

EU PEERS

Community for Integrated
Home Renovation Services

Capacity building
module for

Setting-up a One-Stop Shop



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Building a successful one-stop shop for home energy renovation

*A step-by-step guide based on resources from
EU Peers' Knowledge Hub*

Introduction

Why One-Stop Shops (OSS) matter

Home energy renovation is not failing because of a lack of solutions – but because, from the homeowners' point of view, these solutions are far too fragmented and uncertain. They are confronted with a complex landscape of actors, unclear responsibilities, and difficult decisions across multiple steps.

OSS aim to solve this coordination problem. They streamline the process by providing essential services through a single, user-friendly access point. Thus, OSS provide a structured, user-oriented approach that connects services, actors, and decisions along the renovation journey.

However, setting up an OSS is not straightforward. There is no single model, and success depends heavily on local context, stakeholder alignment, and strategic design choices. As the EU Commission's recommendations on OSS has it, there is “no one-size-fits-all solution” (2026:8). Their structure and set of services varies depending on local conditions, stakeholder involvement and renovation objectives.

This module helps you navigate that complexity

→ On the following pages, we will first introduce you to some of the best-known concepts of OSS, before we discuss various practical models and, finally, in the main part of this module, the three steps involved in establishing an OSS.

All sources we cite are linked to and freely available on EU Peers' Knowledge Hub:
<https://www.eu-peers.eu/knowledge-hub>

By the end of this module, you will be able to:

- Understand the core logic and added value of OSS
- Identify which model fits your local context best
- Structure the key steps required to set up an OSS
- Use practical tools and insights from the EU Peers Knowledge Hub

How to use this module

This module is structured in three parts: Understanding OSS (key concepts, customer journey, and service logic), getting to know different OSS models (various organisational approaches and their implications) and setting up your OSS (step-by-step from analysis to implementation). You can either follow the module sequentially or focus on specific sections depending on your needs. Throughout the document, practical insights and tools are highlighted to support your work. Four ‘checkpoints’ at the end of larger chapters, featuring questions to encourage reflection, will also guide you along the way.

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What is a one-stop shop for energy home renovation?



Understanding One-Stop Shops

One-Stop Shops (OSS) are designed to simplify processes by bringing together a variety of services, typically both physical and digital, into a single point of contact. Hereby, the Commission's recommendations on OSS emphasise: “Rather than one single structure, the aim should be to set up an ecosystem of coherent and complementary structures.” (2026:8) Thus, in the context of energy home renovations, **an OSS acts as a central hub** that supports homeowners through what is often a complex and fragmented process, connecting them with technical experts, financial solutions, and administrative guidance in one place.

By reducing barriers, streamlining interactions, and coordinating multiple stakeholders, OSS make energy renovations more accessible, efficient, and effective. They also benefit service providers by offering clearer access to clients and improving the delivery of renovation projects overall. Tailored to local needs and circumstances, OSS serve as practical instruments to accelerate energy-efficient upgrades, enhance service quality, and foster a smoother, more coordinated renovation journey for all participants.

The goal of OSS is to create a more accessible and streamlined renovation journey for homeowners while improving the efficiency and collaboration of service providers. This aligns with the principles promoted in the EU Peers Community of practice, emphasising integration, clarity, and practical support throughout the energy renovation process.

Across the different definitions and models, one key insight emerges: An OSS is not defined by a fixed structure, but by its ability to integrate fragmented services along the customer journey. In practice, this means:

- OSS do not necessarily create new services, but connect existing ones
- The focus is on reducing complexity for homeowners
- The level of integration varies depending on the chosen model

An OSS is particularly relevant where:

- the renovation market is fragmented
- homeowners struggle to navigate available options
- coordination between actors is weak

This understanding forms the basis for selecting and designing appropriate OSS models.

Customer renovation journey

The journey as a starting point

You can use the customer journey as a diagnostic tool:

- Which steps are already well covered in your locality or region?
- Where do homeowners face the biggest barriers?
- Where are coordination gaps between actors?

Identifying these gaps is a crucial first step in designing an effective OSS.

Steps in a fragmented landscape

In 2021, Milin and Bullier described a typical customer journey in an article, which, until today, remains the most popular piece on the subject of one-stop shops in the field of energy-efficient building renovation. Their conceptual illustration of the “*Current market offer [...] for home energy renovation*” [Figure 1] in 2021 shows the diverse landscape of professional providers of the renovation / customer journey along ten steps:

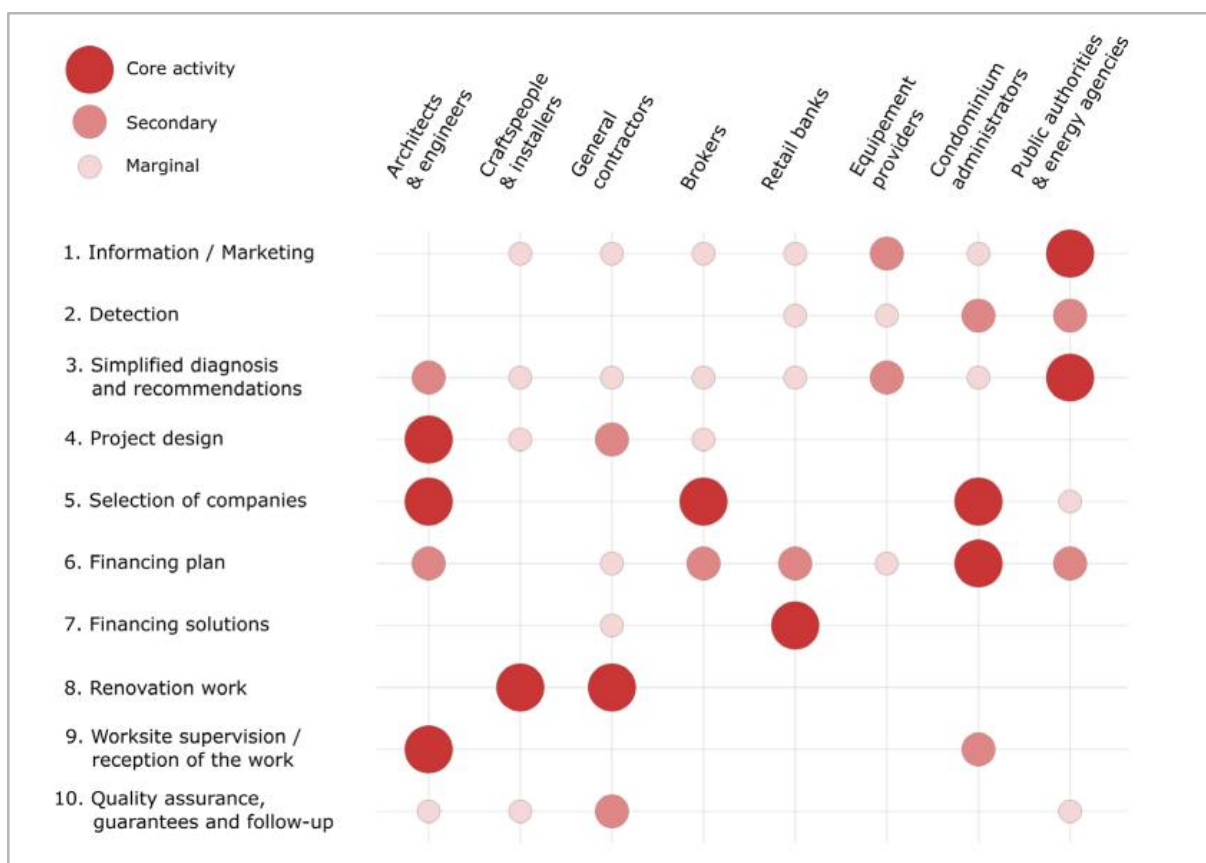


Figure 1: “*Current market offer along the customer journey for home energy renovation.*” Milin & Bullier (2021:819) “Towards large-scale roll out of ‘integrated home renovation services’ in Europe”

These ten steps are by no means the only model, as will become clear, but they remain relevant not least because they have been taken up again in the most recent European Commission’s recommendations (co-authored by Milin) five years later with only minor changes [see Figure 4].

As the EU Commission's recommendation on one-stop shops still has it:

"[...] many professionals – including tradespeople and installers, energy auditors, architects, brokers, utility companies, retail banks and energy agencies – already offer renovation-linked services to building owners. It is not the lack of participants that explains the low uptake of deep renovation, but rather the **absence of coordination and their diverging interests that prevent a holistic answer to the needs of building owners." (2026:10)**

In most cases, there is already a wide range of providers, which the Commission believes should be better coordinated and harmonised – so what does this mean for OSS?

Role of one-stop shops

According to the Commission, **"[t]he purpose of an OSS approach is therefore not necessarily to introduce new players but rather to create and strengthen the missing links between fragmented market offers**, thereby accelerating the transformation of existing practices towards deep renovation." (2026:10)

In 2021, to emphasise the aspect of integration, Milin and Bullier argued that it would be more appropriate to refer to "Integrated Home Renovation Services" (IHRS) instead of OSS. As of 2026, however, one-stop shop has become the established term in practice, and is used by the EU Commission as well as the EU Peers Community (even though our subtitle still reads: "Community for Integrated Home Renovation Services").

Either way, OSS / IHRS aim to integrate multiple aspects of the customer journey. They combine various services such as energy assessments, financing, technical support, administrative support and professional installation to provide a unique, integrated and coordinated renovation - as much as possible.

Integrating services

In addition to Miliers' and Bullien's ten steps, we'll now introduce you to three further models before we come back to the steps at the end with a slight update. All models see OSS as a virtual and/or physical place where homeowners find information and services they need to implement ambitious global energy renovation projects. In order to increase the renovation rate in one defined area, the OSS thereby typically tries to integrate as many essential services as possible under its roof.

Already in 2020, the **INNOVATE** project has made use of the image of integrating services 'under one roof', in combination with a puzzle analogy [see Figure 2 on the next page].

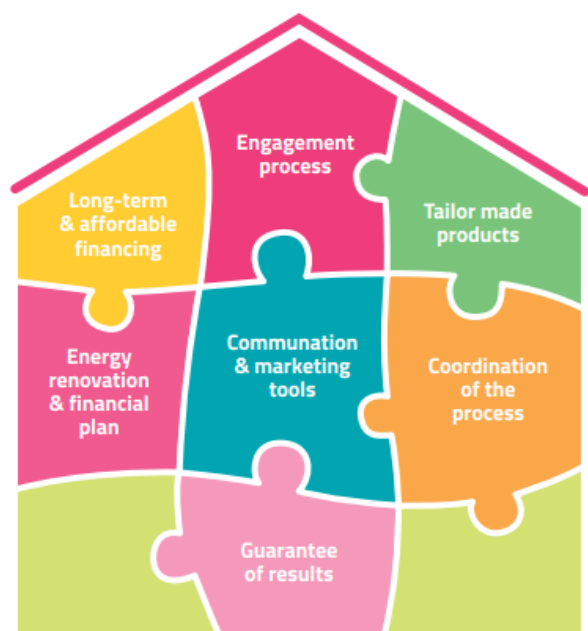


Figure 2: “The full set of services proposed by a one-stop-shop”. Cicmanova, Eisermann & Maraquin (2020:7) [“HOW TO SET UP A ONE-STOP-SHOP FOR INTEGRATED HOME ENERGY RENOVATION? A step-by-step guide for local authorities and other actors”](#)

Proactive engagement of homeowners: Market segmentation, targeted communication and marketing tools are a key to reach out to the right groups at the right moment (e.g. young families, elderly people, low-income households, etc.) with the right message.

Energy renovation and financial plan: These **tailor-made plans** should aim at achieving deep renovation – implemented in one shot or planned step-by-step, depending on the financial means of each homeowner.

Coordination of the renovation process on behalf of the homeowner.

Long-term and affordable financing, especially for low and middle-income families, elderly people and other vulnerable groups who cannot access other financing means although the value of their energy savings is large enough to pay off.

Guaranteed results and post-work monitoring, including of the quality of works and, ideally, energy savings.

From the customer’s / homeowner’s point of view, an integrated solution translates into a one-stop shop (OSS) service when homeowners seeking to carry out energy renovations receive support across multiple stages of the renovation journey. However, in the image above, the puzzle is still missing a sequence.

In their work for the EU’s Joint Research Centre, Boza-Kiss, Bertoldi, Della Valle, and Economidou conceptualise the ‘puzzle’ slightly differently in 2021. Their image of “*The full service value chain for homeowners*” [Figure 3 on the following page] provided by an OSS shows “horizontal activities” such as “general awareness raising” and a chain consisting of six consecutive links, from the initial “assessment” all the way to “monitoring, follow-up”:

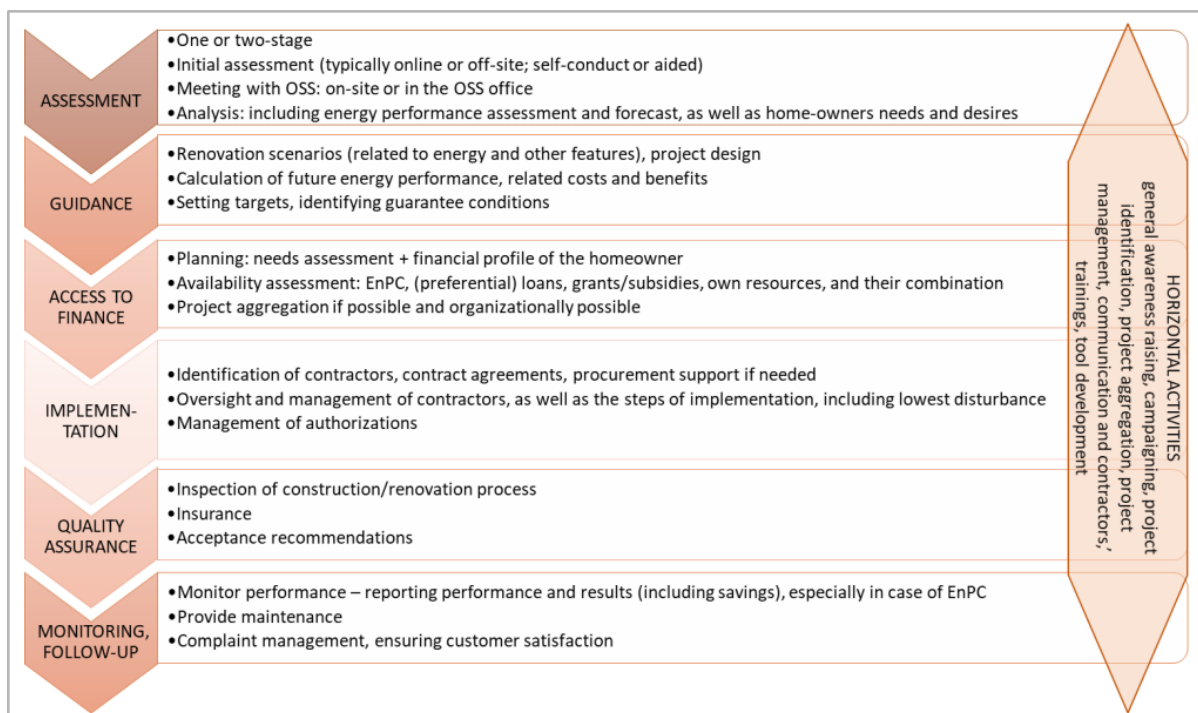


Figure 3: “The full service value chain for homeowners”. Boza-Kiss, Bertoldi, Della Valle & Economidou (2021:31) “OSS for residential building energy renovation in the EU. Analysis & policy recommendations”

“[A]s an intermediary point of contact” (Boza-Kiss, Bertoldi, Della Valle, & Economidou 2021:29) an OSS brings together all these links - thus simplifying the complex and burdensome sequence of decisions and actions for non-experts, turning it into a single, customer-friendly entry point.

A similar list of possible services – only enhanced through an additional seventh ‘transversal’ link in the chain – is provided by the EU’s “*Commission Recommendation setting out guidelines for the interpretation of Articles 21, 22 and 24 of EED Directive*” (2024):

Value chain	Description	Examples of services
Assessment	Services aimed at providing an assessment of the current energy efficiency and performance, to highlight the areas that need improvement and the potential effect interventions could have.	• One or two stage assessment: (1) initial online assessment based on basic parameters, (2) meeting with OSS (on-site or in office) • Analysis/audit on energy performance and on customer needs and behaviour
Guidance	Services which advice and assist customers in the development of their energy efficiency improvement plans, which identify the possible improvements and target the deepest renovations	• Development of an energy efficiency improvement plan and/or building renovation passport, with concrete action points and prioritization • Calculating current vs. future energy performance, including costs, benefits, savings — Set targets and identify guaranteed savings
Access to finance	Services aimed at providing financial advice and assistance to	• Development of a financial plan

	customers. An OSS can either provide financing solutions itself or work as an intermediary between customers and financial institutions.	• Identification of the available resources: own resources, public funding schemes, financial instruments, or a combination of these.
Implementation	These services include the selection of appropriate contractors, setting up contracts, manage permitting procedures/authorisations, monitor the construction process.	• Identify, select, and contact adequate contractors • Launch and manage permitting procedures/authorisations • Draft and set-up contracts
Quality assurance	The OSS can provide quality assurance services related to the identification of contractors (that is to say, ensuring that contractors are qualified and certified) and the implementation of measures (that is to say, controlling the works and overseeing the process).	• Identify qualified energy efficiency professionals and contractors • Inspection and control of the implementation Ensure both parties (customers and contractors) are appropriately insured
Monitoring and follow-up	Monitoring and follow-up can also include maintenance services and satisfaction reports of both contractors and consumers. This also includes the collaboration with SPC with regards to legal issues.	• Installation of smart meters • Follow-up energy audits • Reports on energy bills • Satisfaction survey • Provide maintenance services • Handle guarantee aspects with contractors • Reports on actual energy savings • Collaboration with SPC
Transversal	It could also include transversal activities aimed at raising awareness on the benefits of energy efficiency, dissemination of information, providing trainings, etc	• Awareness raising: provide information on energy consumption behavior, available energy solutions (for example, efficient heating systems, renewable energy, energy storage) • Information dissemination: collect typology aggregated data from energy efficiency projects, share experiences and make them publicly available • Trainings

Table 1: “Example of OSS Services”. [Commission Recommendation \(EU\) 2024/2481 of 13 September 2024 setting out guidelines for the interpretation of Articles 21, 22 and 24 of Directive \(EU\) 2023/1791 of the European Parliament and of the Council as regards the consumer related provisions \(2024:18\)](#)

Bringing it all together

While different models describe the renovation journey in slightly different ways, they all highlight the same underlying challenge: fragmentation across multiple steps and actors. The role of an OSS is to successfully address this fragmentation – not by replacing all existing actors, but by connecting them into a coherent and user-oriented process.

As stated already before, OSS, in this sense, are less about creating new structures and more about orchestrating existing services. In the next chapter, we explore how this logic is translated into different OSS models, and what this means for implementation in practice.

The functions of an OSS vary and depend on the chosen business model – however, many elements of the value proposition will remain consistent. Tools such as the Business Model Canvas [see Figure 12 later on] can be useful for structuring an OSS. Bagaini, Croci and Molteni provide an example of key factors defining and shaping OSS Business Models (BM) [Figure 4].

What models exist?

There are several types of One-Stop Shop (OSS) and Integrated Home Renovation Services (IHRS) models. Below, we will introduce you to the three best-known models, along with their sub-models.

1. Three models by Milin and Bullier (2021): **Advice, Support and Implementation** – the most widely cited version, still used and referenced by the Commission.
2. Three “archetypal” models by Bagaini, Croci and Molteni (2022): **Facilitation, Coordination and Development** – thanks to its seven sub-models, this is the most comprehensive approach.
3. Four models by Cicmanova, Eisermann and Maraquin through the INNOVATE project (2020): **Facilitation, Coordination All-inclusive and ESCO-type** – unique through its emphasis on the ESCO variant.

The three approaches do not explicitly relate to one another; in this respect, they are not fully aligned and, in some cases, exist side by side. Nevertheless, it is worth taking a look at the various conceptualisations in order to establish one’s own position.

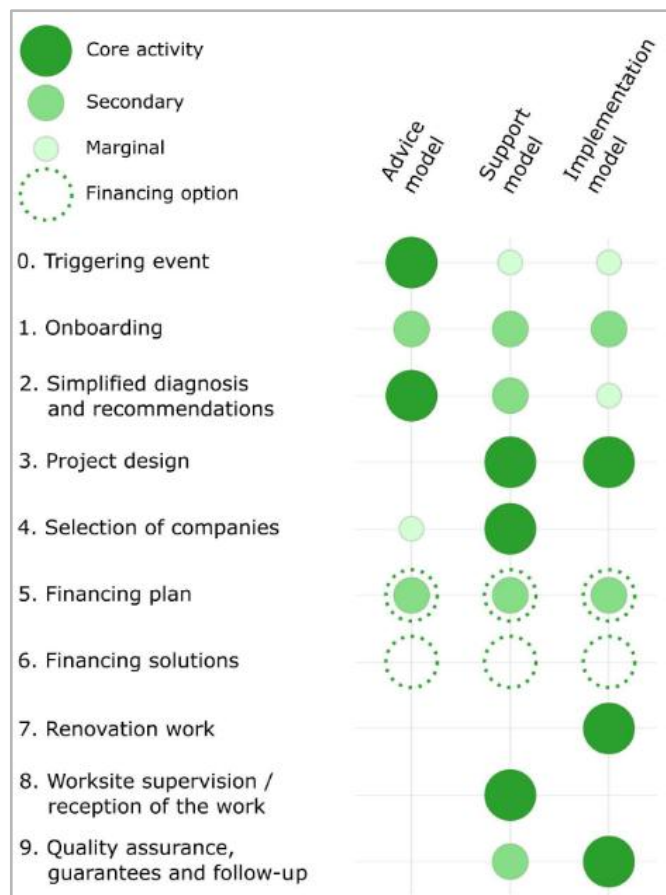
1. The widely cited classification by Milin and Bullier (2021), which was slightly updated in the recent Commission's recommendation on OSS (2026), distinguishes between **advice, support, and implementation models**, linking each to the ten proposed stages of a home renovation journey [see Figure 4 on the following page]. For instance, the advice model concentrates on the early, “upstream” stages, guiding homeowners at the start of their energy renovation process. In the following are the three models, although the boundaries between them may be porous:

- **Advice model:** the OSS / IHRS focuses mainly on the upstream parts of the customer journey, essentially information and first level advice, without getting into specific project details.
- **Support model:** the IHRS supports homeowners in the detailed design of their energy renovation project. The IHRS / OSS is fully engaged in market activities, takes position and incurs professional liability for the support provided. In concrete terms, the switch from the advice to the support model can be materialised by the existence of a service contract, for instance, but not only.

- **Implementation model:** the IHRS / OSS carries out all or part of the renovation work. As a result, and without prejudice to the quality of the advice provided, the IHRS aligns their economic interest with those of the homeowner towards a common goal.

In addition to the services included in these three models, a further leap can be made by offering autonomous financing solutions.

Figure 4: “Summary of the models outlined and the customer journey.” [Commission Recommendation \(EU\) 2026/536 of 10 March 2026 with practical guidance on one-stop shops services for energy efficiency and the energy performance of buildings](#) (2026:15)



2. Bagaini, Croci & Molteni in turn derive three slightly different basic model “archetypes” from their empirical findings: **facilitation, coordination and development models**. Table 2 shows the characteristics of these models along five categories of a Business Model (BM) [as presented earlier in Figure 4; for a full Business Model Canvas see Figure 12].

BM key factors	BM archetypes		
	Facilitation model	Coordination model	Development model
Value proposition: innovation (product or service) developed and provided in a specific marketplace. Value propositions can be referred either to a process innovation (customer experience, speed of service), or a qualitative update (guarantee of service performance).	Information access Support homeowners (<i>orientation phase</i>)	Information access Support homeowners (<i>whole process</i>) Quality guarantee	Support homeowners (<i>whole process</i>) Full services integration Guarantee Risk guarantees
Services: activities needed to fulfill business purposes. They can be either activities, products and services provided separately (such as consultancy activities), or package solutions (e.g., pre-	Information point Technical-financial advising	Information point Technical-financial advising Market players coordination	Technical-financial advising Project management Work execution

defined packages for home renovation).		Project management Market players training / certification Monitoring	Product supply Financing Monitoring
Partnership management: type of relationship an organisation established with external organisations in order to acquire resources needed to provide services or products.	No fixed partners	Fixed (certified) partners	No fixed partners
Revenue stream: how an organisation generates its sales revenue (e.g., by selling products and services) and ultimately profits.	No revenue	Fixed services fee	Revenue from investment and management services
Shared value: capacity to produce value not only for customers but for the society as a whole, for instance in terms of environmental benefits, awareness-raising, people behaviour-changing, knowledge sharing, etc.	Knowledge-raising Awareness-raising	Knowledge-raising Awareness-raising Creation of an integrated value chain Increase trust	Awareness-raising Financing access to low-income families Long-term homeowners' behaviours changing

Table 2 adapted from: “OSS Business Model archetypes characteristics according to 5 elements.” Bagaini, Croci & Molteni (2022) Boosting energy home renovation through innovative business models: ONE-STOP-SHOP solutions assessment

In total Bagaini, Croci and Molteni differentiate between seven business sub-models, derived from their three ‘archetypes’ presented above. The authors characterise these seven models along three of their BM key factors [Table 3]:

BM key factors	Facilitation model			Coordination model		Development model	
	Advisor	Intermediary	Lender	Con-nection	Co-operation	Project mgmt.	Full-Implementa-tion
Services	Info point Technical-financial advising	Info point Technical-financial advising Con-nection to suppliers	Info point Financial advising Financing	Info point Financial advising Project mgmt. Connection to suppliers Market players training / certification	Info point Financial advising Project mgmt. Coordination of suppliers Market players training / certification	Technical-financial advising Project mgmt. Monitoring	Technical-financial advising Full services integration Financing Monitoring

					Monitoring		
Partner ship mgmt.	No fixed partners	No fixed partners	No fixed partners	No fixed (certified) partners	Fixed (certified) partners	No fixed partners	No partners
Revenue stream	No revenue	Fixed services fee	Revenue from financial services	Fixed services fee	Fixed services fee	Revenue from investment and mgmt. services	Revenue from investment and mgmt. services

Table 3, adapted from: Bagaini, Croci & Molteni (2022) Boosting energy home renovation through innovative business models: ONE-STOP-SHOP solutions assessment. For a more detailed look at the BM Canvas tool see Croci, Bagaini, Molteni & Lucchitta (2021) "A BUSINESS MODEL CANVAS FOR A ONE-STOP-SHOP"

3. The INNOVATE project defines a **facilitation and coordination, as well as an all-inclusive and ESCO-type model**, with different indications about roles and responsibilities and a brief overview of possible activities related [Figure 7]:

Business model	Roles & responsibilities	Practical example of what the one-stop-shop offers to homeowners
1 Facilitation model	• Raise awareness on energy renovation benefits • Provide general information on optimal renovation works • First advice at the 'orientation stage'	It advises on how to renovate your house and can provide you with the list of suppliers.
2 Coordination model	• Coordinate existing market actors (suppliers) • Make sure all one-stop-shop services are offered to homeowners • No responsibility for the result of renovation works (only overlooking the whole process) • No responsibility for the overall customer journey (just the first part)	It advises on how to renovate your house and will push suppliers to comply with their promises. Suppliers remain responsible for the final result.
3 All-inclusive model	• Offer a full renovation package to homeowners • Bear responsibility for the result of renovation works • Bear responsibility for the overall customer journey	The one-stop-shop is a contractor that sells you the whole service package and is your main contact point in case something goes wrong with suppliers.
4 ESCO-type model	• Offer a full renovation package with guaranteed energy savings to homeowners • Bear responsibility for the result of renovation works • Bear responsibility for the overall customer journey	The one-stop-shop sells you the renovation package and guarantees the energy savings for the contract duration. The one-stop-shop is paid through energy savings achieved.

Figure 7: "ONE-STOP-SHOP BUSINESS MODELS: OVERVIEW". Cicmanova, Eisermann & Maraquin (2020:9) HOW TO SET UP A ONE-STOP-SHOP FOR INTEGRATED HOME ENERGY RENOVATION? A step-by-step guide for local authorities and other actors

In sum, it is evident that OSS can take many different forms, ranging from public, private or mixed operators to varying levels of ambition in terms of the depth of renovation pursued. OSSs also do not necessarily cover every stage of the renovation process, which allows flexibility in terms of focusing on specific phases according to local needs and objectives.

Checkpoint: Do you have a clear understanding of your OSS?

→ Before continuing, ask yourself:

- Can I explain the purpose of our future (or present) OSS in one or two sentences?
- Do we know which steps of the customer renovation journey our OSS should coordinate – and which it will deliberately leave to other actors?
- Have we identified examples of OSS models that could inspire our own context?



Three phases for setting up your OSS

The establishment of an effective OSS requires a structured and context-specific approach, beginning with a thorough **(1) Local analysis**. This includes defining the geographical scope and assessing the renovation potential of the residential building stock, considering building typologies, age, energy performance, and maintenance conditions. Equally important is understanding the socio-economic profile of residents, including income levels, ownership structures, and the prevalence of energy poverty. Identifying key barriers – such as limited awareness, high upfront costs, lack of access to finance, and administrative complexity – allows the OSS to design services that respond directly to local needs. Alignment with existing local, regional, and national policy targets further strengthens the relevance and legitimacy of the OSS.



Based on this analysis, the **(2) OSS design** of the vision, mission, and business model follows. Strategic priorities may include deep renovation, affordability, sustainability, or targeted support for vulnerable households, while contributing to broader energy efficiency and decarbonisation goals. A clear value proposition should identify target users – such as homeowners, tenants, or property managers – and the specific challenges the OSS aims to address. Typical services include energy assessments, tailored renovation pathways, financial guidance, access to grants and loans, administrative support, and coordination of contractors. These services should be designed to create value not only for end users but also for market actors, strengthening local renovation supply chains.

Designing a transparent and user-friendly customer journey is a critical success factor. Mapping interactions from initial contact to post-renovation follow-up helps minimise drop-out,

ensure clarity, and build trust. Combining digital and face-to-face services increases accessibility and allows the OSS to respond to diverse user needs and building types.

Long-term viability depends on robust financial and legal frameworks. A sustainable financial model must account for operating costs – such as staffing, digital infrastructure, communication, and facilities – while drawing on diversified revenue streams, including service fees, partnerships, and public funding. The legal structure of the OSS, whether public, private, or hybrid, should ensure compliance with data protection, consumer protection, and liability requirements, supported by clear contractual arrangements and quality assurance mechanisms.

Operational **(3) Implementation** relies on people, partnerships, and systems. A multidisciplinary team with technical, financial, legal, communication, and social expertise is essential, supported by ongoing capacity building. Strategic partnerships with local authorities, financial institutions, contractors, energy agencies, NGOs, and community organisations strengthen outreach, facilitate access to finance, and improve inclusion of vulnerable groups. Communication strategies should be tailored to different motivations – such as cost savings, comfort, property value, or environmental performance – using trusted channels and intermediaries.

Finally, OSS deployment should include a pilot phase to test workflows and refine services before scaling up. Continuous monitoring and evaluation, using indicators such as user engagement, renovation completion rates, energy savings, and customer satisfaction, are essential to ensure effectiveness, transparency, and continuous improvement. When well designed and implemented, one-stop shops play a pivotal role in translating policy ambition into measurable environmental, social, and economic impact.

Note: Although the three phases are presented sequentially, establishing an OSS is rarely a linear process. In practice, experience gained during implementation often leads organisations to revisit earlier assumptions, refine their service portfolio or adapt their business model. The process should therefore be understood as iterative rather than strictly sequential.



Phase 1: Local analysis

1. Analyse the status quo and establish initial connections

The first step in establishing a One-Stop Shop (OSS) for energy renovations is to gain a thorough **understanding of the local context and begin building relationships** with key stakeholders. Start by defining the geographic area the OSS will serve, whether a neighborhood, municipality, or region, and assess whether it has sufficient renovation opportunities to justify its establishment. A clear scope ensures the OSS can generate meaningful impact and tailor its services to the area's needs.

A detailed **analysis of the residential building stock** is essential. Consider the types of buildings present – single-family homes, multi-family apartments, or mixed-use properties – their ages, current conditions, and energy performance. This information identifies which buildings have the greatest renovation potential and informs the design of services suited to local needs, ensuring interventions are effective and practical.

Equally important is **understanding the residents**. Identify income levels, household types, ownership structures, and whether households experience energy poverty. Low-income households often face higher energy burdens and need targeted support, such as improved insulation, efficient heating, or financial assistance. Understanding resident profiles enables the OSS to offer inclusive, targeted support that addresses the specific challenges of different groups.

Identifying barriers to renovation is critical. Common obstacles include limited awareness of energy efficiency options, high upfront costs, administrative complexity, and uncertainty about incentives or subsidies. By recognising these challenges, the OSS can develop solutions that simplify the renovation process, provide guidance, and increase the likelihood of project completion.

Staying informed about **local and regional policies and incentive programs** is equally important. Aligning OSS services with existing initiatives strengthens credibility, enables access to support, and integrates operations within broader energy and housing strategies, enhancing overall impact.

Mapping key actors in the territory is also vital. This includes construction firms, energy agencies, financial institutions, local authorities, NGOs, and other OSS. Early partnerships and integration into local networks strengthen the OSS's capacity, credibility, and outreach, ensuring it can deliver technical advice, financial guidance, and implementation support effectively.

By carefully analysing building stock, resident profiles, renovation potential, and stakeholder networks, an OSS can be designed to meet the area's unique energy efficiency and home improvement needs. This foundation ensures services are targeted, practical, and capable of producing measurable improvements in energy performance, comfort, and residents' quality of life. A strategically established OSS simplifies the renovation journey, overcomes barriers, and fosters sustainable, long-term improvements for the community.

Mateu and March-Corda (as referenced by Pardalis, Mahapatra & Palm 2025:5) suggest eight indicators for the ex ante evaluation of business models, assessing the eight most significant conditions to consider when launching a new initiative. Taking these conditions / indicators as a starting point and adapting them to the analysis of OSS, Pardalis, Mahapatra, and Palm propose a scale for evaluating the indicators based on the types of responses to each of the questions:

#	Condition	Questions
1	Value creation	How would the value proposition bring utility to the customer? To what extent?
2	Complete value proposition	Are all the necessary complements already available? If not, can we obtain those complements or develop them conveniently and at a reasonable price?
3	Sufficient size of market	How large is the market in terms of both customer volume and purchasing power?
4	Access to potential customer	How difficult will it be to explain the benefits of the value proposition to the potential customers?
5	Predisposition to make efforts	Would the potential customers be ready to pay the price and make the effort the new business model requires?
6	Affordable costs	Will it be costly for us to offer the value proposition? Or, on the contrary, will it give us an attractive margin?
7	Superiority over competitors	Are there many alternative value propositions competing for the same customers? How valuable are these alternative options? How strong are those competitors?
8	Entry barriers existence	Does the new business model provide a mechanism to hold the imitators at bay?

Table 4, adapted from: Pardalis, Mahapatra & Palm (2025) [Blueprint to reality: An ex-ante and ex-post evaluation of one-stop-shops for building renovation](#)

Although these questions originate from a business model perspective, they are equally valuable for public authorities and non-profit organisations. They encourage a structured discussion about strategic assumptions and help identify potential weaknesses before an OSS is established.

OSS practitioners will find the ratings provided by Pardalis, Mahapatra and Palm – which are designed to help users assess their own level – particularly useful [see upcoming Figure 8]. We recommend consulting the original publication, as it provides practical scoring guidance that can help you assess your own OSS concept in a systematic and transparent way.

Questions	Rating Scale Description				
	1	2	3	4	5
1. How would the value proposition bring utility to the customer? To what extent?	The new business model will not add significant value or differentiation compared to existing options	The new business model might potentially add value or differentiation compared to existing options, but yet not a substantial ones.	The new business model will neither add significant value nor differentiation compared to existing options	The new business model will add notable value or differentiation compared to existing options	The new business model will add important advantages for the potential customer, including significant savings in effort and money, and significant energy savings, compared to existing options
2. Are all the necessary complements already available? If not, can we obtain those complements or develop them conveniently and at a reasonable price?	The business model required legal development and competence acquisition which required a very big investment for the entrepreneur and reflected on the price of the service	The business model required legal development and competence acquisition which required a considerable investment for the entrepreneur and obviously reflected on the price of the service	The business model required legal development and acquisition of competence from the broader market at a cost that has not reflected significantly the price of the service	The business model has not required legal development and missing competence has been acquired within the entrepreneur's network at a cost that has not affected the price of the service	The business model has not required legal development and all the necessary competence was in house. The price of the service has not been affected
3. How large is the market in terms of both customer volume and purchasing power?	The market is only local, with customers interested to invest in single energy efficiency measures, and with low purchasing power	The market is not only local, but limited in size, with customers interested to invest in specific energy efficiency measures, and with low purchasing power	The market is satisfactory in size, but with customers who are not interested to invest in holistic integrated renovation solutions nor have big purchasing power	The market is not massive, but attractive enough, because of the ability of customers to invest in holistic integrated renovation solutions	The market is massive, with a high volume of potential customers willing to invest in holistic integrated renovation solutions
4. How difficult will it be to explain the benefits of the value proposition to the potential customers?	The business model entails a radical change in the way energy efficiency renovations are offered. The value for the customer though is not obvious	The service that the OSS offers focuses a lot on the technical details. The value for the customer is too difficult to comprehend	The value that the service the OSS offers to the customer is relatively obvious to understand but not clear enough in terms of money saving and improvement of energy performance	The value that the service the OSS offers to the customer is obvious enough to understand both in terms of money saving and improvement of energy performance	The value that the service the OSS offers to the customer is very obvious and does not require any kind of additional explanation
5. Would the potential customers be ready to pay the price and make the effort the new business model requires?	Potential customers are very reluctant to pay for the kind of service the OSS offers	From the potential customers pool, some may be willing to pay for the kind of service the OSS offers, while others may have reservations but it's not a pervasive problem	There is a mix of potential customers, where some are very reluctant to pay for the kind of service the OSS offers, and others who are willing but indecisive	From the potential customers, some are very reluctant to pay for the kind of service the OSS offers, while others are hesitant or not fully convinced from the pricing	Potential customers are ready to pay for the service the OSS offers
6. Will it be costly for us to offer the value proposition? or, on the contrary, will it give us an attractive margin?	The business model does not include mechanisms that can reduce the unit costs, like economies of scale or network effects	The business model includes some basic strategies that lead to limited attempts to leverage mechanisms that can reduce the unit costs, like economies of scale or network effects	The business model includes some effective mechanisms that can reduce the unit costs. There are efforts to capitalize on economies of scale or network effects, but they can be improved	The business model includes robust mechanisms that can reduce the unit costs. It leverages economies of scale or network effects with relative success	Minimal costs, highly attractive margin
7. Are there many alternative value propositions competing for the same customers? How valuable are those alternative options? How strong are those competitors?	There are several strong competitors with business models that are similar of better than our OSS	There are several strong competitors with better market presence, but the business model of our OSS shows a relative differentiation	There are several strong competitors with better market presence, but the business model of our OSS shows a significant differentiation	Our OSS can compete with other actors in the market with a definite relative superiority	There are competitors in the market, but the business model of our OSS is clearly superior to theirs
8. Does the new Business Model provide a mechanism to hold the imitators at bay?	The business model of our OSS is very easy to replicate	The business model of our OSS is easy to replicate and can only be protected by how customer relationships are formulated	The business model of our OSS is hard to replicate because it requires an important volume of investment	The business model of our OSS is protected by network effects that help the first mover	The business model of our OSS requires resources and capabilities which are hard to obtain for competitors

Figure 8: "Questions for ex-ante business model evaluation method (adapted from Mateu and March-Chorda". Pardalis, Mahapatra & Palm (2025:6) Blueprint to reality: An ex-ante and ex-post evaluation of one-stop-shops for building renovation

a. Assess your impact area and needs

The One-Stop Shop should operate at a scale that matches the renovation needs of the chosen area, whether local, regional, or national. The targeted territory must show a reasonable renovation volume based on the existing building stock – considering building types, age, state of maintenance, and energy-saving potential.

Ideally, the area includes a mix of homeowners and tenants with varying income levels, from low to high. A portion of households is affected by energy poverty and requires specific improvements such as better insulation or more efficient heating systems. A clear understanding of these factors will ensure that the OSS responds effectively to local renovation and energy efficiency needs.

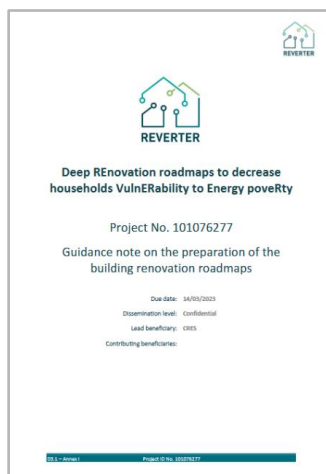
The H2020 funded project **ProRetro** published a comprehensive document showing support activities for the start up of a new OSS. The methodology demonstrates how different analytical tools can be combined into one coherent preparation process, including:

- Residential house market analysis
- Survey for direct info from potential customer
- Focus group, to activate local actors
- Tools of possible strategies to activate homeowners



Figure 9: Suerkemper et al. (2021) [Supporting the design of German One-Stop-Shops to foster energy efficiency renovations of residential buildings - ProRetro](#)

When assessing market potential, it is also worthwhile considering the impact of energy efficiency improvements on property values, which is of great importance in France and other countries. The Bank of Spain has recently published a paper (in Spanish, Alvas & Hubert (2025) [¿INFLUYE LA EFICIENCIA ENERGÉTICA EN EL PRECIO DE LA VIVIENDA EN ESPAÑA?](#)) which analyses how energy efficiency influences housing prices in Spain, showing a hedonic econometric model used to analyse the sale price of more than one million homes sold in Spain between 2015 and 2022 and an empirical analysis quantifies the effect of energy efficiency on property pricing.



According to the EU Commission, one of the most relevant objectives of an OSS should be building-related interventions for vulnerable districts, aiming to effectively alleviate EP through deep renovation of houses. The LIFE co-funded project **REVERTER** offers a particularly valuable methodology for developing renovation roadmaps in vulnerable districts.

Take a look at Annex I for the “Guidance note on the preparation of the building renovation roadmap” (Tourkolias & Giakou), including a template and an introduction to PESTEL analysis.

Figure 10: Damigos & Mirasgedis (2023) [Global methodology - REVERTER Project](#)

Once you understand the characteristics and renovation potential of your target area, the next question is why renovations are not already taking place. Identifying these barriers allows you to design services that respond to actual rather than assumed needs.

b. Identify existing barriers to energy renovation

A crucial step in establishing a One-Stop Shop (OSS) is understanding the obstacles that homeowners and tenants commonly face when considering energy-efficient renovations.

These barriers often include limited awareness of energy-saving options, high upfront costs, uncertainty about available financial incentives, and confusion regarding administrative procedures. Recognising these challenges allows the OSS to design targeted services and support mechanisms that address them directly, making the renovation process more accessible and manageable for residents.

Understanding barriers alone is not sufficient. Your OSS also needs to operate within the existing policy framework and take advantage of available strategies, incentives and funding programmes.

c. Be informed about relevant policy targets and strategies

Awareness of local and regional policy objectives is essential. Ambitious energy renovation targets, supportive regulations, and ongoing initiatives can provide a strong foundation for the OSS, enhancing its legitimacy and effectiveness. Relevant policies may include financial incentives for specific target groups, measures aimed at market actors involved in renovation activities, or public awareness campaigns promoting energy efficiency. Aligning the OSS with these strategies ensures that its services complement and reinforce existing efforts, while also facilitating access to resources and funding opportunities.

Policies create the framework, but implementation depends on people and organisations. The next step is therefore to identify the actors who will shape your local renovation ecosystem.

d. Map existing local players and key actors

A successful OSS depends on understanding the local ecosystem of actors and stakeholders involved in residential energy renovation. Identify all relevant players, including construction companies, energy agencies, financial institutions, other OSS, local authorities, non-profit organisations, and community groups. Analyse the services and offers currently available in the area, noting potential synergies, gaps, and opportunities for collaboration. Establishing early connections with these stakeholders is essential for building partnerships, coordinating activities, and ensuring that the OSS can operate effectively within the existing local framework.

By systematically assessing barriers, aligning with policies, and mapping the local stakeholder landscape, the OSS can be designed to respond strategically to the specific energy efficiency needs of the community. This foundation ensures that services – from technical guidance and financial advice to implementation support – are relevant, accessible, and capable of achieving measurable improvements in both energy performance and residents' quality of life.

A useful starting point is provided by the H2020 funded project **PROSPECT+**. Although drafted with a view to financing an OSS, the list of proposed questions can be used to analyse the current situation and the main actors involved.

Ask yourself the following questions during project proposal writing:

Political:

1. Who is responsible for authorising the proposed project? If more than one, has your project been approved by all parties?
2. Can your municipality borrow money directly without going through other government bodies? If approval is required, what is the process?
3. Is there a track record for success of public projects in your municipality? If yes, record some examples.
4. Is your municipality creditworthy?
5. Are there other political factors that might affect your project?

Regulatory:

6. What regulations and policies exist that can help to develop your project?
7. Are there departments within your municipality that typically issue approval for public or private projects or programmes?
8. Are there regulations in place to protect your project/programme's investors?
9. How will my project/programme be reviewed?
10. What other regulatory factors might influence your project/programme?

Legal:

11. What laws might affect your project?
12. Are there any laws regarding public-private partnerships in your region?
13. What legal frameworks can impact your project or programme?
14. What are the relevant environmental or engineering standards that you need to note for your project?
15. Is there a legal structure that affects your project/programme investors or protects them from bankruptcy?
16. Are there insolvency laws in place?
17. What resolution systems can you use when there are disputes regarding your project/programme?
18. Are there limitations on freedom of your contract with your potential financing scheme?
19. Does your contracting authority have the right to override your contract?

Financial:

20. Has your municipality had steady financial revenues over the last three to five years?
21. What revenue streams are anticipated for your project/programme?
22. Has your municipality conducted any financial modelling analyses for the proposed project? If so, what are the results?
23. How has your municipality financed projects and programmes in the past?
24. What factors could influence the revenue streams of your project/programme?

Technical:

25. What analyses have already been carried out in relation to the project/programme?
26. What in-house technical expertise is available to you?
27. What outside technical experts might need to be involved in the implementation of your project/programme?

Procurement:

28. What is the bidding and procurement procedure that needs to be followed in your authority?
29. Do local procurement processes conflict with state, national or EU level policies? If so, which will be followed for your project/programme?

Figure 11: "Project Finance Readiness Questions", PROSPECT+ (2024:18) [Project finance readiness handbook](#)

Mapping stakeholders should lead directly to action. Once key actors have been identified, the priority shifts from analysis to building relationships and exploring opportunities for collaboration.

e. Create first links, partnerships and synergies

Integrating the OSS into the local ecosystem is crucial for its success. Building relationships with complementary initiatives at the regional or national level further strengthens the OSS. We strongly encourage collaboration with other OSS, both nationally and internationally. Learning from existing practitioners is often considerably faster than developing solutions independently. Develop a network with other OSS within your country and internationally to share experiences, best practices, and resources, enhancing the effectiveness and reach of your services.

Checkpoint: Do you have a clear understanding of your OSS?

→ Before continuing, ask yourself:

- Can I explain the purpose of our future (or present) OSS in one or two sentences?
- Do we know which steps of the customer renovation journey our OSS should coordinate – and which it will deliberately leave to other actors?
- Have we identified examples of OSS models that could inspire our own context?





2. Set your vision, business model and legal framework

Once you have a clear understanding of the local context, the next step is to shape the **identity and structure** of your One-Stop Shop (OSS). Begin by defining your mission: what are you aiming to achieve? Will your primary focus be on deep energy renovations, promoting sustainability, ensuring affordability, or providing targeted support to vulnerable households? Your strategic objectives should align with both the specific needs of your local community and broader regional or national energy policy goals.

Developing a clear **value proposition** is essential. Identify your target customers (i.e. homeowners, tenants, property managers) and the specific challenges you intend to address. Consider the services your OSS will provide: energy audits, assistance with permits, access to financing, coordination of contractors, guidance on energy-efficient solutions or even other. Your service package should be attractive not only to homeowners but also to market actors, including suppliers, installers, and service providers, creating incentives for their active participation.

Designing the **customer journey** is equally important. Map the interactions users will have with your OSS, from initial contact to the completion of a renovation project. Tailor this journey to the characteristics of your audience, such as single-family homes versus multi-family buildings. Ensure the process is straightforward, user-friendly, and structured to keep clients engaged throughout the entire renovation. Combining digital and face-to-face interactions often enhances accessibility and user satisfaction.

Financial planning is a critical component of One-Stop Shop design. Estimate operating costs, including staff, digital platforms, marketing, and administrative overheads. Define potential revenue streams, which may come from service fees, commissions from contractors, public funding, or a combination thereof. A clear financial model is essential for sustainability and scalability.

Finally, establish the **legal and organisational foundation** of your OSS. Decide on the type of entity – public, private, or a partnership – and ensure that all services comply with relevant regulations, including data protection, liability, and consumer rights. Develop formal agreements with homeowners, contractors, and financial partners, and put in place robust systems for complaints handling, quality assurance, and risk management. Clear governance

and legal frameworks ensure accountability, build trust, and safeguard the long-term operation of your OSS.

By carefully defining mission, value proposition, customer journey, financial model, and legal structure, your OSS will be well-positioned to deliver effective, user-centered, and sustainable energy renovation services, creating measurable benefits for homeowners, tenants, and the wider community.

a. Define the overall purpose and set strategic goals

It is crucial to develop your broader mission and the linked strategic goals from the very beginning. How much weight do you give, for example, to deep renovation, sustainable materials or accessibility of renovation projects? Do you contribute to meet politically defined targets?

Moreover, a key aspect is to identify who the customers are and how their needs are addressed. The OSS primarily targets private homeowners, condominium associations, businesses and public authorities interested in improving their buildings' energy performance, but who often lack the technical, financial or organisational capacity to manage renovation processes independently. Alongside customers, the OSS engages a broad range of stakeholders, including local and regional authorities, financial institutions, energy agencies, energy service companies and construction and renovation professionals. Their collaboration is essential for delivering effective renovation solutions.

Another central question concerns the problem that the One-Stop Shop aims to solve. Building energy renovations are often seen as complex, time-consuming and risky due to fragmented information, unclear responsibilities and limited access to financing and reliable service providers. The OSS addresses these barriers by simplifying the renovation process and providing a single, trusted point of contact. To address this issue, the OSS offers an integrated portfolio of services. These typically include energy assessments and audits, technical and financial advice, guidance on available incentives and financing options, and support throughout project implementation. The OSS can also coordinate contractors, ensure quality control and support customers throughout the renovation process, from initial concept to completion.

Your proposition needs to be attractive for both homeowners and suppliers. Developing a convincing value proposition is often easier when using structured design tools such as the Value Proposition Canvas or the Business Model Canvas [see Figure 12 on the next page for an example for an OSS development model]. These tools help make assumptions explicit and facilitate discussions among partners during the design phase.

DEVELOPMENT MODEL				
Key Partners	Key Activities	Value Proposition	Customer Relationship	Customer Segments
NO-FIXED PARTNERS SUBCONTRACTING STRATEGIC ALLIANCE •Suppliers of technological products •Financial institutions •Local authorities	DESIGN- PROJECT DEVELOPMENT Full-service: consulting, energy audit, project management, product supply, financial products, work execution, follow-up Key Resources •Human (internal multidisciplinary team) •Physical (equipment, offices) •Products for the renovation work •Financial	CONTROL OVER THE WHOLE RENOVATION JOURNEY DEPTH RENOVATION-BEHAVIOUR CHANGING •Tailored “integrated solutions” •Quality control •Full responsibility on the whole renovation journey (by itself or trusted suppliers), monitoring and follow-up	Personal (direct) assistance Distribution Channels Online (website) Newspapers Help desk On-site visits Local events	Segmented •Homeowners (single home) •Block of flats •Local authorities (public buildings-SH)
Cost Structure		Revenue Streams		
QUALITY-DRIVEN •Multidisciplinary employees •Physical Office •High initial costs		1)Service fee for advising services (audit, inspection) 2)Recurring revenue •On-bill financing scheme; •Property assessed clean energy financing; •Energy Performance Contracting; •Interest rate.		

Figure 12: “Development model - BM canvas”, Croci, Bagaini, Molteni & Lucchitta, (2021:18) A BUSINESS MODEL CANVAS FOR A ONE-STOP-SHOP

With your overall mission defined, the next step is translating this strategic direction into a concrete value proposition and service portfolio that responds to the needs identified during the analysis phase.

b. Develop your OSS value proposition and services

From the outset, it is essential to establish the broader mission of your OSS and the strategic objectives that will guide its development. Consider what aspects of residential energy renovation you want to prioritise: for example, deep energy retrofits, the use of sustainable materials, or the accessibility and affordability of renovation projects. Your strategic goals should also take into account broader policy targets, ensuring that your OSS contributes to local, regional, or national objectives related to energy efficiency, carbon reduction, or social equity.

Clearly articulating your purpose and goals provides direction for all subsequent planning and ensures that your OSS aligns with both community needs and policy priorities.

A strong value proposition is critical for attracting and engaging both customers and stakeholders. Start by identifying your target users: homeowners, tenants, property managers, or a combination of these groups. Determine the main problems your OSS will address – such as lack of knowledge, difficulty accessing financing, or challenges in coordinating contractors – and design services to solve them effectively.

Typical OSS services may include:

- Energy audits and efficiency assessment
- Tailored renovation plans and cost-benefit analyses
- Guidance and support on financing options, subsidies, or incentives
- Assistance with permits and administrative processes
- Coordination of contractors and project management

Your service package should appeal not only to homeowners but also to market actors such as suppliers, installers, and financial institutions, providing them with clear incentives to engage with the OSS. Using tools such as a **value proposition canvas** (as developed by Alexander Osterwalder in addition to the Business Model Canvas mentioned earlier) can be helpful in systematically defining and refining the OSS's offerings, ensuring they meet the needs of all stakeholders and provide tangible benefits throughout the renovation process.

To move from a theoretical value proposition to a market-ready service, the EU-funded **Save the Homes** project provided a robust methodological framework called the "Citizen Hub". This model is particularly innovative because it is endorsed by municipalities as trustworthy intermediaries, ensuring transparency and quality throughout the entire renovation process.

The methodology, available in "[Suitable renovation packages and supporting services for the two pilot one-stop shops](#)" (2022), offers three "ready-to-use" tools to help OSS managers define and communicate their services effectively:

1. **The Menu of Solutions:** the OSS provides a structured menu at component level (e.g., roof, facade, windows), marking each solution with performance indicators covering six variables: cost, comfort, health, energy savings, ease of implementation, and circularity.
2. **Renovation Concepts:** pre-defined sets of combined measures tailored to specific building typologies. These allow homeowners to compare different "scenarios" (e.g., "Envelope focus" vs. "Full decarbonization") based on their specific goals and budget.
3. **Technical Leaflets:** detailed information sheets for each solution, specifying minimum thermal resistance values (Rd), required materials, and crucial technical details the contractor must address. This ensures that the OSS value proposition is backed by technical rigor that protects the homeowner.

The Annex 1 "Offer Design Checklist" (following page 43) is a step-by-step protocol to verify your local mapping of demand (personas) and supply (qualified contractors) before launching your services.

A significant innovation of the Save the Homes model is shifting the trigger for renovation. Instead of purely promoting climate-related goals, the OSS identifies "natural moments" (2002:

36) in a building's life cycle or a family's journey (e.g., repairing a leak, expanding an attic for a new child) as the ideal entry point for energy retrofits. By aligning energy upgrades with necessary maintenance or comfort improvements, the OSS makes the value proposition much more attractive and easier to finance through a step-by-step approach.

By clearly defining both your mission and the services you provide, your OSS can position itself as a trusted, effective, and accessible hub for residential energy renovations, supporting both policy objectives and the practical needs of homeowners and service providers alike.

Once your services have been defined, consider how customers will actually experience them. A carefully designed customer journey ensures that your value proposition is translated into a coherent and user-friendly service.

c. Design your customer journey

Map out how customers will interact with your OSS and tailor the experience to your target groups, such as single-family versus multi-family homes. Define clear protocols and guidelines for each stage of the journey, ensuring transparency and consistency in how the OSS operates. Identify potential drop-off points where customers might disengage and design solutions to minimise these barriers. Combine online and offline services thoughtfully to create a seamless, user-friendly experience that keeps customers engaged from initial contact through project completion.

We strongly recommend documenting your customer journey in a structured way. Checklists such as the example below [Figure 13] help ensure that responsibilities, customer interactions and potential bottlenecks are considered systematically before the OSS becomes operational.

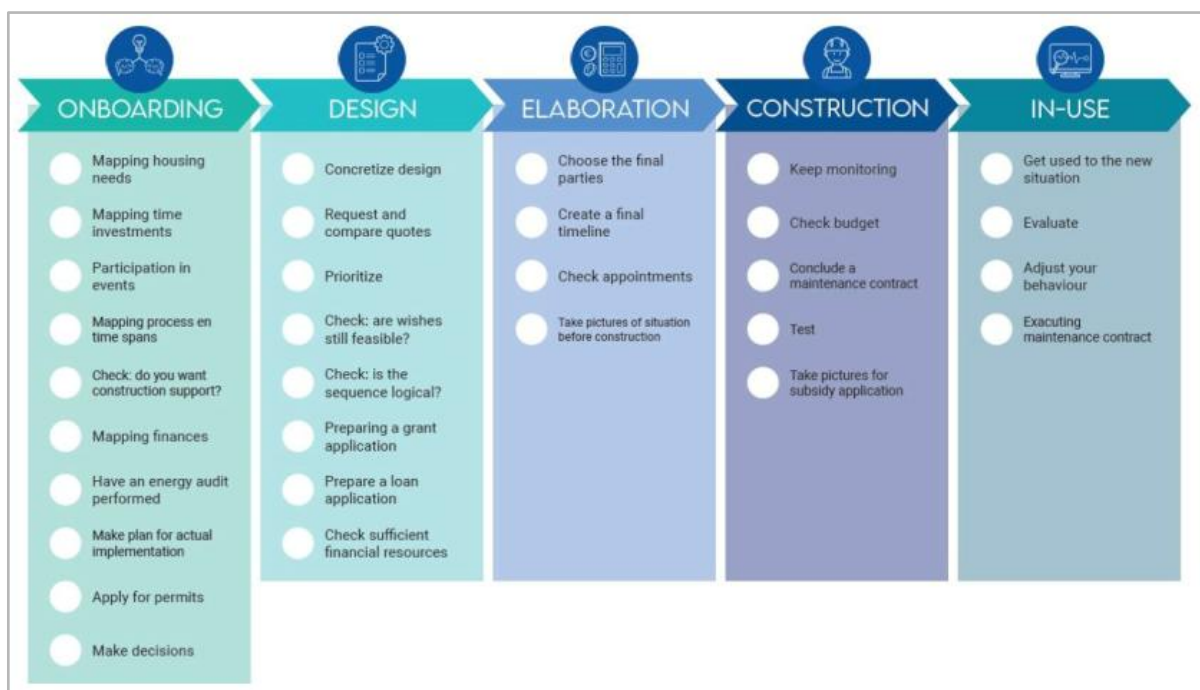


Figure 13: "Save the Homes customer journey checklist", Save the Homes Consortium (2020:49) [Save the Homes - Final report & executive summary of project results](#)

You can then expand this list yourself to suit your needs – for example, during the ‘Construction’ phase, you might add an independent inspection; ‘Evaluation’ could also include ‘Measurements and Verifications’ etc.

	Etape	Description de l'étape	Equivalent SARE	Temps alloué	Durée du parcours	Interlocuteur	Tarif
 INFORMATION	1	Premier contact de la copropriété avec un conseiller TMR. Conseil personnalisé et présentation des dispositifs et aides spécifiques aux copros.	Acte A1 - A2	≈ 1h	6 mois	Conseillers TMR	Gratuit
	2	Réalisation d'une fiche d'identification de la copropriété par le conseiller pour l'inscrire dans le dispositif.					
	3	Aide au vote de l'audit par la copropriété.	Acte A2				
	☒	Vote de l'audit en Assemblée générale de copropriété					
 ACCOMPAGNEMENT		TMR rentre la demande dans le système d'informations de l'AREC (ERP)					
	4	L'AREC voit la demande en ligne et propose la signature d'un contrat YouSign à la copropriété (ce contrat intègre déjà l'option pour l'accompagnement aux travaux)				AREC	
	5	L'AREC envoie un bon de commande (BC) à l'opérateur (groupement d'entreprises) une fois que la copropriété a signé le contrat et que le délai de rétractation est passé. L'opérateur accepte le BC sur l'ERP et prend en charge l'usager Réalisation de l'audit architectural énergétique et financier par un groupement d'opérateurs de l'AREC	Acte A3	≈ 2h	6 mois		Audit : tarif de l'opérateur
	6	Remise de l'audit énergétique qualifié RGE par l'opérateur					
	7	Proposition par l'opérateur d'une AMO avec étape 2 pour la réalisation des travaux Sur simple mail à l'AREC ou au guichet, l'usager peut débloquer la phase suivante pour l'accompagnement aux travaux. Proposition d'une offre de prêt par l'AREC Analyse de l'audit par un conseiller de la MDE et réalisation d'un tableau croisé des aides en fonction des types d'appartements, des scénarios de travaux et des				Opérateur de l'AREC	
	9	types d'occupants. Validation d'un ou plusieurs scénarios de travaux avec simulation financière et pré-identification d'une AMO et d'une MOE par le conseil syndical				Conseillers TMR	Gratuit
EVALUATION	☒	Vote du scénario de travaux de l'AMO et d'une MOE en Assemblée Générale de copropriété					
	11	Validation du cahier des charges par l'AMO et la MOE et lancement de la consultation pour choix de l'entreprise de travaux. Choix du devis le plus adapté par la copropriété.			6 mois	AMO + MOE	AMO : tarif de l'opérateur
	12	Étude des droits à subventions individuelles sur la base des devis (envoi d'un courrier individuel de reste à charge à chacun des copropriétaires).				AMO	
	☒	Vote des travaux et de plan de financement en Assemblée Générale de copropriété					
	13	Dépôt des dossiers de financement.			6 mois	AMO	
	14	Réalisation des travaux.				Entreprises	
	15	Demande de versement des subventions.				AMO	
	16	Suivi des consommations pendant les 3 ans qui suivent les travaux.			Pendant 3 ans	AMO	

As part of the EU-funded **i-Heros** project, Toulouse Métropole has shared the details of their customer journey proposed by the implemented OSS [Figure 14].

Figure 14: “Parcours usager et détail du dispositif d'accompagnement des copropriétés”, Toulouse Métropole (2023:10-11) Analyse du Guichet Unique de la Rénovation Énergétique mis en œuvre: Toulouse métropole Rénov'

Even the best-designed customer journey requires adequate financial resources. The next step is therefore to develop a realistic understanding of the costs and revenue streams needed to sustain your OSS.

d. Calculate costs and revenues

Estimate all operating costs associated with running your OSS. Key cost components may include staff salaries (advisors, project managers, marketing personnel), IT infrastructure (CRM systems, digital platforms, online tools), marketing and outreach activities to engage homeowners, office space, and other operational expenses. On the revenue side, consider multiple streams such as service fees from homeowners (either fixed or percentage-based), commissions or fees from partner contractors and suppliers, and public funding or grants. A clear understanding of costs and potential revenues is essential to ensure the financial sustainability and long-term viability of your OSS.

The H2020 funded **Innovate project** provided practical examples of cost structures, business plans and financing models that can serve as useful benchmarks when developing your own OSS [see Figures 15 and 16].

ONE-STOP-SHOP COST STRUCTURE		
<i>Example from KAW/Reimarkt</i>		
Fixed costs	Startup	Running
	€/year	€/year
Communication - Marketing	19,000	24,000
Product development	60,000	40,000
Market analysis	10,000	-
Staff training	14,000	2,000
Shop and office costs	-	14,000
IT costs	14,000	3,000
Partners fees	-	-
Other	3,000	3,000
TOTAL	120,000	86,000

Variable costs	Cost	Medium			
	Average	Building		Apartment	
	€/hour	Hours	€	Hours	€
Approached in target group	40	0	-	0	-
Contacts: got in touch with Reimarkt	55	1	55	0	-
Leads: proactive process support	60	5	300	0.5	30
Offers: price proposal asked	60	5	300	1	60
Deals: price proposal accepted	60	0	-	0	-
Execution and coordination	60	6	360	0	-
Evaluation and aftersales	40	6	240	0.5	20
Ambassadors: agree to tell the story	40	0	-	0	-

Figure 15 [above]: "ONE-STOP SHOP COST STRUCTURE." Cicmanova, Eisermann & Maraquin (2020:29-30) [HOW TO SET UP A ONE-STOP-SHOP FOR INTEGRATED HOME ENERGY RENOVATION? A step-by-step guide for local authorities and other actors](#)

BUSINESS PLAN

Example from KAW/Reimarkt

		Year 0	Year 1	Year 2	Year 3	Year 4	Year 5
Total apartments renovated	#	-	118	236	514	1,029	1,029
Total capacity need	Hours	-	1,468	2,936	6,554	13,107	13,107
Total cost variable	€	-	86,306	172,612	385,134	770,268	770,268
Total cost fixed	€	120,000	86,000	86,000	86,000	86,000	86,000
Total cost	€	120,000	172,306	258,612	471,134	856,268	856,268
Total revenues variable	€	-	47,946	95,893	215,357	430,714	430,714
Total revenues fixed	€	300,000		-	-	-	-
Total revenues	€	300,000	47,946	95,893	215,357	430,714	430,714
Business result	€	180,000	-124,360	-162,719	-255,777	-425,554	-425,554
Business result cumulative	€	180,000	55,640	107,079	-361,856	-788,409	-1,213,963

Example from Pass Rénovation

Charges	Hypothesis (for 2,000 SFH projects – 3y)	Done 2014-2018 (≈1,700 projects SFH + MFH)
Works	56.9 M€	38 M€ (25 M€ already engaged)
Service activity (internal staff, renovation technicians, operating costs...)	9 M€	8.5 M€

Resources	Hypothesis (for 2,000 SFH projects)	Done 2014-2018 (≈1,700 projects SFH + MFH)
Regional council Initial provision	8 M€	8 M€
Refinancing loan	47 M€ (EIB and CDC)	35.5 M€ (18 M€)
PSEE service	3.4 M€ 1,550 €/SFH project)	1.5 M€ (1,550 €/SFH project & 750 €/app.)
Subsidies (ELEAN, ERDF/CPER, other projects)	3.3 M€	3.8 M€
Energy savings certificates	4.2 M€	2.3 M€

Debt owned by households	Equity
	Refinancing loan of EIB
Working capital requirements	

←
15% loans to homeowners +
working capital requirements

Figure 16: “BUSINESS PLAN.” Cicmanova, Eisermann & Maraquin (2020:30-31) HOW TO SET UP A ONE-STOP-SHOP FOR INTEGRATED HOME ENERGY RENOVATION? A step-by-step guide for local authorities and other actors

Finally, the chosen business model needs an appropriate legal and organisational framework that clearly defines responsibilities, protects all parties and supports long-term operation.

e. Set your legal framework

Decide on the legal form of your OSS – private, public, or a public-private partnership – based on the services you plan to offer. Ensure full compliance with data protection regulations when handling homeowner information and using digital tools. Clearly define responsibilities and liability for service quality, contracts, and financing. Develop standardised agreements with homeowners covering renovation scope, guarantees, and payment terms. Establish contracts with contractors and financial partners, and put in place formal procedures for managing homeowner complaints, resolving contractor disputes, and conducting compliance audits. A well-structured legal framework provides clarity, protects all parties, and ensures the reliable operation of your OSS.

Checkpoint: Is your OSS concept robust enough to move into implementation?

→ Before moving on, ask yourself:

- Can I clearly describe my OSS's mission, target groups and value proposition?
- Have we developed a realistic business model, including services, revenue streams and governance?
- Are all organisational and legal requirements in place for implementation?



The graphic for Phase 3: Implementation features a large orange rounded rectangle on the left. To its right is a diamond-shaped orange graphic containing two interlocking white gears with blue centers. Several small blue squares are scattered around the gears. The text "Phase 3: Implementation" is written in bold black font inside the orange rounded rectangle.

Phase 3: Implementation

3. Set up the OSS and make it operational

Once your vision, mission, and organisational structure are clearly defined, the next step is to transform your OSS into a fully functioning service that delivers tangible results for homeowners, tenants, and other stakeholders.

The foundation of a successful OSS is a capable **team with diverse skills**. Begin by defining roles and responsibilities, ensuring coverage in technical expertise, financial advisory, legal support, communication, and social outreach. Recruit staff with the necessary skills, and plan for ongoing training and capacity building to keep the team updated on the latest energy efficiency technologies, financing instruments, and regulatory changes. A strong, well-coordinated team is essential to provide high-quality, integrated support across all phases of the renovation journey.

Partnerships are central to the OSS model. Collaborate with financial institutions to provide accessible green loans or subsidies, and coordinate with local authorities to facilitate access to public grants and incentives. Build a reliable network of contractors, installers, and suppliers who meet quality and reliability standards. Engaging NGOs, energy agencies, and community organisations can strengthen outreach, particularly to vulnerable households, while creating a supportive ecosystem that reinforces the credibility and impact of your OSS.

A **targeted communication strategy** is vital for reaching homeowners and tenants. Identify the motivations of different customer segments – whether cost savings, comfort, environmental benefits, or health improvements – and tailor messages accordingly. Use trusted channels such as local media, community organisations, social networks, and direct engagement through events or workshops. Ensure branding and visibility are consistent across all touchpoints to reinforce trust and recognition. Outreach should be inclusive, focusing on households facing energy poverty or other barriers to renovation, leveraging community actors to build confidence and engagement.

If your OSS includes a **physical location**, make it accessible and welcoming. Offer in-person consultations, phone support, and consider mobile units to reach residents in remote or underserved areas. On the digital side, invest in robust IT systems that support the full customer journey. A Customer Relationship Management (CRM) system should become the operational backbone of your OSS, enabling consistent follow-up of customers, project

progress and communication, while project management tools coordinate contractors, timelines, and service delivery. Include online calculators for energy savings and financing, and provide an online portal where users can monitor the status of their renovation projects. A seamless integration of online and offline services ensures a user-friendly, flexible experience.

Before a full-scale launch, implement a **pilot phase** to test workflows, customer journeys, and service delivery. This allows you to identify bottlenecks, refine processes, and adjust services based on real-world feedback. Use the pilot to generate visibility in the community and begin building trust with early users.

Monitor performance metrics carefully, including customer engagement, satisfaction levels, project completion rates, and energy savings achieved. Collect feedback from both homeowners and service providers to continuously improve your offer.

An effective OSS **evolves with the market, customer needs, and policy environment**. Establish mechanisms for ongoing evaluation, including regular reporting on key performance indicators, stakeholder feedback loops, and benchmarking against other OSS initiatives nationally or internationally. Adjust your services, communication strategies, partnerships, and technology tools based on insights gained from monitoring, ensuring that your OSS remains relevant, effective, and impactful over time.

By carefully implementing these operational steps – building a capable team, fostering partnerships, developing targeted communication, integrating physical and digital access points, piloting services, and continuously monitoring performance – your OSS can deliver efficient, accessible, and high-quality energy renovation services. This approach ensures measurable benefits for homeowners, tenants, contractors, and the wider community, while supporting local and national energy efficiency and sustainability goals. A well-executed OSS not only simplifies the renovation process but also accelerates the adoption of energy-efficient solutions, contributing to long-term environmental, social, and economic outcomes.

a. Staff recruitment and capacity building

Assemble your OSS team by defining the governance structure, required roles, and necessary skills. Identify technical, financial, legal, communication, and social competencies, and plan for ongoing professional development to ensure staff remain up-to-date and capable of delivering high-quality, integrated support throughout the renovation process.

4	Target Groups and Competency Profiles.....
4.2	IHRS acquirer
4.2.1	Tasks/ responsibilities
4.2.2	Competency profile
4.3	Social process supervisor
4.3.1	Tasks/ responsibilities
4.3.2	Competency profile
4.4	Technical process supervisor
4.4.1	Tasks/ responsibilities
4.4.2	Competency profile
4.5	Construction Cost Specialist
4.5.1	Tasks/ responsibilities
4.5.2	Competency profile
4.6	Building physics energy advisor (energy advisor)
4.6.1	Tasks/ responsibilities
4.6.2	Competency profile
4.7	Installation advisor

Figure 17: “Index”. Rose et al. (2024:3) [Guidebook for course providers CondoReno D3.4 Training material for activating the supply-side](#)

Personnel selection begins with defining the roles required by the OSS, along with the associated responsibilities and competencies. The EU-funded **CondoReno** project provided a broad overview of the main activities to be implemented and related competencies by role / target group (e.g. Technical process supervisor) [see Figure 17 on the page before.]

Once the main roles and personnel have been defined, classic project management approaches such as the RACI (Responsible, Accountable, Consulted, Informed) matrix can be used to define the responsibilities for the main tasks involved in implementing the OSS.

A capable team alone is not enough, however. Successful OSS rely on strong partnerships that complement internal capacities and connect the organisation with the wider renovation “ecosystem”.

b. Build partnerships

Create a supportive ecosystem for your OSS by actively engaging with local authorities, financial institutions, and businesses. The success of OSS depends primarily on effective collaboration among stakeholders. Homeowners benefit most when advisors, financiers, contractors, public authorities and service providers operate as a coordinated ecosystem with clear roles, responsibilities and handover processes.

Collaborate with banks to provide green loan products, work with municipalities to facilitate access to grants and subsidies, and develop a reliable network of contractors and suppliers to ensure high-quality services for your customers. Strong partnerships help integrate your OSS into the local renovation market and enhance trust and credibility.

Locally, you might want to work closely with local NGOs, energy agencies, and community organisations to raise awareness about energy renovations and to engage vulnerable populations who may face significant barriers. These partnerships help build trust, increase participation, and ensure that support reaches those most in need.

We recommend starting with a stakeholder mapping exercise (see Step 1d), as it provides the foundation for prioritising partnerships and allocating resources strategically. Identify who is and who should be part of your ecosystem and what specific significance they have – and could have – for you. From there, you can set priorities and develop a strategy for building partnerships of this kind.

→ **As EU Peers member**, you can find further inspiration in our [Learning Lab #5](#) on ‘*Alliances and Partnerships*’, which was led by GBCE in January 2026. Trust, long-term partnerships and governance mechanisms were repeatedly identified as essential conditions for delivering a seamless renovation journey. Ideally, the role of the One-Stop Shop should work as an ecosystem integrator, bringing together specialised partners under a single coordination structure. Figure 18 on the next page shows an example of possible tools to facilitate formal collaborations. They are explained in more detail in the respective presentation.



Figure 18: "Tools for formal collaboration". GBCE (2026:2) [Partnership agreements and contracting](#)

Once partnerships are in place, the focus shifts towards making your OSS visible and accessible to the people it is designed to support.

c. Communication and activating target groups

To engage your target audience and encourage them to start the renovation process, first analyse the motivations of each group, such as cost savings, comfort, or environmental benefits. Based on these insights, design tailored messages, select appropriate communication channels, and identify trusted messengers to reach them effectively. Develop a consistent branding and communication strategy that covers the entire customer journey, from first contact to project completion, ensuring clarity, engagement, and a seamless user experience.

The EU-funded **Opengela** project, which defined a business model for local offices or one-stop shops to promote the renovation of multi-family buildings in vulnerable neighbourhoods in the Basque Autonomous Community, emphasised the importance of communication [see Figure 19 on the following page for their "Keys"].

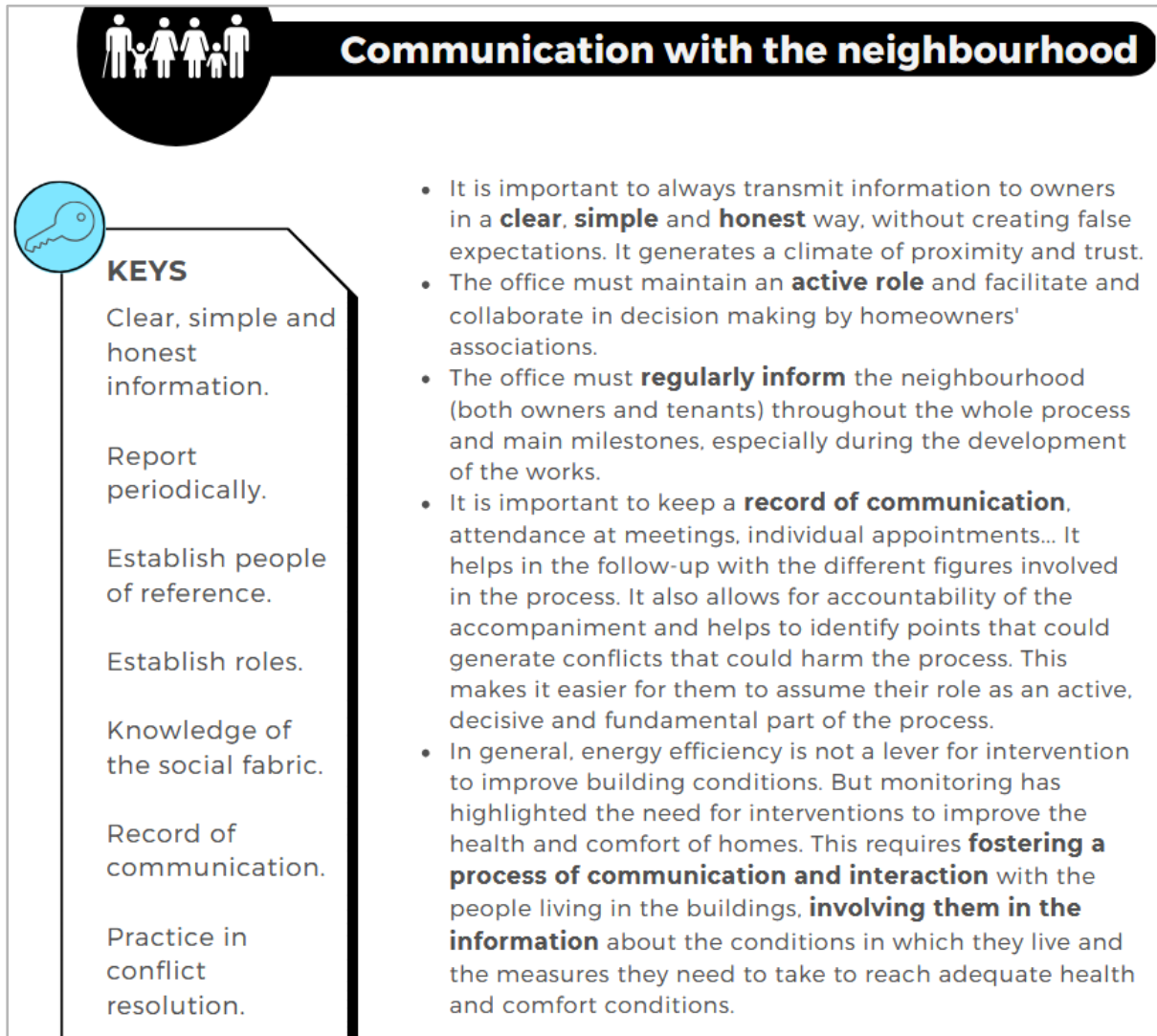


Figure 19: "Lessons learned - FROM THE SOCIAL / COMMUNICATIVE PERSPECTIVE". HIROSS4all (Opengela) Consortium (2023:18) [Final report](#).

For further inspiration, EU Peers members can access the webinars of our [Learning Lab #4](#) on 'Home-owner Activation', which was delivered by Josien Kruizinga from Verbouwestromen in December 2025. It offered a framework for activating homeowners, resting on three pillars:

- behavioral understanding,
- campaign design, and
- impact measurement.

Consider that homeowners' retrofit decisions may be shaped less by rational analysis and more by emotions, heuristics, and everyday concerns (comfort, cost savings, trust, social norms) rather than environmental motivations. Barriers like complexity and lack of clarity stall action, pointing to the need for a customer-centric, "outside-in" approach that simplifies the decision journey and offers a clear value proposition.

Building on this, effective campaigns translate behavioral insights into concrete strategies: messages tailored to specific homeowner segments, careful timing and channel choices, and cross-regional collaboration. Rather than aiming for a single "perfect" campaign, the focus is on iterative testing and adaptation.

Sustained impact depends on embedding measurement into activation strategies, like data-driven decisions, clear indicators, and structured test-measure-learn cycles, supported by dashboards and A/B testing, combining quantitative and qualitative insight.

Together, these elements form a cohesive approach: understanding homeowner psychology, designing adaptive campaigns, and measuring outcomes to continuously refine engagement for energy retrofits.

And while communication creates demand, homeowners need accessible ways of interacting with the OSS. Appropriate service channels therefore become an essential part of their overall renovation journey.

d. Establish physical access and service channels

Set up a client-facing office in a convenient, centrally located space. Provide multiple service channels, including in-person consultation areas, service counters, and dedicated phone lines for support. Some OSS also offer mobile services, bringing consultations and guidance directly to residents, increasing accessibility and ensuring that all users can engage with your services effectively.

Having a physical office (or offices) is often considered a core service of the OSS in order to gain the trust of residents and improve the OSS's reliability in terms of impartiality [see Opengela's argumentation in Figure 20].

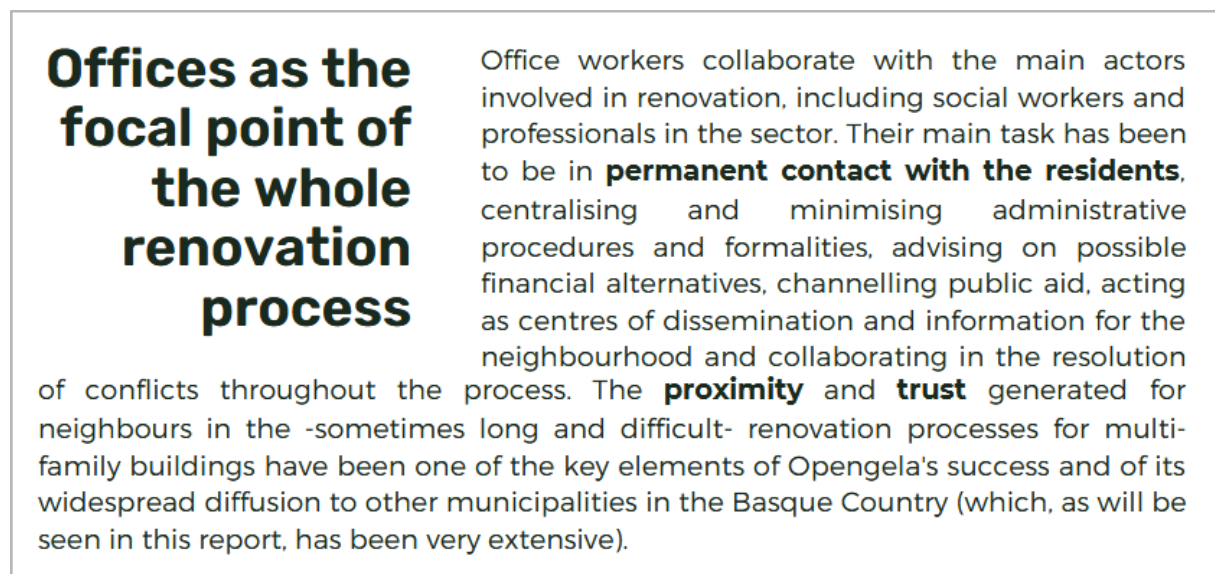


Figure 20: "Offices as the focal point of the whole renovation process". HIROSS4all (Opengela) Consortium (2023:5) [Final report](#).

Digital infrastructure supports the physical service channel by ensuring efficient coordination, transparent communication and consistent project management.

e. Develop IT infrastructure and digital tools

Implement digital systems to support the full OSS customer journey. They are not merely optional enhancements, but essential factors to establish and sustain the trust that has already been mentioned so often throughout the entire renovation process.

Use a customer relationship management (CRM) system to track inquiries, project progress, and feedback. Employ project management tools to coordinate contractors, schedules, and quality assurance. Provide energy and financial calculators to offer homeowners clear cost-benefit analyses of renovation options. Create user-friendly digital platforms, including online portals to monitor project status, digital applications for financing and subsidies, and chatbots or helplines for quick support.

You don't need to build these tools from scratch: several EU-funded OSSs have already developed and tested versions you can draw on.

- **HORIS** offers a free self-scan and vetted-contractor platform for homeowners in Italy, Spain and Portugal, built on a model already running for over ten years in the Netherlands.
- **CoachCopro**, developed by the Agence Parisienne du Climat, gives every registered building a private online space to centralise documents, subsidies and progress tracking, and now covers over 19,000 multi-owner buildings across France.
- **Opengela**, the Basque neighbourhood-office programme introduced above, pairs a public-authority planning tool with a resident-facing digital building registry and renovation passport [see Figure 21].

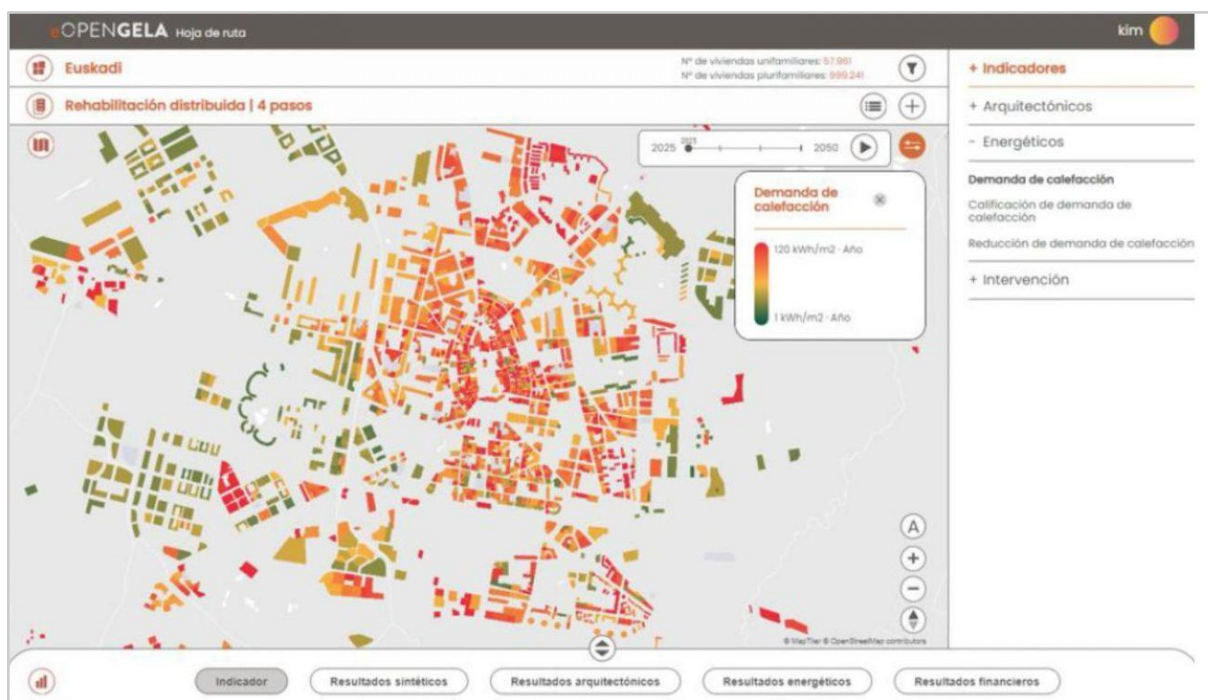


Figure 21: “New tools to conduct an architectural, energy, and economic assessment in the Basque Country” Opengela

EU Peers members may also access resources from the [Transnational SUMMER Meeting 2025](#) on ‘Digital Tools’. For a comprehensive, even not exhaustive, list of tools referenced across EU-funded OSS projects, see Table 5 on the next page.

Tool	Typology	Project / Owner	Country & scale	Maturity & diffusion	Source
Self-Scan + Green Menu	Diagnostic & self-assessment	HORIS	Italy, Spain, Portugal	New branding (2025); built on a model running 10+ years in the Netherlands	horis.ocu.org
Mes Aides Réno / SIMUL'AIDES	Diagnostic & financial calculator	France Rénov' (Anah)	France	Mandatory first step of 450+ national advice points; very high volume	france-renov.gouv.fr
CoachCopro	CRM / case management / marketplace	Agence Parisienne du Climat, ADEME	France, ~75% of copropriétés	Most mature tool reviewed: 13+ years, 19,000+ buildings, 800,000+ dwellings	coachcopro.com
iBRoad-Plan / iBRoad-Log	Roadmap & digital building logbook	Horizon 2020 (EU)	EU-wide reference	Reference framework, not a deployed product; basis of EPBD's Renovation Passport	ibroad-project.eu
Digital Building Registry + Renovation Passport	Roadmap & digital logbook	Opengela / Basque Government	Basque Country	Pilot-to-scale stage (2024-25); grounded in programme running since 2020	opengela.eus
Hoja de Ruta	Financial calculator & territorial planning	Opengela, Cíclica, UPC	Basque Country	New (2025); uses full cadastral dataset; used by public authorities, not homeowners directly	opengela.eus / tools
Comunidades	Resident engagement portal	Opengela	Basque Country	Pilot stage; prioritises vulnerable communities with adapted support plans	opengela.eus
Building monitoring sensors	IoT / post-renovation monitoring	Opengela	25+ neighbourhoods	Operational and expanding; tracks temperature, humidity, CO2, consumption	opengela.eus
EU Peers Community (HumHub)	Practitioner collaboration	EU Peers / Climate Alliance	EU-wide	Active and growing; templates, mentoring and national/transnational spaces	internal platform

Table 5 with information from HORIS, CoachCopro, Opengela, France Rénov', iBRoad and EU Peers project documentations and websites (accessed August 2026).

With the organisational and technical foundations established, your OSS is ready for its first real-world test through a carefully planned pilot phase.

f. Launch and test your OSS

We strongly recommend launching the OSS with a pilot phase before scaling up. Testing services (e.g. with a limited number of users) allows you to identify weaknesses early and improve workflows before investing more resources.

Focus communication efforts on raising awareness, highlighting your services, and generating interest among homeowners. Continuously monitor performance, evaluating the effectiveness of different communication channels and service offerings to improve engagement and ensure a high-quality, responsive OSS.

Revisit your ex-ante evaluation: Phase 1 introduced eight indicators [see Figure 8] for assessing a new OSS before launch. However, Mateu and March-Corda's method goes one step further: instead of judging these eight indicators by feel, you assign each one a weight, a number showing how important it is relative to the others, then multiply each indicator's score by its weight and add the results together into a single overall score [see Figure 22]. This turns an intuitive, "does this feel right?" judgment into a simple, repeatable calculation. Qualitative impressions such as "the offer seems attractive" or "customer uptake is lower than expected" are thus turned into a more systematic evaluation. The approach can help OSS managers decide what needs to be improved before moving from pilot operation to full-scale implementation.

Figure 22: "Weights assigned to each of the eight indicators. Pardalis, Mahapatra & Palm (2025:7) [Blueprint to reality: An ex-ante and ex-post evaluation of one-stop-shops for building renovation](#)

Indicator	Weight
1. Value creation	0.33
2. Complete value proposition	0.04
3. Sufficient size of the market	0.25
4. Access to the potential customer	0.10
5. Willingness to make an effort	0.05
6. Affordable costs	0.05
7. Superiority over competitors	0.12
8. Entry barriers existence	0.10

This matters for the pilot phase specifically: you can re-run this scoring once real pilot data comes in, to see objectively whether your OSS is performing as expected or whether some indicators (e.g. market size, affordability) need rethinking before scaling up.

Pardalis, Krushna, and Palm propose a scale for evaluating the indicators based on the types of responses to each of the questions even for the ex-post evaluation [see Figure 23 on the next page]. Have a look at the original source!

Questions	Rating Scale Description				
	1	2	3	4	5
1. How would you evaluate the value proposition of the service you delivered to your customers?	The value proposition added no significant value for the customer compared to existing solutions in the market	The value proposition gave to the customer slight advantages compared to existing solutions in the market	The value proposition gave to the customer perceptible advantages compared to existing solutions in the market	The value proposition gave to the customer important advantages compared to existing solutions in the market	The value proposition gave to the customer important advantages compared to existing
2a. How would you assess the necessity for complementary elements within your business model?	There was great necessity for complementary elements that required significant additional investment	There was a considerable necessity for complementary elements, that required a considerable investment	There was a moderate necessity for complementary elements, that required moderate investment	There was a low necessity for complementary elements, that required low investment	There was minimal necessity for complementary elements. There was need for additional investment
2b. If there was a need for complements, how these complements affected the final price of your service?	Complementary elements had little to no effect on the final price of the service	Complementary elements brought some adjustments on the final price of the service	Complementary elements brought a noticeable influence on the final price of the service	Complementary elements brought a significant change on the final price of the service	Complementary elements brought a profound impact on the final price of the service
3a. Have you reached the local market, or your service was delivered to mass market?	The service primarily targeted the local market with minimal efforts directed towards reaching the mass market	There were efforts for some outreach to the mass market, but the primary focus was on the local market	There was a balance between targeting the local market and reaching out to the mass market	The service made significant strides in penetrating the mass market, while still maintaining a presence in the local market	The service established itself in the mass market
3b. What was the volume of the market you reached with your service?	The service has only reached a small segment of the market	The service has achieved some level of penetration into the market, reaching a moderate segment of potential customers	The service has reached a significant portion of the market, with widespread adoption and recognition among its target audience	The service has successfully penetrated a large portion of the market	The service has reached a large volume of the market, establishing itself as a dominant player
3c. How would characterize the financial capacity of your customers (income group)?	The majority of customers belong to lower income groups	A significant portion of the customers fall into lower to middle income groups	The customer base consists primarily of middle-income group customers	The customer base consists of moderate-high- and high-income group customers	The customer base consists of customers from all income groups
4. How challenging was it for you to effectively convey your value proposition to potential customers in a clear and understandable manner?	It was extremely challenging to effectively convey the value proposition to potential customers in a clear and understandable manner	It was very challenging to effectively convey the value proposition to potential customers in a clear and understandable manner, requiring efforts to overcome barriers	It required moderate effort to effectively communicate the value proposition to potential customers	There were some minor difficulties in conveying the value proposition to potential customers	It was relatively easy to convey the value proposition to potential customers in a clear and understandable manner
5. Were potential customers willing to pay the price for your service?	Potential customers were unwilling to pay the price for the service	Potential customers expressed hesitation or reluctance to pay the price for the service	Potential customers were neither strongly willing nor strongly unwilling to pay the price for the service	A significant portion of potential customers showed willingness to pay the price for the service	Potential customers were willing to pay the price for the service
6. Did providing your value proposition incur significant costs, and did it yield an attractive profit margin?	High costs with low profit margin	Moderate costs with moderate profit margin	Moderate costs with attractive profit margin	Low costs with high profit margin	Minimal costs with highly attractive margin
7a. How would you rate your service in comparison to available alternatives in the market?	The service is significantly worse than available alternatives in the market	The service is slightly worse than available alternatives in the market	The service is on par with available alternatives in the market	The service is slightly better than available alternatives in the market	The service is significantly better than available alternatives in the market
7b. How would you evaluate the alternative value propositions that compete for the same customer segment as you?	The alternative value propositions are significantly worse than ours	The alternative value propositions are slightly worse than ours	The alternative value propositions are on par with ours	The alternative value propositions are slightly better than ours	The alternative value propositions are significantly better than ours
8. How easy is it for others to replicate your business model?	Very easy to replicate	Moderately easy to replicate	Neutral	Moderately difficult to replicate	Very difficult to replicate

Figure 23: “Questions for ex-post business model evaluation (adapted from Mateu and March-Chorda”. Pardalis, Mahapatra & Palm (2025:7) Blueprint to reality: An ex-ante and ex-post evaluation of one-stop-shops for building renovation

Once your pilot is running, the same eight indicators can be revisited *ex-post*, this time scoring what actually happened, rather than what you expected to happen. The goal of this reporting is not to produce numbers for their own sake, but to compare outcomes against your original objectives and surface concrete lessons: which parts of the OSS are working as planned, and which need to be adjusted before you scale up. Reporting to learn, not just to record.

Toulouse Métropole's monitoring reports are a useful example of what this looks like in practice, tracking figures such as initial consultations, personalised consultations, audits followed by consultations, and signed project management agreements over time.

The value of a chart like Figure 24 is in the gap it reveals between target and actual results at each stage of the customer journey. A shortfall between "initial consultations" and "signed

agreements," for instance, points to a specific lesson, maybe the audit step is too slow, or too few consultations convert into commitments, that you can act on before wider rollout, rather than just reporting the shortfall itself.

Pour les maisons individuelles

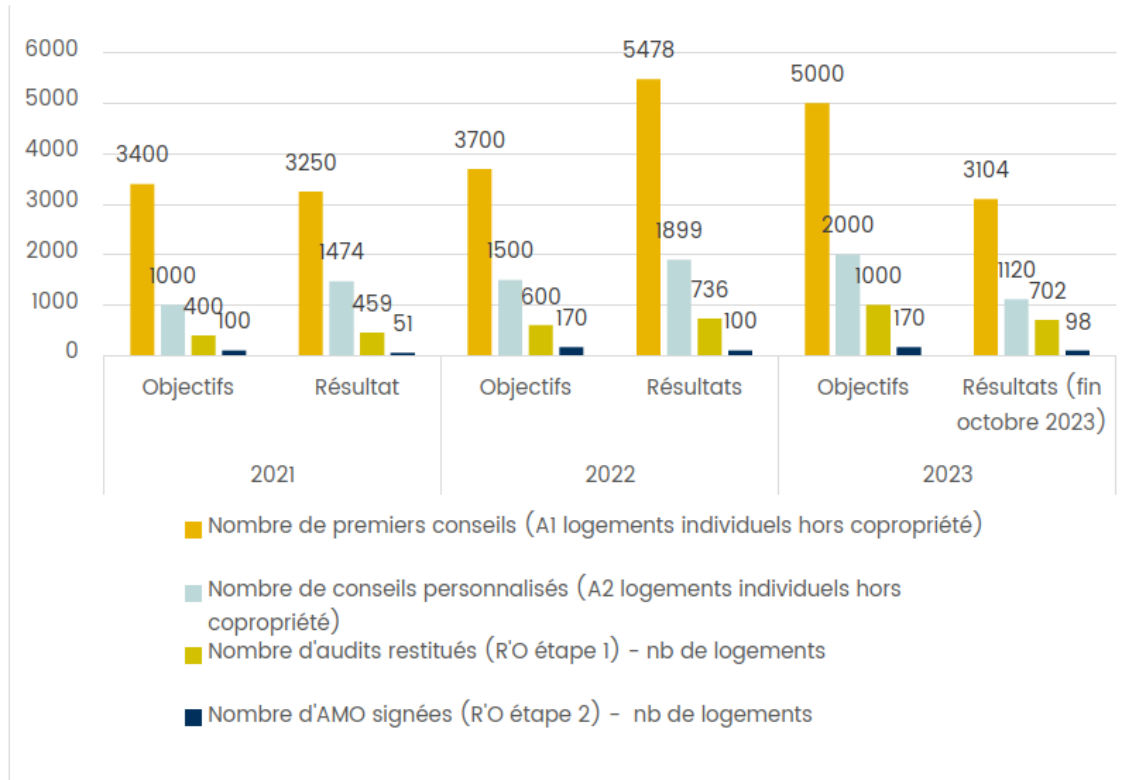


Figure 24: "Comparaison des résultats par rapport aux objectifs, du premier conseil à l'AMO (pour les logements individuels hors copropriété)", Toulouse Métropole (2023:12) Analyse du Guichet Unique de la Rénovation Energétique mis en œuvre: Toulouse métropole Rénov'

Checkpoint: Are you ready to launch – and continuously improve – your OSS?

→ Before considering your OSS operational, ask yourself:

- Have we built the partnerships, team and operational processes needed to deliver our services consistently?
- Have we tested our customer journey and service delivery through a pilot or another low-risk implementation phase?
- Do we have mechanisms in place to keep improving our OSS after launch?



Conclusion and invitation

Bridging the gap through integration

Setting up a One-Stop Shop (OSS) is less about creating a new organisation than about connecting an existing ecosystem.

Setting up an OSS is a strategic response to the main obstacle to home energy renovation: a fragmented market in which homeowners often feel overwhelmed by a complex landscape of disconnected stakeholders and unclear responsibilities. Rather than being a rigid structure, a successful OSS acts as a trusted infrastructure that orchestrates existing services into a coherent, user-oriented process.

The examples presented throughout this guide demonstrate that successful OSS thereby differ widely in their organisational structure, funding models and service portfolios. What they have in common is not their form, but their function: they simplify complex renovation journeys and build trust among homeowners.

Rather than copying an existing model, use this guide to develop an OSS that fits your local context. Adapt the tools, learn from other practitioners, test your assumptions early and continuously improve your approach.

Join the Community!

You don't have to navigate the complexities of building an OSS all by yourself.

EU Peers is a vibrant European community of practitioners dedicated to helping you overcome the challenges of providing integrated home renovation services through knowledge sharing and networking. The EU Peers Knowledge Hub offers a wealth of 'ready-to-use' resources, including technical leaflets, business model templates and a dedicated mentoring programme to support the creation of new OSSs.

→ If you're interested in joining one of our EU Peers national Community platforms and/or the transnational platform, to access localised learning packages or engage in broad European dialogue on our dedicated Community intranet 'HumHub', there's a place for you. Join the EU Peers Community, which is committed to making energy efficiency a reality for every home.

Your journey with EU Peers starts here: www.eu-peers.eu

