both single-family homes and apartment buildings**, and they also compete with private-sector OSS providers. The **regional councils** backing the public OSSs provide two key advantages: 1. they ensure **financial support**, enabling the development and maintenance of **innovative and less profitable services**; 2. their oversight ensures the **public interest** is upheld by service delivery. Under French law, these **regionally operated OSS entities** — although not banks — are **permitted to offer financing**, such as **interest-free loans**, to support homeowners in implementing energy renovations.[19] The five key publicly backed OSS providers in France are:

- **Régie régionale du Service Public de l'Efficacité Energétique Hauts-de-France**
- **Oktave** in the Grand Est region
- **AREC Occitanie**
- **Centre-Val-de-Loire Énergies**
- **Facirénov**, operated by **Bordeaux Métropole Énergies**

[16] regions: Grand-Est, Hauts-de-France, Occitanie, Centre-Val-de-Loire and Bordeaux Metropolitan Municipality
[17] https://france-renov.gouv.fr/
[18] https://commission.europa.eu/document/download/ab4e488b-2ae9-477f-b509-bbc194154a30_en?filename=FRANCE%20%E2%80%93%20FINAL%20UPDATED%20NECP%202021-2030%20%28English%29.pdf#page=122
[19] https://energy-cities.eu/wp-content/uploads/2024/09/ORFEE_SERAFIN_Methodological-guide_FINAL.pdf

These regional OSS models demonstrate how public leadership and structured support can build a nationwide renovation advisory system that is inclusive, trusted, and capable of addressing the complexity of deep renovations.

Figure 1: Map of Third-Party Financing companies operating in France (2024)

Establishing OSSs is only cost-effective when the local population is large enough to generate a sufficient volume of renovations to cover the organisation's fixed costs. This is why **regions and metropolitan areas** are the most appropriate levels for implementation. In addition, the **local authority must have adequate competence** in the areas of housing and/or energy renovation. **Geographic characteristics** (urban, peri-urban, or rural) influence the **target groups** (e.g. single-family homes or apartment buildings), the **range of services offered**, and the **business model** of the OSS. The **socio-demographic profile of the local population** also shapes the OSS service offering and business model: **services are often differentiated according to income levels.**

	What do they need?	What problems do they face?	What can they finance?
High-income households	Turnkey renovation		They can pay the full cost
	Quality guaranteed by public actors		
Middle-income households	Support for turnkey renovation	Not always eligible for public funding	They can partly cover the cost of advisory services
	Subsidised loan	Not always able to obtain bank loans	
Low or very low-income households	Public renovation grants	Often not creditworthy, cannot obtain bank loans	They could only use advisory services if free

	Full assistance with the renovation process	Cannot afford even a small portion of advisory service costs	
	Subsidized financial offers		
	Social support		

French OSSs offer a wide range of services, including:

1. Tailored Technical Advice
2. Financial and Administrative Support: Mapping of public/municipal subsidies and available bank financing options.
3. Financing Offers: these may include indirect bank financing or direct renovation loans offered by OSSs. Unlike banks, OSSs integrate expected energy savings into their offers, making financing accessible to households with limited access to conventional credit. Repayment periods can extend up to 25 years, compared to the typical 10-year term offered by banks.

OSSs use a wide range of communication channels to reach as many people as possible, including websites with contact forms, social media platforms, promotional brochures, video testimonials, participation in fairs, informal neighbourhood events organised after renovations, "France Rénov" advisory centres, local municipalities, construction and real estate professionals, and the local press. In the fields of awareness-raising, marketing and communication, OSSs cooperate closely with municipal authorities. Communication activities are carried out through municipal newspapers, websites, and social media, as well as via partially funded organizations such as local social centers. Following initial contact by email or phone, OSSs sign a contract with the client specifying the services to be provided, which may include: a) energy audit, b) project management, c) support for the client throughout the entire renovation process.

Services and timeline for Single-Family Homes (5–10 working days)

1. Initial advice: Identification of key issues (sometimes by public France Rénov advisors).
2. On-site energy audit and development of a renovation plan
3. Estimation of energy savings (with multiple scenarios)
4. Support during implementation: Includes consultation, tender analysis, 2–4 site visits. Depending on the OSS's model, support may involve owner assistance, full project management, or acting as the owner's representative. Some OSSs go further by:

soliciting quotes, conducting technical supervision and tracking whether the projected energy savings are achieved

Services and timeline for Apartment Buildings (up to 70 working days due to decision-making processes)

1. Comprehensive energy audit
2. Selection of a project manager (for planning) and OSS consultation on financing and tenders
3. Approval of contractor quotes and start of renovation works

Financial Support and Pre-financing is crucial in France, because most public grants in France are reimbursed after project completion. Since many households cannot pre-finance the full renovation cost, OSSs play a key role by pre-financing public subsidies, offering loans themselves or through partner banks and considering expected energy savings in repayment assessments. The monthly instalments are low, as the loan can be repaid over a period of up to 25 years.

French OSSs (One-Stop Shops) target both single-family homes and multi-apartment buildings, as this helps achieve economic viability and reflects the higher demand for apartment block renovations in France. OSS companies maintain close ties with the regional authorities that established them and also collaborate with other actors such as local inter-municipal associations. They are connected to the national energy advisory network (Espaces Conseil France Rénov'), which provides initial guidance to clients on how to reduce their energy use and informs them about available financial support and programmes. OSSs save time for local construction professionals by defining the renovation steps, launching calls for quotes, and ensuring a high consent rate among homeowners. As they were set up by regional authorities, OSSs enjoy a high level of trust and benefit from established branding and public recognition. To offer (direct or indirect) financing options to households planning renovations, OSSs also cooperate with banks.

French one-stop shops (OSS) operate according to several different service models.

	Services	Feature(s)	Examples
Advice model	all information, independent advice	no direct contractual relationship with contractors	multi-apartment buildings: Renov' Occitanie, Oktave, Centre-Val-de-Loire Energies, Facirénov és a Hauts-de-France Pass (without renovation loan)

Support model	planning		Oktave (single-family houses, small apartment buildings), Île-de-France Energies (medium and large apartment buildings)[20]
	technical supervision		
	handover of works		
Delegation model	planning of the renovation	OSS acts on behalf of the property owner for the execution of works	Hauts-de-France Pass Rénovation
	technical supervision of works		
	handover of works		
Implementation (general contractor) model	project management	execution subcontracted to other companies	single family homes: Facirénov and Bordeaux Métropole Energies
	technical supervision		

OSS companies operate under various legal forms: some are fully owned by local governments (e.g. *Hauts-de-France Pass Rénovation*); others are established by multiple local authorities (e.g. *AREC Occitanie*); and some are jointly owned by public and private entities (with public ownership typically ranging between 51–85%, e.g. *Octave*, *FaciRenov*).

The costs of OSS companies include staff expenses, subcontractor fees, and operational costs. Their revenues come from multiple sources: part of the services offered to homeowners are fee-based, although the full cost is usually not charged; they also generate income through France's Energy Efficiency Obligation Scheme (EEOS)[21], by offering training courses, and through funding provided by investors (in the case of public financing, typically local or regional authorities; in private financing, local private or municipal enterprises). They may also receive funding from EU programmes, national subsidies, or commercial banks. In the case of *Hauts-de-France Pass Rénovation*, the main sources of income between 2015 and 2021 were: fees paid by service users (20%), various subsidies (approx. 50%), and revenues from the EEOS (33%). The main expenditure categories were staff costs (42%) and subcontractor costs (39%).

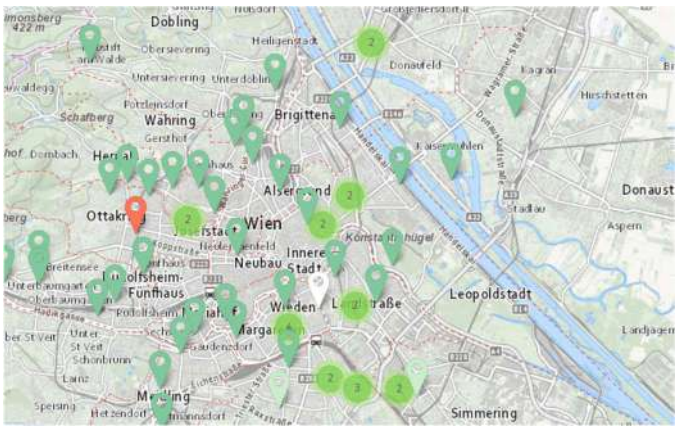
Austrian model

In all 10 Austrian provinces, free energy advice is available—whether for heating system upgrades, deep renovations, energy-saving tips, solar panel installations, or energy

[20] former operation
[21] https://enr-network.org/wp-content/uploads/Factsheet-3-ADEME.pdf

communities[22]. These advisory centres also provide information on both national and provincial renovation subsidies. The centres are ***financed by the respective provincial governments***. Vienna's energy advisory service, ***Hauskunft Wien***, was further developed as part of the EU-funded RenoBooster project[23]. After the project ended, it continued operating with expanded services financed by the City of Vienna. Its main objective is to increase the renovation rate of private housing in Vienna. *Hauskunft* offers independent, free technical, financial, legal, and administrative advice for homeowners, property managers, and planners alike. Later project phases are supported through dedicated funding calls.Uniquely, *Hauskunft* supports homeowners throughout every stage of home renovation—from the initial considerations and advisory phase to post-renovation quality assurance[24].

Established in 2020, *Hauskunft* was integrated in April 2021 into *wohnfonds_wien*, the City of Vienna's central public institution responsible for social housing, property management, and urban renewal. It also cooperates with *Stadtwerke Wien* (the municipal utility provider) and *OekoWien* (Vienna's eco-advisory body)[25]. Its advisory activities are preceded and accompanied by extensive communication and campaign efforts, covering topics such as energy-efficient technologies, renewable energy, and energy poverty. These campaigns are embedded in Vienna's overall communication strategy. The *Hauskunft Wien* website offers essential information on renovation measures and their impacts. It provides guidance not only on energy retrofits but also on comfort-enhancing investments such as loft conversions, room extensions, or green walls, including their legal requirements. A key feature of the website is the showcase of good practice examples—categorised by renovation type and searchable on a map to help users find projects near them.[26]



[22] https://www.oesterreich.gv.at/themen/umwelt_und_klima/energie_und_ressourcen_sparen/1/energieberatung.html

[23] https://www.wien.gv.at/english/living-working/housing/renboooster/index.html

[24] https://proretro.eu/hauskunft_one-stop-shop_for_vienna

[25] Presentation about Vienna Hauskunft, 26.November 2024

[26] https://www.hauskunft-wien.at/sanierungsmassnahmen

Thorough market analysis and target group-specific communication support the development and testing of new services. In addition, the *Hauskunft* newsletter informs target groups about current developments and offers.

The most important service provided by *Hauskunft* is its ***free, independent, and personalised advisory service***, which is available by phone, online, or in person. *Hauskunft* experts offer advice to anyone in Vienna interested in building renovation. They are happy to provide information not only to homeowners but also to property managers, architects, and planners—both before and during the renovation planning process. The advice does not include written reports, calculations, or cost estimates. Beyond this service, *Hauskunft* also organises monthly information evenings offering general guidance to homeowners wishing to modernise their buildings, focusing mainly on insulation and heating system upgrades. As an additional service, *Hauskunft* advisers attend residents' meetings at the invitation of property managers, helping interested homeowners reach a decision on comprehensive renovation of the entire building.[27] If a client requires more specific recommendations, advisers are happy to conduct a virtual walkthrough of the property or even ***visit the site in person***—especially in cases involving deep renovations including insulation—and suggest optimal modernisation steps. These recommendations do not include calculations or cost estimates. If a client wishes to have a ***detailed renovation concept***—including calculations and cost estimates—prepared (whether for a private home or a multi-unit building), they may apply for funding from *Hauskunft* to cover the associated costs, ranging from €1,000 to €5,000.[28] Clear guidelines are provided on what the renovation concept should include, along with explanatory videos, sample concepts, and consulting support for developing the plan. Objective reviews help ensure the quality of the submitted renovation concepts.

Once the renovation plan is finalised, it is crucial for the renovator to find reliable professionals for the actual work. *Hauskunft* also supports this step by recommending the *Qualitätsplattform Sanierung*. This online platform helps homeowners and landlords find qualified contractors and planners for heating system upgrades, insulation, and other works. The platform lists expert companies from various trades who must meet strict quality criteria and commit to upholding a code of conduct.[29] Companies applying to be listed are evaluated and rated by quality renovation organisations, which formed an association in 2021 to operate the platform[30]. This is considered a market-based form of quality assurance. Since then, energy advisers in other Austrian provinces have also used the platform to recommend professionals. Clients can search based on various criteria and freely choose among the listed companies—*Hauskunft* does not recommend one company over another.

[27] https://www.hauskunft-wien.at/services

[28] https://www.wien.gv.at/wohnen/wohnbaufoerderung/ahs-info/pdf/sanierungskonzept.pdf

[29] https://qp-sanierung.at/ueber-uns/#

[30] https://qp-sanierung.at/intern/

Hauskunft Vienna considers its core mission to be the provision of free energy advice. Since 2020, the number of consultations has been steadily increasing, reaching approximately **600 consultations per month in 2024**. As a result, the number of staff members has also had to grow gradually: currently, **9 technical experts** (energy specialists and architects) and **3 administrative staff members** are employed to support organisational tasks. Marketing and communication tasks are handled by another department of the municipality, while the **phone customer service is provided by environmental advisers**. The main cost item has been **personnel expenses**, which amounted to **€960,000 in 2023**, in addition to around **€135,000 for subcontractors and operational costs**. Funding is provided primarily by **wohnfonds_wien**, the non-profit organisation responsible for coordinating urban development in Vienna.[31] Additional financial support comes from the **City of Vienna**, and **cooperation exists with Wien Stadtwerke (Vienna Public Utilities)**. Since it operates entirely through **public funding**, Hauskunft is able to offer **independent advice**. It does **not undertake planning or construction work**, and therefore **does not compete with planners, property developers, or energy consultants**.

Situation in Hungary

In Hungary, according to the 2015 Act on Energy Efficiency[32], the Hungarian Chamber of Engineers (MMK) is responsible for providing free energy advisory services to households and small businesses, with the costs covered by the state. In addition to energy consultancy, the Chamber also provides information on available funding opportunities and monitors the amount of energy savings achieved as a result of the consultations[33]. Engineers are available across the entire country to assist those interested. All energy performance certificates issued after November 2023 include a note indicating that further information is available free of charge through MMK's advisory service.

[31] https://www.wohnfonds.wien.at/about
[32] https://njt.hu/jogszabaly/2015-57-00-00
[33] https://www.mmk.hu/tanacsadas/

This system could even be considered a state-funded, nationwide One-Stop-Shop advisory network (an advisory model). However, the absence of certain key elements limits the success and widespread adoption of the service. Consultations can be requested both online and in person (at the energy expert's office), with full national coverage. The advisory service is provided by selected engineers who offer ***high-quality technical advice. Information on funding opportunities*** is available on the official website, and engineers also share updates with each other regarding state-funded grant schemes.

Services of advisory model and the Hungarian Chamber of Engineers (MMK):

Service elements of advisory model	**Description and importance**	**MMK service**	**Details**
Awareness raising, marketing	Campaigns, information materials, on-site events to reach as many people as possible and raise awareness of the importance of energy efficiency and the need for renovation	Partially	No advertisement. The Facebook page has not been updated since October 2023. Since June 2024, the "Current Grant Information" subpage has not been updated.
Targeting second-hand home buyers	It is advisable to target households that are more likely to undertake renovations	Not provided	No information provided through real estate agencies, banks or notaries.
Simplified assessment and recommendations	Provides indicative estimates of expected energy savings and investment costs based on building typologies, helping clients decide whether to proceed with renovation planning	Partially	Offers information on typical renovation costs per measure, but no MMK energy savings calculator is available.
Project planning	On-site energy assessment of the home, development of a renovation plan, and verification of compliance with state aid requirements	Partially	If the engineer agrees, the on-site survey is done for an extra fee. MMK does not offer eligibility checks for grants or application support.
Selection of contractors	Choosing contractors is particularly burdensome for homeowners, as it is	Not provided	To preserve its independence, MMK does not assess or

[34] https://www.facebook.com/kamaraitanacsadas

	difficult to obtain enough quotes for smaller works, the technical content of offers is hard to interpret, and poorly defined scopes of work can lead to significant cost increases.		recommend contractors or reliable professionals.
Financial options and planning	A key question for renovators is how they can afford the costs. This requires an understanding of expected expenses, available own funds, public and other subsidies, and loan options. An OSS can assess eligibility for subsidies, combine multiple support schemes, and prepare the grant application.	Partially	General information is provided on state subsidies, but no guidance is given on commercial loans, municipal grants, the Energy Efficiency Obligation Scheme, or administrative aspects of applications.
MMK does not provide services related to the support or implementation models (e.g. project management, technical supervision, or execution).			

Despite the high-quality technical advice provided, the service lacks ***awareness-raising and marketing*** activities that could reach a wider audience and emphasise the importance of energy efficiency and the need for renovation. Another major shortcoming is that MMK, as a matter of principle, ***does not recommend specific professionals or companies for design or construction works***; it only refers clients to certified energy auditors listed in the MMK registry for energy assessments. As a result, once the client has an energy performance certificate or a completed technical plan, they receive no further support for the next steps: no tender writer or reliable contractor is recommended, even though one of the main challenges faced by homeowners is the difficulty of finding skilled and qualified construction professionals who deliver high-quality work. There are also gaps in ***financial guidance and administrative support***. The MMK website does not provide information on commercial loans, municipal grants, the Energy Efficiency Obligation Scheme, rural home renovation programmes, or the administrative aspects of grant applications[35].

Foreign examples show that One-Stop-Shop advisory systems typically operate at ***regional level***, as this is the scale at which the residential population generates sufficient demand for renovation services. This model is found in countries where a wide range of retrofitting

[35] www.mmk.hu/tanacsadas/?page_id=33

subsidies are available — targeting single-family homes, entire apartment buildings, individual flats within apartment buildings, and energy-poor households alike.
The revised Energy Performance of Buildings Directive (EPBD) requires that at least one One-Stop-Shop contact point be established:
a) per 80,000 inhabitants;
b) per region;
c) in areas where the average age of the building stock exceeds the national average;
d) in areas where Member States intend to implement integrated district renovation programmes; or
e) in locations that can be reached within an average travel time of less than 90 minutes by available means of transport in the surrounding area.[36]

In Hungary, as there are no regional-level municipalities, county-level municipalities could in theory be suitable operators of One-Stop-Shop (OSS) advisory services, following this logic. Counties are responsible for rural and territorial development, which would align with such role. However, in practice, Hungarian county governments have limited authority and very modest financial resources, making it unrealistic to expect them to fund OSS operations. Alternatively, municipalities of larger cities (e.g. the Budapest Municipality or regional urban centres) could be considered, due to their wider coverage. However, at present, there is no state support available for the renovation of multi-apartment buildings or individual flats — which are more prevalent in these urban areas — and this lack of incentives discourages local governments from operating OSS advisory points. Another possible option is for associations of municipalities (e.g. LEADER groups or metropolitan area partnerships) to jointly operate OSS contact points. Whether these associations are willing and able to allocate financial resources for such a function will depend on a range of factors specific to each partnership: how responsibilities are distributed, the characteristics of the local building stock and households, and the availability of renovation support schemes.

As of July 2024, the *Home Renovation Programme* (OFP) is available in Hungary — the first renovation subsidy scheme requiring a minimum of 30% energy savings. This target demands thorough planning and, in many cases, the combination of multiple retrofitting measures. One-Stop-Shop (OSS) advisory providers can greatly facilitate both the planning and implementation processes. The public agency responsible for managing the OFP, ÉMI Nonprofit Ltd. for Quality Control and Innovation in Building, has compiled an official list of advisory providers. These companies assist with the preparatory phase, while those included on the contractor list ("integrators") are responsible for full implementation and construction. To register on the advisory provider list, companies were required to demonstrate at least one completed financial year and employ (or subcontract) a certified energy assessor[37]. However, qualifications specifically relevant to OSS advisory — such as expertise in financial planning,

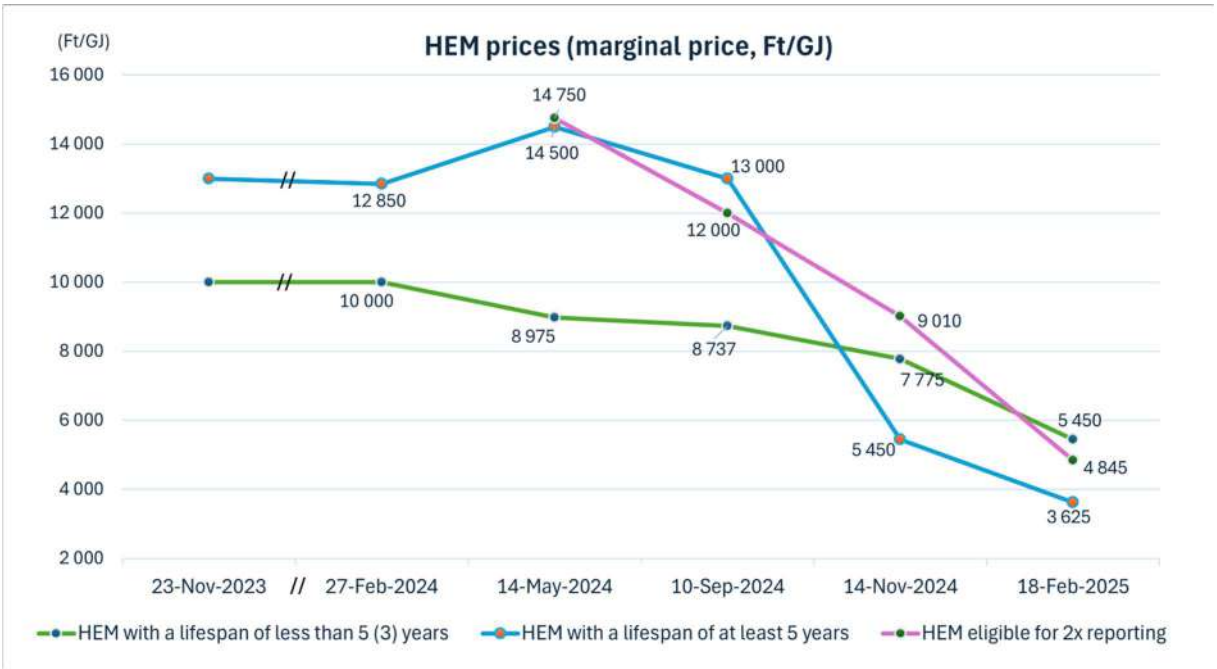
[36] Energy Performance of Buildings Directive, Aricle 18, 2024, https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=OJ:L_202401275
[37] ÉMI Registration Form for Consultants

tender writing, project management, and broader technical knowledge — were not evaluated. Nor were companies required to present references for complex single-family home renovations. As a result, the 84 advisory providers on the list include grant consultants with no construction background, solar panel installers, IT developers, and micro enterprises — many of whom may not be equipped to provide high-quality technical, financial, or administrative guidance for deep renovations of family homes. However, the list also includes market-based companies that do cover the full range of planning services (technical, financial, and administrative) or deliver integrated renovations. These companies could in fact be considered One-Stop-Shop providers — but the list itself does not distinguish between them. In the 2025 KEHOP (Environmental and Energy Efficiency Operational Programme) call, it is no longer possible to register as a new advisory provider[38].

Since 2021, Hungary has operated the *Energy Efficiency Obligation Scheme* (EEOS), which requires energy suppliers and traders to implement or support energy-saving investments at end-user level. Initially, obligated parties primarily financed industrial projects, but since 2024, residential renovation projects have also become eligible for EEOS support, due to simplified administration (through the expansion of standardised "catalogue sheets"). Market-based companies that can be considered One-Stop-Shop providers have acquired detailed knowledge of the EEOS and include it among the financing options they recommend. Many of them also take care of the administrative process on behalf of their clients. Part of the EEOS income is returned directly to homeowners undertaking renovations, while another portion is used to finance the operation of these OSS providers.

However, the current value of Certified Energy Savings (HEM) — and thus EEOS revenues — remains low and highly unpredictable, making it difficult for this mechanism to meaningfully support deep renovations or sustainably finance the operation of One-Stop-Shop providers. When energy savings are achieved using state subsidies, only 70% of the resulting HEM revenues are eligible for credit under the scheme. For a time, the free attic insulation programme proved successful, but in the case of comprehensive apartment block renovations, the available financing ratio of only 5–10% (in the absence of state support) has rarely been sufficient to convince residents to proceed with renovation. Compared to Ireland, the price of Certified Energy Savings (HEM) in Hungary is currently only one-sixth of Irish levels, despite the fact that the cost of deep renovations is not significantly different between the two countries.

[38] https://emi.hu/emi_ofp/tajekoztatok.html



Value of Certified Energy Savings, source: CEEGEX

The February 2025 amendment to Act LVII of 2015 on Energy Efficiency introduced new obligations for energy suppliers whose annual energy sales to end users exceed 15 PJ (15,000,000 GJ). These ***large enterprises are now required to provide energy advisory and awareness-raising services***. According to the revised legislation:

"(1) Any large enterprise that, in the year preceding the reporting year, sold more than 15,000,000 GJ of energy to final consumers must, either directly or through another entity within its corporate group, provide information and technical, administrative, and financial advice on energy efficiency to energy consumers via its customer service and website. This shall support the development of conscious energy consumption practices among consumers. The information provided by the enterprise or its corporate affiliates must include practical and useful guidance on energy-saving measures that can be implemented by different consumer groups, on available support schemes and projects for energy efficiency investments, on qualified energy professionals and their contact details, and on how consumers can access residential energy efficiency measures financed or co-financed under the Energy Efficiency Obligation Scheme."[39]

The impact of this recent legislative amendment is not yet known; it remains unclear what kind of advisory services these obligated large enterprises will actually provide. The text of the law does not mention the recommendation of reliable contractors — a critical issue for homeowners, as it is often difficult to interpret and compare the technical content of quotes, and poorly defined scopes of work can lead to significantly increased construction costs. Another potential problem is that some of the obligated companies themselves provide energy

[39] https://kormany.hu/dokumentumtar/az-energiahat-sz-2015-evi-lvii-torveny-mod-szolo-torveny-terv-tars-egy

efficiency and modernisation services[40]. As a result, the advice they offer may not be independent, raising credibility and trust issues among homeowners seeking impartial guidance for renovation decisions.

Hungary also has a market-based solution for the quality assurance of construction companies. The *Nyugodt Építkezés Információs Iroda* (Peaceful Construction Information Office)[41] has been operating for over 20 years, certifying construction firms. It assesses companies that have been in operation for at least five years, are free of public debt, hold contracts with certified professional contractors, have verified reference lists, liability insurance, and must demonstrate a high level of customer satisfaction as well as provide proof of complaint-free service[42]. Certified companies are reviewed annually.

Some building materials supplier in Hungary also offer One-Stop-Shop-type services to their customers. They may recommend an energy expert, conduct on-site assessments, develop renovation plans, prepare grant applications, provide loan advisory services, and recommend contractors. However, a key concern in such cases is the lack of independence. These suppliers are not impartial actors, and their advice may be influenced by the varying profit margins and commission structures of different renovation measures, products, and technologies. As a result, the solutions they recommend may not be the most energy-efficient or cost-effective for the customer, but rather the ones that generate the highest commission for the provider. Another limitation is that not all building material suppliers offer comprehensive OSS services, and their market coverage is not nationwide.

Supporting the renovation of ***energy-poor households*** poses a significant challenge, as technical, financial and administrative assistance must be complemented by social support. Low-income households are generally unable to pre-finance the works, are not creditworthy, and often cannot cover even a small portion of the advisory costs. Habitat for Humanity Hungary previously operated a support programme in Nógrád County under the name *Falusi LakHatás* ("Rural Housing")[43], which can be considered a One-Stop-Shop model designed for energy-poor households, functioning within a grant-based support framework. Families eligible for the *rural CSOK* (a state subsidy for housing in small settlements) were informed about the opportunity, their eligibility was assessed, renovation plans were developed, grant applications were prepared, contractors were selected with support, and—together with Erste Bank—the programme pre-financed the renovation costs. Technical supervision of the works was provided, and assistance was offered throughout the closing of the project. A key success

[40] https://mvmhomeandpro.hu/
[41] https://vedelem.nyugodtepitkezes.hu/impresszum/
[42] https://vedelem.nyugodtepitkezes.hu/utmutato/
[43] Feantsa report: Hungary: Habitat for Humanity, Hungary, 2023, https://www.feantsa.org/public/user/Resources/reports/2023/Renovation_case_studies/Habitat_Hungary_Booklet.pdf

factor was that the case manager who liaised with eligible clients was a local resident, and therefore already known and trusted by the families involved.

Recommendations

The One-Stop-Shop advisory points required under the EPBD should provide independent technical, financial, and administrative support at least at the regional level, and should also specifically address the needs of energy-poor households. The state-funded advisory service operated by the *Hungarian Chamber of Engineers* (MMK) currently fulfils part of this mandate: it offers county-level coverage and provides technical advice, along with limited financial guidance.

Expanding the MMK's services would offer a strong opportunity to move toward a comprehensive One-Stop-Shop model. This would include awareness-raising and marketing activities, comprehensive financial advice (covering commercial loans, municipal support schemes, and the Energy Efficiency Obligation Scheme), administrative and tender-writing support, and the recommendation of reliable contractors. Another key consideration is that MMK advisory points should engage with the local construction ecosystem — including municipalities, contractor associations, banks, grant consultants, building material suppliers, and civil society organisations — to provide holistic support while maintaining their independence.

It is crucial to stimulate demand for building renovations and raise awareness of the available support schemes. The MMK advisory service could effectively achieve this in cooperation with local municipalities through awareness-raising campaigns, local outreach events, and informational presentations (e.g. for condominium managers).

As the level of government closest to citizens, ***local municipalities*** can play a particularly effective role in communication and outreach. They could support these efforts via municipal newspapers, their official websites, social media channels, and the institutions they fund (e.g. family support centres). Effective communication should also include expanding the content available on the MMK website — showcasing best practices, dispelling misconceptions, explaining key concepts, and ensuring that the advisory registration process is user-friendly. In partnership with local municipalities, the MMK could also provide targeted services to energy-poor households. Local advisors would be best placed to identify ***vulnerable residents*** and help tailor appropriate support services to meet their specific needs.

Reaching and supporting ***energy-poor households*** is particularly challenging, as they require not only technical, financial, and administrative assistance, but also social support. Financing cannot be provided through reimbursement or credit; instead, it must come in the form of (almost) fully non-repayable grants. These households are also unable to cover even a small

share of advisory costs. The *Falusi LakHatás* ("Rural Housing") programme[44] run by Habitat for Humanity Hungary was a successful example that addressed these challenges. It provided social support, pre-financing, technical planning, tender writing, selection of reliable contractors, technical supervision, and full administrative assistance. This model should be revived and expanded to less developed regions, with public funding. It is also essential that the "agent" supporting clients throughout the entire renovation process be a local resident — someone already familiar with eligible households and known to the community. To provide services targeted at energy-poor households, comprehensive training on energy poverty is needed, as advisors must also be prepared to deliver social support alongside technical, financial, and administrative guidance. We recommend that energy poverty-focused One-Stop-Shop services be entrusted to local non-profit organisations, with financial backing from the state.

In recognition of the essential role played by OSS providers — and to compensate for the fact that most homeowners are reluctant to pay the full cost of high-quality renovation planning[45] — it would be advisable to make ***the costs of planning and preparation fully eligible within all energy efficiency and renovation grant schemes***. This should cover not only technical planning (energy audits, renovation roadmaps), but also grant application services and the selection of qualified contractors.

A cardinal element of effective renovation support is that, beyond theoretical advice, the One-Stop-Shop (OSS) must be able to recommend **reliable contractors** who can deliver high-quality implementation of the planned renovation works. If the Hungarian Chamber of Engineers (MMK) does not take on the task of assessing and recommending such professionals, it would be essential to **cooperate with other organisations** that can provide this function in a way that is officially recognised by funding bodies — such as ministries and local municipalities. The criteria for inclusion on a **quality-assured list of contractors** must be transparent. In addition to qualifications and certifications, the assessment should also take into account existing references, and the criteria must be accepted at all levels. A good example is Austria, where the *Qualitätsplattform*[46] established by the City of Vienna is now accepted and recommended by most regional OSS advisors. This builds trust among homeowners and simplifies the renovation process. Such a list could include **advisors, specialised and general contractors, and integrators**. The key is that the **quality criteria are professionally validated** and that the list is recognised and used by funding bodies responsible for renovation grants.

It may also be proposed that existing **market-based OSS providers** be recommended by public renovation programmes. However, in this case, providers must be **certified under strict**

[44] Feantsa report: Hungary: Habitat for Humanity, Hungary, 2023, https://www.feantsa.org/public/user/Resources/reports/2023/Renovation_case_studies/Habitat_Hungary_Booklet.pdf
[45] https://mehi.hu/en/reports/hungarian-renovation-wave/
[46] https://qp-sanierung.at/

criteria, with strong emphasis on relevant references. Moreover, if a company (e.g. an energy consultancy) seeks to expand into OSS services but lacks sufficient experience, it should be required to **complete specialised training** covering technical, financial, and administrative aspects, and pass an examination to demonstrate the acquired knowledge. This training should be **repeated regularly**, particularly when new technologies, grant schemes, or financing options are introduced. It is equally important to ensure that **at least one reliable OSS provider is available in every county** across the country. Building OSS services on **commercial actors** (e.g. building material manufacturers and suppliers, energy suppliers or traders) should be approached with caution, as these companies are not independent. This may reduce trust among homeowners, who may suspect that advice is influenced by profit motives rather than the client's best interest.

The recently amended Energy Efficiency Act requires large enterprises obligated under the Energy Efficiency Obligation Scheme (EEOS) to provide energy efficiency advice through their customer service and website. The practical implementation of this requirement has yet to be seen, but for these actors to evolve into professional One-Stop-Shop (OSS) providers, they must develop comprehensive services and ensure that their customer service staff are equipped with technical, financial, and administrative expertise. This would necessitate more robust training programmes. A further crucial question is whether they will recommend **reliable contractors** for implementation — an essential element of any OSS model.

A more predictable and profitable EEOS system could support OSS providers in generating more stable income, ensuring financial sustainability, and reducing the cost of planning and preparatory services for clients. Achieving this would require **a more predictable increase in savings obligations**, which in turn could raise the market price of Certified Energy Savings (HEM) and improve the economic viability of the scheme.

If the state were to launch a grant scheme specifically for **deep renovations** (with a minimum energy savings target of 100 kWh/m²/year), it should be considered whether, following the Irish model, such funding could **only be accessed through strictly certified One-Stop-Shop providers or integrated renovation service companies**. These entities would be responsible for delivering the entire process — from planning and grant application to disbursement and execution. However, for high-quality integrator companies to remain **financially sustainable in the long term on a market basis**, they require **predictable and long-term public support schemes** that ensure a stable pipeline of renovation projects.