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CONCERTO RENOV

# TRANSITION RECOMMENDATION

V1.0

Co-funded by the European Union

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# Backgrounder

| | |
|---|---|
| **Project Acronym** | LIFE21-CET-HOMERENO-CONCERTO RENOV |
| **Project Name** | CONCERTO RENOV, a holistic platform streamlining integrated home renovation services |
| **Project Coordinator** | Nicolas Rousseau<br>Sonergia |
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# Executive Summary

The review of the CONCERTO RENOV project enables us to propose recommendations on establishing a transition process for public or private operators wishing to create a support scheme for households undertaking energy renovation work in France, based on the CONCERTO RENOV one-stop shop (OSS) model.

Recommendations are also addressed to European institutions, particularly to maintain support for the creation of these renovation one-stop shops, especially for vulnerable households.

**In summary: Recommendations at European level**

R1 — Make one-stop-shops (OSS) genuinely accessible

R2 — Provide long-term funding for human support

R3 — Give measurable priority to vulnerable households

(see the 'Renovate to Rent Better' project – 'Bail Rénov' – LIFE 2025)

R4 — Protect private-sector tenants by providing better support to private landlords (cf. projet Rénover pour mieux louer - Bail Rénov' – LIFE 2025)

R5 — Link CONCERTO RENOV-type 'passports' to funding schemes

R6 — Improve and aggregate the supply of renovation work( cf. Projet AREC Reno par Ressorts et le programme Européen LIFE)

R7 — Evaluate the results of the OSS

**To view all the deliverables for the CONCERTO RENOV project:**

https://sonergia.fr/nous-decouvrir/concerto-renov/

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# 1. Three key points to UNDERSTAND and RESPOND to needs

"The renovation waves have yet to materialise".

## 1.1. Renovation needs and the renovation journey

➢ The context is one of climate and social emergency.

In France, the privately owned housing stock comprises approximately **32.4 million dwellings**.

The **energy renovation needs of this housing stock** are considerable: approximately **10 million privately owned main residences rated E, F or G** should be renovated by 2034 to comply with the Climate and Resilience Act. Of these, 64% are houses and 36% are apartments in co-owned buildings. The assumed average cost is approximately **€55,000 per dwelling**, making this a very substantial financing challenge.

**Housing is a major item of household expenditure, as well as a sector that contributes significantly to energy consumption and greenhouse gas emissions.**

*The European "Renovation Wave" strategy aims to renovate 35 million buildings by 2030, prioritising deep renovations that deliver substantial performance improvements.*

France, for its part, adopted a new **energy roadmap in 2026**: **the third Multiannual Energy Programme (PPE 3)**.

The objective is to move from fossil fuels accounting for 60% of French final energy consumption today to decarbonised energy accounting for 60% by 2030.

For housing, the trajectory is as follows:

- Accelerating the deployment of heat pumps to replace fossil-fuel boilers.
- Support for self-consumption.
- 2 million homes built and electrified by 2030.
- Continuing MaPrimeRénov', the support provided by the National Housing Agency for the renovation of privately owned housing.

➢ The context calls for "general" mobilisation, but this has not yet translated into households proceeding with renovation work.

France therefore has ambitious climate targets, substantial public support and numerous stakeholders, but high-performance energy renovation of privately owned housing has yet to take off. The problem is not simply the amount of support; it also concerns the **complexity of the journey**, the lack of **reliable support commensurate with needs across the country**, and the difficulty of **financing out-of-pocket costs**.

*Too few households in France proceed with renovation work, and the market for high-performance renovation is virtually non-existent: only **0.2%** of renovations in the residential and tertiary sectors reportedly met BBC low-energy building criteria over the period 2012–2024.*

**In summary:**

| | | |
|---|---|---|
| **Ambitious climate targets** | **+ increasing public support** | + numerous stakeholders already involved – France RENOV scheme – Creation of a Public Energy Renovation Service and a national network of renovation advisers (MAR) |

↓

**Yet few high-performance whole-home renovations**

↓ **Why?** ↓

| | | |
|---|---|---|
| The renovation journey is too complex (for households and businesses) | Support reaches households and businesses too late in the journey | Out-of-pocket costs are inadequately financed |

➢ The "obstacle course" faced by households wishing to undertake renovation work

This section draws on the reference paper by **Christophe MILIN and Adrien BULLIER, Towards large-scale roll out of "integrated home renovation services" in Europe – CINEA, European Commission, ECEEE 2021 SUMMER STUDY PROCEEDINGS**.

- **A renovation journey that is too complex for households**

**The finding:** households are generally not equipped to manage complex renovations on their own: they lack information, time, technical skills, coordination capacity and, sometimes, access to finance.

The complex journey currently on offer:

| | |
|---|---|
| 1 | I want to renovate |
| 2 | I look for information |
| 3 | I need to understand the available support |
| 4 | I need to choose the work |
| 5 | I need to find reliable tradespeople |
| 6 | I need to obtain quotations |
| 7 | I need to finance my out-of-pocket costs |
| 8 | I need to cover the costs before grants are paid |
| 9 | I need to monitor the work |
| 10 | I need to check the result |

**Result: many give up or limit themselves to a single measure.**

The authors therefore argue that energy renovation can only be scaled up by organising an **integrated service offering** capable of supporting homeowners throughout their renovation journey. They refer to these as **Integrated Home Renovation Services** — IHRS.

- **A "fragmented" supply of renovation work**

The residential renovation sector is highly fragmented. Work is often carried out by small businesses specialising in individual trades: heating installers, joiners, roofers, electricians, insulation contractors, etc. Each addresses one part of the problem, but no one necessarily takes responsibility for the overall project from the household's perspective.

The authors highlight a central mismatch: for the homeowner, renovation is **a single coherent project**; for professionals, banks or public authorities, it is often a succession of separate tasks.

**The coordination problem.**

| Household perspective | Market perspective |
|---|---|
| **"I want to improve my home"** ↓ One overall project: comfort + energy savings + budget + work + grants + follow-up | Tradesperson 1 → windows<br>Tradesperson 2 → heating<br>Tradesperson 3 → insulation<br>Bank → loan<br>Administration → grants<br>Architect / audit → assessment<br>**↓ Little or no overall coordination** |

Existing stakeholders cover only certain stages: banks focus mainly on financing, tradespeople on the work, architects on design and supervision, public authorities on information, and so on. **No stakeholder naturally covers the whole journey.**

**It is this lack of coordination that discourages many households or leads them to opt for single measures that are less ambitious in energy terms.**

- **Renovation must be conceived as a "customer journey" to persuade households to proceed.**

This journey must encompass all interactions between the homeowner and the stakeholders involved (households/funders/businesses), from the initial information stage through to post renovation follow-up.

**The renovation journey designed and managed by a single coordinator**

| | |
|---|---|
| **1** | Information / awareness-raising |
| **2** | Identifying households or favourable opportunities |
| **3** | Simplified assessment and initial recommendations |
| **4** | Detailed project design |
| **5** | Selection of contractors |
| **6** | Financing plan |
| **7** | Access to finance and grants |
| **8** | Carrying out the work |
| **9** | Works supervision and handover |
| **10** | Quality control, guarantees and consumption monitoring |

## 1.2. The French ecosystem for supporting households.

### ➢ A decentralised public service that is a mandatory stage in the renovation journey, alongside a public/private network of renovation advisers

**France Rénov' is the public information and advice service**. Since January 2025, the France Rénov' territorial pacts have organised local services with the signatory local authorities. Advice is neutral and free of charge; the practical arrangements and services available must be checked locally. Since 17 August 2026, households applying for Anah support have had to create their account through France Rénov'. This development provides a basis for simplification.

To complement this public service, **a network of renovation advisers was created in 2024 (MonAccompagnateurRénov)** to provide administrative, financial, social and technical support to households. These services may be provided by state-approved private, non-profit and public organisations.

**A core MAR service to strengthen, not overlook**

The core MAR service already includes visits before and after the work, project and financing assistance, and a final consistency check. **It does not include works supervision (sometimes carried out by the works designer/supervisor – see below) and is based on an obligation of means rather than an obligation to achieve results (energy performance and quality of work).**

| Stakeholder or function | Distinct role |
|---|---|
| France Rénov' adviser | Provide information, assess the request and make referrals. |
| Mon Accompagnateur Rénov' (MAR): private and public providers<br>Client-side project assistance (AMO) – private and public providers | Support throughout the major renovation journey: technical, administrative, financial and social dimensions.<br>For single renovation measures, households manage their journey alone or receive AMO support (outside the MAR scheme). |
| Construction project manager (MoE) / architect / engineering consultancy (in France, construction project managers are not often involved in major renovation projects in the single-family housing segment) | Design and technical supervision within a defined contractual remit. |
| Businesses | Carry out the work |
| Anah/the State, local authorities and other funders | Decide on grants, loans or other forms of support within their remit. |
| Social workers and legal advice (where necessary) | Address social, budgetary or housing difficulties with the household. |

### 1.3. Breaks in the renovation journey and the positioning of the CONCERTO RENOV project

The following table presents a proposed analytical framework based on observations made when setting up the CONCERTO RENOV programme.

| Potential breakpoint | Effect on the household | Recommended response / identification and service offering within the CONCERTO RENOV project |
|---|---|---|
| Abundant information that is difficult to prioritise | Hesitation, decisions driven by commercial offers, failure to take up support. | Advice centre: initial interview, summary sheet, dated information and a verifiable contact. **Centralisation / shared platform for the 3 stakeholder groups – households/businesses/MAR-AMO** |
| Referral without a handover | The household repeats its story or stops pursuing the process. | Local lead: an identified contact until the next stakeholder accepts the case. **SOLIHA operator in both areas** |
| Audit difficult to understand or disconnected from the budget | Unused document; choices limited to what appears to be subsidised. | Renovation adviser and auditor: oral explanation, comparable options and an initial financial assessment. **SOLIHA operator in both areas** |
| Non-comparable quotations and unplanned interfaces between work packages | Cost overruns, poor coordination, withdrawal. | Works designer/supervisor or equivalent expertise under contract: specifications and review of exclusions. **SOLIHA operator in both areas + shared platform for the 3 stakeholder groups – households/businesses/MAR-AMO** |
| Excessive out-of-pocket costs | Project scaled back or abandoned. | Funders: targeted additional grant; review of the overall project and associated costs. **Local service offering integrated into the CONCERTO RENOV project** |
| Sufficient support, but paid too late | Inability to pay deposits. | Anah, local authorities and lenders: consolidated timetable and secured advances or pre-financing. **Tracking grant applications through the shared platform for the 3 stakeholder groups – households/businesses/MAR-AMO** |
| Loan refused or unaffordable monthly repayments | Exclusion of households without borrowing capacity. | Funders and social support provider: seek a solution that does not involve debt or offers a higher level of subsidy. **Local service offering integrated into the CONCERTO RENOV project** |
| Digital or geographical exclusion | Incomplete application; travel and delays. | Telephone, in-person reception, visits and help with procedures without taking control of the household's account. **Phygital approach: coordinating local operator + CONCERTO RENOV digital platform** |
| Disruptive work and lack of coordination | Stress, interruptions, unsafe or impossible occupancy. | Works coordination: phasing, protection of spaces, incident contact and an appropriate temporary solution. **Phygital approach: coordinating local operator + CONCERTO RENOV digital platform** |
| Support ends with the final invoice | Incorrect settings, unresolved defects, no maintenance instructions | Follow-up operator: assistance with handover, commissioning and a review after a full season. **The household retains access to the CONCERTO RENOV digital platform (consumption monitoring and advice).** |

# 2. Three key points for ACTION in France

"Building a CONCERTO RENOV one-stop shop: our recommendations"

## 2.1. Our 5 transformation priorities and 5 keys to success

**Five CONCERTO RENOV transformation priorities.**

- **Start with people.** Assess the intended renovation project, day-to-day constraints, the condition of the home and financial capacity.
- **Ensure continuity.** Appoint a CONCERTO RENOV journey coordinator and organise effective handovers, without assigning them all technical or legal responsibilities.
- **Make the project genuinely accessible through the CONCERTO RENOV platform**.
- **Ensure that each stage of the journey is delivered reliably.** Clarify responsibilities, compare offers, and plan coordination, handover, commissioning and maintenance.
- **Measure lived outcomes.** Monitor energy use, but also comfort, satisfaction, project abandonment and the ability to remain in the home.

5 CONCERTO RENOV keys to success

LESSONS LEARNED

### 5 key factors for a seamless renovation journey

The success factors identified during the pilot scheme, which can be transferred to other regions.

| | |
|---|---|
| 01 | **LOCAL ROOTS**<br>Integrating with existing services: the public housing renovation service and local support networks. |
| 02 | **BUILDING TOGETHER**<br>Bringing businesses, funders, renovation advisers and households together around shared tools so that they can understand one another better and make faster progress. |
| 03 | **LOCAL + DIGITAL**<br>Combining local support with a digital platform throughout the process. |
| 04 | **THE CONCERTO RENOV CLÉA TOOL**<br>A tool to support all stakeholders: households, businesses and renovation advisers. |
| 05 | **SUPPORTING THE RENOVATION WORK**<br>The interim visit during the construction phase: a key to success for households and businesses. |

## 2.2. A CONCERTO RENOV integrated coordination approach

The CONCERTO RENOV journey: one platform, a 7-step journey

**The CONCERTO RENOV model brings together two complementary components.**

The first is the digital platform, which provides the scheme's technical foundation. It structures the journeys, facilitates exchanges between stakeholders, centralises housing data and tracks project progress. It uses data to improve the assessment of homes, prepare diagnostics and tailor the support offered to households.

The second component is human support. The model tested through the project demonstrates that digital tools can achieve their full potential only when combined with local support. This helps guide households, coordinate those involved and ensure that the different stages of the renovation journey proceed reliably.

The CONCERTO RENOV model therefore adopts a “phygital” approach, combining digital tools and local support. The platform automates certain administrative tasks, centralises data and facilitates exchanges between stakeholders. At the same time, the renovation adviser retains a central role in understanding the household’s needs, developing the project and ensuring a secure renovation journey. This complementarity is one of the foundations of the business model developed through the project.

This combination of a digital platform and support is one of the main success factors of the CONCERTO RENOV model.

THE JOURNEY

## One platform, a 7-step journey

**It connects households, businesses and renovation advisers, from the home energy assessment through to monitoring post-work energy savings.**

| | |
|---|---|
| 1 | The CONCERTO energy assessment |
| 2 | Visit & initial report based on a regulatory audit |
| 3 | Validation of the works programme, preparation of quotations for the planned work |
| 4 | Provisional financing plan, preparation of the grant application file or files and submission to the relevant organisations |
| 5 | Interim site visit & progress report |
| 6 | Post-completion site visit, final advisory support report, guidance on “getting to grips with the home” and submission of payment requests to the relevant organisations |
| 7 | Handover of the CONCERTO RENOV CLÉA Housing Information Booklet after the work with additional services |

CLÉA

CONCERTO RENOV

**Local and Digital**

The best combination for an optimised, glitch-free and efficient project.
Close relationships with local partners and on-the-ground contractors.
Digital access through the online platform available at every stage.

Based on the Housing Information Booklet (CIL), QUALITEL Solutions.

ON-THE-GROUND PERSPECTIVES

## Stakeholder testimonials

Partner organisations supporting households throughout their renovation have their say

“The platform helps to safeguard technical and financial decisions and to quantify actual savings.”

**Julien Salha**
SOLIHA Landes – Head of Energy Department

“Widespread adoption depends on local support for households AND businesses, with a facilitator suited to each target group.”

**Loïc Debray**
SOLIHA Jura Saône-et-Loire – Head of Department for Owner-Occupiers

Testimonials from eligible households and professionals involved in the two pilot regions.

“This programme allowed me to plan my renovation properly. We opted for a more autonomous central heating system.”

**Mr Henriot**
Beneficiary, Jura pilot scheme

“A fantastic opportunity for private individuals. As tradespeople, we get more information and quickly know if we have been selected.”

**Franck Bonjour**
ISOGREEN, FFB representative

**Each stage of the journey produces a clear deliverable and an explicit decision.**

Step 1 — Assess the household's situation in the renovation journey – CONCERTO RENOV self-assessment

**Action.** The Concerto tool provides a preliminary self-assessment of the household's needs, based on housing data compiled in a National Buildings Database and a questionnaire completed by the household (digital tool). It was developed by SONERGIA with CSTB to assess the home and identify renovation scenarios.

**Deliverable.** A home energy assessment report: initial energy performance, potential renovation scenarios and associated gains.

Step 2 — Develop and explain renovation and financing scenarios

**Action.** Carry out an audit visit. Compare a high-performance renovation programme undertaken in one operation with a staged pathway where necessary. Bring together work costs, grants, loans, the household's own contribution and cash flow. Test affordability using prudent assumptions about energy consumption and prices.

**Deliverable.** A report explained to the household in plain language: proposed work, full costs, expected benefits, sequence of interventions and provisional financing plan. The household receives a summary of the costs, risks and its commitments before making a decision.

Step 3 — Approve the works programme and request quotations

**Action.** Compare offers on a common basis and check relevant qualifications, insurance and the scope of cover.

**Deliverable.** A report identifying the selected renovation scenario and initiation of quotation requests through the CONCERTO RENOV platform.

Step 4 — Approve the financing plan and funding applications

**Action.** Once quotations have been received on the platform, the CONCERTO RENOV adviser supports the household in approving them: explaining their content, flagging "outlier" quotations and checking contractors' RGE qualifications.

**Deliverable.** A simple written record and support for the household in approving quotations through the platform.

Step 5 — Support the works phase and manage changes to the work

**Action.** Contact contractors at the start of the work and check interfaces between work packages. Inform the household about disruptions and decisions required. Changes to the work are costed and their implications for grants examined before agreement.

**Deliverable.** A simple report following the interim visit.

Step 6 — Complete the CONCERTO RENOV support journey and commission the renovated home

**Action.** Prepare handover with the household; record outstanding defects and the follow-up required. Check settings and the operation of installations. Provide a practical demonstration of equipment and maintenance. Submit payment requests.

**Deliverable.** Following the completion visit, the household receives a final CONCERTO RENOV report containing a financial and technical review, together with advice on using the renovated home effectively.

Step 7 — Transfer the CONCERTO RENOV Renovated Housing Information Booklet

**Proposed action.** The household retains access to the CONCERTO RENOV platform and benefits from the following services: archiving of renovation journey documents, a post-renovation consumption monitoring tool, and advice on maintenance and long-term use through the platform.

**Deliverable.** Free access to additional CONCERTO RENOV services (with Qualitel Solutions CLEA).

## 2.3. A business model underpinned by existing public schemes

As we have seen, CONCERTO RENOV support was designed to integrate with existing schemes (the public renovation service and MAR). The same applies to its business model.

**The CONCERTO RENOV business plan**

**Prerequisite: defining the CONCERTO RENOV service promise and scope**

The CONCERTO RENOV service promise was designed to integrate into local and national ecosystems.

It is measurable and consistent across the country, specifying what is free of charge (underpinned by local and national France RENOV funding schemes), what falls within regulated support (MonAccompagnateurRénov), what may be charged for and what is the responsibility of contractors.

**How can the CONCERTO RENOV model be established, and what does it cost?**

- Integrate the model and its local coordination into the France RENOV ecosystem: a single France RENOV-approved operator working with expert partners (financing and digital platform).

| Model | Strengths | Risks | Conditions for success |
|---|---|---|---|
| Direct public management | Public control, integration into local policies | Recruitment difficulties, rigidity | Dedicated team, expertise, clear leadership |
| **Single independent operator (CONCERTO RENOV)** | **Clarity, unified responsibility, support from local authorities and FRANCE RENOV** | **Dependence, reduced diversity** | **Demanding specifications, quality control, expert partners: CEE delegate, banks, information systems** |
| Consortium / Partnership | Complementary skills, local coverage | Complex coordination and data sharing | Lead organisation, shared framework, regular governance meetings |
| Multi-operator platform | Capacity and choice for users | Risk of fragmentation and competition | Transparent referral rules, centralised monitoring |

Coordination costs for the CONCERTO RENOV model: 1 FTE (€100,000 per year)

Local activities and communication: governance monitoring, operational coordination, training for local stakeholders and local communication: €50,000 per year

- Determine CONCERTO RENOV staffing requirements

| Function | Tasks | Skills | Workload benchmark |
|---|---|---|---|
| Reception / user relations | Initial assessment, appointments, first-level follow-up | Listening, digital inclusion, procedures | To be calibrated against calls, visits and seasonality |
| Renovation adviser – single journey coordinator | Technical and financial advice, referrals, continuity, reminders, coordination | Building expertise, grants, communication skills, neutrality, mediation | Allow time for preparation and reporting |
| Outreach and coordination officer | Proactive outreach, professionals, communication | Local knowledge, events, partnerships | Annual outreach and coordination plan |
| Social / housing support officer | Vulnerabilities, non-take-up of support, substandard housing | Social work, housing law, networks | In-house or under an agreement |
| Quality / data manager | Dashboards, audits, GDPR, improvement | Data, internal control, procedures | Function that can be shared |
| Project manager | Leadership, procurement, budget, governance | Management, housing, change management | Clearly mandated responsibility |

- Use the CONCERTO RENOV intermediation platform

The CONCERTO RENOV platform was built on the Housing Information Booklet offered by Qualitel Solutions. Within this booklet, we created the CONCERTO RENOV support journey to assist households and contractors, the stakeholders in the renovation project.

The platform is available to local stakeholders through a specific commercial offer negotiated to encourage deployment: €25 excluding VAT per household (2026). Additional development and maintenance costs are borne by the stakeholders according to local needs and circumstances.

- Deploy CONCERTO RENOV services
    - The support journey: segmentation into four levels…

| Level | Situation | Service | Lead contact | Follow-up |
|---|---|---|---|---|
| A — Information | One-off question, project not yet mature | Response, resources, fraud warning | Reception/adviser | Case closure or brief reminder |
| B — Single-measure journey | Limited project, moderate risk | Advice, consistency, grants, quotations | Adviser | Key milestones |
| C — Major renovation | Multi-trade project or support requiring assistance | Referral and coordination with MAR | Journey coordinator + MAR | End-to-end follow-up |
| D — Complex / vulnerable | Poverty, substandard housing, autonomy, rights, disputes | Enhanced, multidisciplinary support | Case coordinator | Intensive follow-up |

- Support journeys: specific protocols based on the needs identified among households.

### Energy poverty

Identifying arrears and deprivation, budget analysis, coordination with CCAS/SLIME/social support providers, enhanced assistance, preventing withdrawal and monitoring usage.

### Co-owned housing

Mobilisation phase, co-owners' council governance, audit/DTG, multiannual planning, voting, collective and individual financing plans, support for vulnerable households.

### Landlords

Failure to meet energy-related housing standards, rental timetable, tenant information, possible contractual arrangements, profitability, taxation and quality of use, coordination with the CEE Bail-Rénov programme.

### Older housing and heritage

Specific assessment, material compatibility, ventilation, appropriate craft skills and heritage consents.

### Summer comfort

Solar shading, night-time ventilation, thermal mass, greening and reducing reliance on air conditioning before sizing equipment.

### Work in occupied homes

Phasing, dust, noise, safety, access to essential rooms, support for vulnerable people and a fallback accommodation solution.

- Support journeys: a pricing schedule partly underpinned by France RENOV financing schemes

### Support financed through the MAR scheme – major renovation

Level 1: €2,000/€2,500 excluding VAT per project

### Enhanced MAR CONCERTO RENOV support ++

Energy poverty, contractor support, project management during the works phase with an interim visit, post-renovation advice and financial engineering where necessary (advances and introductions to partners)

Level 1 + €1,000 excluding VAT

### SINGLE-MEASURE support – partial renovation

Energy-related housing standards, rental timetable, tenant information, possible contractual arrangements, profitability, taxation and quality of use.

€1,000 excluding VAT – no MAR funding

**The sustainability of the CONCERTO RENOV model**

**A tailored business plan to be developed for each area.**

The CONCERTO RENOV pilot shows that the long-term viability of an integrated one-stop shop depends on combining several sources of funding and achieving a critical mass of supported projects. Sharing digital tools, standardising methods and mobilising local partners help reduce operating costs and strengthen the scheme's long-term financial sustainability.

Depending on local circumstances, the model can be adapted to ensure a balance between publicly funded general-interest functions and value-added services that may generate additional income.

**At what volume does the model become sustainable?**

Defining the threshold for financial sustainability and environmental impact

- Number of households supported per year, average cost per case, cost of converting projects into actual works,
- Cost per tonne of $CO_2$ avoided, cost per MWh saved.

# 3. Three recommendations for ACTION at European level

"CONCERTO RENOV: transferring the model to other European contexts"

## 3.1. European support for developing CONCERTO RENOV-type OSSs, particularly through the LIFE programme

LIFE is a European Commission funding instrument dedicated to supporting innovative private or public projects in the fields of the environment and climate.

**The LIFE 2021–2027 programme… awaiting the continuation of support from 2028, an essential condition for the creation of OSSs in Europe**

Source: Clean Energy Transition – European Climate, Infrastructure and Environment Executive Agency:

The LIFE Clean Energy Transition sub-programme has a budget of almost €1 billion for 2021–2027 and aims to facilitate the transition to an energy-efficient, renewable energy-based, climate-neutral and resilient economy by funding coordination and support actions (Other Action Grants) across Europe. These actions have high EU added value and seek to overcome market barriers that hamper the socio-economic transition to sustainable energy. They typically involve a range of small and medium-sized stakeholders and multiple actors, including local and regional public authorities, non-profit organisations and consumers.

Projects are co-funded under the LIFE Clean Energy Transition sub-programme in the following five intervention areas:

- Building a national, regional and local policy framework supporting the clean energy transition.
- Accelerating the deployment of technologies, digitalisation, new services and business models, and the upgrading of related professional skills in the market.

- Attracting private finance for sustainable energy.
- Supporting the development of local and regional investment projects.
- Engaging and empowering citizens in the clean energy transition.

Each year, the ministry responsible for the ecological transition in France assists French project promoters with their applications.

For further information and support: LIFE 2021–2027 programme

**Other European funding**

| Instrument | Relevant use | Points to check when structuring the project |
|---|---|---|
| Social Climate Fund, 2026–2032 | Measures and investments benefiting vulnerable households and stakeholders; renovation and cleaner energy solutions – see below. | Access through approved national plans and schemes; payments linked to the specified conditions and milestones. |
| ERDF and cohesion policy | Examine opportunities for local co-financing of renovation and project development under the relevant programmes. | Check the regional programme, beneficiaries, expenditure and current call; do not assume that all privately owned housing is eligible. |
| ELENA, implemented by the EIB | Prepare investment programmes: studies, structuring and technical assistance. Up to 90% of eligible technical support costs. | The rate applies to eligible technical assistance, not 90% of the cost of the work; programme requirements must be examined. |
| InvestEU / EIB and intermediaries | Investment structuring and mobilisation of financing, guarantees and advice, depending on the products. | Access and conditions depend on the operations and intermediaries; a guarantee does not amount to loan approval for the household. |

## 1.2. Housing self-assessment based on harmonised European DATA layers: the foundation of the OSS model?

Accelerating the energy transition in Europe's building sector, driven by the Green Deal and the Renovation Wave strategy, relies on the availability of reliable, interoperable and systematically updated reference datasets. The development of structured national databases, such as France's BDNB, is essential to provide an objective picture of the building stock, simulate different renovation scenarios and give public decision-makers transparent, accessible and reliable information. The French approach, characterised by the integration of multiple sources, clear documentation, continuous updates and data access under well-defined licences, including open-data licences, now provides a reference for potentially extending the model across Europe.

As part of the CONCERTO RENOV project, we explored the feasibility of extending the BDNB model to other European Union Member States. Through an in-depth comparative analysis and a systematic investigation of existing initiatives, the study examines the maturity, access conditions, structure and quality of open or licensed databases across a panel of seven countries: Germany, Belgium, Denmark, Spain, Italy, Luxembourg and the Netherlands. For each country, it identifies the conditions required to establish an equivalent reference data layer, highlighting its advantages and the main challenges associated with regulatory, technical and institutional diversity.

Finally, this work proposes a replicable methodological framework and operational and strategic recommendations addressed directly to decision-makers and promoters of national and European initiatives. The aim is to identify the most effective levers for action and promote a federated, gradual and open approach to building data. Such a system provides an essential foundation for successful public policies on renovation, adaptation and sustainable management of Europe's building stock.

Further reading: **Feasibility Analysis of a Project to Expand the "Base de Données Nationale des Bâtiments – BDNB" Initiative Developed in France, CONCERTO RENOV project**

The report is structured around three strands:

- technical and comparative analysis of open or restricted building databases for a panel of seven Member States selected on the basis of objective criteria (energy consumption, greenhouse gas emissions, climate risk and open-data maturity), providing an in-depth overview of the available foundational datasets, their volume, structure and access conditions.
- assessment of each country's capacity to reproduce a core data layer compatible with a BDNB-type approach, analysis of database cross-referencing and proposed methodological principles to stimulate and support the emergence of equivalent systems in Europe.
- investigation of the main European initiatives that structure knowledge of the building stock through documentary research (e.g. the EU Building Stock Observatory – BSO, the EUBUCCO database and the GISCO project).

At each stage, the report seeks to provide:

- systematic references (links, factsheets and official documentation).
- where necessary, explicit identification of any weaknesses, gaps or doubts regarding the robustness of existing sources or systems.

The study therefore aims to provide a comparative analysis of the conditions for scaling up a national buildings database in support of European public policies on renovation and management of the building stock.

### 1.3. European support for financing the out-of-pocket costs of lower-income households (energy poverty – Social Climate Fund – SCF)

The CONCERTO RENOV project helped facilitate the development of renovation projects but did not resolve the challenges of financing out-of-pocket costs.

As part of the "Fit for 55" package, the regulation establishes the Social Climate Fund, designed to be used by the Member States of the European Union (EU) to:

- support measures and investments aimed at reducing emissions in road transport and buildings by lowering costs for vulnerable households, micro-enterprises and transport users particularly affected by the inclusion of greenhouse gas emissions from buildings and road transport within the scope of Directive 2003/87/EC;
- finance temporary direct income support for vulnerable households and vulnerable transport users.

Social Climate Plans

Each Member State must submit a Social Climate Plan to the European Commission after consulting local and regional authorities, economic and social partners and civil society. The plans must provide for measures and investments addressing the effects of carbon pricing on vulnerable households, vulnerable micro-enterprises and vulnerable transport users, to ensure affordable heating, cooling and mobility.

**Eligible measures and investments for housing occupied by vulnerable households**

These plans may include support for the following measures and investments, which must be designed to have lasting effects:

- **building renovation**, **particularly for vulnerable households** and micro-enterprises occupying the worst-performing buildings, including tenants and people living in social housing;
- access to **affordable and energy-efficient housing**, including social housing;
- **decarbonisation of buildings, including the electrification** of heating, cooling and cooking by providing access to affordable and energy-efficient systems;
- integration of **renewable energy generation and storage**, including through renewable energy communities, citizen energy communities and other active customers, to promote the uptake of renewable energy self-consumption;
- **information, education, awareness-raising and advice** targeted at cost-effective measures and investments, available support for building renovation and energy efficiency, and other sustainable and affordable mobility and transport solutions;

**The first SCF payment is conditional on the European Commission's approval of the national plan. If the French plan is approved on schedule, the first funds could be released in late 2026 or early 2027 and help improve the financing of vulnerable people's out-of-pocket costs…**

# Conclusion

In summary: recommendations at European level

R1 — Make one-stop shops genuinely accessible

**Commission and Member States.** Translate existing obligations and the March 2026 guidance into measurable service commitments: proximity, telephone and in-person access, neutrality, a named contact, tracked referrals, financial advice and continuity during and after the work. Provide resources suited to rural areas and small co-owned buildings.

**Do not impose a single operator or model. Preserve the public/private partnership, which alone will make it possible to meet ambitious and essential energy renovation targets.**

R2 — Provide long-term funding for human support

**Budgetary institutions, Member States and managing authorities.** Earmark multiannual funding for outreach, social expertise, financial structuring, consultation and follow-up. Reduce the

administrative burden on small operators without removing controls. Enable continuity of teams between programmes rather than a succession of isolated pilot projects.

R3 — Give measurable priority to vulnerable households

**Commission and Member States, particularly through the Social Climate Fund.** Set targets for access, reduced upfront funding needs and improved comfort, alongside energy savings. Provide a substantial grant component for households that cannot borrow.

R4 — Protect private-sector tenants by providing better support to private landlords (see the Rénover pour mieux louer – Bail Rénov' project – LIFE 2025)

**Member States, with European monitoring.** Link support for rental housing to proportionate protections: continued occupancy, transparent charges, safeguards regarding impacts on housing costs and arrangements during the work.

R5 — Link CONCERTO RENOV-type passports to funding schemes

**Commission, Member States and technical stakeholders.** Define open formats and minimum data that can be reused across audits, passports and financial structuring. Retain the option of a paper version and human assistance. The passport should support decision-making, not become an additional costly formality or a tool restricted to a single provider.

R6 — Improve and aggregate the supply of renovation work (cf. AREC Reno project by Ressorts and the European LIFE programme)

**EIB, European programmes, regions and industry sectors.** Support the pooling of projects and groups of tradespeople, coordination between work packages and grouped renovations.

R7 — Evaluate OSS outcomes

**Commission and Member States.** Publish a comparable core set of indicators: support costs, out-of-pocket costs, cash flow, quality, consumption, comfort and continued occupancy. Organise exchanges of practice that also draw on failures and difficulties, with household participation.

**To view all the deliverables for the CONCERTO RENOV project:**

https://sonergia.fr/nous-decouvrir/concerto-renov/

# Annexes

## Annex 1 – LIFE CONCERTO RENOV — 2022-2026

CONCERTO RENOV

LIFE CONCERTO RENOV — 2022-2026

# CONCERTO RENOV

A renovation process to scale up energy-efficient renovation of private homes




Co-funded by the European Union

This project and the research leading to these results has received funding from the European Community's Life 2021 program under grant agreement 101077038

Co-funded by the European Union. Views and opinions expressed are, however, those of the author(s) only and do not necessarily reflect those of the European Union or CINEA. Neither the European Union nor the granting authority can be held responsible for them.

# At a glance

**4 YEARS**
**2022–2026**

**The CONCERTO RENOV project** is part of the European **HOMERENO – LIFE (2021)** programme: "Integrated Home Renovation Services".

**Objective:**
to streamline the process by bringing homeowners, advisers, and contractors together on a single platform to manage and track energy-efficiency renovation projects.

**€1.5 M**
**Total project budget**

**2**
**Pilot regions:**
Jura and Landes

# The partners

A consortium that groups an energy savings certificate scheme coordinator, social and solidarity economy stakeholders and a competitiveness hub, covering the entire renovation chain.

**sonergia**

Energy savings certificate scheme coordinator: as a mission-led company, Sonergia works with national and local partners to develop innovative projects that promote the energy-saving renovation of homes, particularly for vulnerable households

**FÉDÉRATION SOLIHA**
SOLIDAIRES POUR L'HABITAT

National association comprising more than 100 associations in France (SOLIHA Movement) who aim to ensure everyone has access to affordable, energy-efficient and appropriate housing

**SOLIHA**
SOLIDAIRES POUR L'HABITAT
JURA SAÔNE-ET-LOIRE

**SOLIHA**
SOLIDAIRES POUR L'HABITAT
LANDES

As members of the SOLIHA Movement, they provide local support to households, particularly those experiencing fuel poverty

**Capenergies**

Low-carbon energy competitiveness hub



Co-funded by the European Union

## KEY CHALLENGES

# Why CONCERTO RENOV?

**The energy-saving renovation of buildings is one of Europe's main ecological transition drivers, but it is still hampered by its complexity.**

The building sector accounts for approximately

**40%**

of final energy consumption and

**1/3**

of greenhouse gas emissions in the European Union.

–

**3.1 million**

people in France are experiencing fuel poverty.

–

Currently

**11%**

of the European Union's housing stock is renovated each year.

In France, a large proportion of the housing stock was built before the introduction of the first thermal regulations, and its energy performance is inadequate.

**85–95%**

of existing buildings will still be standing in 2050, with many of them dependent on fossil fuels for heating and cooling.

–

Extensive renovations that reduce energy consumption by at least

**60%**

only concern

**0.2%**

of the housing stock.



**Accelerating home renovation is therefore essential to reduce energy consumption, limit $CO^2$ emissions and strengthen resilience in the face of climate change.**

As well as the environmental benefits, renovation improves thermal comfort and the occupants' quality of life.

## What is the energy performance of main residences?

*Data as of 1 January 2025*

France has
**30.9 million main residences**




Characteristics of main residences according to their EPC ratings (Data as at 1 January 2025) – © SDES



Co-funded by the European Union

## GOAL

# To double the pace of renovation

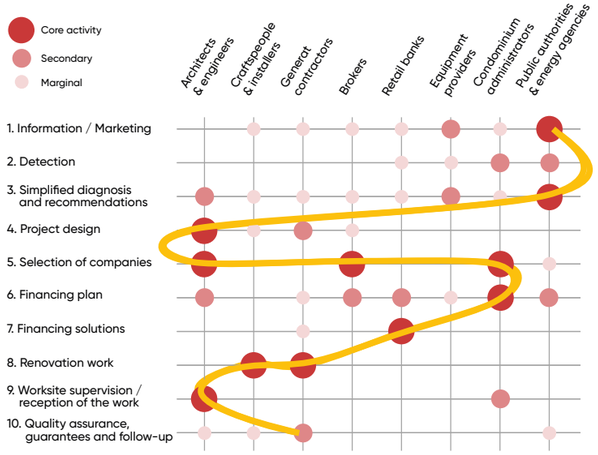
**In 2020, the European Commission published the "A Renovation Wave for Europe – Greening our buildings, creating jobs, improving lives" strategy, designed to accelerate renovation in the EU.**

**X2**

**European objective:** double annual renovation rates over the next 10 years.

**The renovation ecosystem is a complex journey involving a wide range of stakeholders.**

The CONCERTO RENOV platform is the missing piece of the puzzle: it brings all these stakeholders together to encourage households to move forward with their projects and monitor the renovation work.




**Towards large-scale roll out of "integrated, home renovation services" in Europe**
Christophe Milin/Adrien Bullier, European Climate, Infrastructure and Environment Executive Agency, European Commission, ECEEE 2021 SUMMER STUDY PROCEEDINGS

OUR SOLUTION

## An enabling, integrated approach

### Enabling

Developing and monitoring projects via a shared platform, CONCERTO RENOV, together with a State-approved local operator.

### Integrated

Adapted to a national and local context, in line with the Building Renovation Plan and the European Green Deal.

This approach aligns with the national energy renovation strategy, supported by the Building Renovation Plan and the European Green Deal objectives.

## THE JOURNEY

# One platform, a 7-step journey

**It connects households, businesses and renovation advisers, from the home energy assessment through to monitoring post-work energy savings.**

1. The CONCERTO energy assessment
2. Visit & initial report based on a regulatory audit
3. Validation of the works programme, preparation of quotations for the planned work
4. Provisional financing plan, preparation of the grant application file or files and submission to the relevant organisations
5. Interim site visit & progress report
6. Post-completion site visit, final advisory support report, guidance on "getting to grips with the home" and submission of payment requests to the relevant organisations
7. Handover of the CONCERTO RENOV CLÉA Housing Information Booklet after the work with additional services

CLÉA
Le Carnet d'Information du Logement par QUALITEL

CONCERTO RENOV

Based on the Housing Information Booklet (CIL), QUALITEL Solutions.

## Local and Digital

The best combination for an optimised, glitch-free and efficient project.

Close relationships with local partners and on-the-ground contractors.

Digital access through the online platform available at every stage.



Co-funded by the European Union

## PILOT REGION 1 – LANDES

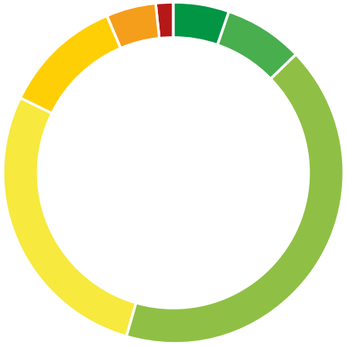
# A diverse region

The Landes region, with its rural, forested and coastal areas, has specific characteristics that strongly influence housing types and their energy performance.

**This is reflected by:**
A predominance of older, widely dispersed detached houses, traditional materials and poor insulation, resulting in a significant number of energy-inefficient homes in the region.

**EPC distribution**

G – **1.50%**
F – **4.84%**
E – **11.31%**
D – **27.83%**



A – **5.42%**
B – **7.49%**
C – **41.61%**

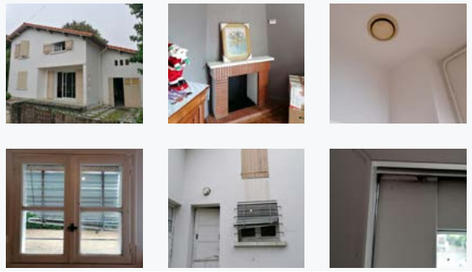
**energy-inefficient homes** (F et G) : **6.33%**

Source: ADEME, EPC Observatory, 2025

**Example in Mont-de-Marsan –** Family of five on a modest income

## INITIAL CONDITION

- Poorly insulated roof and walls
- Uninsulated concrete floor
- Ill-fitting windows and doors
- Natural gas boiler



## WORK CARRIED OUT

- Roof and external wall insulation
- Replacement of external windows and doors
- Solar-powered roller shutters
- Type B humidity-controlled mechanical ventilation



**€56K**
Cost of the work

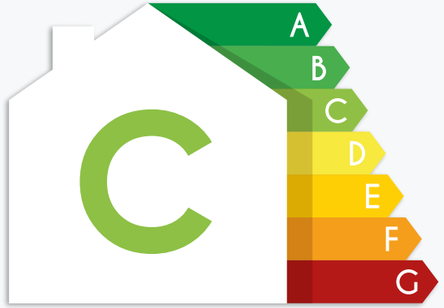
**€32K**
Grants received

## BEFORE THE WORK




**312 kWh/m²·year**
66 kg $CO^2$/m²·year

## AFTER THE WORK




**123 kWh/m²·year**
25 kg $CO^2$/m²·year

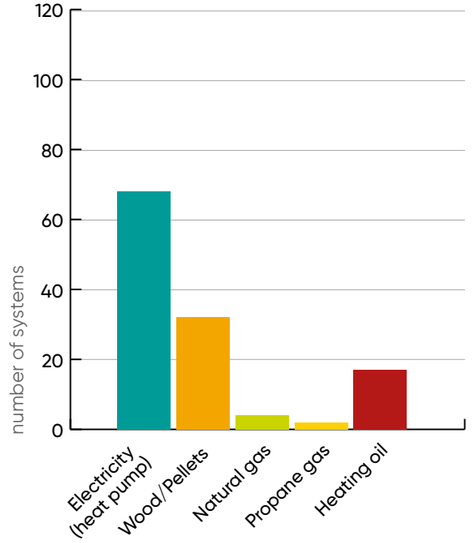


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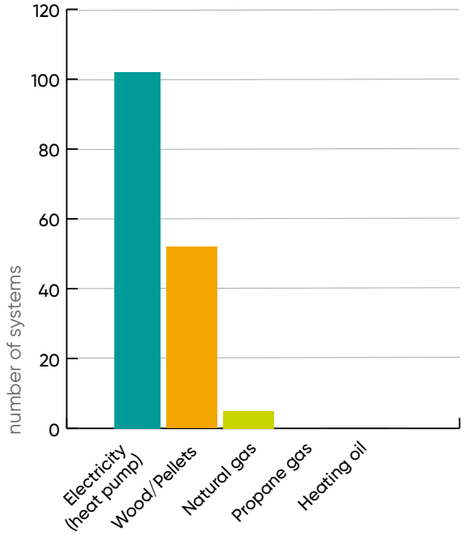
# Energy sources and ratings, before/after the work



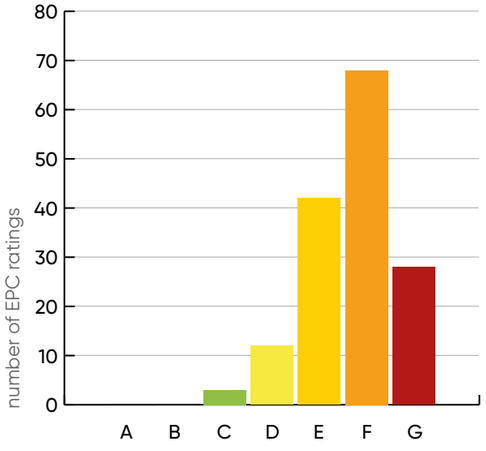
## DISTRIBUTION OF ENERGY SOURCES USED BEFORE THE WORK



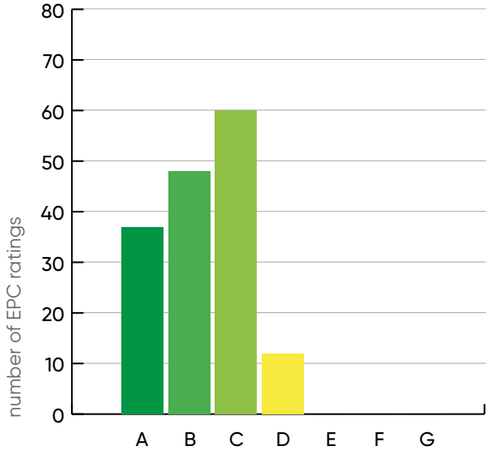

## DISTRIBUTION OF ENERGY SOURCES USED AFTER THE WORK




## DISTRIBUTION OF EPC RATINGS BEFORE THE WORK




## DISTRIBUTION OF EPC RATINGS AFTER THE WORK






Co-funded by the European Union

## PILOT REGION 2 – JURA

# A large concentration of energy-inefficient homes

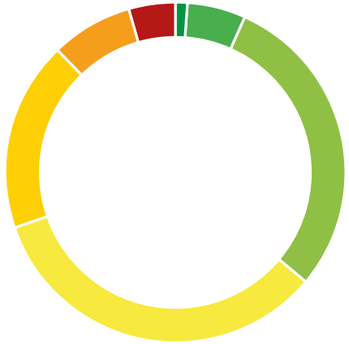
Rural, sparsely populated area with an ageing population: predominantly older buildings, energy vulnerability 12 points above the national average.

**This is reflected by:**
Traditional older buildings that offer a significant potential for whole-house energy renovations that could combat fuel poverty.

Some of these older buildings are currently vacant and run-down, and the vast majority are "energy-inefficient".

**EPC distribution**

G – **4.43%**
F – **7.69%**
E – **18%**
D – **33.73%**



A – **1.28%**
B – **5.66%**
C – **29.21%**

energy-inefficient homes (F et G) : **12.11%**

Source: ADEME, EPC Observatory, 2025

**Example in Étrépigney** – Single-parent family, three children, on a very low income

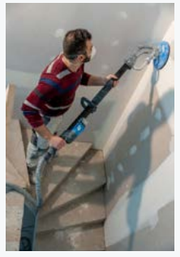
### INITIAL CONDITION

- Very poorly insulated stone walls
- Natural ventilation
- Heating with a wood-burning stove
- Electric hot water



### WORK CARRIED OUT

- Internal wall and loft insulation
- Windows double-glazed
- Humidity-controlled ventilation
- Biomass boiler



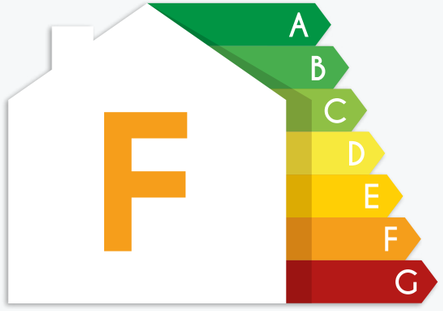


**€59K**
Cost of the work

**€50K**
Grants received

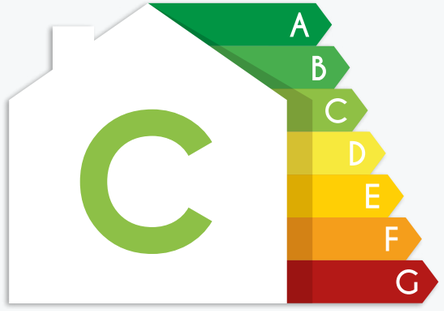
**5**
local businesses engaged

### BEFORE THE WORK




**334 kWh/m²·year**
9 kg $CO^2$/m²·year

### AFTER THE WORK




**177 kWh/m²·year**
5 kg $CO^2$/m²·year

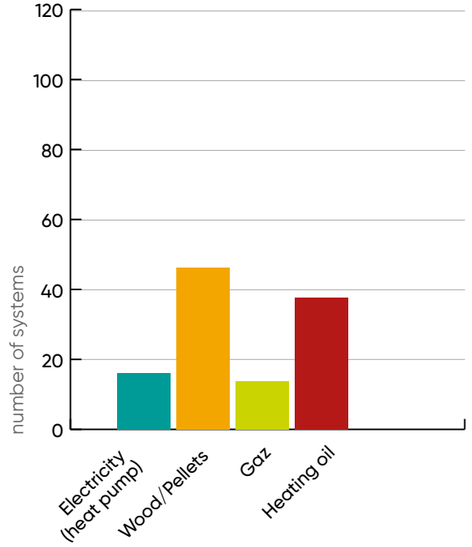


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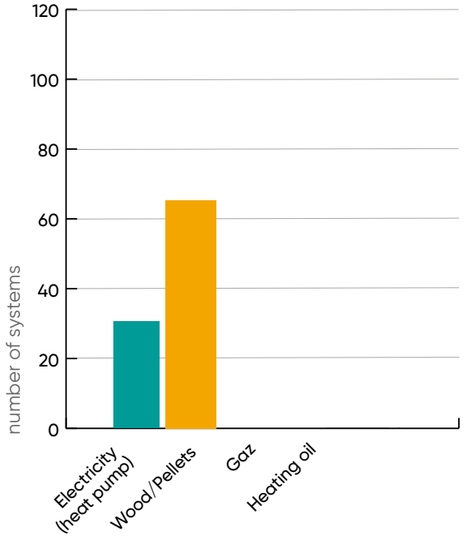
# Energy sources and ratings, before/after the work



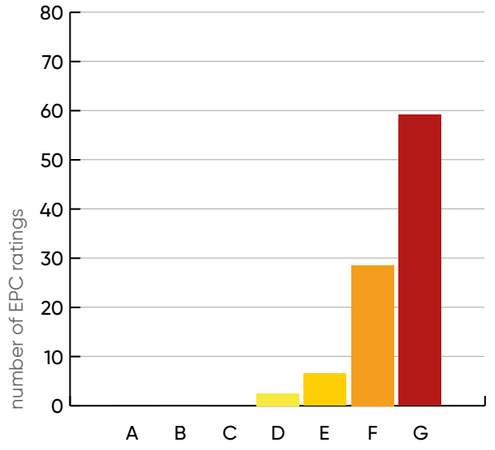
## DISTRIBUTION OF ENERGY SOURCES USED BEFORE THE WORK



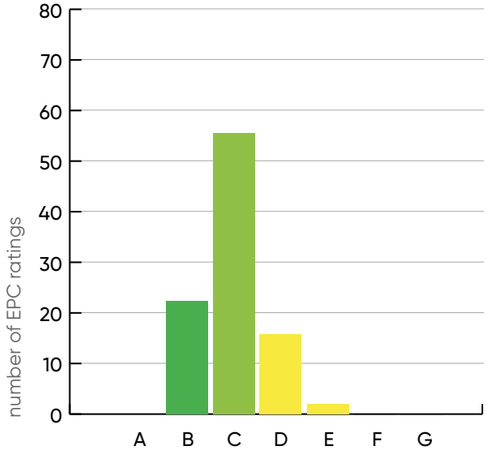

## DISTRIBUTION OF ENERGY SOURCES USED AFTER WORKS




## DISTRIBUTION OF EPC RATINGS BEFORE THE WORK




## DISTRIBUTION OF EPC RATINGS AFTER THE WORK






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# OVERALL IMPACTS of the CONCERTO RENOV Project

**Development of the CONCERTO RENOV CLÉA PLATFORM with QUALITEL.** Solutions to accelerate and optimise project design, implementation and long-term impact through consumption tracking: a tool that makes the process easier for households, businesses and renovation advisers.




©SOLIHA





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**686***

**RENOVATION PROJECTS SUPPORTED**
of which 90 %
involved households on modest incomes living in energy-inefficient homes
**(ENERGY POVERTY)**

*result as of 31 July 2026




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## ON-THE-GROUND PERSPECTIVES

# Stakeholder testimonials

Partner organisations supporting households throughout their renovation have their say

> The platform helps to safeguard technical and financial decisions and to quantify actual savings.

**Julien Salha**
SOLIHA Landes – Head of Energy Department

> Widespread adoption depends on local support for households AND businesses, with a facilitator suited to each target group.

**Loïc Debray**
SOLIHA Jura Saône-et-Loire - Head of Department for Owner-Occupiers

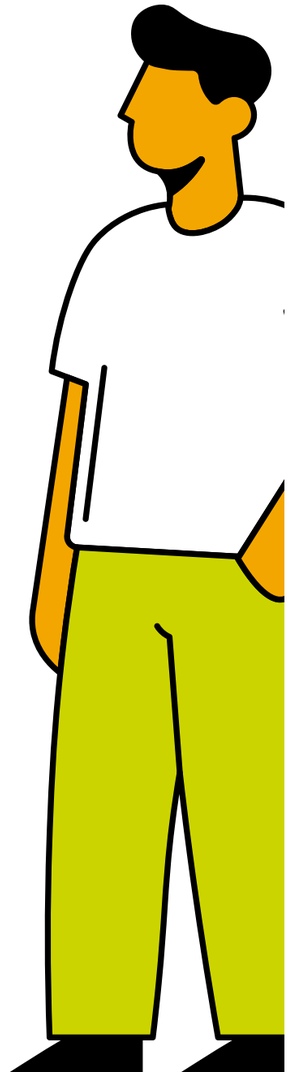
Testimonials from eligible households and professionals involved in the two pilot regions.

> This programme allowed me to plan my renovation properly. We opted for a more autonomous central heating system.

**Mr Henriot**
Beneficiary, Jura pilot scheme

> A fantastic opportunity for private individuals. As tradespeople, we get more information and quickly know if we have been selected.

**Franck Bonjour**
ISOGREEN, FFB representative





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## LESSONS LEARNED

# 5 key factors for a seamless renovation journey

The success factors identified during the pilot scheme, which can be transferred to other regions.

**LOCAL ROOTS**
Integrating with existing services: the public housing renovation service and local support networks.

**BUILDING TOGETHER**
Bringing businesses, funders, renovation advisers and households together around shared tools so that they can understand one another better and make faster progress.

**LOCAL + DIGITAL**
Combining local support with a digital platform throughout the process.

**THE CONCERTO RENOV CLÉA TOOL**
A tool to support all stakeholders: households, businesses and renovation advisers.

**SUPPORTING THE RENOVATION WORK**
The interim visit during the construction phase: a key to success for households and businesses.

# Protecting households from abusive practices

**The CONCERTO RENOV journey process contributes directly to this through:**

better project monitoring, improved information traceability and smoother coordination between stakeholders.

Personalised support helps households identify abusive sales practices and make better-informed choices.



**Combating fraud is a major challenge in preserving households' trust.**



Co-funded by the European Union

# Towards a national roll-out

Building on the results achieved in the Jura and the Landes, the CONCERTO RENOV model is intended to be rolled out in other regions.




Click on this image to watch the video about the CONCERTO RENOV project.

**1** — **Pilot regions**
Jura and Landes – 2022-2026

**2** — **National roll-out**
From 2027

**3** — **European recommendations for creating energy renovation journeys**
After 2027

### Call for expressions of interest within the SOLIHA network

Sonergia is launching a national call; the SOLIHA network will be able to adopt the approach. As accredited renovation advisers, SOLIHA associations will be able to draw inspiration from the CONCERTO RENOV approach and use various tools developed as part of the project.

The partnership with Qualitel Solutions will continue and will be adapted to maintain and optimise the platform if other SOLIHA associations approve the use of the CONCERTO RENOV platform

### Creative Commons guide

**An exploitation plan and recommendations guide for developing a project based on the CONCERTO RENOV model** are published under a Creative Commons licence to encourage the creation of regional operators offering comprehensive support to households wanting to undertake an energy-saving renovation project.



Co-funded by the European Union



# Extending the roll-out to European level

A study is looking into a Europe-wide extension of the French National Buildings Database (BDNB) model, used in stage 1 of the process (self-assessment), with the support of the CSTB.

**7**
**European countries analysed**

**2**
**countries identified**



# What the pilot scheme shows

The pilot schemes undertaken in the Jura and the Landes show that a coordinated approach bringing together households, renovation advisers, businesses and local authorities makes renovation projects easier and improves their quality.

**The success of a renovation depends above all on personalised local support.**

Three overarching lessons emerged from the Jura and Landes' pilot schemes.

### One Stop Shops

The results of CONCERTO RENOV are fully aligned with European policy directions promoting one-stop shops for energy renovation.

### Regional support

Each region can adapt the organisation to its own context, based on shared principles: cooperation, shared governance and data.

### A stable and clear framework

A stable regulatory framework and transparent support measures boost confidence amongst both households and professionals.



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# Outlook




Click on this image to explore the CONCERTO RENOV project website.

**CONCERTO RENOV demonstrates that a process combining digital innovation, human support and regional cooperation is possible, and provides an approach that can be adapted for France and Europe.**

### New regions

Roll-out of the model, interoperable digital tools.

### Personalised data

Better use of data to personalise journeys.

### Post-work monitoring

New services incorporating energy results monitoring.

# PHOTOS JURA














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# PHOTOS SOLIHA FEDERATION











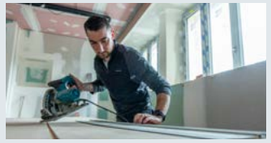










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